

**NEW YORK  
HOME  
PRODUCER MANUAL**

**Pacific Employers Insurance Company**

# HOMEOWNERS POLICY PROGRAM MANUAL

## PACIFIC EMPLOYERS INSURANCE COMPANY

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#### 100. ELIGIBLE POLICY TYPES

**1. ACE Prestige Dwelling** – a policy may be issued:

- a. To cover a dwelling which is used exclusively for private residential purposes and contains not more than two families and with not more than two boarders or roomers per family; or
- b. To cover dwellings in course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.
- c. To cover a Town House, Row House or Other Dwelling Unit which is attached to or communicates with Other Dwelling Units of different ownership.
- d. When a two family dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a homeowners policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. A separate **ACE Prestige** Condo/Tenant policy may be issued to the co-owner(s) occupying the other apartment in the dwelling.

**2. ACE Prestige Tenant** - a policy may be issued to:

- a. The tenant(s) of a dwelling or an apartment situated in any building; or
- b. To cover a dwelling, cooperative unit or of a building containing an apartment; provided the residence premises occupied by the insured is used exclusively for residential purposes and is not occupied by more than one additional family or more than two boarders or roomers.

**3. ACE Prestige Condominium** policy may be issued to to cover a condominium or cooperative unit which is used exclusively for residential purposes, and is not occupied by more than one additional family or more than two boarders or roomers.

**4. An ACE Prestige** policy shall not be issued to cover any mobile home, trailer home, or house-trailer.

— **5. Certain business occupancies are permitted, provided:**

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

When the business is conducted on the residence premises, refer to the Coverage For Damage To Your Property and Coverage For Liability And Medical Payments To Others rules. When it is conducted from an Other Residence, only Coverage For Liability And Medical Payments To Others is available.

**6. An ACE Prestige** Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company. In no event shall a policy be issued to provide Coverage For Damage To Your Property to any property situated on premises used for farming purposes, unless the farming is incidental and not the business of the insured.

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#### 101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

**ACE Prestige** provides Open Peril Coverage under Coverage For Damage To Your Property (all perils not excluded) and is designed to insure the Dwelling Owner, Condominium Unit-Owner and the Tenant under a single form. **ACE Prestige** provides the broadest coverage offered. The policy should be consulted for specific coverages, terms, and conditions.

1. The Limits of Liability provided under **ACE Prestige** are as follows:

#### Coverage For Damage To Your Property

	Dwelling	Other Structures	Personal Property	Loss of Use
<b>ACE Prestige</b>	----	20% of Dwelling	70% of Dwelling	Unlimited
<b>Condominium/ Tenant</b>	N/A	N/A	\$50,000	Unlimited

#### Coverage For Liability And Medical Payments To Others

<b>ACE Prestige</b>	Personal Liability	\$300,000 Each Occurrence
	Medical Payments	\$ 10,000 Each Person

2. The limit of liability for Personal Property and Personal Liability may be increased.
3. Under Other Structures an additional amount of insurance may be written on a specific structure.
4. Under Personal Property it is permissible to reduce the limit of liability on **ACE Prestige** only.

#### SPECIAL REQUIREMENTS

**HOME1000 – The ACE Prestige Home Policy**

**HOME1001 – Policy Conditions – New York**

**HOME1002 - Flood/Mudslide Exclusion Advisory Notice**

**HOME1031 - No Coverage For Home Day Care Coverage**

**HOME1038 - Workers' Compensation**

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**102. MANDATORY COVERAGES**

1. It is mandatory that insurance be written for all coverage provided under Coverage For Damage To Your Property.
2. Coverage for Liability and Medical Payments to Others must be written if any of the optional liability options are endorsed to the Homeowner Policy.

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**103. SECONDARY/SEASONAL RESIDENCE PREMISES**

1. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this manual apply except that Coverage For Liability And Medical Payments To Others is not mandatory for the secondary residence policy when:
  - a. the same company insures the initial and secondary residence, and
  - b. the policy number of the initial residence is indicated on the policy covering the secondary residence.
2. A secondary is considered seasonal if there is continuous unoccupancy for three or more consecutive months during any one year period
3. When Coverage for Liability and Medical Payments to Others is not written, reduce the policy premium by the credit shown in the rate page section under Rule 502.

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#### 104. PROTECTION CLASSIFICATION CODES AND INFORMATION

##### 1. Codes

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
9	09
10	10
N.Y.C	1-4

##### 2. Protection Information

The Protection Class listings in the ISO Public Protection Classification manual apply to risks insured under Homeowners 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 (e.g. 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	*
* First protection class (e.g. 6/9 ... Use Class 6)	
(2) 5 road miles or less with hydrant beyond 1,000 feet	9
(3) Over 5 road miles	10

- c. All other properties are Class 10.

**Note:** For all protection classes except N.Y.C. and Class 10, indicate the fire district.

##### 3. Suburban Protected

- a. A dwelling located in Protection Class 9 may be rated the same class as the responding fire department if it is located within 5 miles and 10 minutes response time of the responding fire department. It must also meet the criteria noted under 3. below:
- b. A Dwelling located in a Protection Class 10 meeting the following criteria for the primary response fire department, or where a mutual aid agreement is in place, may be classified as a Protection Class 9. It must also meet the criteria noted under 3. below:
  - (1) **Primary Response Fire Department or Mutual Aide Agreement:** total response time is 20 minutes or less for sprinklered homes and less than 15 minutes for unsprinklered homes (see chart below for eligible distance and necessary response times):



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Distance (Miles)	Necessary Response Time (or less) For Urban/Paid F. D.	Necessary Response Time (or less) For Rural/Volunteer F. D.
5.5	13.00 *	15.00
6.0	13.85 *	15.85
6.5	14.70 *	16.70
7.0	15.55	17.55
7.5	16.40	18.40
8.0	17.25	19.25
8.5	18.10	na
9.0	18.95	na
9.5	19.80	na

\* Unsprinklered homes also qualify

c. In addition to the qualifications noted above for classifying a Protection Class 9 or 10 risk as Suburban Protected, the following criteria must be met:

- (1) Dwelling is located within 1,000 feet of a public fire hydrant or has an alternate water source useable year-round by the responding fire department that can continuously deliver 200 gallons of water per minute based on square footage (see chart)\*.
- (2) Dwelling is accessible year-round to fire fighting equipment.
- (3) Dwelling has a central station or direct monitored fire smoke alarm and fire extinguisher.

\* Minimum fire fighting water requirements based on square footage:

<u>SQUARE FEET</u>	<u>MINIMUM REQUIRED GALLONS OF WATER</u>
2,500	4,300
5,000	9,300
7,500	14,000
10,000	18,600
12,500	23,300
15,000	27,900
17,500	32,500
20,000	37,200
22,500	41,800
25,000	46,500
27,500	51,100
30,000	55,800

**Supplement to the Suburban Rating Rule** – Dwellings located in qualifying communities that meet the criteria will be rated as a Protection Class 8 if the Fire department is rated Protection Class 9. Refer to company for qualifying communities.

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**105. CONSTRUCTION DEFINITIONS**

1. **Frame** - exterior walls of wood or other combustible construction, including metal or plastic siding on wood, stucco on wood, or plaster on combustible supports; or brick or stone veneer not exceeding 50% of the exterior wall area.
2. **Masonry Veneer** - exterior walls of combustible construction veneered over 50% with brick or stone.
3. **Masonry** - exterior walls constructed of masonry materials such as adobe, brick (other than brick veneer), concrete, gypsum block, hollow concrete brick, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors directly on the ground). A combination of mixed Masonry and Frame construction shall be classified and coded as masonry.
4. **Superior Construction**
  - a. **Non-Combustible** - exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
  - b. **Masonry Non-Combustible** - exterior walls constructed of masonry materials (as described in 3. above) and floors and roof of metal or other non-combustible materials.
  - c. **Fire Resistive** - exterior walls and floors and roof constructed of masonry or other fire resistive materials.

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**106. SINGLE BUILDING DEFINITION**

1. All buildings or sections of buildings which are accessible through unprotected openings shall be considered a single building.
2. Buildings which are separated by space shall be considered separate buildings.
3. 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.

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**107. POLICY PERIOD**

Policies are written for 12 months.

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**108. 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.

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.

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**109. MANUAL PREMIUM REVISION**

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

1. The effective date of such revision shall be as announced.
2. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
3. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

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**110. MINIMUM PREMIUM**

1. The minimum annual premium charged shall be \$.50 per \$1,000 of Dwelling Coverage (or Personal Property if Condo or Tenant) or \$100, whichever is greater.
2. The minimum premium includes all chargeable endorsements or coverages.

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**111. TRANSFER OR ASSIGNMENT**

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

1. Transfer to another location within the same state; or
2. Assignment from one insured to another in the event of transfer of title of the dwelling.



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**112. WHOLE DOLLAR PREMIUM RULE**

Each premium shown on the policy and endorsements shall be rounded to the nearest 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.

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**113. RESTRICTION OF INDIVIDUAL POLICIES**

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

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**114. ADDITIONAL INSURED AND ADDITIONAL INTERESTS**

**1. Additional Insureds**

- a.** A policy may be issued to cover an occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using one of the Additional Insured endorsements listed below as applicable.
- b.** A policy may be issued to cover the occupant of a dwelling under a life estate arrangement when the Dwelling amount is at least 100% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using one of the Additional Insured endorsements listed below as applicable.
- c.** It is permissible to extend the homeowners policy, without an additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability using one of the Additional Insured endorsements listed below.
- d.** A policy may be issued in the name of a trust and trustee(s) or by legal entity for an additional charge. Please refer to Rule 115 - Property Held in Trust for applicable endorsement and details.

**Use Endorsement HOME1025 – Additional Insured – Residence Premises**

**2. Additional Interests**

- a.** In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises.
- b.** Such persons or organizations are entitled to receive notification if the policy is cancelled or non-renewed by the insurer.
- c.** No additional charge is made for the use of this endorsement.

**Use Endorsement HOME1034 Additional Interests Residence Premises**

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**115. PROPERTY HELD IN TRUST OR BY LEGAL ENTITY**

The policy may be issued in the name of a trust and trustee(s) or by legal entity when legal title to a dwelling or condominium unit is held solely by a trust or legal entity and

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is Held in Trust or owned by legal entity, and
2. The dwelling or condominium unit is used exclusively for residential purposes.

**To add Trust/Trustee or Legal Entity as Additional Insured:**

Use Endorsement HOME1023 - Additional Insured Endorsement - Insured Location

**To add Trust/Trustee or Legal Entity as Named Insured (with household members listed):**

Use Endorsement HOME1022 - Residence Held in Trust or By Legal Entity (Trustee as Named Insured)

Refer to the rate pages for the applicable premium charges.

**116. INSTALLMENT OPTIONS**

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.

**117. 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.

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**201. COMPUTATION OF PREMIUM**

Please refer to the first page of the rate page section for the order of calculation for all base premiums and factors.

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#### 202. PROTECTION CREDITS FOR THE RESIDENCE AND OTHER ASSETS

The following defined protection features qualify for premium credits. Please refer to the rate page section for the applicable credits. The sum of all credits under this Rule may not exceed 30% of the **BASE PREMIUM**.

##### TABLE A

##### **CENTRAL STATION ALARMS**

Facilities that are staffed 24 hours a day and whose sole function is to monitor alarm systems.

##### **DIRECT STATION ALARMS**

Fire and/or police departments who monitor alarm systems.

##### **LOCAL ALARMS**

Alarms that sound an audible warning with no transmittal of the warning to either central stations, fire or police departments. Smoke detectors do not qualify as a local alarm.

##### **SPRINKLER SYSTEMS**

An approved and properly maintained automatic sprinkler system.

##### **HIGHLY PROTECTED RESIDENCE**

Full Sprinkler System with fire and burglar alarm systems that transit either to a Central Station or to Police and Fire departments.

##### **GUARDED OR GATED RESIDENCE**

Vehicle access to the community of a dwelling, condominium unit, or apartment is controlled by either guards or locked gates at all times with proper identification required to enter and announcement of visitors

*Note: This credit may not be combined with the Perimeter Security Protection credit.*

##### **PERIMETER SECURITY PROTECTION**

Security protection for the entire external perimeter of the dwelling or building entrances for a condominium or apartment consisting of any one or more of:

- closed circuit TV cameras monitored 24 hours a day;
- external detection system with motion activators and 24 hour a day monitoring;
- fully fenced perimeter with controlled vehicle access to the residence by locked gates at all times, and announcement of visitors through an external intercom system.

*Note: This credit may not be combined with the Guarded or Gated Residence credit.*

##### **CARETAKER**

A fulltime resident caretaker who lives at the residence year round. This credit applies only if a 24 hour on site security guard or patrol service is not present;

##### **OR**

A fulltime resident maintenance engineer who is on the premises 24 hours a day.

##### **TEMPERATURE MONITORING SYSTEM**

A system that protects against freezing which transmits an alarm to a Central Station.

**Use Endorsement – HOME1035 Premises Alarm or Fire Protection System**

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#### 203. DEDUCTIBLES

Please refer to the rate page section for the all peril Base Deductible and Optional Deductibles available.

Separate deductible for the perils of Earthquake, Hurricane, Wind and Hail may be available or required on a state by state basis. Please refer to the State Exception pages and rate page section for these details.

#### **Hurricane Deductibles**

1. Hurricane Deductible will apply to losses resulting from either:

- a. A Category 1 or higher Hurricane making landfall anywhere in the State of New York, or
- b. Any Hurricane making landfall outside the State of New York, provided there are Category 1 or higher Hurricane force winds in the area within New York State in which the losses occur, as determined by the National Hurricane Center or the National Weather Service.

When the insured residence premises is located in a territory listed below, a percentage deductible will apply for Hurricane losses. If the insured location is within 3 miles of the Atlantic Shore, a 5% deductible will apply. If the insured location is located more than 3 miles away from the Atlantic Shore, a 2% deductible will apply. This deductible will apply to the total of direct loss for Dwelling, Other Structures and Personal Property. In no event will the Hurricane deductible be less than \$500. This special deductible applies in the following territories and the premium credits are shown in the rate pages.

**Use Endorsement HOME1012 - 2% Hurricane Deductible – New York Building Forms**  
**Use Endorsement HOME1017 - 5% Hurricane Deductible – New York Building Forms**

When the insured residence premises is located in a territory listed below, a 1% deductible will apply to the total of direct loss for Dwelling, Other Structures and Personal Property. In no event will the Hurricane deductible be less than \$500. This special deductible applies in the following territories and the premium credits are shown in the rate pages.

**Use Endorsement HOME1014 1% Hurricane Deductible - New York Building Forms**

#### **Optional Deductibles**

Optional percentage deductibles of 1%, 2%, 5% or 10% may apply for Hurricane losses. The deductible will apply to the total direct loss for Dwelling, Other Structures and Personal Property. Available in the following territories and the premium credits are shown in the rate pages.

**Endorsement HOME1014 – 1% Hurricane Deductible - New York Building Forms**  
**Endorsement HOME1012 – 2% Hurricane Deductible - New York Building Forms**  
**Endorsement HOME1017 – 5% Hurricane Deductible - New York Building Forms**  
**Endorsement HOME1015 – 10% Hurricane Deductible - New York Building Forms**

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#### **204. PORTFOLIO CREDITS**

A credit will apply when the insured has the following coverage written with one of the ACE Insurance Companies. Please refer to the rate page section for the applicable credits.

A premium credit will apply to the homeowners policy when the insured has an Excess or Umbrella Policy AND a Collections or Valuables Policy with scheduled coverage at minimum limits as shown on the rate pages.

#### **205. NEW HOME CREDITS**

Dwellings are eligible for a credit dependent upon the calendar year the dwelling was completed and first occupied in accordance with the table found in the rate page section.

#### **206. RENOVATED HOME CREDIT**

Dwellings may be eligible for a credit dependent upon the calendar year in which the renovation is completed and the dwelling is occupied in accordance with the table found in the rate page section. To qualify for the credit the following minimum requirements apply:

1. Located in protection class 1 - 8
2. All areas must have been completely upgraded as regards:
  - a. Plumbing (including the pipes, seals, hoses and fixtures),
  - b. Heating systems (including complete replacement), and
  - c. Electrical system (including wiring, receptacles, circuit boxes and conduits.)
3. The renovations must have been inspected and approved by licensed civil authorities or an ACE Risk Consulting employee.
4. The renovations must be in compliance with current local building codes.



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**301. OTHER STRUCTURES**

**1.—Limits**

The limit of liability for Other Structures may be increased. Please refer to the rate page section for the rates and credits per \$1,000.

**Use Endorsement HOME 1026 - Other Structures Increased Limits**

**2.—Rented to Others - Residence Premises**

The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.

Please refer to the rate page section for the applicable limits and premiums for Coverage For Damage To Your Property and Coverage For Liability and Medical Payments to Others.

**Use Endorsement HOME1024 - Structures Rented To Others - Residence Premises**

**3. Other Structures Coverage Extended To Off-Premises Structures**

The policy automatically provides a blanket Other Structures limit of 20% of the Dwelling coverage for other structures located on the residence premises. The blanket limit may be extended to cover structures away from (but used in conjunction with) the residence premises. Please refer to the rate page section for the applicable premium.

**Use Endorsement HOME1029 - Other Structures – Off Premises**

**4. Specific Insurance - Off Premises Structures**

Coverage may be provided by endorsement for a specific structure located away from (but used in conjunction with) the residence premises. Each structure at a location must be separately described and insured for a specific limit of liability. Please refer to the rate page section for the rates and credits per \$1,000.

**Use Endorsement HOME1030 - Specific Structures Away From the Residence Premises**

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**302. PERSONAL PROPERTY**

**1. Limit - Residence Premises**

The limit of liability for Personal Property may be increased or decreased. The Limit of Liability for Coverage C may be reduced to an amount not less than 25% of the limit of Coverage A. Please refer to the rate page section for the rates and credits per \$1,000.

**2. Increased Limits - Personal Property Not At The Residence Premises**

Coverage for personal property not at the residence premises is limited in the policy form to 10% of the Personal Property Limit or \$10,000, whichever is greater. This limit may be increased. Please refer to the rate page section for the rates per \$1,000.

Use Endorsement HOME1027 - Increased Limit On Personal Property Not At The Residence Premises

**3. Refrigerated Personal Property**

Coverage for Refrigerated Personal Property is included, subject to a \$100 deductible.

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**303. LIABILITY COVERAGE LIMITS - RESIDENCE PREMISES**

**1. Residence Premises**

The Policy provides minimum limits of liability of \$300,000 Personal Liability and \$10,000 Medical Payments to Others. The limit of liability for Personal Liability may be increased. The available limits and associated premiums are shown in the rate page section.

If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy.

**2. Other Exposures**

Limits of liability for Other Exposures must be the same as those written for the Residence.

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**304. RESIDENCE EMPLOYEES**

1. There is no additional charge for up to two residence employees.
2. Please refer to the rate page section for the per person charge in excess of 2.
3. Charges do not apply to employees working less than half of the customary full time or to whom the workers' compensation exclusion applies as stated in Coverage for liability and medical payments to others of the policy.

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**305. LOSS ASSESSMENT COVERAGE - RESIDENCE PREMISES**

The policy automatically provides, at no additional charge, \$50,000 loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. This limit may be increased.

Please refer to the rate page section for the rates per \$1,000.

**Use Endorsement HOME1004 - Loss Assessment Coverage – Increased Limits**

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## **GENERAL RULES**

### **306. INCREASED PROPERTY DAMAGE LIMIT FOR LOSS FROM FUNGI**

The applicable limit of \$25,000 provided under the policy may be increased.

Please refer to the rate page section for the rates per \$1,000.

**Use Endorsement HOME1037 – Increased Property Damage Limit For Loss From Fungi**

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## **GENERAL RULES**

### **307. CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ELECTRONIC ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY**

The limit of \$10,000 provided under the policy may be increased.

Please refer to the rate page section for the rates per \$1,000.

**Use Endorsement HOME1028 -Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage**

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## GENERAL RULES

### 308. LANDSCAPING COVERAGE

#### 1. Increased Limits

The policy automatically provides, at no additional charge, landscaping coverage up to 10% of the Personal Property limit or \$10,000, whichever is greater for loss in each occurrence. This coverage is provided for specifically named causes of loss and includes a \$1,000 limit for each tree, shrub, plant, or lawn, including debris removal. The coverage amount may be increased.

**Use Endorsement HOME1039 - Landscape Coverage - Increased Limits**

#### 2. Windstorm or Hail Coverage

The policy does not include landscaping coverage for windstorm. Coverage for windstorm or hail may be added for a premium charge. The limits of landscaping coverage for windstorm or hail must equal the percentage selected for Landscaping Coverage.

**Use Endorsement HOME1040 - Landscaping - Coverage For Losses From Windstorm or Hail**

Please refer to the rate page section for the rates per \$1,000.



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## **GENERAL RULES**

### **309. TREES - DEBRIS REMOVAL INCREASED LIMITS**

The Policy covers the full cost of removal when a storm downed tree damages covered property. The policy also provides up to \$1,000 to remove debris of storm downed trees that cause no damage to covered property. The \$1,000 limit may be increased to \$5,000.

Please refer to the rate page section for the applicable premium charge.

**Use Endorsement HOME1008 - Trees - Debris Removal Increased Limit**

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## **GENERAL RULES**

### **310. IDENTITY FRAUD EXPENSE COVERAGE**

The policy automatically provides, at no additional charge, \$25,000 of identity fraud expense coverage. The limit of liability for identity fraud expense coverage may be increased.

Please refer to the rate page section for the rates per \$1,000.

**Use Endorsement HOME1042 - Identity Fraud Expense Coverage - Increased Limits**

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### GENERAL RULES

#### 311. EXTENDED REPLACEMENT COST COVERAGE - CONDOMINIUMS AND COOPERATIVES

The **ACE Prestige** Policy may be endorsed to provide an increase to the Personal Property limit up to an additional 50%, if at the time of loss the cost to repair damage to the Additions and Alterations exceeds the Personal Property limit. This coverage requires:

- a. The condominium or cooperative be insured for 100% of replacement cost as determined by our Residential consultant following his/her visit to the property.
- b. The insured notify the Company in advance of making any alterations to the residence which will increase the replacement cost by \$50,000 or more.
- c. The insured accepts annual Personal Property Limit increases reflecting inflation as determined by the Company.
- d. Payment of the policy premium from the time of loss for the remainder of the policy term based on the increased limit of coverage.

Please refer to the rate page section for the applicable charge for this coverage.

**Use Endorsement HOME1021 - Extended Replacement Cost Coverage - Condominiums and Cooperatives**

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## GENERAL RULES

### 401. EARTHQUAKE COVERAGE

The policy provides Earthquake coverage on Personal Property, subject to a deductible, but does not cover Earthquake damage to the Dwelling or Other Structures, Condominium Unit-Owners and Tenants Improvements, nor loss under the Loss of Use coverage. The policy may be endorsed to provide Earthquake coverage for these exposures. A deductible of 5% applies separately to loss under Dwelling and Other Structures; a deductible of 5% of the Personal Property limit applies to Unit-Owners Building Items and Tenants Improvements.

Please refer to the rate page section for the computation of premium, rates per \$1,000 for this coverage.

Dwelling Forms rated as Frame:

**Use Endorsement HOME1006 – Earthquake – Exterior Masonry Veneer Not Covered (5% Deductible)**

Dwelling Forms rated as All Other:

**Use Endorsement HOME1005 – Earthquake (5% Deductible)**

Unit Owners Building Items:

**Use Endorsement HOME1007 – Earthquake – Unit Owners Building Items or Tenants Improvements (5% Deductible)**

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### GENERAL RULES

#### 402. BUSINESS AT HOME

For an additional premium, the policy may be endorsed to provide coverage for an insured's business run out of the insured's residence. Personal liability on the policy must be equal to or greater than \$300,000.

##### Coverages

- The Personal Property limit is extended to cover Business Personal Property.
- General Liability (Coverage for Liability and Medical Payments to Others) limit of liability is extended to cover the described business. Coverage includes Bodily Injury, Personal Injury, Advertising Injury and Products - Completed Operations Hazard Liability. No coverage applies for infringement of copyright title or slogan by a Computer Programmer, Illustrator, Song Writer, or other related occupation.
- One year Business Income and Extra Expense coverage is applicable with a monthly cap of \$50,000.
- Deductible for Business At Home endorsement is \$500.

##### Application

A fully completed and signed application for Business At Home is required for all submissions.

Please refer to the rate page section for the available limits and applicable premium charge.

**Use Endorsement HOME1019 - Business At Home Endorsement**

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Pacific Employers Insurance Company

## GENERAL RULES

### 403. SPECIAL COMPUTER COVERAGE

1. Coverage for personally owned computer systems may be endorsed to a Homeowners policy.

2. Coverage provided - The endorsement provides:

- Worldwide Coverage.
- Replacement Cost Coverage.
- Business Use Coverage.
- Special Coverage (all perils not excluded).

3. Full Coverage (no deductible applies). For

specific conditions consult Form **HOME1047**.

Available Options - separate limits of liability

may be written for:

- a. **Computer System** (computer and component equipment).
- b. **Computer Programs and Media** (purchased programs and storage units).
- c. **Data Recreation** (coverage for cost of recreating data from source documents).

Please refer to the rate page section for the rates per \$100.

**Use Endorsement HOME1047 - Special Computer Coverage**

# HOMEOWNERS POLICY PROGRAM MANUAL

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### GENERAL RULES

#### 404. BUSINESS PURSUITS

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

Please refer to the rate page section for applicable limits and premium charges for Coverage For Liability and Medical Payments to Others per insured person.

#### Classifications

1. **Clerical Office Employees** - No work performed other than clerical duties.  
**Salesmen, Collectors or Messengers** - No installation, demonstration or servicing operations.
2. **Salesmen, Collectors or Messengers** - Including installation, demonstration or servicing operations.
3. **Teachers** - Athletic, laboratory, manual training, physical training and swimming instructions, **excluding** liability for corporal punishment of pupils.
4. **Teachers** - Not otherwise classified, **excluding** liability for corporal punishment of pupils.
5. **Teachers** - Additional charge for liability for corporal punishment of pupils. No coverage for medical payments. Additional premium for this coverage must be added to premium for classification 3. or 4.

Use Endorsement HOME1033 - Business Pursuits

# HOMEOWNERS POLICY PROGRAM MANUAL

## Pacific Employers Insurance Company

### GENERAL RULES

#### 405. PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES

1. Coverage for a permitted incidental occupancy is limited under Coverage For Damage To Your Property and excluded under Coverage For Liability And Medical Payments To Others. The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises.
2. Examples of such occupancies are Offices, Schools or Studios, meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.
3. If the permitted incidental occupancy is located in another structure, Other Structures Coverage does not apply to that structure.
4. The permitted incidental occupancies endorsement also covers business property on the residence premises pertaining to the permitted incidental occupancy within the Contents Coverage limits stated in the declarations.
5. Premium:

##### a. Coverage For Damage To Your Property

- (1) If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- (2) If the permitted incidental occupancy is located in another structure on the residence premises, please refer to the rate page section for the applicable rate per \$1,000.

##### b. Coverage For Liability And Medical Payments To Others

Please refer to the rate page section for the applicable limits and premium charge.

Use Endorsement HOME1003 - Office, Professional, Private School or Studio at the Residence Premises



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**Pacific Employers Insurance Company**

## **GENERAL RULES**

### **406. INCIDENTAL FARMING PERSONAL LIABILITY - RESIDENCE PREMISES**

The policy automatically covers incidental farming or ranching on the residence premises that is limited as follows:

1. Farming or ranching is incidental to use of the premises as a residence;
2. Gross annual income is less than \$25,000;
3. Total hours of employment of others for farm or ranch work does not exceed 1,500 per year;

No option is provided to insure farming or ranching operations that exceed these exposures.

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**Pacific Employers Insurance Company**

## **GENERAL RULES**

### **407. BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES**

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

Please refer to the rate page section for the applicable rate per \$1,000.

**Use Endorsement HOME1036 - Building Additions and Alterations Other Residence**

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## **GENERAL RULES**

### **408. ADDITIONAL RESIDENCE RENTED TO OTHERS**

1. The policy may be endorsed to provide coverage when an additional 1, 2, 3 or 4 family residence is rented to others.

Please refer to the rate page section for the available limits and applicable premium charges for Coverage For Liability and Medical Payments To Others.

**Use Endorsement HOME1032 - Additional Residence Rented to Others**

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Pacific Employers Insurance Company

## GENERAL RULES

### 409. OUTBOARD MOTORS AND WATERCRAFT

1. **Personal Liability and Medical Payments To Others:** These coverages are provided in the policy at no additional charge for:
  - a. Sailboats less than 26 feet in overall length, with or without auxiliary power; and
  - b. Watercraft powered by one or more outboard engines or motors not exceeding 50 total horsepower; and

For rates and rules associated with watercraft not described in 1.a.,1.b. above, refer to the Personal Insurance Manual for Watercraft.

# HOMEOWNERS POLICY PROGRAM MANUAL

## Pacific Employers Insurance Company

### GENERAL RULES

#### 410. GREEN COVERAGES

##### GREEN UPGRADE COVERAGE

When Green Upgrade Coverage is added to the ACE Prestige policy, the limit of insurance applicable to Green Upgrade Coverage will be equal to 10% of the limit of insurance of the Dwelling or Personal Property Limit on Condominium or Tenant policy displayed on the declarations. The policy deductible applies.

**Green Upgrade Coverage** includes but is not limited to:

- **Dwelling Upgrade** – to meet the “Certified” certification requirement of the LEED® for Homes Green Building Rating System of the U. S. Green Building Council or meet the “Bronze” requirements of the National Association of Home Builders Green Building Guidelines
- **Electronic Equipment** - Energy Star Upgrade
- **Low VOC Interior Finish Materials** and **Elimination of Ozone Depleting Substance** Upgrade
- **Interior Lighting, Home Envelope and Roof, Interior Plumbing, and Heating and Cooling** Systems – Equipment Upgrade

Use Endorsement HOME1045 - Green Dwelling and Personal Property Upgrade Coverage

##### CERTIFIED GREEN DWELLING CREDIT AND SUPPLEMENTARY COVERAGE

A credit shall apply to the **BASE PREMIUM** for Dwellings that have been certified as Green by the U. S. Green Building Council LEED® for Homes Rating System or meet the requirements of the National Association of Home Builders Green Building Guidelines.

##### Supplementary Coverage

The following coverages are examples of some of what is included when a Dwelling qualifies for the Green Discount as noted above and sustains a covered cause of loss:

- **LEED®/NAHB Current Requirement Upgrade** – coverage provided to upgrade to current LEED®/NAHB certification requirements to maintain the same level of Green certification.
- Flush Out of Reconstructed Space after a covered cause of loss.
- \$25,000 Recycling Additional Expense to divert debris to recycling facilities rather than landfills.
- \$25,000 total for Extra Expense or Loss of Income when your Alternative Power Generating Equipment is damaged and out of use due to a covered cause of loss.
- \$25,000 for Extra Expense if your Alternative Water System is damaged and out of use due to a covered cause of loss.

Please refer to the rate page section for the applicable premium charges and credits for these coverages.

Use Endorsement HOME1046 - Certified Green Dwelling Coverage

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## GENERAL RULES

### 411. EQUIPMENT BREAKDOWN COVERAGE

When Equipment Breakdown Coverage is added to the ACE Prestige policy, the limit of insurance applicable to equipment breakdown will be equal to the limit of insurance of the Dwelling or Personal Property Limit on Condominium or Tenant policy displayed on the declarations. A \$500 deductible applies.

Equipment Breakdown Coverage covers equipment attached to and made part of the Dwelling or Other Structure when causes of loss for such equipment would have been otherwise excluded under the Homeowners policy. Examples of the type of equipment that could suffer a breakdown and will be covered by this endorsement include: Boilers, Water Heaters, Furnaces, Central Air Conditioners, Central Vacuums, Deep Well Pumps, Elevators and Chair Lifts, Walk-in Freezers, and all Motors and other Mechanical Devices attached to and made a permanent part of the Structure.

Also included is Computer Equipment - Electronic Data Processing Hardware and related peripheral equipment (Laptops, Monitors and Display Screens, Media, Keyboards, Printers, Modems and permanently installed Wiring associated with such equipment.

**Use Endorsement HOME1044 - Equipment Breakdown Coverage**

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## GENERAL RULES

### 501. FULL COST REPLACEMENT COVERAGE EXCLUSION

**Prestige Home** includes Full Cost Replacement Coverage with Building Code Upgrade Coverage for Dwellings and Other Structures on the residence premises.

This coverage may be excluded.

Please refer to the rate page section for the applicable premium credit.

**Use Endorsement HOME1011 – No Coverage For Full Replacement Coverage – Dwelling and Other Structures**

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## GENERAL RULES

### 502. COVERAGE FOR LIABILITY AND MEDICAL PAYMENTS TO OTHERS EXCLUSION OR CREDIT

The policy may be endorsed to remove all Coverage For Liability And Medical Payments To Others. This coverage may be excluded when coverage is provided in another policy with another carrier and proof of that coverage is kept on file. When excluded, reduce the policy premium by the credit shown in the rate page section for excluding liability coverage.

**Use Endorsement HOME1010 - No Coverage For Liability And Medical Payments To Others**

When Coverage For Liability And Medical Payments To Others is not written on a secondary or seasonal residence premises as it is already extended from a primary residence premises insured by one of the ACE Insurance Companies, apply the credit shown in the rate page section for supported secondary or seasonal homes.



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## **GENERAL RULES**

### **503. PERSONAL INJURY EXCLUSION**

The policy may be endorsed to remove all coverage for Personal Injury.

Please refer to the rate page section for the applicable premium credit.

**Use Endorsement HOME1009 - No Coverage for Personal Injury Losses**

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### **601. ALARM REQUIREMENT - COURSE OF CONSTRUCTION OR RENOVATION**

The policy may be endorsed to require the installation of an alarm system when a structure undergoing construction or renovation on the residence premises is fully enclosed.

**Use Endorsement HOME1041 - Alarm Requirement - Structures Under Construction or Renovation**

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## GENERAL RULES

### 602. MASS MERCHANDISING – SPECIAL MEMBER CREDIT

Special Members will be offered a premium credit of –9% off regularly priced **ACE Prestige Home** policies. The credit is applied to the **Base Premium** and the credit is displayed on the Policy Declarations Page.

#### Qualifications/Eligibility

- The insured must be a Special Member (employee of particular employer, member of a particular association or organization), and
- The risk must meet eligibility requirements of the ACE Prestige Homeowners program, and
- Special Members must have authorized sponsorship, and
- Special members and Sponsor must participate through qualified producers.

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Pacific Employers Insurance Company

## GENERAL RULES

### 603. OFF-PREMISES THEFT EXCLUSION

**ACE Prestige** provides coverage for loss by theft to personal property away from the residence premises. This coverage may be excluded in Bronx, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties for the premium credit (displayed as a rating factor) shown below. The factor should be applied directly to the Base Rate, before the application of the Key Factor.

Use Endorsement HOME1020 - Off-Premises Theft Exclusion – New York

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## Pacific Employers Insurance Company

### GENERAL RULES

#### 604. 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 the 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.

**Note:** Roof ridge vents and soffit vents do not have to be protected by windstorm protective devices.

**Use Endorsement HO 04 21 - Windstorm Protective Devices**

##### B. Qualification for Credit

1. For all forms except **Tenant**, to qualify for credit, the windstorm protective devices shall fully protect ALL exterior openings of:
  - a. The dwelling and any other building on or at the location of the residence premises; or
  - b. A covered condominium or cooperative unit owned and occupied by the insured or owned by the insured but rented, or held for rental to others, including any other building owned solely by the insured that is at the same location as the condominium or cooperative unit.
2. For Tenant policies, to qualify for credit, the windstorm protective devices shall fully protect all openings of a one family dwelling in which the insured resides as a tenant, (including other buildings on the premises), or the apartment, condominium or cooperative **unit** in a multi-family dwelling in which the insured resides as a tenant.
3. For Endorsement **HOME1030**, Specific Structures Away from the Residence Premises to qualify for credit, the windstorm protective devices shall fully protect all openings of all owned buildings at one or more locations away from the "residence premises" that contain one or more specifically insured building(s).

##### C. Responsibility for Closing and Securing Windstorm Protective Devices

The insured may be required 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.

# HOMEOWNERS POLICY PROGRAM MANUAL

## Pacific Employers Insurance Company

### GENERAL RULES

#### 605. WORKERS' COMPENSATION

With respect to policies other than **Tenant** and **Condo**, this endorsement must be Attached to all policies covering owner-occupants of one, two, three or four family dwellings.

With respect to **Tenant policies**, the endorsement must be attached if the policy is issued to:

1. the owner of a three or four family dwelling who occupies an apartment in that dwelling and the policy is endorsed to provide premises liability coverage for the portion of the dwelling not occupied by the owner
2. the owner-occupant of an apartment in a two family dwelling if the dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances and a Homeowners Policy providing building coverage is issued to the other co-owner
3. the owner of any additional location insured under the policy that is a one, two, three or four family owner-occupied dwelling located in the State of New York
4. a tenant of an apartment in a one, two, three or four family dwelling in which one or more apartments are occupied by owners

With respect to **Condos**, the endorsement must be attached if the policy is issued to:

1. the owner-occupant of the condominium unit, regardless of the number of units in the building
2. the owner of any additional location located in the State of New York and occupied by the insured

**Use Endorsement HOME1038 - Workers' Compensation – Certain Residence Employees**

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## Pacific Employers Insurance Company

### GENERAL RULES

#### 606. SPECIAL TERMS AND CONDITIONS

For risks with unusual circumstances or unique characteristics, special terms or conditions may be issued. These special terms and conditions may be requested by either the insured or the company, and will conform to the state requirement regarding individual risk filings.

Special rates, terms and conditions may be issued for risks which meet the following minimum criteria:

**Coverage Threshold:** \$2,000,000 any single home, contents, collections;

Examples of risks with unusual circumstances or unique characteristics include but are not limited to the following:

1. Extremely large square foot homes which more resemble that of a commercial building than that of our three construction type options (frame, masonry, fire resistive).
2. Extreme deductibles, over that of our filed options, in which the maximum is \$100,000. Customer requests for deductible options above our filed options will be eligible for Special Terms and Conditions.
3. Multiple insurer participation on an exposure which creates a need to incorporate 'first-loss' or 'excess' pricing, dependent on our respective insured layer.
4. Extreme course-of-construction/renovation exposures.
5. Extreme Protection Class 10 exposures.
6. Modified Coverage/Exposure.

# HOMEOWNERS POLICY PROGRAM MANUAL

## Pacific Employers Insurance Company

### Flood Coverage

ACE Prestige may be endorsed to provide Primary or Excess Flood Coverage.

#### Premium Determination

**Preferred Risk Policies (as defined by N.F.I.P.) Rating Example:** Building Value \$550,000 / Contents Value \$220,000 in Zone C.

#### **Primary Flood = \$250,000 Bldg / \$100,000 Contents**

	Building Value		
<u>Flood Zone</u>	<b>\$0 &lt; \$500k</b>	<b>\$500k &lt; \$1m</b>	<b>\$1m +</b>
B, C, X, D	\$220	\$275	\$330
B, X (100 - 500 yr flooding)	\$330	\$413	\$495
B, X (100 yr shallow flooding)	\$440	\$550	\$660

#### **Excess Flood**

<u>Flood Zone</u>	<b>Additional Limits Rate</b>
B, C, X, D	\$.03
B, X (100 - 500 yr flooding)	\$.04
B, X (100 yr shallow flooding)	\$.06

Excess Flood Limit: Dwelling - \$300,000. Excess Flood Limit: Contents - \$120,000 (Contents Flood Limit is 40% of Dwelling Excess Flood Limit needed and is included without charge). For increased Contents Flood Limits above 40% of the Dwelling Flood Limit, determine additional Coverage C Limits needed and develop additional premium using **Contents only** rate as described below.

	<u>Dwelling</u>	<u>Contents</u>	<u>Premium</u>
Total Building or Contents Value (in \$100s)	3,000	1,200	
Additional Limits Rate	.03	--	
	\$90	+ N/A	= \$90

Add premium for Primary Flood Coverage (\$275) + Excess Flood Coverage (\$90) = \$365.

**NOTE:** For **Non-Building forms** or **Contents only** coverage, use Contents Value in place of Building Value and apply a rating factor of .50 to premiums developed above.

#### **Standard Risk Policies**

**Rating Example:** Dwelling Value \$550,000/Contents Value \$385,000 in Zone A, where NFIP Premium = **\$729**

#### **Primary Flood = \$250,000 Bldg / \$100,000 Contents**

	Building Value		
<u>Flood Zone</u>	<b>\$0 &lt; \$500k</b>	<b>\$500k &lt; \$5m</b>	<b>\$5m +</b>
B, C, X, D	1.10	1.38	1.65
A	1.30	1.63	1.95
V	1.45	1.81	2.18

NFIP Premium (\$729) x Company Factor (1.63) = \$1,188 Primary Flood Premium. NFIP Premium includes Community Rating System Discount where applicable. For **Non-Building forms** or **Contents only** coverage, use Contents Value in place of Building Value.



# HOMEOWNERS POLICY PROGRAM MANUAL

## Pacific Employers Insurance Company

### Flood Coverage

#### **Excess Flood**

Dwelling Value \$550,000/Contents Value \$385,000:

Excess Flood Limit - Dwelling \$300,000; Contents \$285,000

	<b><u>Dwelling</u></b>	<b><u>Contents</u></b>	<b><u>Premium</u></b>
Total Building or Contents Value (in \$100s)	5,500	3,850	
<b>NFIP</b> Additional Limits Rate	.14	.25	
Company Factor*	1.65	1.65	
Determine Final Rate Modifier:	<b><u>Dwelling</u></b>	<b><u>Contents</u></b>	
<u>Limit to Value Factor</u> **	1.000	1.000	
<u>Underlying Limits Factor</u> ***	-.598	-.420	
Final Rate Modifier	<u>.402</u>	<u>.580</u>	
	\$511	+ \$921	= \$1,432
Apply <u>Community Rating System</u> Discount Factor:			<u>.15</u>
			\$1,217

*	<b><u>Flood Zone</u></b>	<b><u>Company Factor</u></b>
	B, C, D, X	1.25
	A	1.65
	V	1.95

\*\* To determine the Limit to Value Factor, refer to the **Loss Scale Table** for Dwelling and Contents coverage. For Dwelling Coverage this is \$250,000 plus the Excess Limits requested divided by the Total Building Value. For Contents Coverage this is \$100,000 plus the Excess Limits requested divided by the Total Contents Value.

\*\*\* To determine the Underlying Limit/Self-Insured Retention Factor, refer to the **Loss Scale Table** for Dwelling and Contents coverage. For Dwelling Coverage this is \$250,000 divided by the Total Building Value. For Contents Coverage this is \$100,000 divided by the Total Contents Value.

#### **Special Flood Deductible**

A base deductible of \$5,000 applies to Losses caused by Flood under Primary Flood Coverage. Optional deductibles are available:

<b>Deductible:</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
<b>Credit *:</b>	---	15%	20%	25%	30%

\* Credit applies to Primary Flood Premium only.

**Note: When Primary Flood coverage is not provided by Pacific Employers Insurance Company, a \$250,000 deductible is applicable on all Dwelling Forms and a \$100,000 deductible is applicable on all Non-Dwelling Forms.**

**Application** - A fully completed ACORD Flood Insurance Application is required for all submissions.

Use Endorsement HOME1043 - Coverage For Flood

# HOMEOWNERS POLICY PROGRAM MANUAL

## Pacific Employers Insurance Company

### Flood Coverage

Loss Scale Table

Exposure Percentage	Factor		Exposure Percentage	Factor		Exposure Percentage	Factor		Exposure Percentage	Factor
0.10%	0.031		3.80%	0.155		26.00%	0.420		64.00%	0.742
0.20%	0.041		3.90%	0.157		27.00%	0.440		65.00%	0.750
0.30%	0.047		4.00%	0.160		28.00%	0.455		66.00%	0.758
0.40%	0.050		4.10%	0.163		29.00%	0.465		67.00%	0.766
0.50%	0.052		4.20%	0.165		30.00%	0.475		68.00%	0.774
0.60%	0.053		4.30%	0.168		31.00%	0.484		69.00%	0.782
0.70%	0.054		4.40%	0.171		32.00%	0.493		70.00%	0.790
0.80%	0.055		4.50%	0.173		33.00%	0.502		71.00%	0.797
0.90%	0.056		4.60%	0.176		34.00%	0.510		72.00%	0.804
1.00%	0.062		4.70%	0.179		35.00%	0.518		73.00%	0.811
1.10%	0.067		4.80%	0.181		36.00%	0.527		74.00%	0.818
1.20%	0.071		4.90%	0.184		37.00%	0.535		75.00%	0.825
1.30%	0.076		5.00%	0.187		38.00%	0.543		76.00%	0.832
1.40%	0.080		5.50%	0.192		39.00%	0.551		77.00%	0.839
1.50%	0.084		6.00%	0.197		40.00%	0.559		78.00%	0.846
1.60%	0.089		6.50%	0.203		41.00%	0.567		79.00%	0.853
1.70%	0.093		7.00%	0.208		42.00%	0.575		80.00%	0.860
1.80%	0.098		7.50%	0.213		43.00%	0.583		81.00%	0.867
1.90%	0.102		8.00%	0.219		44.00%	0.591		82.00%	0.874
2.00%	0.107		8.50%	0.224		45.00%	0.598		83.00%	0.881
2.10%	0.109		9.00%	0.229		46.00%	0.606		84.00%	0.888
2.20%	0.112		9.50%	0.235		47.00%	0.614		85.00%	0.895
2.30%	0.115		10.00%	0.240		48.00%	0.622		86.00%	0.902
2.40%	0.117		11.00%	0.251		49.00%	0.630		87.00%	0.909
2.50%	0.120		12.00%	0.261		50.00%	0.637		88.00%	0.916
2.60%	0.123		13.00%	0.272		51.00%	0.645		89.00%	0.923
2.70%	0.125		14.00%	0.283		52.00%	0.653		90.00%	0.930
2.80%	0.128		15.00%	0.293		53.00%	0.660		91.00%	0.937
2.90%	0.131		16.00%	0.304		54.00%	0.667		92.00%	0.944
3.00%	0.133		17.00%	0.315		55.00%	0.674		93.00%	0.951
3.10%	0.136		18.00%	0.325		56.00%	0.681		94.00%	0.958
3.20%	0.139		19.00%	0.336		57.00%	0.688		95.00%	0.965
3.30%	0.141		20.00%	0.347		58.00%	0.695		96.00%	0.972
3.40%	0.144		21.00%	0.357		59.00%	0.702		97.00%	0.979
3.50%	0.147		22.00%	0.368		60.00%	0.710		98.00%	0.986
3.60%	0.149		23.00%	0.379		61.00%	0.718		99.00%	0.993
3.70%	0.152		24.00%	0.389		62.00%	0.726		100.00%	1.000
			25.00%	0.400		63.00%	0.734			

# HOMEOWNERS POLICY PROGRAM MANUAL

## Pacific Employers Insurance Company

### GENERAL RULES

#### EXCESS INSURANCE

**Prestige Home** may be written for a dwelling situated in an area eligible for coverage in the New York Property Insurance Underwriting Association (NYPIUA). The homeowners policy must be written in conjunction with Underlying Insurance, meaning separate insurance on the dwelling and contents providing coverage against the perils of Fire, Extended Coverage and Vandalism and Malicious Mischief.

Coverage A cannot exceed the limit of liability provided for the dwelling under the NYPIUA policy, plus any supplemental limit purchased through a surplus lines market. Premium credit will be given for the Underlying Insurance. A wraparound endorsement will be written over only Dwelling Fire/Extended Coverage policies with Replacement Cost Coverage on the dwelling and Other Building Structures.

The Homeowners Policy will include the following endorsement:

#### HOME1061 WRAPAROUND COVERAGE

This Coverage requires the limit of liability for buildings and contents provided by the Underlying Insurance be entered on the endorsement. The homeowners policy becomes excess only coverage for the perils and limits of the Underlying Insurance, but is primary coverage for all other perils insured against. Loss of Use of the Dwelling is limited for the peril of wind to 20% of Coverage A or \$100,000, whichever is less.

Premium Credit - Reduce the Base Premium by credits shown below:

#### Wraparound Credits – Building Forms

<b>Territory</b>	<b>Premium</b>	<b>Credit</b>
03	Richmond County	33%
04	Queens County	33%
06	Bronx County	30%
07	Kings County	32%
11	Northern Westchester County	32%
19	Northern Suffolk County	47%
20	Remainder of Suffolk County	50%
21	Cities of Mt. Vernon & Rochelle	31%
22	Coastal Suffolk County	50%
23	Nassau County North Hempstead	35%
24	Nassau County Oyster Bay	36%
25	Remainder of Nassau County	35%
65	Southern Westchester County	32%
66	Coastal Westchester County	32%

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**GENERAL RULES**

**Wraparound Credits – Contents Forms**

<b>Territory</b>	<b>Premium</b>	<b>Credit</b>
03	Richmond County	20%
04	Queens County	18%
06	Bronx County	18%
07	Kings County	18%
11	Northern Westchester County	18%
19	Northern Suffolk County	28%
20	Remainder of Suffolk County	30%
21	Cities of Mt. Vernon & Rochelle	18%
22	Coastal Suffolk County	30%
23	Nassau County North Hempstead	20%
24	Nassau County Oyster Bay	20%
25	Remainder of Nassau County	22%
65	Southern Westchester County	18%
66	Coastal Westchester County	18%

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**Computation of Premium**

STEP DESCRIPTION	Dwellings	Condo & Tenants
<b>CALCULATION OF ADJUSTED BASE PREMIUM</b>		
1 Base Rate by Territory		
2 Off Premises Theft Exclusion		
3 Protection Class Factor	x	x
4 Construction Factor	x	x
5 Superior Construction Factor	x	x
6 Amount of Insurance Factor	x	x
7 <b>BASE PREMIUM</b>	=	=
8 Step 7 x Deductible Credit/Surcharge Percentage	x	x
9 Deductible Credit/Surcharge Amt, Subject to Max Credit	=	=
10 Subtotal Including Deductible Adj. (Step 7 +/- Step 9)	=	=
<b>ADDITIVE CREDITS AND SURCHARGES APPLIED TO BASE PREMIUM</b>		
11 Step 7 x Protection Credits for the Residence and Other Assets, Subject to Max Credit	+ or -	+ or -
12 Step 7 x Portfolio Credit - Excess & Collections	+ or -	+ or -
13 Step 7 x New Home Credit	+ or -	
14 Step 7 x Renovated Home Credit	+ or -	
15 Step 7 x Hurricane Deductible Credit	+ or -	+ or -
16 Step 7 x Full Cost Replacement Coverage Exclusion	+ or -	+ or -
17 Step 7 x Windstorm Protective Device Credit*	+ or -	+ or -
18 Step 7 x Extended Replacement Cost		+ or -
19 Step 7 x Certified Green Credit	+ or -	+ or -
20 Step 7 x Mass Merchandising Credit	+ or -	+ or -
21 <b>ADJUSTED BASE PREMIUM</b>	=	=
<b>TOTAL PREMIUM</b>		
22 Additional Dollar Adjustments	+ or -	+ or -
23 <b>TOTAL PREMIUM, SUBJECT TO MINIMUM PREMIUM</b>	=	=

\* If the Windstorm Protective Device credit applies, calculate the premium credit as described in Rule 604.

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**Base Rates by Territory**

	Dwellings	Condos	Tenants
Base Deductible:	\$500	\$500	\$500
Territory			
3	2112	827	1495
4	2393	1099	1990
5	2518	875	1373
6	3030	866	1577
7	2780	1365	2489
8	2518	875	1373
9	2518	875	1373
11	1627	590	1077
12	1673	626	881
14	1314	494	809
17	1543	438	809
18	1463	438	1434
19	2557	787	1431
20	3059	787	1431
21	1620	626	1142
22	3645	787	1431
23	2448	813	1495
24	2481	813	1495
25	2445	813	1495
27	1414	494	893
28	1392	494	893
29	1370	494	893
31	1788	626	1142
32	1419	503	910
33	1246	503	910
42	1450	503	910
43	1170	503	910
52	1389	503	910
53	1212	503	910
62	1365	503	910
63	1470	503	910
64	1499	503	910
65	1754	614	1121
66	1849	626	1142

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**Protection Class & Construction**

	All	Dwellings	Dwellings	Dwellings	Condo & Tenants
<b>Territories:</b>	3, 4, 5, 6, 7, 8, 9	11, 12, 19, 20, 21, 22, 23, 24, 25, 31, 65, 66	14, 27, 28, 29	17, 18, 32, 33, 42, 43, 52, 53, 62, 63, 64	All, Excluding 3-9
<b>Protection Class (Rule 104)</b>					
1-4		1.000	1.000	1.000	1.000
5-6		1.000	1.000	1.050	1.000
7		1.000	1.000	1.100	1.000
8		1.000	1.000	1.380	1.000
9		1.100	1.210	1.560	1.200
10		1.650	1.710	1.980	1.200
NYC	1.000				

		Dwellings	Dwellings	Condo & Tenants
<b>Territories:</b>		3, 4, 5, 6, 7, 8, 9	All Other	All
<b>Construction Type (Rule 105)</b>	<b>Protection Class</b>			
Frame	All	1.000	1.000	1.000
Masonry (Use this for Superior Construction)	1-10		0.950	1.000
	NYC	0.850		1.000
Superior Construction Additional Adjustment	All	0.850	0.850	0.850

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**Amount of Insurance Factors**

	Dwellings	Condo & Tenants
Territories:	All	All
Amount of Insurance \$		
10,000	0.0560	0.0910
20,000	0.1120	0.1810
30,000	0.1680	0.2590
40,000	0.2240	0.3230
50,000	0.2800	0.3900
75,000	0.3950	0.5500
100,000	0.4800	0.6950
125,000	0.5400	0.8450
150,000	0.5900	1.0000
175,000	0.6550	1.1500
200,000	0.7100	1.3150
225,000	0.7775	1.4800
250,000	0.8400	1.6450
275,000	0.9250	1.8100
300,000	1.0000	1.9750
325,000	1.0825	2.1400
350,000	1.1650	2.3050
375,000	1.2650	2.4700
400,000	1.3450	2.6350
425,000	1.4300	2.8000
450,000	1.5150	2.9650
475,000	1.6000	3.1300
500,000	1.6850	3.2950
550,000	1.8550	3.6250
600,000	2.0250	3.9550
650,000	2.1950	4.2850
700,000	2.3650	4.6150
750,000	2.5350	4.9450
800,000	2.7050	5.2750
850,000	2.8750	5.6050
900,000	3.0450	5.9350
950,000	3.2150	6.2650
1,000,000	3.3850	6.5950
1,050,000	3.5550	6.9250
1,100,000	3.7250	7.2550
1,150,000	3.8950	7.5850
1,200,000	4.0650	7.9150
1,250,000	4.2350	8.2450
1,300,000	4.4050	8.5750
1,350,000	4.5750	8.9050
1,400,000	4.7450	9.2350
1,450,000	4.9150	9.5650
1,500,000	5.0850	9.8950
2,000,000	6.7850	13.1950
2,500,000	8.0608	16.4950
3,000,000	9.6758	19.7950
3,500,000	11.2908	23.0950
4,000,000	12.9058	26.3950
4,500,000	14.5208	29.6950
5,000,000	16.1358	32.9950
5,500,000	17.7508	36.2950
6,000,000	19.3658	39.5950
6,500,000	20.9808	42.8950
7,000,000	22.5958	46.1950



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**Amount of Insurance Factors**

	Dwellings	Condo & Tenants
Territories:	All	All
Amount of Insurance \$		
7,500,000	24.2108	49.4950
8,000,000	25.8258	52.7950
8,500,000	27.4408	56.0950
9,000,000	29.0558	59.3950
9,500,000	30.6708	62.6950
10,000,000	32.2858	65.9950
Each Additional \$1,000	0.0032	0.0066

Factor for coverage limits over \$10,000,000:  
Determine the number of \$1,000 over \$10,000,000.  
Multiply factor for each additional \$1,000 by this number.  
Add result to the factor for \$10,000,000.

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**Rating Factors**

			Dwellings	Condo & Tenants
Rule	Description			
202	Protection Credits for the Residence and Other Assets	Table		
	Central Station Fire Alarm	A	-0.070	-0.070
	Central Station Burglar Alarm	A	-0.070	-0.070
	Central Station Fire and Burglar	A	-0.150	-0.150
	Direct Station Fire Alarm	A	-0.060	-0.060
	Direct Station Burglar Alarm	A	-0.060	-0.060
	Alarm Transmitted - But not to Central Station, Police or Fire Dept. Fire Alarm	A	-0.050	-0.050
	Alarm Transmitted - But not to Central Station, Police or Fire Dept. Local Burglar Alarm	A	-0.050	-0.050
	Local Fire Alarm	A	-0.020	-0.020
	Local Burglar Alarm	A	-0.020	-0.020
	Sprinkler Systems - Full	A	-0.100	-0.100
	Highly Protected Residence	A	-0.300	-0.300
	Guarded Residence	A	-0.050	-0.050
	Perimeter Security Protection	A	-0.050	-0.050
	Resident Caretaker	A	-0.020	-0.020
	Temperature Monitoring System	A	<u>-0.020</u>	<u>-0.020</u>
	<b>Table A Credit Maximum</b>		<b>-0.300</b>	<b>-0.300</b>

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			Dwellings	Condo & Tenants
Rule	Description			
204	<b>Portfolio Credits</b>			
	<b>Excess and Jewelry Schedule</b>	<b>Total Schedule</b>		
	Excess and Jewelry Sch < \$10K	<\$75K	0.000	0.000
	Excess and Jewelry Sch >= \$10K	<\$75K	-0.050	-0.050
	Excess and Jewelry Sch < \$10K	>=\$75K	-0.050	-0.050
205	<b>New Home Credits</b>			
	<b>Home Completed or Occupied</b>			
	During current calendar yr		-0.200	
	1 yr preceding current calendar yr		-0.180	
	2 yrs preceding current calendar yr		-0.160	
	3 yrs preceding current calendar yr		-0.150	
	4 yrs preceding current calendar yr		-0.120	
	5 yrs preceding current calendar yr		-0.100	
	6 yrs preceding current calendar yr		-0.080	
	7 yrs preceding current calendar yr		-0.060	
	8 yrs preceding current calendar yr		-0.040	
	9 yrs preceding current calendar yr		-0.020	
	10 yrs preceding current calendar yr		-0.020	

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			Dwellings	Condo & Tenants
Rule	Description			
206	<b>Renovated Home Credit</b>			
	<b>Home Completed or Occupied</b>			
	During current calendar yr		-0.150	
	1 yr preceding current calendar yr		-0.140	
	2 yrs preceding current calendar yr		-0.120	
	3 yrs preceding current calendar yr		-0.110	
	4 yrs preceding current calendar yr		-0.090	
	5 yrs preceding current calendar yr		-0.080	
	6 yrs preceding current calendar yr		-0.060	
	7 yrs preceding current calendar yr		-0.050	
	8 yrs preceding current calendar yr		-0.030	
	9 yrs preceding current calendar yr		-0.020	
	10 yrs preceding current calendar yr		-0.020	

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			Dwellings	Condo & Tenants
Rule	Description			
602	Mass Merchandising - Special Member Credit Special Member Credit Premium Credit		-0.090	-0.090
603	Off-Premises Theft Exclusion Rating Factor Territories 3, 4, 6, 7, 11, 12, 19, 20, 21, 22, 23, 24, 25, 31, 65, 66 Territories 5, 8, 9		0.940 0.900	0.900 0.900
604	Windstorm Protective Devices Storm Shutters Premium Credit Hurricane Resistant Laminated Glass Premium Credit Storm Shutters and Hurricane Resistant Laminated Glass Premium Credit		-0.030 -0.030 -0.060	-0.030 -0.030 -0.060

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**Deductible Factors**

		Dwellings		Condo & Tenants	
<b>Rule 203</b>					
<b>Deductible</b>		<b>Credit/ Surcharge</b>	<b>Max Credit</b>	<b>Credit/ Surcharge</b>	<b>Max Credit</b>
\$100		0.110		0.110	
\$250		0.000		0.000	
\$500		-0.100	350	-0.100	350
\$1,000		-0.200	1,050	-0.200	1,000
\$2,500		-0.300	2,625	-0.300	2,500
\$5,000		-0.400	6,625	-0.400	6,200
\$10,000		-0.450	8,700	-0.450	8,200
\$25,000		-0.550	13,025	-0.550	12,200
\$50,000		-0.600	17,000	-0.600	16,200
\$100,000					

**Rule 203 (Continued)**

	Dwellings	Dwellings	Dwellings	Dwellings	Dwellings
<b>Territories:</b>	<b>3, 4, 6, 7, 11, 21, 65, 66</b>	<b>19</b>	<b>20, 22</b>	<b>23, 25</b>	<b>24</b>
<b>Hurricane Deductible</b>					
1%	-0.010				
2%	-0.020	-0.050	-0.050	-0.020	-0.020
5%	-0.030	-0.070	-0.080	-0.030	-0.040
10%	-0.040	-0.100	-0.120	-0.040	-0.050


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			Dwellings	Condo & Tenants
Rule	Description			
301	<b>Other Structures - Property Damage</b>			
	Increase Limits	Rate per \$1,000	\$3.00	
	Rented to Others - Residence Premises	Rate per \$1,000	\$4.00	
	Coverage Extended to Off Premises Structure	Rate per Policy	\$15.00	
	Specific Insurance for Off Premises Structure	Rate per \$1,000	\$3.00	\$3.00
	<b>Other Structures Rented to Others - Liability Limit</b>			
	Personal Liability / # of Families / Territory			
	\$300,000 / 1 Family / All Territories	Rate Per Structure	\$23.00	
	\$300,000 / 2 Family / All Territories	Rate Per Structure	\$36.00	
	\$500,000 / 1 Family / All Territories	Rate Per Structure	\$26.00	
	\$500,000 / 2 Family / All Territories	Rate Per Structure	\$40.00	
	\$1,000,000 / 1 Family / All Territories	Rate Per Structure	\$28.00	
	\$1,000,000 / 2 Family / All Territories	Rate Per Structure	\$43.00	
	\$300,000 / 3 Family / Terr: 3, 4	Rate Per Structure	\$129.00	
	\$300,000 / 3 Family / Terr: 5, 8, 9	Rate Per Structure	\$190.00	
	\$300,000 / 3 Family / Terr: 6, 7	Rate Per Structure	\$161.00	
	\$300,000 / 3 Family / Terr: Remainder of State	Rate Per Structure	\$222.00	
	\$500,000 / 3 Family / Terr: 3, 4	Rate Per Structure	\$144.00	
	\$500,000 / 3 Family / Terr: 5, 8, 9	Rate Per Structure	\$213.00	
	\$500,000 / 3 Family / Terr: 6, 7	Rate Per Structure	\$180.00	
	\$500,000 / 3 Family / Terr: Remainder of State	Rate Per Structure	\$249.00	
	\$1,000,000 / 3 Family / Terr: 3, 4	Rate Per Structure	\$155.00	
	\$1,000,000 / 3 Family / Terr: 5, 8, 9	Rate Per Structure	\$228.00	
	\$1,000,000 / 3 Family / Terr: 6, 7	Rate Per Structure	\$193.00	
	\$1,000,000 / 3 Family / Terr: Remainder of State	Rate Per Structure	\$266.00	
	\$300,000 / 4 Family / Terr: 3, 4	Rate Per Structure	\$162.00	
	\$300,000 / 4 Family / Terr: 5, 8, 9	Rate Per Structure	\$254.00	
	\$300,000 / 4 Family / Terr: 6, 7	Rate Per Structure	\$223.00	
	\$300,000 / 4 Family / Terr: Remainder of State	Rate Per Structure	\$286.00	
	\$500,000 / 4 Family / Terr: 3, 4	Rate Per Structure	\$181.00	
	\$500,000 / 4 Family / Terr: 5, 8, 9	Rate Per Structure	\$284.00	
	\$500,000 / 4 Family / Terr: 6, 7	Rate Per Structure	\$250.00	
	\$500,000 / 4 Family / Terr: Remainder of State	Rate Per Structure	\$320.00	
	\$1,000,000 / 4 Family / Terr: 3, 4	Rate Per Structure	\$194.00	
	\$1,000,000 / 4 Family / Terr: 5, 8, 9	Rate Per Structure	\$305.00	
	\$1,000,000 / 4 Family / Terr: 6, 7	Rate Per Structure	\$268.00	
	\$1,000,000 / 4 Family / Terr: Remainder of State	Rate Per Structure	\$343.00	
	<b>Other Structures Rented to Others - Medical Limit</b>			
	\$10,000	Rate Per Structure	\$9.00	
302	<b>Personal Property</b>			
	Increase Limits	Rate per \$1,000	\$2.00	
	Decrease Limits	Credit per \$1,000	\$0.75	
	Increase Limits on Property not at Residence	Rate per \$1,000	\$7.00	\$7.00
303	<b>Liability Coverage Limits - Residence Premises</b>			

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			Dwellings	Condo & Tenants
Rule	Description			
	<b>Increased Liability Limits</b> \$300,000 \$500,000 \$1,000,000	Rate per Policy Rate per Policy Rate per Policy	Included in Base \$75.00 \$125.00	Included in Base \$75.00 \$125.00



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**Optional Limit Rates**

			Dwellings	Condo & Tenants
Rule	Description			
304	Residence Employees	Per Person - In excess of two.	\$5.00	\$5.00
305	Loss Assessment  Increased Limits All Locations	Rate per \$1,000	\$1.00	\$1.00
306	Increased Property Damage Limit for Loss from Fungi	Rate per \$1,000 Max Charge	\$1.00 \$350.00	\$1.00 \$350.00
307	Credit Card, Electronic Fund Transfer card or Electronic Access Device, Forgery and Counterfeit Money	Rate per \$1,000	\$1.00	\$1.00

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**Optional Limit Rates**

			Dwellings	Condo & Tenants
Rule	Description			
308	<b>Landscaping Coverage</b>			
	<b>Increased Limits</b>			
	Tree, Shrub, Plant, Lawn Limit / Aggregate			
	\$1,000 / Up to Aggregate Limit	Rate per \$1,000	\$0.00	\$0.00
	\$1,000 / Above Aggregate Limit	Rate per \$1,000	\$3.00	\$3.00
	\$10,000 / Up to Aggregate Limit	Rate per \$1,000	\$3.00	\$3.00
	\$10,000 / Above Aggregate Limit	Rate per \$1,000	\$4.00	\$4.00
	Greater than \$10,000 / Up to Aggregate Limit	Rate per \$1,000	\$5.00	\$5.00
	Greater than \$10,000 / Above Aggregate Limit	Rate per \$1,000	\$5.00	\$5.00
	<b>Windstorm or Hail Coverage</b>			
	Tree, Shrub, Plant, Lawn Limit			
	\$1,000	Rate per \$1,000	\$5.00	\$5.00
	\$10,000	Rate per \$1,000	\$8.00	\$8.00
	Greater than \$10,000	Rate per \$1,000	\$10.00	\$10.00
309	<b>Trees - Debris Removal Increased Limits</b>	Rate per Policy	\$50.00	\$50.00
310	<b>Identity Fraud Expense Coverage</b>	Rate per \$1,000	\$1.50	\$1.50
311	<b>Extended Replacement Cost - Condominiums and Cooperatives</b>			
				0.02

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**Optional Coverage Rates**

			Dwellings	Condo & Tenants
Rule	Description			
115	<b>Property Held In Trust or by Legal Entity</b> Additional Insured Named Insured (Household Members Listed)	Rate per Policy Rate per Policy	\$25.00 \$35.00	\$25.00 \$35.00
402	<b>Business At Home</b> <b>If 1 Occupation Only</b> \$300,000 \$500,000 \$1,000,000  <b>If 2 or More Occupations</b> \$300,000 \$500,000 \$1,000,000	Rate per Policy Rate per Policy Rate per Policy   Rate per Policy Rate per Policy Rate per Policy	\$250.00 \$275.00 \$300.00   \$312.50 \$343.75 \$375.00	\$250.00 \$275.00 \$300.00   \$312.50 \$343.75 \$375.00
403	<b>Special Computer Coverage</b> Computer System Computer Programs and Media Data Recreation	Rate per \$100 Rate per \$100 Rate per \$100	\$1.00 \$1.00 \$2.00	\$1.00 \$1.00 \$2.00

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			Dwellings	Condo & Tenants
Rule	Description			
404	Business Pursuits			
	Liability Limit / Class			
	\$300,000 / 1	Rate per Person	\$5.00	\$5.00
	\$300,000 / 2	Rate per Person	\$8.00	\$8.00
	\$300,000 / 3	Rate per Person	\$15.00	\$15.00
	\$300,000 / 4	Rate per Person	\$7.00	\$7.00
	\$500,000 / 1	Rate per Person	\$6.00	\$6.00
	\$500,000 / 2	Rate per Person	\$9.00	\$9.00
	\$500,000 / 3	Rate per Person	\$17.00	\$17.00
	\$500,000 / 4	Rate per Person	\$8.00	\$8.00
	\$1,000,000 / 1	Rate per Person	\$6.00	\$6.00
	\$1,000,000 / 2	Rate per Person	\$10.00	\$10.00
	\$1,000,000 / 3	Rate per Person	\$18.00	\$18.00
	\$1,000,000 / 4	Rate per Person	\$8.00	\$8.00
	Medical Limit / Class			
	\$10,000 / 1	Rate per Person	\$9.00	\$9.00
	\$10,000 / 2	Rate per Person	\$9.00	\$9.00
	\$10,000 / 3	Rate per Person	\$12.00	\$12.00
	\$10,000 / 4	Rate per Person	\$9.00	\$9.00

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**Optional Coverage Rates**

			Dwellings	Condo & Tenants
Rule	Description			
<b>405</b>	<b>Permitted Incidental Occupancies</b>			
	<b>Permitted Inc. Occupancies - Liability Limit</b>			
	Residence Premises			
	\$300,000	Rate per Residence	\$25.00	\$25.00
	\$500,000	Rate per Residence	\$28.00	\$28.00
	\$1,000,000	Rate per Residence	\$30.00	\$30.00
	Other Residences			
	\$300,000	Rate per Residence	\$28.00	\$28.00
	\$500,000	Rate per Residence	\$31.00	\$31.00
	\$1,000,000	Rate per Residence	\$34.00	\$34.00
	<b>Permitted Inc. Occupancies - Medical Limit</b>			
	Residence Premises			
	\$10,000	Rate per Residence	\$39.00	\$39.00
	Other Residences			
	\$10,000	Rate per Residence	\$21.00	\$21.00
<b>407</b>	<b>Building Additions and Alterations at other Residences</b>	Rate per \$1,000	\$3.00	\$3.00

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			Dwellings	Condo & Tenants
Rule	Description			
<b>408</b>	<b>Additional Residences Rented to Others</b>			
	Personal Liability / # of Families			
	\$300,000 / 1 Family / All Territories	Rate Per Structure	\$23.00	\$23.00
	\$300,000 / 2 Family / All Territories	Rate Per Structure	\$36.00	\$36.00
	\$500,000 / 1 Family / All Territories	Rate Per Structure	\$26.00	\$26.00
	\$500,000 / 2 Family / All Territories	Rate Per Structure	\$40.00	\$40.00
	\$1,000,000 / 1 Family / All Territories	Rate Per Structure	\$28.00	\$28.00
	\$1,000,000 / 2 Family / All Territories	Rate Per Structure	\$43.00	\$43.00
	\$300,000 / 3 Family / Terr: 3, 4	Rate Per Structure	\$129.00	\$129.00
	\$300,000 / 3 Family / Terr: 5, 8, 9	Rate Per Structure	\$190.00	\$190.00
	\$300,000 / 3 Family / Terr: 6, 7	Rate Per Structure	\$161.00	\$161.00
	\$300,000 / 3 Family / Terr: Remainder of State	Rate Per Structure	\$222.00	\$222.00
	\$500,000 / 3 Family / Terr: 3, 4	Rate Per Structure	\$144.00	\$144.00
	\$500,000 / 3 Family / Terr: 5, 8, 9	Rate Per Structure	\$213.00	\$213.00
	\$500,000 / 3 Family / Terr: 6, 7	Rate Per Structure	\$180.00	\$180.00
	\$500,000 / 3 Family / Terr: Remainder of State	Rate Per Structure	\$249.00	\$249.00
	\$1,000,000 / 3 Family / Terr: 3, 4	Rate Per Structure	\$155.00	\$155.00
	\$1,000,000 / 3 Family / Terr: 5, 8, 9	Rate Per Structure	\$228.00	\$228.00
	\$1,000,000 / 3 Family / Terr: 6, 7	Rate Per Structure	\$193.00	\$193.00
	\$1,000,000 / 3 Family / Terr: Remainder of State	Rate Per Structure	\$266.00	\$266.00
	\$300,000 / 4 Family / Terr: 3, 4	Rate Per Structure	\$162.00	\$162.00
	\$300,000 / 4 Family / Terr: 5, 8, 9	Rate Per Structure	\$254.00	\$254.00
	\$300,000 / 4 Family / Terr: 6, 7	Rate Per Structure	\$223.00	\$223.00
	\$300,000 / 4 Family / Terr: Remainder of State	Rate Per Structure	\$286.00	\$286.00
	\$500,000 / 4 Family / Terr: 3, 4	Rate Per Structure	\$181.00	\$181.00
	\$500,000 / 4 Family / Terr: 5, 8, 9	Rate Per Structure	\$284.00	\$284.00
	\$500,000 / 4 Family / Terr: 6, 7	Rate Per Structure	\$250.00	\$250.00
	\$500,000 / 4 Family / Terr: Remainder of State	Rate Per Structure	\$320.00	\$320.00
	\$1,000,000 / 4 Family / Terr: 3, 4	Rate Per Structure	\$194.00	\$194.00
	\$1,000,000 / 4 Family / Terr: 5, 8, 9	Rate Per Structure	\$305.00	\$305.00
	\$1,000,000 / 4 Family / Terr: 6, 7	Rate Per Structure	\$268.00	\$268.00
	\$1,000,000 / 4 Family / Terr: Remainder of State	Rate Per Structure	\$343.00	\$343.00
	<b>Add'l Res Rented to Others - Medical Limits</b>			
	\$10,000	Rate Per Structure	\$9.00	\$9.00
<b>412</b>	<b>Green Coverages</b>			
	<b>Green Upgrade Coverage</b>	Rate per \$1,000 100% of Dwellings Limit or 60% of Personal Property Limit for Condo/Tenants	\$0.07	\$0.07
	Minimum Endorsement Premium:		\$25.00	\$25.00
	Maximum Endorsement Premium:		\$600.00	\$600.00
	<b>Certified Green Dwelling Credit</b>		-0.050	-0.050

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**Optional Coverage Rates**

			Dwellings	Condo & Tenants
Rule	Description			
413	<b>Equipment Breakdown Coverage</b>  Minimum Endorsement Premium: Maximum Endorsement Premium:	Rate per \$1,000 100% of Dwellings Limit or 60% of Personal Property Limit for Condo/Tenants	\$0.07  \$25.00 \$600.00	\$0.07  \$25.00 \$600.00

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**Exclusions**

			Dwellings	Condo & Tenants
Rule	Description			
501	Full Cost Replacement Coverage Exclusion		-0.020	
502	Coverage For Liability And Medical Payments To Others Exclusion or Credit Excluded Liability Coverage OR Credit for Supported Secondary or Seasonal Home with Liability	Credit per Policy Credit per Policy	-\$7.00 -\$7.00	-\$7.00 -\$7.00
503	Personal Injury Exclusion	Credit per Policy	-\$5.00	-\$5.00



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**Earthquake Rates**

**Rule 401 - Earthquake**

			Frame	All Other (includes Frame if greater than 50% Masonry Veneer on exterior wall surface)
Territories:	Coverage:	Rate Per \$1,000 of:		
All	Dwellings	Dwelling Limit of Liability	\$0.40	\$0.55
	Other Structures	Amount Added	\$0.40	\$0.55
	Unit Owner Building Items and Tenant Improvements	Personal Property Limit of Liability	\$0.20	\$0.30

**Note:** If Masonry Veneer Not Covered, Rate as Frame

# **HOMEOWNERS POLICY PROGRAM MANUAL**

## **PACIFIC EMPLOYERS INSURANCE COMPANY**

### **TERRITORY PAGE**

#### **NEW YORK**

The United States Postal Service (USPS) periodically adds, deletes and modifies zip codes and zip code boundaries. As a result of this, new zip codes may not yet be listed. For zip codes not listed, use the rating territory that corresponds to the zip code that formerly applied to the risk. The territory manual pages will be updated on a regular basis to reflect zip code changes.

#### **TERRITORIES**

- 03** - Richmond County (Staten Island)
- 04** - Queens County
- 05** - New York County (Manhattan) – comprised of all remaining zip codes in the county not included in Territories 8 or 9.
- 08** - New York County (Manhattan) – comprised of the following zip codes: 10028, 10075, 10128
- 09** - New York County (Manhattan) – comprised of the following zip codes: 10022, 10065
- 06** - Bronx County
- 07** - Kings County (Brooklyn)
- 11** - Westchester County (Northern) – comprised of the following zip codes and all remaining zip codes in the county not included in Territories 21, 31, 65 or 66:

10501 – Amawalk	10527 – Granite Springs	10571 – Pleasantville
10504 – Armonk	10535 – Jefferson Valley	10572 – Pleasantville
10505 – Baldwin Place	10536 – Katonah	10576 – Pound Ridge
10506 – Bedford	10540 – Lincolndale	10578 – Purdys
10507 – Bedford Hills	10545 – Maryknoll	10587 – Shenorock
10510 – Briarcliff Manor	10546 – Millwood	10588 – Shrub Oak
10511 – Buchanan	10547 – Mohegan Lake	10589 – Somers
10514 – Chappaqua	10548 – Montrose	10590 – South Salem
10517 – Crompond	10549 – Mount Kisco	10594 – Thornwood
10518 – Cross River	10560 – North Salem	10596 – Verplanck
10519 – Croton Falls	10562 – Ossining	10597 – Waccabuc
10520 – Croton On Hudson	10566 – Peekskill	10598 – Yorktown Heights
10521 – Croton On Hudson	10567 – Cortlandt Manor	
10526 – Goldens Bridge	10570 – Pleasantville	

- 12** - Putnam and Rockland Counties
- 14** - Dutchess, Orange, Ulster Counties
- 17** - Saratoga County

- 18** - Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Otsego, Schoharie, St. Lawrence, Sullivan, Warren, Washington Counties

- 19** - North Suffolk County, consisting of the following areas:

11720 – Centerreach	11746 – Huntington Station	11777 – Port Jefferson
11721 – Centerport	11747 – Huntington Station	11778 – Rocky Point
11724 – Cold Spring Harbor	11754 – Kings Park	11780 – Saint James
11725 – Commack	11755 – Lake Grove	11786 – Shoreham
11731 – East Northport	11764 – Miller Place	11787 – Smithtown
11733 – East Setauket	11766 – Mt. Sinai	11788 – Smithtown
11740 – Greenlawn	11767 – Nesconset	11789 – Sound Beach
11743 – Huntington	11768 – Northport	11790 – Stony Brook
11744 – Huntington	11776 – Port Jefferson Station	

- 20** - Remainder of Suffolk County

- 21** - City of Mt. Vernon and City of New Rochelle

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NEW YORK**

**TERRITORIES (Continued)**

**22** – Coastal Suffolk County, all of Fire Islands, and the following areas:

06390 – Fishers Island	11946 – Hampton Bays	11965 – Shelter Island Heights
11770 – Ocean Beach	11951 – Mastic Beach	11968 – Southhampton
11930 - Amagansett	11954 – Montauk	11969 – Southhampton
11932 – Bridgehampton	11955 - Moriches	11972 – Speonk
11934 – Center Moriches	11956 – New Suffolk	11975 – Wainscott
11937 – East Hampton	11957 – Orient	11976 – Watermill
11939 – East Marion	11959 – Quogue	11977 – Westhampton
11940 – East Moriches	11960 – Remsenburg	11978 – Westhampton Beach
11941 – Eastport	11962 – Sagaponack	12837 – Hampton
11942 - East Quogue	11963 – Sag Harbor	
11944 – Greenport	11964 – Shelter Island	

**23** - Nassau County - North Hempstead, consisting of the following areas:

11001 – Floral Park	11040 - Lake Success	11550 – Hempstead
11003 – Floral Park	New Hyde Park	11552 – Hempstead
11010 – Franklin Square	New Hyde Park	11553 – Hempstead
11020 - Great Neck	North Hempstead	11554 – East Meadow
11021 - Great Neck Estates	North Hills	11556 - Uniondale
Russell Garden	11050 - Baxter Estates	11568 - Old Westbury
Thomaston	Flower Hill	11576 - East Hills
11023 - Saddle Rock	Manor Haven	Roslyn
11024 - Kings Point	Port Washington	Roslyn Heights
11025 – Great Neck	Sands Point	11577 - Roslyn Heights
11030 -Manhasset	11501 - Mineola	11590 - New Cassel
Munsey Park	11507 – Albertson	Westbury
Plandome	Searington	11596 - East Williston
Plandome Heights	11514 - Carle Place	Williston Park
Plandome Manor	11530 - Garden City	

**24** - Nassau County - Oyster Bay, consisting of the following areas:

11542 - Glen Cove	11579 - Sea Cliff	11791 - Laurel Hollow
11545 - Brookville	11709 - Bayville	Locust Grove
Glen Head	11714 - Bethpage	Muttontown
Old Brookville	11732 - East Norwich	Syosset
Upper Brookville	11735 - Farmingdale	11797 – Woodbury
11547 - Glenwood Landing	11753 – Jericho	11801 - Hicksville
11548 - Greenvale	11756 - Levittown	11803 - Plainview
11560 - Lattington	11765 - Mill Neck	11804 - Old Bethpage
Locust Valley	11771 - Cove Neck	
	Oyster Bay	

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**TERRITORIES (Continued)**

**25 - Coastal Nassau County, consisting of the following areas:**

11509 - Atlantic Beach	Long Beach	11580 – Valley Stream
11510 - Baldwin	11563 – Lynbrook	11581 – Valley Stream
11516 - Cedarhurst	11565 – Malverne	11598 – Woodmere
11518 - East Rockaway	11566 – Merrick	11710 – Bellmore
11520 - Freeport	11569 – Point Lookout	11758 – Massapequa
11557 - Hewlett Harbor	11570 – Rockville Center	11762 – Massapequa Park
11558 – Island Park	11572 – Rockville Center	11783 – Seaford
11559 – Lawrence	(Oceanside)	11793 – Wantagh
11561 – Lido Beach	11575 – Roosevelt	

**27 - Rensselaer and Schenectady Counties**

**28 - City of Albany**

**29 - Albany County - comprised of the following zip codes in the county and not included in Territory 28:**

12203 - McKownville	12205 - Roesseville	12211 - Loudonville
Westmere	West Albany	

**31 - City of Yonkers**

**32 - City of Buffalo**

**33 - Remainder of Erie and Niagara Counties**

**42 - City of Rochester**

**43 - Monroe County - comprised of the following zip codes and all remaining zip codes in the county and not included in Territory 42:**

14616 - Greece Township	14622 - Irondequoit Township	14625 - West Penfield
14617 - Irondequoit Township	14623 - Chili Township	Township
14618 - Brighton Township	14624 - Gates Township	14626 - Greece Township

**52 - City of Syracuse**

**53 - Oswego County and Remainder of Onondaga County**

**62 - Areas not otherwise designated**

**63 - Broome and Tioga Counties, including the City of Binghamton**

**64 - City of Niagara Falls**

**65 – Westchester County (Southern), consisting of the following areas, but excluding Mt. Vernon, New Rochelle, Yonkers and Coastal areas:**

10502 – Ardsley	10583 – Scarsdale	10607 – White Plains
10503 – Ardsley On Hudson	10591 – Tarrytown	10610 – White Plains
10522 – Dobbs Ferry	10595 – Valhalla	10706 – Hastings On Hudson
10523 – Elmsford	10601 – White Plains	10707 – Tuckahoe
10528 – Harrison	10602 – White Plains	10708 – Bronxville
10530 – Hartsdale	10603 – White Plains	10709 – Eastchester
10532 – Hawthorne	10604 – West Harrison	10803 - Pelham
10533 – Irvington	10605 – White Plains	
10577 – Purchase	10606 – White Plains	

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**TERRITORIES (Continued)**

**66** – Westchester County (Coastal), consisting of the following areas:

10538 – Larchmont  
10543 – Mamaroneck

10573 – Port Chester  
10580 – Rye

# HOMEOWNERS POLICY PROGRAM MANUAL

## PACIFIC EMPLOYERS INSURANCE COMPANY

### TERRITORY PAGE

### NEW YORK

#### TERRITORIES (Alphabetical)

<u>County of</u>		<u>City of</u>	
All Other	62	Albany	28
Albany	29	Binghamton	63
Bronx	06	Buffalo	32
Broome	63	Mt. Vernon	21
Clinton	18	New Rochelle	21
Columbia	18	Niagara Falls	64
Delaware	18	North Hempstead	23
Dutchess	14	Oyster Bay	24
Erie (Remainder)	33	Rochester	42
Essex	18	Syracuse	52
Franklin	18	Yonkers	31
Fulton	18		
Greene	18		
Hamilton	18		
Kings	07		
Monroe	43		
Montgomery	18		
Nassau (West)	23		
Nassau (East)	24		
Nassau (Coastal)	25		
New York (Remainder)	05		
New York (Upper East – North)	08		
New York (Upper East – South)	09		
Niagara (Remainder)	33		
Onondaga (Remainder)	53		
Otsego	18		
Orange	14		
Oswego	53		
Putnam	12		
Queens	04		
Rensselaer	27		
Richmond	03		
Rockland	12		
Saratoga	17		
Schenectady	27		
Schoharie	18		
St. Lawrence	18		
Suffolk (North)	19		
Suffolk (Remainder)	20		
Suffolk (Coastal)	22		
Sullivan	18		
Tioga	63		
Ulster	14		
Warren	18		
Washington	18		
Westchester (Northern)	11		
Westchester (Southern, excluding Mt. Vernon, New Rochelle and Yonkers)	65		
Westchester (Coastal)	66		

# **HOMEOWNERS POLICY PROGRAM MANUAL**

## **Pacific Employers Insurance Company**

### **GENERAL RULES**

#### **TRANSITIONAL RULE** (Effective for policies with effective dates of 02/01/17 or later)

The transitional rule will phase-in the premium increases for home, condo and tenant policies converting from the following Fireman's Fund companies to PEIC:

National Surety Corporation  
American Automobile Insurance Company  
Associated Indemnity Corporation  
The American Insurance Company  
Non-Premier Prestige policyholders in Fireman's Fund Insurance Company

- Homeowner's premium increases will be limited to a maximum of 15% over the expiring term premium for the 1<sup>st</sup> and 2<sup>nd</sup> term after the GRD cycle is completed. At the 3<sup>rd</sup> term after the GRD, the filed and approved PEIC rates and rules will apply.
- If a rate change is implemented during the transitional period, policyholders that will be capped as a result of this transitional rule will not receive the 15% cap plus the rate change. If applicable, capped policyholders will remain at a 15% increase over the expiring term.
- Decreases in premium, regardless of magnitude, will not be capped.

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**New York Home Forms**


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<b><u>Form Number</u></b>		<b><u>Form Name</u></b>
ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ACE250	0515	New York Policyholder Message (Third Party Designee)
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-24180c	0314	Signature Endorsement
HOME1000 ACE	0515	The ACE Prestige Home Policy
HOME1001 ACE	0515	Policy Conditions – New York
HOME1002 ACE	0515	Flood/Mudslide Exclusion Advisory Notice To Policyholders – New York
HOME1003 ACE	0515	Office, Professional, Private School or Studio at the Residence Premises
HOME1004 ACE	0515	Loss Assessment Coverage – Increased Limits
HOME1005 ACE	0515	Earthquake (5% Deductible)
HOME1006 ACE	0515	Earthquake – Exterior Masonry Veneer Not Covered (5% Deductible)
HOME1007 ACE	0515	Earthquake – Unit Owners Building Items or Tenants Improvements (5% Deductible)
HOME1008 ACE	0515	Trees – Debris Removal Increased Limit
HOME1009 ACE	0515	No Coverage for Personal Injury Losses
HOME1010 ACE	0515	No Coverage for Liability and Medical Payments to Others
HOME1011 ACE	0515	No Coverage For Full Replacement Coverage – Dwelling and Other Structures
HOME1012 ACE	0515	2% Hurricane Deductible – New York Building Forms
HOME1014 ACE	0515	1% Hurricane Deductible – New York Building Forms
HOME1015 ACE	0515	10% Hurricane Deductible – New York Building Forms
HOME1017 ACE	0515	5% Hurricane Deductible – New York Building Forms
HOME1019 ACE	0515	Business At Home Endorsement – New York
HOME1020 ACE	0515	Off Premises Theft Exclusion – New York
HOME1021 ACE	0515	Extended Replacement Cost Coverage – Condominiums and Cooperatives
HOME1022 ACE	0515	Residence Held In Trust Or By Legal Entity (Trustee as Named Insured)
HOME1023 ACE	0515	Additional Insured Endorsement – Insured Location
HOME1024 ACE	0515	Structures Rented to Others – Residence Premises
HOME1025 ACE	0515	Additional Insured Residence Premises
HOME1026 ACE	0515	Other Structures Increased Limits
HOME1027 ACE	0515	Increased Limit on Personal Property Not at the Residence Premises
HOME1028 ACE	0515	Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage – Increased Limits
HOME1029 ACE	0515	Other Structures – Off Premises
HOME1030 ACE	0515	Specific Structures away from the Residence Premises
HOME1031 ACE	0515	No Coverage for Liability and Medical Payments to Others for Home Care Business Limited Coverage for Damage to Your Property for Home Day Care Business
HOME1032 ACE	0515	Additional Residence Rented To Others
HOME1033 ACE	0515	Business Pursuits – New York
HOME1034 ACE	0515	Additional Interests Residence Premises
HOME1035 ACE	0515	Premises Alarm or Fire Protection System
HOME1036 ACE	0515	Building Additions and Alterations Other Residence
HOME1037 ACE	0515	Increased Property Damage Limit For Loss From Fungi
HOME1038 ACE	0515	Workers' Compensation – Certain Residence Employees New York
HOME1039 ACE	0515	Landscaping Coverage – Increased Limits
HOME1040 ACE	0515	Landscaping – Coverage For Losses From Windstorm Or Hail
HOME1041 ACE	0515	Alarm Requirement – Structures Under Construction or Renovation
HOME1042 ACE	0515	Identity Fraud Expense Coverage – Increased Limits
HOME1043 ACE	0515	Coverage For Flood
HOME1044 ACE	0515	Equipment Breakdown Coverage
HOME1045 ACE	0515	Green Dwelling and Personal Property Upgrade Coverage
HOME1046 ACE	0515	Certified Green Dwelling Coverage



Pacific Employers Insurance Company

HOME1047 ACE	0515	Special Computer Coverage
HOME1048 ACE	0515	Hurricane Deductible Notice for Dwelling – 2%
HOME1049 ACE	0515	Hurricane Deductible Notice for Dwelling – 1%
HOME1050 ACE	0515	Hurricane Deductible Notice for Dwelling – 5%
HOME1051 ACE	0515	Hurricane Deductible Notice for Dwelling – 10%
HOME1055 ACE	0515	Home Renovation and Vacancy Notice Requirements
HOME1056 ACE	0515	Premium Credit for Windstorm Protective Devices
HOME1061 ACE	0616	Wraparound Coverage
HOME1062 ACE	0616	New York Homeowners Insurance Coverage Disclosure Notice
HO 04 21	0502	Windstorm Protective Devices

08/16