

**LANDLORDS  
PACKAGE  
POLICY  
PROGRAM**



**SECURITY  
COOPERATIVE  
INSURANCE  
COMPANY**

*Established 1910*

**CUSTOM**

**February 2026**

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## **LANDLORDS PACKAGE POLICY PROGRAM**

### **ELIGIBILITY:**

The Landlords Package Policy manual contains rules, classifications, rates and premiums for writing Fire, Allied Lines and Liability Insurance on:

- 1 and 2 family non-owner occupied dwellings; and
- 3 and 4 family owner and non-owner occupied dwellings

Provisions are made for the following Additional Endorsement or Coverages. Refer to the Additional Coverage Section of the manual.

**BASIC POLICY COVERAGE AND LIMITS:**

The basic policy provides coverage for the following:

Coverage	Description	Minimum Limits
A	Residence	\$10,000
B	Related Private Structures	10% of Coverage A
C	Personal Property	Optional
D	Additional Living Expense and Loss of Rent	10% of Coverage A
L	Premises Liability	25,000
M	Premises Medical Payments	Optional

The Basic Form insures against the following perils:

- Fire or Lightning
- Explosion
- Windstorm or Hail
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Sudden and Accidental Damage from Smoke

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

Property Coverages –

- FL 20, FL 30, FMD-1, PERILS SECTION (FL 1R, 2B or 3B),
- FL-84A, ML-430B, FL-73, FL-99, FL-119, FL-122, FL-130 (applies to Coverage C only),
- FL-10, FL-18, FL-83, FL-185, FL-425, TERR COV,
- FL-373H (for Nassau and Suffolk counties), FL-345, SMIC-FL-43

Liability Coverages –

- FL-OLT (if liability is included), FL-19, FL-52A, FL-80, NY STAT-1, SMIC-FL-139A,
- SMIC-FL-373A and SMIC-FL-373B (if Liability included)

NOTE: For policies subject to section 3426 (commerical lines insurance) of the Insurance Law attach FL-426.

## **GENERAL RULES:**

### **CANCELLATION -**

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

### **CONTRIBUTING INSURANCE - (FL-14LP)**

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

### **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.

### **MAXIMUM & MINIMUM CHARGES - ANNUAL**

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

Annual Minimum Premium - \$35.00

Annual Minimum Retained Premium - \$10.00

### **RATE REVISIONS -**

After the Underwriters Rating Board announces a rate revision, each individual company shall determine the effective date(s) for:

- 1) new policies and endorsements
- 2) renewal policies

### **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.

### **TERM INSURANCE -**

The Landlord Package Program may be written for a term of one year. All premiums contained in this manual are on an annual basis.

## **WHOLE DOLLAR PREMIUM -**

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

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

## **RATING:**

All Premiums in this Manual are ANNUAL per \$1000 of Insurance unless otherwise specified.

1. Classify Residence by Construction, Protection and Construction Year.
2. Consult Rate tables to obtain appropriate Annual Premium for Replacement Cost or Actual Cash Value and number of families (see interpolation rule if premium for amount of insurance is not shown).
3. Apply the applicable territorial zone factor.
4. Apply any special condition charges or credits.
5. Add premium for additional property coverage.
6. Apply deductible credits.
7. Add premiums for higher liability limits and additional liability coverage.
8. Add any other premiums that are written with this policy.

## **RATING - DESCRIPTIONS OR CLASSIFICATIONS**

### **CONSTRUCTION -**

#### **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.

#### **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 -**

**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 from an approved fire hydrant but is within 5 road miles of a responding fire department.

**UNPROTECTED - All Others**

**RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -**

**REPLACEMENT COST -**

Replacement Cost premiums are to be used when the residence is insured for at least 80% of the Replacement Cost. Residence losses will be settled according to the Replacement Cost Provision.

**ACTUAL CASH VALUE -**

The Actual Cash Value premiums are to be used when the residence is insured for less than 80% of the replacement cost. Residence losses will be settled on an actual cash value basis including deduction for depreciation.

**CONSTRUCTION YEAR -**

Fire Construction Year Classifications shall be determined according to the following definitions:

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

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

**ADDITIONAL COVERAGE -**

**ADDED WATER DAMAGES COVERAGE - (FL-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.

**ADDITIONAL INSURED - (FL 41, FL-44 or FL-41L)**

Additional Insured premiums are shown in the Premium Section of the Manual.

**ADDITIONAL INTEREST - (SMIC-FL-38)**

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

**ADDITIONAL LIVING EXPENSE -**

Enter total amount of coverage on policy declaration. Coverage in excess of the amount provided (10%) shall be charged at the premiums at the bottom of the rate tables.

**AGGREGATE LIMITS - (FL-19)**

Mandatory when limit of liability is shown. An aggregate limit for bodily injury and property damage may be included on an FL-OLT at a credit as shown in the Premium Section of the manual.

**AMENDATORY ENDORSEMENT 1 – (ML-SM-5)**

The scheduled structure(s) will be considered Related Private Structures, as long as it is not used for business purposes.

**ANIMAL SUBLIMIT - (SMIC-FL-373B)**

This mandatory form limits the coverage for bodily injury or property damage caused by an animal to \$10,000..

**AUTOMATIC INCREASE IN INSURANCE - (FL-10)**

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

### **AUTOMATIC INFLATION PROTECTION - (FL-185)**

The amount of insurance for Coverage A and B 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.

### **BROAD FORM - (FL-2B)**

Adds the following perils to the basic form:

- Glass Breakage
- Burglary Damage
- Falling Objects
- Weight of Ice, Snow or Sleet
- Collapse of a Building
- Sudden and accidental tearing apart, burning or bulging of heating or air-conditioning system or water heater.
- Accidental Discharge or overflow of liquids or Steam
- Freezing
- Sudden and accidental damage from artificially generated electrical currents

Premiums are shown on the rate pages.

### **BUILDING THEFT COVERAGE - (FL-42)**

Coverage can be added for the loss or damage to the described Residence or covered Related Private Structures resulting from theft of permanently installed building materials.

### **COMPARABLE VALUE HOMEOWNERS' ENDORSEMENT - (ML-16)**

The actual cost to repair the residence or other building structure will be determined without deduction for depreciation, using generally accepted repair practices and materials, in current usage. Calculate the replacement cost of the residence using generally accepted repair practices and materials. Determine the basic policy premium for this amount using the Actual Cash Value basis.

### **CONSTRUCTION OF RESIDENCES ON VACANT LAND - (FL-50A)**

Construction of residences on vacant land premiums are shown in the Premium Section of the Manual.

### **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.

## **CREDIT TO REMOVE LIABILITY COVERAGE**

Credits to remove liability coverage are shown in the Premium Section of the Manual.

## **DEDUCTIBLES -**

Forms used in conjunction with the premiums shown in this manual contemplate \$250 All Perils Loss Deductible Clause applying per occurrence. This deductible clause can be increased by entering the deductible amount on the Declarations Page and applying the appropriate deductible credit as shown in the Premium Section of the manual.

## **EARTHQUAKE - (FL-12)**

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

## **EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT- (FL-345)**

This form adds equipment breakdown as a covered cause of loss to the policy. The premium is shown in the Premium Section of the manual.

## **EXCLUSION OF CANINE-RELATED INJURIES OR DAMAGES – (SMIC-FL-373A)**

**This mandatory form excludes coverage for bodily injury or property damage resulting from injury to any person or damage to property caused by any dog or other canine owned or harbored, in the care of an insured, any tenant or occupant of the premises, when such injury or damage is caused by:**

- **Any canine that has a history of one or more attacks on people, property or other animals that is verifiable from insurance claims records, police, or public record sources.**
- **Any dog that has not had inoculations as required by law; or**
- **Canines that have been trained to guard or attack people, property, or other animals.**

**NOTE: This exclusion does not apply to seeing guide dogs, hearing dogs or dogs trained to assist the physically challenged,**

## **EXCLUSIONARY ENDORSEMENT 2 – (ML-SM-2)**

At the option of the insured, a specific related private structure(s) may be excluded from coverage. The amount of insurance available is not reduced. Coverage will apply to the remaining related structures, including driveways and walkways. This form requires the insured's signature.

## **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. Coverage will apply to the remaining related structures, including driveways and walkways. This form requires the insured's signature.

### **FUNCTIONAL REPLACEMENT COST PROVISION - (FL-33)**

When this endorsement is in effect, covered losses will be adjusted on the basis of functional replacement cost. Functional Replacement Cost means the cost of replacement of scheduled property with new property that performs at least the same functions as the damaged property that it replaces. Repairs to the scheduled building(s) and/or scheduled personal property will be made using materials that may be less costly but that conform to generally accepted repair practices and are functionally equivalent to that property in place at the time of loss.

### **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.

### **HURRICANE DEDUCTIBLE – (FL-373H)**

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

### **LANDLORDS PACKAGE PLUS FORM - (SMIC-FL-105)**

This form provides a group of coverages including Added Water Damages, Automatic Increase In Insurance, Building Theft, Ordinance Or Law, and Personal Injury Coverage. The additional premium is shown in the Premium Section of the manual.

### **LOSS OF RENTS -**

Enter total amount of coverage on policy declarations. Coverage in excess of the amount provided (10%) shall be charged at the premiums shown at the bottom of the rate tables.

### **ORDINANCE OR LAW - (FL-360)**

Ordinance or Law coverage can be added to the policy so that losses will be adjusted in accordance with any code, ordinance or law that regulates the construction, repair or demolition at the premium shown in the Premium Section of the manual.

### **PERSONAL INJURY - (FL-46)**

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

### **PERSONAL LIABILITY - (FL-CPL)**

Personal liability may be written at the additional premium shown in the Premium Section of the manual.

The Personal Liability coverage must be written at the same limit of liability as the mandatory liability coverage.

Coverage may be added only to 3 and 4 family owner occupied dwelling.

### **PERSONAL PROPERTY -**

Shall mean personal property owned by or in the care of an insured. Premiums are shown at the bottom of the rate tables.

### **PREMISES ALARM OR FIRE PROTECTION SYSTEM (ML-216)**

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

### **PREMISES LIABILITY - INCREASED LIMITS -**

Higher Liability limits may be written at the additional premiums shown in the Premium Section of the manual.

### **PREMISES MEDICAL PAYMENTS - INCREASED LIMITS -**

Medical payments may be written at the additional premiums shown in the Premium Section of the manual.

### **RELATED PRIVATE STRUCTURES - (FL-48)**

Shall mean related private structures on the insured premises which are not attached to your residence. Premiums are shown at the bottom of the rate tables.

### **REPLACEMENT COST PROVISION - (SMIC-FL-55) (Coverage C-Personal Property)**

This form provides replacement cost coverage on Personal Property of the named insured. This includes contents furnished for use by tenants only while in an apartment that is rented or held for rental to others on the insured premises. The rate is shown in the Premium Section of the manual.

### **RESIDENCE GLASS ENDORSEMENT - (FL-25)**

Coverage may be added by charging the premiums shown at the bottom of the rate tables.

### **RESPONSIBLE LANDLORD CREDIT**

This credit is afforded when the lease agreement contains a provision requiring tenants to maintain a tenant homeowner's policy which includes liability coverage.

### **ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT - (FL-124) (Windstorm or Hail)**

When a scheduled building or structure sustains a coverage loss to a roof surface caused by windstorm or hail, the claim will be adjusted based on the actual cash value of the loss. The Replacement Cost Provision of the policy does not apply to roof surface loss caused by windstorm or hail. This form is available for use only when the roof: 1) is at least 10 years old; or 2) has existing damage from either weather conditions or trees. The credit is shown on the premium tables.

### **SIDING AND ROOFING MATCHING - (FL-375)**

Following a covered loss to the siding or roof shingles on the insured premises, this form provides coverage to replace undamaged sections of siding or roofing on the same structure with materials of equivalent kind and quality that are substantially similar to those materials that were damaged. The rate is shown in the Premium Section of the manual.

### **SPECIAL FORM - (FL-3B) - (Excludes Theft)**

Coverage on the residence is on the risk not otherwise excluded basis and coverage on personal property is the same as Broad Form. Premiums are shown on the rate pages.

### **TENANT VANDALISM – (SMIC-FL-43)**

This is a mandatory form. Premium shown on the rate pages.

### **TRAMPOLINE EXCLUSION - (FL-52A)**

Coverage is excluded for the liability arising out of ownership or use of a trampoline. This form will be mandatory on all policies. The credit is shown in the Premium Section of the manual.

### **UNDERGROUND UTILITY LINE ENDORSEMENT - (FL-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.

### **VANDALISM -**

Can be added to basic form by indicating coverage applies on policy declarations. Coverage included in other forms. Premiums are shown on the rate pages.

### **SPECIAL PREMIUM MODIFICATIONS**

#### **DIVING BOARD OR POOL SLIDE LIABILITY -**

A surcharge will be applied to policies when there is a diving board, or a pool slide as shown in the Premium Section of the manual.

#### **HAZARDOUS CONDITIONS CHARGES**

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

#### **OCCUPANCY CREDITS -**

Premium credits may be applied to residence and personal property, where occupancy conditions exist as shown in the Premium Section of the manual.

#### **AUXILIARY HEATING CHARGE (Solid Fuel) -**

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

**ZONE TABLES**

<b>ZONE 1:</b>			
	<b>Factor</b>		<b>Factor</b>
Albany (not city of Albany)	.90	Oneida (not Utica)	.85
Allegany	.90	Onondaga (not Syracuse)	.85
Broome	.85	Ontario	.80
Cattaraugus	.90	Orange	.90
Cayuga	.80	Orleans	.80
Chautauqua	.90	Oswego	.85
Chemung	.85	Otsego	.85
Chenango	.90	Putnam	.90
Clinton	.90	Rensselaer (not Troy)	.85
Columbia	.80	Rockland	.85
Cortland	.80	St. Lawrence	.80
Delaware	.90	Saratoga	.90
Dutchess	.90	Schenectady (not city of Schenectady)	.90
Erie (not Buffalo)	.85	Schoharie	.80
Essex	.90	Schuyler	.80
Franklin	.80	Seneca	.80
Fulton	.85	Steuben	.90
Genesee	.85	Suffolk	.97
Greene	.90	Sullivan	.90
Hamilton	.80	Tioga	.85
Herkimer	.85	Tompkins	.80
Jefferson	.85	Ulster	.85
Lewis	.85	Warren	.85
Livingston	.80	Washington	.85
Madison	.80	Wayne	.85
Monroe (not Rochester)	.85	Westchester (not Mount Vernon, New Rochelle or Yonkers)	.90
Montgomery	.90	Wyoming	.80
Nassau	.97	Yates	.85
Niagara (not Niagara Falls)	.90		

**ZONE TABLES (continued)**

<b>ZONE 2:</b>	
	<b>Factor</b>
Albany	.90
Buffalo	.90
Mount Vernon	.90
New Rochelle	.90
Niagara Falls	.90
Rochester	.90
Schenectady	.93
Syracuse	.90
Troy	.93
Utica	.90
Yonkers	.90

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
 PROTECTED - REMAINDER OF STATE  
 REPLACEMENT COST

ZONE 1  
 \$250 LOSS DEDUCTIBLE CLAUSE  
 PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	154	157	165	169	193	196	206	211
20,000	194	198	216	223	242	246	268	278
30,000	210	217	242	253	262	270	301	317
40,000	250	257	292	308	311	322	364	385
50,000	278	289	331	352	349	362	415	441
60,000	311	325	374	400	389	405	468	499
70,000	364	378	437	468	455	474	547	583
80,000	411	429	495	529	515	536	619	661
90,000	458	476	552	590	573	596	691	738
100,000	494	515	598	640	618	645	748	801
120,000	593	618	718	768	740	772	898	961
140,000	691	719	837	895	864	900	1047	1121
150,000	740	772	898	961	925	965	1122	1201
160,000	790	824	956	1024	986	1029	1195	1279
180,000	911	949	1098	1175	1137	1186	1373	1467
200,000	1001	1043	1209	1294	1250	1302	1511	1617
EACH \$5000 OVER	23.02	24.07	28.25	30.35	28.78	30.09	35.32	37.94
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.76	5.96	6.73	7.12	7.22	7.46	8.43	8.91
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.76	5.96	6.73	7.12	7.22	7.46	8.43	8.91

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
PROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	200	206	213	219	251	257	268	275
20,000	251	262	278	289	315	328	349	362
30,000	272	288	312	329	341	362	392	411
40,000	323	344	377	400	405	433	474	501
50,000	362	389	430	457	453	487	539	572
60,000	405	438	487	519	507	548	608	649
70,000	474	513	569	607	592	639	711	758
80,000	536	580	645	688	671	726	806	860
90,000	595	645	718	767	745	806	898	958
100,000	642	697	779	833	803	871	972	1041
120,000	770	834	933	998	963	1044	1167	1247
140,000	898	972	1088	1164	1122	1219	1361	1454
150,000	963	1044	1167	1247	1202	1306	1459	1559
160,000	1025	1113	1243	1329	1282	1392	1553	1662
180,000	1184	1282	1428	1526	1480	1604	1786	1907
200,000	1300	1408	1572	1681	1626	1763	1967	2101
EACH \$5000 OVER	29.94	32.66	36.74	39.47	37.42	40.83	45.93	49.32
PERSONAL PROPERTY PER \$1,000	6.26	6.75	7.51	SEE FL-2	7.81	8.44	9.37	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	7.51	8.01	8.77	9.26	9.38	10.01	10.95	11.57
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	7.51	8.01	8.77	9.26	9.38	10.01	10.95	11.57

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
SEMI-PROTECTED - REMAINDER OF STATE  
REPLACEMENT COST

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	173	176	185	189	216	218	230	237
20,000	217	222	240	250	271	276	299	311
30,000	233	240	270	283	293	303	337	355
40,000	278	288	326	344	349	361	407	430
50,000	311	323	371	394	389	404	463	493
60,000	349	363	418	447	436	453	524	559
70,000	407	424	488	521	509	529	613	653
80,000	461	480	554	592	576	601	694	740
90,000	513	534	618	660	640	667	772	825
100,000	552	575	669	715	691	719	837	895
120,000	662	692	804	859	827	862	1003	1074
140,000	772	805	937	1002	965	1005	1169	1252
150,000	827	864	1004	1074	1034	1077	1254	1341
160,000	882	920	1069	1143	1102	1148	1338	1430
180,000	1018	1060	1229	1312	1273	1326	1537	1641
200,000	1118	1166	1353	1445	1398	1456	1691	1807
EACH \$5000 OVER	25.74	26.92	31.59	33.94	32.19	33.65	39.49	42.43
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	6.31	6.52	7.37	7.79	7.90	8.16	9.22	9.72
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	6.31	6.52	7.37	7.79	7.90	8.16	9.22	9.72

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
SEMI-PROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	224	231	240	245	279	288	298	306
20,000	282	293	311	323	351	367	389	404
30,000	304	322	350	367	381	403	437	461
40,000	362	385	422	447	453	483	529	560
50,000	405	436	482	513	506	543	601	639
60,000	453	490	543	581	567	613	680	726
70,000	529	572	636	679	661	715	794	847
80,000	600	648	721	770	750	811	902	964
90,000	667	721	804	858	833	902	1004	1074
100,000	718	779	870	931	898	975	1088	1164
120,000	860	933	1043	1115	1076	1168	1305	1395
140,000	1004	1089	1217	1301	1255	1362	1522	1629
150,000	1076	1167	1305	1395	1344	1459	1629	1744
160,000	1147	1245	1390	1487	1433	1557	1737	1860
180,000	1324	1433	1597	1707	1654	1791	1995	2134
200,000	1454	1576	1758	1880	1817	1971	2198	2351
EACH \$5000 OVER	33.46	36.50	41.06	44.11	41.83	45.63	51.34	55.13
PERSONAL PROPERTY PER \$1,000	6.84	7.38	8.21	SEE FL-2	8.56	9.24	10.27	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	8.21	8.76	9.58	10.12	10.25	10.95	11.97	12.65
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	8.21	8.76	9.58	10.12	10.25	10.95	11.97	12.65

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
REPLACEMENT COST

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	283	286	303	309	352	358	376	385
20,000	354	362	392	408	442	451	490	509
30,000	383	395	441	463	480	494	550	580
40,000	455	471	532	562	570	589	666	705
50,000	509	529	606	645	636	660	757	804
60,000	570	593	685	732	713	741	857	913
70,000	667	693	801	854	833	866	1001	1068
80,000	755	785	909	969	944	982	1135	1212
90,000	839	873	1012	1081	1048	1090	1263	1351
100,000	904	943	1096	1173	1130	1177	1368	1465
120,000	1084	1130	1313	1406	1355	1412	1642	1758
140,000	1265	1319	1532	1639	1580	1646	1914	2050
150,000	1354	1412	1642	1757	1692	1763	2052	2196
160,000	1444	1505	1750	1873	1806	1882	2189	2342
180,000	1665	1735	2011	2147	2083	2169	2514	2686
200,000	1830	1907	2213	2367	2289	2384	2767	2959
EACH \$5000 OVER	42.13	44.04	51.70	55.55	52.67	55.06	64.64	69.43
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	9.65	9.97	11.26	11.89	12.06	12.45	14.06	14.86
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	9.65	9.97	11.26	11.89	12.06	12.45	14.06	14.86

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	367	377	392	402	460	471	491	503
20,000	461	481	510	530	575	601	638	662
30,000	497	528	573	602	623	660	717	754
40,000	593	633	693	733	740	791	865	915
50,000	662	713	788	837	827	890	983	1045
60,000	741	801	891	950	928	1002	1115	1189
70,000	866	936	1041	1110	1084	1170	1301	1388
80,000	981	1060	1180	1260	1227	1326	1476	1575
90,000	1090	1180	1315	1405	1364	1476	1643	1756
100,000	1175	1274	1425	1524	1470	1593	1781	1905
120,000	1410	1529	1709	1828	1762	1912	2136	2285
140,000	1643	1782	1993	2132	2054	2229	2489	2664
150,000	1761	1910	2136	2284	2200	2387	2668	2853
160,000	1877	2035	2276	2434	2347	2545	2846	3044
180,000	2166	2344	2615	2793	2707	2930	3268	3491
200,000	2380	2578	2879	3077	2976	3223	3598	3847
EACH \$5000 OVER	54.78	59.75	67.23	72.20	68.46	74.70	84.03	90.24
PERSONAL PROPERTY PER \$1,000	10.44	11.28	12.53	SEE FL-2	13.06	14.10	15.66	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	12.54	13.38	14.63	15.47	15.66	16.71	18.28	19.33
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	12.54	13.38	14.63	15.47	15.66	16.71	18.28	19.33

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
REPLACEMENT COST

ZONE 2  
\$250 LOSS DEDUCTIBLE CLAUSE  
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	235	237	250	255	291	294	311	319
20,000	291	298	323	335	363	370	405	420
30,000	315	324	362	381	396	407	453	477
40,000	377	389	440	465	469	485	549	580
50,000	420	435	499	530	526	545	624	664
60,000	470	488	564	603	589	612	706	754
70,000	550	572	660	704	687	713	822	880
80,000	623	649	750	799	777	811	935	998
90,000	690	718	831	890	865	902	1042	1113
100,000	744	776	903	967	933	971	1129	1209
120,000	894	929	1083	1158	1117	1164	1355	1449
140,000	1042	1086	1263	1350	1303	1358	1580	1691
150,000	1117	1164	1355	1447	1395	1455	1692	1810
160,000	1191	1240	1442	1543	1487	1550	1801	1930
180,000	1374	1429	1657	1772	1716	1788	2070	2214
200,000	1509	1571	1824	1950	1885	1964	2280	2440
EACH \$5000 OVER	34.72	36.29	42.61	45.77	43.39	45.34	53.25	57.19
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.97	6.18	6.98	7.38	7.48	7.73	8.73	9.23
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.97	6.18	6.98	7.38	7.48	7.73	8.73	9.23

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
ACTUAL CASH VALUE

ZONE 2  
\$250 LOSS DEDUCTIBLE CLAUSE  
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	301	311	323	332	378	389	405	415
20,000	380	397	422	438	474	495	526	546
30,000	411	435	473	497	513	543	590	618
40,000	488	521	570	605	610	651	713	752
50,000	546	589	650	690	681	734	811	861
60,000	612	660	734	784	764	826	917	979
70,000	714	773	858	915	892	966	1070	1143
80,000	808	874	971	1038	1011	1094	1216	1295
90,000	898	973	1084	1158	1122	1216	1356	1446
100,000	968	1049	1173	1257	1210	1313	1466	1569
120,000	1162	1259	1409	1508	1451	1574	1757	1881
140,000	1355	1466	1639	1756	1692	1837	2053	2193
150,000	1451	1574	1757	1884	1812	1969	2198	2351
160,000	1548	1677	1875	2007	1934	2099	2345	2507
180,000	1784	1930	2152	2301	2231	2416	2694	2875
200,000	1961	2124	2370	2536	2452	2659	2965	3167
EACH \$5000 OVER	45.13	49.22	55.37	59.49	56.42	61.53	69.23	74.35
PERSONAL PROPERTY PER \$1,000	6.49	7.00	7.79	SEE FL-2	8.09	8.74	9.71	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	7.79	8.30	9.09	9.60	9.72	10.37	11.34	11.99
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	7.79	8.30	9.09	9.60	9.72	10.37	11.34	11.99

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
 PROTECTED - REMAINDER OF STATE  
 REPLACEMENT COST

ZONE 1  
 \$250 LOSS DEDUCTIBLE CLAUSE  
 SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	139	140	147	152	173	176	185	190
20,000	174	178	193	200	218	223	242	251
30,000	189	194	217	229	235	242	271	285
40,000	224	232	262	277	279	289	328	345
50,000	251	260	298	317	312	325	372	396
60,000	282	292	338	361	351	365	421	450
70,000	328	341	394	420	409	427	491	526
80,000	371	385	447	476	463	482	557	595
90,000	414	430	497	532	516	537	622	666
100,000	444	463	539	576	556	580	673	721
120,000	534	556	646	692	667	695	807	865
140,000	622	648	752	806	778	811	943	1009
150,000	667	694	807	865	833	869	1010	1081
160,000	711	739	860	922	889	926	1076	1153
180,000	820	853	989	1057	1024	1067	1235	1321
200,000	900	937	1088	1164	1126	1174	1361	1456
EACH \$5000 OVER	23.02	21.66	25.43	27.32	25.89	27.07	31.79	34.13
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.20	5.37	6.07	6.41	6.49	6.71	7.58	8.01
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.20	5.37	6.07	6.41	6.49	6.71	7.58	8.01

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
PROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	180	186	193	198	226	232	242	246
20,000	226	235	251	260	283	295	312	325
30,000	245	260	283	297	306	325	352	371
40,000	292	311	341	361	364	388	425	450
50,000	326	351	388	411	407	437	483	514
60,000	364	394	438	468	457	494	549	585
70,000	427	461	513	547	534	575	640	682
80,000	483	523	581	620	603	652	726	774
90,000	536	580	647	691	671	725	807	864
100,000	579	627	701	750	722	783	876	936
120,000	693	751	840	899	866	938	1049	1122
140,000	807	877	979	1048	1010	1095	1223	1309
150,000	866	939	1051	1123	1082	1174	1312	1404
160,000	923	1001	1120	1197	1154	1252	1399	1496
180,000	1065	1154	1286	1374	1332	1441	1608	1717
200,000	1170	1268	1417	1514	1464	1585	1770	1892
EACH \$5000 OVER	29.94	29.39	33.07	35.51	33.67	36.74	41.33	44.40
PERSONAL PROPERTY PER \$1,000	5.62	6.07	6.74	SEE FL-2	7.04	7.60	8.45	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	6.75	7.21	7.88	8.33	8.45	9.02	9.86	10.42
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	6.75	7.21	7.88	8.33	8.45	9.02	9.86	10.42

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
SEMI-PROTECTED - REMAINDER OF STATE  
REPLACEMENT COST

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	156	158	166	171	194	197	207	212
20,000	194	198	216	223	243	249	270	279
30,000	211	218	243	256	263	271	303	318
40,000	251	259	293	310	312	323	365	387
50,000	279	290	332	354	350	363	416	442
60,000	315	328	377	403	392	408	471	503
70,000	367	382	441	470	458	476	550	587
80,000	415	431	499	534	519	540	625	667
90,000	461	480	556	594	576	601	695	744
100,000	497	519	603	646	622	648	754	806
120,000	596	622	724	773	745	777	903	966
140,000	695	725	844	903	869	905	1054	1128
150,000	745	777	903	966	931	970	1129	1208
160,000	794	829	964	1031	992	1035	1203	1288
180,000	916	955	1107	1183	1146	1194	1384	1478
200,000	1008	1049	1219	1302	1258	1311	1522	1628
EACH \$5000 OVER	25.74	24.22	28.44	30.54	28.96	30.28	35.55	38.17
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.68	5.86	6.62	7.00	7.11	7.34	8.29	8.77
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.68	5.86	6.62	7.00	7.11	7.34	8.29	8.77

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
SEMI-PROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	202	207	216	222	252	259	270	276
20,000	253	264	282	292	317	330	351	364
30,000	273	289	315	331	342	363	394	414
40,000	326	348	382	403	408	436	476	503
50,000	364	392	433	461	455	490	541	575
60,000	408	441	490	523	509	550	613	653
70,000	476	515	573	612	595	642	715	763
80,000	540	583	649	693	674	730	812	866
90,000	600	648	724	772	750	812	904	965
100,000	647	701	784	838	807	877	979	1047
120,000	774	839	939	1004	969	1051	1175	1255
140,000	904	979	1097	1173	1130	1227	1371	1464
150,000	968	1049	1174	1255	1210	1313	1467	1570
160,000	1032	1120	1252	1339	1289	1399	1564	1672
180,000	1190	1288	1438	1536	1489	1613	1797	1920
200,000	1309	1418	1584	1692	1636	1773	1979	2113
EACH \$5000 OVER	33.46	32.86	36.97	39.71	37.64	41.06	46.2	49.62
PERSONAL PROPERTY PER \$1,000	6.15	6.64	7.38	SEE FL-2	7.70	8.32	9.24	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	7.38	7.87	8.60	9.11	9.23	9.85	10.77	11.37
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	7.38	7.87	8.60	9.11	9.23	9.85	10.77	11.37

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
REPLACEMENT COST

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	253	257	271	277	318	322	339	349
20,000	318	325	352	367	398	408	442	460
30,000	344	355	396	417	430	443	495	521
40,000	410	424	480	507	513	529	598	634
50,000	458	475	546	580	573	595	681	725
60,000	514	535	618	659	641	668	771	823
70,000	600	623	721	768	750	780	900	961
80,000	680	707	818	872	849	883	1021	1090
90,000	755	785	911	972	944	983	1137	1216
100,000	813	847	986	1055	1016	1060	1232	1319
120,000	976	1016	1183	1266	1220	1273	1478	1583
140,000	1137	1186	1379	1476	1421	1483	1723	1846
150,000	1219	1269	1477	1582	1524	1590	1847	1978
160,000	1300	1355	1577	1687	1625	1695	1969	2108
180,000	1499	1562	1811	1934	1874	1953	2262	2418
200,000	1648	1716	1993	2131	2060	2147	2490	2665
EACH \$5000 OVER	42.13	39.66	46.54	49.98	47.40	49.56	58.17	62.49
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	8.67	8.96	10.12	10.69	10.85	11.21	12.66	13.39
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	8.67	8.96	10.12	10.69	10.85	11.21	12.66	13.39

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

ZONE 1  
\$250 LOSS DEDUCTIBLE CLAUSE  
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	330	339	352	362	414	425	441	453
20,000	415	433	460	477	517	540	573	595
30,000	449	475	516	542	560	594	645	678
40,000	534	569	623	659	667	712	779	824
50,000	596	641	708	754	745	801	884	942
60,000	668	722	803	857	834	902	1002	1069
70,000	780	844	937	1001	975	1054	1169	1249
80,000	883	955	1063	1134	1103	1194	1328	1418
90,000	982	1063	1184	1265	1227	1328	1478	1579
100,000	1057	1147	1282	1372	1322	1434	1603	1715
120,000	1268	1377	1538	1646	1585	1720	1921	2055
140,000	1478	1604	1793	1918	1849	2006	2242	2398
150,000	1584	1718	1921	2055	1980	2149	2400	2569
160,000	1690	1834	2048	2192	2112	2291	2560	2739
180,000	1949	2111	2354	2515	2437	2639	2941	3143
200,000	2143	2322	2592	2771	2679	2903	3238	3463
EACH \$5000 OVER	54.78	53.79	60.51	64.99	61.62	67.21	75.63	81.22
PERSONAL PROPERTY PER \$1,000	9.39	10.15	11.28	SEE FL-2	11.75	12.68	14.10	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	11.29	12.03	13.16	13.92	14.10	15.04	16.45	17.38
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	11.29	12.03	13.16	13.92	14.10	15.04	16.45	17.38

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
REPLACEMENT COST

ZONE 2  
\$250 LOSS DEDUCTIBLE CLAUSE  
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	209	214	225	229	262	266	281	289
20,000	262	268	291	301	327	335	363	377
30,000	283	292	325	344	354	365	407	429
40,000	337	350	396	417	423	438	495	523
50,000	378	391	450	477	473	491	561	597
60,000	423	442	508	543	528	550	635	677
70,000	495	514	593	634	616	643	742	790
80,000	559	582	670	718	699	730	841	898
90,000	623	649	750	802	777	811	937	1002
100,000	669	698	811	869	838	874	1014	1086
120,000	804	838	973	1042	1004	1048	1218	1302
140,000	937	978	1134	1216	1173	1224	1420	1519
150,000	1004	1048	1216	1303	1257	1311	1521	1628
160,000	1070	1119	1296	1390	1339	1396	1623	1735
180,000	1236	1288	1489	1594	1546	1611	1863	1992
200,000	1357	1413	1639	1755	1699	1770	2053	2193
EACH \$5000 OVER	34.72	32.65	38.34	41.17	39.07	40.83	47.94	51.49
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.39	5.56	6.29	6.65	6.73	6.95	7.85	8.30
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.39	5.56	6.29	6.65	6.73	6.95	7.85	8.30

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
ACTUAL CASH VALUE

ZONE 2  
\$250 LOSS DEDUCTIBLE CLAUSE  
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3	FL-1R NO VAND	FL-1R WITH VAND	FL-2	FL-3
10,000	271	279	290	298	342	350	363	373
20,000	343	355	378	396	427	444	474	492
30,000	369	390	424	446	461	488	530	559
40,000	440	469	514	543	550	585	643	680
50,000	491	528	582	622	614	660	730	776
60,000	550	596	660	706	688	743	827	881
70,000	643	696	771	822	804	869	967	1030
80,000	726	787	875	934	911	984	1095	1170
90,000	808	875	976	1042	1012	1095	1219	1303
100,000	872	946	1057	1130	1088	1182	1321	1412
120,000	1047	1134	1267	1357	1305	1418	1585	1694
140,000	1218	1321	1475	1580	1523	1651	1848	1978
150,000	1304	1418	1581	1692	1631	1772	1980	2118
160,000	1392	1510	1686	1807	1740	1888	2110	2259
180,000	1607	1740	1939	2071	2008	2175	2424	2591
200,000	1765	1915	2134	2283	2206	2390	2669	2853
EACH \$5000 OVER	45.13	44.31	49.84	53.53	50.76	55.37	62.32	66.92
PERSONAL PROPERTY PER \$1,000	5.83	6.29	6.99	SEE FL-2	7.30	7.88	8.76	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	7.00	7.47	8.16	8.63	8.76	9.35	10.21	10.80
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	7.00	7.47	8.16	8.63	8.76	9.35	10.21	10.80

**PREMIUM SECTION  
ADDITIONAL COVERAGES  
ANNUAL PREMIUMS**

**ADDED WATER DAMAGES COVERAGE - (FL-72)**

\$10 per \$1,000

**ADDITIONAL INSURED - (FL 41, FL-44 or FL-41L)**

Coverages A & B (FL-41)	\$12. per additional insured
Coverages L & M (FL-44)	12. per additional insured
Coverages A,B,L & M (FL 41L)	18. per additional insured

**AGGREGATE LIMITS – (FL-19)**

(Mandatory when limit of liability is shown)

Apply the appropriate dollar credit.

Each Occurrence	Aggregate Limits					
	100,000	300,000	500,000	1,000,000	2,000,000	3,000,000
25,000	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50,000	3.00	0.00	0.00	0.00	0.00	0.00
100,000	----	2.00	1.00	0.00	0.00	0.00
300,000	----	----	4.00	2.00	0.00	0.00
500,000	----	----	----	3.00	1.00	0.00
1,000,000	----	----	----	----	3.00	2.00

**ANIMAL SUBLIMIT - (SMIC-FL-373B)**

(Mandatory when limit of liability is shown)

Sublimit	Premium
\$ 10,000	\$ incl
25,000	15

**AUTOMATIC INCREASE IN INSURANCE - (FL-10)**

(Mandatory)

Amount of Quarterly Increase	Surcharge
1.0	2.0%
2.0	4.0%
3.0	6.6%
4.0	9.3%
EACH ADD'L .5	ADD'L Surcharge 1.3%

**BUILDING THEFT COVERAGE - (FL-42)**

\$12.00 Per **Residence**

**CONSTRUCTION OF RESIDENCES ON VACANT LAND - (FL-50A)**

FL-50A

\$30.00 per residence being constructed

**CREDIT TO REMOVE LIABILITY COVERAGE -**

1 - 2 Family	\$ 26.40
3 - 4 Family	68.40

**DEDUCTIBLE - HIGHER DEDUCTIBLE AMOUNTS**

Amount of Deductible	% of Debit	of Credit
\$100.	11%	
150.	6%	
200.	3%	
250.	---	---
500.		3%
1,000.		8%
2,000.		13%
2,500.		17%
5,000.		24%
7,500.		26%
10,000.		30%

**EARTHQUAKE (FL-12)**

Frame (excluding masonry veneer)	.48 (Per \$1,000)
All other	.60

**EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (FL-345)**

Coverage is added to all policies

Insured Value Range	Flat Premium Charge per Policy
\$ 0 - \$100,000	\$15
Over \$100,000	\$25

**EXCLUSIONARY ENDORSEMENT 2 – (ML-SM-2)**

\$2 credit per policy

**EXCLUSIONARY ENDORSEMENT 6 – (ML-SM-6)**

\$2 credit per policy

**HOMEOWNERS ASSOCIATION LOSS ASSESSMENT COVERAGE - (ML-50)**

LIMIT OF LIABILITY	RATE
First \$1,000	\$10
Next \$4,000	6
Next \$5,000	4
Each add'l \$5,000	2

**HURRICANE DEDUCTIBLE – (FL-373H)**

Mandatory for Nassau County:

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

Mandatory for Suffolk County:

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

Optional Higher Deductibles:

Category 1	Category 2	Credit
Hurricane Deductible	Hurricane Deductible	(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

**LANDLORDS PACKAGE PLUS FORM - (SMIC-FL-105)**

\$50

**ORDINANCE OR LAW - (FL-360)**

10% of Coverage A & B premium

**PERSONAL INJURY - (FL-46)**

Limit of Liability	Premium
25,000	30.00
50,000	34.80
100,000	38.40
200,000	42.00
300,000	44.40
500,000	52.80
1,000,000	62.40

**PERSONAL LIABILITY (FL-CPL)**

Limit of Liability	Premium
\$ 25,000	25.20
50,000	28.80
100,000	32.40
200,000	36.00
300,000	39.60
500,000	44.40
1,000,000	54.00

Medical Payments - For each additional \$500 add \$3.60.

**PREMISES ALARM OR FIRE PROTECTION SYSTEM - (ML-216)**

Central Station Fire Alarm Systems	10%
Central Station Burglar Alarm Systems	5%
Automatic Sprinkler System	15%

**RESPONSIBLE LANDLORD CREDIT:** 8%

**PREMISES LIABILITY - INCREASED LIMITS (FL-OLT)**  
(Bodily Injury/Property Damage)

Limit of Liability	1 - 2 Family	3 - 4 Family
\$ 25,000	----	----
50,000	31.00	70.00
100,000	52.00	117.00
200,000	92.00	207.00
300,000	104.00	234.00
500,000	168.00	378.00
1,000,000	246.00	554.00

**PREMISES MEDICAL PAYMENTS**

Medical Payments Limit	Premium
250/10,000	3.60
250/25,000	3.60
250/50,000	4.80
500/10,000	6.00
500/25,000	7.20
500/50,000	7.20
1,000/10,000	9.60
1,000/25,000	9.60
1,000/50,000	10.80

FOR EACH ADDITIONAL \$500 ADD \$3.60

