

**FARMOWNERS  
POLICY  
PROGRAM**

**North Country Insurance Company  
5/08**

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## FARMOWNERS POLICY PROGRAM

Rule No.

### 1. ELIGIBILITY:

The Farmowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance for farming operations.

When a main residence is insured:

- a. the main residence must be used exclusively for residential purposes (except for those incidental occupancies permitted by this manual and which have been declared and the appropriate premium charge made); and
- b. it must contain no more than two families with no more than two roomers or boarders per family.

Optional property and liability endorsements or coverages are made available in the following manual sections:

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL SECTION I FARM COVERAGES

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

**2. BASIC POLICY COVERAGE AND LIMITS:**

If there is a main residence, the farmowners policy provides coverage and minimum limits of liability as follows:

<b>Section I Coverages</b>	Form ML-8	Form ML-1(R)	Form ML-2	Form ML-3	Form ML-4	Form ML-5
A. Residence	15,000	15,000	15,000	15,000	----	15,000
B. Private Structures (ML-301)	Optional	Optional	Optional	Optional	Optional	Optional
C. Personal Property	50% of amount on Residence	50% of amount on Residence	50% of amount on Residence	50% of amount on Residence	6,000	70% of amount on Residence
D. Additional Living Expense & Loss of Rent	10% of amount on Residence	10% of amount on Residence	20% of amount on Residence	20% of amount on Residence	40% of amount on Personal Property	20% of amount on Residence
E. Scheduled Farm Personal Property (ML-6F, 1F, 2F or 62) & NCC-300/303	Optional	Optional	Optional	Optional	Optional	Optional
F. Farm Barns, Buildings And Structures (ML-6F, 1F, 2F or 3F) & NCC-300/303	Optional	Optional	Optional	Optional	Optional	Optional
G. Unscheduled Farm Personal Property (ML-6F, 1F, 2F or 62) & NCC-300/303	Optional	Optional	Optional	Optional	Optional	Optional

**Section II Coverages**

- L. Personal Liability (ML-10F) or Commercial Liability (LS-400 and LS-1) \$25,000 Each Occurrence
- M. Medical Payments \$500 Each Person

The following causes of loss forms are available:

Coverage A:

ML-8	Limited Form,
ML-1(R)	Standard Form,
ML-2	Broad Form,
ML-3	Special Form,
ML-4	Tenants Form,
ML-5	Superior Form.

Coverage E, F & G:

ML-6F	Basic Form,
ML-1F	Standard Form,
ML-2F	Broad Form,

**MANDATORY FORMS** - The following forms are mandatory:

Section I - ML-20F,  
ML-345 (may be removed at the insured's request),  
ML-189 (may be removed at the insured's request),  
CAUSES OF LOSS SECTION  
Coverage A, B, C and D (if applicable)  
ML-8, 1(R), 2, 3, 4 or 5  
Coverage E, F and/or G  
ML-6F, 1F, and/or 2F  
CONDITIONS PROVISIONS  
ML-424 Commercial or ML-425 Personal

Section II - (if Liability applies)  
Personal Liability ML-10F

**3. GENERAL RULES:**

**3-a CANCELLATION -**

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

**3-b CONTINUOUS RENEWAL (ML-430), (ML-430A), (ML-430B)**

If policy is written on a continuous renewal basis, attach ML-430 and affix an ML-430A or ML-430B sticker to policy or renewals.

**3-c CONTRIBUTING INSURANCE - (ML-178)**

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

**3-d DEFERRED PREMIUM PAYMENT PLAN - (ML-181)**

It is permissible to write a policy for three years with the premium payable annually.  
If the premium is paid annually, the installment premium shall be the annual premium as shown in this manual.

**3-e INTERPOLATION -**

To determine the premium for an amount of insurance between two amounts shown in the premium table, add the pro-rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

**3-f MAXIMUM & MINIMUM CHARGES -**

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

$$\text{Minimum Premium} = \text{Manual Premium}$$

**3-g RATE REVISIONS -**

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for new and renewal policies.

**3-h RESTRICTION OF INDIVIDUAL POLICIES - (ML-304)**

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

**3-i TERM INSURANCE -**

The policy may be written for a term up to three years. All premiums contained in this manual are on an annual basis.

Term factors are:

Term of Policy	Term Factor
1 year	1.0
2 years	2.0
3 years	3.0

**3-j WHOLE DOLLAR PREMIUM -**

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

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

**4. RATING:**

All premiums in this Manual are ANNUAL per \$1,000 of Insurance unless otherwise specified.

(All Farmowners and Inland Marine combination policies will cap their rate increase resulting from the change to URB based rates at 30%. This rule will be in effect for two years after implementation of this filing. However, should the company revise its rates during the two year duration of this transition rule, the duration of the transition rule may have to be extended.)

**COVERAGE A - RESIDENCE:** (if applicable)

- 4-a-1 Determine the Basic Policy Premium based upon the amount of Coverage A and C. This basic premium shall reflect revised limits of Coverage C.
- 4-a-2 Apply the appropriate factor based on Type.
 

Type 1	1.00
Type 2	1.25
Type 3	1.50
- 4-a-3 Apply sub-zone factors when required.
- 4-a-4 Apply deductible debits or credits.
- 4-a-5 Apply any Special Premium Modifications that may exist.

**COVERAGE E - SCHEDULED FARM PERSONAL PROPERTY COVERAGES & COVERAGE G - UNSCHEDULED FARM PERSONAL PROPERTY:**

- 4-c-1 Multiply the amount of insurance by the rate for the specific class of property shown in the premium section of the manual to determine the ML-6F premium.
- 4-c-2 Apply the applicable form factor.

<b>Farm Animals</b>		<b>Other Farm Personal Property</b>	
<u>Form</u>	<u>Factor</u>	<u>Form</u>	<u>Factor</u>
ML-6F	1.00	ML-6F	1.00
ML-1F	1.03	ML-1F	1.00
ML-2F	1.49	ML-2F	1.17

- 4-c-3 Apply deductible debits or credits if applicable.
- 4-c-4 Modify the amount determined above to reflect any premium credits or charges applicable.
- 4-c-5 Repeat the steps above until all the farm personal property is rated.

**COVERAGE F - FARM BARN, BUILDINGS AND STRUCTURES:**

4-d-1 Multiply the amount of insurance by the applicable rate shown in the Premium Section of the manual.

4-d-2 Apply the applicable fire protection factor.

Protected	.90
Semi-Protected	1.00
Unprotected	1.10

4-d-3 Apply the applicable form factor.

<u>Form</u>	<u>Factor</u>
ML-6F	1.00
ML-1F	1.00
ML-2F	1.17

4-d-4 Apply deductible debits or credits if applicable.

4-d-5 Modify the amount determined above to reflect any premium credits or charges applicable.

4-d-6 Repeat the steps above until all farm barns, buildings, or structures are rated.

**OPTIONAL COVERAGES AND ENDORSEMENTS:**

4-e-1 Calculate premiums for optional property coverages and apply deductible debit or credit where applicable.

4-e-2 Add premiums for increased liability limits and optional liability coverages.

4-e-3 Add any other premiums for coverages that are written with this policy.

**TOTAL PREMIUM:**

4-f-1 Add the amounts calculated above.

4-f-2 Apply Gentleman Farm credit if applicable.



## **CONSTRUCTION**

### **4-g FRAME -**

A building shall be classified as frame when the wall area of frame, metal-sheathed or stucco construction exceeds 33 1/3% of the total exterior wall area.

### **4-h MASONRY -**

A building shall be classified as masonry when more than 66 2/3% of the exterior wall area is of masonry or masonry veneered construction.

## **PROTECTION**

### **4-i PROTECTED -**

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

### **4-j SEMI-PROTECTED -**

Building is located more than 1,000 feet of an approved fire hydrant and is within 5 road miles from a responding fire department.

### **4-k UNPROTECTED -**

All Others

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

### **4-l REPLACEMENT COST -**

Coverage A or B:

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

Coverage C:

Replacement Cost may be applied by using ML-55.

Coverage E, F or G:

When RC Settlement is indicated for that property on the NCC-300/303 schedule, that property must be insured for at least 80% of the Replacement Cost. Coverage E and Coverage G require the ML-380. Coverage F requires form ML-25F.

### **4-m ACTUAL CASH VALUE -**

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

### **4-n ALTERNATIVE REPLACEMENT COST PROVISIONS - (ML-256 NCIC)**

A policy may be written with a replacement cost provision for partial losses provided the dwelling is insured to 50% of replacement value as determined by the current North Country Insurance Company Replacement Cost Estimator. See Optional Section I - Coverages & Endorsements.

### **4-o DEFINITIONS APPLICABLE TO ALL DWELLINGS AND PRIVATE**

## **STRUCTURES -**

### Type 1

- a. Dwelling and private structures must be in excellent repair, and so certified by the agent after careful inspection.
- b. Dwelling must have a central heating plant vented to an approved chimney built from the ground up. A properly installed electric heating system will also suffice.
- c. Dwelling must have modern electrical system in excellent repair.
- d. Any supplemental heating system must be installed in accordance with nationally accepted standards.
- e. No exposed urethane or styrene insulation.

### Type 2

- a. Dwelling and private structures must be in good repair and so certified by the agent after careful inspection.
- b. Any heating system must be installed in accordance with nationally accepted standards.
- c. Dwelling must have modern electrical system in excellent repair.
- d. No exposed urethane or styrene insulation.

### Type 3

All other dwellings not eligible for Type 1 or Type 2 classification.

## **4-p DEFINITIONS APPLICABLE TO COVERAGES E, G and F - BARNs, OUTBUILDINGS AND OTHER STRUCTURES (EXCLUDING SILOS).**

### Type 1

- a. Building must be in good physical condition, and so certified by the agent after careful inspection.
- b. Not over one story high.
- c. Foundation under all exterior walls must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- d. Building must be fully enclosed with no open sheds attached.
- e. No hay storage.
- f. No exposed urethane or styrene insulation.
- g. Building must be fully utilized in the farming operation.
- h. Type 1 buildings written for less than \$2,000 shall be classified as Type 3.
- i. No exterior walls or roof constructed from a fabric or plastic material.

Type 2

- a. Building must be in good physical condition, and so certified by the agent after careful inspection.
- b. Foundation under all exterior walls must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- c. No exposed urethane or styrene insulation.
- d. Building must be fully utilized in the farming operation.
- e. Type 2 buildings written for less than \$2,000 shall be classified as Type 3.
- f. No exterior walls or roof constructed from a fabric or plastic material.

Type 3

- a. All other buildings not eligible for Type 1 or Type 2 classification.
- b. The following must be classified as Type 3: Buildings occupied or constructed for crop drying, grain grinding, seed grain drying, alfalfa or hay chopping, private greenhouses and portable buildings and structures.
- c. The premium for portable buildings and structures is determined by total coverage on all such buildings and not individually by building or structure.
- d. The premium for private power and light poles and wiring is determined by total coverage on all such property.

**4-q SILOS:**

Type 1

All steel or concrete construction with integral roof, foundation and walls with unloading from the bottom.

Type 1 silos must be written for not less than \$10,000.

Type 2

All other silos not qualifying for Type 1 except frame or frame iron clad.

Type 2 silos must be written for not less than \$5,000.

Type 3

All others, including frame and frame iron clad. (Minimum amount \$500).

**4-r MANUFACTURED HOMES:**

Type 1

Manufactured home must be set on a continuous mortared masonry or concrete foundation under all exterior walls.

Type 2

All other manufactured homes not eligible for Type 1 classification.

**4-s PERSONAL PROPERTY:**

Personal Property not otherwise provided for includes:

- (1) Grains,
- (2) Machinery and Equipment and
- (3) Poultry, except in heated buildings.

**5. OPTIONAL SECTION I - COVERAGES & ENDORSEMENTS**

**5-b ADDITIONAL FARM DWELLINGS AND FARM LOCATIONS -**

**5-b-2 Farm Dwellings - (NCC-300/303)**

Coverage for additional farm dwellings located on the insured farm premises may be provided under Coverage F at the additional premium developed from the Premium Section of the manual.

**5-b-3 Farm Barns, Buildings and Structures - (NCC-300/303)**

Coverage for additional barns, buildings and structures located on the insured farm premises may be provided under Coverage F at the additional premium developed from the Premium Section of the manual.

**5-c ADDITIONAL EXPENSE AND LOSS OF RENT-(Coverage D)**

Enter total amount of coverage on policy face. Coverage in excess of the amount provided shall be charged at the premiums shown in the Premium Section of the manual.

**5-d ALTERNATIVE REPLACEMENT COST PROVISIONS - (ML-256 NCIC)**

A policy may be written with a replacement cost provision for partial losses provided the dwelling is insured to 50% of replacement value as determined by the current North Country Insurance Company Replacement Cost Estimator.

**5-e AUXILIARY HEATING CHARGE (Solid Fuel) -**

For auxiliary heating devices that use solid fuel, the surcharge shown in the Premium Section of the manual may be applied.

**5-g BOATS – PHYSICAL DAMAGE – (MR-51)**

Boats may be covered at the rates shown in the Premium Section of the manual.

**5-h BORROWED FARM MACHINERY, VEHICLES AND EQUIPMENT OF OTHERS (ML-325)**

The amount of insurance applicable to borrowed farm machinery, vehicles and equipment of others may be increased. The additional premium shall be calculated by applying the rates for Specifically Insured Machinery in the Premium Section of the manual.

**5-m COVERAGES - OTHER PROGRAMS**

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

**5-n CREDIT CARD, FORGERY AND COUNTERFEIT MONEY (ML-57)**

Coverage for Credit Card, Forgery and Counterfeit Money may be increased at the premiums shown in the Premium Section of the manual.

**5-q DEDUCTIBLES**

Forms used in conjunction with the premiums shown in this manual contemplate a two hundred fifty dollar (\$250) All Causes of Loss Deductible Clause applying per occurrence. This deductible can be increased or decreased by applying the rate credits or surcharges as shown in the Premium Section of the manual.

**5-r DELETION OF COVERAGE C - PERSONAL PROPERTY**

Coverage C may be deleted when a named insured is not an occupant of the dwelling. This is only applicable if Coverage A applies. The premium credit is shown in the Premium Section of the manual.

**5-t EARTHQUAKE - (ML-54)**

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual. Please include Coverage A, Coverage B and/or increased Coverage C when calculating premium.

**5-u EXCLUSION OF PLASTIC/FABRIC COVERINGS - (ML-330)**

Coverage may be excluded for plastic, polymer, vinyl or woven or unwoven fabric coverings on farm structures.

**5-w FARM ANIMAL COLLISION - (ML-337)**

Coverage may be provided at the additional premiums shown in the Premium Section of the manual.

**5-z FARM EXTRA EXPENSE (ML-355)**

The policy may be extended to provide coverage for extra expenses incurred as a result of an insured loss in order to continue normal farm operations which have been interrupted as a result of a loss or damage to farm personal property or farm barns, buildings or structures also insured under the policy. The additional premium is shown in the Premium Section of the manual.

**5-aa FARM LOSS OF INCOME (ML-358)**

Farmer's Loss of Income resulting from the interruption of farming operations by an insured peril may be added at the premium shown in the Premium Section of the manual.

**5-ab FARM MACHINERY GLASS (ML-350)**

The coverage for the breakage of glass in the cab of mobile farm equipment may be extended. The additional premium is shown in the Premium Section of the manual.

**5-ac FARM OPERATIONS RECORDS (ML-351)**

Coverage for expenses incurred to research, obtain necessary data, replace, reproduce or restore farm operation records damaged or destroyed by a covered cause of loss may be extended. The additional premium is shown in the Premium Section of the manual.

**5-ad FARM PERSONAL PROPERTY NOT COVERED (ML-302)**

This endorsement gives you a place to list the property not covered under Coverage G, Unscheduled Farm Personal Property.

**5-ae FARM PERSONAL PROPERTY - PEAK SEASON INVENTORIES (ML-352) OR MONTHLY SEASONAL VARIATION (ML-391)**

The policy may be written to provide above normal amounts of coverage for farm personal property for specific 30-day periods. Where insurance is so written, the specific period of peak season coverage may not extend beyond the normal expiration period or anniversary date of the policy. The additional premium is shown in the Premium Section of the manual.

**5-af GLASS COVERAGE - Not Applicable to ML-4 (ML-68)**

Coverage may be provided for specific items of glass using the rules and rates filed by or on behalf of the Company.

**5-ah AMENDATORY ENDORSEMENT (NC-AE-10F)**

Coverage may be written for these forms at the additional premiums shown in the Premium Section of the manual.

**5-aj IDENTITY FRAUD ENDORSEMENT – (ML-189)**

Coverage will be added to all policies at the premiums shown in the Premium Section of the manual. Coverage will be removed at the request of the insured.

**5-ak INCREASED AMOUNT OF COVERAGE C**

The Coverage C amount of insurance may be increased at the premiums shown in the Premium Section of the manual.

**5-al INFLATION GUARD COVERAGE (NC-ML-184) - NOT APPLICABLE TO ML-4**

Amounts of insurance may be automatically increased for Coverages A, B, C and D according to a company approved Residential Building Cost Factor.

**5-an MECHANICAL, ELECTRICAL OR PRESSURE SYSTEMS BREAKDOWN – (ML-345)**

Coverage for mechanical, electrical or pressure systems breakdown will be added to all policies at the premiums shown in the Premium Section of the manual. Coverage can be removed at the request of the insured.

**5-ao NEW HOME / RENOVATION DISCOUNT**

New home / renovation discounts are applied to qualified homes at the rate credits shown in the Premium Section of the manual.

**5-ap ORDINANCE AND LAW (ML-360)**

Coverage may be provided at the premium shown in the Premium Section of the manual.

**5-aq OTHER RESIDENCE COVERAGE - (ML-67)**

Coverage may be provided at the additional premiums filed by or on behalf of the Company.

**5-ar OUTSIDE ANTENNA - (ML-49)**

Increased amounts of insurance may be written on outside antennas at the premiums shown in the Premium Section of the manual.

**5-as PERSONAL/FARM COMPUTER - (ML-171)**

Coverage may be provided for Personal/Farm Computer at the additional premium shown in the Premium Section of the manual.

**5-at PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS ON OR AWAY FROM PREMISES - (ML-69)**

Increased amounts of insurance on Physicians, Surgeons, Dentists and Veterinarians property may be written at the premiums shown in the Premium Section of the manual.

**5-au PROTECTIVE DEVICE CREDIT (ML-216)**

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

**5-aw REDUCED AMOUNT OF COVERAGE C -**

The amount of insurance for Coverage C may not be reduced to less than 40% of the amount of insurance for Coverage A at the credit shown in the Premium Section of the manual.

**5-ax REFRIGERATED FOOD PRODUCTS - (NC-155)**

The policy may be extended to provide coverage for damage to food products (as described in the form) at the premiums shown in the Premium Section of the manual.

**5-az REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)**

Personal Property may be insured for replacement value at the charges shown in the Premium Section of the manual.

**5-bd SCHEDULED PERSONAL PROPERTY - (ML-61)**

Coverage may be provided for covered causes of loss except as excluded or limited on scheduled personal property using the rates and rules filed by the company.

**5-bj WEIGHT OF ICE, SNOW OR SLEET COVERAGE - (ML-323)**

The causes of loss insured against under the policy may be extended to include loss by weight of ice, snow or sleet to all property insured under Coverage E - Scheduled Farm Personal Property, Coverage F - Farm Barns, Buildings and Structures, and Coverage G - Unscheduled Personal Property. The additional premium shall be calculated by applying the rate shown in the Premium Section of the manual to the amount of insurance applicable to Coverage E, Coverage F or Coverage G.

**6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENTS:**

All mandatory or optional Section II Coverages must be written at the same limit.

**6-a PRIMARY LIABILITY OPTIONS:**

**6-a-1 PERSONAL LIABILITY COVERAGE (FARM) - (ML-10F)**

This form covers liability exposures that arise out of the insured premises and the personal activities of the insured. Personal Liability and Medical Payments limits of liability may be increased at the premiums shown in the Premium Section of the manual.

**6-c ADDITIONAL RESIDENCE PREMISES -**

**6-c-1 Additional Residence Premises** - those occupied by the insured may be covered at the premiums shown in the Premium Section of the manual.

**6-c-2 Additional Residence Premises - Rented to Others** may be covered at the premiums shown in the Premium Section of the manual (**ML-70**).

**Additional Residence Premises - Rented to Others** with the lead exclusion may be covered at the premiums shown in the Premium Section of the manual (**ML-70A**).

**6-e ADDITIONAL HOUSEHOLD MEMBERS COVERAGE – (ML-23)**

This form amends the definition of insured to include a person who lives with the insured and is not an insured guest, residence employee, tenant, roomer or boarder. This person is covered for personal property and personal liability. The premium is applied per person listed in the schedule. The premium is shown in the Premium Section of the manual.

**6-f ADDITIONAL INTERESTS -**

**6-f-1 NOT OCCUPYING A RESIDENCE ON THE FARM PREMISES - (ML-315) or (ML-315A)**

It is permissible to cover the insurable interest of co-owners, farm partners, farm corporations, executors, administrators, trustees or beneficiaries for farm premises and operations only, at no additional premium.

**6-f-2 OCCUPYING A SEPARATE RESIDENCE ON THE FARM PREMISES - (ML-316)**

It is permissible to cover the insurable interest of co-owners or farm partners in the farm premises and operations, as well as their personal liability. The CPL charge for each additional partner or co-owner shall be made as shown in the Premium Section of the manual.

**6-f-3 ADDITIONAL INSUREDS - LIABILITY & MEDICAL PAYMENTS – (ML-316A)**

It is permissible to cover interests for Liability and Medical Payments only at the additional premiums shown in the Premium Section of the manual.



**6-h ANIMAL BOARDING - (ML-320), (ML-321), (ML-321A)**

The policy may be extended to provide coverage for animal boarding operations when stalls or other space are provided for boarding animals. The additional premiums are shown in the Premium Section of the manual.

For horse boarding, see the additional premiums in the Premium Section of the manual. No racing, training or riding lessons allowed. A horse questionnaire must be submitted.

**6-i ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE – (ML-29)**

This form amends the definition of insured to include a person who does not live with the insured but who is related to the insured by blood, marriage or adoption, and who regularly resides in an assisted living care facility. This form provides limited personal property and limited personal liability. The premium is shown in the Premium Section of the manual.

**6-j BUSINESS EXPOSURES -**

For products with ML-10F:

Products/Completed Operations - (ML-47)

When processing operations/retail activity, other than those described in form ML-10F exist, they should be charged at the premium shown in the Premium Section of the manual.

**6-m BUSINESS PURSUITS - (ML-71)**

Coverage may be provided for the liability of an Insured arising out of business activities, other than a business of which he/she is sole owner or partner, at the additional premiums shown in the Premium Section of the manual.

Classify as shown below and apply the charges to each person insured.

Classifications:

- 6-m-1 Clerical Office Employees - engaged wholly in work and having no other duty in or about the employer's premises.
- 6-m-2 Salesperson, Collectors or Messengers - NO installation, demonstration or service operations.
- 6-m-3 Salespersons, Collectors or Messengers including installation, demonstration or service operations.
- 6-m-4 Teachers - athletic, laboratory, manual training and swimming instruction, excluding liability for corporal punishment of pupils.
- 6-m-5 Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.

Occupations not classified - Refer to Company.

**6-o COVERAGE FOR SECTION II OMITTED**

Section II may be omitted from the policy. Liability coverage and rating do not apply.

**6-p CUSTOM FARMING - (ML-313)**

The policy may be extended to cover the Insured's custom farming operations at the premium shown in the Premium Section of the manual.

**6-q EXCLUSION OF CANINE RELATED INJURIES OR DAMAGES - (ML-373)**

An exclusion for canine related injuries may be added an the premium credit shown in the Premium Section of the manual.

**6-r FARM EMPLOYEES COVERAGE - (ML-311)**

Coverage may be extended to provide liability and medical payments coverage for injuries sustained by the insured's farm employees during the course of their employment. Farm Employees subject to the Worker's Compensation Act are not eligible. The additional premium is shown in the Premium Section of the manual.

**6-s FARMERS MEDICAL PAYMENTS - (ML-339)**

The policy may be extended to cover medical payments of the insured. The additional premiums are shown in the Premium Section of the manual.

**6-t FARM POLLUTION LIABILITY**

**FARM POLLUTION LIABILITY ENDORSEMENT - (ML-413)**

Coverage may be provided for Coverage I Limited Farm Pollution Liability for events originating on the insured premises and/or Coverage J Limited Farm Pollution Liability for events originating away from the insured premises. The premiums are shown in the Premium Section of the manual.

**FARM POLLUTION LIABILITY (Limited Coverage) - (ML-414)**

Coverage may be provided for Farm Pollution Liability for events originating on the insured premises. The premiums are shown in the Premium Section of the manual.

**6-u FIRE LEGAL LIABILITY**

**6-u-1 Fire Legal Liability (ML-317)**

The policy may be extended to provide coverage for property damage to premises used, rented or operated by the Named Insured as a farm and the house furnishings therein. The additional premiums are shown in the Premium Section of the manual.

**6-u-2 Fire Legal Liability**

The LS-6 includes \$50,000 of Fire Legal Liability. When this exposure exists, charge the additional premiums shown in the Premium Section of the manual.

**6-v GOLF CART LIABILITY EXTENSION - (ML-82)**

The policy may be extended to provide coverage for bodily injury and property damage resulting from the ownership, maintenance, use, loading or unloading of golf carts. Coverage may be provided at the premium shown in the Premium Section of the manual.

**6-w ILLEGALLY EMPLOYED FARM EMPLOYEES - (ML-319)**

Farm employees employed in violation of the law, may be excluded at no reduction in the policy premium.

**6-x INCIDENTAL BUSINESS EXPOSURES - (ML-326)**

Coverage may be included for incidental business exposures when there is a business at the residence and the receipts are incidental.

**6-y LEAD EXCLUSION - (ML-59)**

Coverage may be excluded for the liability arising out of business uses of the residence, at the premiums shown in the Premium Section of the manual. The following conditions apply:

1. This exclusion applies to those areas of the residence used or held for business pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other business use by any insured or other occupants.
2. This exclusion does not apply to those areas of the residence used by any insured, in whole or part, for residential purposes.
3. This exclusion does not apply to residences newly constructed after 1980.
4. This exclusion does not apply to residences that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

**6-z MILK CONTAMINATION DEDUCTIBLE - (ML-367)**

This deductible applies to the insured's liability exposure arising from the contamination of another shipper's milk.

**6-aa NON - FARM LOCATIONS**

If the Insured has a secondary location which is not used in connection with farm operations, but is eligible for coverage under the Homeowners or Manufactured Homeowners Program, a separate Homeowners or Manufactured Homeowners Policy may be written. Section II may be omitted.

**6-ab OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY -**

Incidental office, professional, private school or studio occupancies are permitted, provided:

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

At the additional premium shown in the Premium Section of the manual, coverage may be provided for the liability of an Insured arising from:

**Located on the Insured Premises (ML-42)**

When the business is conducted at a related private structure, the property amount of insurance indicated on this form must be charged using the rate for scheduled private structures based on the cause of loss form applicable for the Coverage A.

- 6-ab-1 An office, professional, private school or studio occupancy in the home or in a separate structure on the premises. The limit for Coverage C shall be not less than 60% of the Coverage A limit. (ML-42)
- 6-ab-2 Professional instruction, given by the Insured, in the home. The insured employs no assistants and the home has not been altered to accommodate the occupancy. (ML-42)

**Located off the Insured Premises ML-43**

- 6-ab-3 An office, professional, private school or studio occupancy in an additional residence premises occupied by the Insured, other than the described home. (ML-43)

Space in the described or additional dwellings rented to a person other than an Insured shall not be deemed business property while used by that person as an office, professional school, private school or studio. The policy may be so endorsed at no charge.

Refer to Company for Medical Payments charges on incidental day nurseries or nursery schools.

**6-ae OUTBOARD MOTORS AND WATERCRAFT - (ML-75)**

Coverage may be provided for watercraft not otherwise covered by the policy at the premiums shown in the Premium Section of the manual.

- a. When two or more outboard motors are regularly used together with any single watercraft owned by the Insured, the horsepower of all such outboards shall be accumulated for rating purposes.
- b. Sailboats 26 to 40 feet in length equipped with auxiliary power are classed as inboard motor boats.

**6-af PERSONAL INJURY - (ML-46)**

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

**6-ag PERSONAL LIABILITY COVERAGE - (ML-9A)**

Coverage for the Personal Liability of specific individuals can be provided to supplement the Commercial Liability Coverage (farm premises and operations). The additional premiums are shown in the Premium Section of the manual.

**6-ah PICK YOUR OWN OPERATIONS EXCLUSION - (ML-415)**

This form excludes bodily injury arising out of fruit or vegetable farming - pick your own operations where the uses of ladders or off-ground picking is involved.

**6-ai PICK YOUR OWN OPERATIONS - FRUIT & VEGETABLE FARMING - (ML-322)**

The policy may be extended to provide coverage for fruit or vegetable farming, pick your own operations. The additional premiums are shown in the Premium Section of the manual.

**6-aj PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-357)**

When coverage under Section I is provided for a scheduled private structure rented to others, apply the additional premiums shown in the Premium Section of the manual.

**6-al SPECIAL EVENTS ENDORSEMENT - (ML-422)**

Coverage may be provided for special events at the premiums shown in the Premium Section of the manual.

**6-am TRAMPOLINE EXCLUSION - (ML-52) or (ML-52A)**

Coverage may be excluded for the liability arising out of ownership or use of a trampoline, at the credit shown in the Premium Section of the manual.

**6-an WATERBED LIABILITY - (ML-209)**

Coverage may be provided for Waterbed Liability at the premiums shown in the Premium Section of the manual.

**7. SPECIAL PREMIUM MODIFICATIONS**

**7-a HAZARDOUS CONDITIONS CHARGES -**

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

## TERRITORIAL ZONES

### TERRITORIAL ZONES :

Zone 1 - All of state except Putnam, Rockland, Suffolk, Nassau, Westchester, Richmond, Queens, New York, Bronx and Kings Counties and cities in Zone 2.

Factor:	Sub-Zones:
1.055	1 - Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis, Oswego, St. Lawrence, Washington.
.960	2 - Erie, Genesee, Niagara, Orleans.
.988	3 - Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Steuben, Wayne, Wyoming.
.940	4 - Broome, Cayuga, Chemung, Cortland, Onondaga, Seneca, Tioga, Tompkins, Yates.
1.055	5 - Chenango, Delaware, Herkimer, Madison, Oneida, Schoharie.
.940	6 - Fulton, Montgomery, Otsego, Saratoga, Warren.
.979	7 - Dutchess, Greene, Ulster.
.950	8 - Albany, Columbia, Rensselaer, Schenectady.
1.087	9 - Orange, Sullivan.

Zone 2 -	The cities listed below: Albany City, Binghamton City, Buffalo City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City.	Factor 1.000
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Zone 3 -	Richmond County	1.000
Zone 4 -	Queens County	1.000
Zone 5 -	New York County	1.000
Zone 6 -	Bronx County	1.000
Zone 7 -	Kings County	1.000
Zone 8 -	Putnam, Rockland and Westchester Counties	1.000
Zone 9 -	Nassau County	1.000
Zone 10 -	Suffolk County	1.000

ANNUAL FARMOWNERS PREMIUMS  
MASONRY - PROTECTED  
\$250 FLAT DEDUCTIBLE

PREMIUM GROUP  
P1 - TYPE 1 - NO SURCHARGE  
P2 - TYPE 2 - SURCHARGE 25%  
P3 - TYPE 2 - SURCHARGE 25%

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-5	ML-8	ML-1R	ML-2	ML-3
8,000	101	117	137	156	171	121	140	164	186
10,000	106	123	144	163	180	128	147	173	196
15,000	113	131	153	174	192	136	157	184	209
20,000	120	138	162	184	202	144	166	194	221
25,000	124	143	167	190	209	148	171	201	228
30,000	130	150	176	200	220	156	180	211	240
35,000	139	160	188	214	235	167	192	226	256
40,000	147	170	200	227	250	177	204	240	272
45,000	156	180	211	240	264	187	216	253	287
50,000	163	189	221	251	277	196	226	265	302
55,000	169	195	229	260	286	203	234	275	312
60,000	173	199	234	266	292	207	239	281	319
65,000	181	208	244	278	305	217	250	293	333
70,000	189	218	256	291	320	227	262	307	349
75,000	192	222	260	295	325	230	266	312	355
80,000	195	225	264	300	330	234	270	316	360
85,000	199	229	269	306	336	238	275	323	367
90,000	203	235	275	313	344	244	282	331	376
95,000	206	237	279	317	348	247	285	334	380
100,000	210	242	284	323	355	252	291	341	388
105,000	216	249	292	332	365	259	299	351	399
110,000	221	255	299	340	374	265	306	359	408
115,000	225	260	305	346	381	270	312	366	416
120,000	231	267	313	356	391	277	320	376	427
125,000	239	276	324	368	404	287	331	388	441
130,000	249	287	337	383	421	291	336	394	448
135,000	259	298	350	398	438	297	343	403	458
140,000	271	312	367	417	458	311	359	422	479
145,000	284	328	384	437	481	326	377	442	502
150,000	294	339	398	453	498	338	390	458	520
155,000	304	351	412	468	515	350	404	474	539
160,000	315	363	426	484	532	362	417	490	557
165,000	325	375	440	500	550	366	422	495	562
170,000	335	387	454	516	567	386	445	522	593
175,000	346	399	468	532	585	397	459	538	612
180,000	356	411	482	548	602	409	472	554	630
185,000	366	423	496	563	620	421	486	570	648
190,000	376	434	510	579	637	433	500	586	666
195,000	387	446	523	595	654	449	518	608	691
200,000	397	458	537	610	672	456	527	618	702

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ANNUAL FARMOWNERS PREMIUMS  
 FRAME - PROTECTED  
 \$250 FLAT DEDUCTIBLE

PREMIUM GROUP

P1 - TYPE 1 - NO SURCHARGE  
 P2 - TYPE 2 - SURCHARGE 25%  
 P3 - TYPE 2 - SURCHARGE 25%

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-5	ML-8	ML-1R	ML-2	ML-3
8,000	107	123	144	164	180	128	147	173	196
10,000	112	129	151	172	189	134	155	182	206
15,000	119	138	161	183	202	143	165	194	220
20,000	126	145	170	194	213	151	174	205	233
25,000	130	150	176	200	220	156	180	212	240
30,000	137	158	185	211	232	164	189	222	252
35,000	146	169	198	225	247	175	202	238	270
40,000	155	179	210	239	263	186	215	252	287
45,000	164	189	222	252	277	197	227	266	303
50,000	172	198	233	265	291	206	238	279	318
55,000	178	205	241	274	301	214	247	289	329
60,000	182	210	246	280	308	218	252	296	336
65,000	190	219	257	292	322	228	263	309	351
70,000	199	230	270	306	337	239	276	323	368
75,000	202	233	274	311	342	243	280	328	373
80,000	205	237	278	315	347	246	284	333	378
85,000	209	241	283	322	354	251	289	340	386
90,000	214	247	290	330	362	257	297	348	396
95,000	217	250	293	333	367	260	300	352	400
100,000	221	255	299	340	374	265	306	359	408
105,000	227	262	308	350	385	273	315	369	419
110,000	233	268	315	358	394	279	322	378	429
115,000	237	273	321	365	401	284	328	385	438
120,000	243	281	330	375	412	292	337	395	449
125,000	252	290	341	387	426	302	348	409	464
130,000	262	302	354	403	443	306	353	415	471
135,000	272	314	368	419	461	313	361	424	482
140,000	285	329	386	439	482	328	378	444	504
145,000	299	345	405	460	506	344	396	465	529
150,000	310	357	419	476	524	356	411	482	548
155,000	320	370	434	493	542	368	425	499	567
160,000	331	382	448	509	560	381	439	516	586
165,000	342	395	463	526	579	385	444	521	592
170,000	353	407	478	543	597	406	468	549	624
175,000	364	420	493	560	616	418	483	566	644
180,000	375	432	507	577	634	431	497	583	663
185,000	385	445	522	593	652	443	511	600	682
190,000	396	457	536	610	671	456	526	617	701
195,000	407	470	551	626	689	473	546	640	728
200,000	418	482	565	643	707	480	554	650	739

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ANNUAL FARMOWNERS PREMIUMS  
MASONRY - SEMI-PROTECTED  
\$250 FLAT DEDUCTIBLE

PREMIUM GROUP

S1 - TYPE 1 - NO SURCHARGE  
S2 - TYPE 2 - SURCHARGE 25%  
S3 - TYPE 2 - SURCHARGE 25%

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-5	ML-8	ML-1R	ML-2	ML-3
8,000	120	139	162	184	204	144	166	195	222
10,000	126	145	171	194	213	152	175	205	233
15,000	135	155	182	207	228	161	187	218	249
20,000	142	164	192	218	241	171	197	231	262
25,000	147	170	199	226	248	176	204	238	271
30,000	155	178	209	237	261	184	213	250	284
35,000	164	190	224	253	279	198	228	268	304
40,000	175	202	237	269	297	210	243	284	323
45,000	184	213	250	284	313	222	255	300	341
50,000	194	224	263	299	329	233	268	315	358
55,000	200	232	272	308	340	241	278	326	371
60,000	206	236	278	316	348	246	284	333	378
65,000	214	247	290	330	363	258	297	348	395
70,000	225	259	304	346	379	269	311	365	414
75,000	228	263	308	351	386	273	316	370	421
80,000	231	267	313	356	391	278	320	375	427
85,000	235	272	319	363	399	283	326	383	436
90,000	242	279	328	372	409	290	335	392	446
95,000	245	282	331	376	413	294	338	396	452
100,000	249	287	337	384	422	299	346	405	460
105,000	257	296	347	394	434	307	355	417	473
110,000	263	303	355	404	444	315	364	426	484
115,000	267	308	361	411	453	321	370	435	494
120,000	275	317	372	423	464	330	381	446	507
125,000	284	328	384	437	480	340	392	461	524
130,000	296	340	400	455	499	346	399	467	531
135,000	307	354	416	472	519	353	407	478	544
140,000	321	371	436	495	544	370	427	500	569
145,000	337	389	457	518	570	388	447	525	596
150,000	349	403	473	537	591	402	463	544	618
155,000	361	417	489	555	612	416	479	563	639
160,000	373	430	506	575	632	429	496	582	660
165,000	386	445	523	594	653	434	500	587	668
170,000	399	459	538	613	673	458	528	620	704
175,000	410	474	555	632	694	472	545	639	726
180,000	423	488	572	650	715	487	561	658	747
185,000	435	501	588	669	736	500	577	677	770
190,000	447	515	605	688	756	514	594	696	791
195,000	459	530	621	706	777	533	616	722	820
200,000	471	544	638	725	797	542	625	734	833

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ANNUAL FARMOWNERS PREMIUMS  
 FRAME - SEMI-PROTECTED  
 \$250 FLAT DEDUCTIBLE

PREMIUM GROUP

S1 - TYPE 1 - NO SURCHARGE  
 S2 - TYPE 2 - SURCHARGE 25%  
 S3 - TYPE 2 - SURCHARGE 25%

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-5	ML-8	ML-1R	ML-2	ML-3
8,000	126	146	172	195	214	152	175	205	233
10,000	133	153	179	205	225	159	183	216	245
15,000	142	163	192	217	240	171	196	230	262
20,000	149	173	202	230	253	179	207	243	277
25,000	155	178	209	237	262	185	214	251	285
30,000	162	188	219	250	275	195	225	264	299
35,000	174	200	235	267	294	209	241	282	320
40,000	184	213	249	283	312	222	255	300	340
45,000	195	225	264	299	330	233	269	316	359
50,000	205	235	277	314	346	245	283	332	377
55,000	211	244	286	325	358	253	293	343	390
60,000	216	249	293	332	366	259	299	351	399
65,000	226	261	305	347	382	270	313	367	417
70,000	236	272	320	364	400	284	328	384	437
75,000	240	277	324	369	406	288	332	390	443
80,000	244	281	330	374	412	293	337	395	449
85,000	248	286	336	382	420	298	343	403	458
90,000	254	294	344	391	430	305	352	413	470
95,000	258	297	348	395	436	308	356	418	475
100,000	263	303	355	404	444	315	364	426	484
105,000	270	312	366	416	457	323	373	438	498
110,000	277	319	374	425	467	332	383	448	510
115,000	281	324	381	432	476	338	390	457	519
120,000	289	334	391	444	489	347	400	470	533
125,000	299	344	404	459	506	358	413	485	551
130,000	311	358	421	478	526	364	420	492	560
135,000	323	373	438	497	547	372	429	503	571
140,000	338	390	458	520	572	389	449	527	599
145,000	355	409	480	546	601	408	471	552	628
150,000	368	424	497	566	622	423	488	572	650
155,000	381	439	515	585	643	438	505	593	673
160,000	393	454	532	604	666	453	522	612	695
165,000	406	469	550	624	687	457	527	619	703
170,000	419	483	567	644	709	482	557	652	741
175,000	431	498	585	665	731	497	573	672	764
180,000	445	513	602	685	753	512	590	692	788
185,000	458	528	620	704	775	526	607	712	810
190,000	471	543	637	724	796	542	624	732	832
195,000	483	558	654	743	817	562	648	760	864
200,000	496	572	671	763	840	570	658	773	878

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ANNUAL FARMOWNERS PREMIUMS  
MASONRY & FRAME - UNPROTECTED  
\$250 FLAT DEDUCTIBLE

PREMIUM GROUP  
U1 - TYPE 1 - NO SURCHARGE  
U2 - TYPE 2 - SURCHARGE 25%  
U3 - TYPE 2 - SURCHARGE 25%

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-5	ML-8	ML-1R	ML-2	ML-3
8,000	160	184	216	246	270	191	221	259	294
10,000	168	193	227	258	284	201	232	273	310
15,000	179	206	242	275	303	215	248	291	331
20,000	189	218	256	291	320	227	262	307	349
25,000	195	225	264	300	330	234	270	317	361
30,000	205	237	278	316	347	246	284	333	378
35,000	219	253	297	337	371	263	304	356	405
40,000	233	269	315	358	394	280	323	378	430
45,000	246	284	333	378	416	295	340	399	454
50,000	258	298	349	397	437	310	357	419	476
55,000	267	308	362	411	452	320	370	434	493
60,000	273	315	369	420	462	327	378	443	504
65,000	285	329	386	438	482	342	395	463	526
70,000	299	345	404	459	505	358	414	485	551
75,000	303	350	410	466	513	364	420	493	560
80,000	308	355	416	473	520	369	426	500	568
85,000	314	362	425	482	531	376	434	509	579
90,000	321	371	435	494	544	386	445	522	593
95,000	325	375	440	500	550	390	450	528	600
100,000	332	383	449	510	561	398	459	539	612
105,000	341	393	462	524	577	409	472	554	629
110,000	349	403	473	537	591	419	483	567	644
115,000	356	410	481	547	602	427	492	578	656
120,000	365	421	494	562	618	438	506	593	674
125,000	377	435	511	581	639	453	522	613	696
130,000	393	453	532	604	665	459	530	622	707
135,000	408	471	553	628	691	470	542	636	723
140,000	428	493	579	658	724	492	567	666	757
145,000	448	517	607	690	759	515	595	698	793
150,000	464	536	629	715	786	534	616	723	821
155,000	481	554	651	739	813	553	638	748	850
160,000	497	573	672	764	840	571	659	773	879
165,000	513	592	695	789	868	577	666	782	888
170,000	529	611	717	814	896	609	702	824	937
175,000	546	630	739	840	924	628	724	850	966
180,000	562	649	761	865	951	646	746	875	994
185,000	578	667	783	890	979	665	767	900	1023
190,000	594	686	805	914	1006	684	789	926	1052
195,000	610	704	826	939	1033	709	819	961	1092
200,000	627	723	848	964	1060	721	832	976	1109

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**ANNUAL TENANT FARMOWNERS PREMIUMS**

ML-4

\$250 FLAT DEDUCTIBLE

**PREMIUM GROUP**

T1 - TYPE 1 - NO SURCHARGE

T2 - TYPE 2 - SURCHARGE 25%

T3 - TYPE 3 - SURCHARGE 50%

AMOUNT OF INSURANCE	PROTECTED		SEMI - PROTECTED		UNPROTECTED	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
4,000	35	50	38	54	42	60
5,000	38	54	41	59	45	65
6,000	42	60	46	65	50	72
7,000	46	66	50	72	55	79
8,000	51	72	55	79	61	86
9,000	56	80	61	87	67	96
10,000	60	86	65	94	72	103
11,000	64	92	70	100	77	110
12,000	68	97	74	106	81	116
13,000	72	102	78	111	86	122
14,000	77	110	84	120	92	132
15,000	81	115	88	125	97	138
16,000	84	120	91	130	100	143
17,000	87	125	95	136	104	149
18,000	91	130	99	141	109	155
19,000	94	134	102	146	112	161
20,000	98	140	106	152	117	167
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**NOTES:**

C/O I CONSTRUCTION / OCCUPANCY GROUP I - Apartment units in 1-4 family residences of any construction and any apartment unit in a fire resistive building.

C/O II CONSTRUCTION / OCCUPANCY GROUP II - Apartment units in all other buildings.

**ANNUAL PREMIUMS  
\$250 LOSS DEDUCTIBLE**

**COVERAGE B - SCHEDULED PRIVATE STRUCTURES**

	Rate per \$1,000
ML-8	1.95
ML-1	2.25
ML-2	2.64
ML-3	3.00
ML-5	3.30

Use the rate that corresponds to the cause of loss form for the residence.

**COVERAGE E - SCHEDULED FARM PERSONAL PROPERTY**

	Rate per \$1,000
<b>HAY:</b>	
IN BUILDINGS	10.35
IN THE OPEN	7.65
 FARM ANIMALS	 4.50
 PERSONAL PROPERTY	 4.05
 PRODUCE	 Use the applicable barn rate.
 SPECIFICALLY INSURED MACHINERY	 4.05

**COVERAGE F - FARM BARN, BUILDINGS AND STRUCTURES**

	Rate per \$1,000
<b>BARN:</b>	
TYPE 1 (MINIMUM \$2,000)	8.19
TYPE 2 (MINIMUM \$2,000)	12.66
TYPE 3 INCLUDING PORTABLE BUILDINGS	14.04
 <b>DWELLINGS, CONTENTS AND PRIVATE STRUCTURES:</b>	
TYPE 1	4.21
TYPE 2	5.62
TYPE 3	6.55
 <b>SILOS:</b>	
TYPE 1 (MINIMUM \$10,000)	6.79
TYPE 2 (MINIMUM \$ 5,000)	13.57
TYPE 3 (MINIMUM PREMIUM - \$23)	39.31
 <b>MANUFACTURED HOMES AND CONTENTS:</b>	
TYPE 1	7.49
TYPE 2	13.10

OFFICE - BUILDING PRINCIPALLY USED AS OFFICE	6.44
PRIVATE POWER AND LIGHT POLES	12.60
RADIO AND TELEVISION EQUIPMENT (OUTDOOR)	45.00
WINDMILLS AND WIND CHARGERS	45.00

**\*\*SPECIAL CONDITION CHARGES & CREDITS \*\***

Farm barns and outbuildings - heating charges apply to building and contents. Charges are not cumulative. If more than one charge applies the higher charge will be used.

LIGHTNING RODS - (MASTER LABEL ATTACHED)	Premium -03%
--	-----------------

NEW BARN CREDIT – -5%

A premium credit may be allowed if the barn was constructed or completely renovated (including electrical system and roofing) in the past 10 years. If barn was renovated, completed Renovation Warranty must be submitted to underwriting for approval.

**EXPENSE FLATTENING CREDIT**

1. To be applied after application of all other credits.
2. (a) \$1 - \$1,000                      None  
       (b) \$1,001 - \$3,000                -20% of premium over the first \$1,000  
       (c) \$3,001 +                        -25% of premium over \$3,000

If Total Policy Premium is over \$3,000, Insured will receive a -20% credit off that portion of premium which is over the first \$1,000 & under the first \$3,001, and a -25% credit off that portion of premium which is over \$3,000.

**COVERAGE G - UNSCHEDULED FARM PERSONAL PROPERTY**

	Rate per \$1,000
BLANKET PERSONAL PROPERTY	5.40

PREMIUM SECTION  
 OPTIONAL COVERAGES  
 ANNUAL PREMIUMS  
**PROPERTY COVERAGES**

Rule No.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
<b>SECTION I</b>				
<b>5-c</b>	<b>ADDITIONAL EXPENSE AND LOSS OF RENT</b>	1,000	3	None
<b>5-d</b>	<b>ALTERNATIVE REPLACEMENT COST PROVISIONS - (ML-256 NCIC)</b>			additional 10% of the ACV premium
<b>5-e</b>	<b>AUXILIARY HEATING CHARGE (Solid Fuel)</b>		10%	
<b>5-g</b>	<b>BOATS – PHYSICAL DAMAGE – (MR-51) (\$50. Minimum Premium per Policy)</b>	100	1.50	
	Outboard	Surcharge 10%	Credit	
	Sailboats		10%	
	Deductible	Surcharge	Credit	
	\$100	----	----	
	250		5%	
	500		10%	
	1,000		15%	
	Age Factor	Surcharge	Credit	
	1 – 5 Years		15%	
	6 – 10 Years		10%	
	11 – 15 Years		5%	
	16 – 20 Years	----	----	
	21 + Years	15%		
	Other Credits		Credit	
	Boating Education (USCGA or Power Squadron)		10%	
	Built in CO2 or Halon Fire Extinguishing System		5%	
	Vapor Detector		2%	
	Ship to Shore Radio (Not CB)		3%	
	Loran C or Depth Sounder		2%	
	Diesel Powered Boats		5%	
	8 Month Operational Period		15%	
	Maximum Other Credits		25%	

**5-h BORROWED FARM MACHINERY,**

**VEHICLES AND EQUIPMENT OF OTHERS - (ML-325)**

1,000 4.05 None

**5-n CREDIT CARDS, FORGERY & COUNTERFEIT MONEY (ML-57)**

LIMIT OF LIABILITY	RATE
2,500	5
5,000	6
7,500	7
10,000	8

**5-q DEDUCTIBLES**

DEDUCTIBLE OPTIONS	SURCHARGE	CREDIT
Full Coverage	67%	
50	28%	
100	11%	
250		---
500		11%
1,000		22%
2,500		33%
(\$5,000 ded option available for barns) 5,000		35%

\$250 THEFT DEDUCTIBLE (ML-188) (CREDIT FROM \$100 DEDUCTIBLE) 5%

**5-r DELETION OF COVERAGE C PERSONAL PROPERTY**

CREDIT  
20%

**5-t EARTHQUAKE - (ML-54)**

ML-8,1R,2,3,5	1,000	.40	None
ML-4	1,000	.30	None

**5-u EXCLUSION OF PLASTIC/FABRIC COVERINGS - (ML-330)**

Exclude the value of the plastic/fabric coverings when determining the amount of insurance needed for the structure.

**5-w FARM ANIMAL COLLISION - (ML-337)**  
(\$500 LIMIT PER HEAD)

ESTIMATED NO. OF HEAD	PREMIUM
1 - 100	10
101 - 250	20
251 - 500	30
501 - 1000	40



		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
<b>5-z</b>	<b>FARM EXTRA EXPENSE - (ML-355)</b>	1,000	2.50	None
<b>5-aa</b>	<b>FARM LOSS OF INCOME (ML-358)</b>			
	Initial Loss of Income (90 days)	1,000	5	None
	Additional Loss of Income for each additional 30 day increment	1,000	1.5	None
<b>5-ab</b>	<b>FARM MACHINERY GLASS - (ML-350)</b>		\$9 per piece of equipment	
<b>5-ac</b>	<b>FARM OPERATIONS RECORD - (ML-351)</b>	1,000	2.00	None
<b>5-ae</b>	<b>FARM PERSONAL PROPERTY</b>			
	PEAK SEASON INVENTORIES - (ML-352)		Pro Rate Applicable Coverage E or G	
	MONTHLY SEASONAL VARIATION - (ML-391)		Pro Rate Applicable Coverage E or G	
<b>5-ah-8</b>	<b>AMENDATORY ENDORSEMENT - (NC-AE-10F)</b>		\$27. per policy	
<b>5-aj</b>	<b>IDENTITY FRAUD ENDORSEMENT - (ML-189)</b>		\$10. per policy	
<b>5-ak</b>	<b>INCREASED AMOUNT OF COV. C</b>	1,000	2	None
<b>5-al</b>	<b>INFLATION GUARD - (NC-ML-184)</b>			
	The amounts of insurance for Coverages A, B, C and D will be adjusted according to a company approved Residential Building Cost Factor at the end of each 12 month period.			
<b>5-an</b>	<b>MECHANICAL, ELECTRICAL OR PRESSURE SYSTEMS BREAKDOWN (ML-345)</b>		\$25. per policy	

	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
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**5-ao NEW HOME / RENOVATION DISCOUNT**

The following discounts are applied to qualified new or renovated homes. These credits apply to the basic policy premium and shall apply at the time each new policy or renewal policy is issued.

Age of home equals year of policy effective date minus year built.

NEW HOME AGE	CREDIT
0-10 years	25%
11 - 20 years	15%
21 - 25 years	10%

RENOVATOR CREDIT (Must complete the Renovation Warranty).	5%
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<b>5-ap ORDINANCE AND LAW (ML-360)</b>		10% of Coverage A, B and F premium	
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<b>5-ar OUTSIDE ANTENNA - (ML-49)</b>	100	2	None
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<b>5-as PERSONAL/FARM COMPUTER - (ML-171)</b>	1,000	5	None
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<b>5-at PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS ON OR AWAY FROM PREMISES - (ML-69)</b>	100	2	None
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<b>5-au PROTECTIVE DEVICE CREDIT - (ML-216)</b>		CREDIT	
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CENTRAL STATION BURGLARY AND/OR FIRE ALARM SYSTEMS	10%
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FIRE AND/OR POLICE DEPARTMENT ALARM SYSTEMS	5%
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LOCAL FIRE ALARM SYSTEMS	2%
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SPRINKLER SYSTEMS	3%
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<b>5-aw REDUCED AMOUNT (COV C)</b>		\$1 CREDIT PER \$1,000 OF INS.	
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<b>5-ax REFRIGERATED FOOD PRODUCTS - (NC-155)</b>	\$500	4	None
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	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
<b>5-az REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)</b>			
ML-8,1R,2,3		INCREASE LIMIT OF COVERAGE C TO 70% OF COVERAGE A AND INCREASE BASIC POLICY PREMIUM BY 12% MIN ADD'L CHARGE - \$20	
ML-4		INCREASE BASIC POLICY PREMIUM BY 20% - MIN ADD'L CHARGE - \$10	
<b>5-ba RESIDENCE RENTAL THEFT - (ML-58)</b>		\$12 per policy	
<b>5-bb RESIDENCE SPECIAL LOSS SETTLEMENT ENDORSEMENT - (ML-24)</b> Eligibility - Forms ML-2 & ML-3 only R/C estimator, other valuation, appraisal or outside inspection Coverage A minimum 100% of R/C		\$5 per policy	
<b>5-bc RESIDENCE SPECIAL LOSS (LIMITED FORM) SETTLEMENT ENDORSEMENT (ML-24A) -</b> Eligibility - Forms ML-2 & ML-3 only R/C estimator, other valuation, appraisal or outside inspection, Coverage A minimum 100% of R/C		\$3 per policy	
<b>5-bf STORM EXTENDER ENDORSEMENT - (ML-79)</b>		\$20 per location	
<b>5-bg STORM / HURRICANE SHUTTERS ENDORSEMENT (ML-165), (ML-165A)</b>		-3% of base premium	
<b>5-bh THEFT OF BUILDING MATERIALS - (ML-17)</b>			
First \$1,000		\$20.00	
Each additional \$1,000		\$10.00	
<b>5-bi VANDALISM - (ML-8 ONLY)</b>		\$4 per policy	
<b>5-bj WEIGHT OF ICE, SNOW OR SLEET COVERAGE - (ML-323)</b>	1,000	3.00	None

PREMIUM SECTION  
 OPTIONAL COVERAGES  
 ANNUAL PREMIUMS  
**LIABILITY COVERAGES**

RULE NO.	LIMIT*	(1)	(2)	(3)	(5)	(6)	(7)	MED PAYMENTS (EACH ADD'L \$500)
<b>SECTION II</b>								
<b>6-a-1</b>	<b>PERSONAL LIABILITY COVERAGE (FARM) - (ML-10F)</b>							
	1 -160 ACRES	88	99	111	139	155	188	3
	161 -500 ACRES	133	150	167	210	234	284	3
	OVER 500 ACRES	194	220	245	307	342	416	3
<b>6-b</b>	<b>EACH ADDITIONAL FARM PREMISES - ML-11</b>							
	1 -160 ACRES	20	24	28	36	44	80	1
	161 -500 ACRES	22	26	31	40	48	87	1
	OVER 500 ACRES	27	32	38	49	59	107	1
<b>6-c</b>	<b>ADDITIONAL RESIDENCE PREMISES - 1 OR 2 FAMILY</b>							
6-c-1	Occupied by the Insured	10	12	14	18	22	40	1
6-c-2	Rented to Others - (ML-70), (ML-70A)							
	1 Family	16	19	22	29	35	64	1
	2 Family	24	29	34	43	53	96	1
<b>6-d</b>	<b>RESIDENCE EMPLOYEES</b>	10	12	14	18	22	40	1
<b>6-e</b>	<b>ADDITIONAL HOUSEHOLD MEMBERS COVERAGE (ML-23)</b>	15	17	19	23	27	45	--

\* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(5)	(6)	(7)	MED PAYMENTS
								(EACH ADD'L \$500)
<b>6-f</b>	<b>ADDITIONAL INTERESTS</b>							
6-f-2	Occupying Separate Residence - (ML-316)	29	35	41	52	64	116	3
6-f-3	Additional Insureds - (ML-316A)	29	35	41	52	64	116	3
<b>6-h</b>	<b>ANIMAL BOARDING - (ML-321) (ML-321A) (ML-320)</b>	38	46	53	68	84	153	1
		Plus \$4. per \$1,000 per animal as scheduled.						
	<b>HORSE BOARDING (ML-321)</b>	130	145	160	200	260	335	4
<b>6-i</b>	<b>ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE - (ML-29)</b>							
	Charge per person	20	24	28	36	44	80	1

\* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500



RULE NO.                      LIMIT\*                      (1)    (2)    (3)    (4)    (5)    (6)    (7)    (EACH ADD'L \$500)

Classification	Premises & Operations	Products (per \$1,000 of receipts)
Farm Machinery Repair Shop - No Farm Implement Dealers - No Employees	15.18	1.67
Fishing Ponds or Lakes - No boats rented (Each)	55	.78
Food Product Mfg.	1.82	1.52
Hay Baling	7.29	.76
Hay, Grain, Feed, Fertilizer or Seed Dealers	8.80	1.52
Hay Rides (Flat)	44.00	.24
Honey Extracting	2.43	.51
Hunting on Insured's Premises for a charge (Per Person)	27.40	.24
Kennels - breeding, boarding or sales (per kennel)	4.40	.61
Livestock Dealers	8.14	.57
Logging and Lumbering	5.83	.12
Milk Processing	2.37	.57
Orchards and Vineyards	7.41	.57
Plowing Gardens with Farm Tractor	4.17	.23
Road Maintenance - Grading or Moving	6.07	.57
Road Side Stands (each)	32.20	.61
Sleigh Rides (Flat)	27.40	.24
Snow Removal - Use of farm equipment only	18.22	.57
Spraying of Crops	7.29	7.59
Spraying of Trees	18.80	1.52
Stores - Retail (per 100 sq. ft.)	19.96	.41
Syrup Refining	2.43	.34
Tree Pruning	14.88	Incl.
Tailoring or Dressmaking	.91	.38
Welding	10.50	1.32

MED PAYMENTS  
(EACH ADD'L

\* LIABILITY/MED PAYMENTS

- (1)      25,000/500
- (2)      50,000/500
- (3)      100,000/500
- (5)      300,000/500
- (6)      500,000/500
- (7)      1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(5)	(6)	(7)	\$500)
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Classification	Premises & Operations	Products (per \$1,000 of receipts)
Wine Mfg. - Sparkling	2.43	7.59
Wine Mfg. - Still	3.82	3.31
Woodworking, Crafts or Upholstery	.61	.76

**6-m BUSINESS PURSUITS: (ML-71)**

6-m-1	3	4	4	5	7	13	1
6-m-2	3	4	4	5	7	13	1
6-m-3	5	6	7	9	11	20	1
6-m-4	9	11	13	16	20	36	1
6-m-5	4	5	6	7	9	16	1

**6-p CUSTOM FARMING (PER \$100 OF RECEIPTS) - (ML-313)**

Excluding pesticide or herbicide application	.50	.60	.70	.90	1.10	2.00	.05
Including pesticide or herbicide application	1.00	1.20	1.40	1.80	2.20	4.00	.10

**6-q EXCLUSION OF CANINE RELATED INJURIES OR DAMAGES (ML-373)**

\$1.00 credit per policy

\* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500



RULE NO.	LIMIT*	(1)	(2)	(3)	(5)	(6)	(7)	MED PAYMENTS
								(EACH ADD'L \$500)
<b>6-r</b>	<b>FARM EMPLOYEES COVERAGE - (ML-311)</b>							
	PER \$100 OF PAYROLL	1.77	2.12	2.48	3.19	3.89	7.08	.15
	MINIMUM PREMIUM PER POLICY	25	30	35	45	55	100	2
<b>6-s</b>	<b>FARMERS MEDICAL PAYMENTS - (ML-339)</b>							\$15 for \$500 \$23 for \$1,000
<b>6-t</b>	<b>FARM POLLUTION LIABILITY</b> (Does not include Medical Payments)							
	<b>FARM POLLUTION LIABILITY - (ML-413)</b>							
	Originating On Premises							
	1 - 160 Acres	20	26	30	41	45	56	---
	161 - 500 Acres	32	40	47	62	70	86	---
	Over 500 Acres	45	57	67	90	100	123	---
	Originating Off Premises							
	1 - 160 Acres	60	69	75	117	138	167	---
	161 - 500 Acres	96	110	120	187	221	267	---
	Over 500 Acres	126	124	158	246	290	350	---
	<b>FARM POLLUTION LIABILITY LIMITED COVERAGE- (ML-414)</b>							
	Originating on premises							
	1 - 160 Acres	20	26	30	41	45	56	---
	161 - 500 Acres	32	40	47	62	70	86	---
	Over 500 Acres	45	57	67	90	100	123	---
	<b>FARM POLLUTION DEDUCTIBLE CREDITS</b>							
	Deductible							
	\$100							1.5%
	200							2.5%
	250							3.0%
	500							5.3%
	1,000							9.1%
	2,000							14.7%
	2,500							15.6%
	5,000							20.0%

\* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(5)	(6)	(7)	MED PAYMENTS
								(EACH ADD'L \$500)
<b>6-u</b>	<b>FIRE LEGAL LIABILITY (ML-317)</b>							\$3.04 per \$1,000 of property value
<b>6-v</b>	<b>GOLF CART LIABILITY EXTENSION (ML-82)</b>							\$5 per golf cart
<b>6-x</b>	<b>INCIDENTAL BUSINESS EXPOSURES (ML-326)</b>	14	17	18	24	27	29	1
<b>6-y</b>	<b>LEAD EXCLUSION</b>							Credit \$5 per location
<b>6-z</b>	<b>MILK CONTAMINATION DEDUCTIBLE - (ML-367)</b>							
								DEDUCTIBLE
								\$ CREDIT
								\$ 500 - 3
								1,000 - 5
								1,500 - 7
								2,000 - 9
								2,500 -11
<b>6-ab</b>	<b>OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO</b>							
6-ab-1	On Premises (ML-42)	18	22	25	32	40	73	3
6-ab-2	Instruction only (ML-42)	10	12	14	18	22	40	1
6-ab-3	Off Premises (ML-43)	18	22	25	32	40	73	1

\* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(5)	(6)	(7)	MED PAYMENTS
								(EACH ADD'L \$500)
<b>6-ae</b>	<b>OUTBOARD MOTORS AND WATERCRAFT - (ML-75)</b>							
	Each Outboard Motor Over 50 HP	13	16	18	23	29	53	2
	Inboard or Inboard outboard Motorboats and Sailboats under 16 MPH							
	Less than 26 ft	21	25	29	38	46	84	2
	26 to 40 ft	51	61	71	92	112	204	4
	16 - 30 MPH							
	Less than 26 ft	43	52	60	77	95	173	3
	26 to 40 ft	76	91	106	137	167	304	5
	Over 30 MPH							
	Less than 26 ft	91	109	127	164	200	364	7
	26 to 40 ft	132	158	185	238	290	528	11
	Sailboats - No auxiliary power							
	26 to 40 ft	43	52	60	77	95	173	3
<b>6-af</b>	<b>PERSONAL INJURY- (ML-46)</b>	11	13	15	20	24	44	--
	Does not include medical payments.							

\* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(5)	(6)	(7)	MED PAYMENTS (EACH ADD'L \$500)
<b>6-ag</b>	<b>PERSONAL LIABILITY COVERAGE (ML-9A)</b>							
	1 -160 ACRES	26	29	32	40	45	55	3
	161 -500 ACRES	31	35	39	49	54	66	3
	OVER 500 ACRES	32	36	40	50	56	68	3
<b>6-ai</b>	<b>PICK YOUR OWN OPERATIONS FRUIT &amp; VEGETABLE - (ML-322)</b>							
	No Ladders	55	66	77	99	121	220	1
	With Ladders	90	108	126	162	198	360	1
<b>6-aj</b>	<b>PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-357)</b>							
	1 Family	16	19	22	29	35	64	1
	2 Family	24	29	34	43	53	96	1
<b>6-al</b>	<b>SPECIAL EVENTS ENDORSEMENT - (ML-422)</b>							
	1 - 3 days	39	49	58	73	84	102	2
	4 - 7 days	55	69	81	102	118	142	2
	More than 7 days	79	99	116	146	168	203	2
<b>6-am</b>	<b>TRAMPOLINE EXCLUSION - (ML-52) or (ML-52A)</b>							
								Credit \$2 per location
<b>6-an</b>	<b>WATERBED LIABILITY - (ML-209)</b>	13	16	18	23	29	52	1

\* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

**7. SPECIAL PREMIUM MODIFICATIONS**

**7-a HAZARDOUS CONDITIONS CHARGES**

(Applies to Coverage A premium)

Unoccupancy - Seasonal

Charge

15%

**INLAND MARINE FARMOWNERS COVERAGE**  
**Per \$1,000 of Coverage**

	<b>Deductible Options</b>						<b>Min Premium</b>	
	<b>\$0</b>	<b>\$50</b>	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$1,000</b>		<b>\$2,500</b>
<b>Group 1, 2, 3 and 4</b>								
Horses	9.00	7.86	7.04	6.64	6.24	6.00	5.58	25
Livestock Blanket	6.80	6.70	6.50	6.26	6.12	5.85	5.44	25
Livestock Specific	6.80	6.70	6.50	6.26	6.12	5.85	5.44	25
<b>Livestock Breeders</b>								
<b>Equipment Form</b>								
<b>(MR-34)</b>								
First \$3,000	20.00	19.00	18.00	17.00	16.00	15.00	13.00	25
Excess of \$3,000	15.00	14.30	13.50	12.75	12.00	11.25	9.75	25
<b>Mobile Farm Machinery</b>								
<b>&amp; Equipment Form</b>								
Blanket	10.50	10.00	9.40	8.93	8.40	7.88	6.83	25
Scheduled	5.40	5.10	4.90	4.59	4.32	4.05	3.51	25
Rental Equipment	10.00 per \$1,000 with \$50 Minimum Retained per rental							

(All Farmowners and Inland Marine combination policies will cap their rate increase resulting from the change to URB based rates at 30%.

This rule will be in effect for two years after implementation of this filing. However, should the company revise its rates during the two year duration of this transition rule, the duration of the transition rule may have to be extended.

For Inland Marine policies sold in conjunction with a policy other than Farmowners, the above rule will also apply.)