

Fire Module No Longer Available

NEW YORK FIRE PRODUCER MANUAL

**Atlantic Mutual Insurance Company
Centennial Insurance Company**

New Business Fire Underwriting Guidelines

ATLANTIC MUTUAL INSURANCE COMPANY CENTENNIAL INSURANCE COMPANY

Minimum Value

\$100,000

Prior Approval Required

The following risk characteristics require underwriting approval prior to submission:

- PC9 risks (PC10 is ineligible)
- Dwellings under construction or major renovation
- Tenant-occupied dwellings
- Risks located outside of Producer's marketing area
- Risks exposed to brush fire, earth movement, or flood
- Applicants who receive considerable publicity
- Risks that have been previously declined, canceled or non-renewed

Insurance to Value

- 100% on all locations
- Replacement cost cannot exceed more than 150% of market value

Prior Insurance

- Required except in cases where there is no need

Deductible

- \$500 minimum - all perils

Prior Losses

- None in the past three years

Security

- A central station burglar and fire alarm will be required if the dwelling amount exceeds \$500,000
- Tenant occupied dwellings require a fire extinguisher on every level

Primary dwelling must be insured with the Company

Vacant or unoccupied dwellings are ineligible

NOTICE:

There will be no binding authority in areas where the United States Weather Bureau has issued a hurricane watch or a hurricane warning. These binding limitations will remain in effect for 24 hours after the hurricane watch or warning has been rescinded by the United States Weather Bureau.

There will be no binding authority within a 100 mile radius from the epicenter of an earthquake measuring 5.0 or greater on the Richter scale as reported by the National Earthquake Information Center (NEIC). These binding limitations will remain in effect for thirty days unless directed otherwise from the company.

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Exceptions to ISO Dwelling and Liability Supplement General Rules

The following rules replace the ISO Rules for New York:

201. Policy Period

The Policy may be written for a period of one year. For maintaining common anniversary dates, a policy may be written for a period of less than one year on a pro rata basis.

203. Rate Revision

A rate revision, meaning any revision of rates applicable to the Dwelling, including changes due to reclassification of a community or a district, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements to existing exposures shall be issued using the same rates in effect at the time of policy issuance or renewal issuance. If the existing exposure was added mid-term the endorsement will be issued using the rates in effect at the time the exposure was added.
- D. All endorsements adding new exposures or coverages shall be issued using the rates in effect at the time of endorsement.

206. Minimum Premium

No Minimum premium applies.

208. Waiver of Premium

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.

Exceptions to ISO Dwelling and Liability Supplement General Rules

ADDITIONAL RULES DWELLING

Package Discount

An Atlantic Master Plan or a Centennial Master Plan is eligible for a package discount. A Master Plan consists of an Auto, Home, and Umbrella under the same policy number.

The package discount will be applied to the base premium. The discount does not apply to optional endorsement rates.

Refer to the rate pages for the discount percentage.

Installments

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

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.

Loss Settlement Options

- A. Functional Replacement Cost Loss Settlement: This coverage is not available.
- B. Actual Cash Value Loss Settlement: This coverage is not available.

ADDITIONAL RULES - LIABILITY

Computer Related Damage or Injury Exclusion and Coverage Options

- A. Exclusions: This endorsement is not available.
- B. Limited Coverage: This coverage is not available.

Property Rates

L/C Factor 1.689

BASE PREMIUM COMPUTATION

Fire Key Premiums

Owner - Occupied - Seasonal & Non Seasonal

Territories 30 - 50

KEY PREMIUMS

Prot. Class	Const*	Premium Group No.	One Family		Two Family		Three/Four Family		Five/More Family
			Cov. A	Cov. C	Cov. A	Cov. C	Cov. A	Cov. C	Cov. C
4	M	1	76	9	76	9	107	12	29
	F	5	91	10	91	10	127	13	32
5-8	M	2	86	9	86	9	120	12	29
	F	6	95	10	95	10	133	13	32
9	M	3	105	10	105	10	147	13	32
	F	7	133	15	133	15	187	20	48
10	M	4	133	13	133	13	187	17	42
	F	8	167	22	167	22	234	29	71

Non Owner - Occupied - Seasonal & Non Seasonal

Territories 30 - 50

KEY PREMIUMS

Prot. Class	Const*	Premium Group No.	One Family		Two Family		Three/Four Family		Five/More Family
			Cov. A	Cov. C	Cov. A	Cov. C	Cov. A	Cov. C	Cov. C
4	M	1	88	9	88	9	123	12	29
	F	5	104	10	104	10	146	13	32
5-8	M	2	99	9	99	9	138	12	29
	F	6	110	10	110	10	154	13	32
9	M	3	121	10	121	10	169	13	32
	F	7	154	15	154	15	215	20	48
10	M	4	154	13	154	13	215	17	42
	F	8	192	22	192	22	269	29	71

*M = Masonry

F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Property Rates

L/C Factor 1.689

BASE PREMIUM COMPUTATION (Continued)

Fire Key Premiums

Owner - Occupied - Seasonal & Non Seasonal

Territory 04, 07

KEY PREMIUMS

Prot. Class	Const*	Premium Group No.	One Family		Two Family		Three/Four Family		Five/More Family
			Cov. A	Cov. C	Cov. A	Cov. C	Cov. A	Cov. C	Cov. C
NYC	M	9	38	6	38	6	54	7	5
	F	10	96	9	96	9	134	12	9

Non Owner - Occupied - Seasonal & Non Seasonal

Territory 04, 07

KEY PREMIUMS

Prot. Class	Const*	Premium Group No.	One Family		Two Family		Three/Four Family		Five/More Family
			Cov. A	Cov. C	Cov. A	Cov. C	Cov. A	Cov. C	Cov. C
NYC	M	9	44	6	44	6	62	7	5
	F	10	110	9	110	9	154	12	9

Owner - Occupied - Seasonal & Non Seasonal

Territory 03, 05, 06

KEY PREMIUMS

Prot. Class	Const*	Premium Group No.	One Family		Two Family		Three/Four Family		Five/More Family
			Cov. A	Cov. C	Cov. A	Cov. C	Cov. A	Cov. C	Cov. C
NYC	M	11	48	7	48	7	68	9	7
	F	12	121	11	121	11	169	14	12

Non Owner - Occupied - Seasonal & Non Seasonal

Territory 03, 05, 06

KEY PREMIUMS

Prot. Class	Const*	Premium Group No.	One Family		Two Family		Three/Four Family		Five/More Family
			Cov. A	Cov. C	Cov. A	Cov. C	Cov. A	Cov. C	Cov. C
NYC	M	11	55	7	55	7	78	9	7
	F	12	139	11	139	11	194	14	12

*M = Masonry

F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

**EXTENDED COVERAGE, BROAD AND SPECIAL FORMS
KEY PREMIUMS**

TERR.	PREM GRP	COVERAGE A			COVERAGE C		
		DP 00 01	DP 00 02*	DP 00 03*	DP 00 01	DP 00 02*	DP 00 03*
03	001	29	51	62	02	10	10
04	002	21	40	50	02	9	9
05	001	28	49	60	02	9	9
06	002	21	40	50	02	9	9
07	002	21	40	50	02	9	9
30	001	29	51	62	02	10	10
31	001	29	51	62	02	10	10
32	001	29	51	62	02	10	10
33	001	29	51	62	02	10	10
34	001	29	51	62	02	10	10
35	001	29	51	62	02	10	10
36	001	29	51	62	02	10	10
37	001	29	51	62	02	10	10
38	001	29	51	62	02	10	10
39	001	29	51	62	02	10	10
40	001	29	51	62	02	10	10
41	001	29	51	62	02	10	10
42	001	29	51	62	02	10	10
43	001	29	51	62	02	10	10
44	001	29	51	62	02	10	10
45	001	29	51	62	02	10	10
46	001	29	51	62	02	10	10
47	001	29	51	62	02	10	10
48	001	29	51	62	02	10	10
49	001	29	51	62	02	10	10
50	001	29	51	62	02	10	10

NOTE: DP 00 02 and DP 00 03 Key Premiums are non-seasonal only.

Property Rates

L/C Factor 1.689

SEASONAL FACTORS FOR BROAD AND SPECIAL FORM KEY PREMIUMS

TERR.	COVERAGE A		COVERAGE C	
	DP 00 02	DP 00 03	DP 00 01	DP 00 03
03	2.25	2.85	7.00	7.00
04	2.50	2.95	7.00	7.00
05	2.25	2.65	7.00	7.00
06	2.50	2.95	7.00	7.00
07	2.50	2.95	7.00	7.00
30	2.25	2.85	7.00	7.00
31	2.25	2.65	7.00	7.00
32	2.25	2.65	7.00	7.00
33	2.25	2.65	7.00	7.00
34	2.25	2.65	7.00	7.00
35	2.25	2.65	7.00	7.00
36	2.25	2.65	7.00	7.00
37	2.25	2.65	7.00	7.00
38	2.25	2.65	7.00	7.00
39	2.25	2.65	7.00	7.00
40	2.25	2.65	7.00	7.00
41	2.25	2.65	7.00	7.00
42	2.25	2.65	7.00	7.00
43	2.25	2.65	7.00	7.00
44	2.25	2.65	7.00	7.00
45	2.25	2.65	7.00	7.00
46	2.25	2.65	7.00	7.00
47	2.25	2.65	7.00	7.00
48	2.25	2.65	7.00	7.00
49	2.25	2.65	7.00	7.00
50	2.25	2.65	7.00	7.00

Multiply above factors by the DP 0001 EC Base Premium for Seasonal Dwellings.

Property Rates

L/C Factor 1.689

**FIRE, EC, BROAD AND SPECIAL
KEY FACTORS - COVERAGE A**

COVERAGE "A" AMOUNT	FIRE	EC, ETC.
\$1,000	.310	.566
2,000	.346	.588
3,000	.382	.611
4,000	.419	.634
5,000	.455	.657
6,000	.491	.680
7,000	.528	.703
8,000	.564	.726
9,000	.600	.749
10,000	.637	.771
11,000	.673	.794
12,000	.709	.817
13,000	.746	.840
14,000	.782	.862
15,000	.818	.885
16,000	.855	.908
18,000	.927	.953
20,000	1.000	1.000
22,000	1.033	1.046
24,000	1.065	1.091
26,000	1.098	1.137
28,000	1.131	1.182
30,000	1.163	1.228
32,000	1.196	1.273
34,000	1.229	1.320
36,000	1.261	1.365
38,000	1.294	1.411

COVERAGE "A" AMOUNT	FIRE	EC, ETC.
\$40,000	1.327	1.456
42,000	1.359	1.502
44,000	1.392	1.547
46,000	1.425	1.593
48,000	1.457	1.639
50,000	1.490	1.685
55,000	1.570	1.800
60,000	1.650	1.915
65,000	1.730	2.030
70,000	1.810	2.145
75,000	1.890	2.260
80,000	1.970	2.375
85,000	2.050	2.490
90,000	2.130	2.605
95,000	2.210	2.720
100,000	2.290	2.835
105,000	2.370	2.950
110,000	2.450	3.065
115,000	2.530	3.180
120,000	2.610	3.295
125,000	2.690	3.410
130,000	2.770	3.525
135,000	2.850	3.640
140,000	2.930	3.755
145,000	3.010	3.870
EACH ADDL. \$1,000	.016	.023

Property Rates

L/C Factor 1.689

FIRE, EC, BROAD AND SPECIAL KEY FACTORS - COVERAGE C

COVERAGE "C" AMOUNT	FIRE	EC, ETC.
\$1,000	.350	.170
2,000	.480	.330
3,000	.610	.500
4,000	.740	.670
5,000	.870	.830
6,000	1.000	1.000
7,000	1.130	1.170
8,000	1.260	1.340
9,000	1.390	1.500
10,000	1.520	1.670
11,000	1.650	1.840
12,000	1.780	2.000
13,000	1.910	2.170
14,000	2.040	2.330
15,000	2.170	2.500
16,000	2.300	2.670
17,000	2.430	2.840
18,000	2.560	3.000
19,000	2.690	3.170
20,000	2.820	3.340
21,000	2.950	3.510
22,000	3.080	3.670
23,000	3.210	3.840
24,000	3.340	4.000
25,000	3.470	4.170
26,000	3.600	4.340

COVERAGE "C" AMOUNT	FIRE	EC, ETC.
\$27,000	3.730	4.510
28,000	3.860	4.680
29,000	3.990	4.850
30,000	4.120	5.020
31,000	4.250	5.190
32,000	4.380	5.360
33,000	4.510	5.530
34,000	4.640	5.700
35,000	4.770	5.870
36,000	4.900	6.040
37,000	5.030	6.210
38,000	5.160	6.380
39,000	5.290	6.550
40,000	5.420	6.720
41,000	5.550	6.890
42,000	5.680	7.060
43,000	5.810	7.230
44,000	5.940	7.400
45,000	6.070	7.570
46,000	6.200	7.740
47,000	6.330	7.910
48,000	6.460	8.080
49,000	6.590	8.250
50,000	6.720	8.420
EACH ADDL. \$1,000	.130	.170

Property Rates

L/C Factor 1.689

VANDALISM & MALICIOUS MISCHIEF (DP 00 01) - Rate per \$1,000

Not Seasonal or Vacant	\$.10
Seasonal and Not Vacant.....	\$.52
Vacant	\$8.17
In Course of Construction.....	\$.10

MOBILE OR TRAILER HOMES (DP 00 01)

A. On Continuous Masonry Foundation:

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

A. Not on Continuous Masonry Foundation:

1. Fire - Use the sum of the One Family, Frame, Coverage A or C BASE PREMIUM plus the additional charge produced from the following rate per \$1,000 \$2.80
2. E.C. - Coverage A or C - Rate per \$1,000 \$5.50
3. V.&M.M. - Coverage A or C - Rate per \$1,000 \$.10

DEDUCTIBLES

\$100 Deductible - minimum additional charge \$25.00

NOTE: \$100 deductible is not available on new business.

MISCELLANEOUS RATES

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

Fire: Protection Class 1-8 & NYC	\$2.82
9 & 10	\$5.07
Extended Coverage (DP 00 01)	\$0.96
Broad Form (DP 00 02)	\$1.45
Special Form (DP 00 03)	\$1.93
Broad Form (DP 00 02) with Endorsement DP 04 65	\$1.93

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

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

Rates for Increased limits

DP 00 01			DP 00 02 AND DP 00 03	
25,000	\$19.00		25,000	\$46.00
50,000	\$31.00		50,000	\$79.00

IMPROVEMENTS, ALTERATIONS AND ADDITIONS

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

Additional rate per \$1,000 of insurance..... \$0.95

BUILDING ITEMS

Condo Unit Owners - DP 00 01 or DP 00 02

Additional rate per \$1,000 of insurance..... \$0.95

Property Rates

L/C Factor 1.689

TREES, SHRUBS AND OTHER PLANTS

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

Fire: Protection Class 1-8 & NYC (DP 00 01)	\$3.00
9 & 10 (DP 00 01)	\$5.00
Extended Coverage: Including Wind or Hail (DP 00 01)	\$30.00
Extended Coverage: Excluding Wind or Hail (DP 00 01)	\$ 1.00
Windstorm or Hail: (DP 00 02 & DP 00 03)	\$29.00

EARTHQUAKE COVERAGE

Premium for Base Deductible – 5% Deductible

Base Deductible - Rate per \$1,000

	Zone	Frame +	Masonry +	Superior
TABLE A				
Coverages A, B, D or E	3	\$.34	\$2.15	\$0.64
Improvements, etc., and Other	4	\$.22	\$0.98	\$0.37
Building Options	5	\$.17	\$0.54	\$0.25
TABLE B				
Coverage C & Other Personal	3	\$.34	\$1.33	\$0.34
Property Options	4	\$.22	\$0.78	\$0.22
	5	\$.17	\$0.54	\$0.17

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

Zone Definitions

Zone 3: Clinton, Essex, Franklin

Zone 4: Bronx, Columbia, Dutchess, Erie, Fulton, Genesee, Greene, Hamilton, Herkimer, Kings, Livingston, Monroe, Montgomery, Nassau, New York, Niagara, Orange, Orleans, Putnam, Queens, Rensselaer, Richmond, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Suffolk, Ulster, Warren, Washington, Westchester, Wyoming

Zone 5: Balance of State

Property Rates

L/C Factor 1.689

THEFT COVERAGE - Rate per \$1,000

On Premises -	
Territories 04, 06.....	\$17.00
33-37, 39, 40.....	\$23.00
07.....	\$19.00
50.....	\$21.00
05.....	\$19.00
03, 47-49.....	\$11.00
Remainder of State.....	\$50.00
Off-Premises -	
Territories 06.....	\$59.00
33-37, 39, 40.....	\$44.00
07.....	\$57.00
50.....	\$45.00
05.....	\$55.00
04.....	\$54.00
03, 47-49.....	\$44.00
Remainder of State.....	\$133.00

SINKHOLE COLLAPSE - Rate per \$1,000

Coverage A or B	\$ 0.29
Coverage C.....	\$ 0.10

WINDSTORM OR HAIL - Rate per \$1,000

Awnings	\$30.00
Signs.....	\$30.00
Outdoor Radio & TV Equipment	\$29.00

WATERBACK UP AND SUMP OVERFLOW

Charge per location	\$84.00
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PACKAGE DISCOUNT

The package discount applies to the Base Premium	5%
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RESERVED FOR FUTURE USE

Liability Rates

PERSONAL LIABILITY SUPPLEMENT

L/M 1.520

MINIMUM PREMIUM - paragraphs A, B and C \$50.00

WAIVER OF PREMIUM - amount that may be waived \$3.00

BASE PREMIUM COMPUTATION

Basic Limits (Coverage L - \$100,000/Coverage M - \$1,000)

Number of Families	1	2	3	4
1. Initial Residence Premises:	- Rate Per Location -			
Occupied by Owner or Apartment Occupied by Tenant (Named Insured)*				
a. No Business Occupancy: Class Code	201	202	203	204
Territory Code:				
05	\$49	\$74	\$196	\$245
06, 07	49	74	172	221
03, 04+	49	74	147	172
30 - 50	49	74	221	270
b. Permitted Incidental Occupancy				
(1) Home Day Care	Not Applicable			
(2) All Other: Class Code	211	212	213	214
Territory Code:				
05	\$64	\$89	\$211	\$260
06, 07	64	89	187	236
03, 04+	64	89	162	187
30 - 50	64	89	236	285
2. Other Insured Locations:	- Rate Per Location -			
Occupied by Owner or Apartment Occupied by Tenant (Named Insured)*				
a. No Business Occupancy: Class Code	221	222	223	224
Territory Code:				
05	\$9	\$18	\$105	\$140
06, 07	9	18	88	123
03, 04+	9	18	71	89
30 - 50	9	18	122	157
b. Permitted Incidental Occupancy				
All Other: Class Code	231	232	233	234
Territory Code:				
05	\$19	\$28	\$116	\$151
06, 07	19	28	99	134
03, 04+	19	28	82	100
30 - 50	19	28	133	168
3. Other Insured Locations:	- Rate Per Location -			
Not Occupied by Owner				
Class Code	271	271	272	272
Entire State	\$84	\$138	\$367	\$388

*Rate and Code as One Family

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

Liability Rates

L/C Factor 1.520

BASE PREMIUM COMPUTATION (Continued)

Business Pursuits

<u>Classifications</u>	<u>Rate Per Person</u>	<u>Class Code</u>
a. Clerical Office Employees	4	901
b. Salesmen, Collectors or Messengers including installation, demonstrating or servicing	6	911
c. Salesmen, Collectors or Messengers excluding installation, demonstrating or servicing	4	921
d. Teachers - laboratory, manual training, athletic and physical training	11	931
e. Teachers - not otherwise classified	5	951
f. Business Pursuits not otherwise classified	Refer to Company	961

Employers Liability

Medical Payments in excess of 2 employees - Per person \$4 992

Owned Snowmobile

\$66 771

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

Watercraft

Outboard, Inboard or Inboard-Outdrive Motors

Horsepower	<u>Length - Up to 15 Feet</u>		<u>Length - Over 15 to 26</u>	
	<u>Rate</u>	<u>Class Code</u>	<u>Rate</u>	<u>Class Code</u>
(1) Up to 50	\$36	780	\$56	785
(2) 51 - 100	61	781	81	786
(3) 101 - 150	86	782	106	787
(4) 151 - 200	Refer to Co.	783	131	788
(5) over 200	Refer to Co.	784	Refer to Co.	789

Sailboats with or without Auxiliary Power

<u>Length/Feet</u>	<u>Rate</u>	<u>Class Code</u>
(1) 26 - 40	\$36	763
(2) Over 40	Refer to Co.	764

Loss Assessment Liability Coverage - Rate per \$1,000.

Each location \$1.00

Does not affect coding

Personal Injury

Each location \$11.00

Class Code 994

Incidental Motorized Land Conveyances

Per Conveyance \$13.00

Class Code 996

Liability Rates

L/C Factor 1.520

Increased Limits

Personal Liability

Apply the following factors to the basic limits premiums:

<u>LIMIT OF LIABILITY</u>	<u>CODE</u>	<u>FACTOR</u>
\$200,000	(4)	1.17
300,000	(5)	1.33
400,000	(6)	1.43
500,000	(7)	1.49
Over 500,000	(8)	Refer to Co.

Medical Payments to Others

Initial Residence Premises

For each additional \$1,000 of Coverage, add\$3.00

Other Insured Locations

For each additional \$1,000 of Coverage, add\$1.00

Additional Coverages

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

<u>Classification</u>	<u>\$2,000</u>	<u>\$3,000</u>	<u>\$4,000</u>	<u>\$5,000*</u>
763	\$3	\$6	\$9	\$11
764		Refer to Company		
771		Refer to Company		
780	3	6	9	13
781	4	8	24	14
782	6	12	18	21
783		Refer to Company		
784		Refer to Company		
785	4	8	12	14
786	6	12	18	21
787	9	16	24	28
788	12	24	36	42
789		Refer to Company		
901	1	2	3	4
911	1	2	3	4
921	1	2	3	4
931	2	4	6	7
941		Refer to Company		
951	1	2	3	4
961		Refer to Company		
992	1	2	3	4

*For limits above \$5,000 refer to Company for rates.

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

\$100,000 Increased Limit Rate\$6.00

DWELLING POLICY PROGRAM MANUAL

INTRODUCTION

The Dwelling Policy Program provides property and related coverages using the forms and endorsements referred to in this Manual.

The rates, rules, forms and endorsements of the company shall apply in all cases not provided for in this Manual.

This program does not apply to Farm Property. Refer to the company for its method of insuring farm property.

The Dwelling Policy Program Manual contains the rules, classifications and rating provisions for the issuance of the Dwelling Policy. The rules are essentially the same as those contained in the previous Dwelling 77 Manual. However, they have been restructured and rearranged to facilitate a countrywide manual format. The Manual is divided into two Sections, countrywide GENERAL RULES and STATE RULES AND RATES.

The countrywide GENERAL RULES Section contains rules common to most states. Any departures, additions, etc. to these rules, unique to individual jurisdictions, are contained in the STATE RULES AND RATES Section.

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

A. GENERAL RULES are grouped into the following categories:

1. Coverage and Definition type rules,
2. Servicing type rules,
3. Base Premium Computation rules,
4. Adjusted Base Premium Computation rules, and
5. Additional Coverages and Increased Limits rules.

B. STATE RULES AND RATES are grouped into the following categories:

1. Exceptions to General Rules and Additional Rules,
2. Special State Requirements,
3. Territory Definitions,
4. Key Premium/Key Factor Tables, and
5. Premiums, Rates, Charges and Credits.

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"Reserved For Future Use"

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101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY

A. Forms

The Dwelling Policy Program makes available the following policy forms:

1. **DP 00 01** – Basic Form
2. **DP 00 02** – Broad Form
3. **DP 00 03** – Special Form

B. Coverages

1. Forms **DP 00 02** and **DP 00 03** provide the following Coverages. These Coverages are written as separate items in the policy or in separate policies:

Coverage A – Dwelling

Coverage B – Other Structures

Coverage C – Personal Property

Coverage D – Fair Rental Value

Coverage E – Additional Living Expense

2. Form **DP 00 01** provides Coverages A through D; Coverage E is available by endorsement.

C. Minimum Limits of Liability

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

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

DWELLING POLICY PROGRAM MANUAL

102. PERILS INSURED AGAINST

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

Perils Insured Against	DP 00 01 BASIC FORM	DP 00 02 BROAD FORM	DP 00 03 SPECIAL FORM
Fire or Lightning, Internal Explosion	Yes	Yes	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional*	Yes	Yes
Vandalism or Malicious Mischief	Optional**	Yes	Yes
Damage By Burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water Heating System, Freezing, Sudden Damage from Artificial Electric Currents	No	Yes	Yes
Additional Risks with Certain Exceptions (Special Coverage)	No	No	Yes Coverage A and B Only

* May only be written with the perils of Fire or Lightning, Internal Explosion.

** May only be written with Extended Coverage.

103. ELIGIBILITY

A Dwelling Policy may be issued to provide insurance under:

- A. Coverage A – on a dwelling building:**
 - 1. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
 - 2. Containing not more than four apartments; and
 - 3. Which may be in a townhouse or row house structure; or
 - 4. In course of construction.
- B. Coverage A – on a mobile or trailer home:**
 - 1. Using Form **DP 00 01** only;
 - 2. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
 - 3. Containing not more than one apartment;
 - 4. For a policy period of not longer than one year; and
 - 5. At the permanent location described in the policy.
- C. Coverage B:**
 - 1. At the same location as the dwelling eligible for insurance under Coverage A;
 - 2. Not used for business purposes except a permitted incidental occupancy or when rented for use as a private garage;
 - 3. At a separate location when used in connection with the insured location but not for business purposes.
- D. Coverage C in:**
 - 1. A dwelling, mobile or trailer home eligible under Coverage A; or
 - 2. A dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms; or
 - 3. Any apartment, cooperative or condominium unit used as private living quarters of the insured or rented to others.

- E. Coverage D for the loss of the fair rental value of:**
 - 1. A building eligible for insurance under Coverages A or B; or
 - 2. Private living quarters eligible under Coverage C.
- F. Coverage E for the additional living expenses incurred to maintain the insured's household.**

104. PROTECTION CLASSIFICATION CODES AND INFORMATION

A. Codes

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

B. Protection Information

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

- 1. 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.).
- 2. 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
a. 5 road miles or less with hydrant within 1,000 feet *First protection class (e.g. 6/9...use Class 6)	*
b. 5 road miles or less with hydrant beyond 1,000 feet	9
c. Over 5 road miles	10

- 3. All other properties are Class 10.

DWELLING POLICY PROGRAM MANUAL
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105. SEASONAL DWELLING DEFINITION

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

106. CONSTRUCTION DEFINITIONS

A. Frame

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports. (Use Construction Code 1)

Aluminum or plastic siding over frame. (Use Construction Code 5)

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2)

C. Masonry

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction. (Disregarding floors resting directly on the ground). (Use Construction Code 3)

D. Superior Construction

(Use Construction Code 4)

1. Non-Combustible

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

2. Masonry Non-Combustible

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

3. Fire Resistive

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

Note

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

107. SINGLE BUILDING DEFINITION

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

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

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

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

2. 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 inside 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.

108. RATES/LOSS COSTS

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

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

C. Rules in this Manual reference state rates. The caption state "Rate Page" is used for consistency with the rules. Pages which contain loss costs are clearly marked in the border as containing loss costs not rates.

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

DWELLING POLICY PROGRAM MANUAL
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201. POLICY PERIOD

The policy may be written for a period of:

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

Use Endorsement **DP 04 32** Deferred Premium Payment.

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

202. CHANGES OR CANCELLATIONS

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

203. MANUAL PREMIUM REVISION

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

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

204. MULTIPLE LOCATIONS

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

- A.** The same form and deductible applies at each location;
- B.** A separate policy declarations page is completed for each location; or

C. The policy declarations page is completed by:

- 1.** Showing the total policy premium for all locations in the premium payments section.
- 2.** Showing the deductible by entry of the deductible amount and adding "at each location".
- 3.** Inserting the form number that applies.
- 4.** Adding an appropriate reference to the Additional Dwelling Declarations or company equivalent.

205. MULTIPLE POLICIES

Does not affect coding.

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

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

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

B. Premium

The premium for each policy is developed as follows:

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

Example (two policies – two companies)

\$50,000 Coverage A Limit (Premiums shown are for illustration only.)

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

DWELLING POLICY PROGRAM MANUAL
GENERAL RULES

206. MINIMUM PREMIUM

Refer to Statistical Plan for coding requirements.

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

207. TRANSFER OR ASSIGNMENT

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

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

208. WAIVER OF PREMIUM

Does not affect coding.

When a policy is endorsed after the inception date, refer to the state rate pages for the amount of additional or return premium that may be waived.

209. WHOLE DOLLAR PREMIUM RULE

Does not affect coding.

- A.** Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.
- B.** In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

210. REFER TO COMPANY

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

DWELLING POLICY PROGRAM MANUAL
GENERAL RULES

301. BASE PREMIUM COMPUTATION

To compute the BASE PREMIUM, use the Key Premiums and Key Factors that are displayed in the state rate pages.

A. Fire (All Forms), E.C. (DP 00 01), Broad Form (DP 00 02), or Special Form (DP 00 03)

Coverage A – Dwelling/
Coverage C – Personal Property

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

B. Interpolation Example

When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit.

Example

\$25,500 desired limit; the nearest limits are \$25,000 and \$26,000.

For \$25,000 the Key Factor is 1.082; for \$26,000 the Key Factor is 1.098. Figure the difference between the two Key Factors and divide by 10. This provides a factor per \$100.

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

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

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

The result, 1.090, is the Key Factor for this example.

302. VANDALISM & MALICIOUS MISCHIEF – DP 00 01

Develop the BASE PREMIUM by multiplying the same limit of liability selected for Extended Coverage by the V.&M.M. rate shown on the state rate pages.

303. ORDINANCE OR LAW COVERAGE – ALL FORMS

A. Applicability by Form

1. DP 00 01

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

Use Ordinance or Law Coverage Code 1.

2. DP 00 02 and DP 00 03

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

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

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

Use Ordinance or Law Coverage Code 2.

B. New or Increased Coverage

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

Use Ordinance or Law Coverage Code indicated in the tables below instead of codes 1 or 2.

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

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

3. Premium

a. Described Location including Coverage A

(1) DP 00 01

(a) Fire and Extended Coverage

The premium is computed by multiplying the BASE PREMIUM by the appropriate factor shown below:

**Percentage of
Coverage A**

Total Amount	O/L Cov. Code	Factors
10%	2	1.10
25%	3	1.25
50%	4	1.45
75%	5	1.70
100%	6	1.90

For each
add'l 25%
increment, add: 9 .20

(b) Vandalism & Malicious Mischief

Multiply the rate per \$1,000 used to determine the V.&M.M. BASE PREMIUM, by the dollar amount of coverage added above.

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

The premium is computed by multiplying the BASE PREMIUM by the appropriate factor shown below:

**Percentage of
Coverage A**

Increase in Amount	Total Amount	O/L Cov. Code	Factors
15%	25%	3	1.15
40%	50%	4	1.35
65%	75%	5	1.60
90%	100%	6	1.80

For each
add'l 25%
increment,
add: 9 .20

b. Described Location not including Coverage A, but including Coverage B – Specific Structures, Unit-Owner Building Items, and/or Improvements, Alterations and Additions.

See Rule **503.** for rating instructions.

304. PERMITTED INCIDENTAL OCCUPANCIES

A. One of the incidental occupancies described in B. below is permitted in a premises eligible for coverage under a Dwelling Policy, if:

1. The policy provides insurance under Coverage A, B or C;
2. The incidental occupancy is operated by the insured who is the owner or a resident of the premises; and
3. There are no more than two persons at work in the incidental occupancy.

Use Endorsement **DP 04 20** Permitted Incidental Occupancies.

B. Permitted Incidental Occupancies

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

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

D. Premium

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

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

401. SUPERIOR CONSTRUCTION

- A.** Refer to the Construction Definition rule in this manual for details.
- B.** For E.C. rating purposes a dwelling classified as:
1. Fire Resistive is considered Wind Resistive.
 2. Masonry Non-Combustible is considered Semi-Wind Resistive.
- C. Premium:**
Multiply the Masonry **BASE PREMIUM** by the appropriate factor noted below:

	Fire	E.C., Broad & Special Forms
Fire Resistive & Masonry Non-Comb.	.50	.50
Non-Combustible	.50	1.00
Construction Code 4		

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

A. Fire

Use the appropriate factor shown below if the building is classified in Div. 5 of the Commercial Lines Manual, Rule 85, paragraph:

	B.1. or B.2.*	B.3. or is rated specifically**
1. Fire Resistive, Masonry Non-Comb. & Non-Comb.		
Multiply the Masonry Cov. C BASE PREM. by	.50	1.00
2. All Other Construction		
Multiply the Masonry Cov. C. or Frame BASE PREM. by	1.00	2.00

B. E.C., V&MM, Broad or Special Form

Multiply the Cov. C **BASE PREMIUM** by 1.00.

* Does not affect coding.

** Construction Code 8

403. DWELLING UNDER CONSTRUCTION

- A.** Two methods are provided for insuring this exposure.

1. Named Insured Is The Intended Occupant.

A builder (contractor) may be designated as an additional insured. The policy may be cancelled upon completion of the dwelling.

Use Endorsement **DP 11 43** Dwelling Under Construction.

2. Named Insured Is Not The Intended Occupant.

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

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

B. Premium:

1. Multiply the Coverage A Owner Occupied **BASE PREMIUM** by .65.
Status Code 1
2. Multiply the Coverage A Non-Owner Occupied **BASE PREMIUM** by 1.00
Status Code 5

404. MOBILE OR TRAILER HOMES – DP 00 01 ONLY

Construction Code 6

Refer to the state rate pages.

405. TOWNHOUSE OR ROW HOUSE

- A.** Determine the total number of individual family units within a Fire Division. For example, a 2 family dwelling attached to a 1 family dwelling is considered **3 individual family units** within a Fire Division if both dwellings are not separated by a fire wall. Four attached 2 family dwellings are considered **8 individual family units** within a Fire Division if they are not separated by fire walls.

A policy may be issued for:

1. Coverage A when the dwelling contains 1, 2, 3 or 4 individual family units within a Fire Division.
2. Coverage C in a dwelling with 1 or more individual family units within a Fire Division.

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405. TOWNHOUSE OR ROW HOUSE (Cont'd)

B. Premium

No. of Indiv. Family Units	Use Cov. A* or C BASE PREMIUM for
1, 2, 3 or 4	1, 2, 3 or 4 families
5 or more	5 or more families

*Refer to Commercial Lines Manual for building coverage when it contains 5 or more individual family units within a Fire Division.

Code according to total No. of families within a Fire Division.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all perils. A separate deductible type applies to Earthquake Coverage.

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

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

A. Base Deductible

\$250 Deductible. (Size Code 25).

B. Optional Deductibles

1. All Perils Deductibles

Multiply the BASE PREMIUM for the Base Deductible by the appropriate factors:

Ded.	Size Code	Fire	E.C., V.&M.M., Broad & Special Forms
\$ 100*	10	1.05	1.10
\$ 500	50	.97	.91
\$ 1,000	82	.95	.76
\$ 2,500	86	.88	.50

*Refer to the state rate pages for the minimum annual additional premium charge that applies per policy.

The Deductible Size is coded separately for Fire, E.C., etc., and Theft.

2. Windstorm or Hail Deductibles

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

a. Percentage Deductibles

- (1) A percentage deductible of 1%, 2% or 5% of the limit of liability that applies to Coverages A, B, D or E, whichever is greatest, is available when the dollar amount of the percentage deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.
- (2) Attach Endorsement **DP 03 12** – Windstorm or Hail Percentage Deductible to the policy and enter on the policy declarations the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to all other perils.

Example

Deductible – \$250 except Windstorm or Hail 2% of the Coverage A limit.

- (3) In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

Example

Cov.	Limit of Liability	1% Ded.	Amount of Loss	
			Before Ded.	After Ded.
A	\$100,000	\$1,000	\$7,500	–
B	–		3,000	–
C	35,000		–	–
D	18,500		660	–
E	–		–	–
			<u>\$11,160</u>	<u>\$10,160</u>

(4) Factors

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

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406. DEDUCTIBLES (Cont'd)

(5) Deductible Factors

Multiply the E.C., Broad or Special Form BASE PREMIUM for the Base Deductible for each coverage insured under the policy by the appropriate factor listed below for the deductible amounts selected:

**COVERAGES A, B, D or E and
COVERAGE OPTIONS FOR
BUILDINGS AND NON-BUILDING
STRUCTURES**

All Other Perils Ded. Amt.	Windstorm or Hail De- ductible Amounts		
	1%	2%	5%
\$ 100	.99	.92	.82
250	.93	.86	.77
500	.88	.81	.71
1,000	.72	.72	.63
2,500	.49	.49	.48

(Windstorm or Hail Size Code 01, 02, 05)

**COVERAGE C and OTHER PER-
SONAL PROPERTY COVERAGE OP-
TIONS** (Only use when policy also
covers building or non-building struc-
tures)

All Other Perils Ded. Amt.	Windstorm or Hail 1%, 2% or 5% Deductible	
	1%	2% or 5%
\$ 100		1.07
250		.99
500		.90
1,000		.72
2,500		.49

(Windstorm or Hail Size Code 01, 02, 05)

b. Higher Fixed-Dollar Deductibles

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

- (2)** Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Perils.

Example

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

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

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

- (4) Factors**

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

- (5) Deductible Factors**

Multiply the E.C., Broad or Special Form BASE PREMIUM for the Base Deductible for each coverage insured under the policy by the appropriate factor listed below for the deductible amounts selected:

**COVERAGES A, B, D or E and
COVERAGE OPTIONS FOR
BUILDINGS AND NON-BUILDING
STRUCTURES**

All Other Perils Ded. Amt.	Windstorm or Hail Deductible Amounts		
	\$1000	\$2000	\$5000
\$ 100	.95	.87	.83
250	.89	.81	.77
500	.84	.76	.72
1,000	—	.68	.64
2,500	—	—	.49

(Windstorm or Hail Size Code 51, 52, 55)

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406. DEDUCTIBLES (Cont'd)

COVERAGE C and OTHER PERSONAL PROPERTY COVERAGE OPTIONS (Only use when policy also covers building or non-building structures)

All Other Perils Ded. Amt.	Windstorm or Hail Deductible Amounts \$1000, \$2000 or \$5000
-----------------------------------	--

\$ 100	.97
250	.90
500	.82
1,000	.68
2,500	.49

(Windstorm or Hail Size Code 51, 52, 55)

407. AUTOMATIC INCREASE IN INSURANCE

Does not affect coding.

- A.** The policy may be endorsed to provide automatic annual increases in the Coverage A and B limits of liability. Apply a factor to the BASE PREMIUM as follows:

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

- B.** The premium for a 3 year policy is 3.2 times the annual policy premium.

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

408. PROTECTIVE DEVICES

Does not affect coding.

Approved and properly maintained installations of fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium – developed by applying the selected factors to the Fire BASE PREMIUM.

Factor

Type of Installation*	Dwelling	Mobile or Trailer Home
Central Station Reporting Fire Alarm	.90 to 1.00	.92 to 1.00
Fire Department Reporting Fire Alarm	.93 to 1.00	.95 to 1.00
Local Fire Alarm	.95	.97
Automatic Sprinklers in All Areas Including Attics, Bathrooms, Closets, Attached Structures	.80 to .90	.90 to .95
Automatic Sprinklers in All Areas Except Attic, Bathroom, Closet and Attached Structure Areas that Are Protected By a Fire Detector	.90 to 1.00	.95 to 1.00

*Refer to Company for eligibility, types of systems and devices, installations, and available credits.

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

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

Does not affect coding.

- A.** The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.
- B.** The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the peril of Windstorm or Hail.
- C.** To develop a premium for this option, multiply the BASE PREMIUM by a factor of .98.

Use Endorsement **DP 04 75** – Actual Cash Value Loss Settlement – Windstorm or Hail Losses to Roof Surfacing – **DP 00 02, DP 00 03 and DP 00 01** with **DP 00 08**.

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500. MISCELLANEOUS RATES

This rule is reserved to provide rates on the state rate pages for various rating rules in this Manual.

501. COVERAGE B – OTHER STRUCTURES

Coding Note: When the policy does not include Coverage A or C, use Exception Code 7; otherwise Amount of Insurance Code should reflect the increased exposure.

- A.** Coverage for other structures described as covered under Coverage B is automatically provided on a blanket basis for up to 10% of the Coverage A limit.
1. Under **DP 00 01**, use of this option reduces the Coverage A limit for the same loss.
 2. Under **DP 00 02** or **DP 00 03**, this limit is additional insurance.

The blanket limit may not be increased.

- B.** Coverage may be purchased for specific structures. See **C.** below.

C. Premium

1. Structure Rented to Others for Dwelling Purposes

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

2. Structure Not Rented to Others for Dwelling Purposes

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

- a.** Policy includes Cov. A or structure does not have permitted incidental occupancy or is at same described location as the dwelling:

- (1) Fire, E.C., Broad and Special Forms
Refer to the state rate pages Rule **500**. – Miscellaneous Rates.

- (2) V.&M.M. (**DP 00 01**)
Refer to the state rate pages Rule **302**. – V.&M.M.

- b.** Policy does not include Cov. A or structure has permitted incidental occupancy or is not at same described location as the dwelling:

- (1) Fire, E.C., Broad and Special Forms
Rate each structure separately as a Coverage A item under Rule **301**. using the 1 Family Key Premium.

- (2) V.&M.M. (**DP 00 01**)
Refer to the state rate pages Rule **302**. – V.&M.M.

502. COVERAGE D – FAIR RENTAL VALUE
COVERAGE E – ADDITIONAL LIVING EXPENSE

Coding Note: When the policy does not include Coverage A or C, use Exception Code 7; otherwise does not affect coding.

- A.** Coverage is provided in the forms on a limited basis as follows:

1. DP 00 01

a. Coverage D

Up to 10% of the Cov. A limit is available. Use of this option reduces the Cov. A limit for the same loss.

b. Coverage E

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

2. DP 00 02 or DP 00 03

Coverage D and E combined – Up to 10% of the Cov. A limit is available for Cov. D and Cov. E. combined as additional insurance.

- B.** Coverage may be increased or added as follows:

ALL FORMS

Coverage D

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

Enter amount of increase in policy declarations at inception or in **DP 12 10** – Change Endorsement, after policy inception.

For **DP 00 01**, however, the amount recoverable each month is limited to a fraction of the total rental value amount insured under the policy. This fraction is equal to:

$$\frac{1}{\text{\# of mos. dwelling rented per year}}$$

Enter the fraction in the policy declarations or **DP 12 10**.

Example for **DP 00 01**:

\$6,000 = Rental Value Coverage in Form (10% of Cov. A limit of \$60,000)

2,000 = Add'l Insurance (Shown under Cov. D in policy declarations)

8,000 = Total Rental Value Amount Insured

Scenario A – Dwelling is rented for entire year...
fraction = 1/12. \$8,000 X 1/12 = Up to \$666.66 available each month.

Scenario B – Dwelling is rented 8 months per year... fraction = 1/8. \$8,000 X 1/8 = Up to \$1,000 available each month.

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502. COVERAGE D – FAIR RENTAL VALUE
COVERAGE E – ADDITIONAL LIVING EXPENSE
(Cont'd)

Coverage E

Enter initial limit (**DP 00 01**) or amount of increase (**DP 00 02** or **DP 00 03**) in policy declarations at inception or in **DP 12 10** – Change Endorsement after policy inception.

Always show "up to 25% per month" in the policy or endorsement declarations.

Use **DP 04 14** Additional Living Expense for **DP 00 01**.

C. Premium

1. Policy includes Cov. A or Cov. C.
 - a. Fire, E.C., Broad and Special Forms
Refer to the state rate pages Rule **500**. – Miscellaneous Rates.
 - b. V.&M.M. (**DP 00 01**)
Refer to the state rate pages Rule **302**. – V.&M.M.
2. Policy does not include Cov. A or Cov. C.
 - a. Fire, E.C., Broad and Special Forms
 - (1) 1-4 Family Dwelling
Multiply the Cov. A Key Premium by the Cov. A Key Factor, for:
 - (a) The Cov. D limit, times .53; or
 - (b) The Cov. E limit, times 1.00
 - (2) 5 or More Family Dwelling
Calculate the premium as instructed above using the 4 Family Key Premium.
 - b. V.&M.M. (**DP 00 01**)
Refer to the state rate pages Rule **302**. – V.&M.M.

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

- A. For **DP 00 01**, the policy may be endorsed to add an amount of Ordinance or Law Coverage equal to the amounts noted below. For Form **DP 00 02** or **DP 00 03**, the basic 10% of coverage may be initially increased to the amounts noted below:
 1. 50% of the total Coverage B or Unit-Owner Building Items limit; or
 2. 100% of the Improvements, Alterations and Additions limit.

- B. These amounts may be further increased in 25% increments.

C. Premium

1. The premium for this additional coverage is determined based on the dollar amount of coverage added for **DP 00 01**, or the dollar amount of increase, represented by the increased percentage selected above the basic limit for **DP 00 02** or **DP 00 03**.
2. Refer to the state rate page Rule **500**. – Miscellaneous Rates for the rate for each additional \$1,000 of insurance.

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

Does not affect coding.

- A. Named perils coverage is automatically provided in the forms for up to 10% of the Coverage C limit.
 1. Under **DP 00 01**, use of this option reduces the Coverage C limit for the same loss.
 2. Under **DP 00 02**, this limit is additional insurance.

This limit may be increased for an additional premium.
- B. For Form **DP 00 02**, coverage may be extended to Special Coverage for an additional premium.
- C. Coverage may be written without Coverage A, B, C, D or E.
- D. Premium
 1. Fire, E.C., Broad and Special Forms
 - a. If the policy includes Cov. A, B, C, D or E, refer to the state rate pages Rule **500**. – Miscellaneous Rates.
 - b. If the policy does not include Cov. A, B, C, D or E, multiply the Cov. A., 4 Family, Owner-Occupied Key Premium (for the territory, protection and construction applying to the described location) by the Cov. A Key Factor for the amount of insurance desired.

2. V.&M.M. (**DP 00 01**)

Refer to the state rate pages Rule **302**. – V.&M.M.

Use Endorsement **DP 04 31** Improvements, Alterations and Additions for Named Perils Coverage.

Use Endorsements **DP 04 31** Improvements Alterations and Additions and **DP 04 65** for Special Coverage.

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

Does not affect coding.

- A.** Building items are not covered in the forms.
Named Perils or Special Coverage is available for an additional premium.
- B.** Coverage may be written without Coverage A, B, C, D or E.
- C. Premium**
- 1.** Fire, E.C., Broad and Special Forms
 - a.** If the policy includes Cov. A, B, C, D or E, refer to the state rate pages Rule **500.** – Miscellaneous Rates.
 - b.** If the policy does not include Cov. A, B, C, D or E, multiply the Cov. A., 4 Family, Owner-Occupied Key Premium (for the territory, protection and construction applying to the described location) by the Cov. A Key Factor for the amount of insurance desired.

- 2.** V.&M.M. (**DP 00 01**)
Refer to the state rate pages Rule **302.** – V.&M.M.

Use Form **DP 00 01** or **DP 00 02** and Endorsement **DP 17 66** Unit-Owners Coverage for Named Perils Coverage.

Use Form **DP 00 02** and Endorsements **DP 17 66** Unit-Owners Coverage and **DP 04 65** for Special Coverage.

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

Does not affect coding.

- A.** Coverage for property loss assessment, for which the insured may be liable, is not included in the forms.
Coverage is available for an additional premium for all insured perils.

Note

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

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

Use Endorsement **DP 04 63** Loss Assessment Property Coverage.

C. Premium

- 1.** Fire, E.C., Broad and Special Forms
 - a.** If the policy includes Cov. A, B, C, D or E, refer to the state rate pages Rule **500.** – Miscellaneous Rates.
 - b.** If the policy does not include Cov. A, B, C, D, or E, multiply the Cov. A., 4 Family, Owner-Occupied Key Premium (for the territory, protection and construction applying to the described location) by the Cov. A Key Factor for the amount of insurance desired.
- 2.** V.&M.M. (**DP 00 01**)
Refer to the state rate pages Rule **302.** – V.&M.M.

507. FIRE DEPARTMENT SERVICE CHARGE

Does not affect coding.

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

508. TREES, SHRUBS AND OTHER PLANTS

Coding Note: When the policy does not include Coverage A or C, use Exception Code 7; otherwise Amount of Insurance Code should reflect the increased exposure.

A. DP 00 01

- 1.** Coverage for Trees, Shrubs and Other Plants is not provided in this form. However, for an additional premium, coverage is available for specified perils on two bases, with and without the peril of windstorm or hail. Coverage is limited to a \$500 per item maximum.

Declare on the endorsement or elsewhere in the policy, as directed by the company, whether the peril of windstorm or hail applies.
- 2.** This coverage may be written without Coverage A, B, C, D or E.

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

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508. TREES, SHRUBS AND OTHER PLANTS (Cont'd)

B. DP 00 02 or DP 00 03

1. Up to 5% of the Cov. A limit is available in the form (subject to a \$500 per item maximum) for specified perils as additional insurance.
2. Windstorm or Hail
Coverage for Windstorm or Hail is available up to 5% of Cov. A limit (subject to a \$500 per item maximum) for an additional premium.
Use Endorsement **DP 04 18** Windstorm or Hail.

C. Premium

1. Fire, E.C., Broad and Special Forms
Refer to the state rate pages Rule **508**.
2. V.&M.M. (**DP 00 01**)
Refer to the state rate pages Rule **302**. – V.&M.M.

509. EARTHQUAKE COVERAGE

Coding Note: Code as separate Earthquake record by Subline Code 60 (460 if 150 character format).

- A. When added to the Fire policy, this peril shall apply to the same coverages and for the same limits that apply to the peril of Fire.
Use Endorsement **DP 04 69** Earthquake Coverage.
- B. When a policy is written to cover only the peril of Earthquake:
 1. Use Form **DP 00 01** (Actual Cash Value Loss Settlement) or **DP 00 02** (Replacement Cost Coverage);
 2. Refer to company for Endorsements; and
 3. Multiply the rates in this rule by a **factor** of 1.10.

C. Loss Assessment Coverage

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

Use Endorsement **DP 04 68** Loss Assessment Coverage for Earthquake.

D. Deductible

The base deductible is 5% of the limit of liability for Coverage A, B or C, whichever is greatest and is subject to a \$250 minimum. This deductible may be increased for a premium credit.

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

E. Premium for Base Deductible

Develop the premium as follows:

1. From the state rate pages:
 - a. Determine the Earthquake Zone
 - b. Determine if Rate Table A, and/or B applies
 - c. Select the rate according to construction from the Rate Table; and
2. Multiply the rate determined above by the amounts of insurance for:
 - a. Coverages A, B, C, D & E
 - b. Improvements, Alterations and Additions – Increased Limits
 - c. Other Building Coverage options (i.e. Bldg. Items Coverage)
 - d. Other Personal Property Coverage (i.e. Merchandise in Storage)
 - e. Ordinance or Law total amount of insurance (includes basic, and if applicable, increased amounts).

F. Premium for Higher Deductibles

Multiply the base premium as determined above by the appropriate factor below:

Factor		
Deductible Percentage	Frame & Superior	Masonry
10%	.89	.95
15%	.78	.89
20%	.67	.84
25%	.56	.79

510. THEFT COVERAGE

- A. A Fire policy insuring Coverages A or C may be extended, for an additional premium, to provide On and Off-Premises Coverage for the perils of Theft and Vandalism and Malicious Mischief (V.&M.M.) resulting from theft.
 1. Owner-Occupied Dwellings, Co-op or Condo Units; and Apartments Occupied By Tenant (Named Insured).
 - a. The policy may be extended to provide On or Off-Premises Coverage.
 - b. The minimum limit of liability is \$1,000 each for On and Off -Premises Coverage.
 - c. Off-Premises Coverage is **only** available when On-Premises Coverage is purchased.

The limit of liability shall not be greater than that selected for On-Premises Coverage.
- Use Endorsement **DP 04 72** Broad Theft Coverage.

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510. THEFT COVERAGE (Cont'd)

2. Non-Owner-Occupied Dwellings, Co-op or Condo Units; and Apartments Occupied by Tenant (Other than Named Insured).

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

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

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

B. Premium

Rates for the base deductible are displayed in the state rate pages.

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

1. Theft and V.&M.M.

- a. Owner-Occupied Dwellings, etc.

Code as separate record with subline 41 (441 if 150 character format) for On-Premises Only and subline 42 (442 if 150 character format) for both On and Off Premises Coverage.

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

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

Code as separate record with subline 41 (441 if 150 character format).

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

2. Burglar Alarm Discount (On-Premises Only)

Does not affect coding.

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

Type of Installation*	Factor
Central Station Reporting Burglar Alarm	.95 to 1.00
Police Station Reporting Burglar Alarm	.97 to 1.00
Local Burglar Alarm	.98

* Refer to company for eligibility, types of systems and devices, installations and available credits.

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

C. Deductibles

1. Base Deductible

\$250 Deductible. (Size Code 25)

2. Optional Deductibles

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

Ded.	Size Code	Factor
\$ 100*	10	1.20
500	50	.95
1,000	82	.80
2,500	86	.65

* Refer to the state rate pages for the minimum annual additional premium charge that applies per policy.

511. SINKHOLE COLLAPSE COVERAGE

Does not affect coding.

The policy may be extended, at an additional premium, to provide Sinkhole Collapse Coverage. Multiply the appropriate rate per \$1,000 shown on the state rate pages by the:

- A. Coverage A, B and/or C amounts of insurance;
- B. Improvements, Alterations and Additions – Increased Limits;
- C. Other Building or Structure Options (e.g. Bldg. Items Coverage);
- D. Other Personal Property Coverage Options (e.g. Merchandise in Storage);
- E. Ordinance or Law Coverage, basic amount and, if applicable, increased amount of coverage.

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

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

Coding Note: When the policy does not include Coverage A or C, use Exception Code 7; otherwise Amount of Insurance Code should reflect the increased exposure.

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

- A. Awnings, Signs and Outdoor Radio and Television Equipment in **DP 00 01** or **DP 00 02**;
- B. Outdoor Radio and Television Equipment in **DP 00 03**;

whether or not attached to a Dwelling Building or Other Structure.

It may be covered for an additional premium. Refer to the state rate pages.

Use Endorsement **DP 04 19** Windstorm or Hail, Radio and Television Antennas, Awnings and Signs.

**DWELLING POLICY PROGRAM MANUAL
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513. WATER BACK UP AND SUMP OVERFLOW

Code as a separate record with Exception Code 1

- A.** The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$5,000.
- B.** A deductible of \$250 applies. No other deductible option is available.
- C.** Charge the rate shown in the state rate pages.

Use Endorsement **DP 04 95** Water Back Up and Sump Overflow.

**PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING
POLICY PROGRAM MANUAL
GENERAL RULES**

INTRODUCTION

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

- A. When written with a Dwelling Policy, use Personal Liability Endorsement **DL 24 01** and Personal Liability Schedule Endorsement **DL 24 03**.
- B. When written separate from a Dwelling Policy, use Additional Policy Conditions Endorsement **DL 24 02**, Personal Liability Endorsement **DL 24 01** and the company Personal Liability Declaration page.

The following rules supplement the rules in the Dwelling Manual:

Code as separate record with subline 80 (480 if 150 character format).

SUPPLEMENT TO THE DWELLING GENERAL RULES

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

101. COVERAGE AND LIMITS OF LIABILITY

- A. Personal Liability (Coverage L) and Medical Payments to Others (Coverage M) shall be provided in all cases.
- B. The minimum limits of liability required under the Personal Liability Policy are as follows:
Coverage L – \$100,000 each occurrence
Coverage M – \$1,000 each person
- C. These limits may be increased for an additional premium.
- D. The same Coverage L and M limits of liability shall apply to all exposures.

102. EXPOSURES

- A. **Initial Residence Premises Occupied by Owner or Apartment Occupied by Tenant (Named Insured), With or Without a Permitted Incidental Occupancy**
- B. **Other Insured Locations Occupied by Owner or Apartment Occupied by Tenant (Named Insured), With or Without a Permitted Incidental Occupancy**
- C. **Other Insured Locations Not Occupied by Owner**
When the initial residence premises is insured by:
 1. The same company insuring the other location, use Endorsement **DL 24 04** Additional Residence Rented to Others.
 2. Another company, use Endorsement **DL 24 11** Premises Liability (Non-Owner-Occupied Dwelling), or
 3. The same company insuring the initial residence premises in another policy, use Endorsement **DL 24 11** Premises Liability (Non-Owner-Occupied Dwelling).

D. Business Pursuits

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

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

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

E. Owned Snowmobiles

Snowmobile coverage is available for an additional premium.

Use Endorsement **DL 24 07** Snowmobiles.

F. Watercraft

1. Watercraft powered by an outboard motor, or combination of outboard motors, of up to 25 horsepower, or sailboats less than 26 feet with or without auxiliary power, are covered in the policy form.
2. Coverage is available, for an additional premium, for the following:
 - a. Watercraft, up to 26 feet in length, powered by
 - (1) Outboard motors exceeding 25 horsepower;
 - (2) Inboard; or
 - (3) Inboard-Outdrive motors.Accumulate total horsepower if two or more motors are regularly used together with any single watercraft owned by insured.
 - b. Sailboats 26 feet or more in length, with or without auxiliary power.

Use Endorsement **DL 24 06** Watercraft.

G. Loss Assessment Liability

The policy may be extended, at an additional premium, to cover liability loss assessments for which the insured may be liable. No more than 2 locations can be written in addition to the initial residence premises.

Use Endorsement **DL 24 14** Loss Assessment Liability Coverage.

H. Personal Injury

Class Code 994

1. Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.
2. Premium

Refer to state rate pages.

Use Endorsement **DL 24 82** Personal Injury.

**PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING
POLICY PROGRAM MANUAL
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102. EXPOSURES (Cont'd)

I. Incidental Motorized Land Conveyances

Coding Note: Class Code 996

1. The policy may be endorsed to provide coverage when certain motorized land conveyances, with a 15 m.p.h. maximum attainable speed, are not subject to motor vehicle registration.
2. The following may not be covered:
 - a. Motorized bicycles;
 - b. Golf carts; or
 - c. Mopeds.
3. Read the endorsement for conditions of coverage applying to eligible conveyances.
4. Premium
Refer to state rate pages.
Use Endorsement **DL 24 32** Incidental Motorized Land Conveyances.

103. ELIGIBILITY

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

108. RATES/LOSS COSTS

- A.** This Supplement contains ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses.
- B.** All rules in this Supplement are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums shall be interpreted to mean those established by the individual insurance company.
- C.** Rules in this Supplement reference state rates. The caption state "Rate Page" is used for consistency with the rules. Pages which contain loss costs are clearly marked in the border as containing loss costs not rates.
- D.** Each insurance company must provide manualholders with either its own rates or with procedures to convert ISO loss costs to rates and/or premiums. If an insurer provides its own rates, use them in place of the loss costs in this Manual. If an insurer does not provide its own rates, manualholders must convert the ISO loss costs in this manual to rates and/or premiums before applying any rules. Refer to the company for specific instruction – including rounding procedures – on how to do this.

204. MULTIPLE LOCATIONS

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

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

205. MULTIPLE POLICIES

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

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

206. MINIMUM PREMIUM

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

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

**PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING
POLICY PROGRAM MANUAL
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301. BASE PREMIUM COMPUTATION

- A.** Refer to the state rate pages for the premiums pertaining to:
1. Basic limits for Personal Liability and Medical Payments to Others, and
 2. Increased limits for Medical Payments to Others that apply to the exposure listed in the supplement.

B. Increased limits

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

Limit of Liability	Factor	Code
\$200,000	1.15	(4)
\$300,000	1.24	(5)
\$400,000	1.30	(6)
\$500,000	1.35	(7)
Over \$500,000	Refer to Co.	

304. PERMITTED INCIDENTAL OCCUPANCIES

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

1. Home Day Care Occupancy

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

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

2. All Other Occupancies

Available for Initial Residence Premises or Other Insured Location.

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

EXCEPT FOR THE 200 SERIES RULES, ALL OTHER DWELLING POLICY PROGRAM GENERAL RULES NOT SPECIFICALLY REFERENCED DO NOT APPLY TO THIS SUPPLEMENT.

EXCEPTIONS TO GENERAL RULES

104. PROTECTION CLASSIFICATION CODES AND INFORMATION

Rule **104.** is deleted and replaced by the following:

A. Codes

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
8B	19
9	09
10	10
N.Y.C	99

B. Protection Information

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

- 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.).
- 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

- a.** 5 road miles or less with hydrant within 1,000 feet *

* First protection class (e.g. 6/9...use Class 6)

- b.** 5 road miles or less with hydrant beyond 1,000 feet 9

- c.** Over 5 road miles 10

- For Information regarding Class 8B, refer to the Community Classification Mitigation Manual.

- All other properties are Class 10.

Note

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

406. DEDUCTIBLES

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

2. Windstorm Deductibles

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

a. Percentage Deductibles

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

- Attach Endorsement **DP 03 40** – Windstorm Percentage Deductible – New York to the policy and enter on the policy declarations the percentage amount that applies to Windstorm and the dollar amount that applies to all other perils.

Example

Deductible – \$250 except Windstorm 2% of the Coverage **A** limit.

- In the event of a Windstorm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

Example

Cov.	Limit of Liability	1% Ded.	Amount of Loss	
			Before Ded.	After Ded.
A	\$100,000	\$1,000	\$ 7,500	–
B	–	–	3,000	–
C	35,000	–	–	–
D	18,500	–	660	–
E	–	–	–	–
			<u>\$11,160</u>	<u>\$10,160</u>

(4) Factors

The factors displayed below incorporate the factors for the All Perils Deductibles shown in **B.1.** above. Do NOT use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm deductible.

EXCEPTION PAGES

406. DEDUCTIBLES (Cont'd)**(5) Deductible Factors**

Multiply the E.C., Broad or Special Form BASE PREMIUM for the Base Deductible for each coverage insured under the policy by the appropriate factor listed below for the deductible amounts selected:

COVERAGE A, B, D or E and COVERAGE OPTIONS FOR BUILDINGS AND NON-BUILDING STRUCTURES

All Other Perils Ded. Amt.	Windstorm Deductible Amounts		
	1%	2%	5%
\$ 100	.99	.92	.82
\$ 250	.93	.86	.77
\$ 500	.88	.81	.71
\$1,000	.72	.72	.63
\$2,500	.49	.49	.48

(Windstorm Size Code 01, 02, 05)

COVERAGE C and OTHER PERSONAL PROPERTY COVERAGE OPTIONS (Only use when policy also covers buildings or non-building structures)

All Other Perils Ded. Amt.	Windstorm 1%, 2% or 5% Deductibles	
	1%	2% or 5%
\$ 100		1.07
\$ 250		.99
\$ 500		.90
\$1,000		.72
\$2,500		.49

(Windstorm Size Code 01, 02, 05)

b. Higher Fixed-Dollar Deductibles

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

- (2) Separately enter, on the policy declarations, the deductible amount that applies to Windstorm and All Other Perils.

Example

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

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

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

(4) Factors

The factors displayed below incorporate the factors for the All Perils Deductibles shown in **B.1.** above. Do NOT use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm deductible.

(5) Deductible Factors

Multiply the E.C., Broad or Special Form BASE PREMIUM for the Base Deductible for each coverage insured under the policy by the appropriate factor listed below for the deductible amounts selected:

COVERAGES A, B, D or E and COVERAGE OPTIONS FOR BUILDINGS AND NON-BUILDING STRUCTURES

All Other Perils Ded. Amt.	Windstorm Deductible Amounts		
	\$1,000	\$2,000	\$5,000
\$ 100	.95	.87	.83
\$ 250	.89	.81	.77
\$ 500	.84	.76	.72
\$1,000	—	.68	.64
\$2,500	—	—	.49

(Windstorm Size Code 51, 52, 55)

COVERAGE C and OTHER PERSONAL PROPERTY COVERAGE OPTIONS (Use only when policy also covers buildings or non-building structures)

All Other Perils Ded. Amt.	Windstorm Deductible Amounts	
	\$1,000, \$2,000 or \$5,000	
\$ 100		.97
\$ 250		.90
\$ 500		.82
\$1,000		.68
\$2,500		.49

(Windstorm Size Code 51, 52, 55)

EXCEPTION PAGES

406. DEDUCTIBLES (Cont'd)

c. Catastrophe Deductibles

(1) A catastrophe deductible is available in territories 03, 04, 06, 07 and 46 through 50 only. The catastrophe windstorm deductible is subject to:

(a) A higher percentage or fixed dollar deductible amount that applies to windstorm loss that occurs within a period of 12 hours before or 12 hours after the storm which caused the loss makes landfall anywhere in New York State as a declared Category 2, 3, 4 or 5 hurricane.

"Declared" means declared by the National Weather Service.

(b) A lower deductible amount if the circumstances described in (1)(a) above do not apply. This deductible amount is the same deductible that applies to the peril of fire.

Any windstorm loss payable under Coverage D – Fair Rental Value or Coverage E – Additional Living Expense may be subject to a lower deductible amount. Refer to Paragraphs d.(1) and e.(1) for the deductible provisions applicable to Coverages D and E.

The higher deductible is activated only when the National Weather Service declares that a Category 2, 3, 4 or 5 storm has made landfall in New York State.

A Category 2 storm is categorized in the Saffir/Simpson Hurricane Scale as a storm that originates in the tropics which either attains a sustained wind speed of at least 96 miles per hour (mph) OR results in a storm surge of at least 6 feet above normal, whether or not the wind speed of 96 mph is attained. Category 3, 4 and 5 storms have greater associated wind speeds and storm surges as follows:

Category	Minimum Speed	Surge
3	111 MPH	9-12 Feet
4	131 MPH	13-18 Feet
5	Greater than 155 MPH	Greater than 18 Feet

d. Catastrophe Percentage Windstorm Deductible

(1) This option provides deductible amounts of 1%, 2%, 5% or 10% of the Coverage A or B limit. The 10% option is **only** available when the Coverage A limit of liability is \$500,000 or more.

These deductible amounts apply to windstorm loss for all coverages, except Coverages D and E, if a hurricane as described in B.2.c.(1)(a) makes landfall anywhere in New York State.

A separate, lower deductible amount, declared in the endorsement, applies to windstorm loss if the circumstances described above do not apply. This deductible amount is the same deductible that applies to the peril of fire.

These deductible amounts do not apply to Coverages D and E. Instead, if the amount actually deducted from a loss is:

(a) The same or more than the deductible amount that applies to the peril of fire, then no deductible will apply to the Coverage D or E loss; or

(b) Less than the deductible amount that applies to the peril of fire, then the deductible amount that applies to the Coverage D or E loss will be the difference between these two deductible amounts.

(2) These percentage options are available when the resulting dollar amount exceeds the lower deductible amount declared in the endorsement. This option is **not** available for policies covering only personal property.

(3) Attach Endorsement **DP 03 14** – Windstorm Deductible – New York Catastrophe Percentage and Non-Catastrophe Fixed-Dollar, and declare the applicable percentage and fixed-dollar amounts on the endorsement, or elsewhere in the policy.

(4) These deductible amounts may also be entered on the policy declarations.

Policy Declarations Example

Deductible – \$250 except Windstorm; 1% of the Coverage A limit and \$250 (See Endorsement **DP 03 14** for deductible provisions.)

EXCEPTION PAGES

406. DEDUCTIBLES (Cont'd)

- (5) How the Deductible Applies in Event of Loss (1% of Coverage **A** and \$250)

- (a) Type of Windstorm: Category 3 Hurricane

Cov.	Limit of Liability	1% Ded.	Amount of Loss	
			Before Ded.	After Ded.
A	\$100,000	\$1,000	\$ 7,500	—
B	—		3,000	—
C	35,000		—	—
			<u>\$10,500</u>	<u>\$9,500</u>
D	\$ 850	250	\$ 660	\$ 410
E	—		—	—
			<u>\$11,160</u>	<u>\$9,910</u>

- (b) Type of Windstorm: Northeaster

Total Amount of Loss	\$12,510
Deductible Amount	<u>-250</u>
Loss Payment	\$12,260

- (6) Factors

The factors displayed below incorporate the factors for the All Perils Deductibles shown in **B.1.** above. Do NOT use the factors for the All Perils Deductibles when rating a policy with this Catastrophe deductible.

- (7) Deductible Factors

Multiply the E.C., Broad or Special Form BASE PREMIUM for the Base Deductible for each coverage insured under the policy by the appropriate factor listed below for the deductible amounts selected:

COVERAGE A or B and COVERAGE OPTIONS FOR BUILDINGS AND NON-BUILDING STRUCTURES

All Other Perils Ded. Amt.	Windstorm Deductible Amounts			
	1%	2%	5%	10%
\$ 100	1.09	1.08	1.07	1.06
\$ 250	.99	.98	.97	.96
\$ 500	.90	.89	.88	.87
\$1,000	.75	.74	.73	.72
\$2,500	.49	.48	.47	.46

(Windstorm or Hail Deductible Size Code 31, 32, 35, 40)

COVERAGE C and OTHER PERSONAL PROPERTY COVERAGE OPTIONS (Only use when policy also covers building or non-building structures.)

All Other Perils Ded. Amt.	1%, 2%, 5% or 10% Windstorm Deductibles
\$ 100	1.09
250	.99
500	.90
1,000	.75
2,500	.49

(Windstorm or Hail Deductible Size Code 31, 32, 35, 40)

- e. Catastrophe Fixed-Dollar Windstorm Deductibles

- (1) This option provides deductible amounts of \$1,000, \$2,000 and \$5,000 that apply to windstorm loss for all property coverages, except Coverage **D** and Coverage **E**, if a hurricane as described in **B.2.c.(1)(a)** makes landfall anywhere in New York State. The \$5000 deductible is **only** available when the Coverage **A** limit is \$150,000 or more.

A separate, lower deductible amount, declared in the endorsement, applies to windstorm loss if the circumstances described above do not apply. This deductible amount is the same deductible that applies to the peril of fire.

These deductible amounts do not apply to Coverages **D** and **E**. Instead, if the amount actually deducted from a loss is:

- (a) The same or more than the deductible amount that applies to the peril of fire, then no deductible will apply to the Coverage **D** or **E** loss; or
- (b) Less than the deductible amount that applies to the peril of fire, then the deductible amount that applies to the Coverage **D** or **E** loss will be the difference between these two deductible amounts.

This option is **not** available for policies covering only personal property.

406. DEDUCTIBLES (Cont'd)

- (2) These fixed-dollar options are available when the amount selected exceeds the lower deductible amount declared in the endorsement.
- (3) Attach Endorsement **DP 03 15**, Windstorm Deductible – New York Catastrophe and Non-Catastrophe Fixed-Dollar Deductible, and declare the applicable deductible amounts on the endorsement, or elsewhere in the policy.
- (4) These amounts shall also be entered on the policy declarations.

Policy Declarations Example

Deductible – \$250 except Windstorm; Windstorm, \$2,000 and \$500 (see Endorsement **DP 03 15** for deductible provisions.)

- (5) The deductible factors for Coverages **A** or **B** and coverage options for buildings and non-building structures differ by the deductible amounts that apply to Windstorm and to other perils.

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

- (6) How the Deductible Applies in Event of Loss (\$2,000 and \$500 Amounts)

- (a) Type of Windstorm: Category 3 Hurricane

Cov.	Limit of Liability	\$2,000 Ded.	Amount of Loss	
			Before Ded.	After Ded.
A	\$100,000	\$1,000	\$ 7,500	–
B	–		3,000	–
C	35,000		–	–
			<u>\$10,500</u>	<u>\$8,500</u>
D	\$ 850	250	\$ 660	\$ 410
E	–		–	–
			<u>\$11,160</u>	<u>\$8,910</u>

- (b) Type of Windstorm: Northeaster

Total Amount of Loss	\$12,510
Deductible Amount	- 500
Loss Payment	<u>\$12,010</u>

(7) Factors

The factors displayed below incorporate the factors for the All Perils Deductibles shown in **B.1.** above. Do NOT use the factors for the All Perils Deductibles when rating a policy with this Catastrophe deductible.

(8) Deductible Factors

Multiply the E.C., Broad or Special Form BASE PREMIUM for the Base Deductible for each coverage insured under the policy by the appropriate factor listed below for the deductible amounts selected:

COVERAGES A or B and COVERAGE OPTIONS FOR BUILDINGS AND NON-BUILDING STRUCTURES

All Other Perils Ded. Amt.	Windstorm Deductible Amounts		
	\$1000	\$2000	\$5000
\$ 100	1.09	1.08	1.07
250	.99	.98	.97
500	.90	.89	.88
1,000	–	.74	.73
2,500	–	–	.47

(Windstorm or Hail Deductible Size Code 81, 82, 85)

COVERAGE C and OTHER PERSONAL PROPERTY COVERAGE OPTIONS (Only use when policy also covers building or non-building structures.)

All Other Perils Ded. Amt.	Windstorm Deductible Amounts	
	\$1,000, \$2,000 or \$5,000	
\$ 100	1.09	
250	.99	
500	.90	
1,000	.75	
2,500	.49	

(Windstorm or Hail Deductible Size Code 81, 82, 85)

513. WATER BACK UP AND SUMP OVERFLOW

The last sentence is replaced by the following:

Use Endorsement **DP 23 74** Water Back Up and Sump Overflow.

SPECIAL STATE REQUIREMENTS

Special Provisions Endorsement **DP 01 31**

Use this endorsement with all Dwelling Policies.

ADDITIONAL RULE(S)

LOSS SETTLEMENT OPTIONS – DP 00 02 AND
DP 00 03 ONLY**A. Functional Replacement Cost Loss Settlement –
DP 00 02 and DP 00 03 Only**

Coding: To be determined.

1. The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.
2. The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.
3. Develop the BASE PREMIUM in accordance with Rule **301**. for the amount of insurance selected for this option.

Use Endorsement **DP 05 31** Modified Functional Replacement Cost Loss Settlement.**B. Actual Cash Value Loss Settlement**

Coding: To be determined.

1. The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.
2. The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage **A** limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.
3. The premium is computed by multiplying the BASE PREMIUM by the appropriate factor from the table below:

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

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

WINDSTORM PROTECTIVE DEVICES

A. Storm Shutters and Hurricane Resistant Laminated Glass

1. When the policy covers the peril of Windstorm or Hail, a risk may be eligible for a premium credit if Exterior Wall and Roof Openings such as Doors, Windows, Skylights, and Vents are fully protected with hurricane resistant storm shutters or hurricane resistant laminated glass.
2. The storm shutters or hurricane resistant laminated glass must be designed and properly installed in accordance with manufacturer's specifications to effectively withstand external pressure and wind-borne debris from a storm with sustained wind speed of at least 110 miles per hour or a storm surge of 8 feet above normal.

Note

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

Use Endorsement **DP 04 21** Windstorm Protective Devices.**B. Qualification for Credit**

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

C. Responsibility for Closing and Securing Windstorm Protective Devices

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

D. Premium Credit Computations**1. Key Premium**

Compute the premium credit for Storm Shutters OR Hurricane Resistant Laminated Glass as follows:

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

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

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

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

WINDSTORM PROTECTIVE DEVICES (Cont'd)

2. Additional Premium Computation

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

DWELLING POLICY PROGRAM MANUAL
TERRITORY PAGES

NEW YORK (31)

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

A. Cities

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

B. Other Than Cities

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

B. Other Than Cities (Cont'd)

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

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

NEW YORK (31)

EXCEPTIONS TO GENERAL RULES

102. EXPOSURES

Paragraphs **C.** and **D.** are deleted and replaced by the following:

C. Other Insured Locations Not Occupied by Owner
When the initial residence premises is insured by:

1. The same company insuring the other location, use Endorsement **DL 24 25** Additional Residence Rented to Others.
2. Another company, use Endorsement **DL 24 23** Premises Liability (Non-Owner-Occupied Dwelling), or
3. The same company insuring the initial residence premises in another policy, use Endorsement **DL 24 23** Premises Liability (Non-Owner-Occupied Dwelling).

D. Business Pursuits

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

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

Use Endorsement **DL 24 27** Business Pursuits for all classifications listed except classification **g**. Business Pursuits "not otherwise classified."

Paragraph **H.**, the last sentence is replaced by the following:

Use Endorsement **DL 24 86**, Personal Injury – New York.

304. PERMITTED INCIDENTAL OCCUPANCIES

Paragraphs **E.1.** and **2.** are deleted and replaced by the following:

1. Home Day Care Occupancy
Available only for Initial Residence Premises. Refer to company if the Day Care Business involves the care of more than 3 persons, other than insureds.
Use Endorsement **DL 24 21** Home Day Care Coverage.
2. All Other Occupancies
Available for Initial Residence Premises or Other Insured Location.
Use Endorsement **DL 24 24** Permitted Incidental Occupancy.

SPECIAL STATE REQUIREMENTS

Amendatory Endorsement DL 24 26

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

Special Provisions Endorsement DL 25 31

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

Special Provisions Endorsement DL 01 31

Use this endorsement when Endorsement **DL 24 02** is attached to a policy.

Workers' Compensation Endorsement DL 24 15 New York

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

ADDITIONAL RULE(S)

**COMPUTER-RELATED DAMAGE OR INJURY
EXCLUSION AND COVERAGE OPTIONS**

A. Exclusions

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

B. Limited Coverage

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

C. Premium

Refer to company.

<u>Form Number</u>	<u>Form Name</u>
ATL - 1 (01/01)	Mutual Policy Conditions
ATL - 12 (04/01)	Notice of Insurance Information Practices
DL0131 (12/95)	Special Provisions - New York
DL2401 (07/88)	Personal Liability
DL2402 (07/88)	Personal Liability - Additional Policy Conditions
DL2406 (07/88)	Watercraft
DL2407 (07/88)	Snowmobile
DL2410 (07/88)	Additional Insured
DL2414 (07/88)	Loss Assessment Liability Coverage
DL2415 (02/00)	Workers' Compensation - Certain Residence Employees
DL2423 (07/88)	Premises Liability (Non-Owner Occupied Dwelling)
DL2424 (07/88)	Permitted Incidental Occupancies
DL2425 (07/88)	Additional Residence Rented to Others
DL2426 (07/88)	No Coverage for Home Day Care Business
DL2427 (07/88)	Business Pursuits
DL2432 (06/94)	Incidental Motorized Land Conveyances
DL2471 (04/02)	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
DL2486 (12/95)	Personal Injury - New York
DL2531 (12/95)	Special Provisions - New York
DP0001 (07/88)	Dwelling Contract (Basic Form)
DP0002 (07/88)	Dwelling Contract (Broad Form)
DP0003 (07/88)	Dwelling Contract (Special Form)
DP0131 (03/02)	Special Provisions - New York
DP0314 (07/94)	Windstorm Catastrophe Percentage Deductible - New York
DP0315 (07/94)	Windstorm Catastrophe Fixed-Dollar Deductible - New York
DP0340 (11/96)	Windstorm Percentage Deductible - New York
DP0411 (07/88)	Automatic Increase in Insurance
DP0414 (07/88)	Additional Living Expense (Form DP 00 01 Only)
DP0417 (06/94)	Trees, Shrubs and Other Plants (Form DP 00 01 Only)
DP0418 (07/88)	Windstorm or Hail (Broad or Special Form)
DP0419 (07/88)	Windstorm or Hail - Radio/TV Antennas, Awnings and Signs
DP0420 (07/88)	Permitted Incidental Occupancies
DP0421 (10/94)	Windstorm Protective Devices
DP0422 (04/02)	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
DP0431 (07/88)	Improvements, Alterations and Additions
DP0441 (07/88)	Additional Insured - Described Location
DP0463 (06/94)	Loss Assessment Property Coverage
DP0465 (07/88)	Special Coverage
DP0468 (07/88)	Loss Assessment Coverage for Earthquake
DP0469 (06/94)	Earthquake
DP0470 (07/88)	Premises Alarm or Fire Protection System
DP0471 (06/94)	Ordinance or Law - Increased Coverage
DP0472 (07/88)	Broad Theft Coverage
DP0473 (07/88)	Limited Theft Coverage
DP0474 (06/94)	Ordinance or Law Coverage (Form DP 00 01 Only)
DP0499 (07/88)	Sinkhole Collapse
DP1143 (07/88)	Dwelling Under Construction
DP1766 (07/88)	Unit-Owners Coverage
DP2374 (07/93)	Water Back-Up and Sump Overflow - New York

[illegible]



NEW YORK

**EFFECTIVE: 07/15/04 New Business
09/01/04 Renewals**

MODULE AND PAGE

REASON

ALL MODULES
All Pages

Delete references to Atlantic Specialty Insurance Company

HOME
6.1-6.5, 7-1, 7.2

Withdraw separate Centennial rates for Optional Coverages and Personal Liability

HOME BASE RATES

Withdraw separate Centennial Base Rates for Owners, Tenants and Condos

AUTO
4.6
6.1 and 6.2
9.1, 9.3 and 9.5

Excess Vehicle Credit Revision
Model Year Rating Rule
Revised Primary Class Factors

BASE RATE PAGES

Rate Change

Please place this bulletin in your New York PLS manual.



NEW YORK

**EFFECTIVE: 09/15/04 New Business
11/01/04 Renewals**

MODULE AND PAGE

REASON

HOME

Table of Contents

Optional Coverage / Mold Coverage

6.4

Add Limited Coverage for Fungi, Wet or Dry
Rot, or Bacteria

FIRE

Table of Contents

Limited Coverage for Fungi, Wet or Dry Rot, or
Bacteria

2.7

Add Limited Coverage for Fungi, Wet or Dry
Rot, or Bacteria

Please place this bulletin in your New York PLS manual.