

**OHIO  
DWELLING FIRE  
PRODUCER MANUAL**

**Atlantic Mutual Insurance Company  
Centennial Insurance Company**

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## **New Business Fire Underwriting Guidelines**

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### **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

#### **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 These binding limitations will remain in effect for 24 hours after the hurricane watch or warning has been rescinded by the United States Weather Bureau.**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

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The following rules replace the ISO General Rules for Ohio:

### 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.

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### 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.

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### 206. Minimum Premium

No minimum premium applies.

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### 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.

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## Exceptions to ISO Dwelling and Liability Supplement General Rules

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### ADDITIONAL RULES DWELLING

#### Package Discount

All modules written under an Atlantic Mutual or Centennial Master Plan are 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 Dwelling Base Premium. The discount does not apply to optional endorsement rates.

Refer to the rate pages for the discount percentage.

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#### Installments

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

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

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

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#### Automatic Debit of Policy Premium

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

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#### Loss Settlement Options - DP 00 02 and DP 00 03

- A. Functional Replacement Cost Loss Settlement: This coverage is not available.
- B. Actual Cash Value Loss Settlement: This coverage is not available.
- C. Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing: This coverage is not available

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#### Modified Loss Settlement - DP 00 01 Only

This coverage is not available

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#### Building Code Effectiveness Grading

This rule does not apply.

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#### Loss Assessment Earthquake Coverage

This coverage is not available.

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**ADDITIONAL RULES - LIABILITY**

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**Computer Related Damage or Injury Exclusion and Coverage Options**

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

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**Home Day Care Coverage**

This coverage is not available.

**Reserved For Future Use**

**Property Rates**

L/C Factor 1.711

**BASE PREMIUM COMPUTATION**

**Fire Key Premiums**

| Owner - Occupied - Seasonal & Non Seasonal<br>Territory 04 |        |                      |            |        |            |        |                   |        |                  |
|--|--------|----------------------|------------|--------|------------|--------|-------------------|--------|------------------|
| KEY PREMIUMS   |        |                      |            |        |            |        |                   |        |                  |
| Prot.<br>Class   | Const* | Premium<br>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           |
| 1-6  | M      | 1                    | 49         | 17     | 54         | 17     | 73                | 21     | 14               |
|  | F      | 5                    | 65         | 23     | 71         | 23     | 97                | 28     | 19               |
| 7  | M      | 1                    | 49         | 17     | 54         | 17     | 73                | 21     | 14               |
|  | F      | 6                    | 84         | 30     | 93         | 30     | 126               | 37     | 25               |
| 8  | M      | 2                    | 58         | 20     | 64         | 20     | 88                | 26     | 17               |
|  | F      | 6                    | 84         | 30     | 93         | 30     | 126               | 37     | 25               |
| 9  | M      | 3                    | 81         | 28     | 89         | 28     | 122               | 36     | 24               |
|  | F      | 7                    | 117        | 41     | 128        | 41     | 175               | 51     | 34               |
| 10   | M      | 4                    | 104        | 36     | 114        | 36     | 156               | 45     | 30               |
|  | F      | 8                    | 162        | 57     | 178        | 57     | 243               | 71     | 47               |

| Non Owner - Occupied - Seasonal & Non Seasonal<br>Territory 04 |        |                      |            |        |            |        |                   |        |                  |
|--|--------|----------------------|------------|--------|------------|--------|-------------------|--------|------------------|
| KEY PREMIUMS   |        |                      |            |        |            |        |                   |        |                  |
| Prot.<br>Class   | Const* | Premium<br>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           |
| 1-6  | M      | 1                    | 49         | 17     | 54         | 17     | 73                | 21     | 14               |
|  | F      | 5                    | 65         | 23     | 71         | 23     | 97                | 28     | 19               |
| 7  | M      | 1                    | 49         | 17     | 54         | 17     | 73                | 21     | 14               |
|  | F      | 6                    | 84         | 30     | 93         | 30     | 126               | 37     | 25               |
| 8  | M      | 2                    | 58         | 20     | 64         | 20     | 88                | 26     | 17               |
|  | F      | 6                    | 84         | 30     | 93         | 30     | 126               | 37     | 25               |
| 9  | M      | 3                    | 81         | 28     | 89         | 28     | 122               | 36     | 24               |
|  | F      | 7                    | 117        | 41     | 128        | 41     | 175               | 51     | 34               |
| 10   | M      | 4                    | 104        | 36     | 114        | 36     | 156               | 45     | 30               |
|  | F      | 8                    | 162        | 57     | 178        | 57     | 243               | 71     | 47               |

\*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 1.711

**BASE PREMIUM COMPUTATION (Continued)****Fire Key Premiums**

| Owner - Occupied - Seasonal & Non Seasonal<br>Territories 30-48<br>KEY PREMIUMS |        |                      |            |        |            |        |                   |        |                  |
|---|--------|----------------------|------------|--------|------------|--------|-------------------|--------|------------------|
| Prot.<br>Class  | Const* | Premium<br>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           |
| 1-6   | M      | 9                    | 62         | 17     | 68         | 17     | 93                | 21     | 14               |
|   | F      | 13                   | 83         | 23     | 91         | 23     | 124               | 28     | 19               |
| 7   | M      | 9                    | 62         | 17     | 68         | 17     | 93                | 21     | 14               |
|   | F      | 14                   | 108        | 30     | 118        | 30     | 161               | 37     | 25               |
| 8   | M      | 10                   | 74         | 20     | 82         | 20     | 112               | 26     | 17               |
|   | F      | 14                   | 108        | 30     | 118        | 30     | 161               | 37     | 25               |
| 9   | M      | 11                   | 103        | 28     | 114        | 28     | 155               | 36     | 24               |
|   | F      | 15                   | 149        | 41     | 164        | 41     | 223               | 51     | 34               |
| 10  | M      | 12                   | 132        | 36     | 146        | 36     | 199               | 45     | 30               |
|   | F      | 16                   | 207        | 57     | 228        | 57     | 310               | 71     | 47               |

| Non Owner - Occupied - Seasonal & Non Seasonal<br>Territories 30-48<br>KEY PREMIUMS |        |                      |            |        |            |        |                   |        |                  |
|---|--------|----------------------|------------|--------|------------|--------|-------------------|--------|------------------|
| Prot.<br>Class  | Const* | Premium<br>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           |
| 1-6   | M      | 9                    | 62         | 17     | 68         | 17     | 93                | 21     | 14               |
|   | F      | 13                   | 83         | 23     | 91         | 23     | 124               | 28     | 19               |
| 7   | M      | 9                    | 62         | 17     | 68         | 17     | 93                | 21     | 14               |
|   | F      | 14                   | 108        | 30     | 118        | 30     | 161               | 37     | 25               |
| 8   | M      | 10                   | 74         | 20     | 82         | 20     | 112               | 26     | 17               |
|   | F      | 14                   | 108        | 30     | 118        | 30     | 161               | 37     | 25               |
| 9   | M      | 11                   | 103        | 28     | 114        | 28     | 155               | 36     | 24               |
|   | F      | 15                   | 149        | 41     | 164        | 41     | 223               | 51     | 34               |
| 10  | M      | 12                   | 132        | 36     | 146        | 36     | 199               | 45     | 30               |
|   | F      | 16                   | 207        | 57     | 228        | 57     | 310               | 71     | 47               |

\*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 \***

|       | PREM | COVERAGE A |          |          | COVERAGE C |          |          |
|-------|------|------------|----------|----------|------------|----------|----------|
| TERR. | GRP  | DP 00 01   | DP 00 02 | DP 00 03 | DP 00 01   | DP 00 02 | DP 00 03 |
| ALL   | 001  | \$22       | \$34     | \$38     | \$6        | \$12     | \$12     |

\* **NOTE:** DP 00 02 and DP 00 03 Key Premiums are Non-seasonal only. To develop the Seasonal Key Premium, multiply the DP 00 01 Extended Coverage Key Premium by the following factors:

|       | COVERAGE A |          | COVERAGE C |          |
|-------|------------|----------|------------|----------|
| TERR. | DP 00 02   | DP 00 03 | DP 00 01   | DP 00 03 |
| ALL   | 2.60       | 2.80     | 3.50       | 3.50     |

**Property Rates****L/C Factor 1.711****FIRE, EC, BROAD AND SPECIAL  
KEY FACTORS - COVERAGE A**

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

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

**Property Rates**

L/C Factor 1.711

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

| <b>COVERAGE<br/>"C" AMOUNT</b> | <b>FIRE</b> | <b>EC, ETC.</b> |  | <b>COVERAGE<br/>"C" AMOUNT</b> | <b>FIRE</b> | <b>EC, ETC.</b> |
|--------------------------------|-------------|-----------------|--|--------------------------------|-------------|-----------------|
| <b>\$1,000</b>                 | .350        | .170            |  | <b>\$27,000</b>                | 3.730       | 4.510           |
| <b>2,000</b>                   | .480        | .330            |  | <b>28,000</b>                  | 3.860       | 4.680           |
| <b>3,000</b>                   | .610        | .500            |  | <b>29,000</b>                  | 3.990       | 4.850           |
| <b>4,000</b>                   | .740        | .670            |  | <b>30,000</b>                  | 4.120       | 5.020           |
| <b>5,000</b>                   | .870        | .830            |  | <b>31,000</b>                  | 4.250       | 5.190           |
| <b>6,000</b>                   | 1.000       | 1.000           |  | <b>32,000</b>                  | 4.380       | 5.360           |
| <b>7,000</b>                   | 1.130       | 1.170           |  | <b>33,000</b>                  | 4.510       | 5.530           |
| <b>8,000</b>                   | 1.260       | 1.340           |  | <b>34,000</b>                  | 4.640       | 5.700           |
| <b>9,000</b>                   | 1.390       | 1.500           |  | <b>35,000</b>                  | 4.770       | 5.870           |
| <b>10,000</b>                  | 1.520       | 1.670           |  | <b>36,000</b>                  | 4.900       | 6.040           |
| <b>11,000</b>                  | 1.650       | 1.840           |  | <b>37,000</b>                  | 5.030       | 6.210           |
| <b>12,000</b>                  | 1.780       | 2.000           |  | <b>38,000</b>                  | 5.160       | 6.380           |
| <b>13,000</b>                  | 1.910       | 2.170           |  | <b>39,000</b>                  | 5.290       | 6.550           |
| <b>14,000</b>                  | 2.040       | 2.330           |  | <b>40,000</b>                  | 5.420       | 6.720           |
| <b>15,000</b>                  | 2.170       | 2.500           |  | <b>41,000</b>                  | 5.550       | 6.890           |
| <b>16,000</b>                  | 2.300       | 2.670           |  | <b>42,000</b>                  | 5.680       | 7.060           |
| <b>17,000</b>                  | 2.430       | 2.840           |  | <b>43,000</b>                  | 5.810       | 7.230           |
| <b>18,000</b>                  | 2.560       | 3.000           |  | <b>44,000</b>                  | 5.940       | 7.400           |
| <b>19,000</b>                  | 2.690       | 3.170           |  | <b>45,000</b>                  | 6.070       | 7.570           |
| <b>20,000</b>                  | 2.820       | 3.340           |  | <b>46,000</b>                  | 6.200       | 7.740           |
| <b>21,000</b>                  | 2.950       | 3.510           |  | <b>47,000</b>                  | 6.330       | 7.910           |
| <b>22,000</b>                  | 3.080       | 3.670           |  | <b>48,000</b>                  | 6.460       | 8.080           |
| <b>23,000</b>                  | 3.210       | 3.840           |  | <b>49,000</b>                  | 6.590       | 8.250           |
| <b>24,000</b>                  | 3.340       | 4.000           |  | <b>50,000</b>                  | 6.720       | 8.420           |
| <b>25,000</b>                  | 3.470       | 4.170           |  | <b>EACH ADDL.</b>              |             |                 |
| <b>26,000</b>                  | 3.600       | 4.340           |  | <b>\$1,000</b>                 | .130        | .170            |



**Property Rates****L/C Factor 1.711****TREES, SHRUBS AND OTHER PLANTS**

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

|   |         |
|---|---------|
| <b>Fire</b> (DP 00 01): Protection Class 1-8 .....            | \$2.00  |
| 9 & 10 .....  | \$3.00  |
| <b>Extended Coverage</b>                                      |         |
| DP 00 01 - All specified perils: Including Wind or Hail ..... | \$38.00 |
| Excluding Wind or Hail .....                                  | \$1.00  |
| DP 00 02/03 - Windstorm or Hail .....                         | \$37.00 |

**EARTHQUAKE COVERAGE**

Premium for Base Deductible – 5% Deductible  
Base Deductible - Rate per \$1,000

|  | <b>Zone</b> | <b>Frame</b> | <b>Masonry</b> | <b>Superior</b> |
|--|-------------|--------------|----------------|-----------------|
| TABLE A – Coverages A, B, D, E, Improvements, and Other Building Options | 4           | \$0.22       | \$0.99         | \$0.38          |
|  | 5           | \$0.17       | \$0.55         | \$0.26          |
| TABLE B – Coverage C and Other Personal Property Options                 | 4           | \$0.22       | \$0.79         | \$0.22          |
|  | 5           | \$0.17       | \$0.55         | \$0.17          |

**Zone Definitions****Zone 5**

|            |           |            |
|------------|-----------|------------|
| Belmont    | Harrison  | Noble      |
| Carroll    | Jefferson | Trumbull   |
| Columbiana | Mahoning  | Tuscarawas |
| Guernsey   | Monroe    |            |

**Zone 4**

Remainder of State

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

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**Property Rates**

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**L/C Factor 1.711**

**THEFT COVERAGE - Rate per \$1,000**

## On Premises -

|  |          |
|--|----------|
| Territories 46, 47 .....                 | \$97.00  |
| Territories 04, 39, 40, 41, 42, 43 ..... | \$57.00  |
| Territories 44, 45, 48 .....             | \$116.00 |
| Remainder of State .....                 | \$66.00  |

## Off Premises -

|  |         |
|--|---------|
| Territories 46, 47 .....                 | \$24.00 |
| Territories 04, 39, 40, 41, 42, 43 ..... | \$17.00 |
| Territories 44, 45, 48 .....             | \$23.00 |
| Remainder of State .....                 | \$26.00 |

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**WINDSTORM OR HAIL - Rate per \$1,000**

|                                    |         |
|------------------------------------|---------|
| Awnings .....                      | \$37.00 |
| Signs .....                        | \$37.00 |
| Outdoor Radio & TV Equipment ..... | \$37.00 |

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**SINKHOLE COLLAPSE COVERAGE - Rate per \$1,000**

|  |        |
|--|--------|
| Coverage A or B & Other Building Options ..... | \$ .29 |
| Coverage C or Personal Property Options .....  | \$ .10 |

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**WATERBACK UP AND SUMP OVERFLOW**

|                           |         |
|---------------------------|---------|
| Charge per location ..... | \$86.00 |
|---------------------------|---------|

---

**PACKAGE DISCOUNT**

|  |     |
|--|-----|
| The package discount applies to the Base Premium ..... | 10% |
|--|-----|

**CONDITIONS CHARGES**

The following rates per \$1,000 apply for the conditions listed:

|                             |        |
|-----------------------------|--------|
| Heating .....               | \$1.00 |
| Wiring .....                | \$1.00 |
| Conversion .....            | \$1.00 |
| Physical Condition .....    | \$1.00 |
| Housekeeping .....          | \$1.00 |
| Vacancy or Unoccupancy..... | \$1.00 |

**MINE SUBSIDENCE COVERAGE**

Coverage is mandatory for loss caused by mine subsidence on 1-4 family dwellings located in the following counties:

|           |           |            |
|-----------|-----------|------------|
| Athens    | Holmes    | Nobel      |
| Belmont   | Jackson   | Perry      |
| Carroll   | Jefferson | Scioto     |
| Columbian | Lawrence  | Stark      |
| Coshocton | Mahoning  | Trumbull   |
| Gallia    | Meigs     | Tuscarawas |
| Guernsey  | Monroe    | Vinton     |
| Harrison  | Morgan    | Washington |
| Hocking   | Muskingum |            |

Upon request, coverage for loss caused by mine subsidence must be provided on 1-4 family dwellings located in the following counties:

|          |         |
|----------|---------|
| Delaware | Ottawa  |
| Erie     | Portage |
| Geauga   | Preble  |
| Lake     | Summit  |
| Licking  | Wayne   |
| Medina   |         |

The annual premium is \$1 for mandatory counties and \$5 for optional counties.

Attach OH-MSI-2 – Ohio Mine Subsidence Insurance Underwriting Association Coverage



**Reserved For Future Use**

**Liability Rates****L/C Factor 1.585****PERSONAL LIABILITY SUPPLEMENT****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)**

|                                     | 1    | - NUMBER OF FAMILIES - |      |      |
|-------------------------------------|------|------------------------|------|------|
|                                     |      | 2                      | 3    | 4    |
| 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  |
| Premium                             | \$36 | \$63                   | \$69 | \$69 |
| b. Permitted Incidental Occupancy   |      |                        |      |      |
| (1) Home Day Care                   |      |                        |      |      |
| Class Code                          | 280  | 280                    | 280  | 280  |
| Premium                             |      | Not Available          |      |      |
| (2) All Other                       |      |                        |      |      |
| Class Code                          | 211  | 212                    | 213  | 214  |
| Premium                             | \$52 | \$79                   | \$84 | \$84 |
| 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  |
| Premium                             | \$6  | \$12                   | \$64 | \$79 |
| b. Permitted Incidental Occupancy   |      |                        |      |      |
| All Other                           |      |                        |      |      |
| Class Code                          | 231  | 232                    | 233  | 234  |
| Premium                             | \$23 | \$29                   | \$85 | \$99 |
| Other Insured Locations             |      | - Rate Per Location -  |      |      |
| Not Occupied by Owner               |      |                        |      |      |
| Class Code                          | 271  | 271                    | 272  | 272  |
| Premium                             | \$28 | \$45                   | \$89 | \$93 |

\*Rate and Code as One Family

**Liability Rates****L/C Factor 1.585****BASE PREMIUM COMPUTATION (Continued)****Business Pursuits**

| <u>Classification</u>  | <u>Rate<br/>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. Teachers - corporal punishment -add to d. or e.                                       | 4                          | 941*              |
| g. Business Pursuits not otherwise classified  | Refer to Company           | 961               |

\* Code as an additional record.

**Employers Liability**

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

**Watercraft**

Outboard, Inboard or Inboard-Outdrive Motors

| <u>Horsepower</u> | <u>Length - Up to 15 Feet</u> |                   | <u>Length - Over 15 to 26 Feet</u> |                   |
|-------------------|-------------------------------|-------------------|------------------------------------|-------------------|
|                   | <u>Rate</u>                   | <u>Class Code</u> | <u>Rate</u>                        | <u>Class Code</u> |
| (1) Up to 50      | \$8                           | 780               | \$13                               | 785               |
| (2) 51 - 100      | 14                            | 781               | 19                                 | 786               |
| (3) 101 - 150     | 20                            | 782               | 24                                 | 787               |
| (4) 151 - 200     | Refer to Co.                  | 783               | 30                                 | 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        | \$8          | 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..... | \$12.00 |
| Class Code 994     |         |

**Incidental Motorized Land Conveyances**

|                     |         |
|---------------------|---------|
| Per Conveyance..... | \$14.00 |
| Class Code 996      |         |

**Liability Rates****L/C Factor 1.585****Increased Limits**

## Personal Liability

Apply the following factors to the basic limits premiums:

| <b><u>LIMIT OF LIABILITY</u></b> | <b><u>CODE</u></b> | <b><u>FACTOR</u></b> |
|----------------------------------|--------------------|----------------------|
| <b>\$200,000</b>                 | (4)                | 1.15                 |
| <b>300,000</b>                   | (5)                | 1.24                 |
| <b>400,000</b>                   | (6)                | 1.30                 |
| <b>500,000</b>                   | (7)                | 1.35                 |
| <b>Over 500,000</b>              | (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:

| <b><u>Classification</u></b> | <b><u>\$2,000</u></b> | <b><u>\$3,000</u></b> | <b><u>\$4,000</u></b> | <b><u>\$5,000*</u></b> |
|------------------------------|-----------------------|-----------------------|-----------------------|------------------------|
| <b>763</b>                   | \$3                   | \$5                   | \$8                   | \$10                   |
| <b>764</b>                   | Refer to Company      |                       |                       |                        |
| <b>771</b>                   | Refer to Company      |                       |                       |                        |
| <b>780</b>                   | 3                     | 5                     | 8                     | 10                     |
| <b>781</b>                   | 4                     | 7                     | 11                    | 13                     |
| <b>782</b>                   | 5                     | 11                    | 16                    | 19                     |
| <b>783</b>                   | Refer to Company      |                       |                       |                        |
| <b>784</b>                   | Refer to Company      |                       |                       |                        |
| <b>785</b>                   | 4                     | 7                     | 11                    | 13                     |
| <b>786</b>                   | 5                     | 11                    | 16                    | 19                     |
| <b>787</b>                   | 7                     | 15                    | 22                    | 26                     |
| <b>788</b>                   | 11                    | 22                    | 33                    | 38                     |
| <b>789</b>                   | Refer to Company      |                       |                       |                        |
| <b>901</b>                   | 1                     | 2                     | 3                     | 4                      |
| <b>911</b>                   | 1                     | 2                     | 3                     | 4                      |
| <b>921</b>                   | 1                     | 2                     | 3                     | 4                      |
| <b>931</b>                   | 2                     | 4                     | 5                     | 6                      |
| <b>941</b>                   | Refer to Company      |                       |                       |                        |
| <b>951</b>                   | 1                     | 2                     | 3                     | 4                      |
| <b>961</b>                   | Refer to Company      |                       |                       |                        |
| <b>992</b>                   | 1                     | 2                     | 3                     | 4                      |

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

**Liability Rates**

L/C Factor 1.585

**PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LIABILITY COVERAGE FOR  
ESCAPED LIQUID FUEL AND LEAD POISONING**

- A. Premium Credit ..... \$1.00
- B. Premium Charges
1. Escaped Liquid Fuel Remediation Coverage

| Liquid Fuel Risk<br>Class Number | Limit of Liability |        |         |
|----------------------------------|--------------------|--------|---------|
|                                  | 25,000             | 50,000 | 100,000 |
| <b>100</b>                       | \$30               | \$77   | \$151   |
| <b>200</b>                       | 10                 | 26     | 50      |

2. Lead and Escaped Liquid Fuel Liability Coverage
- a. No Insured Location Has a Home Day Care Business

| Lead Risk Class | Liquid Fuel Risk<br>Class 100 |           | Liquid Fuel Risk<br>Class 200 |           | Liquid Fuel Risk<br>Class 300 |           |
|-----------------|-------------------------------|-----------|-------------------------------|-----------|-------------------------------|-----------|
|                 | \$100,000                     | \$300,000 | \$100,000                     | \$300,000 | \$100,000                     | \$300,000 |
| <b>500</b>      | \$52                          | \$115     | \$23                          | \$42      | \$15                          | \$24      |
| <b>600</b>      | 44                            | 102       | 15                            | 30        | 8                             | 12        |
| <b>700</b>      | 44                            | 102       | 15                            | 30        | 8                             | 12        |
| <b>800</b>      | 37                            | 90        | 7                             | 18        | N/A                           | N/A       |

- b. ONE or MORE Insured Locations Have a Home Day Care Business:  
Multiply the premium charge selected in B.2.a. by a factor of 2.00.

**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.

**DWELLING POLICY PROGRAM MANUAL  
GENERAL RULES**

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**"Reserved For Future Use"**



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| 207.            | Transfer or Assignment.....   | DP-8-10         |
| 508.            | Trees, Plants and Shrubs.....   | DP-21,22        |
| 302.            | Vacant Dwellings (See V.&M.M.) .....  | DP-11           |
| 302.            | Vandalism & Malicious Mischief .....  | DP-11           |
| 208.            | Waiver of Premium.....  | DP-8-10         |
| 513.            | Water Back Up and Sump Overflow.....  | DP-24           |
| 209.            | Whole Dollar Premium Rule.....  | DP-8-10         |
| 401.            | Wind Resistive (See Superior Construction) .....  | DP-15           |
| 512.            | Windstorm or Hail (Awnings, Signs and<br>Outdoor Radio and Television Equipment).....       | DP-23           |
| 409.            | Windstorm or Hail (Roof Surfacing) .....  | DP-18           |
| 406.B.2         | Windstorm or Hail Deductibles.....  | DP-16-18        |

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**101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY**

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**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:

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

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

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**105. SEASONAL DWELLING DEFINITION**

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

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**106. CONSTRUCTION DEFINITIONS**

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**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.

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**107. SINGLE BUILDING DEFINITION**

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**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**

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**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.

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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.

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**202. CHANGES OR CANCELLATIONS**

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

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**203. MANUAL PREMIUM REVISION**

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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**

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

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

**C.** The policy declarations page is completed by:

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

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**205. MULTIPLE POLICIES**

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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<br>(70% of \$240) | \$60<br>(30% of \$200) |
| Total Premium                   | (168 + 60) = \$228      |                        |



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**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**

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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.

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**210. REFER TO COMPANY**

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

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**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**

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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.

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**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**

| <b>Total<br/>Amount</b> | <b>O/L Cov.<br/>Code</b> | <b>Factors</b> |
|-------------------------|--------------------------|----------------|
| 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**

| <b>Increase in<br/>Amount</b> | <b>Total<br/>Amount</b> | <b>O/L Cov.<br/>Code</b> | <b>Factors</b> |
|-------------------------------|-------------------------|--------------------------|----------------|
| 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.

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**401. SUPERIOR CONSTRUCTION**

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- 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:

|                                       | <b>Fire</b> | <b>E.C.,<br/>Broad &amp;<br/>Special<br/>Forms</b> |
|---------------------------------------|-------------|--|
| Fire Resistive &<br>Masonry Non-Comb. | .50         | .50  |
| Non-Combustible                       | .50         | 1.00   |
| Construction Code 4                   |             |  |

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**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>B.1.<br/>or<br/>B.2.*</b> | <b>B.3. or<br/>is rated<br/>specifically**</b> |
|---|------------------------------|--|
| <b>1. Fire Resistive,<br/>Masonry Non-Comb.<br/>&amp; Non-Comb.</b> |                              |  |
| Multiply the<br>Masonry Cov. C<br><b>BASE PREM.</b> by              | .50                          | 1.00   |
| <b>2. All Other<br/>Construction</b>                                |                              |  |
| Multiply the Masonry<br>Cov. C. or Frame<br><b>BASE PREM.</b> 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

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**403. DWELLING UNDER CONSTRUCTION**

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- 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

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

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Construction Code 6

Refer to the state rate pages.

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**405. TOWNHOUSE OR ROW HOUSE**

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- 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**

| <b>No. of Indiv.<br/>Family Units</b> | <b>Use Cov. A* or C<br/>BASE PREMIUM for</b> |
|---------------------------------------|--|
| 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:

| <b>Ded.</b> | <b>Size<br/>Code</b> | <b>Fire</b> | <b>E.C., V.&amp;M.M.,<br/>Broad &amp;<br/>Special Forms</b> |
|-------------|----------------------|-------------|---|
| \$ 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**

| <b>Cov.</b> | <b>Limit of<br/>Liability</b> | <b>1% Ded.</b> | <b>Amount of Loss</b>  |                       |
|-------------|-------------------------------|----------------|------------------------|-----------------------|
|             |                               |                | <b>Before<br/>Ded.</b> | <b>After<br/>Ded.</b> |
| 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<br>Other<br>Perils<br>Ded. Amt. | Windstorm or Hail De-<br>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<br>Other<br>Perils<br>Ded. Amt. | Windstorm or Hail<br>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<br>Other<br>Perils<br>Ded. Amt. | Windstorm or Hail<br>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)

|   |  |
|---|--|
| <b>All<br/>Other<br/>Perils<br/>Ded. Amt.</b> | <b>Windstorm or Hail<br/>Deductible Amounts<br/>\$1000, \$2000 or \$5000</b> |
|---|--|

|        |     |
|--------|-----|
| \$ 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:

|                                      |               |
|--------------------------------------|---------------|
| <b>Amount of Annual<br/>Increase</b> | <b>Factor</b> |
| 4%                                   | 1.02          |
| 6%                                   | 1.03          |
| 8%                                   | 1.04          |
| Each Add'l 4%<br>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<br>or<br>Trailer<br>Home |
|--|-------------|---------------------------------|
| Central Station<br>Reporting Fire Alarm  | .90 to 1.00 | .92 to 1.00                     |
| Fire Department<br>Reporting Fire Alarm  | .93 to 1.00 | .95 to 1.00                     |
| Local Fire Alarm   | .95         | .97                             |
| Automatic Sprinklers<br>in All Areas<br>Including Attics,<br>Bathrooms, Closets,<br>Attached Structures  | .80 to .90  | .90 to .95                      |
| Automatic Sprinklers<br>in All Areas<br>Except Attic,<br>Bathroom, Closet<br>and Attached Struc-<br>ture Areas that Are<br>Protected By a Fire<br>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**

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

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**501. COVERAGE B – OTHER STRUCTURES**

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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.

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**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)

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**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.

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

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- 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.

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**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**

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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.

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**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.

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**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.

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**508. TREES, SHRUBS AND OTHER PLANTS**

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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)**

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**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.

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**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     |

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**510. THEFT COVERAGE**

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- 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)**

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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.

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**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.

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**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.

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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.

**EXCEPTIONS TO GENERAL RULES**

**104. PROTECTION CLASSIFICATION CODES AND INFORMATION**

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

2. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

| <b>DISTANCE TO FIRE STATION</b>  | <b>CLASS</b> |
|--|--------------|
| a. 5 road miles or less with hydrant within 1,000 feet                     | *            |
| * First protection class (e.g. 6/9 . . . use Class 6)                      |              |
| b. Over 5 road miles not more than 6 miles, with hydrant within 1,000 feet | 9            |
| c. 6 road miles or less with hydrant beyond 1,000 feet.                    | 9            |
| d. Over 6 road miles   | 10           |

**408. PROTECTIVE DEVICES**

This rule is deleted and replaced by the following:

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.

| <b>Type of Installation*</b>  | <b>Factor</b>   |                               |
|---|-----------------|-------------------------------|
|   | <b>Dwelling</b> | <b>Mobile or Trailer Home</b> |
| Central Station Reporting Fire Alarm  | .90             | .92                           |
| Fire Department Reporting Fire Alarm  | .93             | .95                           |
| Local Fire Alarm  | .95             | .97                           |
| Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures   | .80             | .90                           |
| Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector | .90             | .95                           |

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

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

**509. EARTHQUAKE COVERAGE**

- G. Refer to Additional Rule – Building Code Effectiveness Grading for information which may affect Earthquake rating.

**SPECIAL STATE REQUIREMENTS**

Special Provisions Endorsement **DP 01 34**

Use this endorsement with all Dwelling Policies.

**ADDITIONAL RULE(S)**

**CONDITIONS CHARGES**

- A. When any of the Conditions noted below exist in a Dwelling or Other Structure, the additional charge shown on the state rate pages for each condition may be applied to the Coverage **A** or **C** BASE PREMIUM and Coverage **B** Additional Premium.

**1. Heating**

Unsafe arrangement of heating including chimneys, stove pipes and gas vents.

**2. Wiring**

Unsafe or inadequate electric wiring, non-standard extensions, overloading and over-fusing.

**3. Conversion**

Subdivision or conversion of original living spaces into multiple units with overcrowded occupancy, inadequate sanitary facilities, unsafe arrangement of cooking devices.

**4. Physical Condition**

Building not in good repair, roof or chimneys deteriorating, wood surfaces unpainted or decaying, garages or porches not well maintained.

**5. Housekeeping**

Yards, basements, hallways or attics not kept clean and free from rubbish and litter.

- B. Each Condition does not necessarily apply to all perils covered in the policy. For example, if it involves a fire hazard, only the fire premium may be increased; if an E.C. hazard is involved, the E.C., Broad or Special Form premium may be increased.

- C. When any of the conditions apply, submit to the insuring company to determine the charge.

**Status Codes**

**Owner-Occ. Non-Owner-Occ.**

|              |   |   |
|--------------|---|---|
| Seasonal     | 4 | 8 |
| Non-Seasonal | 2 | 6 |

---

**MODIFIED LOSS SETTLEMENT – DP 00 01 ONLY**


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- A. DP 00 01** provides for loss settlement on buildings under Coverages **A** and **B** on an actual cash value basis. The policy may be endorsed to provide loss settlement on a repair cost/market value loss settlement basis for such buildings.

Use Endorsement **DP 00 08** Modified Loss Settlement.

- B. DP 00 01** with **DP 00 08** may be issued to provide insurance under Coverage **A**. Coverages **B**, **C**, **D** and **E** may be added if coverage is desired.

- C.** To develop the BASE PREMIUM, multiply the BASE PREMIUM for **DP 00 01** by the factor noted below:

| Coverage | Factor |
|----------|--------|
| <b>A</b> | 1.10   |
| <b>C</b> | 1.00   |

- D.** The following are the only options available when Endorsement **DP 00 08** is attached.

- Higher Optional Deductibles
- Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing

---

**LOSS SETTLEMENT OPTIONS – DP 00 02 AND DP 00 03 ONLY**


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- 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 30** 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<br>of Liability Equals<br>Less than ____% of<br>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.

---

**BUILDING CODE EFFECTIVENESS GRADING**


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This rule does not apply to Mobile or Trailer homes.

- A. General Information**

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

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**BUILDING CODE EFFECTIVENESS GRADING (Cont'd)**

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**B. Community Grading**

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

**C. Individual Grading**

Where buildings have been built in full conformance with one of the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, exception rating procedures may apply.

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

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

**D. Ungraded Risks**

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

**E. Premium Credit Computation**

**1. Community Grading**

**a. Windstorm or Hail**

- (1) Compute the premium credit as follows:

- (a) For buildings which are eligible under Paragraph **B.** of this rule, and for personal property inside such buildings, multiply the Key Premium for Extended Coverage (**DP 00 01**) by the applicable factor in Paragraph **E.1.c.(1)**; and

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

**b. Earthquake**

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



## EXCEPTION PAGES

**BUILDING CODE EFFECTIVENESS GRADING (Cont'd)****c. Credit Factors****(1) Windstorm or Hail Factors**

| Grade (Code)       | 1(1) | 2(2) | 3(3) | 4(4) | 5(5) | 6(6) | 7(7) | 8(8) | 9(9) | 10(10) | Ungraded (99) |
|--------------------|------|------|------|------|------|------|------|------|------|--------|---------------|
| <b>Territories</b> |      |      |      |      |      |      |      |      |      |        |               |
| 04, 30-48          | .03  | .03  | .03  | .02  | .02  | .02  | .02  | .01  | .01  | .00    | .00           |

**(2) Earthquake Factors**

| Grade (Code)    | 1(1)           | 2(2) | 3(3) | 4(4) | 5(5) | 6(6) | 7(7) | 8(8) | 9(9) | 10(10) | Ungraded (99) |
|-----------------|----------------|------|------|------|------|------|------|------|------|--------|---------------|
| <b>EQ Terr.</b> |                |      |      |      |      |      |      |      |      |        |               |
| Zone            | Not Applicable |      |      |      |      |      |      |      |      |        |               |

**2. Individual Grading**

For any building classified as Grade 1 based upon certification as set forth in Paragraph C. of this rule, use the appropriate factor listed under Paragraph E.1.c. above. Code as follows:

| Community Grade | Code<br>Windstorm/Hail |
|-----------------|------------------------|
| 1               | 11                     |
| 2               | 12                     |
| 3               | 13                     |
| 4               | 14                     |
| 5               | 15                     |
| 6               | 16                     |
| 7               | 17                     |
| 8               | 18                     |
| 9               | 19                     |
| 10              | 20                     |
| Not Graded      | 99                     |

**LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE****A. Coverage Description****1. Basic Limits**

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

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

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

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

**B. Increased Limits**

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

**C. Application Of Limits Of Liability**

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

**D. Premium Computation****1. Basic Limits**

There is no premium adjustment.

**2. Increased Limits**

Refer to state company rates for an additional charge.

**E. Endorsement**

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

**DWELLING POLICY PROGRAM MANUAL**  
**TERRITORY PAGES**

**OHIO (34)**

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

**A. Cities**

| <b>City of</b> | <b>County of</b>          | <b>Code</b> |
|----------------|---------------------------|-------------|
| Akron          | Summit                    | 44          |
| Cincinnati     | Hamilton                  | 04          |
| Cleveland      | Cuyahoga                  | 46          |
| Columbus       | Franklin and<br>Fairfield | 39          |
| Dayton         | Montgomery                | 30          |
| Toledo         | Lucas                     | 41          |

**B. Other Than Cities**

| <b>County of</b> | <b>Code</b> |
|------------------|-------------|
| Adams            | 38          |
| Allen            | 38          |
| Ashland          | 38          |
| Ashtabula        | 38          |
| Athens           | 38          |
| Auglaize         | 38          |
| Belmont          | 38          |
| Brown            | 38          |
| Butler           | 38          |
| Carroll          | 38          |
| Champaign        | 38          |
| Clark            | 38          |
| Clermont         | 32          |
| Clinton          | 38          |
| Columbiana       | 38          |
| Coshocton        | 38          |
| Crawford         | 38          |
| Cuyahoga         | 47          |
| Darke            | 38          |
| Defiance         | 38          |
| Delaware         | 33          |
| Erie             | 38          |
| Fairfield        | 33          |
| Fayette          | 38          |
| Franklin         | 40          |
| Fulton           | 38          |
| Gallia           | 38          |
| Geauga           | 35          |
| Green            | 38          |
| Guernsey         | 38          |
| Hamilton         | 43          |
| Hancock          | 38          |
| Hardin           | 38          |
| Harrison         | 38          |
| Henry            | 38          |
| Highland         | 38          |
| Hocking          | 38          |

**County of**

**Code**

|            |    |
|------------|----|
| Holmes     | 38 |
| Huron      | 38 |
| Jackson    | 38 |
| Jefferson  | 38 |
| Knox       | 38 |
| Lake       | 35 |
| Lawrence   | 38 |
| Licking    | 38 |
| Logan      | 38 |
| Lorain     | 37 |
| Lucas      | 42 |
| Madison    | 33 |
| Mahoning   | 48 |
| Marion     | 38 |
| Medina     | 35 |
| Meigs      | 38 |
| Mercer     | 38 |
| Miami      | 38 |
| Monroe     | 38 |
| Montgomery | 31 |
| Morgan     | 38 |
| Morrow     | 38 |
| Muskingum  | 38 |
| Noble      | 38 |
| Ottawa     | 38 |
| Paulding   | 38 |
| Perry      | 38 |
| Pickaway   | 33 |
| Pike       | 38 |
| Portage    | 35 |
| Preble     | 38 |
| Putnam     | 38 |
| Richland   | 38 |
| Ross       | 38 |
| Sandusky   | 38 |
| Scioto     | 38 |
| Seneca     | 38 |
| Shelby     | 38 |
| Stark      | 36 |
| Summit     | 45 |
| Trumbull   | 34 |
| Tuscarawas | 38 |
| Union      | 38 |
| Van Wert   | 38 |
| Vinton     | 38 |
| Warren     | 32 |
| Washington | 38 |
| Wayne      | 38 |
| Williams   | 38 |
| Wood       | 38 |
| Wyandot    | 38 |

**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:

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### **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  
GENERAL RULES**

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**102. EXPOSURES (Cont'd)**

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**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.

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**103. ELIGIBILITY**

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- 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.

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**108. RATES/LOSS COSTS**

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- 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**

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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.

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**205. MULTIPLE POLICIES**

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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**

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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  
GENERAL RULES**

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**301. BASE PREMIUM COMPUTATION**

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- 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**

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- 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.**

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

**OHIO (34)**

**EXCEPTIONS TO GENERAL RULES**

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**102. EXPOSURES**

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Paragraph **E**. Snowmobiles is deleted.

Snowmobile coverage is not available in this state.

**SPECIAL STATE REQUIREMENTS**

Amendatory Endorsement **DL 24 16**

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

Special Provisions Endorsement **DL 01 34**

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

Special Provisions Endorsement **DL 25 34**

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

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**ADDITIONAL RULE(S)**

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

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**A. Coverage Outline**

**1. Basic Limits**

When the optional Limited Lead and Escaped Liquid Fuel Liability and Property Remediation for Escaped Liquid Fuel Coverages Endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

**a. Property Remediation for Escaped Liquid Fuel Coverage**

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

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

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

**2. Premium Credit**

**a.** Refer to ISO loss costs/company rates for the credit amount.

**b.** Subtract the premium credit from the total policy premium.

**3. Fuel System**

**a.** "Fuel System" is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with a total combined capacity of 100 or more U.S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.

**b.** When the combined storage capacity of liquid fuel at any one location is less than 100 U.S. gallons, the:

**(1)** Property Remediation Coverage does not apply to that location; and

**(2)** Policy limits and provisions apply for Escaped Liquid Fuel Liability to that location.

**4. Endorsement DL 24 98**

The subject optional endorsement titled Limited Lead and Escaped Liquid Fuel Liability and Property Remediation for Escaped Liquid Fuel Coverages provides complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the limits of liability that apply to the Property Remediation Coverage and the Limited Liability Coverage on the endorsement. Also enter on this endorsement the address of all locations to be insured for Property Remediation Coverage.

**B. Higher Limits**

**1. Property Remediation Coverage**

**a.** Limits may be increased to \$25,000, \$50,000 or \$100,000. The limit selected is entered on the coverage endorsement or the policy declarations.

**b.** Refer to Paragraph **D**. Rating Basis, for premium computation instructions.

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

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

**2. Escaped Fuel and Lead Liability Coverage**

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

**3. Endorsement DL 24 99**

Attach the subject optional endorsement titled Rating Information for Limited Lead and Escaped Liquid Fuel Liability and Property Remediation for Escaped Liquid Fuel Coverages, to the policy and enter the applicable Risk Class Numbers on the policy declarations. If the insurer shows this rating information elsewhere in the policy, this endorsement does not have to be used.

**C. Application of Limits of Liability**

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

**D. Rating Basis**

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

**2. Limited Lead and Escaped Liquid Fuel Liability Coverages**

**a. Liquid Fuel Hazard**

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

**b. Lead Hazard**

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

**3. Premium Selection**

From the company rate pages, select the appropriate additional premium charges that correspond to the lowest Risk Class Numbers determined in preceding Paragraphs D.1. and 2.

**4. Liquid Fuel Risk Selection Table**

| Description  | Risk Class No. |
|--|----------------|
| (1) Liquid fuel storage containers, tanks, or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more are on covered real property; and |                |
| (a) ONE or MORE fuel storage containers, tanks, or vessels are partially or completely buried BELOW GROUND (inside or outside of a building or structure);                       | 100            |
| (b) Are all completely ABOVEGROUND (inside or outside of a building or structure); or  | 200            |
| (2) No single location insured under this policy has an escaped fuel hazard described in preceding items (1)(a) or (b).  | 300*           |
| * This risk class number is only used when lead and escaped fuel liability increased limits is selected.   |                |

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

**OHIO (34)**

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

**5. Lead Risk Selection Table**

**a. Locations with a Dwelling Building**

| <b>Location<br/>Has A<br/>Dwelling<br/>Built</b> | <b>All Such<br/>Locations<br/>Certified<br/>Lead Safe+</b> | <b>Risk<br/>Class<br/>Number</b> |
|--|--|----------------------------------|
| Before 1980                                      | No or Unknown  | 500                              |
| Before 1980                                      | Yes  | 600                              |
| In 1980 or later                                 | Not Applicable   | 700                              |

+ See Paragraph D.6. for Lead Safe description.

**b. Locations without a Dwelling Building**

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

**6. Lead Safe**

**a. Description**

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

**b. Standards**

- (1) The lead content of exterior and interior paint or other surface coating applied to dwelling buildings, other structures and fixtures is less than:
  - (a) 1.0 milligram per square centimeter based on testing by XRF analysis; or
  - (b) .5% of lead by weight based on testing by atomic absorption lab analysis;
- (2) The amount of lead in interior dust particles in the dwelling building is equal to or less than:
  - (a) 100 micrograms per square foot on uncarpeted floors;

(b) 500 micrograms per square foot on interior window sills; or

(c) 800 micrograms per square foot on window troughs;

(3) The lead concentration in bare soil is less than 400 parts per million in any area expected to be used by children.

(4) The lead concentration in drinking water is less than 0.015 microgram per liter.

**c. Authorized Person**

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

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

to perform lead risk assessments in residential buildings.

**d. Lead Risk Assessment**

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

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

**e. Recognized Environmental Laboratory**

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

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



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

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

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**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.

**B. Increased Limits**

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

**C. Application Of Limits Of Liability**

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

**D. Premium Computation****1. Basic Limits**

There is no premium adjustment.

**2. Increased Limits**

Refer to state company rates for an additional charge.

**E. Endorsement**

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

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**LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA  
COVERAGE**

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**A. Coverage Description****1. Basic Limits**

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

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

| <b><u>Form Number</u></b> | <b><u>Form Name</u></b>   |
|---------------------------|---|
| ATL - 1 (01/01)           | Mutual Policy Conditions  |
| ATL - 12 (04/01)          | Notice of Insurance Information Practices   |
| DL0134 (10/94)            | Special Provisions - Ohio   |
| DL2401 (07/88)            | Personal Liability  |
| DL2402 (07/88)            | Personal Liability - Additional Policy Conditions   |
| DL2404 (07/88)            | Additional Residence Rented to Others   |
| DL2405 (07/88)            | Business Pursuits   |
| DL2406 (07/88)            | Watercraft  |
| DL2409 (07/88)            | Permitted Incidental Occupancies  |
| DL2410 (07/88)            | Additional Insured  |
| DL2411 (07/88)            | Premises Liability (Non-Owner Occupied Dwelling)  |
| DL2414 (07/88)            | Loss Assessment Liability Coverage  |
| DL2416 (07/88)            | No Coverage for Home Day Care Business  |
| DL2432 (06/94)            | Incidental Motorized Land Conveyances   |
| DL2471 (04/02)            | Limited Fungi, Wet or Dry Rot, or Bacteria Coverage   |
| DL2482 (06/94)            | Personal Injury   |
| DL2498 (05/97)            | Limited Lead and Escaped Liquid Fuel Liability and Property Remediation for Escaped Liquid Fuel Coverages               |
| DL2499 (05/97)            | Rating Info – Limited Lead and Escaped Liquid Fuel Liability and Property Remediation for Escaped Liquid Fuel Coverages |
| DL2534 (06/01)            | Special Provisions – OH   |
| DP0001 (07/88)            | Dwelling Contract (Basic Form)  |
| DP0002 (07/88)            | Dwelling Contract (Broad Form)  |
| DP0003 (07/88)            | Dwelling Contract (Special Form)  |
| DP0134 (10/94)            | Special Provisions – OH   |
| DP0312 (05/94)            | Windstorm or Hail Percentage Deductible   |
| 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  |
| 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  |
| 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)  |
| DP0495 (11/92)            | Water Back-Up and Sump Overflow   |
| DP0499 (07/88)            | Sinkhole Collapse   |
| DP1143 (07/88)            | Dwelling Under Construction   |
| DP1766 (07/88)            | Unit-Owners Coverage  |
| OH-MSI-1 (03/99)          | Offer of Mine Subsidence Insurance Coverage   |
| OH-MSI-2 (01/93)          | Ohio Mine Subsidence Insurance Underwriting Association Coverage  |
| OH-MSI-3 (10/95)          | Ohio Mine Subsidence Insurance Underwriting Association Application   |

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## OHIO

**EFFECTIVE:**                      **06/15/04 New Lines**  
   **08/01/04 Renewals**

### MODULE AND PAGE

### REASON

#### ALL MODULES

All pages

Delete references to Atlantic Specialty Insurance Company

#### HOME

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Update

Include reference to Centennial Loss Differential

Introduce Centennial Loss Differential rule

Withdraw separate Centennial rates

Please place this bulletin in your OHIO PLS manual.