

CLASS

RATES

PROGRAM



**SECURITY
MUTUAL
INSURANCE
COMPANY**

Established 1887

STANDARD

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CLASS RATES PROGRAM

Rule No.

1. ELIGIBILITY:

Class Rates and Rules apply to eligible property as described under PROGRAMS.

Building and Business Property SF-1 premiums are shown for frame construction, constructed prior to 1/1960.

The building and business property SF-1 premiums include Fire, Extended Coverage & Vandalism.

The Building premiums are shown at a \$200,000 amount of insurance.
The Business Property premiums are shown at a \$100,000 amount of insurance.

Additional premiums apply for SF-2, SF-3, SF-4 and SF-4A.

PROGRAMS -

Eligible classifications are shown in the Classification Tables of the manual.

The Classification Tables describe the occupancies under the following headings:

Habitational

Mercantile – Food & Dining

Mercantile – Retail or Wholesale

Non-Manufacturing

Warehouses and Yards

Manufacturing

2. POLICY COVERAGES:

The Cause of Loss Forms offer the following:

	SF-1	SF-2	SF-3	SF-4	SF-4A
Coverages					
A - Building	✓	✓	✓		
B - Business Property	✓	✓		✓	✓
Causes of Loss	Named Peril	Named Peril	All Risk *	All Risk **	All Risk ***
Fire or Lightning	✓	✓			
Explosion	✓	✓			
Windstorm or Hail	✓	✓			
Riot or Civil Commotion	✓	✓			
Aircraft	✓	✓			
Vehicles	✓	✓			
Smoke	✓	✓			
Vandalism	✓	✓			
Sinkhole Collapse	✓	✓			
Volcanic Action	✓	✓			
Falling Objects		✓			
Weight of Ice, Snow or Sleet		✓			
Collapse of a Building or Any Part of a Building		✓			
Accidental Discharge of Water or Steam		✓			

* Form SF-3 provides coverage for Coverage A for direct physical loss unless specifically excluded.

** Form SF-4 provides coverage for Coverage B for direct physical loss unless specifically excluded.

*** Form SF-4A provides coverage for Coverage B for direct physical loss unless specifically excluded **(excludes theft)**.

3. MANDATORY FORMS:

STANDARD –	
SF-20	General Policy Provisions
SF-1, SF-2, SF-3, SF-4 and/or SF-4A	Cause of Loss (Building and/or Business Property)
SF-99	Calendar Date Exclusion
URB-COMM-CANC	Cancellation and Nonrenewal Provisions
TERR-COV or TERR-EXCL	Notice of Terrorism Insurance Coverage or Act of Terrorism Exclusion

4. GENERAL RULES:

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 subject to any minimum retained premium rule.

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.

INSURANCE BY MORE THAN ONE COMPANY – (SF-128)

When coverage is divided between two or more companies, this form designates the percentage of the total insurance provided by this policy. This policy will pay only that percentage of any covered loss, not to exceed the applicable amount of insurance shown in the Declarations.

INTERPOLATION -

To determine the premium/rate for an amount between two amounts shown in the manual, add the pro-rata factor for the difference between the nearest amounts shown to the factor for the lower amount.

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 \$5.00.

Minimum Premium (SF-1)	\$50
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Minimum Retained Premium	\$25
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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.

RESTRICTION OF INDIVIDUAL POLICY -

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.

TERRORISM RISK INSURANCE ACT -

The Terrorism Risk Insurance Act, as amended, is a program established by the federal government where the government will share the risk of loss from terrorism as specified in the Act. Insurers providing commercial insurance are required to make coverage available for certified acts of terrorism. Refer to the Company for the Company's procedure to comply with the Terrorism Risk Insurance Act.

WHOLE DOLLAR PREMIUM -

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

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

5. RATING:

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

All Building premiums are ANNUAL premiums shown at a \$200,000 amount of insurance.

All Business Property premiums are ANNUAL premiums shown at a \$100,000 amount of insurance.

All premium/rates shown are for 80% Coinsurance.

1. Determine the premium for **Coverage A and/or Coverage B**.

a. For each occupancy, use the Classification Tables to determine the Rate Group.

If there is more than one Mercantile, Non-Manufacturing, Warehouses & Yards or Manufacturing occupancy within the building fire division, the highest rated classification applies to the entire building and business property within that building fire division.

A building with multiple occupancies and fire divisions which extend from the lowest level (including the basement) to the roof and are of concrete block or other fire resistive material shall be classified using only the occupancies within that fire division.

When occupancy contains only offices and apartments, see Habitational Classifications.

b. For each Coverage (Building and/or Business Property), determine the **SF-1 Premium**. (The SF-1 premiums include Fire, EC & Vandalism.)

1) Determine the appropriate SF-1 Premium Page(s) using Zone and Coverage.

2) Obtain the SF-1 Premium using Rate Group and Protection.

The Building SF-1 Premiums are shown at a \$200,000 amount of insurance.
The Business Property SF-1 premiums are shown at a \$100,000 amount of insurance.

3) Apply the Building or Business Property Amount Factor. (See Amount Tables.)

If the applicable amount of insurance is not shown, use interpolation to determine the appropriate amount factor.

If the applicable amount of insurance is not over \$1 million, go to step 4).

If the applicable amount of insurance is over \$1 million:

a) Use the factor for \$1 million to calculate the SF-1 premium for \$1 million.

b) Obtain the applicable Over \$1 Million SF-1 Rate based on Coverage, Zone, Rate Group and Protection. (See Over \$1 Million Tables.)

c) Multiply by the amount of insurance (per \$1,000) for the amount above \$1 million).

d) Add this amount to the premium for \$1 million premium.

4) The SF-1 premiums are for frame construction.

If the risk is masonry, apply the applicable masonry factor. (See the SF-1

Premium Page used in step 1) above).

- 5) The SF-1 premiums are for risks constructed prior to 1/60.
If the risk is constructed since 1/60, apply the applicable since factor. (See the SF-1 Premium Page used in step 1) above).
 - 6) Apply the Classification Factor. (See Classification Tables.)
 - 7) Apply the Zone Factor. (See Zone Tables.)
 - 8) Apply the Coinsurance Factor. (See Coinsurance Tables.)
 - 9) Apply any applicable Special Conditions Factors.
(See Special Conditions Tables.)
 - 10) Apply the Deductible Factor.
 - 11) If the policy is an SMP, apply the applicable SMP factor.
- c. If applicable, determine the **SF-2 Premium** for each coverage (Building and/or Business Property).
- 1) Refer to the SF-2 and SF-3 Premium Page.
 - 2) Obtain the SF-2 Premium using Rate Group and Coverage.
The Building SF-2 premiums are shown at a \$200,000 amount of insurance.
The Business Property SF-2 premiums are shown at a \$100,000 amount of insurance.
 - 3) Apply the Building or Business Property Amount Factor. (See Amount Tables.)
If the applicable amount of insurance is not shown, use interpolation to determine the appropriate amount factor.
If the applicable amount of insurance is not over \$1 million, go to step 4).
If the applicable amount of insurance is over \$1 million:
 - a) Use the factor for \$1 million to calculate the premium for \$1 million.
 - b) Obtain the applicable Over \$1 Million SF-2 Rate based on Coverage.
(See Over \$1 Million Tables.)
 - c) Multiply by the amount of insurance (per \$1,000) for the amount above \$1 million).
 - d) Add this amount to the premium for \$1 million premium.
 - 4) Apply the Classification Factor. (See Classification Tables.)
 - 5) Apply the Zone Factor. (See Zone Tables.)
 - 6) Apply the Coinsurance Factor. (See Coinsurance Table.)
 - 7) Apply the Deductible Factor.
 - 8) If the policy is an SMP, apply the applicable SMP factor.
- d. If applicable, determine the **SF-3 Premium** for Buildings.

- 1) Refer to the SF-2 and SF-3 Premium Page.
- 2) Obtain the SF-3 Premium using Rate Group and Coverage.
The Building SF-3 premiums are shown at a \$200,000 amount of insurance.
- 3) Apply the Building Amount Factor. (See Amount Tables.)
If the applicable amount of insurance is not shown, use interpolation to determine the appropriate amount factor.
If the applicable amount of insurance is not over \$1 million, go to step 4).
If the applicable amount of insurance is over \$1 million:
 - a) Use the factor for \$1 million to calculate the premium for \$1 million.
 - b) Obtain the applicable Over \$1 Million SF-3 Rate.
(See Over \$1 Million Tables.)
 - c) Multiply by the amount of insurance (per \$1,000) for the amount above \$1 million).
 - d) Add this amount to the premium for \$1 million premium.
- 4) Apply the Classification Factor. (See Classification Tables.)
- 5) Apply the Zone Factor. (See Zone Tables.)
- 6) Apply the Coinsurance Factor. (See Coinsurance Table.)
- 7) Apply the Deductible Factor.
- 8) If the policy is an SMP, apply the applicable SMP factor.

Note: The SF-3 provides coverage for Sprinkler Leakage to the building. Additional rating applies. Refer to Sprinkler Leakage in the Optional Property Section.

- e. If applicable, determine the **SF-4 or SF-4A Premium** for Business Property.

- 1) Refer to the Optional Coverages for the rating for SF-4 or SF-4A.

Note: The SF-4 and SF-4A provide coverage for Sprinkler Leakage to the business property. Additional rating applies. Refer to Sprinkler Leakage in the Optional Property Section.

2. Calculate premiums for any optional coverages.
(Apply deductible factor, if applicable.)
(Apply SMP factor, if applicable.)
3. Add premiums for Building, Business Property and optional coverages.
4. Apply Premium Size Factor. (See Premium Size Factor Table).
5. If applicable, apply Individual Risk Premium Modification Plan (IRPM).

RATING TERMS:

CONSTRUCTION -

Construction Classifications shall be determined according to the following definitions:

FRAME -

Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.

MASONRY -

Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible construction.

FIRE RESISTIVE -

Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours. All exterior walls, ceilings and roofs are of non-combustible construction.

Note: Metal buildings with metal or frame supports shall be classified as frame.

(Refer to Special Conditions for credit).

CONSTRUCTION YEAR -

Construction Year classifications shall be determined according to the following definitions:

Construction Prior to January, 1960 - Building constructed prior to January 1, 1960. Building has not been reconstructed or renovated which includes new electrical service and new heating system.

Construction Since January, 1960 - Building constructed since January 1, 1960. Building has been reconstructed or renovated which includes new electrical service and new heating system.

PROTECTION –

PROTECTED -

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

SEMI-PROTECTED -

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

UNPROTECTED -

All Others

ZONES –

ZONE 1 – UPSTATE -

Remainder of State (All of state except the Suburban counties, New York City counties and Zone 2 Cities.)

ZONE 2 – CITIES -

The cities of:

Albany, Binghamton, Buffalo, Mount Vernon, New Rochelle, Niagara Falls, Rochester, Schenectady, Syracuse, Troy, Utica and Yonkers.

ZONE 3 – SUBURBAN -

Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

ZONE 4 – NEW YORK CITY -

Bronx, Kings, New York, Queens and Richmond Counties.

BUSINESS CLASSIFICATION TERMS

Baking -

operations with ovens. Ovens also include bagel ovens and pizza ovens.
(no grill or deep fat fryers)

No Cooking -

operations without ovens, grills or deep fat fryers.

Cooking -

operations with grills and/or deep fat fryers.

Commercial Kitchen -

operations with a kitchen that contains commercial type ovens, stoves and/or deep fat fryers.

Cooking with Household Appliances –

operations with a kitchen that contains household type stove, toaster, oven, hot plate or coffee maker.

CLASSIFICATION TABLES
(RATE GROUP & CLASSIFICATION FACTORS)

HABITATIONAL

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
	Apartments - no mercantile, service or other occupancy:			
013	5 - 10 units	1	1.00	1.00
014	11 - 30 units	2	1.00	1.00
015	31 - 50 units	3	1.00	1.00
	Apartment Mercantile – Mercantile occupying not more than 15% of total building area:			
020	5 - 10 units	4	1.00	1.00
021	11 - 30 units	5	1.00	1.00
022	31 - 50 units	6	1.00	1.00
	Apartments with office:			
023	1 - 4 units	1	1.00	1.00
024	5 - 10 units	1	1.00	1.00
025	11 - 30 units	2	1.00	1.00
026	31 - 50 units	3	1.00	1.00
	Builders Risk:			
230	– Building in the Course of Construction (SF-21)	18	1.00	1.00
230	– Completed Value (SF-21) (See Optional Coverages)	---	1.00	1.00
	Condominiums - no mercantile, service or other occupancy:			
033	5 - 10 units	1	1.00	1.00
034	11 - 30 units	2	1.00	1.00
035	31 - 50 units	3	1.00	1.00
	Dwellings - 1-4 Families (see Special Class Rates)	SCR	---	---
099	Habitational, All Other	6	1.00	1.00

CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)

MERCANTILE – FOOD & DINING

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
	FOOD & DINING CLASSES			
	Bagel Shop:			
135	– With baking	12	1.00	1.00
136	– With cooking	15	1.00	1.00
	Bakeries:			
137	– With baking on premises	12	1.00	1.00
141	– With cooking and selling on premises	15	1.00	1.00
705	– Selling only (no baking) on premises	10	1.00	1.00
	Candy, Nut and Confectionery Store:			
770	– No cooking	10	1.00	1.00
354	– With baking	12	1.00	1.00
771	– With cooking	15	1.00	1.00
708	Coffee Shop, Including an Internet Café	10	1.00	1.00
	Delicatessen:			
132	– No cooking	10	1.00	1.00
133	– Cooking with household appliances - no kitchen	12	1.00	1.00
142	– With cooking	15	1.00	1.00
	Ice Cream Store:			
712	– No cooking	10	1.00	1.00
713	– Cooking with household appliances	12	1.00	1.00
714	– With cooking	15	1.00	1.00
	Pizza Shop:			
138	– With baking	12	1.00	1.00
139	– With cooking	15	1.00	1.00
	Restaurants (with commercial cooking):			
130	– With fire protective system in kitchen (Service agreement required. Attach SF-32.)	15	1.00	1.00

CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)

**MERCANTILE –
(RETAIL OR WHOLESALE)**

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
350	Antique Shop	13	1.00	1.00
121	Appliance Store – Less than 25% of total receipts from off-premises repair or service operations	12	1.00	1.00
352	Art Gallery	21	1.00	1.00
112	Automobile Accessory Store No repair work, tire recapping or vulcanizing performed	12	1.00	1.00
763	Barber and Beauty Supply Store, including wigs	10	1.00	1.00
765	Beverage Store: – Including selling beer and wine	10	1.00	1.00
766	Bicycle Shop	10	1.00	1.00
767	Book and Magazine Store	10	1.00	1.00
	Builders Risk:			
230	– Building in the Course of Construction (SF-21)	18	1.00	1.00
230	– Completed Value (SF-21) (See Optional Coverages)	---	1.00	1.00
768	Camera and Photographic Supply Store	12	1.00	1.00
769	Candle Store	10	1.00	1.00
772	Card and Stationery Store	10	1.00	1.00
351	Catalog or Online Store Sales	10	1.00	1.00
773	Ceramics and Pottery Store	10	1.00	1.00
774	Cheese Shop	10	1.00	1.00
775	Christmas Store (non-seasonal)	10	1.00	1.00
	Clothing or Wearing Apparel:			
776	– Accessory Store	10	1.00	1.00
777	– Athletic Footwear Store	10	1.00	1.00
778	– Bridal Shop	12	1.00	1.00
353	– Formal Wear	12	1.00	1.00
779	– Shoe Store	10	1.00	1.00
780	– Tee Shirt Shop with Screen Printing	10	1.00	1.00
781	– Uniform Shop	10	1.00	1.00
782	– Clothing Store, NOC	10	1.00	1.00
783	Collectibles – Memorabilia, Coins and Stamp Shop	12	1.00	1.00
356	Convenience Store	10	1.00	1.00
786	Craft Store and Artist Supply Store	10	1.00	1.00
787	Curtain and Drapery Store, with less than 25% of the total receipts from installation charges	10	1.00	1.00

**CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)**

**MERCANTILE (continued) –
(RETAIL OR WHOLESALE)**

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
	Department Store:			
788	– With less than \$500,000 annual sales	10	1.00	1.00
789	– With more than \$500,000 annual sales	10	1.00	1.00
120	Drug Store	10	1.00	1.00
791	Electrical Supply Store	12	1.00	1.00
	Electronics Store:			
792	– TV, Radio, etc. Less than 25% of total receipts from off-premises repair or service operations	12	1.00	1.00
793	– Cell Phone Store	12	1.00	1.00
794	– Computer Store	12	1.00	1.00
795	– Electronics Store, NOC	12	1.00	1.00
796	Fabric Store	12	1.00	1.00
797	Floor Covering Store, including carpets with less than 25% of the total receipts from installation charges	10	1.00	1.00
798	Florist	12	1.00	1.00
799	Fruit, Produce or Vegetable Dealers	10	1.00	1.00
	Furniture and Home Furnishings Store (other than appliances):			
123	– All Other	10	1.00	1.00
801	– Outdoor & Patio	13	1.00	1.00
802	General Store	12	1.00	1.00
803	Gift, Novelty and Souvenir Store	10	1.00	1.00
804	Glass Store	10	1.00	1.00
805	Groceries, less than \$500,000 annual sales	10	1.00	1.00
121	Hardware Store	10	1.00	1.00
807	Health Food Store	12	1.00	1.00
124	Jewelry Store	10	1.00	1.00
808	Kitchen and Bath Accessories Store	10	1.00	1.00
809	Lawn, Garden and Farm Supply Store	10	1.00	1.00
810	Leather Goods Store	12	1.00	1.00
114	Liquor Store	12	1.00	1.00
812	Luggage Store	10	1.00	1.00
357	Media Store	10	1.00	1.00
814	Monument, Tombstone and Statuary Store	10	1.00	1.00
815	Music, Tape and Record Store	10	1.00	1.00
816	Musical Instrument Store	10	1.00	1.00
817	Newsstand	10	1.00	1.00
818	Office Machine Store	10	1.00	1.00
819	Office Supply Store	10	1.00	1.00

CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)

**MERCANTILE (continued) –
 (RETAIL OR WHOLESALE)**

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
820	Optical Goods	10	1.00	1.00
821	Paint and Wallpaper Store	10	1.00	1.00
822	Painting, Picture, Poster or Frame Store	10	1.00	1.00
823	Party Supply Store	10	1.00	1.00
355	Pet Store (with or without grooming):	10	1.00	1.00
826	Plumbing Supply and Fixture Store	12	1.00	1.00
827	Pool Supply Store	12	1.00	1.00
828	Restaurant Equipment	10	1.00	1.00
830	Specialty Food Store (no consumption on premises)	10	1.00	1.00
	Sporting Goods Store:			
	– Apparel and Equipment	10	1.00	1.00
832	– No Firearms or Ammunition	10	1.00	1.00
834	– Fishing Equipment and Supplies	10	1.00	1.00
835	– Golf Equipment and Pro Shop	10	1.00	1.00
358	– Ski Shop	10	1.00	1.00
838	Supermarket, more than \$500,000 annual sales	10	1.00	1.00
840	Toy, Hobby and Game Store	10	1.00	1.00
140	Video Store	10	1.00	1.00
199	Mercantile, All Other	10	1.00	1.00

CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)

NON-MANUFACTURING –

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
225	Aircraft Hangars, including aircraft repairs	10	1.00	1.00
221	Automobile Parking Garage	10	1.00	1.00
861	Automobile Automatic Car Wash	10	1.00	1.00
860	Appliance Repair	29	1.00	1.00
862	Barber Shop	29	1.00	1.00
863	Beauty Shop	29	1.00	1.00
	Builders Risk:			
230	– Building in the Course of Construction (SF-21)	18	1.00	1.00
230	– Completed Value (SF-21) (See Optional Coverages)	---	1.00	1.00
	Camps (see Special Class Rates)	SCR	---	---
864	Clothing Alteration, Pressing and Repair	12	1.00	1.00
865	Clothing Rental – Formal Wear	10	1.00	1.00
	Clubs, including fraternal and union halls:			
251	– With commercial cooking	26	1.00	1.00
205	– NOC	19	1.00	1.00
867	Computer Repair	10	1.00	1.00
210	Dance Halls and Roller Rinks	21	1.00	1.00
	Drive-In Theaters (see Special Class Rates)	SCR	---	---
868	Day Spa	26	1.00	1.00
869	Dental Labs	10	1.00	1.00
870	Diaper Service	10	1.00	1.00
216	Dry Cleaners and Dyeing Plants, other than self service	30	1.00	1.00
851	Electronics Repair	12	1.00	1.00
852	Engraving	10	1.00	1.00
871	Event Coordinator (i.e. wedding/party planner, etc.)	10	1.00	1.00
	Exhibit Stands and Booths (see Special Class Rates)	SCR	---	---
	Fair Grounds (see Special Class Rates)	SCR	---	---
	Fruit and Vegetable Stands (see Special Class Rates)	SCR	---	---
872	Funeral Directors	30	1.00	1.00
204	Golf Clubs, Tennis Clubs and Similar Sports Facilities	26	1.00	1.00
201	Governmental Offices	20	1.00	1.00
211	Halls and Auditoriums	19	1.00	1.00
213	Hospitals	21	1.00	1.00
	Hotels - Seasonal (see Special Class Rates)	SCR	---	---
215	Houses of Worship	28	1.00	1.00

CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)

NON-MANUFACTURING (continued) –

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
	Laundries,			
217	- Other than self service	30	1.00	1.00
218	- Self service	30	1.00	1.00
877	Letter Service	10	1.00	1.00
878	Linen Supply	10	1.00	1.00
879	Locksmith	12	1.00	1.00
880	Media Duplication	10	1.00	1.00
	Motels and Hotels:			
248	- Without cooking – < 11 units	22	1.00	1.00
249	- Without cooking – 11 - 30 units	23	1.00	1.00
250	- Without cooking – 31 - 50 units	24	1.00	1.00
---	- With cooking – < 11 units (see Restaurant)			
---	- With cooking – 11 - 30 units (see Restaurant)			
---	- With cooking – 31 - 50 units (see Restaurant)			
	Motels and Hotels – Seasonal (see Special Class Rates)	SCR	---	---
206	Motion Picture Studios	26	1.00	1.00
233	Motor Vehicle Sales - office	20	1.00	1.00
	Motor Vehicle Repair (with or without sales):			
246	- Including Auto Body Shop - without painting	33	1.00	1.00
247	- Including Auto Body Shop - with painting	31	1.00	1.00
223	- NOC	27	1.00	1.00
881	Musical Instrument Tuning and Repair	10	1.00	1.00
227	Museums, Libraries, and Art Galleries	21	1.00	1.00
	Mushroom Houses (see Special Class Rates)	SCR	---	---
882	Nail Salon	29	1.00	1.00
214	Nursing and Convalescent Homes	21	1.00	1.00
202	Offices and Banks	20	1.00	1.00
883	Office Machine Repair	10	1.00	1.00
	Outdoor Sports, Fish and Game Clubs (see Special Class Rates)	SCR	---	---
884	Package Delivery Store	10	1.00	1.00
885	Pet Grooming	10	1.00	1.00
886	Photocopying and Blueprinting	10	1.00	1.00
887	Photofinishing Laboratories	10	1.00	1.00
888	Photographer	10	1.00	1.00
889	Photographic Studios	10	1.00	1.00

CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)

NON-MANUFACTURING (continued) –

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
890	Printing - Commercial and Related Services	10	1.00	1.00
229	Public Buildings (Including Fire Department, Police, Sewage and Water Works)	21	1.00	1.00
	Recreational Facilities, NOC (Billiard and Pool Halls, Ice Rinks, Stadiums, Amusement Parks, Fair Grounds and Baseball Parks) (see Special Class Rates)	SCR	1.00	1.00
891	Recording Studio	10	1.00	1.00
	Seasonal Refreshment Stands (see Special Class Rates)	SCR	---	---
893	Shoe Repair	10	1.00	1.00
894	Storage Buildings	10	1.00	1.00
895	Tailors	10	1.00	1.00
896	Taxidermist Services	10	1.00	1.00
	Tents (see Special Class Rates)	SCR	---	---
207	Theaters	26	1.00	1.00
224	Tire Recapping and Vulcanizing with or without sales	27	1.00	1.00
	Towers (see Special Class Rates)	SCR	---	---
897	Tuxedo Rental	12	1.00	1.00
899	Videographer	10	1.00	1.00
900	Watch, Clock and Jewelry Repair	10	1.00	1.00
	Yard Property, NOC (Including property in the open) (see Special Class Rates)	SCR	---	---
299	Non-Manufacturing, All Other	10	1.00	1.00

CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)

WAREHOUSES AND YARDS –

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
	Builders Risk:			
230	– Building in the Course of Construction (SF-21)	18	1.00	1.00
230	– Completed Value (SF-21) (See Optional Coverages)	---	1.00	1.00
307	Cold Storage, Warehouses	26	1.00	1.00
310	Cotton Compresses and Storage	10	1.00	1.00
308	Farm Products (other than Grain, Cotton and Tobacco)	10	1.00	1.00
302	Freight Terminals	10	1.00	1.00
304	General Storage Warehouses – Bailee	10	1.00	1.00
306	Household Goods Warehouses	10	1.00	1.00
305	Miscellaneous Products Storage (other than Wholesale or Retail Storage or Cold Storage)	10	1.00	1.00
	Potato and Onion Storage (see Special Class Rates)	SCR	---	---
399	Warehouses, All Other	10	1.00	1.00

**CLASSIFICATION TABLES (continued)
(RATE GROUP & CLASSIFICATION FACTORS)**

MANUFACTURING –

Classification Factors:

Class Code	Description	Rate Group	Building	Business Property
	Bakeries and Bakery Products:			
404	– without cooking	10	1.00	1.00
---	– with cooking (see Mercantile - Food & Dining)			
407	Beverages (Excluding alcoholic beverages)	10	1.00	1.00
408	Breweries	10	1.00	1.00
	Builders Risk:			
230	– Building in the Course of Construction (SF-21)	18	1.00	1.00
230	– Completed Value (SF-21) (See Optional Coverages)	---	1.00	1.00
414	Clothing and Apparel, including furs and finished products	10	1.00	1.00
412	Cotton Gins	10	1.00	1.00
409	Distilleries and Wineries (property only)	10	1.00	1.00
411	Food and Food Products, NOC	10	1.00	1.00
405	Fruit, Nut and Vegetable Products, including packing and non-mineral oil works Note – For oil plants using solvent extraction, see Chemicals.	10	1.00	1.00
415	Leather and Leather Products	10	1.00	1.00
	Metalworking:			
428	- Metalworking, NOC	10	1.00	1.00
419	Paper and Paper Product Processing	10	1.00	1.00
429	Precision Products, Including Electronic, Radio and Television Manufacturing	10	1.00	1.00
420	Printing	10	1.00	1.00
423	Rubber Products	10	1.00	1.00
424	Stone, Glass, Concrete, Cement, Gypsum, Brick, Tile and Clay Products, Abrasives, Plaster and Other Minerals, NOC	10	1.00	1.00
406	Sugar, Molasses and Syrup Refining	17	1.00	1.00
413	Textile Mill Products (natural and synthetic)	10	1.00	1.00
499	Manufacturing, All Other	10	1.00	1.00

SF-1 PREMIUMS

UPSTATE – BUILDING

BUILDING PREMIUMS AT \$200,000,

MASONRY FACTORS, SINCE FACTORS & BLDG BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection			Factors		SF-1 BLDG Base Rate
	P	SP	UP	Masonry	Since	
1	1,197	1,415	1,415	0.80	0.95	5.99
2	1,268	1,674	1,674	0.80	0.95	6.34
3	1,381	1,764	1,764	0.80	0.95	6.91
4	1,356	1,606	1,606	0.80	0.95	6.78
5	1,444	1,979	1,979	0.80	0.95	7.22
6	1,584	2,176	2,176	0.80	0.95	7.92
7	1,594	1,743	1,743	0.95	0.95	7.97
8	1,760	1,926	1,926	0.95	0.95	8.80
9	2,112	2,313	2,313	0.95	0.95	10.56
10	2,575	3,047	3,196	0.75	0.90	12.87
11	3,246	3,701	4,049	0.75	0.90	16.22
12	2,813	3,072	3,332	0.75	0.90	14.06
13	2,939	3,348	3,484	0.75	0.90	14.69
14	3,145	3,731	4,025	0.75	0.90	15.72
15	3,116	3,552	3,696	0.75	0.90	15.58
16	3,981	4,358	4,735	0.75	0.90	19.90
17	3,401	3,891	4,216	0.75	0.90	17.00
18	2,218	2,268	2,268	0.25	0.95	11.09
19	1,026	1,071	1,071	0.95	0.95	5.13
20	968	1,012	1,012	0.60	0.95	4.84
21	755	1,015	1,048	0.70	0.95	3.78
22	680	707	707	0.75	0.95	3.39
23	870	1,234	1,234	0.75	0.95	4.34
24	933	1,171	1,171	0.75	0.95	4.66
25	1,215	1,437	1,492	0.85	0.95	6.07
26	1,456	1,719	1,785	0.75	0.90	7.27
27	2,195	2,294	2,393	0.35	0.95	10.97
28	1,197	1,393	1,393	0.75	0.95	5.98
29	2,290	2,602	2,807	0.75	0.90	11.45
30	3,272	3,577	3,884	0.75	0.90	16.36
31	2,892	3,026	3,159	0.35	0.95	14.45
32	4,191	4,191	4,191	1.00	1.00	20.95
33	2,496	2,610	2,724	0.35	0.95	12.47

SF-1 PREMIUMS

UPSTATE - BUSINESS PROPERTY

BUSINESS PROPERTY PREMIUMS AT \$100,000,

MASONRY FACTORS, SINCE FACTORS & BP BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection			Factors		SF-1 BP Base Rate
	P	SP	UP	Masonry	Since	
1	599	708	708	0.90	0.95	5.99
2	634	709	709	0.90	0.95	6.34
3	660	909	909	0.90	0.95	6.60
4	678	809	809	0.90	0.95	6.78
5	722	996	996	0.90	0.95	7.22
6	757	1,039	1,039	0.90	0.95	7.57
7	836	1,032	1,032	0.95	0.95	8.36
8	880	988	988	0.95	0.95	8.80
9	1,056	1,267	1,267	0.83	0.95	10.56
10	1,384	1,639	1,703	0.85	0.90	13.83
11	1,516	1,798	1,868	0.85	0.90	15.15
12	1,516	1,798	1,868	0.85	0.90	15.15
13	1,578	1,857	1,945	0.85	0.90	15.77
14	1,701	2,019	2,047	0.85	0.90	17.00
15	1,454	1,724	1,805	0.85	0.90	14.53
16	1,938	2,304	2,396	0.85	0.90	19.37
17	1,742	2,076	2,160	0.85	0.90	17.42
18	---	---	---	---	---	---
19	537	562	562	0.95	0.95	5.37
20	563	584	609	0.70	0.95	5.63
21	414	706	771	0.80	0.95	4.14
22	369	384	384	0.75	0.95	3.69
23	475	722	722	0.60	0.95	4.75
24	510	730	840	0.70	0.95	5.10
25	669	940	1,032	0.85	0.95	6.69
26	774	915	950	0.85	0.90	7.74
27	1,534	1,605	1,605	0.50	0.95	15.33
28	689	892	979	0.90	0.95	6.88
29	1,226	1,449	1,505	0.85	0.90	12.25
30	1,754	2,083	2,165	0.85	0.90	17.53
31	2,035	2,132	2,132	0.50	0.95	20.34
32	2,317	2,317	2,317	1.00	1.00	23.16
33	1,754	1,836	1,836	0.50	0.95	17.53

SF-1 PREMIUMS

CITIES – BUILDING

BUILDING PREMIUMS AT \$200,000,

MASONRY FACTORS, SINCE FACTORS & BLDG BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection	Factors		SF-1 BLDG Base Rate
	P	Masonry	Since	
1	1,252	0.80	0.95	6.26
2	1,326	0.80	0.95	6.63
3	1,445	0.80	0.95	7.22
4	1,418	0.80	0.95	7.09
5	1,510	0.80	0.95	7.55
6	1,658	0.80	0.95	8.29
7	1,668	0.95	0.95	8.34
8	1,843	0.95	0.95	9.22
9	2,213	0.95	0.95	11.06
10	2,575	0.75	0.90	12.87
11	3,246	0.75	0.90	16.22
12	2,813	0.75	0.90	14.06
13	2,939	0.75	0.90	14.69
14	3,145	0.75	0.90	15.72
15	3,116	0.75	0.90	15.58
16	3,981	0.75	0.90	19.90
17	3,401	0.75	0.90	17.00
18	2,218	0.25	1.00	11.09
19	1,026	0.95	0.95	5.13
20	968	0.60	0.95	4.84
21	755	0.70	0.95	3.78
22	680	0.75	0.95	3.39
23	870	0.75	0.95	4.34
24	933	0.75	0.95	4.66
25	1,215	0.85	0.95	6.07
26	1,456	0.75	0.90	7.27
27	2,195	0.35	0.95	10.97
28	1,197	0.75	0.95	5.98
29	2,290	0.75	0.90	11.45
30	3,272	0.75	0.90	16.36
31	2,892	0.35	0.95	14.45
32	4,191	1.00	1.00	20.95
33	2,496	0.35	0.95	12.47

SF-1 PREMIUMS

CITIES – BUSINESS PROPERTY

BUSINESS PROPERTY PREMIUMS AT \$100,000,

MASONRY FACTORS, SINCE FACTORS & BP BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection	Factors		SF-1 BP Base Rate
	P	Masonry	Since	
1	599	0.90	0.95	5.99
2	634	0.90	0.95	6.34
3	660	0.90	0.95	6.60
4	678	0.90	0.95	6.78
5	722	0.90	0.95	7.22
6	757	0.90	0.95	7.57
7	836	0.95	0.95	8.36
8	880	0.95	0.95	8.80
9	1,056	0.83	0.95	10.56
10	1,384	0.85	0.90	13.83
11	1,516	0.85	0.90	15.15
12	1,516	0.85	0.90	15.15
13	1,578	0.85	0.90	15.77
14	1,701	0.85	0.90	17.00
15	1,454	0.85	0.90	14.53
16	1,938	0.85	0.90	19.37
17	1,742	0.85	0.90	17.42
18	---	---	---	---
19	537	0.95	0.95	5.37
20	563	0.70	0.95	5.63
21	414	0.80	0.95	4.14
22	369	0.75	0.95	3.69
23	475	0.60	0.95	4.75
24	510	0.70	0.95	5.10
25	669	0.85	0.95	6.69
26	774	0.85	0.90	7.74
27	1,534	0.50	0.95	15.33
28	689	0.90	0.95	6.88
29	1,226	0.85	0.90	12.25
30	1,754	0.85	0.90	17.53
31	2,035	0.50	0.95	20.34
32	2,317	1.00	1.00	23.16
33	1,754	0.50	0.95	17.53

SF-1 PREMIUMS

SUBURBAN – BUILDING

BUILDING PREMIUMS AT \$200,000,

MASONRY FACTORS, SINCE FACTORS & BLDG BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection			Factors		SF-1 BLDG Base Rate
	P	SP	UP	Masonry	Since	
1	1,197	1,415	1,415	0.80	0.95	5.99
2	1,268	1,674	1,674	0.80	0.95	6.34
3	1,381	1,764	1,764	0.80	0.95	6.91
4	1,356	1,606	1,606	0.80	0.95	6.78
5	1,444	1,979	1,979	0.80	0.95	7.22
6	1,584	2,176	2,176	0.80	0.95	7.92
7	1,594	1,743	1,743	0.95	0.95	7.97
8	1,760	1,926	1,926	0.95	0.95	8.80
9	2,112	2,313	2,313	0.95	0.95	10.56
10	2,575	3,047	3,196	0.75	0.90	12.87
11	3,246	3,701	4,049	0.75	0.90	16.22
12	2,813	3,072	3,332	0.75	0.90	14.06
13	2,939	3,348	3,484	0.75	0.90	14.69
14	3,145	3,731	4,025	0.75	0.90	15.72
15	3,116	3,552	3,696	0.75	0.90	15.58
16	3,981	4,358	4,735	0.75	0.90	19.90
17	3,401	3,891	4,216	0.75	0.90	17.00
18	2,218	2,268	2,268	0.25	0.95	11.09
19	1,026	1,071	1,071	0.95	0.95	5.13
20	968	1,012	1,012	0.60	0.95	4.84
21	755	1,015	1,048	0.70	0.95	3.78
22	680	707	707	0.75	0.95	3.39
23	870	1,234	1,234	0.75	0.95	4.34
24	933	1,171	1,171	0.75	0.95	4.66
25	1,215	1,437	1,492	0.85	0.95	6.07
26	1,456	1,719	1,785	0.75	0.90	7.27
27	2,195	2,294	2,393	0.35	0.95	10.97
28	1,197	1,393	1,393	0.75	0.95	5.98
29	2,290	2,602	2,807	0.75	0.90	11.45
30	3,272	3,577	3,884	0.75	0.90	16.36
31	2,892	3,026	3,159	0.35	0.95	14.45
32	4,191	4,191	4,191	1.00	1.00	20.95
33	2,496	2,610	2,724	0.35	0.95	12.47

SF-1 PREMIUMS

SUBURBAN - BUSINESS PROPERTY

BUSINESS PROPERTY PREMIUMS AT \$100,000,

MASONRY FACTORS, SINCE FACTORS & BP BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection			Factors		SF-1 BP Base Rate
	P	SP	UP	Masonry	Since	
1	599	708	708	0.90	0.95	5.99
2	634	709	709	0.90	0.95	6.34
3	660	909	909	0.90	0.95	6.60
4	678	809	809	0.90	0.95	6.78
5	722	996	996	0.90	0.95	7.22
6	757	1,039	1,039	0.90	0.95	7.57
7	836	1,032	1,032	0.95	0.95	8.36
8	880	988	988	0.95	0.95	8.80
9	1,056	1,267	1,267	0.83	0.95	10.56
10	1,384	1,639	1,703	0.85	0.90	13.83
11	1,516	1,798	1,868	0.85	0.90	15.15
12	1,516	1,798	1,868	0.85	0.90	15.15
13	1,578	1,857	1,945	0.85	0.90	15.77
14	1,701	2,019	2,047	0.85	0.90	17.00
15	1,454	1,724	1,805	0.85	0.90	14.53
16	1,938	2,304	2,396	0.85	0.90	19.37
17	1,742	2,076	2,160	0.85	0.90	17.42
18	---	---	---	---	---	---
19	537	562	562	0.95	0.95	5.37
20	563	584	609	0.70	0.95	5.63
21	414	706	771	0.80	0.95	4.14
22	369	384	384	0.75	0.95	3.69
23	475	722	722	0.60	0.95	4.75
24	510	730	840	0.70	0.95	5.10
25	669	940	1,032	0.85	0.95	6.69
26	774	915	950	0.85	0.90	7.74
27	1,534	1,605	1,605	0.50	0.95	15.33
28	689	892	979	0.90	0.95	6.88
29	1,226	1,449	1,505	0.85	0.90	12.25
30	1,754	2,083	2,165	0.85	0.90	17.53
31	2,035	2,132	2,132	0.50	0.95	20.34
32	2,317	2,317	2,317	1.00	1.00	23.16
33	1,754	1,836	1,836	0.50	0.95	17.53

SF-1 PREMIUMS

NEW YORK CITY - BUILDING

BUILDING PREMIUMS AT \$200,000,

MASONRY FACTORS, SINCE FACTORS & BLDG BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection	Factors		SF-1 BLDG Base Rate
	P	Masonry	Since	
1	1,009	0.65	0.95	5.04
2	1,437	0.50	0.95	7.18
3	1,532	0.60	0.95	7.66
4	1,041	0.65	0.95	5.20
5	1,516	0.50	0.95	7.58
6	1,579	0.60	0.95	7.90
7	1,516	0.65	0.95	7.58
8	2,181	0.50	0.95	10.91
9	2,292	0.60	0.95	11.46
10	5,062	0.70	0.90	25.31
11	5,553	0.70	0.90	27.76
12	5,553	0.70	0.90	27.76
13	5,775	0.70	0.90	28.87
14	6,250	0.70	0.90	31.25
15	5,331	0.70	0.90	26.65
16	7,185	0.70	0.90	35.92
17	6,461	0.70	0.90	32.30
18	2,325	0.65	1.00	11.62
19	1,579	0.60	0.95	7.90
20	1,056	0.80	0.95	5.28
21	359	0.60	0.95	1.80
22	1,836	0.60	0.95	9.17
23	2,010	0.60	0.95	10.05
24	2,248	0.60	0.95	11.23
25	835	0.65	0.95	4.17
26	1,012	0.60	0.90	5.06
27	2,147	0.25	0.95	10.73
28	959	0.85	0.95	4.79
29	4,080	0.60	0.90	20.39
30	5,917	0.60	0.90	29.58
31	2,971	0.60	0.95	14.85
32	5,015	0.60	1.00	25.07
33	2,575	0.60	0.95	12.87

SF-1 PREMIUMS

NEW YORK CITY – BUSINESS PROPERTY

BUSINESS PROPERTY PREMIUMS AT \$100,000,

MASONRY FACTORS, SINCE FACTORS & BP BASE RATES (For Optional Coverages)

80% COINSURANCE

\$500 DEDUCTIBLE

FRAME

PRIOR TO 1/60

SOLE OCCUPANCY

Rate Group	Protection	Factors		SF-1 BP Base Rate
	P	Masonry	Since	
1	555	0.65	0.95	5.55
2	792	0.50	0.95	7.92
3	845	0.60	0.95	8.45
4	572	0.65	0.95	5.72
5	836	0.50	0.95	8.36
6	871	0.60	0.95	8.71
7	836	0.65	0.95	8.36
8	1,206	0.50	0.95	12.06
9	1,267	0.60	0.95	12.67
10	2,801	0.60	0.90	28.00
11	3,074	0.60	0.90	30.73
12	3,074	0.60	0.90	30.73
13	3,197	0.60	0.90	31.96
14	3,461	0.60	0.90	34.60
15	2,950	0.60	0.90	29.49
16	3,980	0.60	0.90	39.79
17	3,581	0.60	0.90	35.81
18	---	---	---	---
19	968	0.65	0.95	9.68
20	1,012	0.80	0.95	10.12
21	247	0.60	0.95	2.47
22	1,320	0.50	0.95	13.20
23	1,460	0.50	0.95	14.60
24	1,548	0.55	0.95	15.48
25	599	0.50	0.95	5.99
26	598	0.70	0.90	5.98
27	1,226	0.45	0.95	12.25
28	733	0.90	0.95	7.32
29	2,255	0.60	0.90	22.54
30	3,276	0.60	0.90	32.75
31	1,710	0.45	0.95	17.09
32	2,774	0.60	1.00	27.73
33	1,481	0.45	0.95	14.80

SF-2 & SF-3 PREMIUMS

ALL ZONES

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000, &
BLDG & BP BASE RATES (For Optional Coverages)

80% COINSURANCE
FRAME or MASONRY
SOLE OCCUPANCY

\$500 DEDUCTIBLE
PRIOR TO or SINCE 1/60

Rate Group	SF-2		SF-3	Base Rates	
	BLDG	BP	BLDG	BLDG & BP	BLDG
				SF-2	SF-3
1	88	44	106	0.440	0.528
2	88	44	106	0.440	0.528
3	88	44	106	0.440	0.528
4	88	44	106	0.440	0.528
5	88	44	106	0.440	0.528
6	88	44	106	0.440	0.528
7	88	44	106	0.440	0.528
8	88	44	106	0.440	0.528
9	88	44	106	0.440	0.528
10	88	44	106	0.440	0.528
11	88	44	106	0.440	0.528
12	88	44	106	0.440	0.528
13	88	44	106	0.440	0.528
14	88	44	106	0.440	0.528
15	88	44	106	0.440	0.528
16	88	44	106	0.440	0.528
17	88	44	106	0.440	0.528
18	88	44	106	0.440	0.528
19	88	44	106	0.440	0.528
20	88	44	106	0.440	0.528
21	88	44	106	0.440	0.528
22	88	44	106	0.440	0.528
23	88	44	106	0.440	0.528
24	88	44	106	0.440	0.528
25	88	44	106	0.440	0.528
26	88	44	106	0.440	0.528
27	88	44	106	0.440	0.528
28	88	44	106	0.440	0.528
29	88	44	106	0.440	0.528
30	88	44	106	0.440	0.528
31	88	44	106	0.440	0.528
32	88	44	106	0.440	0.528
33	88	44	106	0.440	0.528

AMOUNT TABLES

BUILDING	
Amount of Insurance	Factor
\$ 1,000	0.006
5,000	0.028
10,000	0.056
50,000	0.278
75,000	0.417
100,000	0.556
125,000	0.694
150,000	0.833
175,000	0.924
200,000	1.000
225,000	1.125
250,000	1.250
275,000	1.344
300,000	1.417
325,000	1.535
350,000	1.653
375,000	1.771
400,000	1.889
425,000	2.007
450,000	2.125
475,000	2.243
500,000	2.361
525,000	2.479
550,000	2.597
575,000	2.683
600,000	2.767
625,000	2.847
650,000	2.925
675,000	3.000
700,000	3.111
725,000	3.222
750,000	3.333
775,000	3.444
800,000	3.556
825,000	3.667
850,000	3.778
875,000	3.889
900,000	4.000
925,000	4.111
950,000	4.222
975,000	4.333
1,000,000	4.444

BUSINESS PROPERTY			
Amount of Insurance	Factor	Amount of Insurance	Factor
\$ 1,000	0.010	\$ 410,000	3.280
5,000	0.050	420,000	3.360
10,000	0.100	430,000	3.440
20,000	0.200	440,000	3.520
30,000	0.300	450,000	3.600
40,000	0.400	460,000	3.680
50,000	0.500	470,000	3.760
60,000	0.600	480,000	3.840
70,000	0.700	490,000	3.920
80,000	0.800	500,000	4.000
90,000	0.900	550,000	4.400
100,000	1.000	600,000	4.800
110,000	1.045	650,000	5.200
120,000	1.080	700,000	5.600
130,000	1.170	750,000	6.000
140,000	1.260	800,000	6.400
150,000	1.350	850,000	6.800
160,000	1.440	900,000	7.200
170,000	1.530	950,000	7.600
180,000	1.620	1,000,000	8.000
190,000	1.660		
200,000	1.700		
210,000	1.730		
220,000	1.760		
230,000	1.840		
240,000	1.920		
250,000	2.000		
260,000	2.080		
270,000	2.160		
280,000	2.240		
290,000	2.320		
300,000	2.400		
310,000	2.480		
320,000	2.560		
330,000	2.640		
340,000	2.720		
350,000	2.800		
360,000	2.880		
370,000	2.960		
380,000	3.040		
390,000	3.120		
400,000	3.200		
See next column for additional BP amounts			

OVER \$1 MILLION TABLES

BUILDING – SF-1

Rates shown are per \$1,000 (above \$1 million)

80% COINSURANCE
FRAME

\$500 DEDUCTIBLE
PRIOR TO 1/60

Rate Group	UPS			CITIES	SUB			NYC
	Protection				Protection			
	P	SP	UP		P	SP	UP	
1	5.32	6.29	6.29	5.56	5.32	6.29	6.29	4.48
2	5.63	7.44	7.44	5.89	5.63	7.44	7.44	6.38
3	6.14	7.84	7.84	6.42	6.14	7.84	7.84	6.81
4	6.02	7.13	7.13	6.30	6.02	7.13	7.13	4.62
5	6.41	8.79	8.79	6.71	6.41	8.79	8.79	6.74
6	7.04	9.67	9.67	7.37	7.04	9.67	9.67	7.02
7	7.08	7.74	7.74	7.42	7.08	7.74	7.74	6.74
8	7.82	8.56	8.56	8.19	7.82	8.56	8.56	9.69
9	9.39	10.28	10.28	9.83	9.39	10.28	10.28	10.19
10	11.45	13.55	14.07	11.45	11.45	13.55	14.07	22.50
11	14.43	16.45	18.00	14.43	14.43	16.45	18.00	24.68
12	12.51	13.66	14.81	12.51	12.51	13.66	14.81	24.68
13	13.07	14.88	15.49	13.07	13.07	14.88	15.49	25.67
14	13.98	16.59	17.89	13.98	13.98	16.59	17.89	27.78
15	13.85	15.79	16.43	13.85	13.85	15.79	16.43	23.70
16	17.70	19.37	21.05	17.70	17.70	19.37	21.05	31.94
17	15.12	17.30	18.74	15.12	15.12	17.30	18.74	28.72
18	9.86	10.08	10.08	9.86	9.86	10.08	10.08	10.34
19	4.56	4.76	4.76	4.56	4.56	4.76	4.76	7.02
20	4.30	4.49	4.49	4.30	4.30	4.49	4.49	4.69
21	3.36	4.51	4.65	3.36	3.36	4.51	4.65	1.60
22	3.02	3.14	3.14	3.02	3.02	3.14	3.14	8.16
23	3.87	5.49	5.49	3.87	3.87	5.49	5.49	8.94
24	4.15	5.21	5.21	4.15	4.15	5.21	5.21	9.99
25	5.40	6.38	6.63	5.40	5.40	6.38	6.63	3.71
26	6.47	7.64	7.94	6.47	6.47	7.64	7.94	4.50
27	9.76	10.20	10.64	9.76	9.76	10.20	10.64	9.55
28	5.32	6.20	6.20	5.32	5.32	6.20	6.20	4.27
29	10.18	11.57	12.48	10.18	10.18	11.57	12.48	18.14
30	14.55	15.90	17.27	14.55	14.55	15.90	17.27	26.30
31	12.86	13.45	14.05	12.86	12.86	13.45	14.05	13.21
32	18.63	18.63	18.63	18.63	18.63	18.63	18.63	22.29
33	11.10	11.61	12.11	11.10	11.10	11.61	12.11	11.45

OVER \$1 MILLION TABLES (continued)

BUSINESS PROPERTY – SF-1

Rates shown are per \$1,000 (above \$1 million)

80% COINSURANCE
FRAME

\$500 DEDUCTIBLE
PRIOR TO 1/60

Rate Group	UPS			CITIES	SUB			NYC
	Protection				Protection			
	P	SP	UP		P	SP	UP	
1	4.78	5.66	5.66	4.78	4.78	5.66	5.66	4.43
2	5.07	5.67	5.67	5.07	5.07	5.67	5.67	6.33
3	5.28	7.27	7.27	5.28	5.28	7.27	7.27	6.76
4	5.42	6.47	6.47	5.42	5.42	6.47	6.47	4.57
5	5.77	7.96	7.96	5.77	5.77	7.96	7.96	6.69
6	6.05	8.30	8.30	6.05	6.05	8.30	8.30	6.97
7	6.69	8.25	8.25	6.69	6.69	8.25	8.25	6.69
8	7.04	7.90	7.90	7.04	7.04	7.90	7.90	9.64
9	8.45	10.13	10.13	8.45	8.45	10.13	10.13	10.14
10	11.07	13.11	13.62	11.07	11.07	13.11	13.62	22.40
11	12.12	14.38	14.94	12.12	12.12	14.38	14.94	24.58
12	12.12	14.38	14.94	12.12	12.12	14.38	14.94	24.58
13	12.62	14.85	15.56	12.62	12.62	14.85	15.56	25.57
14	13.60	16.15	16.37	13.60	13.60	16.15	16.37	27.68
15	11.63	13.79	14.43	11.63	11.63	13.79	14.43	23.60
16	15.50	18.43	19.16	15.50	15.50	18.43	19.16	31.84
17	13.94	16.61	17.28	13.94	13.94	16.61	17.28	28.65
18	-	-	-	-	-	-	-	-
19	4.29	4.49	4.49	4.29	4.29	4.49	4.49	7.74
20	4.50	4.67	4.87	4.50	4.50	4.67	4.87	8.09
21	3.31	5.64	6.16	3.31	3.31	5.64	6.16	1.97
22	2.95	3.07	3.07	2.95	2.95	3.07	3.07	10.56
23	3.80	5.77	5.77	3.80	3.80	5.77	5.77	11.68
24	4.08	5.84	6.72	4.08	4.08	5.84	6.72	12.39
25	5.35	7.52	8.26	5.35	5.35	7.52	8.26	4.78
26	6.19	7.32	7.60	6.19	6.19	7.32	7.60	4.78
27	12.26	12.84	12.84	12.26	12.26	12.84	12.84	9.80
28	5.51	7.13	7.83	5.51	5.51	7.13	7.83	5.86
29	9.80	11.59	12.04	9.80	9.80	11.59	12.04	18.04
30	14.02	16.66	17.32	14.02	14.02	16.66	17.32	26.20
31	16.28	17.05	17.05	16.28	16.28	17.05	17.05	13.67
32	18.53	18.53	18.53	18.53	18.53	18.53	18.53	22.19
33	14.02	14.68	14.68	14.02	14.02	14.68	14.68	11.84

OVER \$1 MILLION TABLES (continued)

SF-2 and SF-3

Rates shown are per \$1,000 (above \$1 million)

80% COINSURANCE
FRAME or MASONRY

\$500 DEDUCTIBLE
PRIOR TO or SINCE 1/60

Rate Group	All Zones		
	SF-2		SF-3
	BLDG	BP	BLDG
ALL	.35	.35	.47

ZONE TABLES

UPSTATE:

	Factor
Albany (not city of Albany)	.95
Allegany	.90
Broome (not Binghamton)	.95
Cattaraugus	.90
Cayuga	.95
Chautauqua	.95
Chemung	.90
Chenango	.95
Clinton	.95
Columbia	.95
Cortland	.95
Delaware	.95
Dutchess	.95
Erie (not Buffalo)	.95
Essex	.95
Franklin	1.00
Fulton	.95
Genesee	1.00
Greene	.95
Hamilton	.95
Herkimer	1.05
Jefferson	.95
Lewis	.95
Livingston	.95
Madison	.95
Monroe (not Rochester)	.95

	Factor
Montgomery	.95
Niagara (not Niagara Falls)	.95
Oneida (not Utica)	.95
Onondaga (not Syracuse)	.95
Ontario	.95
Orange	.95
Orleans	.95
Oswego	1.00
Otsego	.95
Rensselaer (not Troy)	1.05
St. Lawrence	.95
Saratoga	.95
Schenectady (not city of Schenectady)	1.05
Schoharie	.95
Schuyler	.95
Seneca	.95
Steuben	.95
Sullivan	.95
Tioga	1.00
Tompkins	.90
Ulster	.95
Warren	.95
Washington	.95
Wayne	.95
Wyoming	.95
Yates	.95

ZONE TABLES (continued)

CITIES:	
	Factor
Albany	.95
Binghamton	.95
Buffalo	.95
Mount Vernon	1.05
New Rochelle	1.05
Niagara Falls	.95
Rochester	.95
Schenectady	1.05
Syracuse	.95
Troy	1.05
Utica	.95
Yonkers	1.00

SUBURBAN:	
	Factor
Nassau	1.00
Putnam	.95
Rockland	1.00
Suffolk	1.00
Westchester (not Mount Vernon, New Rochelle or Yonkers)	1.05

NEW YORK CITY:	
	Factor
Bronx	1.20
Kings	1.10
New York	1.10
Queens	1.10
Richmond	1.10

COINSURANCE TABLE

COINSURANCE	Factors		
	SF-1	SF-2	SF-3
80% Coinsurance	1.00	1.00	1.00
90% Coinsurance	.95	.95	.95
100% Coinsurance	.90	.90	.90
No coinsurance (Flat):			
Rate Group 1 – 5	1.35	2.00	2.00
Rate Group 6 - 9	1.30	2.00	2.00
Rate Group 10	1.30	2.00	2.00
Rate Group 11 - 17	1.20	2.00	2.00
Rate Group 18	1.50	2.00	2.00
Rate Group 19	1.35	2.00	2.00
Rate Group 20 - 24	1.50	2.00	2.00
Rate Group 25 - 26	1.40	2.00	2.00
Rate Group 27	1.25	2.00	2.00
Rate Group 28	1.50	2.00	2.00
Rate Group 29	1.25	2.00	2.00
Rate Group 30 - 32	1.15	2.00	2.00
Rate Group 33	1.25	2.00	2.00

SPECIAL CONDITIONS TABLES

Unless otherwise indicated, apply to SF-1 premium only.

Fire Protective Safeguards (and Clauses) – (SF-53)		Factor
*Automatic Sprinkler System:		
Clause A	Not connected to a central sprinkler supervisory service	
	Building	.85
	Business Property	.90
Clause B	Connected to a central sprinkler supervisory service	
	Building	.85
	Business Property	.90
Automatic Fire Alarm (protecting the entire building):		
Clause C	Connected to a central station or reporting directly to a police or fire station	.92
Clause D	With an outside connection	.97
Security Guard with a Recording System or Watch Clock:		
Clause E	Without central station recording	.96
Clause F	With central station recording	.92
Automatic Cooking Protection System:		
Clause G	Hood & Duct system conforming to standards	.90
	Above, including approved fire suppression system	.85
	Above, including maintenance contracts	.80
Other Protective Safeguard(s):		
Clause H	Other	.98

Burglary and Robbery Protective Safeguards (and Clauses) – (SF-54)		Factor
Clause A	Building Alarm System	
	- Central Station	.92
	- Siren Outside	.97
Clause B	Safe Alarm System	
	- Central Station	.92
	- Siren Outside	.97
Clause C	Hold-up Alarm System	.98
Clause D	Security Guard – Rounds recorded through a central station	.92
Clause E	Other	.98

SPECIAL CONDITIONS TABLES (continued)

Unless otherwise indicated, apply to SF-1 premium only.

Fire Resistive	Factor
Fire Resistive (credit to masonry rates)	.60
Fire Resistive AND Sprinklered *	
(Use these credits in lieu of the separate credits for Fire Resistive (above) and Sprinklered (SF-53).	
Building	.50
Business Property	.55
* Sprinklered - Rate credit for sprinklered buildings is applied when entire building is protected by an automatic sprinkler system. Service contracts required.	

Age of Building	Factor	
	Building	Business Property
0 - 5 years	.80	.90
6 - 10 years	.85	.90
11 - 15 years	.90	.95
16 - 20 years	.95	.95

Other Credits	Factor
Metal buildings with metal or frame supports (credit to frame rates)	.85
Storage building with no utilities	.85
Heating in fire proof room conforming to code specifications	.93
Masonry Veneer – less than 8” of brick or masonry covering frame structure (credit to frame rates)	.92
Underwriters Laboratory (UL) Approved fire appliances conforming to code specifications	.93

SPECIAL CONDITIONS TABLES (continued)

Unless otherwise indicated, apply to SF-1 premium only.

Other Charges	Factor
Vacant	1.50
Unoccupied	1.25
Seasonal	1.25
Electrical System not conforming to code specifications	1.20
Heating System not conforming to code specifications	1.15

PREMIUM SIZE TABLE

Premium Size:	Factor
\$0 - \$10,000	1.00
\$10,001 - \$25,000	.89
Over \$25,000	.88

SPECIAL CLASS RATES SF-1, SF-2 & SF-3

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
& BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
501	ANTENNAS (outdoor), SATELLITE ANTENNAS , including their lead-in wiring, accessories, masts and towers								
	Cov A								
	1. Wood	5,712	5,712	63	76	28.56	28.56	.32	.38
	2. Metal	2,436	2,436	63	76	12.18	12.18	.32	.38
	Cov B								
	1. Wood	2,856	2,856	32	---	28.56	28.56	.32	---
2. Metal	1,218	1,218	32	---	12.18	12.18	.32	---	
502	AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises) including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment								
	Cov A								
	1. Metal or Other Non-Combustible Equipment	6,146	6,146	63	76	30.73	30.73	.32	.38
	2. Combustible Equipment	9,789	9,789	63	76	48.95	48.95	.32	.38
	Cov B								
	1. Metal or Other Non-Combustible Equipment	3,073	3,073	32	---	30.73	30.73	.32	---
2. Combustible Equipment	4,895	4,895	32	---	48.95	48.98	.32	---	
503	AWNINGS, CANOPIES OR THEIR SUPPORTS – Cov A	6,732	6,732	63	76	33.66	33.66	.32	.38
504	BILLBOARDS & SIGNS Street Lighting Poles, Parking Meters, Flag Poles & other similar equipment NOT ON BUILDINGS								
	Cov A								
	1. Entirely Metal, Including Frame & Supports	4,387	4,387	63	76	21.93	21.93	.32	.38
	2. Other than above	7,807	7,807	63	76	39.03	39.03	.32	.38
505	BOAT HOUSES-								
	Cov A								
	1. Commercial	7,286	7,286	63	76	36.43	36.43	.32	.38
	2. Private Boat Houses - Company has other lines on same premises	Apply dwelling rates & rules.				Apply dwelling rates & rules.			
	Cov B								
	1. Commercial	3,643	3,643	32	---	36.43	36.43	.32	---
	2. Private Boat Houses – Company has other lines on same premises	Apply dwelling rates & rules.				Apply dwelling rates & rules.			

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
506	BUILDERS RISK								
	1. COMPLETED VALUE (see Optional Coverages) (Building value from zero to full value.) Premium/Rates shown are at 100% Coinsurance - No other credit to be used. (SF-21)								
508	2. BUILDINGS IN THE COURSE OF CONSTRUCTION (see Optional Coverages)								
	CAMPS - YMCA, SCOUT and other non-commercial types, with caretaker warranty								
	Cov A								
	1. Enclosed Building	867	1,706	63	76	4.33	8.53	.32	.38
	2. Other	1,569	2,408	63	76	7.84	12.04	.32	.38
	COMMERCIAL CAMPS								
	Cov A								
	1. Enclosed Building	1,104	1,548	63	76	5.52	7.74	.32	.38
2. Other	1,806	2,250	63	76	9.03	11.25	.32	.38	
509	DRIVE-IN THEATERS								
	Speakers & Screens Only								
	Cov A								
	1. Speakers	1,317	1,317	63	76	6.59	6.59	.32	.38
	2. Screen								
	a. Concrete	1,254	1,254	63	76	6.27	6.27	.32	.38
	b. Metal	1,508	1,508	63	76	7.54	7.54	.32	.38
c. Wood	3,574	3,938	63	76	17.87	19.69	.32	.38	

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
560	DWELLING								
	UPSTATE & SUBURBAN								
	RC								
	COV A								
	1-2 Family - Frame	493	569	76	113	2.46	2.84	.38	.57
	1-2 Family - Masonry	417	478	76	113	2.08	2.39	.38	.57
	3-4 Family - Frame	616	717	76	113	3.08	3.58	.38	.57
	3-4 Family - Masonry	516	596	76	113	2.58	2.98	.38	.57
	COV B								
	1-2 Family - Frame	204	235	26	---	2.04	2.35	.26	---
	1-2 Family - Masonry	189	216	26	---	1.89	2.16	.26	---
	3-4 Family - Frame	219	253	26	---	2.19	2.53	.26	---
	3-4 Family - Masonry	203	233	26	---	2.03	2.33	.26	---
	ACV								
	COV A								
	1-2 Family - Frame	765	890	76	113	3.83	4.45	.38	.57
	1-2 Family - Masonry	640	740	76	113	3.20	3.70	.38	.57
	3-4 Family - Frame	809	944	76	113	4.05	4.72	.38	.57
	3-4 Family - Masonry	675	783	76	113	3.38	3.91	.38	.57
	COV B								
	1-2 Family - Frame	213	245	26	---	2.13	2.45	.26	---
	1-2 Family - Masonry	197	226	26	---	1.97	2.26	.26	---
	3-4 Family - Frame	229	264	26	---	2.29	2.64	.26	---
	3-4 Family - Masonry	211	243	26	---	2.11	2.43	.26	---
	CITIES								
	RC								
	COV A								
	1-2 Family - Frame	594	---	76	113	2.97	---	.38	.57
	1-2 Family - Masonry	498	---	76	113	2.49	---	.38	.57
	3-4 Family - Frame	643	---	76	113	3.22	---	.38	.57
	3-4 Family - Masonry	537	---	76	113	2.69	---	.38	.57
	COV B								
	1-2 Family - Frame	220	---	26	---	2.20	---	.26	---
	1-2 Family - Masonry	203	---	26	---	2.03	---	.26	---
	3-4 Family - Frame	236	---	26	---	2.36	---	.26	---
	3-4 Family - Masonry	218	---	26	---	2.18	---	.26	---
	ACV								
	COV A								
	1-2 Family - Frame	771	---	76	113	3.85	---	.38	.57
	1-2 Family - Masonry	639	---	76	113	3.20	---	.38	.57
	3-4 Family - Frame	805	---	76	113	4.02	---	.38	.57
	3-4 Family - Masonry	667	---	76	113	3.33	---	.38	.57
	COV B								
	1-2 Family - Frame	229	---	26	---	2.29	---	.26	---
	1-2 Family - Masonry	211	---	26	---	2.11	---	.26	---
	3-4 Family - Frame	246	---	26	---	2.46	---	.26	---
	3-4 Family - Masonry	227	---	26	---	2.27	---	.26	---

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
560	DWELLING								
	NEW YORK CITY								
	RC								
	COV A								
	1-2 Family - Frame	484	---	76	113	2.42	---	.38	.57
	1-2 Family - Masonry	410	---	76	113	2.05	---	.38	.57
	3-4 Family - Frame	606	---	76	113	3.03	---	.38	.57
	3-4 Family - Masonry	507	---	76	113	2.54	---	.38	.57
	COV B								
	1-2 Family - Frame	220	---	26	---	2.20	---	.26	---
	1-2 Family - Masonry	203	---	26	---	2.03	---	.26	---
	3-4 Family - Frame	236	---	26	---	2.36	---	.26	---
	3-4 Family - Masonry	218	---	26	---	2.18	---	.26	---
	ACV								
	COV A								
	1-2 Family - Frame	648	---	76	113	3.24	---	.38	.57
	1-2 Family - Masonry	541	---	76	113	2.71	---	.38	.57
	3-4 Family - Frame	770	---	76	113	3.85	---	.38	.57
	3-4 Family - Masonry	639	---	76	113	3.19	---	.38	.57
	COV B								
1-2 Family - Frame	229	---	26	---	2.29	---	.26	---	
1-2 Family - Masonry	211	---	26	---	2.11	---	.26	---	
3-4 Family - Frame	246	---	26	---	2.46	---	.26	---	
3-4 Family - Masonry	227	---	26	---	2.27	---	.26	---	
510	EXHIBIT STANDS & BOOTHS IN THE OPEN								
	Cov A								
	1. Entirely Metal	2,970	3,223	63	76	14.85	16.12	.32	.38
	2. Wood or Part Wood	3,952	4,427	63	76	19.76	22.13	.32	.38
	Cov B								
	1. Entirely Metal	1,485	1,612	32	---	14.85	16.12	.32	---
2. Wood or Part Wood	1,976	2,213	32	---	19.76	22.13	.32	---	
511	FAIR GROUNDS (Agricultural, Baseball & Athletic Assoc. Buildings, Grandstands & Stadiums)								
	Cov A	5,355	5,989	63	76	26.78	29.94	.32	.38
512	FENCES & ARBORS								
	Cov A								
	1. Metal	664	664	63	76	3.32	3.32	.32	.38
2. Wood	7,116	7,116	63	76	35.58	35.58	.32	.38	

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
	FLOATING POLICIES: NOTE: 100% Excess Floater Coinsurance Clause Mandatory on all Floating Policies. No Extended Coverage Permitted on Floating Policies.								
513	FLOATING POLICIES Unrestricted								
	Cov A	4,704	5,275	63	76	23.52	26.37	.32	.38
	Cov B	2,352	2,637	32	---	23.52	26.37	.32	---
514	FLOATING POLICIES Limited to Property in Private Dwellings								
	Cov A	1,632	2,503	63	76	8.16	12.51	.32	.38
	Cov B	816	1,251	32	---	8.16	12.51	.32	---
515	FLOATING POLICIES Mercantile or Mercantile & Dwelling Risks								
	Cov A	3,342	3,770	63	76	16.71	18.85	.32	.38
	Cov B	1,671	1,885	32	---	16.71	18.85	.32	---
517	FRUIT-VEGETABLE STAND - Seasonal (Seasonal charge included in premium.)								
	Cov A	3,450	5,414	63	76	17.25	27.07	.32	.38
	Cov B	1,725	2,707	32	---	17.25	27.07	.32	---
518	FRUIT-VEGETABLE STORAGE in packing houses, except cold storage								
	Cov A	4,796	6,317	63	76	23.98	31.58	.32	.38
	Cov B	2,398	3,158	32	---	23.98	31.58	.32	---
520	GREENHOUSES								
	Cov A								
	1. Wood	3,642	4,688	63	76	18.21	23.44	.32	.38
	2. Metall	1,518	2,563	63	76	7.59	12.82	.32	.38
	Cov B	2,039	2,554	32	---	20.39	25.54	.32	---

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
522	HOTELS – Seasonal - Not over 15 guest rooms, with all year dwelling occupancy and with permission for unoccupancy limited to 60 days as provided for in the New York State Standard Policy within the policy year								
	Cov A	1,590	1,716	63	76	7.95	8.58	.32	.38
	Cov B	795	858	32	---	7.95	8.58	.32	---
523	HOTELS – Seasonal - Not over 15 guest rooms other than above with permission to remain unoccupied for a portion of each year. NOTE: Furniture to remain in building and policy so to state.								
	Cov A	1,551	1,630	63	76	7.76	8.15	.32	.38
	Cov B	776	815	32	---	7.76	8.15	.32	---
524	HOTELS – Seasonal - AUXILIARY BUILDINGS - other than lodgings								
	Cov A	2,169	2,327	63	76	10.85	11.64	.32	.38
	Cov B	1,085	1,164	32	---	10.85	11.64	.32	---
525	HOTEL – Seasonal - RESORT ANNEXES Not over 15 guest rooms with no other occupancy and so restricted in policy form, with prohibition of fire heat or cooking in building								
	Cov A	757	836	63	76	3.78	4.18	.32	.38
	Cov B	378	418	32	---	3.78	4.18	.32	---

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
528	MACHINERY AND EQUIPMENT IN THE OPEN used for processing, manufacturing or mining operations, which is not part of a building or other structure: Cov B								
	1. Where processing non-combustible materials only (such as rocks, sand, gravel or similar insert materials)	305	361	32	---	3.05	3.61	.32	---
	2. Where processing combustible materials other than hay, straw or other fibers	824	1,007	32	---	8.24	10.07	.32	---
	3. Where processing hay, straw or other fibers	1,553	1,917	32	---	15.53	19.17	.32	---
	4. Where processing chemicals, acids or gases	Refer To Company.				Refer To Company.			
529	MERCHANDISE IN DWELLINGS AND BARNES: Cov B								
	1. Merchandise or other personal property (except household furniture) in private dwellings and apartments	695	774	32	---	6.95	7.74	.32	---
	2. Same, contained in private barn	842	937	32	---	8.42	9.37	.32	---
	3. Same, contained in farm barns	1,251	1,362	32	---	12.51	13.62	.32	---
531	MUSHROOM HOUSES Cov A	2,163	4,001	63	76	10.82	20.00	.32	.38
532	MUSHROOMS Cov B	1,771	2,689	32	---	17.71	26.89	.32	---
533	NURSERY STOCK IN THE OPEN (Trees, Shrubs, Plants & Flowers) NOTE: This classification does not apply to growing crops or to standing timber, but may apply to landscaping trees, shrubs, plants or flowers not provided for in the Dwelling Policy Program or Farm Manual. Cov B	2,494	2,494	32	---	24.94	24.94	.32	---

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
534	OTHER BUSINESS PROPERTY Cov B	Contents Premiums Apply.				Contents Base Rates Apply.			
535	OUTDOOR SPORTS, FISH & GAME CLUB Cov A Cov B	2,752 1,376	3,480 1,740	63 32	76 ---	13.76 13.76	17.40 17.40	.32 .32	.38 ---
536	PERSONAL PROPERTY IN APARTMENTS OR ROOMS FURNISHED BY THE INSURED Cov B	Contents Base Premiums x .80				Contents Base Rates x .80			
537	POTATO & ONION STORAGE Cov B	1,432	1,432	32	---	14.32	14.32	.32	---
538	RECREATIONAL FACILITIES, NOC Cov A 1. Billiard and Pool Halls 2. Ice Rinks, Stadiums, Amusement Parks, Baseball Parks Cov B 1. Billiard and Pool Halls 2. Ice Rinks, Stadiums, Amusement Parks, Baseball Parks	3,427 5,355 1,714 2,678	4,061 5,989 2,030 2,994	63 63 32 32	76 76 --- ---	17.14 26.78 17.14 26.78	20.30 29.94 20.30 29.94	.32 .32 .32 .32	.38 .38 --- ---
540	SEASONAL REFRESHMENT STANDS Cov A Cov B	5,527 2,764	5,527 2,764	63 32	76 ---	27.64 27.64	27.64 27.64	.32 .32	.38 ---
541	SWIMMING POOLS IN THE OPEN: Cov A – In Ground 1. Concrete or Metal 2. Other than Concrete or Metal Above Ground 1. Concrete or Metal 2. Other than Concrete or Metal	330 584 330 1,487	330 584 330 1,487	63 63 63 63	76 76 76 76	1.65 2.92 1.65 7.43	1.65 2.92 1.65 7.43	.32 .32 .32 .32	.38 .38 .38 .38

SPECIAL CLASS RATES
SF-1, SF-2 & SF-3 (continued)

BUILDING PREMIUMS AT \$200,000, BUSINESS PROPERTY PREMIUMS AT \$100,000
 & BASE RATES (For Optional Coverages)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Base Premiums				Base Rates			
		SF-1		SF-2	SF-3	SF-1		SF-2	SF-3
		P	SP & UP			P	SP & UP		
543	TENTS & FABRIC COVERED STRUCTURES								
	Cov A								
	1. Fabric covered structures supported by structural metal members	10,119	10,547	63	76	50.60	52.73	.32	.38
	2. Air supported structures	11,450	12,052	63	76	57.25	60.26	.32	.38
	3. All other fabric covered structures	11,450	12,052	63	76	57.25	60.26	.32	.38
544	TOWERS- Radio, Television, Aircraft receiving and transmitting antennas & towers.								
	Cov A	3,088	3,088	63	76	15.44	15.44	.32	.38
545	TREES, PLANTS, SHRUBS & LAWNS								
	Cov B	2,205	2,205	---	---	22.05	22.05	---	---
547	YARD PROPERTY, NOC (Including property in the open).								
	Cov A	4,717	5,256	63	76	23.59	26.28	.32	.38
	Cov B	2,359	2,628	32	---	23.59	26.28	.32	---

SPECIAL CLASS RATES OVER \$1 MILLION RATES

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
501	ANTENNAS (outdoor), SATELLITE ANTENNAS , including their lead-in wiring, accessories, masts and towers				
	Cov A				
	1. Wood	25.38	25.38	.28	.34
	2. Metal	10.82	10.82	.28	.34
	Cov B				
	1. Wood	22.85	22.85	.25	---
2. Metal	9.74	9.74	.25	---	
502	AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises) including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment				
	Cov A				
	1. Metal or Other Non-Combustible Equipment	27.31	27.31	.28	.34
	2. Combustible Equipment	43.50	43.50	.28	.34
	Cov B				
	1. Metal or Other Non-Combustible Equipment	24.59	24.59	.25	---
2. Combustible Equipment	39.16	39.16	.25	---	
503	AWNINGS, CANOPIES OR THEIR SUPPORTS – Cov A	29.92	29.92	.28	.34
504	BILLBOARDS & SIGNS Street Lighting Poles, Parking Meters, Flag Poles & other similar equipment NOT ON BUILDINGS				
	Cov A				
	1. Entirely Metal, Including Frame & Supports	19.49	19.49	.28	.34
2. Other than above	34.69	34.69	.28	.34	
505	BOAT HOUSES- Cov A				
	1. Commercial	32.38	32.38	.28	.34
	2. Private Boat Houses- Company has other lines on same premises	Apply dwelling rates and rules.			
	Cov B				
	1. Commercial	29.14	29.14	.25	---
	2. Private Boat Houses- Company has other lines on same premises	Apply dwelling rates and rules.			

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
506	BUILDERS RISK				
	1. COMPLETED VALUE (see Optional Coverages) (Building value from zero to full value.) Premium/Rates shown are at 100% Coinsurance - No other credit to be used. (SF-21)				
508	2. BUILDINGS IN THE COURSE OF CONSTRUCTION (see Optional Coverages)				
	CAMPS - YMCA, SCOUT and other non-commercial types, with caretaker warranty				
	Cov A				
	1. Enclosed Building	3.85	7.58	.28	.34
	2. Other	6.97	10.70	.28	.34
	COMMERCIAL CAMPS				
	Cov A				
	1. Enclosed Building	4.91	6.88	.28	.34
2. Other	14.45	18.00	.28	.34	
509	DRIVE-IN THEATERS				
	Speakers & Screens Only				
	Cov A				
	1. Speakers	5.85	5.85	.28	.34
	2. Screen				
	a. Concrete	5.57	5.57	.28	.34
	b. Metal	6.70	6.70	.28	.34
c. Wood	15.88	17.50	.28	.34	

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)				
		SF-1		SF-2	SF-3	
		P	SP & UP			
560	DWELLING					
	UPSTATE & SUBURBAN					
	RC					
	COV A					
	1-2 Family - Frame	2.19	2.53	.34	.50	
	1-2 Family - Masonry	1.85	2.12	.34	.50	
	3-4 Family - Frame	2.74	3.19	.34	.50	
	3-4 Family - Masonry	2.29	2.65	.34	.50	
	COV B					
	1-2 Family - Frame	1.64	1.88	.21	---	
	1-2 Family - Masonry	1.51	1.73	.21	---	
	3-4 Family - Frame	1.76	2.02	.21	---	
	3-4 Family - Masonry	1.62	1.86	.21	---	
	ACV					
	COV A					
	1-2 Family - Frame	3.40	3.96	.34	.50	
	1-2 Family - Masonry	2.84	3.29	.34	.50	
	3-4 Family - Frame	3.60	4.19	.34	.50	
	3-4 Family - Masonry	3.00	3.48	.34	.50	
	COV B					
	1-2 Family - Frame	1.70	1.96	.21	---	
	1-2 Family - Masonry	1.57	1.80	.21	---	
	3-4 Family - Frame	1.83	2.11	.21	---	
	3-4 Family - Masonry	1.69	1.94	.21	---	
		CITIES				
		RC				
		COV A				
		1-2 Family - Frame	2.64	---	.34	.50
1-2 Family - Masonry		2.21	---	.34	.50	
3-4 Family - Frame		2.86	---	.34	.50	
3-4 Family - Masonry		2.39	---	.34	.50	
COV B						
1-2 Family - Frame		1.76	---	.21	---	
1-2 Family - Masonry		1.62	---	.21	---	
3-4 Family - Frame		1.89	---	.21	---	
3-4 Family - Masonry		1.74	---	.21	---	
ACV						
COV A						
1-2 Family - Frame		3.43	---	.34	.50	
1-2 Family - Masonry		2.84	---	.34	.50	
3-4 Family - Frame		3.58	---	.34	.50	
3-4 Family - Masonry		2.96	---	.34	.50	
COV B						
1-2 Family - Frame		1.83	---	.21	---	
1-2 Family - Masonry		1.69	---	.21	---	
3-4 Family - Frame		1.97	---	.21	---	
3-4 Family - Masonry		1.82	---	.21	---	

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
560	DWELLING				
	NEW YORK CITY				
	RC				
	COV A				
	1-2 Family - Frame	2.15	---	.34	.50
	1-2 Family - Masonry	1.82	---	.34	.50
	3-4 Family - Frame	2.69	---	.34	.50
	3-4 Family - Masonry	2.26	---	.34	.50
	COV B				
	1-2 Family - Frame	1.76	---	.21	---
	1-2 Family - Masonry	1.62	---	.21	---
	3-4 Family - Frame	1.89	---	.21	---
	3-4 Family - Masonry	1.74	---	.21	---
	ACV				
	COV A				
	1-2 Family - Frame	2.88	---	.34	.50
	1-2 Family - Masonry	2.40	---	.34	.50
	3-4 Family - Frame	3.42	---	.34	.50
	3-4 Family - Masonry	2.84	---	.34	.50
	COV B				
	1-2 Family - Frame	1.83	---	.21	---
	1-2 Family - Masonry	1.69	---	.21	---
	3-4 Family - Frame	1.97	---	.21	---
3-4 Family - Masonry	1.82	---	.21	---	
510	EXHIBIT STANDS & BOOTHS IN THE OPEN				
	Cov A				
	1. Entirely Metal	13.20	14.32	.28	.34
	2. Wood or Part Wood	17.56	19.67	.28	.34
	Cov B				
	1. Entirely Metal	11.88	12.89	.25	---
	2. Wood or Part Wood	15.81	17.71	.25	---
511	FAIR GROUNDS (Agricultural, Baseball & Athletic Assoc. Buildings, Grandstands & Stadiums)				
	Cov A	23.80	26.61	0.28	0.34
512	FENCES & ARBORS				
	Cov A				
	1. Metal	2.95	2.95	0.28	0.34
	2. Wood	31.63	31.63	0.28	0.34

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
	FLOATING POLICIES: NOTE: 100% Excess Floater Coinsurance Clause Mandatory on all Floating Policies. No Extended Coverage Permitted on Floating Policies.				
513	FLOATING POLICIES Unrestricted				
	Cov A	20.91	23.44	.28	.34
	Cov B	18.82	21.10	.25	---
514	FLOATING POLICIES Limited to Property in Private Dwellings				
	Cov A	7.25	11.12	.28	.34
	Cov B	6.53	10.01	.25	---
515	FLOATING POLICIES Mercantile or Mercantile & Dwelling Risks				
	Cov A	14.85	16.75	.28	.34
	Cov B	13.37	15.08	.25	---
517	FRUIT-VEGETABLE STAND - Seasonal (Seasonal charge included in premium.)				
	Cov A	15.33	24.06	.28	.34
	Cov B	13.80	21.65	.25	---
518	FRUIT-VEGETABLE STORAGE in packing houses, except cold storage				
	Cov A	21.31	28.07	.28	.34
	Cov B	19.18	25.27	.25	---
520	GREENHOUSES				
	Cov A				
	1. Wood	16.19	20.83	.28	.34
	2. Metal	6.74	11.39	.28	.34
	Cov B	16.31	20.43	.25	---

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
522	HOTELS – Seasonal - Not over 15 guest rooms, with all year dwelling occupancy and with permission for unoccupancy limited to 60 days as provided for in the New York State Standard Policy within the policy year				
	Cov A	7.06	7.63	.28	.34
	Cov B	6.36	6.87	.25	---
523	HOTELS – Seasonal - Not over 15 guest rooms other than above with permission to remain unoccupied for a portion of each year. NOTE: Furniture to remain in building and policy so to state.				
	Cov A	6.89	7.25	.28	.34
	Cov B	6.20	6.52	.25	---
524	HOTELS – Seasonal - AUXILIARY BUILDINGS - other than lodgings				
	Cov A	9.64	10.34	.28	.34
	Cov B	8.68	9.31	.25	---
525	HOTEL – Seasonal - RESORT ANNEXES Not over 15 guest rooms with no other occupancy and so restricted in policy form, with prohibition of fire heat or cooking in building				
	Cov A	3.36	3.71	.28	.34
	Cov B	3.03	3.34	.25	---

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
528	MACHINERY AND EQUIPMENT IN THE OPEN used for processing, manufacturing or mining operations, which is not part of a building or other structure:				
	Cov B				
	1. Where processing non-combustible materials only (such as rocks, sand, gravel or similar insert materials)	2.44	2.89	.25	---
	2. Where processing combustible materials other than hay, straw or other fibers	6.60	8.05	.25	---
	3. Where processing hay, straw or other fibers	12.42	15.34	.25	---
	4. Where processing chemicals, acids or gases	Refer To Company.			
529	MERCHANDISE IN DWELLINGS AND BARNES:				
	Cov B				
	1. Merchandise or other personal property (except household furniture) in private dwellings and apartments	5.56	6.19	.25	---
	2. Same, contained in private barn	6.74	7.50	.25	---
	3. Same, contained in farm barns	10.01	10.89	.25	---
531	MUSHROOM HOUSES				
	Cov A	9.61	17.78	.28	.34
532	MUSHROOMS				
	Cov B	14.16	21.51	.25	---
533	NURSERY STOCK IN THE OPEN (Trees, Shrubs, Plants & Flowers) NOTE: This classification does not apply to growing crops or to standing timber, but may apply to landscaping trees, shrubs, plants or flowers not provided for in the Dwelling Policy Program or Farm Manual.				
	Cov B	19.95	19.95	.25	---

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
534	OTHER BUSINESS PROPERTY	Contents Rates Apply.			
	Cov B				
535	OUTDOOR SPORTS, FISH & GAME CLUB	Contents Rates Apply.			
	Cov A				
	Cov B	11.01	13.92	.25	---
536	PERSONAL PROPERTY IN APARTMENTS OR ROOMS FURNISHED BY THE INSURED	Contents Rates x .80			
	Cov B				
537	POTATO & ONION STORAGE	Contents Rates Apply.			
	Cov B				
538	RECREATIONAL FACILITIES, NOC	Contents Rates Apply.			
	Cov A				
	1. Billiard and Pool Halls	15.23	18.05	.28	.34
	2. Ice Rinks, Stadiums, Amusement Parks, Baseball Parks	23.80	26.61	.28	.34
	Cov B	Contents Rates Apply.			
	1. Billiard and Pool Halls				
	2. Ice Rinks, Stadiums, Amusement Parks, Baseball Parks	21.42	23.95	.25	---
540	SEASONAL REFRESHMENT STANDS	Contents Rates Apply.			
	Cov A				
	Cov B	22.11	22.11	.25	---
541	SWIMMING POOLS IN THE OPEN:	Contents Rates Apply.			
	Cov A –				
	In Ground	Contents Rates Apply.			
	1. Concrete or Metal				
	2. Other than Concrete or Metal	2.59	2.59	.28	.34
	Above Ground	Contents Rates Apply.			
	1. Concrete or Metal				
	2. Other than Concrete or Metal	6.61	6.61	.28	.34

SPECIAL CLASS RATES
OVER \$1 MILLION RATES (continued)

All premiums/rates are at 80% coinsurance.

RATE GROUP 99

CLASS CODE		Over \$1 Million Rates Rates are per \$1,000 (above \$1 million)			
		SF-1		SF-2	SF-3
		P	SP & UP		
543	TENTS & FABRIC COVERED STRUCTURES				
	Cov A				
	1. Fabric covered structures supported by structural metal members	44.97	46.87	.28	.34
	2. Air supported structures	50.88	53.56	.28	.34
	3. All other fabric covered structures	50.88	53.56	.28	.34
544	TOWERS- Radio, Television, Aircraft receiving and transmitting antennas & towers.				
	Cov A	13.72	13.72	.28	.34
545	TREES, PLANTS, SHRUBS & LAWNS				
	Cov B	17.64	17.64	---	---
547	YARD PROPERTY, NOC (Including property in the open).				
	Cov A	20.96	23.36	.28	.34
	Cov B	10.48	11.68	.25	---

**SPECIAL CLASS RATES
COINSURANCE TABLE**

COINSURANCE		Factors		
		SF-1	SF-2	SF-3
80% Coinsurance		1.00	1.00	1.00
90% Coinsurance		.95	.95	.95
100% Coinsurance		.90	.90	.90
No coinsurance (Flat):				
Class	Code			
Antennas	501	1.50	2.00	2.00
Amusement Equipment In the Open	502	1.50	2.00	2.00
Awnings, Canopies or Their Supports	503	1.50	2.00	2.00
Billboards & Signs	504	1.50	2.00	2.00
Boat Houses	505	1.50	2.00	2.00
Builders Risk	506	---	---	---
Camps	508	1.50	2.00	2.00
Drive In Theaters	509	1.50	2.00	2.00
Dwellings	560	1.10	2.00	2.00
Exhibit Stands	510	1.50	2.00	2.00
Fair Grounds	511	1.50	2.00	2.00
Fences & Arbors	512	1.50	2.00	2.00
Floating Policies	513	1.50	2.00	2.00
Floating Policies	514	1.50	2.00	2.00
Floating Policies	515	1.50	2.00	2.00
Fruit-Vegetable Stand	517	1.15	2.00	2.00
Fruit-Vegetable Storage	518	1.10	2.00	2.00
Greenhouses	520	1.50	2.00	2.00
Hotels - Seasonal	522	1.35	2.00	2.00
Hotels - Seasonal	523	1.50	2.00	2.00
Hotel - Seasonal - Auxiliary Bldgs.	524	1.35	2.00	2.00
Hotel - Seasonal - Resort Annexes	525	1.50	2.00	2.00

SPECIAL CLASS RATES

COINSURANCE TABLE (continued)

COINSURANCE		Factors		
		SF-1	SF-2	SF-3
No coinsurance (Flat): (continued)				
Class	Code			
Machinery & Equipment in the Open - 1.	528	1.50	2.00	2.00
Machinery & Equipment in the Open - 2.	528	1.40	2.00	2.00
Machinery & Equipment in the Open - 3.	528	1.20	2.00	2.00
Merchandise in Dwelling & Barns	529	1.35	2.00	2.00
Mushroom Houses	531	1.25	2.00	2.00
Mushrooms	532	1.15	2.00	2.00
Nursery Stock in the Open	533	1.50	2.00	2.00
Outdoor Sports, Fish & Game Club	535	1.30	2.00	2.00
Potato & Onion Storage	537	1.15	2.00	2.00
Recreational Facilities, NOC - Cov A - 1	538	1.15	2.00	2.00
Recreational Facilities, NOC - Cov A - 2	538	1.40	2.00	2.00
Recreational Facilities, NOC - Cov B - 1	538	1.15	2.00	2.00
Recreational Facilities, NOC - Cov B - 2	538	1.40	2.00	2.00
Seasonal Refreshment Stands	540	1.10	2.00	2.00
Swimming Pools	541	1.50	2.00	2.00
Tents & Fabric Covered Structures	543	1.50	2.00	2.00
Towers	544	1.50	2.00	2.00
Trees, Plants, Shrubs & Lawns	545	1.50	2.00	2.00
Yard Property, NOC	547	1.25	2.00	2.00

6. OPTIONAL PROPERTY SECTION:

All coverages in the Optional Property Section are optional on the part of the insured.

When the rating for an Optional Coverage refers to a Building Base Rate and/or Business Property Base Rate, use the applicable base rates for each applicable cause of loss [SF-1+ (SF-2, SF-3, SF-4 or SF-4A) + Sprinkler Leakage + Earthquake] and adjust for any applicable factors.

ACCIDENTAL LEAKAGE OR DISCHARGE OF AN AUTOMATIC COOKING PROTECTION SYSTEM (SF-91) –

This form provides coverage for:

1. Loss or damage caused by accidental leakage or discharge of an automatic cooking protection system;
2. Loss caused by collapse or fall of a tank which is part of an automatic cooking protection system;
3. Loss to an automatic cooking protection system when damage is caused by freezing or breakage that results in accidental leakage or discharge of an automatic cooking protection system; and
4. The reasonable cost of removing and replacing those parts of the building necessary to repair the automatic cooking protection system.

Policies without any business interruption coverage	\$25
Policies with business interruption coverage	\$30

ACCOUNTS RECEIVABLE (SF-313A) –

Accounts Receivable provides coverage for loss to the records of accounts receivable on the insured premises resulting from a covered cause of loss.

This coverage pays for:

1. Amounts due from customers that are uncollectable;
2. Interest charges on any loan taken to offset uncollectable accounts receivable;
3. Excess collection expenses reasonable and necessary as a result of the accounts receivable loss; and
4. Any other reasonable expenses incurred to recreate the accounts receivable records.

	Premium
\$1,000	\$ 4
\$5,000	20
\$10,000	40
\$25,000	66
Each Add'l \$1,000	1.30

ADDITIONAL EXPENSE (SF-44)–

Additional Expense provides coverage for necessary additional expenses during the period of restoration, which the insured incurs to continue their business as usual had no loss occurred to property at the insured premises. The loss or damage must result from a covered cause of loss.

When the period of restoration is	% of the Amount of Insurance available
less than 30 days	40% of the Amount of Insurance
30 to 59 days	80% of the Amount of Insurance
60 days or more	100% of the Amount of Insurance

There is some coverage provided for:

- New Construction and Alterations
- Civil Authority
- Electronic Data.

Charge two times the 80% Coinsurance Building Base Rate.

EXAMPLE:

(Example shown is only a guide to the rating procedure.)

Building Base Rate:

\$19.42 = SF-1 + any other applicable causes of loss ((SF-2 or SF-3) + SL+ EQ).

Insured must estimate the amount of extra expense that will be necessary to return business to normal operation (\$10,000).

Extra Expense Premium:

$\$10,000 / 1,000$		<i>Building Base Rate</i>		<i>Rate for Extra Expense</i>	<i>= Premium</i>
10	x	19.42	x	2	= \$388.40

ADDITIONAL INSURED (SF-100) –

This form adds a person or organization to the definition of insured for Coverage A and/or Coverage B.

No change in premium.

AGREED VALUE (SF-28) –

When the insurer and the insured agree as to the values of Coverage A and/or Coverage B, this form can be used to show the agreed values. The insurer agrees to pay up to the amounts of insurance shown for a covered loss. The Coinsurance provision in the General Policy Provisions is suspended for the scheduled items.

If the Amount of Insurance is less than the Agreed Value, the insurer will only pay a part of the loss. The part of the loss will be determined by dividing the Amount of Insurance by the Agreed Value.

Use the amount(s) of insurance shown in form SF-28 for the premium calculations of Coverage A and/or Coverage B.

Use 80% Coinsurance rates.

The **STATEMENT OF VALUES WORKSHEET (SF-28B)** may be used to calculate the agreed value.

ALCOHOLIC BEVERAGE TAX EXCLUSION (SF-105) –

This form excludes federal, state and local taxes, or custom duties paid or fully determined on distilled spirits, wines, rectified products or beer held for sale.

This exclusion does not apply to any burglary, robbery or theft coverages provided by the policy.

The value of such taxes is NOT to be considered in the determination for the value of Coverage B.

AUTOMATIC BUILDING INFLATION (SF-185) –

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

No change in premium.

BACKUP, DISCHARGE OR OVERFLOW (SF-72) –

Coverage is provided for loss caused by the backup, discharge or overflow of water, waterborne material or sewage on the insured premises:

1. Through sewers or drains; and
2. Through sump basins caused by failure of sump pump operations.

Any amount of insurance for Backup, Discharge Or Overflow coverage contained in the policy is deleted and replaced by the amount of insurance shown on this endorsement.

\$13 per \$1,000

EXAMPLE:

(Example shown is only a guide to the rating procedure.)

The SF-72 should contain the total amount of coverage in the policy for Backup, Discharge or Overflow coverage, including any coverage provided in any other endorsement(s).

In this example, the insured wants a total of \$10,000 for Backup, Discharge or Overflow Coverage.

If endorsement SF-518 is also on the policy, the SF-72 should contain the total amount of coverage (\$10,000) in the policy for Backup, Discharge or Overflow coverage.

For rating purposes, the amount provided in the SF-518 (\$2,000) should be subtracted from the amount shown on the SF-72.

Only the additional amount (\$8,000) should be rated.

BACKUP, DISCHARGE OR OVERFLOW (SF-72A) –

Coverage is provided for loss caused by the backup, discharge or overflow of water, waterborne material or sewage on the insured premises:

1. Through sewers or drains; and
2. Through sump basins caused by failure of sump pump operations.

The amount of insurance shown on this endorsement is in addition to any other amount of insurance for Backup, Discharge Or Overflow coverage contained in the policy.

\$13 per \$1,000

BLANKET INSURANCE –**BLANKET LIMIT (SF-34) – (without a margin clause)**

All buildings and/or business property covered on a blanket basis must be scheduled on the SF-34.

A single amount of insurance should be shown on the Declarations and designated as "Blanket".

Minimum coinsurance percentage is 90%.

90% coinsurance	Use the 80% coinsurance rate
100% coinsurance	Use the 80% coinsurance rate x .95

BLANKET LIMIT WITH MARGIN CLAUSE (SF-35) –

All buildings and/or business property covered on a blanket basis (with margin clause) must be scheduled on the SF-35.

A Margin Clause Percentage is selected and shown on the form.

A single amount of insurance should be shown on the Declarations and designated as "Blanket".

All property on the SF-35 is subject to the Blanket Limit.

Minimum coinsurance percentage is 90%.

The amount payable will be the Margin Clause Percentage times the latest value reported, subject to the Blanket Limit.

Use the rating for Blanket Limit (SF-34) and apply the applicable factor for the margin clause.	
Margin Clause	Factor
105%	.93
110%	.94
115%	.95
120%	.96

The **STATEMENT OF VALUES WORKSHEET (SF-28B)** may be used to report the value of the property.

BUILDERS' RISK ENDORSEMENT - BUILDING UNDER CONSTRUCTION (SF-21) –

Coverage A-Building in the General Policy Provisions is deleted and replaced with the coverage provided in this Builders' Risk Endorsement. Coverage A-Building means the building under construction. This form provides coverage for loss to the building under construction from a covered cause of loss.

COMPLETED VALUE:

The amount of insurance is the full completed value. The value goes from zero to the full completed value.

Type "Completed Value" on the face of the Declarations or Supplemental Declarations.

Multiply the premium for Rate Group 18 by .50

REPORTED VALUE:

The amount of insurance on the building increases as the construction progresses. The amount of insurance is based on the values as reported periodically.

Use the premium for Rate Group 18.

**BUILDERS' RISK ENDORSEMENT – BUILDING UNDER CONSTRUCTION –
EXTRA COVERAGE (SF-21A) –**

This form provides the same coverage as the SF-21 plus \$5,000 in coverage for Building Materials and Supplies of Others.

The amount of insurance can be on a Completed Value basis or a Reported Value basis.

Use the applicable premium for the SF-21 (either for Completed Value or Reported Value) and then add 10% to the premium.

For Completed Value, type "Completed Value" on the face of the Declarations or Supplemental Declarations.

BUILDERS' RISK ENDORSEMENT - BUILDING UNDER RENOVATION (SF-21B) –

Coverage A-Building in the General Policy Provisions is deleted and replaced with the coverage provided in this Builders' Risk Endorsement. Coverage A-Building means the building under renovation. This form provides coverage for loss to the building under renovation from a covered cause of loss.

Charge the higher of the builders' risk premium (rate group 18), or the building premium plus the following charges (based on the cause of loss form):

Cause of Loss	Additional Premium
SF-1	20
SF-2	30
SF-3	40

BUILDING INFLATION PROTECTION (SF-98) –

Building Inflation Protection increases the amount of insurance for Coverage A at the end of each three months.

Multiply the applicable Annual Percentage from the chart below times Building Premium (SF-1 + (SF-2 or SF-3) + SL + EQ).

Percentage Increase Per Quarter	Annual Percentage
1.0%	1.5%
1.5%	2.3%
2.0%	3.0%
2.5%	3.8%
3.0%	4.5%
Each Additional 0.5%	0.8%

BUILDING ORDINANCE OR LAW (SF-47) –

Building Ordinance or Law coverage provides coverage when an ordinance or law governs the repair, restoration or demolition of a covered building

Coverage 1 - Demolition and Increased Cost of Construction

This coverage pays the reasonable costs for demolition and removal of standing, undamaged portions of a covered building when required by state or municipal ordinance. This coverage also pays to repair, restore or reconstruct the covered damages to the covered building.

Charge 16% of the Building Base Rate.
--

Coverage 2 - Repair or Replacement of Foundations or Underground Structures

This coverage pays the reasonable costs to repair, remove or replace foundations which are below the under surface of the lowest floor or below ground level if there is no basement, including the cost of excavations, grading or filling.

.50 per \$1,000

EXAMPLE:

(Example shown is only a guide to the rating procedure.)

Coverage 1:

Amount of Insurance for Demolition and Increased Cost of Construction is \$30,000.

Building Base Rate:

\$19.42 = SF-1 + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).

Coverage 1 Premium:

<i>\$30,000 / 1,000</i>		<i>Building Base Rate</i>		<i>Rate for Coverage 1</i>	<i>=</i>	<i>Premium</i>
<i>30</i>	<i>x</i>	<i>19.42</i>	<i>x</i>	<i>.16</i>	<i>=</i>	<i>\$93.22</i>

Coverage 2:

Amount of Insurance for Foundations or Underground Structures is \$20,000.

Coverage 2 Premium:

<i>\$20,000 / 1,000</i>		<i>Rate for Coverage 2</i>	<i>=</i>	<i>Premium</i>
<i>20</i>	<i>x</i>	<i>.50</i>	<i>=</i>	<i>\$10.00</i>

Total Premium for SF-47 = \$103.22 (\$93.22 for Coverage 1 + \$10.00 for Coverage 2)

BUSINESS EXTENDER ENDORSEMENT (SF-500) –

This endorsement provides the following additional coverages:

Coverage	Amount of Insurance
Accounts Receivable	\$5,000
Additional Expense	\$5,000
Backup, Discharge or Overflow	\$5,000
Building Ordinance or Law	\$5,000
Business Property of Others and Customer Goods	\$5,000
Business Property Off Premises	\$5,000
Computer Information Systems Coverage	\$5,000
Employee Dishonesty	\$5,000
Exterior Signs	\$5,000
Fine Arts Coverage	\$5,000
Fire Extinguisher Recharge Expenses	\$1,000
Lock Replacement Coverage	\$1,000
Money and Securities	On Premises Off Premises
	\$5,000 \$2,000
Newly Acquired or Constructed Property	Coverage A Coverage B
	\$25,000 \$25,000
Off Premises Power Coverage	\$5,000
Outdoor Property	\$5,000
Personal Articles	\$2,500
Pollutant Cleanup and Removal	\$5,000
Property in Transit	\$5,000
Refrigerated Property	\$5,000
Valuable Papers and Records	\$5,000

\$223 Per Location

BUSINESS PROPERTY OF OTHERS AND CUSTOMER GOODS (SF-130) –

This form provides coverage for loss to scheduled business property of others or to customer goods in your care, custody or control while on the insured premises if the loss is caused by a covered cause of loss applicable to Coverage B.

When an 80% or higher coinsurance provision is shown on the Declarations, there is some coverage for Business Property Of Others And Customer Goods in the Incidental Coverages of the General Policy Provisions. To increase the amount of coverage above the \$2,500 provided in the Incidental Coverages, use form SF-130.

When a coinsurance provision of less than 80% is shown on the Declarations, the Incidental Coverage for Business Property Of Others And Customer Goods does not apply. To add this coverage, use form SF-130.

Use the Business Property Base Rate.

BUSINESS PROPERTY VALUE REPORTING (SF-137) –

Form SF-137 is attached when the amount of insurance for Business Property is to be based on the average of the business property values that are reported monthly.

The premium charged at inception is an advance premium and the final premium will be determined at the end of the policy period based on the average of the reports of value. The final premium will be adjusted accordingly.

SF-138 REPORT OF VALUES (FOR USE WITH SF-137)

This form is used to report the monthly value of Business Property.

BUSINESS PROPERTY - CAUSES OF LOSS NOT OTHERWISE EXCLUDED (SF-4 & SF-4A) -

Form SF-4 offers the broadest coverage on business property. Coverage is for causes of loss not otherwise excluded.

Form SF-4A offers the same coverage as the SF-4 except theft is excluded.

Occupancy Classifications -

Class 1	Class 2
Children's Clothing	Men's Clothing
Bakeries-with baking	Ladies Accessories
Beverages	Shoes
Paint & Wallpaper	Drugs
Professional & Optical Equipment	Liquors & Wines
Hobby Shops	Furniture
Art Studios	General Stores
Florists	Hardware & Building Supplies
Funeral Directors	Printing
Pet Shops	Book Stores
Record Shops	Photographic Equipment
Toy Stores	Textiles
Houses of Worship	Barber & Beauty Shops
Institutional Property	Garages
Schools	Motels
Clubs - NOC	Groceries
Deli - no cooking	Risks NOC
Deli - cooking with household appliances	
Pizza - with baking	
Pizza - with cooking	
Bagel Shop - with baking	
Bagel Shop - with cooking	
Video Stores	

Class 3	Class 4
Ladies & Girl's Clothing	Apartments
Furs	
Radio & TV	
Sporting Goods	
Restaurants & Taverns	
Clubs - Restaurant & Bar - Open to the Public	

Class 5 (SF-4A)	Class 6
Theft Exclusion - (All Classes)	Offices

Premiums listed below apply in addition to the SF-1 and Sprinkler Leakage.

Amount of Insurance	Class 1	Class 2	Class 3
\$ 1,000	\$ 8	\$ 15	\$ 29
5,000	39	74	144
10,000	65	125	266
15,000	79	151	337
20,000	85	162	373
30,000	93	177	408
50,000	103	195	443
100,000	124	233	499
250,000	187	349	667
500,000	292	541	947
1,000,000	502	926	1,507
Each Add'l \$1,000	.42	.77	1.12

	(Apt) Class 4	(SF-4A) Class 5	(Office) Class 6
\$ 1,000	\$ 5	\$ 1	\$ 5
5,000	26	5	25
10,000	53	11	37
15,000	79	14	50
20,000	105	16	60
30,000	158	19	72
50,000	263	26	85
100,000	525	37	116
250,000	1,313	68	211
500,000	2,625	121	368
1,000,000	5,250	226	683
Each Add'l \$1,000	5.25	.21	.63

(When using a SF-4 or SF-4A rate in calculating other optional coverages, use .528 as the applicable SF-4 Base Rate.)

COMPUTER COVERAGE (MR-61A) –

Also attach **IMP-S** and **MR-10**.

This form provides all risk inland marine coverage for scheduled computer equipment on a replacement cost basis.

Media and Extra Expense are covered for 10% of the amount of insurance on the equipment. The amount of insurance for Media and/or Extra Expense can be increased.

This form allows for a specific deductible for this coverage.

	Premium
\$1,000	\$ 6
\$5,000	30
\$10,000	40
\$25,000	100
Each Add'l \$1,000	4

To increase coverage for Media:	\$1.30 per \$1,000
To increase coverage for Extra Expense:	\$1.30 per \$1,000

CONDOMINIUM COVERAGE ENDORSEMENTS –**CONDOMINIUM ASSOCIATION COVERAGE ENDORSEMENT (SF-22) –**

This form extends Coverage A to include fixtures, improvements, betterments and alterations that are a part of the building as well as appliances that are contained in a condo unit, regardless of who owns the property, when the condominium association agreement requires the association to insure it.

This form revises Coverage B to include business property in or on the building(s) or in the open, in a vehicle, or temporarily placed in a portable storage unit, within 100 feet of the insured premises, regardless of who owns the property when the condominium association agreement requires the association to insure it. Business property does not include personal property owned solely by a unit owner.

There is no additional rating for the SF-22.

COMMERCIAL CONDOMINIUM UNIT OWNERS COVERAGE ENDORSEMENT (SF-23) –

This form extends Coverage B-Business Property to include fixtures, improvements, betterments and alterations making up part of the building and owned by the unit owner.

Coverage B does not include fixtures, improvements, betterments and alterations making up part of the building; as well as appliances in the condo unit, regardless of ownership, if the Condominium Association Agreement requires the Association to insure it:

There is no additional rating for the SF-23.

COMMERCIAL CONDOMINIUM UNIT OWNERS LOSS ASSESSMENT COVERAGE (SF-24) –

This form provides coverage when a loss assessment is made by the condominium association and charged against all condominium unit owners. The loss assessment must be a result of loss from a covered cause of loss to property in which the unit owner has an indivisible ownership interest.

If the loss assessment results from a deductible in the insurance purchased by the condominium association, coverage is limited to \$1,000.

Amount of Insurance	All Other Causes of Loss Forms	SF-4 or SF-4A
\$1,000	5	6
5,000	8	10
10,000	10	13
Each Add'l \$5,000	1	2

EXAMPLE: (Example shown is only a guide to the rating procedure.)

\$20,000 loss assessment coverage (SF-2)

<i>Premium for \$10,000</i>	<i>\$10</i>
<i>Premium for the next \$5,000</i>	<i>1</i>
<i>Premium for the next \$5,000</i>	<i><u>1</u></i>
<i>Total Premium</i>	<i>\$12</i>

DEBRIS REMOVAL (SF-74) –

This form provides an additional amount of insurance for the cost of removing debris of covered property caused by a covered cause of loss. Expenses must be reported within 180 days of the loss to covered property. No deductible applies to this coverage.

	Premium
\$1,000	\$ 13
\$5,000	65
\$10,000	130
\$25,000	230
Each Add'l \$1,000	7

DEDUCTIBLE –

Deductibles apply to the following:

- a. Coverage A - Building;
- b. Coverage B - Business Property;
- c. Incidental Coverages (in SF-20); and
- d. All additional property coverages added by endorsement, unless otherwise stated.

If more than one deductible can apply to a loss, then the higher applicable deductible will apply.

When a deductible can be increased or decreased, use the table below to determine the applicable deductible factor.

Deductible	Factor
\$ 100	1.15
250	1.05
500	-----
1,000	.95
2,500	.84
5,000	.78
10,000	.68
15,000	.66
20,000	.65
25,000	.64

ENHANCED COMBINATION CRIME ENDORSEMENT (SF-66) –

This form contains a specific deductible applicable to these coverages.

A. Business Credit Card, Debit Card, Forgery And Counterfeit Money

The amount of insurance for Business Credit Card, Debit Card, Forgery And Counterfeit Money coverage is increased from what is provided in the Incidental Coverages of the General Policy Provisions.

\$2.60 per \$1,000

B. Employee Dishonesty

Employee Dishonesty provides coverage for the loss to tangible business property and money and securities which results from any fraudulent or dishonest act committed by employees.

	1st Employee	Each Additional Employee
\$1,000	\$ 4	1.30
\$5,000	13	1.30
\$10,000	26	2.60
\$25,000	53	5.30
Each Add'l \$1,000	2	1.30

C. Money and Securities – Loss On The Insured Premises

This coverage pays for the loss of money or securities by the actual destruction, disappearance or theft of money and securities on the insured premises, or within a bank or savings institution.

		Premium
Upstate & Cities		
ON Premises	\$1,000	\$ 7
	\$5,000	26
	\$10,000	46
	\$25,000	83
	Each Add'l \$1,000	3
Suburban & New York City		
ON Premises	\$1,000	\$ 13
	\$5,000	53
	\$10,000	92
	\$25,000	165
	Each Add'l \$1,000	4

D. Money and Securities – Loss Off The Insured Premises

This coverage pays for loss of money or securities by the actual destruction, disappearance or theft of money and securities off the insured premises while in the care, custody or control, or within the living quarters, of a messenger.

		Premium
Upstate & Cities		
OFF Premises	\$1,000	\$ 9
	\$5,000	45
	\$10,000	80
	\$25,000	165
	Each Add'l \$1,000	5
Suburban & New York City		
OFF Premises	\$1,000	\$ 16
	\$5,000	80
	\$10,000	132
	\$25,000	231
	Each Add'l \$1,000	8

E. Robbery Inside The Building

This coverage pays for loss to money, securities and other covered property resulting from robbery inside the building at the insured premises. This coverage includes loss or damage to the interior of the building resulting from robbery.

Suburban	\$ 24.37 per \$1,000
New York City	24.37 per \$1,000
Remainder of State	13.18 per \$1,000

F. Robbery Outside The Building

This coverage pays for loss to money, securities and other covered property resulting from robbery outside the building while the money, securities or other property is being conveyed by a messenger.

Suburban	\$ 7.31 per \$1,000
New York City	7.31 per \$1,000
Remainder of State	3.95 per \$1,000

G. Safe Burglary

This coverage pays for loss to money, securities and other covered property resulting from safe burglary on the insured premises. This coverage includes loss or damage to the interior of the building resulting from safe burglary.

Suburban	\$ 24.37 per \$1,000
New York City	24.37 per \$1,000
Remainder of State	13.18 per \$1,000

H. Unauthorized Access Fraud

This coverage pays for loss of money and securities held in at a bank, savings or other financial institution resulting from any fraudulent scheme or trick caused by:

1. Alteration or input of electronic data entered into the insured's computer hardware; or
2. Unauthorized instruction to the bank, savings or other financial institution.

Loss must result in a change to the insured's account, an electronic funds transfer or similar transaction that causes the money and securities to no longer be in the insured's possession or control.

Suburban	\$ 12.19 per \$1,000
New York City	12.19 per \$1,000
Remainder of State	6.59 per \$1,000

EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (SF-345A) –

This mandatory form provides coverage for loss to covered property caused by equipment breakdown. Equipment breakdown means mechanical breakdown, electrical breakdown, electronic breakdown, rupture, bursting, bulging, implosion or steam explosion originating within:

- a. Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents.

Excluded from this description are:

- 1) Waste disposal piping, any piping forming part of a fire protective system and any water piping, except:
 - a) Boiler feed water piping between the feed pump and the boiler, boiler condensate return piping and water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes; or
- b. Mechanical, electrical, electronic or fiber optic equipment

The endorsement includes the following Additional Coverages:

CFC Refrigerants;
Hazardous Substances Remediation;
Consequential Losses;
Power Interruption;
Expediting Expenses;
Refrigerant Contamination;
Loss of Income;
Environmental, Safety and Energy Efficiency Improvements;
Green Environmental and Efficiency Improvements;
Temperature Fluctuation;
Data Restoration;
Risk Improvement;
Off-Premises Coverage; and
Unauthorized Instruction.

Insured Value Range	Flat Charge
\$0 - \$50,000	\$15
\$50,001 - 100,000	\$25
\$100,001 - 250,000	\$40
\$250,001 - 500,000	\$70
over \$500,000	\$125

If coverage for covered property is suspended, the coverage can be reinstated with form **SF-346**.

EXTERIOR SIGNS (SF-70) –

Exterior Signs provides coverage for loss to attached or detached exterior signs that the insured owns or that are in the insured's care, custody or control, or that the insured is responsible for as a result of a written contract. Coverage is provided for the causes of loss contained in the policy either for Coverage A or B, whichever applies.

There is some coverage for Exterior Signs in the Incidental Coverages of the General Policy Provisions.

	Premium
\$1,000	\$ 26
\$5,000	130
\$10,000	198
\$25,000	325
Each Add'l \$1,000	13

FUNCTIONAL REPLACEMENT COST PROVISION (SF-33) –

Covered losses to scheduled property will be settled on the basis of the cost to repair or replace the damaged building or business property using common materials and construction methods that are comparable in function to the property it replaces. The Coinsurance provision contained in form SF-20 does not apply to the Functional Replacement Cost Provision.

Use the functional replacement cost in the premium calculations.

GLASS COVERAGE (SF-79A) –

This coverage pays for loss to scheduled building glass resulting from breakage or chemicals accidentally or maliciously applied.

This form allows for a specific deductible for this coverage.

Refer to Glass Manual for rates.

HOTEL/MOTEL EXTENDER ENDORSEMENT (SF-520) –

This endorsement provides the following additional coverages:

Coverage	Amount of Insurance
Backup, Discharge or Overflow	\$2,500
Computer Information Systems Coverage	\$5,000
Fine Arts Coverage	\$5,000
Money and Securities	On Premises \$5,000 Off Premises \$2,000
Personal Property of Others	Per Person \$1,000 Per Occurrence \$5,000
Refrigerated Property	\$5,000

\$92 per location

HOUSEHOLD AND PERSONAL PROPERTY (SF-31) –

This form provides coverage for loss from a covered cause of loss to the household and personal property owned by the insured, or the insured’s family, residing in the scheduled living quarters.

Household and personal property while away from the insured premises is covered for up to 10% of the amount of insurance.

Use the Business Property Base Rate and apply the following applicable factor:	
Remainder of State	
Frame or Masonry	.80
New York City	
Frame	.30
Masonry	.25

HURRICANE DEDUCTIBLE (SF-373H) –

A hurricane deductible applies to losses resulting from category 1 and category 2 hurricanes. The hurricane deductible applies to Coverage A, Coverage B, Incidental Coverages and all additional property coverages added by endorsement, unless otherwise stated.

To determine the amount of the category 2 hurricane deductible for each building and/or location, multiply the applicable Category 2 Hurricane Deductible percentage by the amount of insurance for Coverage A or B, whichever is greatest.

To calculate the hurricane deductible credit, multiply the applicable credit from the table below by the building and business property premium for all buildings and/or locations.

Category 1 Hurricane Deductible	Category 2 Hurricane Deductible	CREDIT Credit applies to total premium. (Coverage A + Coverage B)
\$1,000	2%	- 3%
\$1,000	3%	- 4%
\$1,000	4%	- 5%
\$1,000	5%	- 6%

Category 1 hurricane means a cyclonic windstorm of tropical origin with winds of 74 mph or greater as set out by the Saffir/Simpson Hurricane Scale.

Category 2 hurricane means a cyclonic windstorm of tropical origin with winds of 96 mph or greater as set out by the Saffir/Simpson Hurricane Scale.

LOSS OF INCOME (SF-43) –

This form provides coverage for loss of income during the period of restoration (after 72 hours) when the business is interrupted by a diminution or suspension of operations at the insured premises due to loss from a covered cause of loss.

Loss of income will be determined using:

- a. Net income meaning net profit or loss that would have been earned or incurred before income taxes. For manufacturing risks, net income includes the net sales value of production;
- b. Payroll expenses meaning the amount incurred by you necessary to resume operations with the same quality of service that existed just before the accidental direct physical loss or damage occurred;
- c. All other necessary operating expenses incurred during the period of restoration in order to continue your business; and
- d. Any relevant and reliable sources of information applicable to your business.

This form includes loss of income coverage for New Construction or Alterations; Civil Authority (up to six weeks); and Electronic Data (\$2,500).

The form requires the insured to select an amount of insurance available for “each 30 days” and an amount of Insurance available for the “total per loss”.

If the insured wants coverage for:	The Amount of Insurance “for each 30 days” should be:	Loss of Income Rate: Use the Building Base Rate (at 80% coinsurance) multiplied by:
3 months	1/3 of the Loss of Income for 3 months	1.10
4 months	1/4 of the Loss of Income for 4 months	1.00
6 months	1/6 of the Loss of Income for 6 months	.85
9 months	1/9 of the Loss of Income for 9 months	.72
12 months	1/12 of the Loss of Income for 12 months	.60

EXAMPLE: *(Example shown is only a guide to the rating procedure.)*

Building Base Rate (at 80% coinsurance):

\$19.42 = SF-1 + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).

Annual Income = \$120,000 (\$10,000 monthly)

Insured wishes to protect income for 3 months.

In this example, form SF-43 would show: the amount of insurance “for each 30 days” as \$10,000 and the amount of insurance for “total per loss” as \$30,000.

Loss of Income Premium:

$$\begin{array}{rclclcl}
 \text{Total Per Loss:} & & & & & & \\
 \text{3 months of income} & \text{Building Base Rate} & & & & & \\
 \$30,000 / 1,000 & \text{at 80\% Coinsurance} & & \text{Loss of Income Rate} & = & \text{Premium} & \\
 30 & \times 19.42 & \times & 1.10 & = & \$640.86 & \\
 & & & \text{(from chart above)} & & &
 \end{array}$$

LOSS OF INCOME (With Coinsurance Percentage) (SF-40) –

This form provides coverage for loss of income during the period of restoration (after 72 hours) when the business is interrupted by a diminution or suspension of operations at the insured premises due to loss from a covered cause of loss.

Loss of income will be determined using:

- a. Net income meaning net profit or loss that would have been earned or incurred before income taxes. For manufacturing risks, net income includes the net sales value of production;
- b. Payroll expenses meaning the amount incurred by you necessary to resume operations with the same quality of service that existed just before the accidental direct physical loss or damage occurred;
- c. All other necessary operating expenses incurred during the period of restoration in order to continue your business; and
- d. Any relevant and reliable sources of information applicable to your business.

This form includes loss of income coverage for New Construction or Alterations; Civil Authority (up to six weeks); and Electronic Data (\$2,500).

The form requires the insured to select a Coinsurance Percentage. The insured is required to maintain a minimum amount of insurance, based on the coinsurance percentage selected and the income earned in the preceding 12 months. If, at the time of loss, the Amount of Insurance purchased is less than the minimum amount of insurance required, the insured will be paid only part of the loss.

Loss of Income Coinsurance Percentage Selected	Loss of Income Rate: Use the Building Base Rate (at 80% coinsurance) multiplied by:
50%	.80
60%	.70
70%	.65
80%	.60
100%	.50

EXAMPLE: (Example shown is only a guide to the rating procedure.)

Building Base Rate (at 80% coinsurance):

$\$19.42 = SF-1 + \text{any other applicable causes of loss } ((SF-2 \text{ or } SF-3) + SL + EQ).$

Annual Income = \$60,000.

Insured must estimate how much Income would be lost before business could resume.

Insured could be back in business in three months, but Loss of Income during the busiest time of the year would be 70% of total income.

	<i>Loss of Income</i>				<i>Amount of Insurance</i>
<i>Annual Income</i>	x	<i>LOI Coinsurance Percentage</i>	=		
\$60,000	x	70%	=		\$42,000

Loss of Income Premium:

	<i>Building Base Rate</i>				<i>Premium</i>
$\$42,000 / 1,000$	x	<i>at 80% coinsurance</i>	x	<i>Loss of Income Rate</i>	=
42	x	19.42	x	.65	=
				<i>(from chart above)</i>	\$530.17

LOSS OF RENTS (SF-46) –

This form provides coverage for loss of rents during the period of restoration (after 72 hours) when the business is interrupted by a diminution or suspension of operations at the insured premises due to loss from a covered cause of loss.

Loss of rents will be determined using:

- a. Net rental income that would have been earned from tenant occupancy of the insured premises;
- b. Continuing normal operating expenses incurred related to the rented premises including payroll expense and the amount of all charges that are the legal obligation of the tenants which would otherwise be obligations of the insured;
- c. The fair rental value of any portion of the insured premises which is occupied by the insured; and
- d. Any relevant and reliable sources of information applicable to your business.

This form includes loss of rents coverage for New Construction or Alterations; Civil Authority (up to six weeks); and Electronic Data (\$2,500).

The form requires the insured to select a Coinsurance Percentage. The insured is required to maintain a minimum amount of insurance, based on the coinsurance percentage selected and the rents earned in the preceding 12 months. If, at the time of loss, the Amount of Insurance purchased is less than the minimum amount of insurance required, the insured will be paid only part of the loss.

Loss of Rents Coinsurance Percentage Selected	Loss of Rents Rate: Use the Building Base Rate (at 80% coinsurance) multiplied by:
25%	.83
50%	.74
60%	.70
75%	.64
80%	.62
90%	.58
100%	.55

EXAMPLE: (Example shown is only a guide to the rating procedure.)

Building Base Rate (at 80% coinsurance):

$\$19.42 = SF-1 + \text{any other applicable causes of loss } ((SF-2 \text{ or } SF-3) + SL + EQ).$

Annual Rental Income = \\$36,000.

Insured wants coverage for 75% of the annual rental income (9 months).

$$\begin{array}{rclcl}
 \text{Annual Rental Income} & \times & \text{LOR Coinsurance Percentage} & = & \text{Loss of Rents Amount of Insurance} \\
 \$36,000 & \times & 75\% & = & \$27,000
 \end{array}$$

Loss of Income Premium:

$$\begin{array}{rclcl}
 \$27,000 / 1,000 & & \text{Building Base Rate} & & \\
 27 & \times & \text{at 80\% coinsurance} & \times & \text{Loss of Rent Rate} & = & \text{Premium} \\
 & & 19.42 & & .64 & = & \$335.58 \\
 & & & & \text{(from chart above)} & &
 \end{array}$$

OPTIONAL ENDORSEMENTS AVAILABLE FOR USE WITH THE LOSS OF INCOME OR LOSS OF RENTS COVERAGES:

**LOSS OF INCOME FROM DEPENDENT PROPERTY (SF-318A) –
(For use with the SF-40 or SF-43)**

Loss of Income From Dependent Property provides coverage for loss of income (after 72 hours) due to loss to the premises of a dependent property resulting from a covered cause of loss.

A dependent property is a property that you depend on to deliver your materials or services to you; to accept your products or services; to manufacture your products; or to attract customers. Dependent property does not include communication or utility services on which you depend to run your business.

	Premium
\$1,000	\$ 4
\$5,000	20
\$10,000	40
\$25,000	66
Each Add'l \$1,000	1.33

**EXTENDED INCOME (SF-48) –
(For use with the SF-40 or SF-43)**

This form provides additional time (up to 60 days) after the property is repaired, rebuilt or replaced for income to be restored to what could reasonably be expected if no loss had occurred. This extension does not increase the amount of insurance available.

Charge 1% of the Loss of Income premium.

**EXTENDED LOSS OF RENTS (SF-49) –
(For use with the SF-46)**

This form provides additional time (up to 60 days) after the property is repaired, rebuilt or replaced for rents to be restored to what could reasonably be expected if no loss had occurred. This extension does not increase the amount of insurance available.

Charge 1% of the Loss of Rents premium.

OPTIONAL TIME DEDUCTIBLE (SF-349) –

A 72 hour time deductible can be added to certain coverages so that losses are not paid during the first 72 hours of a covered loss. The loss will be paid only if the covered loss continues for more than 72 hours.

(Indicate the applicable coverages on SF-349.)

Credit 2% of the premium for the applicable coverages.

PEAK SEASON- (SF-125) –

This form raises the amount of insurance for Business Property for specific periods of time.

Multiply the increase in the amount of insurance (per \$1,000) by the Business Property Base Rate and the applicable percentage of the year.

EXAMPLE:

(Example shown is only a guide to the rating procedure.)

Coverage B \$100,000
Increase of \$50,000 in 3 month Peak Season
Business Property Base Rate: \$13.83.

For 25% of the year (3 months) Peak Season applies
Peak Season Premium:

$$\begin{array}{rcccccc} \$50,000 / 1,000 & \times & \text{BP Base Rate} & \times & \% \text{ of year} & = & \text{Premium} \\ 50 & \times & 13.83 & \times & .25 & = & \$172.88 \end{array}$$

PER BUILDING DEDUCTIBLE (SF-12) –

This form revises the Deductible provision so that not more than one deductible applies per loss, except when there is loss to:

- 1) More than one building, the deductible applies separately to each building.
- 2) Only business property, the deductible applies separately to business property in each building.

When there is loss to building and business property within that building, the higher applicable deductible shall apply to the loss for the building and business property within that building.

Applicable only when there is more than one building.

**If there is building coverage on the policy,
credit 1% of the building premium.**

**If there is only business property coverage on the policy (no building coverage),
credit 1% of the business property premium.**

PERIOD OF RESTORATION AMENDMENT (SF-50) –

This form removes the 72-hour time frame from the definition for period of restoration. The period of restoration will commence immediately following the loss.

\$7 per policy

PERSONAL ARTICLES (SF-322A) –

Personal Articles coverage pays for personal articles owned by the insured, the insured's partners, the insured's members or managers of a limited liability company, the insured's officers or the insured's employees on the insured premises caused by loss from a covered cause of loss.

	Premium
\$1,000	\$ 3
\$5,000	15
\$10,000	30
\$25,000	50
Each Add'l \$1,000	1.33

POLICY MAINTENANCE FORMS –

The following forms can be used to enter or change policy information.

SF-10 SUPPLEMENTAL DECLARATIONS

This Supplemental Declarations may be used to enter forms or other information related to the policy. This may include information that is not shown on the Declarations or on individual forms.

SMIC-SF-38 ADDITIONAL INTEREST

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

SF-127 LOSS PAYABLE PROVISIONS

This endorsement adds a loss payee to the policy for specific property. There are four types of Loss Payable provisions:

1. Loss Payable
2. Lender's Loss Payable
3. Contract of Sale,
4. Landlord's Loss Payable.

No change in premium.

POLLUTANT CLEANUP AND REMOVAL (SF-323A) –

Pollutant Cleanup and Removal coverage pays to cleanup and remove pollutants from land or water at the insured premises if the discharge, dispersal, seepage, migration, release or escape of the pollutants is caused by a covered cause of loss that occurs during the policy period.

The amount of insurance is per policy period for each insured premises.

Loss is considered to be sustained in the policy year in which the loss commenced.

Amount of Insurance	Premium
\$1,000	\$ 13
\$5,000	65
\$10,000	130
\$25,000	225
Each Add'l \$1,000	9

PROTECTIVE SAFEGUARDS –

PROTECTIVE SAFEGUARDS (SF-53) – (Fire)

This form identifies the protective safeguard clauses that are in place.

The equipment or system must be maintained in complete working order. If the insured fails to comply with the conditions in the form for the applicable clause, coverage will not be provided for any claim resulting from fire.

Refer to Special Conditions.

BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS (SF-54) –

This form identifies the burglary and robbery protective safeguard clauses that are in place.

The equipment or system must be maintained in complete working order. If the insured fails to comply with the conditions in the form for the applicable clause, coverage will not be provided for any claim resulting from theft.

Refer to Special Conditions.

REFRIGERATED PROPERTY (SF-106) –

Refrigerated Property covers spoilage to refrigerated property in a freezer or refrigeration equipment from:

1. Refrigeration breakdown;
2. Contamination caused by a refrigerant; and
3. Refrigeration power failure.

The form must indicate if the insured does, or does not, have a refrigeration maintenance agreement.

If the insured terminates, without notice to us, any refrigeration maintenance, the loss or damage otherwise payable under this endorsement will be reduced by one half. This penalty does not apply to loss which is a direct result of refrigeration power failure.

Amount of Insurance	Premium
\$1,000	\$ 15
\$5,000	75
\$10,000	130
\$25,000	250
Each Add'l \$1,000	10

Credit for maintaining a refrigeration maintenance agreement.

Credit 5% of the premium.

REPLACEMENT COST (SF-27) –

This form revises the loss settlement for the property identified on the Schedule. If the amount of insurance is at least 80% of its replacement cost at the time of loss, the loss will be settled on a replacement cost basis.

Certain types of property (16 categories) are ineligible for replacement cost. Losses for those items will be settled on an actual cash value basis. (To delete items from the ineligible list, identify them on the Schedule.)

Note - When form SF-27 applies to Business Property, tenant improvements and betterments will also be valued at replacement cost since tenant improvements and betterments are included under Coverage B.

When calculating the premiums for Coverage A and/or B, the amount(s) of insurance should reflect the replacement cost.

RESTAURANT EXTENDER ENDORSEMENT (SF-519) –

This endorsement provides the following additional coverages:

Coverage	Amount of Insurance
Accidental Leakage or Discharge of an Automatic Cooking Protection System	Up to Cov A or Cov B
Accounts Receivable	\$2,000
Business Credit Card	\$500
Per Policy Period	\$2,000
Computer Information Systems	\$2,000
Employee Dishonesty	\$2,000
Money and Securities	On Premises Off Premises
	\$2,000 \$2,000
Refrigerated Property	\$2,000
Valuable Papers and Records	\$2,000

\$149 per location

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

The settlement for roof surface loss caused by windstorm or hail will be adjusted on the basis of actual cash value for the scheduled structure(s).

These provisions apply when the roof surface:

1. Is at least 10 years old; or
2. Has existing damage from either weather conditions or trees.

4% credit of the building premium (for each scheduled building)

SCHEDULED PROPERTY ENDORSEMENT (SF-65) –

This form may be used to schedule certain types of property that are not otherwise covered under Coverage A and/or B, unless specifically scheduled.

Rate the scheduled property as Coverage A or B, as applicable.

SEASONAL VARIATION (SF-391)–

This form allows the Coverage B amount of insurance to vary for each month of the policy.

An amount of insurance for Coverage B is shown on the form for each month. The amount shown for each month is the maximum amount available for a covered loss first occurring in that month.

The average Coverage B amount of insurance is shown on the form.

To calculate the average Coverage B amount of insurance, add the monthly values and divide by 12.

Use the average Coverage B amount of insurance on SF-391 to calculate the premium for Coverage B.

SPECIAL MULTI-PERIL (SMP) AND FIRE POLICY EXTENDER ENDORSEMENTS (SF-516, SF-517 or SF-518) –

These endorsements provide the following additional coverages:

Coverage	Amounts of Insurance		
	SF-516	SF-517	SF-518
Accounts Receivable	\$2,000	\$2,000	\$2,000
Backup, Discharge Or Overflow	-	-	\$2,000
Business Credit Card, Debit Card, ... Per Policy Period	\$500 \$2,000	\$500 \$2,000	\$500 \$2,000
Business Property at Newly Acquired or Constructed Locations	-	-	\$5,000
Business Property of Others and Customer Goods	-	\$2,000	\$2,000
Debris Removal	-	-	+5%
Demolition	-	-	\$5,000
Employee Dishonesty		\$2,000	\$2,000
Exterior Signs	\$2,000	\$2,000	\$2,000
Outdoor Property	-		\$2,000
Personal Articles	-	\$2,000	\$2,000
Property in Transit	-	\$2,000	\$2,000
Refrigerated Property	\$2,000	\$2,000	\$2,000
Signs Away From The Insured Premises	-	\$2,000	\$2,000
Valuable Papers and Records	\$2,000	\$2,000	\$2,000
	SF-516	SF-517	SF-518
Premium Per Location:	\$93	\$140	\$233

SPRINKLER LEAKAGE-

Sprinkler Leakage coverage includes:

1. Loss caused by sprinkler leakage;
2. Loss caused by collapse or fall of a tank which is part of an automatic sprinkler system;
3. Loss to an automatic sprinkler system when damage is caused by freezing or breakage that results in sprinkler leakage; and
4. The reasonable cost of removing and replacing those parts of the building necessary to repair the automatic sprinkler system that has caused the sprinkler leakage.

For policies with causes of loss form SF-3:

When an SF-3 applies to Coverage A, Sprinkler Leakage coverage is provided for the building through the SF-3.

When an SF-3 applies to the building and there is a sprinkler system in the building, a premium should be charged for SL coverage.

1. **Use the chart below to determine the % of the Building Base Rate based on the Sprinkler Leakage Coinsurance %.**
(The Sprinkler Leakage Coinsurance % is 100% since the Sprinkler Leakage amount of insurance is the Building amount of insurance. Use "80% or greater".)
2. **Multiply the Building amount of insurance (per \$1,000) by the Building Base Rate and by the % of Building Base Rate (from step 1).**

For policies with causes of loss forms SF-1, and/or SF-2:

To add Sprinkler Leakage coverage for Coverage A, attach SF-30 and rate as follows:

1. **The insured determines what percentage of the Building amount of insurance they want for Sprinkler Leakage coverage on the building. This is the Sprinkler Leakage Coinsurance %.**
2. **Calculate the Sprinkler Leakage amount of insurance using the Sprinkler Leakage Coinsurance %.**
3. **Use the chart below to determine the % of the Building Base Rate based on the Sprinkler Leakage Coinsurance %.**
4. **Multiply the Sprinkler Leakage amount of insurance (from step 2) (per \$1,000) by the Building Base Rate and by the % of Building Base Rate (from step 3).**

Sprinkler Leakage Coinsurance %	% of Building Base Rate
10%	20%
25%	10%
50%	8%
80% or greater	5%

For policies with causes of loss forms SF-4 or SF-4A:

When an SF-4 or SF-4A applies to Coverage B, Sprinkler Leakage coverage is provided for the business property through the SF-4 or SF-4A.

When an SF-4 or SF-4A applies to the business property and there is a sprinkler system in the building, a premium should be charged for Sprinkler Leakage coverage.

1. Determine if the business property is highly susceptible to sprinkler leakage damage based on the chart below.
2. Use the chart below to determine the % of the Business Property Base Rate based on the Sprinkler Leakage Coinsurance % and whether the business property is highly susceptible or not.
(The Sprinkler Leakage Coinsurance % is 100% since the Sprinkler Leakage amount of insurance is the Business Property amount of insurance. Use "80% or greater".)
3. Multiply the Business Property amount of insurance (per \$1,000) by the Business Property Base Rate and by the % of Business Property Base Rate (from step 2).

For policies with causes of loss forms SF-1, and/or SF-2:

To add Sprinkler Leakage coverage for Coverage B, attach SF-30 and rate as follows:

1. The insured determines what percentage of the business property amount of insurance they want for Sprinkler Leakage coverage on business property. This is the Sprinkler Leakage Coinsurance %.
2. Calculate the Sprinkler Leakage amount of insurance using the Sprinkler Leakage Coinsurance % (from step 1).
3. Determine if the business property is highly susceptible to sprinkler leakage damage based on the chart below.
4. Use the chart below to determine the % of the Business Property Base Rate based on the Sprinkler Leakage Coinsurance % and whether the business property is highly susceptible or not.
5. Multiply the Sprinkler Leakage amount of insurance (from step 2) (per \$1,000) by the Business Property Base Rate and by the % of Business Property Base Rate (from step 4).

HIGHLY SUSCEPTIBLE BUSINESS PROPERTY ARE LISTED BELOW:	
Art Studios	Libraries & Museums
Auto Parts	New Dealers
Books	Office Machines
Cameras	Paint & Wallpaper
Electronic Devices	Radio & Television
Furniture	Rugs
	Sporting Goods
	Wearing Apparel

Sprinkler Leakage Coinsurance %	% of Business Property Base Rate	Highly Susceptible BP - % of Business Property Base Rate
10%	40%	80%
25%	20%	40%
50%	15%	32%
80% or greater	10%	20%

EXAMPLE: (Example shown is only a guide to the rating procedure.)

Adding SL to a policy with an SF-2:

Business Property Base Rate is 13.31

Coverage B amount of insurance is \$40,000.

Business property is sporting goods equipment (highly susceptible).

Insured wants Sprinkler Leakage coverage for 50% of his business property amount of insurance. (Sprinkler Leakage amount of Insurance for business property will be \$20,000.)

$$\begin{array}{rclclcl}
 \text{Business Property} & & \text{Sprinkler Leakage} & & \text{Sprinkler Leakage} & \\
 \text{Amount of Insurance} & \times & \text{Coinsurance Percentage} & = & \text{Amount of Insurance} & \\
 \$40,000 & \times & 50\% & = & \$20,000 &
 \end{array}$$

Sprinkler Leakage Premium (for business property):

$$\begin{array}{rclclcl}
 \$20,000 / 1,000 & & \text{BP Base Rate} & & \% \text{ of BP Rate} & = & \text{Premium} \\
 20 & \times & 13.31 & \times & .32 & = & \$85.18 \\
 & & & & \text{(from chart above)} & &
 \end{array}$$

STOCK EXCLUSION (SF-107) –

This form excludes coverage for stock and customer goods from business property.

Do not include the value of these items when determining the Coverage B amount of insurance.

TENANT'S IMPROVEMENTS AND BETTERMENTS SPECIAL LIMITATIONS (SF-135) –

Coverage for Tenant Improvement and Betterments (Tenant I&B) is LIMITED to the amount of insurance shown in the schedule.

The amount of insurance shown in the schedule is:

1. Included in, and not in addition to, the amount on the Declarations for Coverage B; and
2. The only amount available for Tenant's Improvements and Betterments.

Rate the amount of insurance for Tenant Improvements and Betterments using the applicable Building Base Rate.

Please note: The amount of insurance on the SF-135 should be included in the Coverage B amount of insurance. However, Coverage B should be rated using the coverage B amount of insurance less the SF-135 amount of insurance.

EXAMPLE:

(Example shown is only a guide to the rating procedure.)

Coverage:	Amount of Insurance:
Cov A (Building)	\$0
Cov B (Business Property)	\$100,000 (Includes \$25,000 of Tenant I&B)

The SF-135 is used to limit the Tenant I&B coverage to \$25,000.

To rate Coverage B, rate \$75,000 using the business property rate (although the Cov B amount of insurance is listed as \$100,000 on the Declarations.)

To rate the \$25,000 of Tenant I&B (SF-135), use the Building Base Rate.

TENANT'S IMPROVEMENTS AND BETTERMENTS (REPLACEMENT COST) (SF-16) –

Revises the settlement for Tenant's Improvements and Betterments to be Replacement Cost.

Note: Use form SF-16 when Coverage B is ACV, but the insured wants Tenant I&B to be RC.

Do not use form SF-16 when Coverage B is RC since the Tenant I&B would already be RC.

TRANSPORTATION (SF-327A) –

Transportation coverage pays for loss from a covered cause of loss to business property when it is being transported in or on a vehicle owned, operated or leased by the insured or for the insured.

Coverage for tools and equipment is limited to \$1,000.

	Standard
\$1,000	\$ 8
\$5,000	40
\$10,000	67
\$25,000	150
Each Add'l \$1,000	6

UTILITY SERVICES INTERRUPTION (DIRECT DAMAGES) (SF-94A) –

This form provides coverage for loss to business property resulting from an interruption of utility services, including power, communication, water or other utility services, supplied to the insured premises. The interruption must result from loss caused by a covered cause of loss to the utility services.

Coverage does not include interruption resulting from damage to transmission lines unless shown in the Schedule.

Excluding power transmission lines	\$.80 per \$1,000
Including power transmission lines	\$1.50 per \$1,000

UTILITY SERVICES INTERRUPTION (TIME ELEMENT COVERAGES) (SF-95A) –

This form extends the time element coverages applicable to any business income or additional expense loss resulting from an interruption of utility services, including power, communication, water or other utility services, supplied to the insured premises. The interruption must result from loss caused by a covered cause of loss to the utility services.

Coverage does not include interruption resulting from damage to transmission lines unless shown in the Schedule.

Excluding power transmission lines	\$1.00 per \$1,000
Including power transmission lines	\$2.00 per \$1,000

VALUABLE PAPERS AND RECORDS (SF-76) -

This coverage pays for loss from a covered cause of loss to valuable papers and records that are not electronic data, for which duplicates do not exist. It covers the replacement or restoration of written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts.

When an 80% or higher coinsurance provision is shown on the Declarations, there is some coverage for Valuable Papers and Records in the Incidental Coverages of the General Policy Provisions. To increase the amount of coverage above the \$2,500 provided in the Incidental Coverages, use form SF-76

When a coinsurance provision of less than 80% is shown on the Declarations, the Incidental Coverage for Valuable Papers and Records does not apply. To add this coverage, use form SF-76

	Standard
\$1,000	\$ 4
\$5,000	13
\$10,000	26
\$25,000	50
Each Add'l \$1,000	1.30

WHILE AWAY FROM THE INSURED PREMISES (SF-133) –

This coverage for loss to covered property from a covered cause of loss while it is temporarily away from the insured premises:

- a. At locations the insured does not own, operate or lease; or
- b. At any fair, trade show or exhibition.

When an 80% or higher coinsurance provision is shown on the Declarations, there is some coverage for While Away From The Insured Premises in the Incidental Coverages of the General Policy Provisions. The Incidental Coverage provides up to 5% of the Business Property amount of insurance, up to \$10,000 per occurrence. To increase the amount of coverage (above the amount provided in the Incidental Coverages), use form SF-133.

When a coinsurance provision of less than 80% is shown on the Declarations, the Incidental Coverage for While Away From the Insured Premises does not apply. To add coverage for While Away From The Insured Premises, use form SF-133.

Charge 10% of the Business Property Base Rate for each \$1,000.
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