

HOMEOWNERS POLICY PROGRAM



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

ULTRA

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SECURITY ULTRA HOMEOWNERS POLICY PROGRAM

Rule No.

1.

ELIGIBILITY:

The Homeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance for:

- a. the owner-occupant of a dwelling used only for private residential purposes;
- b. covering the interests of the intended owner-occupant of a dwelling under construction; **must be completed & occupied within 60 days of effective date;**
- c. is used exclusively for residential purposes (except for those incidental occupancies permitted by this manual and which have been declared and the appropriate premium charge made); and
- d. contains no more than two families with no more than two roomers or boarders per family.

Ineligible Risks:

- a. Mobile homes, trailer homes or house trailers whether or not set on foundations;
or
- b. Property to which farm forms or rates apply.
- c. Seasonal or secondary homes
- d. Attached Dwellings or Townhouses

Eligibility and Requirements For **ULTRA SECURITY** Program

- a. Coverage A minimum \$150,000.
- b. House built or completely updated in past 40 years at time when first written under this specific program.
- c. Insured to 90% of Replacement Cost.
- d. Coverage L / M minimum \$300,000/1,000
- e. Inflation Guard at 1% per quarter - included
- f. Attachment of HOMEOWNER PLUS COVERAGE SMIC-ML-150B – included

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

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

2. BASIC POLICY COVERAGE

MANDATORY FORMS - The following forms are mandatory:

Section I (Zone 1 & 2) - ML-20, Causes of Loss ML-5, ML-83 ML-84, ML-99, FMD-1, SMIC-ML-150B, ML243 ML-430, and 430A new or 430B for renewal ML-189 ML-346A

Section I (Zones 3 -10) - ML-20, Causes of Loss ML-5T, ML-84, ML-99, FMD-1, SMIC-ML-150B, ML243 ML-430, and 430A new or 430B for renewal ML-189 ML-346A ML-373H (Kings,Nassau,Queens,Richmond & Suffolk)

Section II - ML-9

3. GENERAL RULES:

3-a CANCELLATION -

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

3-b CONTINUOUS RENEWAL - (ML-430), (ML-430A), (ML-430B)

If policy is written on a continuous renewal basis, attach ML-430 and affix an ML-430A or ML-430B sticker to policy or renewals.

3-c INTERPOLATION -

To determine the premium for an amount of insurance between two amounts shown in the premium table, add the pro-rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

3-d MAXIMUM & MINIMUM CHARGES -

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

Minimum Premium = Manual Premium.

3-e RESTRICTION OF INDIVIDUAL POLICIES -

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

3-f TERM INSURANCE -

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

3-g WHOLE DOLLAR PREMIUM -

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

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

4. RATING :

All premiums in this manual are ANNUAL per \$1,000 of insurance unless otherwise specified. The basic policy premiums are for property and liability coverages for exposures arising from the residence and the personal liability of an insured.

PROPERTY & LIABILITY COVERAGES :

- 4-a** Determine the basic policy premium based upon the amount of Coverage A. This basic premium shall reflect revised amount of Coverage C.
- 4-a-1** Apply deductible debit or credit.
- 4-a-2** Modify the amount in 1. by premium credits or charges - Section I - Property coverages.
- 4-a-3** Add premiums for increased liability limits and optional liability coverages.
- 4-b** Add any premiums for other coverages that are written with this policy.
- 4-c** Total premium is determined by adding the amounts calculated in 4-a & 4-b.

RATING DEFINITIONS:

CONSTRUCTION -

4-d FRAME -

A building shall be classified as frame when the wall area of frame, metal-sheathed or stucco construction exceeds 33 1/3% of the total exterior wall area.

4-e MASONRY -

A building shall be classified as masonry when more than 66 2/3% of the exterior wall area is of masonry or masonry veneered construction.

PROTECTION -

4-f PROTECTED -

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

4-g SEMI-PROTECTED -

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

4-h UNPROTECTED -

All others.

RESIDENCE REPLACEMENT COST

4-i REPLACEMENT COST -

Replacement cost premiums are to be used when the residence is insured for at least 90% of the replacement cost. Losses will be settled according to the replacement cost provision.

5. OPTIONAL SECTION I – PROPERTY COVERAGES & ENDORSEMENTS:

5-a ADDITIONAL LIVING EXPENSE

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

5-b AMENDMENT OF POLICY CONDITIONS - (ML-83)

This form is a reinstatement of the original cancellation on notice of payment dishonor.

5-c AUXILIARY HEATING CHARGE (Solid Fuel) -

For auxiliary heating devices that use solid fuel, the surcharge shown in the Premium Section of the manual may be applied.

5-d COVERAGES - OTHER PROGRAMS -

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

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

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

5-f DEAD BOLT LOCK - (ML-167)

A premium credit may be applied for the installation of dead bolt locks as shown in the Premium Section of the manual.

5-g DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate a five hundred dollar (\$500) all causes of loss deductible clause applying per occurrence. This deductible can be increased or reduced by applying the rate credits or surcharges as shown in the Premium Section of the manual.

5-h EARTHQUAKE - (ML-54)

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual. Please include increased Coverage B or C when calculating premium.

5-hh EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT - (ML-346A)

This Coverage will be added to all policies. Refer to the Premium Section of the manual for the appropriate flat charge.

**5-i EXTENDED THEFT COVERAGE AWAY FROM THE PREMISES - (ML-187)
(Zones 3-10 only)**

The policy may be extended to cover theft of covered property while away from the insured premises, at the additional premium shown in the Premium Section of the manual.

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

Certain properties that are subject to limitations may be increased at the premiums shown in the Premium Section of the manual.

5-k HOMEOWNERS ASSOCIATION LOSS ASSESSMENT COVERAGE - (ML-50)

The policy may be extended to cover loss assessments charged by the association of homeowners, at the additional premiums shown in the Premium Section of the manual.

Earthquake coverage may be added to policies issued under this rule at the earthquake rates shown in the Premium Section of the manual. (ML-53)

5-l HOMEOWNERS PLUS COVERAGE - (SMIC-ML-150B)

INCLUDED under the basic program

SMIC-ML-150B includes up to \$20,000 for Ordinance and Law Coverage.

5-m HURRICANE DEDUCTIBLE - (ML-373H)

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

5-n IDENTITY FRAUD - (ML-189)

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

5-o INCREASED AMOUNT OF COVERAGE C -

5-o-1 INCREASED AMOUNT OF INSURANCE -

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

5-o-2 INCREASED AMOUNT OF INSURANCE AWAY FROM PREMISES - (ML-66)

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

5-p INFLATION GUARD COVERAGE - (ML-243) 1% per Quarter INCLUDED in program

Amounts of insurance may be automatically increased for Coverages A, B, C and D on a quarterly basis. Refer to the charges shown in the Premium Section of the manual.

5-q LIMITED THEFT COVERAGE AWAY FROM THE INSURED PREMISES - (ML-186) (Zone 3 - 10 only) -

Coverage for limited theft away from the insured premises may be added at the additional premium shown in the Premium Section of the manual.

5-s NEW HOME DISCOUNT -

New home discounts are applied to qualified homes at the rate credits shown in the Premium Section of the manual.

5-t NONSMOKERS DISCOUNT -

Discount applies to basic policy premium when no smokers are in household.

5-u OUTSIDE ANTENNA - (ML-49)

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

5-v PRIVATE STRUCTURES -

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

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

5-v-2 RENTED TO OTHERS - (ML-40) or (ML-244)

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

5-v-3 AWAY FROM THE INSURED PREMISES (ML-89)

Coverage may be written on a specific private structure away from the insured premises at the premiums shown in the Premium Section of the manual.

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

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

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

INCLUDED in basic program.

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

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

**5-z RESIDENCE SPECIAL LOSS SETTLEMENT ENDORSEMENT - (ML-24A)
(limited form)**

Residence may be insured for the full cost of replacement, subject to a maximum of 125% of the Coverage A amount of insurance, at the charges shown in the Premium Section of the manual. See eligibility in the Premium Section of the manual.

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

Coverage may be provided for covered causes of loss except as excluded or limited on scheduled personal property using the rates and rules filed by the company.

5-ab SIDING and/or ROOFING MATCHING COVERAGE – (ML-375)

Coverage may be provided to reimburse the insured for the cost to replace undamaged siding and/or roofing when the same material is no longer available for the damaged portion of the insured premises at the rate shown in the Premium Section of the manual.

5-ac SUPERIOR HOMEOWNERS CREDIT

Superior Homeowners credit can be applied to qualified homes at the rating credit shown in the Premium Section of the manual.

5-ad THEFT OF BUILDING MATERIALS - (ML-17)

Coverage may be provided for loss or damage caused by theft or attempted theft of building materials, supplies and fixtures on or next to the insured premises where the insured has a covered structure under construction, at the premium shown in the Premium Section of the manual.

5-ae UNDERGROUND UTILITY LINE ENDORSEMENT – (ML-342)

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

5-af EXCLUSIONARY ENDORSEMENT 6 – (ML-SM-6)

At the option of the insured, a specific related private structure(s) and the contents within may be excluded from coverage. The amount of insurance available is not reduced and therefore, there will be no reduction in premium. Coverage will apply to the remaining related private structures, including driveways and walkways. This form requires the insured's signature.

6. OPTIONAL SECTION II - LIABILITY COVERAGE & ENDORSEMENTS :

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

6-a DESCRIBED RESIDENCE PREMISES - 1 or 2 FAMILY - (ML-9)

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

6-b ADDITIONAL RESIDENCE PREMISES -

6-b-1 Additional Residence Premises - those occupied by the insured may be covered at the premiums shown in the Premium Section of the manual.

6-b-2 Additional Residence Premises - Rented to others -(ML-70) - those rented to others may be covered at the premiums shown in the Premium Section of the manual. **PRIOR APPROVAL REQUIRED.**

6-c ADDITIONAL INTERESTS - (ML-41)

The policy may cover additional owners at no additional premium. This coverage is limited to the building plus premises liability.

6-d BUSINESS PURSUITS - (ML-71)

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

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

Classifications:

6-d-1 Clerical Office Employees - Engaged wholly in office work and having no other duty in or about the employer's premises.

6-d-2 Salespersons, Collectors or Messengers - No installation, demonstration or service operations.

6-d-3 Salespersons, Collectors or Messengers - including installation, demonstration or service operations.

6-d-4 Teachers - Athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.

6-d-5 Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.

Occupations not classified - Refer to Company.

**6-e FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)
(Form ML-10 replaces Form ML-9)**

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

The following may not be covered:

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

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

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

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

6-e-2 Each additional farm premises - This includes:

Any additional farm with out-building(s) whether owned and operated by the insured or rented to others and all vacant farm land used in conjunction with it. Any dwellings located on the farm shall be rated as additional residence premises.

6-f GOLF CART LIABILITY EXTENSION - (ML-82)

The policy may be extended to provide coverage for bodily injury and property damage resulting from the ownership, maintenance, use, loading or unloading of golf carts. Coverage may be provided at the premium shown in the Premium Section of the manual.

6-g LEAD EXCLUSION - (ML-59)

Coverage may be excluded for the liability arising out of business uses of the residence, at the additional premiums shown in the Premium Section of the manual. The following conditions apply:

1. This exclusion applies to those areas of the residence used or held for business pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other business use by any insured or other occupants.
2. This exclusion does not apply to those areas of the residence used by any insured, in whole or part, for residential purposes.
3. This exclusion does not apply to residences newly constructed after 1980.
4. This exclusion does not apply to residences that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

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

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

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

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

6-h-1 an office, professional, private school or studio occupancy in the home or in a separate structure on the premises. The limit for Coverage C shall be not less than 60% of the Coverage A limit. (ML-42)

6-h-2 professional instruction, given by the insured, in the home. The insured employs no assistants and the home has not been altered to accommodate the occupancy. (ML-42)

6-h-3 an office, professional, private school or studio occupancy in an additional residence premises occupied by the insured, other than the described home. (ML-43)

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

Please refer to company for Medical Payment charges on incidental day nurseries or nursery schools.

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

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

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

6-j PERSONAL INJURY - (ML-46)

Coverage is included for the named insured's legal liability resulting from the false arrest, libel, slander, or invasion of privacy of another. **Refer to form SMIC-ML-150B**

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

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

6-l TRAMPOLINE EXCLUSION - (ML-52 or ML-52A)

Coverage may be excluded for the liability arising out of ownership or use of a trampoline, at the credit shown in the Premium Section of the manual.

TERRITORIAL ZONES and PREMIUM GROUP CHARTS

TERRITORIAL ZONES :

Zone 1 - All of state except Putnam, Rockland, Suffolk, Nassau, Westchester, Richmond, Queens, New York, Bronx and Kings Counties and cities in Zone 2.

Sub-Zones:

- 1 Clinton, Essex, Franklin, Hamilton, Jefferson, St. Lawrence, Washington.
- 2 Erie, Genesee, Niagara, Orleans.
- 3 Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Steuben, Wayne, Wyoming.
- 4 Broome, Cayuga, Chemung, Cortland, Lewis, Onondaga, Oswego, Seneca, Tioga, Tompkins, Yates.
- 5 Chenango, Delaware, Herkimer, Madison, Oneida, Schoharie.
- 6 Fulton, Montgomery, Otsego, Saratoga, Warren.
- 7 Dutchess, Greene, Ulster.
- 8 Albany, Columbia, Rensselaer, Schenectady.
- 9 Orange, Sullivan.

Zone 2 - Albany City, Buffalo City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City.

Zone 3 - Richmond County

Zone 4 - Queens County

Zone 5 - New York County

Zone 6 - Bronx County

Zone 7 - Kings County

Zone 8 - Putnam, Rockland and Westchester Counties

Zone 9 - Nassau County

Zone 10 - Suffolk County

PREMIUM GROUP CHART:

FORM ML-5

ZONE 1	Masonry	Frame		Masonry	Frame
Protected	1	2			
Semi-Protected	3	4			
Unprotected	5	5			
ZONE 2					
Protected	6	7			
Semi-Protected	8	9			
ZONE 3	10	11	ZONE 9		
ZONE 4	12	13	Protected	24	25
ZONE 5	14	15	Semi-Prot	26	27
ZONE 6	16	17	ZONE 10		
ZONE 7	18	19	Protected	28	29
ZONE 8			Semi-Prot	30	31
Protected	20	21			
Semi-Prot	22	23			

**ULTRA SECURITY HOMEOWNER PROGRAM
PREMIUM GROUPS AS DEFINED ON PAGE 14 OF THE HOMEOWNER MANUAL**

ZONE 1	\$500 Deductible				SUB-ZONE 1	
	Group 1	Group 2	Group 3	Group 4		Group 5
	UPS Prot Masonry	UPS Prot Frame	UPS SP Masonry	UPS SP Frame		UPS UP Mas & Frame
Coverage A						
150,000	463	485	513	537	703	
155,000	478	500	529	555	725	
160,000	492	515	545	571	748	
165,000	507	531	562	589	771	
170,000	521	546	578	605	794	
175,000	535	562	594	623	817	
180,000	550	579	610	640	841	
185,000	565	592	626	657	862	
190,000	579	607	643	674	885	
195,000	593	622	658	691	908	
200,000	608	637	675	707	930	
205,000	623	654	692	725	956	
210,000	639	671	710	744	981	
215,000	655	687	727	762	1,006	
220,000	671	704	745	780	1,032	
225,000	686	720	762	799	1,057	
230,000	702	737	780	817	1,082	
235,000	718	753	797	835	1,108	
240,000	733	770	814	854	1,133	
245,000	749	787	832	872	1,158	
250,000	765	803	849	890	1,183	
255,000	780	820	867	909	1,209	
260,000	796	836	884	927	1,234	
265,000	812	853	902	945	1,259	
270,000	828	869	919	964	1,285	
275,000	843	886	937	982	1,310	
280,000	859	903	954	1,000	1,335	
285,000	875	919	971	1,019	1,360	
290,000	890	936	989	1,037	1,386	
295,000	906	952	1,006	1,055	1,411	
300,000	922	969	1,024	1,074	1,436	
325,000	1,000	1,052	1,111	1,165	1,563	
350,000	1,079	1,135	1,198	1,257	1,689	
375,000	1,157	1,217	1,285	1,348	1,816	
400,000	1,236	1,300	1,373	1,440	1,942	
Each Add'l \$5000 Add	16	17	17	18	25	

**ULTRA SECURITY HOMEOWNER PROGRAM
PREMIUM GROUPS AS DEFINED ON PAGE 14 OF THE HOMEOWNER MANUAL**

ZONE 1

\$500 Deductible

SUB-ZONE 2

Coverage A	Group 1	Group 2	Group 3	Group 4	Group 5
	UPS Prot	UPS Prot	UPS SP	UPS SP	UPS UP
	Masonry	Frame	Masonry	Frame	Mas & Frame
150,000	438	458	484	507	663
155,000	452	473	500	524	684
160,000	465	487	515	539	706
165,000	479	502	530	556	727
170,000	493	516	546	571	749
175,000	506	530	561	588	770
180,000	520	547	576	604	792
185,000	534	559	591	620	813
190,000	547	573	606	636	834
195,000	560	587	621	651	855
200,000	574	602	637	667	877
205,000	588	617	653	684	900
210,000	603	633	669	701	924
215,000	618	648	686	719	948
220,000	633	664	702	736	972
225,000	647	679	719	753	995
230,000	662	695	735	770	1,019
235,000	677	710	751	787	1,043
240,000	692	726	768	805	1,067
245,000	706	742	784	822	1,090
250,000	721	757	801	839	1,114
255,000	736	773	817	856	1,138
260,000	751	788	833	873	1,162
265,000	765	804	850	891	1,185
270,000	780	819	866	908	1,209
275,000	795	835	882	925	1,233
280,000	810	850	899	942	1,257
285,000	824	866	915	959	1,280
290,000	839	882	932	977	1,304
295,000	854	897	948	994	1,328
300,000	869	913	964	1,011	1,352
325,000	942	991	1,046	1,097	1,470
350,000	1,016	1,068	1,128	1,183	1,589
375,000	1,090	1,146	1,210	1,269	1,708
400,000	1,163	1,224	1,292	1,355	1,827
Each Add'l \$5000 Add	15	16	16	17	24

**ULTRA SECURITY HOMEOWNER PROGRAM
PREMIUM GROUPS AS DEFINED ON PAGE 14 OF THE HOMEOWNER MANUAL**

ZONE 1	\$500 Deductible				SUB-ZONE 3	
	Group 1	Group 2	Group 3	Group 4		Group 5
	UPS Prot Masonry	UPS Prot Frame	UPS SP Masonry	UPS SP Frame		UPS UP Mas & Frame
Coverage A						
150,000	414	434	458	480	626	
155,000	428	448	473	495	646	
160,000	440	461	487	510	666	
165,000	453	474	501	525	686	
170,000	466	488	516	540	707	
175,000	478	501	530	555	727	
180,000	491	517	545	571	748	
185,000	504	528	558	585	767	
190,000	517	541	573	601	787	
195,000	529	555	587	615	807	
200,000	542	568	601	630	827	
205,000	556	583	617	646	849	
210,000	570	598	632	662	872	
215,000	584	612	648	678	894	
220,000	598	627	663	695	916	
225,000	611	642	678	711	939	
230,000	625	656	694	727	961	
235,000	639	671	709	743	983	
240,000	653	685	725	759	1,006	
245,000	667	700	740	775	1,028	
250,000	681	715	755	792	1,050	
255,000	695	729	771	808	1,073	
260,000	709	744	786	824	1,095	
265,000	722	759	802	840	1,117	
270,000	736	773	817	856	1,140	
275,000	750	788	832	872	1,162	
280,000	764	802	848	889	1,184	
285,000	778	817	863	905	1,207	
290,000	792	832	879	921	1,229	
295,000	806	846	894	937	1,251	
300,000	819	861	909	953	1,274	
325,000	889	934	986	1,034	1,385	
350,000	958	1,007	1,063	1,115	1,497	
375,000	1,027	1,080	1,140	1,196	1,608	
400,000	1,097	1,153	1,217	1,277	1,720	
Each Add'l \$5000 Add	14	15	15	16	22	

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ZONE 1

\$500 Deductible

SUB-ZONE 4

Coverage A	Group 1	Group 2	Group 3	Group 4	Group 5
	UPS Prot Masonry	UPS Prot Frame	UPS SP Masonry	UPS SP Frame	UPS UP Mas & Frame
150,000	399	417	441	462	602
155,000	411	431	455	476	621
160,000	423	443	468	490	640
165,000	436	456	482	505	659
170,000	448	469	496	519	679
175,000	460	482	509	534	698
180,000	473	497	523	549	718
185,000	485	508	537	563	736
190,000	497	521	551	577	756
195,000	509	533	564	591	775
200,000	521	546	578	605	794
205,000	535	560	593	621	815
210,000	548	574	607	636	837
215,000	561	588	622	652	858
220,000	574	602	637	667	879
225,000	588	616	652	683	901
230,000	601	630	666	698	922
235,000	614	644	681	714	944
240,000	627	658	696	729	965
245,000	641	672	711	745	986
250,000	654	686	725	760	1,008
255,000	667	700	740	776	1,029
260,000	680	714	755	791	1,050
265,000	694	728	770	807	1,072
270,000	707	742	784	822	1,093
275,000	720	756	799	837	1,115
280,000	734	770	814	853	1,136
285,000	747	784	829	868	1,157
290,000	760	798	843	884	1,179
295,000	773	812	858	899	1,200
300,000	787	826	873	915	1,221
325,000	853	896	947	992	1,328
350,000	919	966	1,020	1,070	1,435
375,000	986	1,036	1,094	1,147	1,542
400,000	1,052	1,107	1,168	1,224	1,649
Each Add'l \$5000 Add	13	14	15	15	21

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ZONE 1	\$500 Deductible				SUB-ZONE 5
	Group 1	Group 2	Group 3	Group 4	Group 5
	UPS Prot Masonry	UPS Prot Frame	UPS SP Masonry	UPS SP Frame	UPS UP Mas & Frame
Coverage A					
150,000	459	481	508	533	697
155,000	474	496	525	550	719
160,000	488	511	540	566	742
165,000	502	526	557	583	764
170,000	517	541	573	600	787
175,000	531	557	589	617	810
180,000	545	574	605	634	833
185,000	560	587	621	651	855
190,000	574	602	637	668	877
195,000	588	616	653	685	900
200,000	602	632	669	701	922
205,000	618	648	686	719	947
210,000	634	665	704	737	972
215,000	649	681	721	755	997
220,000	665	698	738	774	1,022
225,000	680	714	755	792	1,047
230,000	696	730	773	810	1,073
235,000	711	747	790	828	1,098
240,000	727	763	807	846	1,123
245,000	742	780	825	864	1,148
250,000	758	796	842	882	1,173
255,000	774	812	859	901	1,198
260,000	789	829	876	919	1,223
265,000	805	845	894	937	1,248
270,000	820	862	911	955	1,273
275,000	836	878	928	973	1,298
280,000	851	895	946	991	1,323
285,000	867	911	963	1,009	1,348
290,000	882	927	980	1,028	1,373
295,000	898	944	997	1,046	1,398
300,000	914	960	1,015	1,064	1,423
325,000	991	1,042	1,101	1,155	1,549
350,000	1,069	1,124	1,187	1,245	1,674
375,000	1,147	1,206	1,274	1,336	1,799
400,000	1,225	1,289	1,360	1,427	1,924
Each Add'l \$5000 Add	16	16	17	18	25

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ZONE 1

\$500 Deductible

SUB-ZONE 6

Coverage A	Group 1	Group 2	Group 3	Group 4	Group 5
	UPS Prot	UPS Prot	UPS SP	UPS SP	UPS UP
	Masonry	Frame	Masonry	Frame	Mas & Frame
150,000	438	458	484	507	663
155,000	452	473	500	524	684
160,000	465	487	515	539	706
165,000	479	502	530	556	727
170,000	493	516	546	571	749
175,000	506	530	561	588	770
180,000	520	547	576	604	792
185,000	534	559	591	620	813
190,000	547	573	606	636	834
195,000	560	587	621	651	855
200,000	574	602	637	667	877
205,000	588	617	653	684	900
210,000	603	633	669	701	924
215,000	618	648	686	719	948
220,000	633	664	702	736	972
225,000	647	679	719	753	995
230,000	662	695	735	770	1,019
235,000	677	710	751	787	1,043
240,000	692	726	768	805	1,067
245,000	706	742	784	822	1,090
250,000	721	757	801	839	1,114
255,000	736	773	817	856	1,138
260,000	751	788	833	873	1,162
265,000	765	804	850	891	1,185
270,000	780	819	866	908	1,209
275,000	795	835	882	925	1,233
280,000	810	850	899	942	1,257
285,000	824	866	915	959	1,280
290,000	839	882	932	977	1,304
295,000	854	897	948	994	1,328
300,000	869	913	964	1,011	1,352
325,000	942	991	1,046	1,097	1,470
350,000	1,016	1,068	1,128	1,183	1,589
375,000	1,090	1,146	1,210	1,269	1,708
400,000	1,163	1,224	1,292	1,355	1,827
Each Add'l \$5000 Add	15	16	16	17	24

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ZONE 1	\$500 Deductible				SUB-ZONE 7
	Group 1	Group 2	Group 3	Group 4	Group 5
	UPS Prot Masonry	UPS Prot Frame	UPS SP Masonry	UPS SP Frame	UPS UP Mas & Frame
Coverage A					
150,000	438	458	484	507	663
155,000	452	473	500	524	684
160,000	465	487	515	539	706
165,000	479	502	530	556	727
170,000	493	516	546	571	749
175,000	506	530	561	588	770
180,000	520	547	576	604	792
185,000	534	559	591	620	813
190,000	547	573	606	636	834
195,000	560	587	621	651	855
200,000	574	602	637	667	877
205,000	588	617	653	684	900
210,000	603	633	669	701	924
215,000	618	648	686	719	948
220,000	633	664	702	736	972
225,000	647	679	719	753	995
230,000	662	695	735	770	1,019
235,000	677	710	751	787	1,043
240,000	692	726	768	805	1,067
245,000	706	742	784	822	1,090
250,000	721	757	801	839	1,114
255,000	736	773	817	856	1,138
260,000	751	788	833	873	1,162
265,000	765	804	850	891	1,185
270,000	780	819	866	908	1,209
275,000	795	835	882	925	1,233
280,000	810	850	899	942	1,257
285,000	824	866	915	959	1,280
290,000	839	882	932	977	1,304
295,000	854	897	948	994	1,328
300,000	869	913	964	1,011	1,352
325,000	942	991	1,046	1,097	1,470
350,000	1,016	1,068	1,128	1,183	1,589
375,000	1,090	1,146	1,210	1,269	1,708
400,000	1,163	1,224	1,292	1,355	1,827
Each Add'l \$5000 Add	15	16	16	17	24

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ZONE 1	\$500 Deductible				SUB-ZONE 8
	Group 1	Group 2	Group 3	Group 4	Group 5
	UPS Prot Masonry	UPS Prot Frame	UPS SP Masonry	UPS SP Frame	UPS UP Mas & Frame
Coverage A					
150,000	438	458	484	507	663
155,000	452	473	500	524	684
160,000	465	487	515	539	706
165,000	479	502	530	556	727
170,000	493	516	546	571	749
175,000	506	530	561	588	770
180,000	520	547	576	604	792
185,000	534	559	591	620	813
190,000	547	573	606	636	834
195,000	560	587	621	651	855
200,000	574	602	637	667	877
205,000	588	617	653	684	900
210,000	603	633	669	701	924
215,000	618	648	686	719	948
220,000	633	664	702	736	972
225,000	647	679	719	753	995
230,000	662	695	735	770	1,019
235,000	677	710	751	787	1,043
240,000	692	726	768	805	1,067
245,000	706	742	784	822	1,090
250,000	721	757	801	839	1,114
255,000	736	773	817	856	1,138
260,000	751	788	833	873	1,162
265,000	765	804	850	891	1,185
270,000	780	819	866	908	1,209
275,000	795	835	882	925	1,233
280,000	810	850	899	942	1,257
285,000	824	866	915	959	1,280
290,000	839	882	932	977	1,304
295,000	854	897	948	994	1,328
300,000	869	913	964	1,011	1,352
325,000	942	991	1,046	1,097	1,470
350,000	1,016	1,068	1,128	1,183	1,589
375,000	1,090	1,146	1,210	1,269	1,708
400,000	1,163	1,224	1,292	1,355	1,827
Each Add'l \$5000 Add	15	16	16	17	24

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ZONE 1

\$500 Deductible

SUB-ZONE 9

Coverage A	Group 1	Group 2	Group 3	Group 4	Group 5
	UPS Prot Masonry	UPS Prot Frame	UPS SP Masonry	UPS SP Frame	UPS UP Mas & Frame
150,000	477	499	528	553	724
155,000	492	515	545	571	748
160,000	506	531	561	588	771
165,000	522	547	578	606	795
170,000	537	562	595	623	819
175,000	551	578	612	641	842
180,000	567	596	629	659	867
185,000	582	610	645	677	889
190,000	596	625	662	695	913
195,000	611	640	678	712	936
200,000	626	657	695	729	959
205,000	642	674	713	748	986
210,000	659	691	731	767	1,012
215,000	675	708	749	786	1,038
220,000	691	725	768	804	1,064
225,000	707	742	786	823	1,090
230,000	723	759	804	842	1,116
235,000	740	777	822	861	1,142
240,000	756	794	840	880	1,168
245,000	772	811	858	899	1,195
250,000	788	828	876	918	1,221
255,000	804	845	894	937	1,247
260,000	821	862	912	956	1,273
265,000	837	879	930	975	1,299
270,000	853	896	948	994	1,325
275,000	869	913	966	1,013	1,351
280,000	886	931	984	1,031	1,377
285,000	902	948	1,002	1,050	1,404
290,000	918	965	1,020	1,069	1,430
295,000	934	982	1,038	1,088	1,456
300,000	950	999	1,056	1,107	1,482
325,000	1,031	1,085	1,146	1,202	1,613
350,000	1,113	1,170	1,236	1,296	1,743
375,000	1,194	1,256	1,326	1,391	1,874
400,000	1,275	1,341	1,416	1,486	2,004
Each Add'l \$5000 Add	16	17	18	19	26

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ZONE 2

\$500 Deductible

UPSTATE CITY

Coverage A	Group 6		Group 7		Group 8		Group 9	
	UPS Prot		UPS Prot		UPS SP		UPS SP	
	Masonry		Frame		Masonry		Frame	
150,000	476		498		527		552	
155,000	491		514		544		570	
160,000	506		529		561		588	
165,000	520		546		577		605	
170,000	536		561		594		623	
175,000	551		577		611		641	
180,000	565		593		628		658	
185,000	580		609		644		675	
190,000	595		624		660		693	
195,000	611		640		678		710	
200,000	625		656		694		728	
205,000	642		673		712		746	
210,000	658		690		730		765	
215,000	674		707		748		784	
220,000	691		724		766		803	
225,000	707		742		784		822	
230,000	724		759		802		841	
235,000	740		776		820		859	
240,000	756		793		838		878	
245,000	773		810		856		897	
250,000	789		828		874		916	
255,000	805		845		892		935	
260,000	822		862		910		954	
265,000	838		879		928		973	
270,000	855		896		946		991	
275,000	871		914		964		1,010	
280,000	887		931		982		1,029	
285,000	904		948		1,000		1,048	
290,000	920		965		1,018		1,067	
295,000	936		982		1,036		1,086	
300,000	953		1,000		1,054		1,104	
325,000	1,035		1,086		1,145		1,199	
350,000	1,117		1,172		1,235		1,293	
375,000	1,199		1,258		1,325		1,387	
400,000	1,280		1,344		1,415		1,481	
Each Add'l								
\$5000 Add	16		17		18		19	

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Coverage A	ZONE 3		\$500 Deductible	ZONE 4	
	Group 10	Group 11		Group 12	Group 13
	RICHMOND COUNTY			QUEENS COUNTY	
	Masonry	Frame		Masonry	Frame
150,000	721	756		674	707
155,000	745	781		696	730
160,000	768	805		718	753
165,000	792	831		740	776
170,000	815	855		762	799
175,000	839	881		783	823
180,000	863	905		805	846
185,000	886	930		828	869
190,000	909	954		849	891
195,000	932	979		870	914
200,000	956	1,004		892	936
205,000	980	1,028		914	959
210,000	1,004	1,053		936	982
215,000	1,027	1,077		959	1,005
220,000	1,051	1,102		981	1,028
225,000	1,075	1,126		1,003	1,051
230,000	1,099	1,151		1,025	1,074
235,000	1,122	1,176		1,047	1,097
240,000	1,146	1,200		1,069	1,120
245,000	1,170	1,225		1,091	1,143
250,000	1,194	1,249		1,113	1,166
255,000	1,217	1,274		1,135	1,189
260,000	1,241	1,298		1,158	1,212
265,000	1,265	1,323		1,180	1,235
270,000	1,289	1,348		1,202	1,258
275,000	1,312	1,372		1,224	1,280
280,000	1,336	1,397		1,246	1,303
285,000	1,360	1,421		1,268	1,326
290,000	1,384	1,446		1,290	1,349
295,000	1,407	1,470		1,312	1,372
300,000	1,431	1,495		1,335	1,395
325,000	1,550	1,618		1,445	1,510
350,000	1,669	1,741		1,556	1,624
375,000	1,787	1,864		1,666	1,739
400,000	1,906	1,986		1,777	1,854
Each Add'l \$5000 Add	24	25		22	23

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Coverage A	ZONE 5		\$500 Deductible	ZONE 6	
	Group 14	Group 15		Group 16	Group 17
	NEW YORK COUNTY			BRONX COUNTY	
	Masonry	Frame		Masonry	Frame
150,000	1,001	1,051		643	675
155,000	1,034	1,086		665	697
160,000	1,068	1,121		685	719
165,000	1,101	1,156		706	741
170,000	1,135	1,192		727	763
175,000	1,168	1,227		748	785
180,000	1,202	1,262		769	807
185,000	1,235	1,297		790	828
190,000	1,267	1,331		810	850
195,000	1,300	1,366		831	872
200,000	1,334	1,401		851	893
205,000	1,366	1,436		872	915
210,000	1,399	1,471		892	937
215,000	1,432	1,507		913	959
220,000	1,465	1,542		933	982
225,000	1,497	1,577		954	1,004
230,000	1,530	1,612		974	1,026
235,000	1,563	1,647		995	1,048
240,000	1,596	1,683		1,015	1,070
245,000	1,629	1,718		1,036	1,092
250,000	1,661	1,753		1,056	1,114
255,000	1,694	1,788		1,077	1,136
260,000	1,727	1,823		1,097	1,158
265,000	1,760	1,859		1,117	1,181
270,000	1,792	1,894		1,138	1,203
275,000	1,825	1,929		1,158	1,225
280,000	1,858	1,964		1,179	1,247
285,000	1,891	2,000		1,199	1,269
290,000	1,923	2,035		1,220	1,291
295,000	1,956	2,070		1,240	1,313
300,000	1,989	2,105		1,261	1,335
325,000	2,153	2,281		1,363	1,446
350,000	2,316	2,457		1,466	1,556
375,000	2,480	2,633		1,568	1,667
400,000	2,644	2,810		1,670	1,778
Each Add'l \$5000 Add	33	35		20	22

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Coverage A	ZONE 7		\$500 Deductible		ZONE 8	
	Group 18	Group 19			Group 20	Group 21
	KINGS COUNTY		PUTNAM,ROCKLAND,WESTCHESTER			
	Masonry	Frame	Masonry-Prot	Frame-Prot		
150,000	728	763	622	652		
155,000	751	787	642	674		
160,000	774	813	662	694		
165,000	798	837	683	715		
170,000	823	863	702	737		
175,000	846	888	723	758		
180,000	870	914	743	779		
185,000	894	938	763	801		
190,000	917	963	783	821		
195,000	941	987	802	841		
200,000	964	1,012	822	863		
205,000	988	1,036	841	884		
210,000	1,012	1,061	861	905		
215,000	1,036	1,086	881	927		
220,000	1,059	1,110	900	948		
225,000	1,083	1,135	920	969		
230,000	1,107	1,159	940	991		
235,000	1,131	1,184	959	1,012		
240,000	1,154	1,208	979	1,033		
245,000	1,178	1,233	999	1,054		
250,000	1,202	1,258	1,018	1,076		
255,000	1,226	1,282	1,038	1,097		
260,000	1,249	1,307	1,058	1,118		
265,000	1,273	1,331	1,077	1,140		
270,000	1,297	1,356	1,097	1,161		
275,000	1,321	1,380	1,117	1,182		
280,000	1,344	1,405	1,136	1,203		
285,000	1,368	1,430	1,156	1,225		
290,000	1,392	1,454	1,176	1,246		
295,000	1,416	1,479	1,195	1,267		
300,000	1,439	1,503	1,215	1,289		
325,000	1,558	1,626	1,313	1,395		
350,000	1,677	1,749	1,411	1,502		
375,000	1,796	1,872	1,510	1,608		
400,000	1,914	1,995	1,608	1,715		
Each Add'l						
\$5000 Add	24	25	20	21		

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Coverage A	ZONE 8		\$500 Deductible	ZONE 9	
	Group 22	Group 23		Group 24	Group 25
	PUTNAM,ROCKLAND,WESTCHESTER			NASSAU COUNTY	
	Masonry-SP	Frame-SP		Masonry-Prot	Frame-Prot
150,000	691	724		667	699
155,000	713	748		688	721
160,000	736	772		710	744
165,000	758	796		731	766
170,000	781	819		752	789
175,000	803	843		774	812
180,000	826	867		796	834
185,000	848	891		817	857
190,000	870	914		837	879
195,000	892	937		858	900
200,000	915	960		880	923
205,000	937	984		902	946
210,000	959	1,008		923	968
215,000	982	1,031		945	991
220,000	1,004	1,055		967	1,014
225,000	1,026	1,079		988	1,036
230,000	1,048	1,103		1,010	1,059
235,000	1,070	1,126		1,032	1,082
240,000	1,092	1,150		1,053	1,104
245,000	1,114	1,174		1,075	1,127
250,000	1,136	1,198		1,097	1,150
255,000	1,158	1,221		1,119	1,172
260,000	1,181	1,245		1,140	1,195
265,000	1,203	1,269		1,162	1,218
270,000	1,225	1,293		1,183	1,240
275,000	1,247	1,316		1,205	1,263
280,000	1,269	1,340		1,227	1,285
285,000	1,291	1,364		1,249	1,308
290,000	1,313	1,388		1,270	1,331
295,000	1,335	1,411		1,291	1,352
300,000	1,357	1,435		1,313	1,375
325,000	1,468	1,554		1,421	1,488
350,000	1,579	1,673		1,530	1,602
375,000	1,689	1,792		1,639	1,715
400,000	1,800	1,910		1,747	1,827
Each Add'l \$5000 Add	22	24		22	23

**ULTRA SECURITY HOMEOWNER PROGRAM
PREMIUM GROUPS AS DEFINED ON PAGE 14 OF THE HOMEOWNER MANUAL**

Coverage A	ZONE 9		\$500 Deductible	ZONE 10	
	Group 26	Group 27		Group 28	Group 29
	NASSAU COUNTY			SUFFOLK COUNTY	
	Masonry-SP	Frame-SP	Masonry-Prot	Frame-Prot	
150,000	739	776	766	804	
155,000	765	802	791	829	
160,000	788	827	817	856	
165,000	812	852	841	882	
170,000	836	877	866	909	
175,000	860	903	890	935	
180,000	884	927	915	961	
185,000	907	952	941	988	
190,000	932	978	965	1,013	
195,000	956	1,003	989	1,038	
200,000	979	1,027	1,014	1,065	
205,000	1,003	1,052	1,038	1,091	
210,000	1,026	1,078	1,063	1,118	
215,000	1,050	1,103	1,087	1,144	
220,000	1,073	1,129	1,112	1,171	
225,000	1,097	1,155	1,136	1,196	
230,000	1,120	1,180	1,160	1,222	
235,000	1,144	1,205	1,186	1,249	
240,000	1,167	1,231	1,210	1,275	
245,000	1,191	1,256	1,234	1,302	
250,000	1,214	1,281	1,259	1,328	
255,000	1,239	1,306	1,283	1,355	
260,000	1,262	1,332	1,308	1,381	
265,000	1,285	1,358	1,332	1,408	
270,000	1,309	1,383	1,357	1,434	
275,000	1,332	1,409	1,381	1,461	
280,000	1,356	1,434	1,405	1,487	
285,000	1,379	1,459	1,431	1,513	
290,000	1,403	1,485	1,455	1,540	
295,000	1,426	1,510	1,479	1,566	
300,000	1,450	1,535	1,503	1,592	
325,000	1,567	1,663	1,626	1,724	
350,000	1,686	1,789	1,748	1,856	
375,000	1,803	1,917	1,871	1,987	
400,000	1,921	2,045	1,993	2,119	
Each Add'l \$5000 Add	23	25	24	26	

**ULTRA SECURITY HOMEOWNER PROGRAM
PREMIUM GROUPS AS DEFINED ON PAGE 14 OF THE HOMEOWNER MANUAL**

Coverage A	\$500 Deductible	
	ZONE 10	
	Group 30	Group 31
	SUFFOLK COUNTY	
	Masonry-SP	Frame-SP
150,000	852	894
155,000	879	922
160,000	906	952
165,000	935	981
170,000	963	1,010
175,000	991	1,041
180,000	1,019	1,070
185,000	1,047	1,098
190,000	1,074	1,127
195,000	1,102	1,156
200,000	1,129	1,186
205,000	1,156	1,214
210,000	1,183	1,243
215,000	1,211	1,273
220,000	1,239	1,302
225,000	1,265	1,332
230,000	1,293	1,360
235,000	1,320	1,389
240,000	1,348	1,419
245,000	1,374	1,448
250,000	1,402	1,478
255,000	1,429	1,507
260,000	1,457	1,535
265,000	1,484	1,565
270,000	1,511	1,594
275,000	1,539	1,623
280,000	1,566	1,653
285,000	1,593	1,681
290,000	1,620	1,711
295,000	1,648	1,740
300,000	1,676	1,769
325,000	1,811	1,915
350,000	1,948	2,061
375,000	2,085	2,207
400,000	2,222	2,353
Each Add'l \$5000 Add	28	29

**PREMIUM SECTION I
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES**

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT	
Rule No.				
5-a	ADDITIONAL LIVING EXPENSE - (Coverage D)	1,000	3	NONE
5-c	AUXILIARY HEATING CHARGE (Solid Fuel)		\$25 per policy	
5-e	CREDIT CARDS, FORGERY AND COUNTERFEIT MONEY - (ML-57)			
	LIMIT OF LIABILITY	RATE		
	2,500	4		
	5,000	5		
	7,500	6		
	10,000	7		
5-f	DEAD BOLT LOCK - (ML-167)		\$2 credit per location	
5-g	DEDUCTIBLES -	DEDUCTIBLE OPTIONS	SURCHARGE	CREDIT
		250	11%	
		500		-----
		1,000		11%
		2,000		18%
		2,500		22%
		*5,000		27%
		*10,000		32%
5-h	EARTHQUAKE - (ML-54) ML-5	1,000	.36	NONE
5-hh	EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT – (ML-346A)		\$18. flat per policy	
5-i	EXTENDED THEFT - (ML-187) (Zones 3 - 10 only)		INCREASE BASIC PREMIUM 15% PLUS \$6 PER POLICY	

Rule No.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-j	HIGHER LIMITS ON CERTAIN PROPERTY - (ML-65H)			
	BUSINESS PROPERTY -	100	1.80	NONE
	DISMOUNTED CAMPER BODIES -	100	4.50	2,000
	GRAVE MARKERS -	100	.45	1,500
	GUNS -	100	1.80	1,500
	MONEY -	100	5.40	400
	MOTORIZED VEHICLES -	1,000	4.50	5000
	SECURITIES -	100	4	500
	SILVERWARE, GOLDWARE & PEWTERWARE -			
	UP TO \$2,000 ADD'L. -	100	.23	2,000
	OVER \$2,000 -	100	.45	1,000
	UNSCHEDULED JEWELRY, ETC. (\$500 LIMIT PER ARTICLE) -	500	8.10	1,500
	WATERCRAFT, ETC. -	100	1.35	2,500

5-k	HOMEOWNERS ASSOCIATION- (ML-50)	LIMIT OF LIABILITY	RATE
		FIRST \$1,000	\$9
		NEXT \$4,000	5.40
		NEXT \$5,000	3.60
		EACH ADD'L \$5,000	1.80

5-l HOMEOWNERS PLUS COVERAGE. - (SMIC-ML-150B) **INCLUDED**
SMIC-ML-150B includes up to \$20,000 for Ordinance and Law Coverage.

5-m HURRICANE DEDUCTIBLE (ML-373H)

MANDATORY FOR Kings, Queens, and Richmond Counties

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

MANDATORY FOR Nassau County

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

MANDATORY FOR Suffolk County

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

Optional Higher Deductibles

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

Defined Terms:

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

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

5-n IDENTITY FRAUD – (ML-189)

\$11 per policy

Rule No.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-0-1	INCREASED LIMIT (COV. C)	1,000	1.8	NONE
5-0-2	INCREASED LIMIT (COV. C) - (ML-66) AWAY FROM PREMISES			
	WITHOUT THEFT EXT.	1,000	8	NONE
	WITH THEFT EXT.(ML-5T)	1,000	12	NONE
5-p	INFLATION GUARD - (ML-243)	AMOUNT OF QUARTERLY INCREASE		SURCHARGE
		1.0		INCLUDED
		1.5		.90%
		2.0		1.80%
		2.5		2.97%
		3.0		4.20%
		3.5		5.40%
		4.0		8.40%
		EACH	ADD'L	
		ADD'L .5	SURCHARGE	1.2%
5-q	LIMITED THEFT COVERAGE – (ML-186) (Zones 3-10 ONLY)		INCREASE BASIC PREMIUM 15%	
5- s	NEW HOME DISCOUNT - THE FOLLOWING DISCOUNTS ARE APPLIED TO QUALIFIED NEW HOMES. THESE CREDITS APPLY TO THE BASIC POLICY PREMIUM AND SHALL APPLY AT THE TIME EACH NEW POLICY OR RENEWAL POLICY IS ISSUED.			
	AGE OF HOME EQUALS YEAR OF POLICY EFFECTIVE DATE MINUS YEAR BUILT.			
		NEW HOME AGE		CREDIT
		1 - 10 YEARS		10%
		11 - 20 YEARS		5%

Rule No.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-t	NON-SMOKERS WARRANTY DISCOUNT APPLIES TO BASIC POLICY PREMIUM WHEN NO SMOKERS IN HOUSEHOLD			CREDIT 10%
5-u	OUTSIDE ANTENNA – (ML-49)	100	.45	NONE
5-v	PRIVATE STRUCTURES :			
5-v-1	INCREASED LIMITS - PRIVATE STRUCTURES (ML-48)	1,000	2.70	NONE
5-v-2	INCREASED LIMITS PRIVATE STRUCTURES - RENTED TO OTHERS – (ML-40) <u>Prior Approval Required</u>	1,000	3.60	NONE
5-v-3	INCREASED LIMITS PRIVATE STRUCTURES – AWAY FROM PREMISES – (ML-89) PLUS ADD RESIDENCE PREMISES CHARGE	1,000	2.70	NONE
5-w	PROTECTIVE DEVICE CREDIT - (ML-216)			CREDIT
	CENTRAL STATION BURGLARY AND/OR FIRE ALARM SYSTEMS.			10%
	FIRE AND/OR POLICE DEPARTMENT ALARM SYSTEMS.			5%
	LOCAL FIRE ALARM SYSTEMS.			2%
	SPRINKLER SYSTEMS.			3%
5-x	REPLACEMENT VALUE - PERSONAL PROPERTY -			INCLUDED IN BASIC FORM
5-y	RESIDENCE RENTAL THEFT - (ML-58)			\$11 PER POLICY

Rule No.	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-z	RESIDENCE SPECIAL LOSS (LIMITED FORM) SETTLEMENT ENDORSEMENT (ML-24A) - R/C ESTIMATOR, OTHER VALUATION, APPRAISAL OR OUTSIDE INSPECTION, COVERAGE A MINIMUM 100% OF R/C.	\$3 PER POLICY	
5-ab	SIDING and/or ROOFING MATCHING COVERAGE (ML-375)	\$2.00 per \$1,000	
5-ac	SUPERIOR HOMEOWNERS CREDIT DWELLING LESS THAN 40 YEARS OR RENOVATED WITHIN 20 YEARS PHOTO REQUIRED - COVERAGE MINIMUM – 90% RC.	10% CREDIT OFF BASE PREMIUM	
5-ad	THEFT OF BUILDING MATERIALS – (ML-17)	First \$1,000 \$20.00 Each additional \$1,000 \$10.00	
5-ae	UNDERGROUND UTILITY LINE END. - (ML-342)	\$40 per policy	

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

SECTION II	LIMIT*	(1)	(2)	(3)	MED PAYMENTS (ADD FOR EACH ADD'L \$500)
Rule No.					
6-a	DESCRIBED RESIDENCE PREMISES – (ML-9)				
	Zones 1 & 2 1 or 2 Family	Included	12	45	3
	Zones 3 - 10 1 or 2 Family	Included	13	50	3
6-b	ADDITIONAL RESIDENCE PREMISES				
6-b-1	OCCUPIED BY THE INSURED	17	21	37	1
6-b-2	RENTED TO OTHERS				
	1 FAMILY - (ML-70)	27	32	59	1
	2 FAMILY	40	49	87	1

*LIABILITY/MED PAYMENTS

(1) 300,000/1,000

(2) 500,000/1,000

(3) 1,000,000/1,000 *SUBJECT TO COMPANY APPROVAL

SECTION II	LIMIT*	(1)	(2)	(3)	MED PAYMENTS (ADD FOR EACH ADD'L \$500)
Rule No.					
6-d	BUSINESS PURSUITS - (ML-71)				
6-d-1		5	7	12	1
6-d-2		5	7	12	1
6-d-3		9	11	19	1
6-d-4		15	19	33	1
6-d-5		7	9	15	1
6-e	FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)				
6-e-1	INITIAL FARM EXPOSURE				
	1 - 160 ACRES	68	83	147	2
	161 - 500 ACRES	102	123	222	2
	OVER 500 ACRES	149	181	327	3
6-e-2	EACH ADDITIONAL FARM PREMISES				
	1 - 160 ACRES	27	32	59	1
	161 - 500 ACRES	30	37	66	1
	OVER 500 ACRES	40	49	87	1

***LIABILITY/MED PAYMENTS**

- (1) 300,000/1,000
- (2) 500,000/1,000
- (3) 1,000,000/1,000 *SUBJECT TO COMPANY APPROVAL

SECTION II	LIMIT*	(1)	(2)	(3)	MED PAYMENTS (ADD FOR EACH ADD'L \$500)
Rule No.					
6-f	GOLF CART LIABILITY (ML-82)				\$5 per golf cart
6-g	LEAD EXCLUSION - (ML-59)				CREDIT \$5.
6-h	OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY				
6-h-1	ON PREMISES - (ML-42)	32	39	68	3
6-h-2	INSTRUCTION ONLY - (ML-42)	17	21	37	1
6-h-3	OFF PREMISES - (ML-43)	30	37	66	1

***LIABILITY/MED PAYMENTS**

- (1) 300,000/1,000
- (2) 500,000/1,000
- (3) 1,000,000/1,000 *SUBJECT TO COMPANY APPROVAL

SECTION II	LIMIT*	(1)	(2)	(3)	MED PAYMENTS (ADD FOR EACH ADD'L \$500)
6-i	OUTBOARD MOTORS AND WATERCRAFT - (ML-75)				
	EACH OUTBOARD MOTOR OVER 50 HP	23	28	49	2
	INBOARD OR INBOARD- OUTBOARD MOTORBOATS AND SAILBOATS UNDER				
	16 MPH LESS THAN 26 FEET	36	43	77	2
	26 TO 40 FT	86	104	187	4
	OVER 40 FT	154	186	334	6
	16 - 30 MPH LESS THAN 26FT	72	88	158	3
	26 TO 40 FT	128	155	278	5
	OVER 40 FT	224	271	485	10
	OVER 30 MPH LESS THAN 26 FT	154	186	334	6
	26 TO 40 FT	224	271	485	10
	SAILBOATS - NO AUXILIARY POWER				
	26 TO 40 FT	72	88	158	3

*LIABILITY/MED PAYMENTS

(1) 300,000/1,000

(2) 500,000/1,000

(3) 1,000,000/1,000 *SUBJECT TO COMPANY APPROVAL

SECTION II	LIMIT*	(1)	(2)	(3)	MED PAYMENTS (ADD FOR EACH ADD'L \$500)
6-j	PERSONAL INJURY - (ML-46) DOES NOT INCLUDE MEDICAL PAYMENTS		INCLUDED		
6-k	PRIVATE STRUCTURES - RENTED TO OTHERS (WHEN ML-40 INCLUDED)				
	1 FAMILY	27	32	59	1
	2 FAMILY	40	49	87	1
6-l	TRAMPOLINE EXCLUSION (ML-52 or ML-52A)				\$2 credit per location

*LIABILITY/MED PAYMENTS

- (1) 300,000/1,000
- (2) 500,000/1,000
- (3) 1,000,000/1,000 *SUBJECT TO COMPANY APPROVAL

PREMIUM SECTION
OPTIONAL COVERAGES
APPENDIX A

ADDITIONAL HOUSEHOLD MEMBERS COVERAGE - (ML-23)

This form amends the definition of insured to include a person who lives with the insured and is not an insured, guest, residence employee, tenant, roomer or boarder. This person is covered for personal property and personal liability. The premium is applied per person listed in the schedule.

<u>Limit of Liability</u>	<u>Zones 1 & 2</u>	<u>Zones 3 - 10</u>
25,000	14	16
50,000	15	18
100,000	17	21
200,000	19	22
300,000	21	25
500,000	24	29
1,000,000	40	49

ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE - (ML-29) (For Family Members Who Reside In Assisted Living Care Facilities)

This form amends the definition of insured to include a person who does not live with the insured but who is related to the insured by blood, marriage or adoption, and who regularly resides in an assisted living care facility. This form provides limited personal property and limited personal liability.

<u>Limit of Liability</u>	<u>Premium (per person)</u>
25,000	18
50,000	22
100,000	25
200,000	29
300,000	32
500,000	40
1,000,000	72

HIGHER LIMIT OF LIABILITY ON CERTAIN PROPERTY - (ML-64H)

This form is only cosmetically different from the ML-65H and therefore will use the rates currently approved for use with the ML-65H.

PREMIUM SECTION
OPTIONAL COVERAGES
APPENDIX A

ADDED WATER DAMAGES COVERAGE - (ML-72)

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

The rate for this coverage shall be \$9 per \$1,000.

If coverage for Added Water Damages is given in an endorsement included on the policy (i.e. ML-150), the amount included on the endorsement should be subtracted from the amount shown on this form. Only the additional amount should be rated.

For example:

The policy includes ML-72 with \$7,000 shown on the form.

The policy also includes an ML-150.

Since the insured gets \$2,500 Water Damages Coverage from the ML-150, the insured is actually only purchasing an additional \$4,500 on form ML-72.

Rating:

$$\begin{array}{r} ((\text{Amount shown on ML-72} - \text{Amount already included on the policy})/1,000) \times \$9 = \\ (\$7,000 - \$2,500)/1,000 \qquad \qquad \qquad \times \$9 = \\ \$4,500/1,000 \qquad \qquad \qquad \times \$9 = \\ 4.5 \qquad \qquad \qquad \times \$9 = \$41 \end{array}$$

HAZARDOUS CONDITIONS CHARGES

In the event that the insured property becomes vacant or unoccupied during the required policy period, the following charges apply to the policy premium.

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

RENTAL OF RESIDENCE SURCHARGE

In the event that the insured property is temporarily rented during the term of the policy the following surcharges apply. In no event shall permitted rental period be more than 3 months.

Rental per policy year:

1 week or less	\$75.
1 month	\$150.
2 months	\$225.
3 months	\$300.

PREMIUM SECTION
OPTIONAL COVERAGES
APPENDIX A

HURRICANE RESISTANT GLASS - (ML-166)

A premium credit may be allowed for hurricane resistant glass as shown in the Premium Section of the manual.

3% credit on basic premium per location.

STORM / HURRICANE SHUTTERS ENDORSEMENT - (ML-165A)

A credit may be provided when all apertures of the residence are equipped with conforming storm/ hurricane shutters as defined in the endorsement.

3% credit on basic premium per location.