

**NEW YORK
DWELLING FIRE
PRODUCER MANUAL**

Pacific Employers Insurance Company

Pacific Employers Insurance Company
DWELLING FIRE POLICY MANUAL
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RULE 100.
INTRODUCTION

A. About The Dwelling Manual

The Dwelling Policy Program provides property and related coverages using the forms and endorsements referred to in this Manual. The rates, rules, forms and endorsements of the company shall apply in all cases not provided for in this Manual. This program does not apply to Farm Property. Refer to the company for its method of insuring farm property.

B. Manual Structure

1. Contents

The Dwelling Policy Program Manual contains the rules, classifications and rating provisions for the issuance of the Dwelling Policy. The Manual is divided into two sections, multistate general rules and state rules and rates.

The multistate general rules section contains rules common to most states. Any departures, additions, etc. to these rules, unique to individual jurisdictions, are contained in the state rules and rates section.

The general rules do **not** contain premiums, rates, charges or credits expressed in dollars and cents. They do, however, contain rating factors that are applied to state premiums.

2. General Rules

These rules are grouped into the following categories:

- a. Part I – Coverage And Definition Type Rules,
- b. Part II – Servicing Type Rules,
- c. Part III – Base Premium Computation Rules,
- d. Part IV – Adjusted Base Premium Computation Rules, and
- e. Part V – Additional Coverages And Increased Limits Rules.

3. State Rules And Rates/ISO Loss Costs

These rules are grouped into the following categories:

- a. Exceptions and Additional Rules,
- b. Special State Requirements,
- c. Territory Definitions,
- d. Key Premium/Key Factor Tables, and
- e. Premiums, Rates, Charges and Credits.

C. Company Rates/ISO Loss Costs

1. Definition

This Manual contains either ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses.

2. Company Rates

All rules in this Manual are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums (including base premiums) shall be interpreted to mean those established by the individual insurance company.

3. Loss Cost Conversion

Each insurance company must provide manualholders with either its own rates or with procedures to convert ISO loss costs to rates and/or premiums. If an insurer provides its own rates, use them in place of the ISO loss costs in this Manual. If an insurer does not provide its own rates, manualholders must convert ISO loss costs in this Manual to rates and/or premiums before applying any of the rules. Refer to the company for special instructions – including rounding procedures – on how to do this.

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RULE 101.
FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY

A. Forms

The Dwelling Policy Program makes available the following policy forms:

1. Dwelling Property 1 Basic Form **DP 00 01**,
2. Dwelling Property 2 Broad Form **DP 00 02**, and
3. Dwelling Property 3 Special Form **DP 00 03**.

B. Coverages

1. Forms **DP 00 02** and **DP 00 03** provide the following coverages. These coverages are written as separate items in the policy or in separate policies:
 - a. Coverage **A** – Dwelling
 - b. Coverage **B** – Other Structures
 - c. Coverage **C** – Personal Property
 - d. Coverage **D** – Fair Rental Value
 - e. Coverage **E** – Additional Living Expense
2. Form **DP 00 01** provides Coverages **A** through **D**; Coverage **E** is available by endorsement.

RULE 101.
FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY (Cont'd)

C. Minimum Limits Of Liability

The following coverages are subject to a minimum limit of liability:

Coverages	Minimum Limit
Coverage A – Dwelling	\$12,000 (Form DP 00 02) \$15,000 (Form DP 00 03)
Coverage C – Personal Property	\$4,000 without Coverage A (Forms DP 00 02 and DP 00 03)
There are no minimum limits for Form DP 00 01	

Table 101.C. Minimum Limits Of Liability

RULE 102.
PERILS INSURED AGAINST

The following is a general description of the coverages provided by the individual Dwelling Policy Forms. The policy should be consulted for exact contract conditions.

Perils Insured Against

Perils	DP 00 01 Basic Form	DP 00 02 Broad Form	DP 00 03 Special Form
Fire or Lightning, Internal Explosion	Yes	Yes	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional*	Yes	Yes
Vandalism or Malicious Mischief	Optional**	Yes	Yes
Damage by Burglars, Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden cracking of a steam or hot water heating system, Freezing, Sudden damage from artificial electric currents	No	Yes	Yes
Additional risks with certain exceptions (Special Coverage)	No	No	Yes Coverages A and B
* May only be written with the perils of Fire or Lightning, Internal Explosion			
** May only be written with Extended Coverage			

Table 102. Perils Insured Against

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RULE 103.
ELIGIBILITY

A Dwelling Policy may be issued to provide insurance under:

A. Coverage A – on a dwelling building:

1. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
2. Containing not more than four apartments; and
3. Which may be in a townhouse or rowhouse structure; or
4. In course of construction.

B. Coverage A – on a mobile or trailer home:

1. Using Form **DP 00 01** only;
2. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
3. Containing not more than one apartment;
4. For a policy period of not longer than one year; and
5. At the permanent location described in the policy.

C. Coverage B:

1. At the same location as the dwelling eligible for insurance under Coverage **A**;
2. Not used for business purposes except a permitted incidental occupancy or when rented for use as a private garage;
3. At a separate location when used in connection with the insured location but not for business purposes.

D. Coverage C in:

1. A dwelling, mobile or trailer home eligible under Coverage **A**; or
2. A dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms; or
3. Any apartment, cooperative or condominium unit used as private living quarters of the insured or rented to others.

E. Coverage D for the loss of the fair rental value of:

1. A building eligible for insurance under Coverage **A** or **B**; or
2. Private living quarters eligible under Coverage **C**.

F. Coverage E for the additional living expenses incurred to maintain the insured's household.

RULE 104.
PROTECTION CLASSIFICATION INFORMATION

The Protection Class listings in the Community Mitigation Classification Manual apply to risks insured under Dwelling Program Policies.

- A.** The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
- B.** In a classified area where two or more classifications are shown (for example: 6/9), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10

* First protection class (for example 6/9) . . . use Class 6

Table 104.B. Two Or More Classifications

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C. All other properties are Class 10.

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**RULE 105.
SEASONAL DWELLING DEFINITION**

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

**RULE 106.
CONSTRUCTION DEFINITIONS**

A. Frame

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports or aluminum or plastic siding over frame.

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone.

C. Masonry

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction. (Disregarding floors resting directly on the ground).

D. Superior Construction

1. Non-Combustible

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other noncombustible materials.

2. Masonry Non-Combustible

Exterior walls constructed of masonry materials (as described in Paragraph C.) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

**RULE 107.
SINGLE AND SEPARATE BUILDINGS DEFINITION**

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

1. Buildings which are separated by space shall be considered separate buildings.

2. Buildings or sections of buildings which are separated by:

a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or

b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the innerside of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**RULE 108. – 200.
RESERVED FOR FUTURE USE**

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RULE 201.
POLICY PERIOD

The policy may be written for a period of:

- A.** One year and may be extended for successive policy periods by extension certificate based upon the forms, premiums and endorsements then in effect for the company.
- B.** Three years prepaid at three times the annual premium.
- C.** Three years in annual installments. Each annual installment shall be the annual premium then in effect for the company. Use Deferred Premium Payment Endorsement **DP 04 32**.

For maintaining common anniversary dates, a policy may be written for a period less than one year or less than three years on a pro rata basis.

RULE 202.
CHANGES OR CANCELLATIONS

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium.

RULE 203.
MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

- A.** The effective date of such revision shall be as announced.
 - B.** The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
 - C.** Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect:
 - 1.** In-force policy forms, endorsements or premiums, until the policy is renewed; or
 - 2.** In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.
-

RULE 204.
MULTIPLE LOCATIONS

A policy may be issued to provide insurance at more than one described location in the same state provided:

- A.** The same form and deductible applies at each location;
 - B.** A separate policy declarations page is completed for each location; or
 - C.** The policy declarations page is completed by:
 - 1.** Showing the total policy premium for all locations in the premium payments section.
 - 2.** Showing the deductible by entry of the deductible amount and adding "at each location".
 - 3.** Inserting the form number that applies.
 - 4.** Adding an appropriate reference to the Additional Dwelling Declarations or company equivalent.
-

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RULE 205.
MULTIPLE POLICIES

A. Application

Insurance may be provided on the same property under two or more Dwelling policies in one or more companies as follows:

1. The same form and endorsements must apply to all policies.
2. The same deductible amount must apply to all policies.

B. Endorsement

Use Premium Sharing – Two Or More Policies Endorsement **DP 04 30**.

C. Premium

The premium for each policy is developed as follows:

1. Compute the premium for the total limits of liability from the manual of the company issuing each policy.
2. Allocate the premium determined in Paragraph 1. based on the ratio of each policy's limit of liability to the total limits of liability for all policies.

D. Example

The following example is a premium computation between two companies using a \$50,000 Coverage **A** Limit. The premiums shown are only for illustration.

Each Company's	Company A	Company B
Percentage share	70%	30%
Premium for \$50,000 Cov. A	\$240	\$200
Each Company's Policy Premium	\$168 (70% of \$240)	\$60 (30% of \$200)
Total Premium	(168 + 60) = \$228	

Table 205.D. Example

RULE 206.
MINIMUM PREMIUM

- A.** For prepaid policies a minimum **annual** premium shall be charged for each policy.
- B.** When policies are written under a premium payment plan, no payment shall be less than the minimum premium for each annual period.
- C.** The minimum premium may include all chargeable endorsements or coverages for Fire or Fire and Allied Lines if written at inception of the policy.
- D.** The minimum annual premium shall **not** include charges for Theft or Earthquake Coverage, except when Earthquake is the only peril covered under the policy.
- E.** Refer to company for minimum premium.

RULE 207.
TRANSFER OR ASSIGNMENT

Subject to the consent of the company, all rules of this Manual and any necessary adjustments of premium, a policy may be endorsed to effect:

- A.** Transfer to another location within the same state; or
- B.** Assignment from one insured to another in the event of transfer of title of the dwelling.

RULE 208.
WAIVER OF PREMIUM

- A.** When a policy is endorsed after the inception date, an amount of additional or return premium may be waived.
- B.** Refer to company for amount that may be waived.

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RULE 209.
WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

RULE 210.
REFER TO COMPANY

Whenever a risk is rated on a refer to company basis each company is responsible for complying with regulatory or statutory rate filing requirements.

RULE 211. – 300.
RESERVED FOR FUTURE USE

RULE 301.
BASE PREMIUM COMPUTATION

To compute the Base Premium, use the Key Premiums and Key Factors that are displayed in Rule **301**. Refer to state company rates/ISO loss costs.

A. Fire (All Forms), Extended Coverage (DP 00 01), Broad Form (DP 00 02), Or Special Form (DP 00 03) For Coverage A – Dwelling/Coverage C – Personal Property

1. From the Key Premium Table in this Manual, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Key Factor Table in this Manual, determine the Key Factor for the desired limit of liability. If the desired limit of liability is not shown in the table, **interpolate** as illustrated in Paragraph **B.** of this rule.
3. Multiply the Key Premium by the Key Factor and round to the nearest whole dollar to develop the Base Premium (\$.50 or more rounded to the next higher whole dollar).

B. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example:
 - a. \$25,500 desired limit; the nearest limits are \$25,000 and \$26,000.
 - b. For \$25,000 the Key Factor is 1.082; for \$26,000 the Key Factor is 1.098. Figure the difference between the two Key Factors and divide by 10. This provides a factor per \$100.

$$\begin{array}{r} 1.098 \\ - 1.082 \\ \hline .016 \div 10 = .0016 \end{array}$$

- c. Multiply the factor per \$100 times five, and add 1.082: the Key Factor for \$25,000:

$$\begin{array}{r} .0016 \\ \times 5 \\ \hline .0080 + 1.082 = 1.090 \end{array}$$

- d. The result, 1.090, is the Key Factor for this example.
 2. The factors shown in the interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

RULE 302.
VANDALISM AND MALICIOUS MISCHIEF – DP 00 01

Develop the Base Premium by multiplying the same limit of liability selected for Extended Coverage by the Vandalism and Malicious Mischief rate. Refer to state company rates/ISO loss costs.

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**RULE 303.
ORDINANCE OR LAW COVERAGE – ALL FORMS**

A. Applicability By Form

1. DP 00 01

Coverage is **not** automatically included in this form but may be added by endorsement. See Paragraph **B.** for rating instructions.

2. DP 00 02 And DP 00 03

A limited amount of coverage is automatically included at each Described Location to pay for the increased costs necessary to comply with the enforcement of an ordinance or law. This amount is equal to 10% of the limit of liability that applies to:

- a. Coverage **A** or Unit-Owner Building Items if the insured is an owner of a Described Location; or
- b. Coverage **B** if the insured is an owner of a Described Location which is not insured for Coverage **A** or Unit-Owner Building Items; or
- c. Improvements, Alterations and Additions if the insured is a tenant of a Described Location.

This amount may be increased by endorsement. See Paragraph **B.** for rating instructions.

B. New Or Increased Coverage

1. Ordinance Or Law Coverage

The policy may be endorsed to add (Form **DP 00 01**) or increase (Form **DP 00 02/DP 00 03**) basic Ordinance or Law Coverage to accommodate the increased costs known or estimated by the insured for material and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Endorsement

For Form **DP 00 01**, use Ordinance Or Law Coverage Endorsement **DP 04 74**. For Form **DP 00 02** or **DP 00 03**, use Ordinance Or Law – Increased Amount Of Coverage Endorsement **DP 04 71**.

3. Premium Determination

a. Described Location Including Coverage A

(1) Form DP 00 01

(a) Fire And Extended Coverage

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A	
Total Amount	Factors
10%	1.10
25%	1.25
50%	1.45
75%	1.70
100%	1.90
For each add'l 25% increment, add:	.20

Table 303.B.3.a.(1)(a) Factors

(b) Vandalism And Malicious Mischief

Multiply the rate per \$1,000 used to determine the Vandalism and Malicious Mischief Base Premium, by the dollar amount of coverage added.

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**RULE 303.
ORDINANCE OR LAW COVERAGE – ALL FORMS (Cont'd)**

(2) DP 00 02 Or DP 00 03 – Fire, Broad Or Special Forms

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.15
40%	50%	1.35
65%	75%	1.60
90%	100%	1.80
For each add'l 25% increment, add		.20

Table 303.B.3.a.(2) Factors

b. Described Location Not Including Coverage A, But Including Coverage B – Specific Structures, Unit-Owner Building Items, And/OR Improvements, Alterations And Additions

See Rule 503. for rating instructions.

**RULE 304.
PERMITTED INCIDENTAL OCCUPANCIES**

A. Coverage Description

1. One of the incidental occupancies described in Paragraph **B.** is permitted in a premises eligible for coverage under a Dwelling Policy, if:
 - a. The policy provides insurance under Coverage **A, B** or **C**;
 - b. The incidental occupancy is operated by the insured who is the owner or a resident of the premises; and
 - c. There are no more than two persons at work in the incidental occupancy.
2. Use Permitted Incidental Occupancies Endorsement **DP 04 20**.

B. Permitted Incidental Occupancies

1. Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.
2. Small Service Occupancies meaning occupancies primarily for service rather than sales. For example: barber or beauty shop, tailor or dressmaker, telephone exchanges or shoe repair shops using handwork only.
3. Storage of merchandise if the value of the merchandise does not exceed \$10,000.

C. Amount Of Insurance

The amounts of insurance for the contents of the incidental occupancy and merchandise in storage shall be stated as separate contents items in the policy declarations.

D. Premium Computation

Determine the Coverage **C** Base Premium under Rule 301., using the single Key Factor for the total amount of insurance for:

1. Household personal property,
2. Contents of the incidental occupancy, and
3. Merchandise in storage.

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RULE 305.
LOSS SETTLEMENT OPTIONS

A. Functional Replacement Cost Loss Settlement – Forms DP 00 02 And DP 00 03 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

3. Premium Computation

Develop the Base Premium in accordance with Rule **301.** for the amount of insurance selected for this option.

4. Endorsement

Use Functional Replacement Cost Loss Settlement Endorsement **DP 05 30.**

B. Actual Cash Value Loss Settlement – Forms DP 00 02 And DP 00 03 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage **A** limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.

3. Premium Computation

The premium is computed by multiplying the Base Premium by the appropriate factor from the following table:

Coverage A Limit Of Liability Equals Less Than ____% Of Replacement Value	Factor
80%, but not less than 50%	1.05
Less than 50%	1.10

Table 305.B.3. Factors

4. Endorsement

Use Actual Cash Value Loss Settlement Endorsement **DP 04 76.**

RULE 306. – 400.
RESERVED FOR FUTURE USE

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RULE 401.
SUPERIOR CONSTRUCTION

A. Introduction

Refer to the Construction Definition rule in this Manual for details.

B. Extended Coverage Rating Classification

For Extended Coverage rating purposes a dwelling classified as:

1. Fire Resistive is considered Wind Resistive.
2. Masonry Non-Combustible is considered Semi-Wind Resistive.

C. Premium Computation

Multiply the Masonry Base Premium by the appropriate factor selected from the following table:

Classifications	Fire	E.C., Broad & Special Forms
Fire Resistive & Masonry		
Non-Combustible	.50	.50
Non-Combustible	.50	1.00

Table 401.C. Superior Construction Factors

RULE 402.
COVERAGE C – PERSONAL PROPERTY IN BUILDINGS SUBJECT TO COMMERCIAL CLASS RATES OR SPECIFIC RATES

A. Fire

If the building is classified in Division Five of the Commercial Lines Manual – Fire And Allied Lines, Rule **85.**, Paragraph **B.1.**, **B.2.**, or **B.3.**, use the appropriate factor selected from the following table:

Types Of Construction	B.1. Or B.2.	B.3. Or Is Rated Specifically
1. Fire Resistive, Masonry Non-Comb. & Non-Comb. Multiply the Masonry Coverage C Base Premium by:	.50	1.00
2. All Other Construction Multiply the Masonry Coverage C or Frame Base Premium by:	1.00	2.00

Table 402.A. Coverage C – Personal Property In Buildings

B. Extended Coverage, Vandalism And Malicious Mischief, Broad Or Special Form

Multiply the Coverage **C** Base Premium by 1.00.

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**RULE 403.
DWELLING UNDER CONSTRUCTION**

A. Coverage Description

Two methods are provided for insuring this exposure.

1. Named Insured Is The Intended Occupant

A builder (contractor) may be designated as an additional insured. The policy may be cancelled upon completion of the dwelling. Use Dwelling Under Construction Endorsement **DP 11 43**.

2. Named Insured Is Not The Intended Occupant

The policy shall specify building is in course of construction and permission is granted to complete.

For other coverage bases, refer to the Commercial Lines Manual.

B. Premium Computation

1. Multiply the Coverage **A** Owner Occupied Base Premium by .65.
2. Multiply the Coverage **A** Non-Owner Occupied Base Premium by 1.00.

**RULE 404.
MOBILE OR TRAILER HOMES – DP 00 01 ONLY**

Refer to the state company rates/ISO loss costs.

**RULE 405.
TOWNHOUSE OR ROWHOUSE**

A. Individual Family Units

Determine the total number of individual family units within a Fire Division. For example, a two family dwelling attached to a one family dwelling is considered **three** individual family units within a Fire Division if both dwellings are not separated by a fire wall. Four attached two family dwellings are considered **eight** individual family units within a Fire Division if they are not separated by fire walls. A policy may be issued for:

1. Coverage **A** when the dwelling contains one, two, three or four individual family units within a Fire Division.
2. Coverage **C** in a dwelling with one or more individual family units within a Fire Division.

**RULE 405.
TOWNHOUSE OR ROWHOUSE (Cont'd)**

B. Premium Computation

Number Of Individual Family Units	Use Coverage A* Or C Base Premium
1, 2, 3 or 4	1, 2, 3 or 4 families
5 or more	5 or more families
* Refer to Commercial Lines Manual for Building Coverage when it contains five or more individual family units within a Fire Division	

Table 405.B. Townhouse Or Rowhouse

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**RULE 406.
DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all perils except Earthquake. A separate deductible type applies to Earthquake Coverage as described in Rule **509**.

For Theft Coverage, the deductible amount may differ from the deductible amount that applies to Fire and Allied Lines perils.

Refer to the Earthquake and Theft Coverage rules for the applicable deductible provision.

A. Base Deductible

\$250 Deductible.

B. Optional Deductibles

1. All Perils Deductibles

Multiply the Base Premium for the Base Deductible by the appropriate factors selected from the following table:

Deductible	Fire	E.C., V.&M.M., Broad & Special Forms
\$ 100*	1.05	1.10
500	.97	.91
1,000	.95	.76
2,500	.88	.50
* Refer to company for the minimum annual additional premium charge that applies per policy for all \$100 All Perils Deductibles		

Table 406.B.1. All Perils Deductibles

2. Windstorm Or Hail Deductibles

The following deductible options are used in conjunction with a deductible applicable to all other perils covered under Extended Coverage, Broad or Special Forms.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2% or 5% of the limit of liability that applies to Coverage **A**, **B**, **D** or **E**, whichever is greatest, when the dollar amount of the percentage deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **DP 03 12**.

(3) Declarations Instructions

Enter, on the policy declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to all other perils. For example:

Deductible – Windstorm or Hail 2% of the Coverage **A** limit and \$250 for all other perils.

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**RULE 406.
DEDUCTIBLES (Cont'd)**

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages. For example:

Cov.	Limit Of Liability	1% Ded.	Amount Of Loss	
			Before Ded.	After Ded.
A	\$ 100,000	\$ 1,000	\$ 7,500	—
B	—	—	3,000	—
C	35,000	—	—	—
D	18,500	—	660	—
E	—	—	—	—
			\$ 11,160	\$ 10,160

Table 406.B.2.a.(4) Example

(5) Use Of Factors

The factors displayed in Paragraph (6) incorporate the factors for the All Perils Deductibles shown in Paragraph **B.1.** above. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(6) Deductible Factors

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the appropriate factor selected from the following table for the deductible amounts desired:

Coverage A, B, D Or E And Coverage Options For Buildings And Non-Building Structures			
All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	1%	2%	5%
\$ 100	.99	.92	.82
250	.93	.86	.77
500	.88	.81	.71
1,000	.72	.72	.63
2,500	.49	.49	.48

Table 406.B.2.a.(6)#1 Factors

Coverage C And Other Personal Property Coverage Options*	
All Other Perils Ded. Amt.	Windstorm Or Hail 1%, 2% Or 5% Deductible
\$ 100	1.07
250	.99
500	.90
1,000	.72
2,500	.49
* Only use when policy also covers building or non-building structures	

Table 406.B.2.a(6)#2 Factors

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RULE 406.
DEDUCTIBLES (Cont'd)

b. Higher Fixed-Dollar Deductibles

(1) Deductible Amounts

This option provides for higher fixed dollar deductible amounts of \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the All Other Perils deductible. This option is **not** available for policies covering only personal property.

(2) Declarations Instructions

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Perils. For example:

Deductible – \$250 except \$1,000 for Windstorm or Hail.

(3) Coverage Options

The deductible factors for Coverage **A, B, D** or **E** and coverage options for buildings and non-building structures differ by the deductible amounts that apply to Windstorm or Hail and to other perils.

The deductible factors for Coverage **C** and other personal property coverage options differ by the deductible amount that applies to other perils. They do not differ by the amount of the Windstorm or Hail deductible.

(4) Use Of Factors

The factors displayed in Paragraph **(5)** incorporate the factors for the All Perils Deductibles shown in Paragraph **B.1**. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(5) Deductible Factors

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the appropriate factor selected from the following table for the deductible amounts desired:

Coverage A, B, D Or E And Coverage Options For Buildings And Non-Building Structures			
All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	\$1000	\$2000	\$5000
\$ 100	.95	.87	.83
250	.89	.81	.77
500	.84	.76	.72
1,000	–	.68	.64
2,500	–	–	.49

Table 406.B.2.b.(5)#1 Factors

Coverage C And Other Personal Property Coverage Options*	
All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts \$1000, \$2000 Or \$5000
\$ 100	.97
250	.90
500	.82
1,000	.68
2,500	.49
* Only use when policy also covers building or non-building structures	

Table 406.B.2.b.(5)#2 Factors

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RULE 407.
AUTOMATIC INCREASE IN INSURANCE

A. Coverage Description

The policy may be endorsed to provide automatic annual increases in the Coverage **A** and **B** limits of liability.

B. Premium Computation

1. The premium is computed by the Base Premium by the appropriate factors selected from the following table as follows:

Amount Of Annual Increase	Factor
4%	1.02
6%	1.03
8%	1.04
Each Add'l 4% over 8% add:	.02

Table 407.B.1. Factors

2. The premium for a 3 year policy is 3.2 times the annual policy premium.

C. Endorsement

Use Automatic Increase In Insurance Endorsement **DP 04 11**.

RULE 408.
PROTECTIVE DEVICES

A. Protective Devices Factors

Approved and properly maintained installations of fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium – computed by multiplying the Base Premium by the selected factors below:

Protective Devices Factors

Type Of Installation*	Dwelling Factor	Mobile Or Trailer Home Factor
Central Station Reporting Fire Alarm	.90 to 1.00	.92 to 1.00
Fire Department Reporting Fire Alarm	.93 to 1.00	.95 to 1.00
Local Fire Alarm	.95	.97
Automatic Sprinklers In All Areas Including Attics, Bathrooms, Closets, Attached Structures	.80 to .90	.90 to .95
Automatic Sprinklers In All Areas Except Attic, Bathroom, Closet And Attached Structure Areas That Are Protected By A Fire Detector	.90 to 1.00	.95 to 1.00
* Refer to company for eligibility, types of systems and devices, installations, and available credits		

Table 408.A. Protective Devices Factors

B. Endorsement

Use Premises Alarm Or Fire Protection System Endorsement **DP 04 70**.

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RULE 409.

**ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF
SURFACING – DP 00 02, DP 00 03 AND DP 00 01 WITH DP 00 08**

A. Introduction

The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.

B. Coverage Description

The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the peril of Windstorm or Hail.

C. Premium Determination

To develop a premium for this option, multiply the Base Premium by a factor of .98.

D. Endorsement

Use Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing Endorsement **DP 04 75.**

RULE 410.

BUILDING CODE EFFECTIVENESS GRADING

A. General Information

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to one and two family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Community Mitigation Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Community Mitigation Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Community Mitigation Classification Manual. If the grade in the manual does not apply to one of the perils, the factor should not be applied for that peril.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than one, exception rating procedures may apply.

1. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm or hail hazard. This classification is effective only from the date of the certification.

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**RULE 410.
BUILDING CODE EFFECTIVENESS GRADING (Cont'd)**

2. Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with the earthquake mitigation elements of one of the three nationally recognized building codes. This classification is effective only from the date of the certification.

D. Ungraded Risks

Buildings which do **not** meet the criteria in Paragraph **B.** or **C.** for Grade assignment are rated and coded as ungraded risks. Do **not** classify as Grade 10.

E. Premium Credit Computation

1. Community Grading

a. Windstorm Or Hail

Compute the premium credit as follows:

(1) For buildings which are eligible under Paragraph **B.** of this rule, and for personal property inside such buildings, multiply the Key Premium for Extended Coverage (**DP 00 10**) by the applicable factor in Paragraph **E.1.c.(1)**; and

(2) Multiply the result from Paragraph (1) by the Key Factor for the desired amount of insurance.

b. Earthquake

When Earthquake Endorsement **DP 04 69** is attached to the policy, multiply the Earthquake Base Premium by the appropriate factor in Paragraph **E.1.c.(2)** located in the state exceptions.

c. Credit Factors

Refer to state exceptions for state specific factors.

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in Paragraph **C.**, use the appropriate factor listed under Paragraph **E.1.c.** located in the state exceptions.

**RULE 411. – 499.
RESERVED FOR FUTURE USE**

**RULE 500.
MISCELLANEOUS LOSS COSTS**

This rule is reserved to provide rates for various rating rules in this Manual. Refer to state company rates/ISO loss costs.

**RULE 501.
COVERAGE B – OTHER STRUCTURES**

A. Coverage Description

Coverage for other structures described as covered under Coverage **B** is automatically provided on a blanket basis for up to 10% of the Coverage **A** limit.

1. Under Form **DP 00 01**, use of this option reduces the Coverage **A** limit for the same loss.

2. Under Form **DP 00 02** or **DP 00 03**, this limit is additional insurance.

The blanket limit may not be increased.

B. Specific Structures Coverage

Coverage may be purchased for specific structures. See Paragraph **C.**

C. Premium Computation

1. Structure Rented To Others For Dwelling Purposes

Rate each structure separately as a Coverage **A** Dwelling, Non-Owner-Occupied under Rule **301**.

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2. Structure Not Rented To Others For Dwelling Purposes

Enter the limit of liability and description of each structure in the Coverages Declarations of the policy at inception or by Change Endorsement **DP 12 10** after policy inception.

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RULE 501.

COVERAGE B – OTHER STRUCTURES (Cont'd)

- a. Policy includes Coverage **A** or structure does not have permitted incidental occupancy or is at same described location as the dwelling:
 - (1) **Fire, Extended Coverage, Broad And Special Forms**
Refer to the state company rates/ISO loss costs Rule **500**. Miscellaneous Rates.
 - (2) **Vandalism And Malicious Mischief (DP 00 01)**
Refer to the state company rates/ISO loss costs Rule **302**. Vandalism And Malicious Mischief.
 - b. Policy does not include Coverage **A** or structure has permitted incidental occupancy or is not at same described location as the dwelling:
 - (1) **Fire, Extended Coverage, Broad And Special Forms**
Rate each structure separately as a Coverage **A** item under Rule **301**. using the one Family Key Premium.
 - (2) **Vandalism And Malicious Mischief (DP 00 01)**
Refer to the state company rates/ISO loss costs Rule **302**. Vandalism And Malicious Mischief.
-

RULE 502.

COVERAGE D – FAIR RENTAL VALUE

COVERAGE E – ADDITIONAL LIVING EXPENSE

A. Introduction

Coverage is provided in the forms on a limited basis as follows:

1. Form DP 00 01

a. Coverage D

Up to 20% of the Coverage **A** limit is available. Use of this option reduces the Coverage **A** limit for the same loss.

b. Coverage E

Not automatically included in form. It may be added as noted in Paragraph **B**.

2. Form DP 00 02 Or DP 00 03

Coverage **D** and **E** combined – Up to 20% of the Coverage **A** limit is available for Coverage **D** and Coverage **E** combined as additional insurance.

B. Coverage Description

Coverage may be increased or added as follows for all forms:

1. Coverage D

- a. The amount recoverable each month under this coverage shall be based on the lost rental income less any expenses that do not continue during untenability.

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RULE 502.

COVERAGE D – FAIR RENTAL VALUE

COVERAGE E – ADDITIONAL LIVING EXPENSE (Cont'd)

- b. Enter amount of increase in policy declarations at inception or in Change Endorsement **DP 12 10**, after policy inception.
- c. For **DP 00 01**, the amount recoverable each month is limited to a fraction of the total rental value amount insured under the policy. This fraction is equal to one divided by the number of months dwelling is rented per year. Enter the fraction in the policy declarations or **DP 12 10**.

DP 00 01 Example

Factors
\$6,000 = Rental Value Coverage in Form (10% of Coverage A limit of \$60,000)
+2,000 = Additional Insurance (Shown under Coverage D in policy declarations)
\$8,000 = Total Rental Value Amount Insured
Scenario A
If dwelling is rented for entire year, then fraction = 1/12. \$8,000 X 1/12 = Up to \$666.66 available each month.
Scenario B
If dwelling is rented 8 months per year, then fraction = 1/8. \$8,000 X 1/8 = Up to \$1,000 available each month

Table 502.B.1.c. DP 00 01 Example

2. Coverage E

- a. Enter initial limit (**DP 00 01**) or amount of increase (**DP 00 02** or **DP 00 03**) in policy declarations at inception or in Change Endorsement **DP 12 10** after policy inception.
- b. Always show "up to 25% per month" in the policy or endorsement declarations.
- c. Use Additional Living Expense Endorsement **DP 04 14**.

C. Premium Computation

1. Policy Includes Coverage A Or Coverage C

a. Fire, Extended Coverage, Broad And Special Forms

Refer to the state company rates/ISO loss costs Rule **500**. Miscellaneous Rates.

b. Vandalism And Malicious Mischief (DP 00 01)

Refer to the state company rates/ISO loss costs Rule **302**. Vandalism And Malicious Mischief.

2. Policy Does Not Include Coverage A Or Coverage C

a. Fire, Extended Coverage, Broad And Special Forms

(1) One To Four Family Dwelling

Multiply the Coverage **A** Key Premium by the Coverage **A** Key Factor, for:

- (a)** The Coverage **D** limit, times .53; or
- (b)** The Coverage **E** limit, times 1.00

(2) Five Or More Family Dwelling

Calculate the premium as instructed above using the four Family Key Premium.

b. Vandalism And Malicious Mischief (DP 00 01)

Refer to the state company rates/ISO loss costs Rule **302**. Vandalism And Malicious Mischief.

RULE 503.
ORDINANCE OR LAW COVERAGE FOR COVERAGE B – SPECIFIC STRUCTURES, BUILDING ITEMS AND IMPROVEMENTS, ALTERATIONS AND ADDITIONS

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**RULE 505.
BUILDING ITEMS CONDO UNIT-OWNER – DP 00 01 OR DP 00 02**

A. Unit-Owners Coverage Including Standard Other Insurance And Service Agreement

1. Coverage Description

Building items are not covered in the forms.

Named Perils or Special Coverage is available for an additional premium.

2. Stand Alone Coverage

Coverage may be written without Coverage A, B, C, D or E.

3. Premium Computation

a. Fire, Extended Coverage, Broad And Special Forms

(1) If the policy includes Coverage A, B, C, D or E, refer to the state company rates/ISO loss costs Rule 500. Miscellaneous Rates.

(2) If the policy does not include Coverage A, B, C, D or E, multiply the Coverage A., Four Family, Owner-Occupied Key Premium (for the territory, protection and construction applying to the described location) by the Coverage A Key Factor for the amount of insurance desired.

b. Vandalism And Malicious Mischief (DP 00 01)

Refer to the state company rates/ISO loss costs Rule 302. Vandalism And Malicious Mischief.

4. Endorsement

a. Use Form DP 00 01 or DP 00 02 and Unit-Owners Coverage Endorsement DP 17 66.

b. Use Form DP 00 02 and Unit-Owners Coverage Endorsement DP 17 66 and SpecialCoverage Endorsement DP 04 65.

B. Unit-Owners Coverage Including Modified Other Insurance And Service Agreement Condition

1. Introduction

Unit-Owners Coverage Endorsement DP 17 66 provides that if there is other insurance in the name of a corporation or association of property owners covering the same property, payment for a covered loss under Unit-Owners Coverage Endorsement DP 17 66 will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Unit-Owners Coverage Endorsement DP 17 66.

2. Coverage Description

The policy may be endorsed to modify the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

3. Premium Computation

Multiply the premium(s) developed in accordance with Paragraph A.3. by 1.25.

4. Endorsement

Use Unit-Owners Coverage – Modified Other Insurance And Service Agreement Condition Endorsement DP 17 71 instead of Unit-Owners Coverage Endorsement DP 17 66 noted in Paragraph A.4.

**RULE 506.
LOSS ASSESSMENT PROPERTY COVERAGE CO-OP OR CONDO UNIT-OWNER OR TENANT – DP 00 01 OR DP 00 02 DWELLING BUILDING OWNER – ALL FORMS**

A. Coverage Description

1. Coverage for property loss assessment, for which the insured may be liable, is not included in the forms.

2. Coverage is available for an additional premium for all insured perils.

3. When coverage is desired for the peril of Earthquake, refer to Rule 509.C. for policy writing and rating instructions.

B. Stand Alone Coverage

Coverage may be written without Coverage A, B, C, D or E.

C. Endorsement

Use Loss Assessment Property Coverage Endorsement DP 04 63.

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RULE 506.

LOSS ASSESSMENT PROPERTY COVERAGE CO-OP OR CONDO UNIT-OWNER OR TENANT – DP 00 01 OR DP 00 02 DWELLING BUILDING OWNER – ALL FORMS (Cont'd)

D. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

- a. If the policy includes Coverage **A, B, C, D** or **E**, refer to the state company rates/ISO loss costs Rule **500. Miscellaneous Rates**.
- b. If the policy does not include Coverage **A, B, C, D**, or **E**, multiply the Coverage **A**, Four Family, Owner-Occupied Key Premium (for the territory, protection and construction applying to the described location) by the Coverage **A** Key Factor for the amount of insurance desired.

2. Vandalism And Malicious Mischief (DP 00 01)

Refer to the state company rates/ISO loss costs Rule **302. Vandalism And Malicious Mischief**.

RULE 507.

FIRE DEPARTMENT SERVICE CHARGE

The limit of \$500 may be increased subject to the rules and rates of the company.

RULE 508.

TREES, SHRUBS AND OTHER PLANTS

A. Form DP 00 01

1. Coverage Description

Coverage for trees, shrubs and other plants is not provided in this form. However, for an additional premium, coverage is available for specified perils on two bases, with and without the peril of windstorm or hail. Coverage is limited to a \$500 per item maximum.

Declare on the endorsement or elsewhere in the policy, as directed by the company, whether the peril of windstorm or hail applies.

2. Stand Alone Coverage

This coverage may be written without Coverage **A, B, C, D** or **E**.

3. Endorsement

Use Trees, Shrubs And Other Plants Endorsement **DP 04 17**.

B. Forms DP 00 02 Or DP 00 03

1. Coverage Description

Up to 5% of the Coverage **A** limit is available in the form (subject to a \$500 per item maximum) for specified perils as additional insurance.

2. Windstorm Or Hail Coverage

Coverage for Windstorm or Hail is available up to 5% of Coverage **A** limit (subject to a \$500 per item maximum) for an additional premium.

3. Endorsement

Use Windstorm Or Hail Endorsement **DP 04 18**.

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

Refer to state company rates/ISO loss costs Rule **508**.

2. Vandalism And Malicious Mischief (DP 00 01)

Refer to state company rates/ISO loss costs Rule **302. Vandalism And Malicious Mischief**.

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RULE 509.
EARTHQUAKE COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Property Coverages for the same limits provided in the policy. When added to the Fire policy, this peril shall apply to the same coverages and for the same limits that apply to the peril of Fire. Use Earthquake Endorsement **DP 04 69**.

B. Earthquake Only Coverage

When a policy is written to cover only the peril of Earthquake:

1. Use Form **DP 00 01** for Actual Cash Value Loss Settlement or **DP 00 02** for Replacement Cost;
2. Refer to company for Endorsements; and
3. Multiply the rates in this rule by a **factor** of 1.10.

C. Loss Assessment Coverage

When the policy is extended to cover loss assessment resulting from loss by this peril, the limit of liability shall be based on the insured's proportionate interest in total value of all collectively owned buildings and structures of the corporation or association of property owners. Refer to company for rates. Use Loss Assessment Coverage For Earthquake Endorsement **DP 04 68**.

D. Deductible

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability for Coverage **A** and Coverage **C** are included in this rule.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A, B** and **C**.

Earthquake rates/loss costs are displayed for the 5% and 10% deductible in the state company rates/ISO loss costs Rule **509**. Credit factors for deductible percentage amounts of 15%, 20% and 25% are provided in Paragraph **F**. Premium For Higher Deductibles of this rule.

E. Premium For Base Deductible

Develop the Base Premium as follows:

1. Determine whether Construction Table **A, B**, and/or **C** applies for the appropriate deductible. Refer to state company rates/ISO loss costs.
2. Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions section in this Manual.
3. Add the results of the following three steps:
 - a. Multiply the Coverage **A** limit by the state company rates/ISO loss costs found in Column A of the table;
 - b. Multiply the Coverage **C** limit by the state company rates/ISO loss costs found in Column B of the table; and
 - c. Multiply the sum of the Additional Coverage **D** and **E** limits by the state company rates/ISO loss costs found in Column C of the table.
4. For Building or Non-Building Structure Items – All Forms:

Multiply the state company rates/ISO loss costs in Column C of the Table by the appropriate limit of liability for Other Building Coverage options (for example, Bldg. Items Coverage; Improvements, Alterations and Additions – Increased Limits and Other Personal Property Coverage – Merchandise in Storage).
5. For Ordinance or Law – Basic and Increased Limit – All Forms:

Multiply the state company rates/ISO loss costs determined in **E.3.a.** by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

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**RULE 509.
EARTHQUAKE COVERAGE (Cont'd)**

F. Premium For Higher Deductibles

Multiply the Base Premium determined in Paragraph E. by a factor from the following table:

Deductible Percentage	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

Table 509.F. Higher Deductibles Factors

G. Building Code Effectiveness Grading

Refer to General Rule **410**. Building Code Effectiveness Grading for information which may affect Earthquake rating.

**RULE 510.
THEFT COVERAGE**

A. Introduction

A Fire policy insuring Coverage **A** or **C** may be extended, for an additional premium, to provide On and Off-Premises Coverage for the perils of Theft and Vandalism and Malicious Mischief (V.&M.M.) resulting from theft.

1. Owner-Occupied Dwellings, Co-Op Or Condo Units; And Apartments Occupied By Tenant (Named Insured)

a. Coverage Description

The policy may be extended to provide On or Off-Premises Coverage.

b. Minimum Limit Of Liability

The minimum limit of liability is \$1,000 each for On and Off-Premises Coverage.

c. Off-Premises Coverage

Off-Premises Coverage is **only** available when On-Premises Coverage is purchased.

The limit of liability shall not be greater than that selected for On-Premises Coverage.

d. Endorsement

Use Broad Theft Coverage Endorsement **DP 04 72**.

2. Non-Owner-Occupied Dwellings, Co-op Or Condo Units; And Apartments Occupied By Tenant (Other Than Named Insured)

a. Coverage Description

The policy may be extended to provide On-Premises Coverage **only**.

b. Limit Of Liability

The minimum limit of liability is \$1,000.

c. Endorsement

Use Limited Theft Coverage Endorsement **DP 04 73**.

B. Premium Computation

Refer to state company rates/ISO loss costs for the Base Deductible.

Compute the premiums separately for each premises in the manner and sequence that follows:

1. Theft And Vandalism And Malicious Mischief

a. Owner-Occupied Dwellings

Compute the premiums for the desired limit of liability separately for On and Off-Premises Coverage.

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RULE 510.
THEFT COVERAGE (Cont'd)

b. Non-Owner-Occupied Dwellings, (On-Premises Only)

Multiply the On-Premises premium computed above by a factor of 1.50.

2. Burglar Alarm Discount (On-Premises Only)

- a. Approved and properly maintained installations of burglar alarms in the dwelling may be recognized for a reduced premium – developed by applying the selected factors to the premiums computed in Paragraph **B.1.a.** or **B.1.b.**

Type Of Installation*	Factor
Central Station Reporting Burglar Alarm	.95 to 1.00
Police Station Reporting Burglar Alarm	.97 to 1.00
Local Burglar Alarm	.98
* Refer to company for eligibility, types of systems and devices, installations and available credits.	

Table 510.B.2.a. Factors

- b. Use Premises Alarm Or Fire Protection System Endorsement **DP 04 70.**

C. Deductibles

1. Base Deductible

\$250 Deductible.

2. Optional Deductibles

To compute the premium for this provision, multiply the premium for the Base Deductible computed in Paragraph **B.1.** by the factor listed in the following table:

Deductible*	Factor
\$ 100	1.20
\$ 500	.95
\$ 1,000	.80
\$ 2,500	.65
* Refer to the state company rates pages for the minimum annual additional premium charge that applies per policy	

Table 510.C.2 Factors

RULE 511.
SINKHOLE COLLAPSE COVERAGE

A. Coverage Description

The policy may endorsed to provide Sinkhole Collapse Coverage.

B. Premium Computation

1. Refer to state company rates/ISO loss costs and;
2. Multiply the rate per \$1,000 by:
 - a. Coverage **A**, **B** and/or **C** amounts of insurance;
 - b. Improvements, Alterations and Additions – Increased Limits;
 - c. Other Building or Structure Options (for example Bldg. Items Coverage);
 - d. Other Personal Property Coverage Options (for example Merchandise in Storage);
 - e. Ordinance or Law Coverage, basic amount and, if applicable, increased amount of coverage.

C. Endorsement

Use Sinkhole Collapse Endorsement **DP 04 99.**

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**RULE 512.
WINDSTORM OR HAIL COVERAGE – AWNINGS, SIGNS AND OUTDOOR RADIO AND TELEVISION
EQUIPMENT**

A. Coverage Description

The peril of Windstorm or Hail does **not** cover:

1. Awnings, Signs and Outdoor Radio and Television Equipment in **DP 00 01** or **DP 00 02**;
 2. Outdoor Radio and Television Equipment in **DP 00 03**;
- whether or not attached to a Dwelling Building or Other Structure.

B. Premium Computation

Coverage may be provided for an additional premium. Refer to the state company rates/ISO loss costs.

C. Endorsement

Use Windstorm Or Hail – Radio And Television Antennas, Awnings And Signs Endorsement **DP 04 19**.

**RULE 513.
WATER BACK UP AND SUMP OVERFLOW**

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$250 deductible. No other deductible option is available.

C. Premium Computation

Refer to state company rates/ISO loss costs.

D. Endorsement

Use Water Back Up And Sump Discharge Or Overflow Endorsement **DP 04 95**.

**RULE 514.
ASSISTED LIVING CARE COVERAGE**

A. Introduction

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property and additional living expense coverage to a person regularly residing in an Assisted Living Care facility, provided such person:
 - a. Is related to an insured by blood, marriage or adoption; and
 - b. Is not a member of that insured's household.
2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.
3. The endorsement provides the following basic limits of coverage:
 - a. \$10,000 for Coverage **C** – Personal Property with limitations ranging from \$100 to \$500 for certain items of property; and
 - b. \$6,000, at \$500 per month, for Additional Living Expenses.

C. Premium

Refer to state company rates/ISO loss costs.

D. Endorsement

Use Assisted Living Care Coverage Endorsement **DP 04 59**.

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RULE 515.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of \$500 applies separately to each involved golf cart and, separately to Property Coverages if not in or upon a golf cart at the time of loss.

The \$500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium Computation

Rate each cart separately using the rate per \$500 of insurance. Refer to state company rates/ISO loss costs.

F. Endorsement

Use Owned Motorized Golf Cart – Physical Loss Coverage Endorsement **DP 05 28**.

RULE 516.
GRAVEMARKERS

A. Coverage Description

Coverage for gravemarkers, including mausoleums, is not included in the forms. The policy may be endorsed to provide \$5,000 in coverage for gravemarkers, including mausoleums, on the Described Location.

B. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

Refer to the state company rates/ISO loss costs Rule **500**. Miscellaneous Rates.

2. Vandalism And Malicious Mischief (DP 00 01)

Refer to the state company rates/ISO loss costs Rule **302**. Vandalism And Malicious Mischief.

C. Endorsement

Use Gravemarkers Endorsement **DP 04 58**.

RULE 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

A. Coverage Description

When the optional Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

\$10,000 to pay for loss to covered real or personal property, owned by an insured, that is damaged by fungi, wet or dry rot, or bacteria on the described location.

This Coverage applies only for the policy period in which the loss or costs occur.

If more than one location is insured under this policy, enter the address of such locations on this endorsement or the policy declarations.

**RULE 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE (Cont'd)**

B. Increased Limits

1. Limits may be increased to \$25,000 or \$50,000. The limit selected is entered on the coverage endorsement or the policy declarations.
2. Refer to Paragraph **D. Rating Basis**, for premium computation instructions.

C. Application Of Limits Of Liability

For Property Coverage, \$10,000 or the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage or the number of claims made during the policy period.

D. Premium Computation

1. Basic Limits

There is no premium adjustment.

2. Increased Limits

Refer to state company rates/ISO loss costs for an additional charge.

E. Endorsement

1. Use Limited Fungi, Wet Or Dry Rot, Or Bacteria Endorsement **DP 04 22**.
2. The subject optional endorsement titled Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage provides complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the applicable limit of liability that applies for the Other Coverage Limited Fungi, Wet Or Dry Rot, Or Bacteria. Also enter on this endorsement the address of all locations to be insured for Limited Fungi, Wet Or Dry Rot, Or Bacteria.

**RULE 518. – RULE 600.
RESERVED FOR FUTURE USE**

RULE A1.
SPECIAL STATE REQUIREMENTS

- A.** Use Special Provisions Endorsement **DP 01 31** with all Dwelling Policies.
- B.** Water Exclusion Endorsement
Use Endorsement **DP 16 09** with all **DP 00 02** policies.
Use Endorsement **DP 16 10** with all **DP 00 01** and **DP 00 03** policies.
- C.** Fungi Endorsement
Use Endorsement **DP1006 ACE** with all Dwelling Policies

RULE A2.
WINDSTORM PROTECTIVE DEVICES

A. Storm Shutters And Hurricane Resistant Laminated Glass

- 1. When the policy covers the peril of Windstorm or Hail, a risk may be eligible for a premium credit if Exterior Wall and Roof Openings such as Doors, Windows, Skylights, and Vents are fully protected with hurricane resistant storm shutters or hurricane resistant laminated glass.
- 2. The storm shutters or hurricane resistant laminated glass must be designed and properly installed in accordance with manufacturer's specifications to effectively withstand external pressure and wind-borne debris from a storm with sustained wind speed of at least 110 miles per hour or a storm surge of 8 feet above normal.
- 3. Roof ridge vents and soffit vents do not have to be protected by windstorm protective devices.
- 4. Use Windstorm Protective Devices Endorsement **DP 04 21**.

B. Qualification for Credit

- 1. To qualify for the credit, the windstorm protective devices shall fully protect all openings of all buildings on the described location.
- 2. When personal property is the primary item insured at a described location, to qualify for the credit, the windstorm protective devices shall fully protect all openings of the one family dwelling in which the insured resides, (including other buildings on the premises), or all openings in the apartment, condominium or cooperative unit in a multi-family dwelling in which the insured resides.

C. Responsibility for Closing And Securing Windstorm Protective Devices

A company may require the insured to make arrangements with others to close and secure all storm shutters or acceptable alternatives when necessary, when the insured is not able to do so.

D. Premium Credit Computations

- 1. Key Premium for Storm Shutters OR Hurricane Resistant Laminated Glass.

Compute the premium credit as follows:

- a.** Multiply the Key Premium for Extended Coverage (**DP-1**) by **.05**.

If all openings are covered by both Storm Shutters AND Hurricane Resistant Laminated Glass, multiply the Key Premium by **.10**.

- b.** Multiply the result from Step **a.** above by the Key Factor for the desired amount of insurance.

When coverage is written for Building Items or for Improvements, Alterations or Additions **without** Coverage **A, B, C, D** or **E**, follow Steps **a.** and **b.** above.

- 2. Additional Premium Computation

To compute the premium credit when coverage for Building Items or Improvements, Alterations, or Additions is written **with** Coverages **C, D** or **E**, multiply the premium developed for the additional coverage or increased limits by **.05** if all openings are protected by EITHER Storm Shutters or Hurricane Resistant Laminated Glass. If all openings are covered by both Storm Shutters AND Hurricane Resistant Laminated Glass, multiply the key premium by **.10**.

RULE 104.
PROTECTION CLASSIFICATION INFORMATION

The following is added to Rule 104.:

- D. For Information regarding Class 8B, refer to the Community Mitigation Classification Manual.
- E. For all protection classes **except** N.Y.C. and Class 10, indicate the fire district.

RULE 201.
POLICY PERIOD

Rule 201. Policy Period is deleted and replaced by the following:

Policies are written for 12 months

RULE 202.
CHANGES OR CANCELLATIONS

All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.

RULE 206.
MINIMUM PREMIUM

Rule 206. Minimum Premium is deleted and replaced by the following:

A minimum annual premium of not less than \$50 must be charged for each policy.

RULE 208.
WAIVER OF PREMIUM

Rule 208. Waiver of Premium is deleted and replaced by the following:

No charge will be made and no refunds given when the net change amounts to less than \$3.00

Exception: On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

RULE 210.
REFER TO COMPANY

Rule 210. Refer To Company is deleted.

RULE 211.
INSTALLMENTS

An additional charge of \$10.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: Pre-Paid, One Pay, Two Pay, Four Pay and Ten Pay.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$20.00 may be charged.

RULE 212.
AUTOMATIC DEBIT OF POLICY PREMIUM

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

RULE 303.
ORDINANCE OR LAW COVERAGE – ALL FORMS

Paragraph 303.B.3.a. is replaced by the following:

B. New Or Increased Coverage

3. Premium

a. Described Location Including Coverage A

(1) Form DP 00 01

(a) Fire And Extended Coverage

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A	
Total Amount	Factors
100%	1.20

Table 303.B.3.a.(1)(a) Factors

(b) Vandalism And Malicious Mischief

Multiply the rate per \$1,000 used to determine the Vandalism and Malicious Mischief Base Premium, by the dollar amount of coverage added. Then multiply that result by .30.

(2) DP 00 02 Or DP 00 03 – Fire, Broad Or Special Forms

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
90%	100%	1.20

Table 303.B.3.a.(2) Factors

RULE 305.
LOSS SETTLEMENT OPTIONS

Rule 305. does not apply.

RULE 406.
DEDUCTIBLES

Rule 406. Deductibles is deleted and replaced by the following:

All Dwelling policies are subject to a deductible that applies to a loss from all perils covered under the policy and to each loss occurrence.

Enter the deductible option selected on the Policy Declarations.

1. **\$250 Deductible**

All premiums and rates in this manual are for this deductible amount unless otherwise indicated.

2. **Higher Deductibles Options**

The premium for these options shall be developed by reducing the \$250 deductible premium by the credits listed below for the total premium for Fire, EC, Broad Form or Special Form.

DEDUCTIBLE	CREDIT	MAXIMUM
\$500	10%	\$100
\$1,000	20%	\$250
\$2,500	30%	\$600
\$5,000	40%	\$1,100
\$10,000	45%	\$1,900

3. **\$100 Buyback** - 10% Surcharge

RULE 407.
AUTOMATIC INCREASE IN INSURANCE

Rule 407. Automatic Increase in Insurance is deleted and replaced with the following:

EXTRA MEASURE OF PROTECTION ENDORSEMENT - BROAD FORM AND SPECIAL FORM

The Extra Measure of Protection Endorsement shall be attached to all Dwelling Fire Broad Form and Special Form policies at no increase in premium. The following is a general description of the additional coverages provided by the Extra Measure of Protection endorsement. For specific conditions, consult the endorsement text.

Inflation Protection - The Limits of Liability for Coverages A, B, D, and E are automatically increased in accordance with the local percentage of increase in residential construction costs.

Replacement Cost Coverage - Revised replacement cost provisions for Coverages A and B.

Use Endorsement DP1002 ACE - Extra Measure of Protection

INFLATION PROTECTION COVERAGE ENDORSEMENT - BASIC FORM ONLY

Automatic Increase in Insurance is deleted and the following substituted:

The Inflation Protection Coverage Endorsement shall be attached to Dwelling Basic Form Only policies at no increase in premium. The following is a general description of the additional coverage provided by the Dwelling Inflation Protection Endorsement. For specific conditions, consult the endorsement text.

Inflation Protection - The Limits of Liability for Coverage A are automatically increased in accordance with the local percentage of increase in residential construction costs.

Use Endorsement DP1001 ACE - Inflation Protection Coverage Endorsement

RULE 408.
PROTECTIVE DEVICES

Table 408.A. Protective Devices Factors is deleted and replaced by the following:

Type Of Installation	Dwelling Factor
Central Station Reporting Fire Alarm	.90
Fire Department Reporting Fire Alarm	.93
Local Fire Alarm	.95
Automatic Sprinklers In All Areas Including Attics, Bathrooms, Closets, Attached Structures	.80
Automatic Sprinklers In All Areas Except Attic, Bathroom, Closet And Attached Structure Areas That Are Protected By A Fire Detector	.90

RULE 409.
ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – DP 00 02, DP 00 03 AND DP 00 01 WITH DP 00 08

Rule **409.** does not apply.

RULE 410.
BUILDING CODE EFFECTIVENESS GRADING

Rule **410.** does not apply.

RULE 503.
ORDINANCE OR LAW COVERAGE FOR COVERAGE B – SPECIFIC STRUCTURES, BUILDING ITEMS AND IMPROVEMENTS, ALTERATIONS AND ADDITIONS

Paragraph **B.** is replaced by the following:

B. Increased Limits

The only amount offered will be 100%.

Paragraph **C.** is replaced by the following:

C. Premium

1. The premium for this additional coverage is determined based on the dollar amount of coverage added for **DP 00 01**, or the dollar amount of increase, represented by the increased percentage selected above the basic limit for **DP 00 02** or **DP 00 03**.

RULE 504.
IMPROVEMENTS, ALTERATIONS AND ADDITIONS TENANT AND CO-OP UNIT-OWNER – DP 00 01 OR DP 00 02

Paragraph **E.2.** is replaced by the following:

E. Endorsement

2. Use Improvements, Alterations And Additions Endorsement **DP 04 31** and Special Coverage Endorsement **DP 04 82** for Special Coverage.

RULE 505.
BUILDING ITEMS CONDO UNIT-OWNER – DP 00 01 OR DP 00 02

Paragraph **A.4.b.** is deleted and replaced by the following:

Use Form **DP 00 02** and Unit-Owners Coverage Endorsement **DP 17 66** and Special Coverage Endorsement **DP 04 82**.

Paragraph **B** is deleted.

RULE 509.
EARTHQUAKE COVERAGE

Rule 509. Earthquake Coverage is deleted and the following substituted:

EARTHQUAKE COVERAGE – DP 1, 2 or 3

1. When added to the Fire policy, this peril shall apply to the same Coverages and for the same limits that apply to the peril of Fire.

Use Endorsement **DP1003 ACE** – Earthquake - Exterior Masonry Veneer Not Covered

Use Endorsement **DP1004 ACE** – Earthquake - Exterior Masonry Veneer Covered

2. A policy may not be written to cover only the peril of Earthquake
3. A policy may not be extended to cover loss assessment resulting from the peril of Earthquake.
4. A deductible of 5%, subject to a \$250 minimum, applies separately to loss under the various coverages of the policy. If the limit of liability on property is increased by endorsement, the total is used to determine the deductible.
5. Premium – refer to the rate pages.

RULE 510.
THEFT COVERAGE

Table **510.B.2.a. Factors** is deleted and replaced by the following:

Type Of Installation	Factor
Central Station Reporting Burglar Alarm	.95
Police Station Reporting Burglar Alarm	.97
Local Burglar Alarm	.98

Paragraph **C.** is deleted.

RULE 512.
WINDSTORM OR HAIL COVERAGE – AWNINGS, SIGNS AND OUTDOOR RADIO AND TELEVISION EQUIPMENT

Rule **512.** does not apply.

RULE 513.
WATER BACK UP AND SUMP OVERFLOW

Rule **513.** does not apply.

RULE 514.
ASSISTED LIVING CARE

Rule **514.** does not apply.

RULE 515.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

Rule **515.** does not apply.

RULE 516.
GRAVEMARKERS

Rule **516.** does not apply.

RULE 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

Rule **517.** Is delated and replaced by:

The applicable limit provided under the policy may be increased.

Premium Charge - \$1 per \$1000
Maximum Charge of \$350

Use Endorsement DP1008 ACE – Increased Property Damage Limit For Loss From Fungi

ADDITIONAL RULES

NEW HOME CREDIT

Dwellings are eligible for a credit applicable to the premium tables.

The credit is dependent upon the calendar year that the dwelling was completed and first occupied in accordance with the following table:

For Homes Completed and Occupied	Apply Credit of
During the current calendar year	10%
One year preceding current calendar year	8%
Two years preceding current calendar year	6%
Three years preceding current calendar year	4%
Four years preceding current calendar year	2%

COVERAGE A DWELLING - FULL COST REPLACEMENT WITH BUILDING CODE UPGRADE COVERAGE - FORM DP-3 ONLY

When Coverage A insures a 1 to 4 family dwelling, Form DP-3 may be endorsed to provide:

1. Building Code Upgrade Coverage, meaning additional costs following covered loss that may result from changes to building codes or ordinances or laws that regulate construction, repair or demolition of dwelling; and
2. An increase of the Coverage A limit to equal the current replacement cost of the dwelling, if at time of loss the cost to repair damage to dwelling exceeds the Coverage A limit.

This coverage requires:

1. The dwelling be insured for 100% of replacement cost as determined by the Company.
2. The insured notify the company within 90 days of the start of construction of any additions or alterations which increased the replacement cost of the dwelling by \$25,000 or more.
3. The insured accept annual Coverage A increases reflecting inflation in construction costs. These adjustments are based on data from Marshall and Swift.

PREMIUM: The charge for this coverage is 5% of the **BASE PREMIUM** (multiply by a factor of 1.05); subject to a \$25 minimum annual premium.

Use Endorsement DP1005 ACE - Coverage A Dwelling - Full Cost Replacement with Building Code Upgrade Coverage

**Pacific Employers Insurance Company
DWELLING POLICY PROGRAM MANUAL
TERRITORY PAGES**

NEW YORK (31)

1. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Albany	Albany	30
Buffalo	Erie	33
Mount Vernon	Westchester	47
New Rochelle	Westchester	47
Niagara Falls	Niagara	34
Rochester	Monroe	36
Syracuse	Onondaga	39
Utica	Oneida	41
Yonkers	Westchester	48

B. Other Than Cities

County of	Code
Albany	31
Allegany	44
Bronx	06
Broome	44
Cattaraugus	44
Cayuga	44
Chautauqua	44
Chemung	44
Chenango	44
Clinton	44
Columbia	44
Cortland	44
Delaware	44
Dutchess	44
Erie	35
Essex	44
Franklin	44
Fulton	44
Genesee	44
Greene	44
Hamilton	44
Herkimer	42
Jefferson	44

B. Other Than Cities (Cont'd)

County of	Code
Kings	07
Lewis	44
Livingston	38
Madison	40
Monroe	37
Montgomery	32
Nassau	50
New York	05
Niagara	35
Oneida	42
Onondaga	40
Ontario	38
Orange	43
Orleans	38
Oswego	40
Otsego	44
Putnam	45
Queens	04
Rensselaer	32
Richmond	03
Rockland	45
St. Lawrence	44
Saratoga	32
Schenectady	32
Schoharie	44
Schuyler	44
Seneca	44
Steuben	44
Suffolk	46
Sullivan	44
Tioga	44
Tompkins	44
Ulster	44
Warren	44
Washington	44
Wayne	38
Westchester	49
Wyoming	44
Yates	44

Pacific Employers Insurance Company
DWELLING POLICY PROGRAM MANUAL
RATE PAGES

NEW YORK (31)

206. MINIMUM PREMIUM - \$50

208. WAIVER OF PREMIUM - \$3

301. BASE PREMIUM COMPUTATION – Refer to the Key Premium/Key Factor beginning on page **DP-R-4-8**.

Coding instructions for the Forms, Coverages, Occupancies, Constructions and Limits of Liability contained in these tables follow:

Subline Codes

Fire	10/410
E.C. without V&MM	21/421
E.C. with V&MM	22/422
Broad or Special Form:	
Combined Premium Reporting	21/421
Separate Premium Reporting:	
E.C. premium component	21/421
Remaining component	28/428

Form Codes

Form DP 00 01	1
Form DP 00 02	2
Form DP 00 03	3

Buildings & Contents Codes

Covs. A & Con same policy	- Cov. A	1
	- Cov. C	2
Cov. A Only		3
Cov. C Only		4

Occupancy "Status" Codes

	Non-Seasonal	Seasonal
Owner Occupied:	1	3
Non-Owner Occupied:	5	7

Number of Family Codes

1 Family	1
2 Families	3
3 or 4 Families	6
5 or more Families	8

Construction Codes

Frame	1
Masonry Veneer	2
Masonry	3
Aluminum or Plastic Siding	5

Limit of Liability Codes for Cov. A and C are recorded to the nearest \$1,000, e.g., \$10,400 = 010; \$10,500 = 011; \$125,000 = 125; \$998,500 & over= 999.

Pacific Employers Insurance Company
DWELLING POLICY PROGRAM MANUAL
RATE PAGES

NEW YORK (31)

301. BASE PREMIUM COMPUTATION

Fire – Coverage A and C – All Forms
Owner – Occupied - Non Seasonal & Seasonal

(OWNER)

KEY PREMIUMS						
Prot. Class	Constr.	Prem. Group No	No. of Families			
			1		2	
			Cov. +		Cov. +	
			A	C	A	C

Territories 30-50

1-4	M	1	80	10	80	10
	F	5	95	11	95	11
5-8	M	2	90	10	90	10
	F	6	100	11	100	11
9	M	3	110	11	110	11
	F	7	140	16	140	16
10	M	4	140	14	140	14
	F	8	175	23	175	23

Prot. Class	Constr.	Prem. Group No	No. of Families		
			3 or 4		5 +
			Cov. +		Cov. +
			A	C	C
1-4	M	1	112	12	30
	F	5	133	14	34
5-8	M	2	126	12	30
	F	6	140	14	34
9	M	3	154	14	34
	F	7	197	21	51
10	M	4	197	18	44
	F	8	246	30	74

*M = Masonry, F = Frame. Masonry Veneer is rated as masonry.
Aluminum or plastic siding over frame is rated as frame

**Use this limit of liability to develop premiums for policy amounts less than \$1,000.

KEY FACTORS

Limit of Liab (000's)	Cov. A	Limit of Liab (000's)	Cov C
\$1 **	.310	\$1 **	.35
2	.346	2	.48
3	.382	3	.61
4	.419	4	.74
5	.455	5	.87
6	.491	6	1.00
7	.528	7	1.13
8	.564	8	1.26
9	.600	9	1.39
10	.637	10	1.52
11	.673	11	1.65
12	.709	12	1.78
13	.746	13	1.91
14	.782	14	2.04
15	.818	15	2.17
16	.855	16	2.30
18	.927	17	2.43
20	1.000	18	2.56
22	1.033	19	2.69
24	1.065	20	2.82
26	1.098	21	2.95
28	1.131	22	3.08
30	1.163	23	3.21
32	1.196	24	3.34
34	1.229	25	3.47
36	1.261	26	3.60
38	1.294	27	3.73
40	1.327	28	3.86
42	1.359	29	3.99
44	1.392	30	4.12
46	1.425	31	4.25
48	1.457	32	4.38
50	1.490	33	4.51
55	1.570	34	4.64
60	1.650	35	4.77
65	1.730	36	4.90
70	1.810	37	5.03
75	1.890	38	5.16
80	1.970	39	5.29
85	2.050	40	5.42
90	2.130	41	5.55
95	2.210	42	5.68
100	2.290	43	5.81
105	2.370	44	5.94
110	2.450	45	6.07
115	2.530	46	6.20
120	2.610	47	6.33
125	2.690	48	6.46
130	2.770	49	6.59
135	2.850	50	6.72
140	2.930		
145	3.010		
Each Add'l 1,000	.016		.13

Pacific Employers Insurance Company
DWELLING POLICY PROGRAM MANUAL
RATE PAGES

NEW YORK (31)

301. BASE PREMIUM COMPUTATION

Fire – Coverage A and C – All Forms
 Non Owner – Occupied - Non Seasonal & Seasonal

(TENANT)

KEY PREMIUMS						
Prot. Class	Constr.	Prem. Group No	No. of Families			
			1		2	
			Cov. +		Cov. +	
			A	C	A	C

Territories 30-50

1-4	M	1	92	10	92	10
	F	5	110	11	110	11
5-8	M	2	104	10	104	10
	F	6	115	11	115	11
9	M	3	127	11	127	11
	F	7	161	16	161	16
10	M	4	161	14	161	14
	F	8	202	23	202	23

Prot. Class	Constr.	Prem. Group No	No. of Families		
			3 or 4		5 +
			Cov. +		Cov. +
			A	C	C
1-4	M	1	129	12	30
	F	5	153	14	34
5-8	M	2	145	12	30
	F	6	161	14	34
9	M	3	178	14	34
	F	7	226	21	51
10	M	4	226	18	44
	F	8	283	30	74

*M = Masonry, F = Frame. Masonry Veneer is rated as masonry.
 Aluminum or plastic siding over frame is rated as frame

**Use this limit of liability to develop premiums for policy amounts less than \$1,000.

KEY FACTORS

Limit of Liab (000's)	Cov. A	Limit of Liab (000's)	Cov C
\$1 **	.310	\$1 **	.35
2	.346	2	.48
3	.382	3	.61
4	.419	4	.74
5	.455	5	.87
6	.491	6	1.00
7	.528	7	1.13
8	.564	8	1.26
9	.600	9	1.39
10	.637	10	1.52
11	.673	11	1.65
12	.709	12	1.78
13	.746	13	1.91
14	.782	14	2.04
15	.818	15	2.17
16	.855	16	2.30
18	.927	17	2.43
20	1.000	18	2.56
22	1.033	19	2.69
24	1.065	20	2.82
26	1.098	21	2.95
28	1.131	22	3.08
30	1.163	23	3.21
32	1.196	24	3.34
34	1.229	25	3.47
36	1.261	26	3.60
38	1.294	27	3.73
40	1.327	28	3.86
42	1.359	29	3.99
44	1.392	30	4.12
46	1.425	31	4.25
48	1.457	32	4.38
50	1.490	33	4.51
55	1.570	34	4.64
60	1.650	35	4.77
65	1.730	36	4.90
70	1.810	37	5.03
75	1.890	38	5.16
80	1.970	39	5.29
85	2.050	40	5.42
90	2.130	41	5.55
95	2.210	42	5.68
100	2.290	43	5.81
105	2.370	44	5.94
110	2.450	45	6.07
115	2.530	46	6.20
120	2.610	47	6.33
125	2.690	48	6.46
130	2.770	49	6.59
135	2.850	50	6.72
140	2.930		
145	3.010		
Each Add'l 1,000	.016		.13

Pacific Employers Insurance Company
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NEW YORK (31)

301. BASE PREMIUM COMPUTATION

Fire – Coverage A and C – All Forms
 Owner – Occupied - Non Seasonal & Seasonal

(OWNER)

KEY PREMIUMS						
Prot. Class	Constr.	Prem. Group No	No. of Families			
			1		2	
			Cov. +		Cov. +	
			A	C	A	C

Territories 04, 07

NYC	M	9	40	6	40	6
	F	10	101	10	101	10

Prot. Class	Constr.	Prem. Group No	No. of Families		
			3 or 4		5 +
			Cov. +		Cov. +
			A	C	C
NYC	M	9	56	8	6
	F	10	141	13	9

KEY PREMIUMS						
Prot. Class	Constr.	Prem. Group No	No. of Families			
			1		2	
			Cov. +		Cov. +	
			A	C	A	C

Territories 03, 05, 06

NYC	M	11	51	7	51	7
	F	12	127	12	127	12

Prot. Class	Constr.	Prem. Group No	No. of Families		
			3 or 4		5 +
			Cov. +		Cov. +
			A	C	C
NYC	M	11	71	9	8
	F	12	178	15	13

*M = Masonry, F = Frame. Masonry Veneer is rated as masonry.
 Aluminum or plastic siding over frame is rated as frame
 **Use this limit of liability to develop premiums for policy amounts less than \$1,000.

KEY FACTORS

Limit of Liab (000's)	Cov. A	Limit of Liab (000's)	Cov C
\$1 **	.310	\$1 **	.35
2	.346	2	.48
3	.382	3	.61
4	.419	4	.74
5	.455	5	.87
6	.491	6	1.00
7	.528	7	1.13
8	.564	8	1.26
9	.600	9	1.39
10	.637	10	1.52
11	.673	11	1.65
12	.709	12	1.78
13	.746	13	1.91
14	.782	14	2.04
15	.818	15	2.17
16	.855	16	2.30
18	.927	17	2.43
20	1.000	18	2.56
22	1.033	19	2.69
24	1.065	20	2.82
26	1.098	21	2.95
28	1.131	22	3.08
30	1.163	23	3.21
32	1.196	24	3.34
34	1.229	25	3.47
36	1.261	26	3.60
38	1.294	27	3.73
40	1.327	28	3.86
42	1.359	29	3.99
44	1.392	30	4.12
46	1.425	31	4.25
48	1.457	32	4.38
50	1.490	33	4.51
55	1.570	34	4.64
60	1.650	35	4.77
65	1.730	36	4.90
70	1.810	37	5.03
75	1.890	38	5.16
80	1.970	39	5.29
85	2.050	40	5.42
90	2.130	41	5.55
95	2.210	42	5.68
100	2.290	43	5.81
105	2.370	44	5.94
110	2.450	45	6.07
115	2.530	46	6.20
120	2.610	47	6.33
125	2.690	48	6.46
130	2.770	49	6.59
135	2.850	50	6.72
140	2.930		
145	3.010		
Each Add'l 1,000	.016		.13

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301. BASE PREMIUM COMPUTATION

Fire – Coverage A and C – All Forms
 Non Owner – Occupied - Non Seasonal & Seasonal

(TENANT)

KEY PREMIUMS						
Prot. Class	Constr.	Prem. Group No	No. of Families			
			1		2	
			Cov. +		Cov. +	
			A	C	A	C

Territories 04, 07

NYC	M	9	46	6	46	6
	F	10	116	10	116	10

Prot. Class	Constr.	Prem. Group No	No. of Families		
			3 or 4		5 +
			Cov. +		Cov. +
			A	C	C
NYC	M	9	65	8	6
	F	10	162	13	9

KEY PREMIUMS						
Prot. Class	Constr.	Prem. Group No	No. of Families			
			1		2	
			Cov. +		Cov. +	
			A	C	A	C

Territories 03, 05, 06

NYC	M	11	58	7	58	7
	F	12	146	12	146	12

Prot. Class	Constr.	Prem. Group No	No. of Families		
			3 or 4		5 +
			Cov. +		Cov. +
			A	C	C
NYC	M	11	82	10	8
	F	12	204	15	13

*M = Masonry, F = Frame. Masonry Veneer is rated as masonry.
 Aluminum or plastic siding over frame is rated as frame
 **Use this limit of liability to develop premiums for policy amounts less than \$1,000.

KEY FACTORS

Limit of Liab (000's)	Cov. A	Limit of Liab (000's)	Cov C
\$1 **	.310	\$1 **	.35
2	.346	2	.48
3	.382	3	.61
4	.419	4	.74
5	.455	5	.87
6	.491	6	1.00
7	.528	7	1.13
8	.564	8	1.26
9	.600	9	1.39
10	.637	10	1.52
11	.673	11	1.65
12	.709	12	1.78
13	.746	13	1.91
14	.782	14	2.04
15	.818	15	2.17
16	.855	16	2.30
18	.927	17	2.43
20	1.000	18	2.56
22	1.033	19	2.69
24	1.065	20	2.82
26	1.098	21	2.95
28	1.131	22	3.08
30	1.163	23	3.21
32	1.196	24	3.34
34	1.229	25	3.47
36	1.261	26	3.60
38	1.294	27	3.73
40	1.327	28	3.86
42	1.359	29	3.99
44	1.392	30	4.12
46	1.425	31	4.25
48	1.457	32	4.38
50	1.490	33	4.51
55	1.570	34	4.64
60	1.650	35	4.77
65	1.730	36	4.90
70	1.810	37	5.03
75	1.890	38	5.16
80	1.970	39	5.29
85	2.050	40	5.42
90	2.130	41	5.55
95	2.210	42	5.68
100	2.290	43	5.81
105	2.370	44	5.94
110	2.450	45	6.07
115	2.530	46	6.20
120	2.610	47	6.33
125	2.690	48	6.46
130	2.770	49	6.59
135	2.850	50	6.72
140	2.930		
145	3.010		
Each Add'l 1,000	.016		.13

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301. BASE PREMIUM COMPUTATION

**Extended Coverage, Broad and Special Forms -
Coverage A and C**

KEY BASE RATES*						
Territory	Prem. Gp. No.	Coverage A			Coverage C	
		Forms DP 00			Forms DP 00	
		01	02	03	01	02 & 03
03, 05, 30-50	1	29	52	63	2	9
04, 06, 07	2	22	42	52	2	9

*** Rating Notes**

- DP 00 01. Key Base Rates are Non-Seasonal and Seasonal.
- DP 00 02 and DP 00 03. Key Base Rates are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the Seasonal BASE RATES, multiply the following factors by the DP 00 01 E.C. BASE RATES.

	Territories – 03, 05, 30-50		Territories – 04, 06, 07	
	DP 00 02	DP 00 03	DP 00 02	DP 00 03
Cov A	2.25	2.65	2.50	2.95
Cov C	7.00	7.00	7.00	7.00

**Use this limit of liability to develop premiums for policy amounts less than \$1,000.

KEY FACTORS

Limit of Liab (000's)	Cov. A	Limit of Liab (000's)	Cov C
\$1 **	.566	\$1 **	.17
2	.588	2	.33
3	.611	3	.50
4	.634	4	.67
5	.657	5	.83
6	.680	6	1.00
7	.703	7	1.17
8	.726	8	1.34
9	.749	9	1.50
10	.771	10	1.67
11	.794	11	1.84
12	.817	12	2.00
13	.840	13	2.17
14	.862	14	2.33
15	.885	15	2.50
16	.908	16	2.67
18	.953	17	2.84
20	1.000	18	3.00
22	1.046	19	3.17
24	1.091	20	3.34
26	1.137	21	3.51
28	1.182	22	3.67
30	1.228	23	3.84
32	1.273	24	4.00
34	1.320	25	4.17
36	1.365	26	4.34
38	1.411	27	4.51
40	1.456	28	4.68
42	1.502	29	4.85
44	1.547	30	5.02
46	1.593	31	5.19
48	1.639	32	5.36
50	1.685	33	5.53
55	1.800	34	5.70
60	1.915	35	5.87
65	2.030	36	6.04
70	2.145	37	6.21
75	2.260	38	6.38
80	2.375	39	6.55
85	2.490	40	6.72
90	2.605	41	6.89
95	2.720	42	7.06
100	2.835	43	7.23
105	2.950	44	7.40
110	3.065	45	7.57
115	3.180	46	7.74
120	3.295	47	7.91
125	3.410	48	8.08
130	3.525	49	8.25
135	3.640	50	8.42
140	3.755		
145	3.870		
Each Add'l 1,000	.023		.17

Pacific Employers Insurance Company
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302. VANDALISM & MALICIOUS MISCHIEF (DP 00 01) - Rate per \$1,000

Not Seasonal or Vacant	\$.10
Seasonal & Not Vacant	.55
Vacant	8.59
In Course of Construction	.10

404. MOBILE OR TRAILER HOMES - (DP 00 01)

A. On Continuous Masonry Foundation

1. Fire - Use the Frame, One Family, Coverage A or C BASE PREMIUM
2. E.C. - Use Coverage A or C BASE PREMIUM
3. V.&M.M. - Use rate per \$1,000

B. Not On Continuous Masonry Foundation

1. Fire - Use the sum of the One Family, Frame, Cov A or C BASE PREMIUM plus the additional charge produced from the following rate per \$1,000 \$2.93
2. E.C. V.&M.M. - rate per \$1,000

	E.C.	V.&M.M.
Cov A or C	\$5.80	\$.10.

406. DEDUCTIBLES

- B. \$100 Deductible - Minimum Additional Charge \$ 25.00

500. MISCELLANEOUS RATES

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

A.	Fire Protection Class	1-8 & NYC	\$ 3.00
		9 & 10	5.33
B.	Extended Coverage (DP 00 01)		1.00
C.	Broad Form (DP 00 02)		1.50
D.	Special Form (DP 00 03)		2.00
E.	Broad Form (DP 00 02) with Endt. DP 04 82		2.00

Rates for A. are cumulative with either B., C., D., or E.

504. IMPROVEMENTS, ALTERATIONS AND ADDITIONS

Tenant and Co-op Unit-Owner -
DP 00 01 or DP 00 02

- D.1.c. Additional rate per \$1,000 of insurance \$ 1.00

505. BUILDING ITEMS

Condo Unit-Owner - DP 00 01 or DP 00 02

- C.1.c. Additional rate per \$1,000 of insurance \$ 1.00

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508. TREES, SHRUBS AND OTHER PLANTS

C.1. The following rate per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified

Fire (DP 00 01)	\$3.00
Protection Class 1 – 8 & NYC	
9 & 10	5.33

Extended Coverage (DP 00 01)	Windstorm or Hail (DP 00 02/03)
\$31.00	\$30.00

509. EARTHQUAKE COVERAGE

E-1. Base Deductible - Rate per \$1,000

	Zone	Frame	+ Masonry	+ Superior
Table A				
Coverages A, B, D	3	\$.36	\$2.26	\$.68
or E Improvements,	4	.23	1.03	.39
etc. & Other	5	.18	.57	.27
Building Options				
Table B				
Coverage C & Other	3	\$.36	\$1.40	\$.36
Personal Property	4	.23	.82	.23
Options	5	.18	.57	.32

+ If exterior masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame.

Zone Definitions

Zone 3

Clinton	Essex	Franklin
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Zone 4

Albany	Genesee	Monroe	Orleans	St. Lawrence	Warren
Bronx	Greene	Montgomery	Putnam	Saratoga	Washington
Columbia	Hamilton	Nassau	Queens	Schenectady	Westchester
Dutchess	Herkimer	New York	Rensselaer	Schohaire	Wyoming
Erie	Kings	Niagara	Richmond	Suffolk	
Fulton	Livingston	Orange	Rockland	Ulster	

Zone 5

Remainder of State

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RATE PAGES

NEW YORK (31)

510. THEFT COVERAGE - Rate per \$1,000

B.1.a. On-Premises

Territories 04, 06	\$ 18.00
Territories 33-37, 39, 40	24.00
Territories 07	20.00
Territories 50	22.00
Territories 05	20.00
Territories 03, 47-49	12.00
Remainder of State	53.00

Off-Premises

Territories 06	\$ 62.00
Territories 33-37, 39, 40	46.00
Territories 07	60.00
Territories 50	47.00
Territories 05	58.00
Territories 04	57.00
Territories 03, 47-49	46.00
Remainder of State	140.00

511. SINKHOLE COLLAPSE COVERAGE - Rate per \$1,000

Cov. A or B	\$.30
Cov. C	\$.10

512. WINDSTORM OR HAIL COVERAGE - Rate per \$1,000

Awnings	Signs	Outdoor Radio & TV Equipment
\$31.90	\$31.90	\$30.00

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SUPPLEMENT TO THE DWELLING GENERAL RULES

The Dwelling Policy Program General Rules apply to this Supplement except as follows:

RULE 100.
INTRODUCTION

The following is added to Rule **100.**:

D. About the Personal Liability Supplement

A Personal Liability Policy may be written with or separate from a Dwelling Policy.

1. When written with a Dwelling Policy, use Personal Liability Endorsement **DL 24 01** and Personal Liability Schedule Endorsement **DL 24 03**.
2. When written separate from a Dwelling Policy, use Personal Liability Additional Policy Conditions Endorsement **DL 24 02**, Personal Liability Endorsement **DL 24 01** and the company Personal Liability Declarations.

RULE 101.
COVERAGE AND LIMITS OF LIABILITY

The title of Rule **101**. Forms, Coverages, Minimum Limits Of Liability is replaced by the preceding title. Rule **101**. is replaced by the following:

A. Coverage Description

Personal Liability (Coverage **L**) and Medical Payments to Others (Coverage **M**) shall be provided in all cases.

B. Limits Of Liability

The minimum limits of liability required under the Personal Liability Policy are as follows:

Coverage **L** – \$100,000 each occurrence

Coverage **M** – \$1,000 each person

C. Increased Limits

These limits may be increased for an additional premium.

D. Same Limit For All Exposures

The same Coverage **L** and **M** limits of liability shall apply to all exposures.

RULE 102.
EXPOSURES

The title of Rule **102**. Perils Insured Against is replaced by the preceding title. Rule **102**. is replaced by the following:

Refer to Rule **301**. for company rates/ISO loss costs for the exposures **A.** through **K.**

A. Initial Residence Premises Occupied By Owner

Initial Residence Premises Occupied By Owner Or Apartment Occupied By Tenant (Named Insured), With Or Without A Permitted Incidental Occupancy.

B. Other Insured Locations Occupied By Owner

Other Insured Locations Occupied By Owner Or Apartment Occupied By Tenant (Named Insured), With Or Without A Permitted Incidental Occupancy.

C. Other Insured Locations Not Occupied By Owner

When the initial residence premises is insured by:

1. The same company insuring the other location, use Additional Residence Rented To Others Endorsement **DL 24 04**.
2. Another company, use Premises Liability Endorsement **DL 24 11**, or
3. The same company insuring the initial residence premises in another policy, use Premises Liability Endorsement **DL 24 11**.

D. Business Pursuits

1. Coverage is available for certain classifications, as listed in the state rate pages/ISO loss costs, for the liability of the insured arising out of business activities.

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RULE 102.
EXPOSURES (Cont'd)

2. Coverage is not available for business pursuits if the insured owns the business, is a partner or maintains financial control in the business.

3. Use Business Pursuits Endorsement **DL 24 05** for all classifications listed except classification **g. Business Pursuits** "not otherwise classified".

E. Owned Snowmobiles

1. Snowmobile Coverage is available for an additional premium.
2. Use Owned Snowmobile Endorsement **DL 24 07**.

F. Watercraft

1. Introduction

Watercraft powered by an outboard motor, or combination of outboard motors, of up to 25 horsepower, or sailboats less than 26 feet with or without auxiliary power, are covered in the policy form. Coverage is also included for watercraft powered by inboard or inboard-drive engines or motors, including those that power a water jet pump, of 50 horsepower or less when not owned by an insured or more than 50 horsepower when not owned by or rented to an insured.

2. Coverage Description

Coverage is available, for an additional premium, for the following:

- a. Watercraft, up to 26 feet in length, powered by outboard motors exceeding 25 horsepower; or powered by inboard; or inboard-outdrive motors including those that power a water jet pump.
Accumulate total horsepower if two or more motors are regularly used together with any single watercraft owned by insured.
- b. Sailboats 26 feet or more in length, with or without auxiliary power.

3. Endorsement

Use Watercraft Endorsement **DL 24 06**.

G. Loss Assessment Liability

1. The policy may be extended, at an additional premium, to cover liability loss assessments for which the insured may be liable. No more than 2 locations can be written in addition to the initial residence premises.
2. Use Loss Assessment Liability Coverage Endorsement **DL 24 14**.

H. Personal Injury

1. Liability Coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.
2. Use Personal Injury Endorsement **DL 24 82**.

I. Incidental Low Power Recreational Motor Vehicle

1. Introduction

The policy may be endorsed to provide Liability Coverage for certain types of recreational motor vehicles, that cannot exceed a speed of 15 miles per hour on ground level. However, even with the endorsement there is no coverage for such vehicles if, at the time and place of an occurrence, the vehicle involved:

- a. Is registered for use on public roads or property;
- b. Is not registered for use on public roads or property, but such registration is required by law, or regulation issued by a government agency, for it to be used at the place of an "occurrence"; or
- c. Is being:
 - (1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;
 - (2) Rented to others;
 - (3) Used to carry persons or cargo for a charge; or
 - (4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.

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RULE 102.
EXPOSURES (Cont'd)

2. Motor Vehicles Not Covered

The following may not be covered:

- a. Motorized bicycles;
- b. Motorized golf carts; or
- c. Mopeds.

3. Motor Vehicle Coverage

Read the endorsement for conditions of coverage applying to eligible motor vehicles.

4. Endorsement

Use Incidental Low Power Recreational Motor Vehicle Endorsement **DL 24 32**.

J. Assisted Living Care Liability

1. Introduction

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

- a. The policy may be endorsed to provide Personal Liability Coverage to a person regularly residing in an Assisted Living Care facility, provided such person:

- (1) Is related to an insured by blood, marriage or adoption; and
- (2) Is not a member of that insured's household.

- b. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.

- c. The endorsement provides a basic \$100,000 for Coverage **L** – Personal Liability.

2. Endorsement

Use Assisted Living Care Coverage Endorsement **DP 24 59**.

K. Student Away From Home

1. Introduction

The policy provides liability coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

- a. 24 and a relative of the named insured; or
- b. 21 and in the care of the named insured or a resident relative.

2. Coverage Description

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part time students or students older than 24.

3. Endorsement

Use Additional Insured – Student Living Away From The Residence Premises Endorsement **DL 24 27**.

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RULE 103.
ELIGIBILITY

The following is added to Rule **103.**:

- G.** Coverage may be provided for:
 - 1. All insured locations occupied by the insured, owner or tenant;
 - 2. Other locations not occupied by the owner.
 - H.** If coverage is provided under Paragraph **G.1.**:
 - 1. It automatically includes coverage for Employer's Liability. If, however, the policy covers more than two employees, an additional premium charge for Coverage **M** is required.
 - 2. It may also be provided for all other exposures listed in this supplement.
 - I.** When coverage is provided in accordance with Paragraph **G.**, it may be extended to cover additional insureds, but only with respect to the insured location. An additional insured is a person or organization with interest in the insured location or a joint owner who does not occupy the insured location. No additional charge is required.
- Use Additional Insured Endorsement **DL 24 10**.

RULES 104. – 107.

Rules **104. – 107.** do not apply.

RULE 204.
MULTIPLE LOCATIONS

When a **separate** Personal Liability Policy is written, this rule in the Dwelling Policy Program Manual is replaced by the following:

A Personal Liability Policy may be issued to provide insurance at more than one location, in one or more states, under one policy when all policy provisions are equal.

RULE 205.
MULTIPLE POLICIES

The following is added under Paragraph **A.**:

When Fire or Fire and Allied Lines Insurance is written on the same property under two or more Dwelling Policies in one or more companies, Personal Liability Coverage may only be written under one of the Dwelling Policies.

RULE 206.
MINIMUM PREMIUM

When a **separate** Personal Liability Policy is written, Paragraphs **C.** and **D.** are replaced by the following:

- C.** The minimum premium may include all chargeable endorsements or coverages for Personal Liability if written at inception of the policy.
- D.** Refer to company for minimum premium.

Paragraph **E.** does not apply.

Pacific Employers Insurance Company
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RULE 301.
BASE PREMIUM COMPUTATION

Rule **301.** is replaced by the following:

A. Premium Computations

Refer to the state company rates/ISO loss costs for the premiums pertaining to:

1. Basic limits for Personal Liability and Medical Payments to Others, and
2. Increased limits for Medical Payments to Others that apply to the exposure listed in the supplement.

B. Increased Limits

For Personal Liability increased limits, apply the following factors to the basic limits premiums:

Limit Of Liability	Factor
\$ 200,000	1.21
300,000	1.32
400,000	1.40
500,000	1.45
Over 500,000	Refer to company.

Table 301.B. Increased Limits

RULES 302. – 303.

Rules **302. – 303.** do not apply.

RULE 304.
PERMITTED INCIDENTAL OCCUPANCIES

The following is added to Rule **304.:**

E. Business Pursuits

Coverage for business pursuits is excluded under the Personal Liability Endorsement. If an owner-occupied initial residence premises or other insured location contains a permitted incidental occupancy which is operated by an insured, the policy may be extended, for an additional premium, to cover the exposure.

1. Home Day Care Occupancy

Available only for Initial Residence Premises. Refer to company if the Day Care Business involves the care of more than 3 persons, other than insureds.

Use Home Day Care Coverage Endorsement **DL 24 17.**

2. All Other Occupancies

Available for Initial Residence Premises or Other Insured Location.

3. Endorsement

Use Permitted Incidental Occupancies Endorsement **DL 24 09.**

RULE 305.
LOSS SETTLEMENT OPTIONS

Rule **305.** does not apply.

RULES 401. – 410.

Rules **401. – 410.** do not apply.

RULES 501. – 516.

Rules **501. – 516.** do not apply.

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RULE 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

A. Coverage Description

When the optional Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

\$50,000 to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria.

B. Increased Limits

1. Limits may be increased to \$100,000. The limit selected is entered on the coverage endorsement or the policy declarations.
2. Refer to Paragraph **D. Premium Computation**, for premium computation instructions.

C. Application Of Limits Of Liability

For Liability Coverage, \$50,000 or the limit selected is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the number of locations insured under this policy or the number of bodily injury or property damage claims made.

D. Premium Computation

1. Basic Limits

There is no premium adjustment.

2. Increased Limits

Refer to state company rates/ISO loss costs for an additional charge.

E. Endorsement

1. Use Limited Fungi, Wet Or Dry Rot, Or Bacteria Endorsement **DL 24 71**.
2. The subject optional endorsement titled Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage provides complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the applicable Coverage **L** – Aggregate Sublimit Of Liability For Fungi, Wet Or Dry Rot, Or Bacteria.

The following rules are added to the Personal Liability Supplement:

RULE 601.
COMPUTER-RELATED DAMAGE OR INJURY
EXCLUSION AND COVERAGE OPTIONS

A. Exclusions

1. When the policy covers an insured's business pursuits, home day care or other permitted business occupancies, coverage for loss or damage caused by, resulting from, or arising out of the failure of computers and electronic componentry to properly recognize a particular date or time may be excluded. The exclusion applies only to the Year 2000 and beyond, but does not apply to bodily injury that occurs on the covered premises from which the business is conducted.
2. Use Exclusion For Computer-Related Damage Or Injury Endorsement **DL 24 34**.

B. Limited Coverage

1. When Exclusion For Computer-Related Damage Or Injury Endorsement **DL 24 34** is attached to the policy, the policy may be further endorsed to provide liability coverage for claims or suits alleging bodily injury away from the covered premises and property damage on or away from the covered premises arising out of a computer failure as defined in the endorsement. Such coverage is subject to the Coverages **L** and **M** limits of liability stated in the declarations or, if applicable, the schedule of the Home Day Care Endorsement.
2. Use Limited Coverage For Year 2000 Computer-Related And Other Electronic Problems Endorsement **DL 24 35**.

C. Premium

Refer to company.

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RULE 602.

OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY AND PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL COVERAGES

A. Coverage Outline

1. Basic Limits

When the optional Limited Lead And Escaped Liquid Fuel Liability And Property Remediation For Escaped Liquid Fuel Coverages Endorsement **DL 24 98** is attached to the policy, limited amounts of insurance are automatically provided as follows:

a. Property Remediation For Escaped Liquid Fuel Coverage

\$10,000 to pay for loss to covered real or personal property, owned by an insured, that is damaged by liquid fuel that escapes from a fuel system on any location insured under the policy and declared on the schedule of the subject endorsement or the policy declarations. Covered real property includes land, other than farm land, on which a building or structure is located. This Property Remediation Coverage applies only for the policy period in which the insured first discovers or learns of the escaped fuel, even if the escape began before that policy period.

b. Limited Lead And Escaped Liquid Fuel Liability Coverage (All Insured Locations)

\$50,000 to pay for damages because of bodily injury or property damage involving fuel that escapes from a fuel system or involving the contamination or exposure of lead from any location insured under the policy.

2. Premium Credit

- a.** Refer to company rates/ISO loss costs for the credit amount.
- b.** Subtract the premium credit from the total policy premium.

3. Fuel System

- a.** "Fuel System" is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with a total combined capacity of 100 or more U.S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.
- b.** When the combined storage capacity of liquid fuel at any one location is less than 100 U.S. gallons, the:
 - (1)** Property Remediation Coverage does not apply to that location; and
 - (2)** Policy limits and provisions apply for Escaped Liquid Fuel Liability to that location.

4. Endorsement

- a.** Use Limited Lead And Escaped Liquid Fuel Liability And Property Remediation For Escaped Liquid Fuel Coverages Endorsement **DL 24 98**.
- b.** The subject optional endorsement provides complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the limits of liability that apply to the Property Remediation Coverage and the Limited Liability Coverage on the endorsement. Also enter on this endorsement the address of all locations to be insured for Property Remediation Coverage.

B. Higher Limits

1. Property Remediation Coverage

- a.** Limits may be increased to \$25,000, \$50,000 or \$100,000. The limit selected is entered on the coverage endorsement or the policy declarations.
- b.** Refer to Paragraph **D. Rating Basis**, for premium computation instructions.

2. Escaped Fuel And Lead Liability Coverage

- a.** Limits may be increased to \$100,000 or \$300,000. The limit selected is entered on the coverage endorsement or the policy declarations.
- b.** Refer to Paragraph **D. Rating Basis**, for premium computation instructions.

3. Endorsement Rating Information For Limited Lead And Escaped Liquid Fuel Liability And Property Remediation For Escaped Liquid Fuel Coverages DL 24 99

Attach the subject optional endorsement to the policy and enter the applicable Risk Class Numbers on the policy declarations. If the insurer shows this rating information elsewhere in the policy, this endorsement does not have to be used.

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**OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY AND PROPERTY REMEDIATION
FOR ESCAPED LIQUID FUEL COVERAGES (Cont'd)**

C. Application Of Limits Of Liability

1. For Property Remediation Coverage, the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.
2. For Limited Lead And Escaped Liquid Fuel Liability Coverage, the limit selected is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the number of locations insured under this policy or the number of bodily injury or property damage claims made.

D. Rating Basis

1. Property Remediation For Escaped Liquid Fuel Coverage

- a. From the Liquid Fuel Risk Selection Table located in Paragraph 4., select:
 - (1) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured for Property Remediation Coverage under this policy; and
 - (2) The corresponding Risk Class Number for each description identified.
- b. Use the lowest Risk Class Number selected for all such locations.

2. Limited Lead And Escaped Liquid Fuel Liability Coverages

a. Liquid Fuel Hazard

- (1) From the Liquid Fuel Risk Selection Table located in Paragraph 4., select:
 - (a) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured under the policy; and
 - (b) The corresponding Risk Class Number for each description identified.
- (2) Use the lowest Risk Class Number selected for all such locations.

b. Lead Hazard

- (1) From the Lead Risk Selection Table in Paragraph 5., select:
 - (a) The lead risk description that best describes each insured location, **with a dwelling building**, insured under the policy; and
 - (b) The corresponding Risk Class Number for each description identified.
- (2) Use the lowest Risk Class Number selected for all such locations.

3. Premium Selection

From the company rates/ISO loss costs pages, select the appropriate additional premium charges that correspond to the lowest Risk Class Numbers determined in preceding Paragraphs 1. and 2.

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RULE 602.

**OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY AND PROPERTY REMEDIATION
FOR ESCAPED LIQUID FUEL COVERAGES (Cont'd)**

4. Liquid Fuel Risk Selection Table

Description	Class No.
A. Liquid fuel storage containers, tanks, or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more are on covered real property; and <ol style="list-style-type: none">1. One or more fuel storage containers, tanks, or vessels are partially or completely buried below ground (inside or outside of a building or structure);2. Are all completely above ground (inside or outside of a building or structure); or	100 200
B. No single location insured under this policy has an escaped fuel hazard described in preceding Items A.1. or A.2.	300*
* This risk class number is only used when lead and escaped fuel liability increased limits is selected	

Table. 602.D.4. Liquid Fuel Risk Selection Table

5. Lead Risk Selection Table

a. Locations With A Dwelling Building

Location Has A Dwelling Built	All Such Locations Certified Lead Safe*	Risk Class Number
Before 1980	No or Unknown	500
Before 1980	Yes	600
In 1980 or later	Not Applicable	700
* See Paragraph 6. for Lead Safe description		

Table 602.D.5.a. Lead Risk Selection Table

b. Locations Without A Dwelling Building

If all locations insured under the policy do not have a dwelling building, use Risk Class Number 800.

6. Lead Safe

a. Description

For the purpose of using the Lead Risk Selection Table, a location certified lead safe means that an authorized person has conducted a risk assessment in all insured locations with dwellings to determine the amount of lead, if any, in paint, dust, bare soil and drinking water and has certified that such locations meet the criteria noted in Paragraph **b.**, Standards. The insurer may require a copy of the inspection report including laboratory results.

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RULE 602.

**OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY AND PROPERTY REMEDIATION
FOR ESCAPED LIQUID FUEL COVERAGES (Cont'd)**

b. Standards

- (1) The lead content of exterior and interior paint or other surface coating applied to dwelling buildings, other structures and fixtures is less than:
 - (a) 1.0 milligram per square centimeter based on testing by XRF analysis; or
 - (b) .5% of lead by weight based on testing by atomic absorption lab analysis;
- (2) The amount of lead in interior dust particles in the dwelling building is equal to or less than:
 - (a) 100 micrograms per square foot on uncarpeted floors;
 - (b) 500 micrograms per square foot on interior window sills; or
 - (c) 800 micrograms per square foot on window troughs;
- (3) The lead concentration in bare soil is less than 400 parts per million in any area expected to be used by children.
- (4) The lead concentration in drinking water is less than 0.015 microgram per liter.

c. Authorized Person

For the purposes of this rule, an authorized person means:

- (1) A lead inspector, lead technician, lead risk assessor or another similarly titled person who is trained under an accredited training program and certified by an approving authority; or
- (2) A person otherwise found acceptable to the insurer;
to perform lead risk assessments in residential buildings.

d. Lead Risk Assessment

For the purposes of this rule, a lead risk assessment of a residential building consists of:

- (1) The testing of paint either through use of on site testing equipment such as XRF analyzers or the collection of samples of paint for analysis by a recognized environmental laboratory; and
- (2) The collection of samples of dust, soil and water for analysis by a recognized environmental laboratory.

e. Recognized Environmental Laboratory

For the purposes of this rule, a Recognized Environmental Laboratory is a laboratory:

- (1) Recognized by the U.S. Environmental Protection Agency or otherwise found acceptable by the insurer, as being capable of performing an analysis for lead compounds in paint, soil and dust; and
- (2) Certified by the U.S. Environmental Protection Agency or a state authority as being capable of performing an analysis of the lead concentration in drinking water as specified under Federal regulations.

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EXCEPTION PAGES

NEW YORK (31)

**RULE A1.
SPECIAL STATE REQUIREMENTS**

A. No Coverage For Home Day Care Business Endorsement DL 24 26

Use this endorsement when Personal Liability Endorsement **DL 24 01** is attached to a policy.

B. Special Provisions Endorsement DL 25 31

Use this endorsement when Personal Liability Endorsement **DL 24 01** is attached to a policy.

C. Special Provisions Endorsement DL 01 31

Use this endorsement when Personal Liability Additional Policy Conditions Endorsement **DL 24 02** is attached to a policy.

D. Workers' Compensation Endorsement DL 24 15 New York

Use this endorsement with **all** policies covering owner-occupants of residences.

**RULE A2.
TERRORISM OPTIONS – FEDERAL BACKSTOP**

Rule **A2.** does not apply.

RULE 102. EXPOSURES

Paragraph **D.** is replaced by the following:

D. Business Pursuits

1. Coverage is available for certain classifications, as listed in the state rate pages/ISO loss costs, for the liability of the insured arising out of business activities.
2. Coverage is not available for business pursuits if the insured owns the business, is a partner or maintains financial control in the business.
3. Use Business Pursuits Endorsement **DL 24 75** for all classifications listed except classification **g. Business Pursuits** "not otherwise classified".

Paragraphs **H., I., J., K.** do not apply.

**RULE 206.
MINIMUM PREMIUM**

Rule 206. Minimum Premium is deleted and replaced by the following:

A minimum annual premium of not less than \$50 must be charged for each policy.

**RULE 301.
BASE PREMIUM COMPUTATION**

Paragraph **B.** is replaced by the following:

B. Increased Limits

For Personal Liability increased limits, apply the following factors to the basic limits premiums:

Limit Of Liability	Factor
\$ 200,000	1.17
300,000	1.33
400,000	1.43
500,000	1.49
1,000,000	2.66

Table 301.B. Increased Limits

**RULE 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE**

Rule **517.** does not apply.

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NEW YORK (31)

RULE 601.
COMPUTER-RELATED DAMAGE OR INJURY
EXCLUSION AND COVERAGE OPTIONS

Rule **601.** does not apply.

Effective 02-01-16

Pacific Employers Insurance Company
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NEW YORK (31)

RULE 602.
OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL
LIABILITY AND PROPERTY REMEDIATION FOR
ESCAPED LIQUID FUEL COVERAGES

Rule **602.** does not apply.

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RATE PAGES

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206. MINIMUM PREMIUM – Paragraphs **A., B. and C.**.....\$50.00

208. WAIVER OF PREMIUM – Amount that may be waived.....\$3.00

301. BASE PREMIUM COMPUTATION

A. Basic Limits (Coverage L – \$100,000/Coverage M – \$1,000)

		NUMBER OF FAMILIES			
		1	2	3	4
		– Premium Per Location –			
1. Initial Residence Premises					
Occupied by Owner or Apartment					
Occupied by Tenant (Named Insured)*					
a. No Business Occupancy					
	Class Code	201	202	203	204
	Territory Code				
	05	\$86	\$129	\$345	\$432
	06, 07	\$86	\$129	\$302	\$388
	03, 04+	\$86	\$129	\$259	\$302
	30-50	\$86	\$129	\$388	\$475
b. Permitted Incidental Occupancy					
(1) Home Day Care					
	Class Code	281	281	281	281
	Territory Code				
	05	\$205	\$248	\$464	\$551
	06, 07	\$205	\$248	\$421	\$507
	03, 04+	\$205	\$248	\$378	\$421
	30-50	\$205	\$248	\$507	\$594
(2) All Other					
	Class Code	211	212	213	214
	Territory Code				
	05	\$104	\$147	\$363	\$449
	06, 07	\$104	\$147	\$320	\$406
	03, 04+	\$104	\$147	\$277	\$320
	30-50	\$104	\$147	\$406	\$493
2. Other Insured Locations					
Occupied by Owner or Apartment					
Occupied by Tenant (Named Insured)*					
a. No Business Occupancy					
	Class Code	221	222	223	224
	Territory Code				
	05	\$11	\$21	\$125	\$166
	06, 07	\$11	\$21	\$105	\$146
	03, 04+	\$11	\$21	\$84	\$106
	30-50	\$11	\$21	\$145	\$187
b. Permitted Incidental Occupancy					
	Class Code	231	232	233	234
	Territory Code				
	05	\$23	\$33	\$138	\$180
	06, 07	\$23	\$33	118	\$159
	03, 04+	\$23	\$33	\$88	\$119
	30-50	\$23	\$33	\$158	\$200
3. Other Insured Locations Not Occupied by Owner					
	Class Code	271	271	272	272
	Entire State	\$100	\$164	\$437	\$452

* Rate and Code as 1 Family.

+ Includes Islands of Ellis, Governors, Hart, High, North and South Brothers.

Effective 02-01-16

Pacific Employers Insurance Company
PERSONAL LIABILITY SUPPLEMENT TO
THE DWELLING POLICY PROGRAM

NEW YORK (31)

301. BASE PREMIUM COMPUTATION (Cont'd)

4. Business Pursuits

Classification	Premium Per Person	Class Code
a. Clerical Office Employees	\$5	901
b. Salesmen, Collectors or Messengers Including Installation, Demonstrating or Servicing	\$7	911
c. Salesmen, Collectors or Messengers Excluding Installation, Demonstrating or Servicing	\$5	921
d. Teachers – Laboratory, Manual Training, Athletic and Physical Training.....	\$13	931
e. Teachers – Not Otherwise Classified	\$6	951

5. Employers' Liability

Medical Payments in excess of 2 employees

Per Person \$4 992

6. Owned Snowmobiles

Per Snowmobile..... \$59 771

This charge is the minimum annual loss cost for each snowmobile
for any period within a policy year.

7. Watercraft

a. Outboard, Inboard or Inboard-Outdrive Motors

			Length			
			Up to 15 Feet		Over 15 to 26 Feet	
	Horsepower	Loss Cost	Class Code		Loss Cost	Class Code
(1)	Up to 50	\$43	780		\$67	785
(2)	51 – 100	\$73	781		\$96	786
(3)	101 – 150	\$102	782		\$126	787

a. Sailboats With or Without Auxiliary Power

Length/Feet	Loss Cost	Class Code
(1) 26 – 40	\$44	763

8. Loss Assessment Liability Coverage – Loss Cost per \$1,000

Each Location \$1 Does not affect coding.

Effective 02-01-16

**PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
POLICY PROGRAM MANUAL
RATE PAGES**

NEW YORK (31)

301. BASE PREMIUM COMPUTATION (Cont'd)

B. Increased Limits

1. Personal Liability

Apply the following factors to the basic limits premiums:

Limit of Liability	Code	Factor
\$200,000	4	1.17
\$300,000	5	1.33
\$400,000	6	1.43
\$500,000	7	1.49
\$1,000,000	8	2.66.

Medical Payments To Others

Does not affect coding.

For each additional \$1,000 of coverage, add as noted below:

- a. Initial Residence Premises..... \$3
- b. Other Insured Locations..... \$1
- c. Additional Coverages

Limits may be increased in \$1,000 increments as shown below:

Class Code	\$2,000	\$3,000	\$4,000	\$5,000
763	\$3	\$6	\$9	\$12
780	\$3	\$6	\$9	\$12
781	\$4	\$8	\$13	\$15
782	\$6	\$13	\$19	\$22
785	\$4	\$8	\$13	\$15
786	\$6	\$13	\$19	\$21
787	\$8	\$17	\$25	\$29
788	\$13	\$25	\$38	\$44
901	\$1	\$2	\$3	\$4
911	\$1	\$2	\$3	\$4
921	\$1	\$2	\$3	\$4
931	\$2	\$4	\$6	\$7
941	No Medical Payments Available			
951	\$1	\$2	\$3	\$4
992	\$1	\$2	\$3	\$4

For limits above \$5,000, refer to company.

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New York Dwelling Fire Forms

<u>Form Number</u>		<u>Form Name</u>
ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ACE250	0515	Disclosure Notice Third Party Designee
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-24180c	0314	Signature Endorsement
DL 01 31	02 14	Special Provisions – New York
DL 24 01	12 02	Personal Liability
DL 24 02	12 02	Personal Liability – Additional Policy Conditions
DL 24 03	12 02	Personal Liability Schedule
DL 24 04	12 02	Additional Residence Rented To Others 1, 2, 3 or 4 Families
DL 24 06	12 02	Watercraft
DL 24 07	12 02	Owned Snowmobile
DL 24 09	12 02	Permitted Incidental Occupancies
DL 24 10	12 02	Additional Insured
DL 24 11	12 02	Premises Liability
DL 24 14	12 02	Loss Assessment Liability Coverage
DL 24 15	12 04	Workers' Compensation Certain Residence Employees – New York
DL 24 16	12 02	No Coverage For Home Day Care Business
DL 24 17	12 02	Home Day Care Coverage Endorsement
DL 24 75	12 04	Business Pursuits – New York
DL 25 31	02 10	Special Provisions – New York
DP 00 01	12 02	Dwelling Property 1 – Basic Form
DP 00 02	12 02	Dwelling Property 2 – Broad Form
DP 00 03	12 02	Dwelling Property 3 – Special Form
DP 01 31	09 15	Special Provisions – New York
DP 04 14	12 02	Additional Living Expense
DP 04 17	12 02	Trees, Shrubs and Other Plants
DP 04 18	12 02	Windstorm or Hail Broad Form and Special Form
DP 04 20	12 02	Permitted Incidental Occupancies
DP 04 21	12 04	Windstorm Protective Devices
DP 04 31	12 02	Improvements, Alterations and Additions
DP 04 32	12 02	Deferred Premium Payment
DP 04 41	12 02	Additional Insured
DP 04 63	12 02	Loss Assessment Property Coverage
DP 04 68	12 02	Loss Assessment Coverage for Earthquake
DP 04 70	12 02	Premises Alarm or Fire Protection System
DP 04 71	12 02	Ordinance or Law Coverage Increased Amount of Coverage
DP 04 74	12 02	Ordinance or Law Coverage
DP 04 82	12 04	Special Coverage – New York
DP 04 83	12 04	Broad Theft Coverage – New York
DP 04 84	12 04	Limited Theft Coverage – New York
DP 04 99	12 02	Sinkhole Collapse
DP 11 43	12 02	Dwelling Under Construction
DP 12 10	12 02	Change Endorsement
DP 12 76	12 02	Dwelling Rating Information
DP 16 09	01 09	Water Exclusion Endorsement
DP 16 10	01 09	Water Exclusion Endorsement
DP 17 66	12 02	Unit – Owners Coverage
DP1001 ACE	0515	Inflation Protection Coverage Endorsement
DP1002 ACE	0515	Extra Measure of Protection Endorsement
DP1003 ACE	0515	Earthquake – Exterior Masonry Veneer Not Covered
DP1004 ACE	0515	Earthquake – Exterior Masonry Veneer Covered
DP1005 ACE	0515	Coverage A-Dwelling-Full Cost Replacement with Building Code Upgrade Coverage
DP1006 ACE	0515	Fungi Endorsement – New York
DP1008 ACE	0515	Increased Property Damage Limit for Loss From Fungi
DP1009 ACE	0515	Premium Credit for Windstorm Protective Devices
DP1010 ACE	0515	Flood/Mudslide Exclusion Advisory Notice To Policyholders – New York
PF	1115	Dwelling Fire Declarations Page