



specialty
INSURANCE COMPANY™



Florida Homeowners

PRODUCT & UNDERWRITING GUIDE

Effective: 1/01/2024 | New & Renewal

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KWiQ LOOK

The KW Specialty Insurance Company™ Homeowners program is designed for homes that qualify for the non-admitted market. Homes of all ages that show pride of ownership are accepted. Homes should be well maintained and include appropriate risk mitigation.

BINDING

- Hurricane:** No new policies, binders, or increases in coverage will be accepted in counties where a Hurricane Watch, Hurricane Warning, or Tropical Storm Warning has been posted by the National Weather Service.
- Earthquake:** For 72 hours after a 5.0 or greater magnitude earthquake, no new policies, binders, or increases in coverage will be accepted within 50 miles of the epicenter.
- Wildfire:** No new policies, binders, or increases in coverage will be accepted within 25 miles of an active wildfire.
- KW POLICIES ARE NOT ASSIGNABLE – A RESTRICTION OF BENEFITS FORM IS REQUIRED FOR ALL INSURED TO SIGN AT TIME OF BINDING.**

ELIGIBILITY GUIDELINES

Eligibility Guidelines are subject to the Underwriting Guidelines

	HO-3	HO-6
Number of Families	1-4 families (1-4 units)	1 family
Occupancy Types	Owner occupied, rental, seasonal, short-term rental, and owner occupied with roomers or boarders, and vacant	
Types of Ownership	Sole ownership, contract for deed, life estate, joint ownership, LLCs, trusts, and corporations	
Types of Dwellings	Detached, semi-detached, townhome/row home, accessory dwelling unit, tiny home, shipping container home, pole barn conversion/barndominiums, prefabricated, manufactured, and stand-alone structure and log home	Detached, semi-detached, townhome/row home, tiny home, multi-family, and prefabricated
Dwelling Construction	Frame, masonry, masonry veneer, log, post and beam, concrete, and metal	

WATER LOSSES

Any risk that has a prior water loss should include one of the following water loss mitigation measures:

- Increased water deductible
- Water Limitation Endorsement Reduction to \$10,000 required on all Rental or Seasonal risks automatically. If there was a prior water loss it would also need to be limited to \$10,000
- Water Exclusion – more than one water loss

PAY PLANS

Payment Plan	Initial Payment	Installment Payments
Full Payment	100% of policy premium, plus all applicable taxes and fees	None
2 Payments	50% of policy premium, plus all applicable taxes and fees	The installment bill plus the installment fee will be due in month 4 of the policy term
4 Payments	25% of policy premium, plus all applicable taxes and fees	The installment bill plus the installment fee will be due in month 2, 4, and 7 of the policy term
Monthly Payments	16.67% of policy premium, plus all applicable taxes and fees	The installment bill plus the installment fee will be due in month 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 of the policy term

Pay Plans are subject to the \$10.00 invoice fees for each invoice that is generated. If insured chooses automatic draft this fee will be reduced to \$3.00 per invoice.

Outside financing is acceptable if the agent provides the underwriter with the premium financing clause to add to the policy as a payor. This payor will only stay on the policy for One term. If renewed you will need to add it back on each year by advising the underwriter at each renewal in writing.

UNDERWRITING RULES

1. **Policy Term:** Policies will be written for a 12-month term.
2. **Endorsements:** All endorsements requiring a premium adjustment will be calculated pro rata, subject to the minimum earned premium. All endorsements should be handled by the IBGA underwriter.
3. **Cancellations:** All cancellations at the request of KWS or the insured will be calculated pro rata. All cancellations should be sent to IBGA underwriters for processing with the proper documentation.
4. **Renewals:** Renewals are automatically generated. An updated Diligent Effort will be required each year. They are printed as Conditional renewals as they become void if payment is not received.
5. **Catastrophe Management:** As a part of KW Specialty's (KWS) catastrophe management procedures, the company may from time to time establish, at the company's discretion, restrictions on binding authority. Whenever binding authority is restricted by operation of KWS catastrophe management procedures, no applications for new coverage will be accepted. In addition, no endorsements of existing policies will be accepted which will have the effect of increasing KWS's exposure. This temporary suspension of binding will remain in effect until the binding restrictions have been lifted by KWS.
6. **Exposure Management:** As a part of KW Specialty's (KWS) exposure management procedures, the company may establish, at the company's discretion, restrictions on binding authority in certain geographical regions. Whenever binding authority is restricted by operation of KWS exposure management procedures, no applications for new coverage will be accepted. This suspension of binding will remain in effect until the binding restrictions have been lifted by KWS.
7. **Protection Classification Codes:** AAIS protection class codes will be used for rating.

ACCEPTABLE TYPES OF DWELLINGS AND/OR STRUCTURES

Property types such as tiny homes, pole barn conversions/barndominiums, and stand-alone structures, must be reviewed for acceptability.

1. **Detached Dwelling:** A stand-alone, one family dwelling that is not connected to other dwellings.
2. **Semi-detached Dwelling:** Dwellings built that share a common wall.
3. **Accessory Dwelling Unit (ADU):** A second dwelling on the same grounds as the primary home. This could be an apartment over a garage or a separate structure at the same location. Legally an ADU is part of the same property as the main dwelling. (Affordability & Family Member Care)
4. **Tiny Homes:** Dwellings that are built and then transported to a location that are usually under 1,000 square feet. These dwellings often move locations. Typical value for contractor-built dwellings are from \$10,000 - \$50,000. (Affordability & Eco-friendly)
5. **Pole Barn Conversions/Barndominiums:** A pole barn that has a portion of the dwelling converted into living space. Typical values range from \$25,000 - \$200,000. (Affordability)
6. **Prefabricated Home:** A dwelling that is prefabricated off-site in sections and shipped and reassembled. Sometimes these dwellings are called modular homes. They do not include manufactured homes built on a wheeled chassis. Typical values range from \$100,000 - \$400,000. Costs are typically 10-20% less than stick-built dwellings. (Affordability & Speed of Occupancy)

7. **Manufactured Homes:** A dwelling that is assembled in a factory on a wheeled chassis. They are transported to the occupancy site and are moveable to new sites. Typical values range from \$10,000 - \$200,000. Costs can be up to 45% less than stick-built dwellings. (Affordability & Speed of Occupancy) **Risks 45 years or older are not acceptable**
8. **Stand-Alone Structures:** A structure, other than a residential dwelling, that is located on private or rented land. Typical value ranges from \$5,000 – 100,000. Examples could include sheds, garages, car ports, gazebos, and horse barns.
9. **Log Home:** A stand-alone, one family dwelling that is not connected to other dwellings and is constructed from logs.
10. **Multi-Family AKA Condominium** – This structure is for use for Condominium units **Please select Multi-Family as the occupancy type.** Coverage for this type of unit is walls in, and does not cover the roof of the structure. Dwellings where multiple separate units are contained within one building or complex. Units can be next to each other or stacked on top of each other.

TIV LIMITS FOR EACH DWELLING TYPE

Type of Dwelling	HO-3 TIV	HO-6 TIV
Detached (1-4 family)	\$2M	\$2M
Semi-Detached	\$2M	\$2M
Townhome/Row Home	\$2M	\$2M
Accessory Dwelling Unit	\$2M	N/A
Tiny Home	\$2M	\$2M
Shipping Container Home	\$2M	N/A
Pole Barn	\$2M	N/A
Conversion/Barndominium		
Prefabricated Home	\$2M	\$2M
Manufactured Home	\$2M	N/A
Stand Alone Structure	\$2M	N/A
Log Home	\$2M	N/A
Multi-Family	N/A	\$2M

TYPES OF SUPPORTED HOUSING STRATEGIES

1. **Room Rental to Boarders:** The renting out of furnished spare bedroom(s) to guests. This could be for one night, a week, or months. Airbnb is a vehicle by which individuals can advertise room rental.
2. **Vacation Rentals:** The renting out of a furnished dwelling, condo, or apartment on a temporary basis to guests. VRBO is a vehicle by which individuals advertise vacation rentals. RATED AS SHORT-TERM RENTAL
3. **Combined Occupancy** – Owner occupied part time, and rented part time is rated as SHORT-TERM RENTAL
4. **Home Businesses:** Living spaces that also have a business on the premises. Examples of home businesses may include an art studio, barber shop, beauty salon, cake decorating, cosmetics, dressmakers, music instruction, and pet grooming.

GENERAL GUIDELINES

1. **Insured to Value:** All homes must be insured to 100% of reconstruction cost. If your value does not match within \$10,000 of the KW replacement value a Replacement cost estimator of your choosing is required at binding to support the value of the dwelling.
2. **TIV (Total Insured Value):** TIV over \$2M is not acceptable. (Coverages A-D)
3. **Property Conditions:**
 - a. Supplemental heating (woodstoves, etc.) devices that have not been installed by a contractor will be referred to the wholesale agent for acceptability.
 - b. Log homes with logs less than 4 inches in diameter.
4. **Number of Units:** Up to 4 units is acceptable.
5. **Losses:** Homes with one liability, one fire, one water, one theft/vandalism, or two of any other types of losses in the last 36 months. Losses are reviewed on a case per case basis and may be denied based on claim history, type of claim or claim amount.
6. **Financing Outside of KW's offered plans:** Any risk with a finance company being used, must add the finance company to the policy under the Additional Interest section properly listed as Finance Company and marked as escrowed. This is to ensure the finance company gets any bill or refund due to them.
7. **As of January the 1950 and older will no longer require a 4 point during review as the system will now ask about fully updated plumbing year, which will determine eligibility of water coverages.**

RISK TYPES – How to quote

- Any condominium should be rated as occupancy type **MULTI-FAMILY**
- Owner occupied (12 months occupancy)
- Seasonal/secondary is anything less than 12 full months occupancy.
- Other structures over 5% must include the descriptions in the edit/view other structures link.
- Seasonal occupancy for owner and short-term rental combined rated under **SHORT TERM RENTAL**
- Occasional Rental or Short-Term Rental – anything from 1 night + is rated as Short-Term Rental
- *Duplex (one deeded building, one address) half owner occupied; the other half rented should be rated under **OWNER OCCUPIED TWO FAMILIES** or If the owner of the duplex lives on one side with one address it could be classified as an Accessory Dwelling Unit (ADU).*
- *If the duplex has one address it should be written as one policy*
- *If the duplex has 2 addresses it should be written as two separate policies. If the owner of the duplex lives on one side with 2 addresses it should be written as 2 separate policies.*

EXCLUSIONS to be applied during quoting

- If risk is 1950 and older and has not had complete plumbing updated the water exclusion will be required, as well as ineligible for limited fungi, water back up, and service line or equipment breakdown coverages.
- Rental & Seasonal risks have a Water Limitation Endorsement of \$10,000 max.
- Rental risks Limited Fungi, and Water back up should be reduced to \$10,000 max.
- Animal Liability Exclusion **MUST BE** added to all Rental policies.
- 1090 HE Accidental Entry of Water Exclusion to dwellings it is mandatory on all manufactured homes
- If the risk has Solar Panels the Accidental Entry of Water Exclusion will need to be added
- These roof risks will need the accidental water intrusion endorsement exclusion added under the Optional Coverages - Exclusions and Limitations tab
 - Flat roofs over the age of 10 year, unless updated. This does not apply to structures attached to the home such as sunrooms, screen porches or patios with flat roofs
 - Shingled roofs over the age of 18 years
 - Metal roofs over the age of 40 years
 - Tile roofs over the age of 25 years

INELIGIBLE RISKS

1. Dwellings and Other Structures must be in good repair, including, but not limited to roof, gutters, fascia, siding, porches, foundation, windows, screens, and chimneys. Homes that have existing structural damage are ineligible.
2. Decks, porches, patios, doors, and stairs must be securely railed if 3 feet or more above ground level. **If any raised area has steps of 4 or more, they will require a handrail.**
3. Paved surfaces must be properly maintained as evidenced by the absence of cracks and lifting that could create a liability hazard.
4. Grounds and landscapes are free from debris, including, but not limited to exposed tree roots, inoperable cars, appliances, and interior furniture. Properties with inoperable cars, appliances, or other conditions that increase chance of injury or illness to others.

5. Tree limbs cannot rest on the roof, siding, or any part of the structures. In addition, vines or shrubs must not be overgrown as to impede the structures eaves and soffits, or extending to more than one decorative wall.
 6. Applicants that have been convicted of arson or insurance fraud.
 7. Applicants who have had foreclosure proceedings initiated against an owned property anytime within the last 36 months.
 8. Applicants (or tenant, if tenant occupied) who own, keep, or shelter any animal with a bite or attack history on a person or other animal.
 9. Applicants (or tenant, if tenant occupied) who own, keep, or shelter any exotic or non-domestic animal including, but not limited to snakes, monkeys, ostrich, antelope, wolves, and big game cats (tigers, lions) as well as any hybrids.
 10. Applicants (or tenant, if tenant occupied) who own, keep, or shelter dogs that have been trained to attack persons or other animals and/or guard property. The only exception are dogs that have been certified as a "Canine Good Citizen" by the American Kennel Club.
 - 11. Any structure or dwelling with the following risks: Polybutylene pipes, Knob & Tube wiring, fuses, cloth wiring, or these specific electrical panels: Federal Pacific, Square D, Challenger, Zinsco, or GTE Sylvania. **SQUARE D MAY BE ELIGIBLE IF A CERTIFIED ELECTRICIAN CAN PROVIDE A LETTER OF SATISFACTION CLEARING THE BREAKER AND PANELS FROM ALL PREVIOUS RECALLS****
 12. Any risk with a commercial business on the premises.
 13. Homes that do not have permanently installed water, electricity, and/or sewage utility services.
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SUBMIT RISKS

1. Homes that are built on stilts, piers, or pilings. – Concrete pilings are acceptable. No wooden pilings or stilts.
 2. Homes with pools with a diving board or slide. (Requires swimming pool exclusion to be added)
 3. Homes with pools must have a 5ft gate surrounding all sides, or exclude swimming pool/spa liability.
 4. Properties with a day care, or home business on the premises.
 5. Properties with farming on the premises.
 6. Homes with less than 100-amp electrical service (must have an electrical certification attesting to code, condition, and suitability).
 7. Homes that do not have heating controlled by a thermostat.
 8. Homes on a historic registry.
 9. Other structures or garages with a wood/coal/pellet burning device.
 10. Risks on over 5 acres.
 12. Homes with peeling paint or damage to siding, soffits, or fascia. (Must be repaired within 30 days)
 13. Homes with unrepaired or existing non-structural damage.
 14. Properties with horses, livestock, or farm animals on the premises.
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HOME TYPE – ADDITIONAL INFORMATION

Tiny Homes

1. Must be contractor built (or contractor certified).
2. If in a location that freezes, check for insulation of pipes.

Shipping Container and Pole Barn Homes/Barndominiums

1. Must be contractor built (or contractor certified).
2. Check window placement for fire evacuation.
3. In cold climates, make sure there is proper insulation to protect against freezing and condensation.

Manufactured Homes

1. The home must be skirted.
2. Homes built prior to 1976 should not be written.

Stand Alone Structures

3. 1. A winterization plan is needed if the structure has running water in an area that freezes.
4. 2. A central alarm system is needed if the Coverage A is over \$100,000 and Coverage C is requested.

Vacation Rentals

1. Property managers can be listed as additional interests or additional insureds.

SOLAR PANELS – solar panels attached to the roof, will require the Accidental Entry of Water exclusion to be added.

Solar Panels are covered as follows:

1. Attached to the dwelling – Covered under Coverage A. Coverage A limit should be set accordingly.
2. Attached to another structure – Covered under Coverage B. Coverage B limit should be set accordingly.
3. Stand alone on the residence premises – Covered under Coverage B. Coverage B limit should be set accordingly.

OTHER STRUCTURES

Other Structures are generally defined to include the following:

1. A structure on the premise separated from the dwelling by a clear space. a.
Structure examples include sheds, gazebos, and detached garages.
2. Fences.
3. Permanently installed sidewalks, driveways, and retaining walls.

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4. Inground swimming pools (above ground swimming pools are considered personal property).
 5. **Guest Houses (not used for rentals) may be listed under other structures if not over 50% of the dwelling amount.** Guest houses can also be listed as accessory dwelling units.
 6. Anything over 5% must include descriptions/values in the KW system.

HOME BUSINESS COVERAGE

If home business is present, submit to your wholesaler.

Ineligible Conditions

1. Homes that contain an assisted living facility
2. Homes that contain a rehabilitation facility
3. Homes that contain a daycare.

Types of Acceptable Businesses

1. **Offices:** A broad category that can encompass a small business where the homeowner conducts their occupation in their dwelling rather than on the employer's premises. The incidental exposures would not involve frequent and regular access to the premises by invitees.
2. **Incidental Teaching:** Incidental teachers are defined as persons providing music, voice lessons, tutoring etc. where invitees to the premises is limited to no more than two at a time.
3. **Barber Shop/Massage:** Incidental beauty barber/massage is defined as persons providing a beauty barber or massage service where invitees to the premises is limited to no more than two at a time.
4. **Studio:** Photography and art studios where the bulk of the business is conducted off the premises. Access to the property is to be very limited.

INCIDENTAL FARM AND RANCH ENDORSEMENT

This endorsement is available for the homeowner whose property is located on agricultural land of small acreage and the income derived from it is nil or incidental to the insured.

The following requirements apply:

1. Gross receipts from all incidental farming or ranching activities must not exceed \$35,000 annually.
2. The insured not engaged in full time farming or ranching.
3. The insured does not have employees.
4. The land on which the dwelling is located does not exceed 50 acres.
5. There is no more than one residential dwelling on the property.
6. There is no public access to land ("u-pick", hunting/leased to others, etc.).
7. The insured not engaged in aircraft crop spraying.

Scheduled Farm or Ranch Buildings, Barns, and Other Structures on the Residence Premises:

1. There is a maximum of 5 scheduled structures.
2. The maximum structure limit is \$200,000.
3. All farm buildings, including buildings used to feed or house livestock or store fertilizers, must be at least 75 feet from the residential dwelling.
4. All buildings must be in reasonable and insurable condition.
5. Silos are not acceptable.

Scheduled Farm or Ranch Personal Property:

1. There is a maximum of 5 scheduled pieces of farm or ranch personal property.
2. Farm or ranch machinery is considered personal property.
3. The maximum personal property limit is \$200,000.

Unacceptable Types of Scheduled or Unscheduled Farm or Ranch Property:

1. Crops of any kind.
2. Contents of poultry houses.
3. Windmills, wind-chargers, and their towers.
4. Milk tanks, feed tanks, barn cleaners, pasteurizers, and boilers.
5. Bee boards and beehives.
6. Brooders and incubators.
7. Poultry and livestock.
8. Any type of fuel container.
9. Irrigation equipment.

Unacceptable Farm or Ranch Liability Risks:

1. Farms and ranches which have attractive nuisances such as unprotected gravel pits, quarries, etc.
 2. Farms and ranches which hold public attractions such as: hay rides, swimming beaches, riding stables, horse racing, boat renting, dude ranches, summer homes, etc.
 3. Acreage rented/leased for hunting.
 4. Acreage rented/leased for commercial type farming and ranching operations.
 5. Farm or ranch machinery rented/leased to others.
 6. Any type of mazes such as corn and other crops.
 7. Horse riding lessons.
 8. Boarding or training of horses.
 9. Guest ranches or lodging to others.
 10. Livestock boarding.
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BUILDERS RISK

This endorsement is available if the home is undergoing ground-up construction, in the course of construction, or undergoing renovation.

1. Builders risk is only available for HO-3 policy forms.
2. A fully completed Builder Risk supplemental application must be obtained.
3. For any ground-up construction or course of construction risk, builders risk coverage must be written for 100% of the estimated replacement value of the dwelling at the time of completion.
4. For any mid-term project or course of construction risk, confirmation of prior insurance coverage for builder's risk coverage must be obtained prior to quoting. If there has been no prior insurance coverage, then a statement of no prior losses signed by the insured must be obtained prior to binding coverage. (NOTE: an insured's electronic signature on the no prior loss statement is acceptable)

For any ground-up construction, course of construction, or renovation risk:

1. A fully completed Builders Risk supplemental application must be obtained.
 2. The named insured(s) cannot act as the General Contractor or be the contractor or subcontractor(s) actually conducting the construction or renovation at the insured location, nor can the named insured participate in the construction or renovation of the risk at the insured location in any capacity unless specified in rule 4.
 3. The contractor(s) must have a current and valid certified contractor's license AND a current and valid Contractor's General Liability policy in place equal to at least \$1,000,000 in coverage. Confirmation from either the agent or broker of the current and valid certified contractor's license and valid Contractor's General Liability.
 4. The insured may act as their own General Contractor on a renovation project at the insured location if the following conditions are met:
 - a. The work being done is not structural and does not include additions to the existing structure or ground up construction of any structure.
 - b. The cost of the renovation project is less than \$100,000.
 - c. If the insured owns a construction company under a separate business entity that meets the license and GL coverage requirements, that entity may serve as the contractor on eligible projects at the insured location.
 5. The construction company/contractor or subcontractor(s) actually conducting the construction or renovation at the insured location cannot be listed as an additional insured on the builders risk policy.
 6. The risk must be occupied full-time by the insured to be eligible for Coverage C – Personal Property coverage.
 7. Maximum liability limit is \$500,000.
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PREMIUM RULES

	HO-3	HO-6
Minimum Written Premium	A minimum written premium of \$250 will apply to all new and renewal policies (not including taxes and fees)	A minimum written premium of \$250 will apply to all new and renewal policies (not including taxes and fees)
Minimum Earned Premium	A minimum earned premium of \$50 will apply to all new and renewal policies (not including taxes and fees)	A minimum earned premium of \$50 will apply to all new and renewal policies (not including taxes and fees)
Inflation Guard	A 9.5% inflation guard factor is included on all policies with a replacement cost loss settlement.	N/A

CREDIT FACTORS

1. **All Other Peril Deductibles Options:** \$1,000; \$2,500; \$5,000; \$10,000
2. **Water Deductible Options:** \$2,500, \$5,000, \$10,000, \$25,000, \$50,000, \$100,000
3. **Theft Deductible Options:** \$1,000, \$2,500, \$5,000, \$10,000
4. **Age of Insured:** 50+
5. **Central Station Fire Alarm:** (Y/N) – Must provide monitoring certificate at time of binding
6. **Central Station Burglar Alarm:** (Y/N) Must provide monitoring certificate at time of binding.
7. **Automatic Sprinkler:** (Y/N) – Must provide monitoring certificate at time of binding. Ho-6 units must show it is specific to their Unit, not just hallways and perimeter of the condominium complex.
8. **Gated Community:** (Y/N)

HO-3 COVERAGE OPTIONS

Coverage E - Personal Liability	Limit	Rate		
	\$100,000	\$50		
	\$300,000	\$100		
	\$500,000	\$250		
Coverage E - Premises Liability	Limit	Rate		
	\$100,000	\$50		
	\$300,000	\$100		
	\$500,000	\$250		
Coverage F - Medical Payments to Others	Limit	Rate		
	\$1,000	Included if Liability is Purchased		
	\$2,000	\$5		
	\$5,000	\$10		
	\$10,000	\$20		
Additional Residence Premises Liability <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Seasonal	Rental	
	\$100,000	\$25	\$35	
	\$300,000	\$35	\$50	
	\$500,000	\$150	\$175	
Personal Injury <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Rate		
	\$100,000	\$15		
	\$300,000	\$25		
	\$500,000	\$75		
Specified Additional Amount of Ins. for Coverage A - Dwelling	Limit	Rate		
	25% of Coverage A	10% of Coverage A Premium		
Limited Water Back-Up and Sump Discharge or Overflow	Limit	Rate		
	\$5,000	\$75		
	\$10,000	\$100		
	\$25,000	\$150		
Personal Property Replacement Cost	Limit	Rate		
	Per \$100 of Coverage C	\$0.05		
Scheduled Personal Property <i>Per \$100 of Coverage Maximum limit of \$25,000 per item Maximum limit of \$50,0000 per policy</i>	Type	Rate	Type	Rate
	Jewelry	\$1.75	Fine Arts	\$0.60
	Furs	\$1.50	Stamps	\$1.00
	Cameras	\$1.00	Coins	\$1.00
	Musical Instruments	\$1.00	Firearms	\$3.50
	Silverware	\$0.70	China/Crystal	\$0.70
	Golf Equipment	\$2.00	Wine	\$1.00
	Sports Memorabilia	\$1.00		

HO-3 COVERAGE OPTIONS (CONTINUED)

Limited Fungi, Wet or Dry Rot, or Bacteria <i>\$50,000 Liability included when Property Limit and Coverage E - Personal or Premises Liability are purchased</i>	Property Limit		Rate	
	\$5,000		\$50	
	\$10,000		\$100	
	\$25,000		\$150	
Identity Fraud Expense	Limit		Rate	
	\$15,000		\$25	
Owned Motorized Golf Cart Physical Loss	Limit		Rate	
	Per Golf Cart		\$100	
Increased Ordinance of Law	Limit		Rate	
	15% of Coverage A		\$0.15 per 1,000 of Coverage	
	25% of Coverage A		\$0.30 per 1,000 of Coverage	
Extended Theft Coverage for Residence Premises Occasionally Rented to Others	Limit		Rate	
	Flat Rate		\$15	
Increased Loss Assessment	Limit		Rate	
	Per \$100 of Coverage		\$1.25	
Increased Limits on Business Property	Limit		Rate	
	\$5,000		\$5	
	\$7,500		\$10	
	\$10,000		\$15	
Home Business <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit		Rate	
	\$100,000		\$225	
	\$300,000		\$250	
	\$500,000		\$375	
Specific Structures Away From the Residence Premises	Limit		Rate	
	Per \$100 of Coverage		\$0.30	
Structures Rented to Others - Residence Premises	Limit		Rate	
	Per \$100 of Coverage		\$0.30	
Equipment Breakdown <i>\$500 deductible applies</i>	EB Limit	Coverage A	1-2 Units	3-4 Units
	\$100,000	\$0 - \$500,000	\$41	\$49
	\$100,000	\$500,001 - \$1,000,000	\$77	\$85
	\$100,000	>\$1,000,000	\$138	\$149
Service Line <i>\$500 deductible applies</i>	Limit		Units	Rate
	\$10,000		1-2	\$50
	\$10,000		3-4	\$77
Incidental Farm or Ranch Section I - Scheduled Property	Limit		Type	Rate
	Per \$100 of Coverage		Equipment	\$0.43
	Per \$100 of Coverage		Building	\$0.46

HO-3 COVERAGE OPTIONS (CONTINUED)

Builders Risk	Limit	Rate
	Per \$5,000 of Cov. A & B	\$2
Permitted Incidental Occupancies <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit	Rate
	\$100,000	\$30
	\$300,000	\$34
	\$500,000	\$100

HO-6 COVERAGE OPTIONS

Coverage E - Personal Liability	Limit	Rate	
	\$100,000	\$50	
	\$300,000	\$100	
	\$500,000	\$250	
Coverage E - Premises Liability	Limit	Rate	
	\$100,000	\$50	
	\$300,000	\$100	
	\$500,000	\$250	
Coverage F - Medical Payments to Others	Limit	Rate	
	\$1,000	Included if Liability is Purchased	
	\$2,000	\$5	
	\$5,000	\$10	
	\$10,000	\$20	
Additional Residence Premises Liability <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Seasonal	Rental
	\$100,000	\$25	\$35
	\$300,000	\$35	\$50
	\$500,000	\$60	\$175
Personal Injury <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Rate	
	\$100,000	\$15	
	\$300,000	\$25	
	\$500,000	\$75	
Limited Water Back-Up and Sump Discharge or Overflow	Limit	Rate	
	\$5,000	\$75	
	\$10,000	\$100	
	\$25,000	\$150	
Special Personal Property	Limit	Rate	
	Per \$100 of Coverage C	\$0.05	
Personal Property Replacement Cost	Limit	Rate	
	Per \$100 of Coverage C	\$0.05	

HO-6 COVERAGE OPTIONS (CONTINUED)

Scheduled Personal Property <i>Per \$100 of Coverage</i> <i>Maximum limit of \$25,000 per item</i> <i>Maximum limit of \$50,000 per policy</i>	Type	Rate	Type	Rate
	Jewelry	\$1.75	Fine Arts	\$0.60
	Furs	\$1.50	Stamps	\$1.00
	Cameras	\$1.00	Coins	\$1.00
	Musical Instruments	\$1.00	Firearms	\$3.50
	Silverware	\$0.70	China/Crystal	\$0.70
	Golf Equipment	\$2.00	Wine	\$1.00
	Sports Memorabilia	\$1.00		
Limited Fungi, Wet or Dry Rot, or Bacteria <i>\$50,000 Liability included when Property Limit and Coverage E - Personal or Premises Liability are purchased</i>	Property Limit	Rate		
	\$5,000	\$50		
	\$10,000	\$100		
	\$25,000	\$150		
Equipment Breakdown <i>\$500 deductible applies</i>	Limit	Rate		
	\$100,000	\$25		
Identity Fraud Expense	Limit	Rate		
	\$15,000	\$25		
Owned Motorized Golf Cart Physical Loss	Limit	Rate		
	Per Golf Cart	\$100		
Increased Ordinance of Law	Limit	Rate		
	15% of Coverage A	\$0.15 per 1,000 of Coverage		
	25% of Coverage A	\$0.30 per 1,000 of Coverage		
Increased Loss Assessment	Limit	Rate		
	Per \$100 of coverage	\$1.25		
Extended Theft Coverage for Residence Premises Occasionally Rented to Others	Limit	Rate		
	Flat Rate	\$15		
Increased Limits on Business Property	Limit	Rate		
	\$5,000	\$5		
	\$7,500	\$10		
	\$10,000	\$15		
Home Business <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit	Rate		
	\$100,000	\$225		
	\$300,000	\$250		
	\$500,000	\$375		
Permitted Incidental Occupancies <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit	Rate		
	\$100,000	\$30		
	\$300,000	\$34		
	\$500,000	\$100		



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