



MANUFACTURED HOMEOWNERS POLICY PROGRAM

**North Country Insurance Co.
5/08**

**MHO-13
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MANUFACTURED HOMEOWNERS POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

The Manufactured Homeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance on:

1 and 2 family owner-occupied manufactured homes, and

Tenant occupied manufactured homes.

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

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

2. BASIC POLICY COVERAGE AND LIMITS:

The Manufactured Homeowner Policy provides coverage and minimum amount of coverage as follows:

Section I Coverage	Form ML-8	Form ML-1	Form ML-2	Form ML-3	Form ML-4
A. Residence	8,000	8,000	8,000	8,000	----
B. Private Structures	10% of limit on Mfg. Home	10% of limit on Mfg. Home	10% of limit on Mfg. Home	10% of limit on Mfg. Home	----
C. Personal Property	50% of limit on Mfg. Home	50% of limit on Mfg. Home	50% of limit on Mfg. Home	50% of limit on Mfg. Home	2,000
D. Additional Living Expense & Loss of Rent	10% of limit on Mfg. Home	10% of limit on Mfg. Home	20% of limit on Mfg. Home	20% of limit on Mfg. Home	40% of limit on Personal Property

The following cause of loss forms are available:

ML-8	Limited Form
ML-1	Standard Form
ML-2	Broad Form
ML-3	Special Form
ML-4	Tenants Form

See forms for causes of loss that apply.

Premiums for all forms are shown in the Manufactured Homeowners Premium Table.

Section II Coverages

L.	Personal Liability (ML-9)	\$25,000 Each Occurrence
M.	Medical Payments	\$500 Each Person

MANDATORY FORMS - The following forms are mandatory:

Section I (Remainder of State) - ML-20, ML-84 &
PERILS SECTION(ML-8, 1(R), 2, 3 or 4),
ML-346 (may be removed at the insured's request),
ML-189 (may be removed at the insured's request).

Section I (Richmond, Queens, New York, Bronx, Kings,
Putnam, Rockland, Suffolk, Nassau &
Westchester Counties) - ML-20, ML-84 &
PERILS SECTION(ML-8, 1T, 2T, 3T or 4T),
ML-346 (may be removed at the insured's request),
ML-189 (may be removed at the insured's request).

Section II - ML-9 (if liability is included).

3. GENERAL RULES:

3-a CANCELLATION -

If insurance is canceled 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) and (ML-430A or 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 -

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 -

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.

1. Determine the Basic Policy Premium based upon the zone and amount of Coverage A and C.
This basic premium shall reflect revised limits of Coverage C.
2. Modify the amount in 1 by premium credits or charges - Section I - Property Coverages.
3. Apply deductible credits.
4. Add premiums for higher liability limits and optional liability coverages.
5. Add any other premiums for coverages that are written with this policy.

PROTECTION -

4-a PROTECTED -

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

4-b SEMI-PROTECTED -

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

4-c UNPROTECTED -

All Others.

4-d RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -

The manual rate shall be used for replacement cost or actual cash value coverage. Loss settlement provisions are described in the General Policy Provisions (ML-20) (How Much We Pay for Loss or Claim) and in the Perils Section (ML-8, ML-1, ML-2, ML-3, ML-4, ML-1T, ML-2T, ML-3T or ML-4T)(Replacement Cost Provision)

ZONES -

4-e ZONE 1 -

The counties of Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego and St. Lawrence.

4-f ZONE 2 -

The counties of Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Cortland, Erie, Genesee, Livingston, Madison, Monroe, Niagara, Onondaga, Ontario, Orleans, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Wyoming and Yates.

4-g ZONE 3 -

The counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.

5. OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS :

5-a ADDITIONAL LIVING EXPENSE -

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-b 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-c BUILDING ADDITIONS AND ALTERATIONS (ML-4 only) - (ML-51)

Coverage in excess of the amount provided shall be charged at the premium shown in the Premium Section of the manual.

5-d CONSENT TO MOVE MOBILE HOME - (ML-25)

Coverage may be provided when manufactured home is moved from the described premises. The premium is shown in the Premium Section of the manual.

5-e 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-f 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-g DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate a two hundred fifty dollar (\$250) all perils loss deductible clause applying per occurrence. This deductible can be increased or reduced by applying the rate credits or surcharges as shown in the Premium Section of the manual.

5-h DOUBLE WIDE MANUFACTURED HOME –

A premium credit shown in the State Rate Pages shall be applied for all manufactured double wide homes over \$40,000 Coverage A meeting the Manufactured Home eligibility requirements. This credit is applicable regardless of Manufactured Home's age.

5-i DOUBLE WIDE MANUFACTURED HOME FIRE PROTECTION CREDIT –

A premium credit shown in the State Rate Pages shall be applied for double wide Manufactured Homes over \$40,000 in the A (Highly Protected) or B (Protected) Protection Zones.

5-j EARTHQUAKE - (ML-54)

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual.

5-m IDENTITY FRAUD ENDORSEMENT – (ML-189)

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

5-n INCREASED AMOUNT OF COVERAGE C -

5-n-1 INCREASED LIMITS -

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

5-n-2 INCREASED LIMIT AWAY FROM PREMISES - (ML-66)

The Coverage C amount of insurance for personal property away from premises may be increased at the additional premiums shown in the Premium Section of the manual.

5-o LIMITED THEFT - (ML-186)

Coverage may be written at the premiums shown in the Premium Section of the manual. This is to be used only in Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

5-p MECHANICAL, ELECTRICAL OR PRESSURE SYSTEMS BREAKDOWN – (ML-346)

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

5-q NEW MANUFACTURED HOMEOWNERS CREDIT –

A premium credit shown in the State Rate Pages shall be applied if the manufactured home for the Manufactured home program is 10 years old or less and over \$40,000 Coverage A.

5-r ORDINANCE AND LAW - (ML-360)

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

5-s OTHER RESIDENCE COVERAGE - (ML-67)

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

5-t OUTSIDE ANTENNA - (ML-49)

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

5-u PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS - (ML-69)

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

5-v PRIVATE STRUCTURES -

5-v-1 INCREASED LIMITS - (ML-48), (ML-244) or (ML-89)

Increased limits may be written on a specific private structure at the premiums shown in the Premium Section of the manual.

5-v-2 RENTED TO OTHERS - (ML-40), (ML-244) or (ML-89)

Coverage may be written on a specific private structure held for rental at the premiums shown in the Premium Section of the manual.

5-w 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-x REDUCED AMOUNT ON COVERAGE C -

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

5-y REPLACEMENT COST PROVISION - RESIDENCE - (ML-374)

Coverage may be provided on a residence less than 8 years old, on a replacement cost basis. This requires 100% insurance to value and a \$20,000 minimum Coverage A limit. Rating is shown in the Premium Section of the manual.

5-z REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)

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

5-aa 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-ab SEASONAL MANUFACTURED HOMEOWNERS -

Seasonal Manufactured Homes shall be surcharged at the percentage shown in the Premium Section of the Manual.

5-ac TRIP COLLISION - (ML-26)

Coverage may be provided against loss caused by collision or upset at the premiums shown in the Premium Section of the manual.

5-ad VENDORS SINGLE INTEREST -

5-ad-1 REGULAR COVERAGE - (ML-27)

Collision, upset, conversion, embezzlement or secretion may be provided to cover the interest of lienholder at the additional premium shown in the Premium Section of the manual.

5-ad-2 COMPREHENSIVE COVERAGE - (ML-28)

Flood, earthquake, collision, upset, conversion, embezzlement or secretion may be provided to cover the interest of lienholders at the additional premium shown in the Premium Section of the manual.

6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENT :

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

6-a DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY - (ML-9)

Personal Liability and Medical Payments limits of liability may be increased at the premiums shown in the Premium Section of the manual.

6-b ADDITIONAL RESIDENCE PREMISES -

6-b-1 ADDITIONAL RESIDENCE PREMISES - OCCUPIED BY THE INSURED
may be covered at the premiums shown in the Premium Section of the manual.

6-b-2 ADDITIONAL RESIDENCE PREMISES - RENTED TO OTHERS (ML-70)
may be covered at the premiums shown in the Premium Section of the manual.

6-c 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-d ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE – (ML-29)

This form amends the definition of insured to include a person who does not lives 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-e 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 the insured 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-e-1 Clerical Office Employees - engaged wholly in office work and having no other duty in or about the employer's premises.
- 6-e-2 Salespersons, Collectors or Messengers - no installation, demonstration or service operations.
- 6-e-3 Salespersons, Collectors or Messengers - including installation, demonstration of service operations.
- 6-e-4 Teachers - athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.
- 6-e-5 Teachers - not otherwise classified, excluding liability for corporal punishment of pupils.

Occupations not classified - Refer to Company.

6-f CREDIT FOR ELIMINATION OF SECTION II -

Section II may be omitted from the policy or endorsement covering the additional residence if the primary policy provides Section II coverage for such residences at the premium credit shown in the Premium Section of the manual.

6-f1 EXCLUSION OF CANINE RELATED INJURIES OR DAMAGES – (ML-373)

This form provides an exclusion of canine related injuries subject to very stringent guidelines. A premium credit is shown in the Premium Section of the manual.

6-g FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)
(Form ML-10 replaces Mandatory Form ML-9)

Farm liability exposures on or away from the residence premises location may be covered at the additional premiums shown in the Premium Section of the manual.

The following may not be covered:

- a. farms where the principal purpose is to supply commodities for manufacturing or processing by the insured for sale to others.
- b. farms where the principal purpose is the raising and using of horses for racing purposes.
- c. incorporated farms.

Charges must be made for the initial farm exposure and each additional farm premises, if they exist.

- 6-g-1 Initial Farm Exposure. This includes:
 - a. the principal farm premises, which is the largest parcel of farm land with out-building(s), whether owned and operated by the insured or rented to others; and
 - b. all farm land without out-buildings used in conjunction with the above, including any vacant farm land. Any other dwellings located on the farm shall be rated as additional residence premises.
- 6-g-2 Each Additional Farm Premises - this includes any additional farm with out-building(s), whether owned and operated by the insured or rented to others, and all vacant farm land used in conjunction with it. Any dwellings located on the farm shall be rated as additional residence premises, if they exist.
- 6-g-3 Farm Employees - coverage may be provided to include liability and medical payments for farm employees of any insured for injuries sustained during the course of their employment. (ML-311)
- 6-g-4 Farm Employees employed in violation of the law may be specifically excluded. (ML-319)
- 6-g-5 Animal Collision - coverage may be provided at the additional premium shown in the Premium Section of the manual. (ML-337)

6-h GOLF CART LIABILITY EXTENSION - (ML-82)

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

6-i OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY -

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

- a. the premises are 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:

- 6-i-1 An office, professional, private school or studio occupancy in the manufactured 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-i-2 Professional instruction, given by the Insured, in the manufactured home. The Insured employs no assistants and the manufactured home has not been altered to accommodate the occupancy. (ML-42)
- 6-i-3 An office, professional, private school or studio occupancy in an additional residence premises occupied by the Insured, other than the described manufactured 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.

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

6-j OUTBOARD MOTORS AND WATERCRAFT - (ML-75)

Coverage may be provided for watercraft not 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 inclusive equipped with auxiliary power are classed as inboard motor boats.

6-k 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-l PRIVATE STRUCTURES RENTED TO OTHERS - (ML-40)

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

6-m 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-n WATERBED LIABILITY - (ML-209)

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

ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONE 1
\$250 FLAT DEDUCTIBLE

PROTECTED
SEMI-PROTECTED
UNPROTECTED

AMOUNT OF INSURANCE	ML-8	ML-1	ML-2	ML-3	ML-4
2,000	---	---	---	---	47
5,000	---	---	---	---	58
6,000	---	---	---	---	63
7,000	---	---	---	---	68
8,000	104	127	143	159	74
9,000	106	130	147	162	79
10,000	109	136	152	169	87
11,000	114	140	158	175	95
12,000	120	146	164	182	102
13,000	123	152	171	190	113
14,000	129	159	178	198	122
15,000	130	161	182	202	131
16,000	135	167	187	208	135
17,000	139	171	192	214	137
18,000	143	176	198	221	140
19,000	147	182	204	225	141
20,000	151	185	209	232	145
21,000	154	191	214	237	147
22,000	158	194	219	244	151
23,000	161	199	223	248	152
24,000	164	202	228	254	155
25,000	168	207	232	258	158
26,000	171	212	237	265	161
27,000	175	215	243	269	162
28,000	178	220	246	275	166
29,000	182	223	252	279	168
30,000	184	228	255	285	171
35,000	205	252	284	315	184
40,000	227	278	314	348	194
45,000	248	306	344	382	205
50,000	267	329	369	411	215
55,000	285	352	396	439	227
60,000	305	375	421	468	238
65,000	323	398	447	497	250
70,000	342	420	473	526	261
FOR EACH ADDITIONAL \$1,000 ADD	5	6	6	6	2

ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONES 2 & 3

\$250 FLAT DEDUCTIBLE

PROTECTED
SEMI-PROTECTED
UNPROTECTED

AMOUNT OF INSURANCE	ML-8	ML-1	ML-2	ML-3	ML-4
2,000	---	---	---	---	41
5,000	---	---	---	---	50
6,000	---	---	---	---	55
7,000	---	---	---	---	59
8,000	90	110	124	138	64
9,000	92	113	128	141	69
10,000	95	118	132	147	76
11,000	99	122	137	152	83
12,000	104	127	143	158	89
13,000	107	132	149	165	98
14,000	112	138	155	172	106
15,000	113	140	158	176	114
16,000	117	145	163	181	117
17,000	121	149	167	186	119
18,000	124	153	172	192	122
19,000	128	158	177	196	123
20,000	131	161	182	202	126
21,000	134	166	186	206	128
22,000	137	169	190	212	131
23,000	140	173	194	216	132
24,000	143	176	198	221	135
25,000	146	180	202	224	137
26,000	149	184	206	230	140
27,000	152	187	211	234	141
28,000	155	191	214	239	144
29,000	158	194	219	243	146
30,000	160	198	222	248	149
35,000	178	219	247	274	160
40,000	197	242	273	303	169
45,000	216	266	299	332	178
50,000	232	286	321	357	187
55,000	248	306	344	382	197
60,000	265	326	366	407	207
65,000	281	346	389	432	217
70,000	297	365	411	457	227
FOR EACH ADDITIONAL \$1,000 ADD	4	5	5	5	2

PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES

Rule No.

SECTION I		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-a	ADDITIONAL LIVING EXPENSE	1,000	3	NONE
5-b	AUXILIARY HEATING CHARGE (Solid Fuel)		10%	
5-c	BUILDING ADDITIONS AND ALTERATIONS - ML-4 ONLY	1,000	4	NONE
5-d	CONSENT TO MOVE MOBILE HOME (ML-25)		\$10 PER POLICY	
5-f	CREDIT CARD, FORGERY AND AND COUNTERFEIT MONEY (ML-57)	LIMIT OF LIABILITY		RATE
		2,500	5	
		5,000	6	
		7,500	7	
		10,000	8	
5-g	DEDUCTIBLES	DEDUCTIBLE OPTIONS		SURCHARGE CREDIT
		100	11%	
		250		-----
		500		11%
		1000		22%
		2500		33%
5-h	DOUBLE WIDE MANUFACTURED HOME	10% CREDIT ON BASIC PREMIUM		
5-i	DOUBLE WIDE MANUFACTURED HOME FIRE PROTECTION CREDIT	10% CREDIT ON BASIC PREMIUM		

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-j	EARTHQUAKE (ML-54)			
	ML-8, 1, 2, 3	1,000	.40	NONE
	ML-4	1,000	.30	NONE
5-m	IDENTITY FRAUD ENDORSEMENT - (ML-189)		\$10 PER POLICY	
5-n-1	INCREASED LIMIT (COV C)	1,000	2	NONE
5-n-2	INCREASED LIMIT (COV C) (ML-66) AWAY FROM PREMISES	1,000	12	NONE

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-o	LIMITED THEFT (ML-186)		INCREASE BASIC PREMIUM 15%	
5-p	MECHANICAL, ELECTRICAL OR PRESSURE SYSTEMS BREAKDOWN (ML-346)		\$15. Per Policy	
5-q	NEW MANUFACTURED HOMEOWNERS CREDIT	15%	CREDIT ON BASIC PREMIUM	
5-r	ORDINANCE AND LAW - (ML-360)	Charge 10% of basic premium per location		
5-t	OUTSIDE ANTENNA (ML-49)	100	2	NONE
5-u	PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS (ML-69)	100	2	NONE
5-v	PRIVATE STRUCTURES			
5-v-1	INCREASED LIMITS (ML-48), (ML-244) or (ML-89) PRIVATE STRUCTURES	1,000	3	NONE
5-v-2	INCREASED LIMITS (ML-40), (ML-244) or (ML-89) PRIVATE STRUCTURES RENTED TO OTHERS	1,000	4	NONE
5-w	PROTECTIVE DEVICE CREDIT (ML-216)		CREDIT	
	CENTRAL STATION BURGLARY AND/OR FIRE ALARM SYSTEMS		10%	
	FIRE AND/OR POLICE DEPARTMENT ALARM SYSTEMS		5%	
	LOCAL FIRE ALARM SYSTEMS		2%	
	SPRINKLER SYSTEMS		3%	

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-x	REDUCED AMOUNT (COV C)			\$1 CREDIT PER \$1,000 OF INSURANCE
5-y	REPLACEMENT COST PROVISION - RESIDENCE (ML-374)			MANUAL PREMIUM
5-z	REPLACEMENT VALUE - PERSONAL PROPERTY (ML-55)			
	ML-8, 1, 2, 3			INCREASE LIMIT OF COVERAGE C TO 70% OF COVERAGE A AND INCREASE BASIC POLICY PREMIUM BY 15% MIN. ADD'L. CHARGE - \$20
	ML-4			INCREASE BASIC POLICY PREMIUM BY 25% MIN. ADD'L. CHARGE - \$10
5-ab	SEASONAL - MANUFACTURED HOMEOWNERS			INCREASE BASIC POLICY PREMIUM BY 5%
5-ac	TRIP COLLISION (ML-26)			\$15 PER POLICY
5-ad	VENDOR'S SINGLE INTEREST			
5-ad-1	REGULAR COVERAGE (ML-27)			\$10 PER POLICY
5-ad-2	COMPREHENSIVE COV. (ML-28)			INCREASE BASIC POLICY PREMIUM BY 15% MIN. ADD'L. CHARGE \$25.

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

RULE NO.	LIMIT *	(1)	(2)	(3)	(4)	(5)	(6)	MED PAYMENTS (EACH ADD'L \$500)
SECTION II								
6-a	DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY (ML-9)	--	8	12	25	38	75	3
6-b	ADDITIONAL RESIDENCE PREMISES							
6-b-1	Occupied by the Insured	10	12	14	18	22	40	1
6-b-2	Rented to Others							
	1 Family (ML-70)	16	19	22	29	35	64	1
	2 Family	24	29	34	43	53	96	1
6-c	ADDITIONAL HOUSEHOLD MEMBERS COVERAGE (ML-23)							
	Zone 1 & 2	15	17	19	23	27	45	--
	Zone 3 – 10	18	20	23	28	32	54	--
6-d	ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE – (ML-29)							
	Change per person	20	24	28	36	44	80	--
6-e	BUSINESS PURSUITS (ML-71)							
6-e-1		3	4	4	5	7	13	1
6-e-2		3	4	4	5	7	13	1
6-e-3		5	6	7	9	11	20	1
6-e-4		9	11	13	16	20	36	1
6-e-5		4	5	6	7	9	16	1

* LIABILITY / MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	300,000/500
(5)	500,000/500
(6)	1,000,000/500

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

**6-f CREDIT FOR ELIMINATION
OF SECTION II**

CREDIT \$11

**6-f1 EXCLUSION OF CANINE RELATED
INJURIES OR DAMAGES (ML-373)**

\$1.00 credit per policy

**6-g FARMERS COMPREHENSIVE
PERSONAL LIABILITY (ML-10)**

6-g-1	Initial Farm Exposure							
	1 - 160 Acres	40	48	56	72	88	160	3
	161 - 500 Acres	61	73	85	110	134	244	3
	Over 500 Acres	90	108	126	162	198	360	3

6-g-2	Each Additional Farm Premises							
	1 - 160 Acres	16	19	22	29	35	64	1
	161 - 500 Acres	18	22	25	32	40	73	1
	Over 500 Acres	24	29	34	43	53	96	1

6-g-3	Farm Employees Rate per \$100 of Payroll	1.77	2.12	2.48	3.19	3.89	7.08	1
	Minimum Premium per Policy	25	30	35	45	55	100	1
	(ML-311), (ML-319)							

**6-g-5 Animal Collision
\$400 Limit per Animal - (ML-337)**

Estimate No. of Head	Premium
1 - 100	10
101 - 250	20
251 - 500	30
501 - 1000	40

6-h GOLF CART LIABILITY EXTENSION - (ML-82)

\$5 per golf cart

* LIABILITY / MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	300,000/500
(5)	500,000/500
(6)	1,000,000/500

RULE NO.	LIMIT *							MED PAYMENTS (EACH ADD'L \$500)
		(1)	(2)	(3)	(4)	(5)	(6)	
6-i	OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY							
6-i-1	On Premises (ML-42)	18	22	25	32	40	73	3
6-i-2	Instruction only (ML-42)	10	12	14	18	22	40	1
6-i-3	Off premises (ML-43)	18	22	25	32	40	73	1
6-j	OUTBOARD MOTORS AND WATERCRAFT (ML-75)							
	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 feet	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

* LIABILITY / MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	300,000/500
(5)	500,000/500
(6)	1,000,000/500

RULE NO.	LIMIT *							MED PAYMENTS (EACH ADD'L \$500)
		(1)	(2)	(3)	(4)	(5)	(6)	
6-k	PERSONAL INJURY (ML-46) DOES NOT INCLUDE MEDICAL PAYMENTS	11	13	15	20	24	44	--
6-l	PRIVATE STRUCTURES - RENTED TO OTHERS (When ML-40 Included)							
	1 Family	16	19	22	29	35	64	1
	2 Family	24	29	34	43	53	96	1
6-m	TRAMPOLINE EXCLUSION (ML-52) or (ML-52A)							
						Credit \$2 per location		
6-n	WATERBED LIABILITY (ML-209)	13	16	18	23	29	52	1

* LIABILITY / MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	300,000/500
(5)	500,000/500
(6)	1,000,000/500