Western Reserve Group

Insure with confidence.

WRG ADVANTAGE® HOMEOWNERS

POLICY PROGRAM

OHIO MANUAL

INDEX

WESTERN RESERVE GROUP

WRG Advantage® Homeowners Policy Program

New Business 08/01/26 Eligibility Guidelines

<table>
<tr><td>BINDING AUTHORITY
Dwelling $1,250,000 (PC 1-9)
$350,000 (PC 10)
$200,000 Mobile (PC 1-9)
Liability $1,000,000</td><td colspan="2">Western Reserve Mutual
WRG Advantage® Homeowners

WSH</td><td>Western Reserve Mutual
Mobile Homeowners

WMD</td></tr>
<tr><td>MINIMUM LIMITS HO2, HO3, HO5</td><td colspan="2">Coverage A $125,000
Coverage C
75% With Pers Prop Replacement Cost HM0490 or
With HO Enhancements HM0124, HM0136
50% Without HM0490, HM0124, HM0136</td><td>Coverage A $40,000
Coverage C
50% With or Without Pers Prop
Replacement Cost HM0490</td></tr>
<tr><td>MINIMUM LIMITS HO4, HO6
HO6 with HO1733</td><td colspan="2">Coverage C $30,000
$10,000</td><td>N/A</td></tr>
<tr><td>YEAR BUILT
Refer pre-1930 construction
Refer any dwelling with a flat roof</td><td colspan="2">Roof and heating 30 years old or newer
Plumbing updates as needed (verification required)</td><td>Maximum 25 years old</td></tr>
<tr><td>WIRING</td><td colspan="2">Minimum 100 amp circuit breakers required</td><td>Same as Homeowners</td></tr>
<tr><td>INSURANCE TO VALUE</td><td colspan="2">100% required
With optional Functional Replacement Cost (FRC) Loss Settlement, use standard type construction cost option.
FRC is included in HO Enhancement HM0136 (available for HO3 or HO5) and in endorsement HM0530 (available for HO2, HO3, or HO5).</td><td>100% of Actual Cash Value
ACV MO0402 Required</td></tr>
<tr><td>PROTECTION CLASS</td><td colspan="2">1 - 10</td><td>1 - 9</td></tr>
<tr><td>OCCUPANCY HO2, HO3, HO5
Maximum number of families</td><td colspan="2">Owner occupied 1 - 4 Families
(Refer 3 or 4 Family)</td><td>Owner occupied
1 Family</td></tr>
<tr><td rowspan="2">LOSSES IN LAST 5 YEARS</td><td>*Supported -- All Forms</td><td>1 loss of any type**
(Waive the oldest loss closed without payment)
**Prior water backup at same location requires pre-approval</td><td>Clean in 5 years</td></tr>
<tr><td>Non-Supported - All Forms</td><td>Clean in 5 years</td><td>Not Eligible</td></tr>
<tr><td>MINIMUM DEDUCTIBLE(S)</td><td colspan="2">HO2, 3, 5 $1000 All Other Perils & $2500 Wind/Hail or $2500 AP
HO6 $500 All Perils Deductible
HO4 $500 All Perils Deductible

Dwellings $2 Million and above: $5000 AOP / $7500 WH or $7500 AP</td><td>Same as Homeowners HO2, 3, 5</td></tr>
<tr><td>SEASONAL/SECONDARY DWELLINGS</td><td colspan="2">Yes, if WRG insures the owner occupied primary home</td><td>Seasonal/secondary property not eligible</td></tr>
<tr><td>DWELLING UNDER CONSTRUCTION
Refer all to Company</td><td colspan="2">Acceptable if written only in the name of the intended owner occupant and if occupied within 12 months.
Until completed and occupied, the following do not apply:
1) Coverages C and D
2) Service Line Coverage
3) Age of Roof Premium Adjustment</td><td>N/A</td></tr>
<tr><td>WOOD OR OTHER SOLID FUEL

Including but not limited to stoves, furnaces, fireplace inserts</td><td colspan="2">Not acceptable in PC 10

For all other Protection Classes, unit must be:
1) Used as a supplemental heat source inside dwelling only
2) Installed & maintained according to specifications
Photos and Heating Supplement required
Policy surcharge applies</td><td>Not acceptable</td></tr>
</table>

See other side for Ineligible Risks and additional Refer to Underwriting Guidelines

***Supported means WRG Home with WRG Personal Auto or any WRG Commercial**

INELIGIBLE RISKS

A. Vacant dwellings
B. Non-owner occupied risks
C. Seasonal/secondary dwellings, unless **WRG** insures the primary residence
D. Any aggressive animal, including but not limited to the following breeds of dog:
Akita, Alapaha (aka Alpha) Blue Blood Bulldog, American Bulldog, American Pit Bull Terrier, Cane Corso, Caucasian Ovcharka, Chow Chow, Doberman Pinscher, Dogo Argentino, Presa Canario, Rottweiler, Wolf or Wolf Hybrid, any type of Bull Terrier, Mastiff, StaffordshireTerrier, or any mixed breed containing any of the ineligible breeds or any dog with a history of biting
E. Farm exposures, if appropriate coverage requires Incidental Farming Personal Liability **HO 24 72** at the residence premises, and coverage for:
1) Farm-type structures used by the insured or rented to others for farming activity; or
2) Scheduled Farm Personal Property; or
if any insured:
1) Derives gross annual income in excess of $5,000 from farming activity; or
2) Owns or maintains an excess of 3 farm animals and/or 3 horses
F. A trampoline without safety net
G. Wood or other solid fuel units (including but not limited to stoves, furnaces, or fireplace inserts): Risks are ineligible if units are installed in attached garages or detached structures, or in modular, manufactured or pre-fab homes unless factory installed, or in Protection Class 10.
H. Home Day Care exposure greater than 3 children
I. Any risk with any natural gas wells, oil wells, deep disposal wells or any storage tanks used in association with any of these wells
J. Mobile Homeowners without supporting WRG Personal Auto or WRG Commercial policy

REFER TO UNDERWRITING FOR APPROVAL, ANY RISK WITH:

A. Cancellation, refusal or non-renewal of coverage by another carrier
B. Foreclosure, repossession, bankruptcy, judgment or lien by another carrier
C. An unfenced inground pool, an aboveground pool without locking gate or locking ladder, or any pool equipped with a diving board or slide
D. A trampoline with safety net
E. Any combination of adverse characteristics
F. Pre-1930 construction
G. Roof or heating updates more than 30 years old
H. Any risk requiring liability coverage for rental dwellings
I. Any dwelling under construction or renovation
J. Any dwelling with a flat roof
K. An applicant or any member of household who has ever been convicted of a felony
L. Any request for Scheduled Personal Property coverage that exceeds 50% of Coverage C or any scheduled
M. Requests for Water Back Up and Sump Discharge or Overflow Coverage at $50,000 or $100,000 limit when
1) Any Water Backup losses within the past 5 years
N. Prior Water Backup loss at same location in last 5 years
O. Dwelling limit exceeding binding authority. **Note:** Higher valued homes ($1,000,000+) require central station

AGENTS BINDING AUTHORITY:
Coverage may be bound for up to 30 days for risks that meet our current eligibility guidelines. Exception: Referral accounts may NOT be bound without prior underwriting approval. For any coverage bound, including but not necessarily limited to binders, applications, policies, requests for change or cancellation, you must notify us within 7 calendar days of the effective date of coverage.

Refer to Home Office for prior approval **any risk** exceeding the following Underwriting Guidelines.

1. **MAXIMUM LIMITS**
   Dwelling - **$1,250,000 (PC 1-9); $350,000 (PC 10); Mobilehome $200,000 (PC 1-9)**
   Liability - **$1,000,000**

   AGENCY-ISSUED POLICIES may be used only when a real estate closing necessitates an immediate policy issue. The temporary Declaration page can be obtained by the agent from our website, after an application has been uploaded; or the following steps must be taken to assure timely on-line processing of the policy by the Home Office:
   A. Phone Underwriting to exchange underwriting information for a policy number;
   B. Use a photocopy of the Declarations found in the **FORMS** section, or an application, to prepare the policy, attach photocopies of appropriate endorsements and deliver the policy for closing; and
   C. Forward a copy of the issued policy, and a completed application, to the Home Office.

2. **APPLICATIONS** require:
   A. All information completed in full - **incomplete applications will be returned to the agency!**
   B. Photographs: front and back of dwelling & other structures; any wood or other solid fuel unit; any swimming pool; any trampoline.
   C. A Cotality Residential Valuation cost estimator, square foot method
   D. Applicable underwriting supplements
   E. Appropriate down payment
   F. Signatures
   G. For uploaded applications, signatures must be kept on file at the agency

3. **PREMISES** must be owner-occupied, well-maintained, and exhibit pride of ownership with consideration to the following:
   A. Physical security of the risk
   B. Housekeeping
   C. Proper storage of flammable materials
   D. Siding, roofs, windows, gutters in good repair
   E. Steps, chimneys, sidewalks or driveways not broken or uneven
   F. No aggressive animals, or **excessive** combination of swimming pools, ponds, hot tubs, tanning beds, skateboarding, trampolines, motocross tracks, business or farm exposures or other risky exposures

4. **YEAR BUILT**
   Prior approval required for pre-1930 construction
   Roof and heating: 30 years old or newer
   Plumbing updates as needed (verification required)

5. **WIRING**
   Minimum 100 amp service equipped with circuit breakers
   Must comply with National Electric Code and state/local codes
   Knob & tube and/or aluminum wiring is outdated and **unacceptable**

6. **HEATING**
   Thermostatically controlled central heating system is required.

   Space heaters - Acceptable **only** as a supplemental heat source
   Must be properly vented and flued to chimneys in good repair
   Space and kerosene heaters are **unacceptable** in detached structures

   Photo and Heating Supplement required

7. **WOOD OR OTHER SOLID FUEL HEATING UNITS** - Subject to $60 surcharge per policy
   Unacceptable in attached garages or detached structures.
   Unacceptable in modular, manufactured or pre-fab homes **unless factory installed.**
   Unacceptable in Protection Class 10.

   Acceptable if heating units, including but not limited to stoves, furnaces or fireplace inserts, are used **only** as a supplemental heat source inside the dwelling.

   Unit must be UL approved & meet clearance requirements (see Heating Supplement).

   Chimney must be cleaned on an annual basis prior to each heating season.

   Photo and Heating Supplement required.

8. **OUTDOOR WOOD FURNACES**
   Acceptable **only** as a supplemental heat source
   Photo of the unit and copy of the specifications is required to determine the unit:
   A. Is UL approved
   B. Is installed according to manufacturer's specifications
   C. Provides thermostatically controlled central heat through ductwork inside the dwelling

9. **ALL SWIMMING POOLS** – Subject to surcharge per policy

   Ground fault interrupters are recommended on electrical outlets or appliances (for example, lights or pumps) within 15 feet of any swimming pool.

   INGROUND POOLS must be enclosed by a security fence at least 4 feet high that can be kept locked when the pool is unattended and/or an electric, weight bearing cover that is kept closed when the pool is unattended (a manual pool cover is not acceptable unless there is a fence).

   ABOVEGROUND POOLS must be equipped with a ladder that can be raised or a gate at pool level that can be kept locked when the pool is unattended.

   Refer to Home Office:

   - Any unfenced inground pool without an electric, weight bearing cover
   - Any aboveground pool without locking gate or ladder
   - any pool equipped with a diving board or a slide with a depth at the point of entry into the water of less than 8 feet.

10. **TRAMPOLINES** – Subject to surcharge per policy

    Prior approval and photos are required of trampoline with a safety net enclosure. Mini trampolines do not require a safety net and are not subject to surcharge.

    Any risk with a trampoline without a safety net enclosure is **unacceptable**.

11. **MODULARS OR PREFAB DWELLINGS,** built to **state and local** building codes, are eligible if:
    A. Located on land owned by the named insured
    B. On a permanent, **continuous** foundation consisting of a concrete footer and masonry lay-up materials
    C. Utility connections are conventional and permanently attached to or made a part of the dwelling
    D. Dwelling meets all other underwriting criteria

12. **MOBILE-MANUFACTURED HOMES**, subject to **federal** safety standards, building codes and certification, are not eligible for coverage under the Homeowners program regardless of size, value, foundation, roofline, ownership or title.

13. **SEASONAL/SECONDARY HOMES**
Seasonal/secondary homes, located within Ohio or Indiana, that meet all underwriting criteria, may be written on a separate homeowners policy if **WRG** insures the primary home. Premium adjustment will be made on both policies for the seasonal/secondary premises liability coverage.

14. **SCHEDULED PERSONAL PROPERTY**
    - **A.** **Jewelry** appraisals are required on all individual jewelry items valued in excess of $5,000
Appraisals should be current within 3 years and issued by a reputable jeweler
Coverage limits should be written to reflect the appraisal
    - **B.** **Purchase invoices** should accompany request for coverage on any higher valued item(s)* within any class of property and **may be required** subject to underwriting discretion.
*Silverware, Fine Arts $3,000
*Furs, Musical Instruments $1,500
*Cameras $1,000
*Guns $500
    - **C.** **Descriptions** must include serial or registration numbers as well as a detailed summary of item(s) insured. Miscellaneous personal property may be blanketed, but general descriptions of items insured by the blanket coverage must be provided and a maximum limit per item declared.

    Refer to Home Office any request for Scheduled Personal Property coverage that exceeds 50% of Coverage C or any single item with an appraised value greater than $50,000.

15. **SCHEDULED PERSONAL WATERCRAFT**
Refer to Rule **42.** for eligibility.

    Prior approval is required for **all inboard watercraft, jet skis and waverunners.**
All watercraft coverage is **subject to underwriting discretion** and **periodic MVR review.**

16. **VACANCY**
It is imperative to inform the Home Office of any Homeowners risk that becomes vacant during any policy term. If the vacancy is to be long term, it may be necessary to rewrite the policy.

17. **OCCUPANCY**
    - **A.** **HO2, HO3, HO5** – Owner occupied 1 through 4 families (Refer 3 or 4 family)

Reserved For Future Use

This manual contains rules, classifications, rates, premiums, forms and endorsements for writing our WRG Advantage® Homeowners policies.

1. MANDATORY COVERAGES
Insurance coverage must be written for all coverages provided under both Sections I and II of the homeowners policy.

2. POLICY FORMS AVAILABILITY (consult specific policy contract for details)

HO 00 02 – Named perils on dwelling, other structures and personal property.
HO 00 03 – Named exclusions on dwelling and other structures,
Named perils on personal property
HO 00 04 – Named perils on personal property.
HO 00 05 – Named exclusions on dwelling, other structures, and personal property.
HO 00 06 – Named perils on Coverage A and personal property.

3. DESCRIPTION OF COVERAGES
The following is a general description of the coverages provided by the individual homeowners policy forms. Consult the policy form for exact contract conditions.

PERILS	HO-2 Cov A, B, C	HO-3 Cov C	HO-4 Cov C	HO-5	HO-6 Cov A,C
Fire or Lightning	Y	Y	Y	Y	Y
Windstorm or Hail	Y	Y	Y	Y	Y
Explosion	Y	Y	Y	Y	Y
Riot or Civil Commotion	Y	Y	Y	Y	Y
Aircraft	Y	Y	Y	Y	Y
Vehicles	Y	Y	Y	Y	Y
Smoke	Y	Y	Y	Y	Y
Vandalism or Malicious Mischief	Y	Y	Y	Y	Y
Theft	Y	Y	Y	Y	Y
Falling Objects	Y	Y	Y	Y	Y
Weight of Ice, Snow, Sleet	Y	Y	Y	Y	Y
Accidental Discharge of Water or Steam	Y	Y	Y	Y	Y
Sudden and Accidental Tearing Apart, Cracking,Burning, Bulging	Y	Y	Y	Y	Y
Freezing	Y	Y	Y	Y	Y
Sudden and Accidental Damage from Electrical Current	Y	Y	Y	Y	Y
Volcanic Eruption	Y	Y	Y	Y	Y
Additional Risks with Certain Exceptions (Special Coverage)	No	Cov A, B	No	Cov A, B, C	No

4. MINIMUM LIMITS OF LIABILITY

Section I - Property

	Ins to Value Requirements	HO 00 02	HO 00 03 HO 00 05	HO 00 04	HO 00 06
Coverage A Dwelling	100%[1]	$125,000	$125,000		$ 5,000
Coverage B Other Structures		10% of A	10% of A		
Coverage C Personal Property		50% of A[2]	50% of A[2]	$30,000	$30,000[3]
Coverage D Loss of Use		30% of A	30% of A	30% of C	50% of C

[1] When endorsed with Functional Replacement Cost Loss Settlement (HM 05 30 or HM 01 36) must be written at a limit equal to 100% of the full functional replacement cost of the dwelling determined by using the standard type construction cost option in the replacement cost calculation. Refer to Optional Coverages **33.a**. and **45.** for eligibility.

[2] When endorsed with Personal Property Replacement Cost HM 04 90 or Homeowners Enhancements HM 01 24 or HM 0136, will include 75% Coverage C – Personal Property.

[3]When endorsed with Unit Owners – Rental To Others (HO 17 33) the minimum limit for Personal Property is $10,000.

Section II – Liability	All Forms
Coverage E - Personal Liability covers payment on behalf of any insured for all sums, which the insured shall become legally obligated to pay because of bodily injury or property damage arising out of an insured's premises or personal activities.	$100,000 (per occurrence)
Coverage F - Medical Payments to Others covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.	$1,000 (each person)

All Forms – Coverages C, D, E or F may be increased.

Form HO 00 02, HO 00 03, HO 00 05 – Coverage B may be increased for coverage on or off premises.

Form HO 00 04 – Coverage may be added for other structures on the residence premises (**HO 04 48**) or for specific structures away from the residence premises (**HO 04 92**).

Form HO 00 06 – The $5,000 limit for Coverage A may be increased.
Coverage may be added for specific structures away from the residence premises (**HO 04 92**).

5. RENEWAL VALUE – FORMS HO 00 02, HO 00 03, HO 00 05, HO 00 06

The Coverage A limit (excluding mobile homes) will be automatically adjusted at renewal. For HO 00 02, HO 00 03 and HO 00 05, Coverages B, C and D will be adjusted according to the rules in effect at that time. The amount of adjustment will be determined by construction costs in a particular locale. Subject to underwriting discretion, renewal adjustments may be revised.

6. ELIGIBILITY – WRG ADVANTAGE® HOMEOWNERS POLICY

The writing companies of the Western Reserve Group for a WRG Advantage® Homeowners Policy are Western Reserve Mutual Casualty Company and Lightning Rod Mutual Insurance Company. Western Reserve Mutual Casualty Company is the writing company for all new business.

A. All Forms Except HO 00 04 and HO 00 06 - A WRG Advantage® Homeowners Policy may be issued:

1) To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling* which is used exclusively for private residential purposes (except as provided in **F.** and **H.**). A 1 or 2 family dwelling may not be occupied by more than 1 additional family or 2 roomers or boarders. In a 3 or 4 family dwelling, an individual family unit may not be occupied by more than 2 families or one family with 2 roomers or boarders; or

2) To the purchaser-occupant who has entered into a long-term installment contract to purchase the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using **HO 04 41 - Additional Insured**; or

3) To the occupant of a dwelling under a life estate arrangement. The owner's interest in the building and premises liability may be covered using **HO 04 41**; or

4) To cover dwellings in the course of construction provided the policy is issued in the name of the intended owner-occupant of the dwelling using **HM 01 26**; or

5) When 2 or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances, a WRG Advantage® Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of other co-owners using **HO 04 41**. A separate **HO 00 04** may be issued to the co-owners occupying other living quarters in the dwelling.

It is permissible to extend the policy, without additional charge, to cover the interest of a non-occupant joint owner in the building and for premises liability using **HO 04 41**. It is also permissible to extend the policy, without additional charge, to cover interest in the "residence premises" of non-owner persons or organizations using **HO 04 10 - Additional Interest**.

B. Form HO 00 04 – A WRG Advantage® Homeowners Policy may be issued to:

1) The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or

2) The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a WRG Advantage® Homeowners Policy under **A.;**

provided the residence premises occupied by the insured are used exclusively for residential purposes (except as provided in **D.**). The dwelling or apartment may not be occupied by more than 1 additional family or 2 roomers or boarders.

Form HO 00 04 may not be issued to the tenant(s) (non-owner) of a mobile home.

C. Form HO 00 06

A WRG Advantage® Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in **F.** and **H.**). The unit may not be occupied by more than 1 additional family or 2 roomers or boarders.

D. Seasonal or Secondary Dwelling

A seasonal or secondary dwelling may be written on a WRG Advantage® Homeowners Policy provided **WRG** insures the primary dwelling.

E. Mobile Home, Trailer House or House Trailer

A WRG Advantage® Homeowners Policy may be issued to cover such structures, subject to the rules and rates provided under the Mobile Homeowners section.

F. Business Occupancies

Certain business occupancies are permitted provided:

1) The premises is occupied principally for private residential purposes; and

2) There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules **15.** (Home Day Care), **23.** (Permitted Incidental Occupancies) and **53.** (Home Business Insurance Coverage) for Sections I and II Coverages. When a Permitted Incidental Occupancy is conducted from an other residence, only Section II Coverage is available.

G. Farm Property

A WRG Advantage® Homeowners Policy may not be issued to cover any property to which farm forms or rates apply under the rules of the Company, except as follows:

1) Section I – Property – Livestock Collision Coverage

Coverage may be provided for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Rule **52.**

2) Section I – Property – Rebuilding Clause

Coverage may be afforded to provide utility value coverage on a farm-type structure when it is used for personal garaging or storage purposes by the insured as specified in Rule **36.**

3) Section II – Liability Coverage

Certain farm liability exposures may be covered. Refer to Rules **69.** and **70.**

H. Residence Held In Trust (All Forms Except HO 00 04)

A WRG Advantage® Homeowners Policy may be issued to an occupant of a one-, two-, three- or four-family dwelling or a condominium unit when legal title to the dwelling or unit is held in trust and:

1) One of the occupants of the dwelling or condominium unit is the grantor/settlor of the trust;

2) The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.**; and

3) No trustee of the trust is:

a. A partnership or joint venture;

b. A corporation;

c. A limited liability company;

d. An organization other than a partnership or joint venture, a corporation or a limited liability company; or

e. A licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust. However, this Paragraph **e.** does not apply to an individual who is a relative of the grantor/settlor of the trust.

Refer to Rule **49.** for the rule of application.

*** Refer all 3 or 4 Family Dwellings to Underwriting.**

7. POLICY PERIOD

The WRG Advantage® Homeowners policy is written for a period of one year.

8. CHANGES OR CANCELLATION

It is not permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled. If insurance is increased, cancelled, or reduced, earned premium will be computed on a prorata basis, subject to the rates in effect at the beginning of a policy term and subject to the minimum premium and whole dollar premium rules.

9. MINIMUM PREMIUM

A **minimum premium of $50** applies to any policy term.

10. WHOLE DOLLAR PREMIUM RULE

Premium of $ .50 or more will be rounded to the next higher whole dollar.

11. WAIVER OF PREMIUM

When a policy is endorsed after the inception date, additional or return premium of $5 or less will be waived and refunded only upon written request of the insured.

12. MANUAL PREMIUM REVISION

Effective dates of revisions will be announced and will apply to policy forms, endorsements or premiums as announced. Unless otherwise announced, revisions will not affect in-force policy forms, endorsements or premiums until the policy is renewed.

13. OTHER INSURANCE

Credit for other insurance, or for existing insurance, is not permitted.

14. TRANSFER OF COVERAGE

Transfer of coverage to a new location, or from one insured to another in event of transfer of title, requires cancellation of the existing policy and submission of a new application completed for the new owner.

15. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

16. MANDATORY ENDORSEMENTS

A. **Special Provisions – Ohio (HM 01 51)** will be used with all WRG Advantage® Homeowners policies.

B. **No Coverage For Home Day Care Business (HO 04 96)** details policy exclusions and restrictions with respect to home day care and will be used with all WRG Advantage® Homeowners policies unless endorsed with Home Day Care Coverage (HO 04 97).

C. **Limited Lead Liability Coverage (HM 01 18)** applies only to policies extending liability coverage to rental dwellings under Additional Residence Rented to Others endorsement HO 24 70 and imposes a $25,000 policy year aggregate limit for liability and medical payments, with a per person sublimit equal to the Coverage F limit.

D. **Limited Fungi, Wet Or Dry Rot, Or Bacteria (HO 04 26, HO 04 27, HO 04 28)** provides limited coverage as shown below. Higher limits are unavailable.

1) Under Section I, up to $10,000, on an aggregate basis, for loss to covered real or personal property, owned by an insured, that is damaged by fungi, wet or dry rot, or bacteria on the "residence premises";

2) Under Section II, up to $50,000, on an aggregate basis, for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria.

E. **Water Exclusion Endorsement HO 16 09** (HO 00 02, HO 00 04, HO 00 06) and **HO 16 10** (HO 00 03, HO 00 05) replaces the water damage exclusion in the policy to emphasize the applicability of the exclusion regardless of how water moves and whether damage is caused by an act of nature or otherwise, such as by the failure or breach of a levee or dam.

F. Homeowners Amendatory Endorsement Ohio (HM 01 38)
This endorsement modifies coverages and policy provisions. Consult the endorsement for exact contract conditions. The following is a general description of coverages modified by HM 01 38:

Lead, Asbestos and Silica Exclusion
This Section II Exclusion precludes Coverage E and Coverage F bodily injury, property damage, and, when applicable, personal injury, for the exposures and clean-up costs associated with lead, asbestos and silica.

Motor Vehicles
Section II – Liability Coverages and Section I – Property Coverages, **except as noted below,** extend to motor vehicles that are not required to be registered for use on public roads or property which are:

a) Not built or modified after manufacture to exceed a speed of 15 miles per hour on level ground; or
b) Designed to service a lawn or garden and used primarily to service an insured's residence.

Note: This extension, under Section I – Property Coverages, does not include an all-terrain vehicle that is equipped with handlebars and a driver's seat that is straddled.

Metal Roof Surfacing Cosmetic Damage Exclusion
This excludes “cosmetic damage” to metal “roof surfacing” on buildings covered under Section I Coverage A and B caused by the peril of windstorm or hail, as defined within the endorsement.

G. Section I – Conditions Suit Against Us – Ohio (HM 01 39)
This endorsement revises the time period in which suit may be brought against us to one year from the date of loss.

H. Appraisal Endorsement (HM 01 48)

17. CONSTRUCTION DEFINITIONS

A. FRAME – exterior wall of wood or other combustible construction including aluminum siding over frame, wood iron-clad, stucco on wood or plaster on combustible supports.

B. MASONRY – exterior walls of masonry veneer, or masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials; floor and roof of combustible construction.

C. MIXED (MASONRY/FRAME) – a combination of both frame and masonry shall be rated frame when the exterior walls of frame construction, including gables, exceed 33 1/3% of the total exterior wall area; otherwise, class as masonry.

D. SUPERIOR – exterior walls, floors and roof constructed of, and supported by metal, gypsum or other non-combustible materials.

18. PROTECTION CLASS GUIDELINES

The Protection Class listings in the ISO Community Mitigation Classification Manual apply to all Homeowners risks.

A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (i.e., 9, 8, 7, 6, etc.).

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

DISTANCE TO FIRE STATION	CLASS
1) 5 road miles or less with hydrant within 1,000 feet *First protection class (e.g. 6/6X uses Class 6)	*
2) 5 road miles or less with hydrant beyond 1,000 feet **#X or #Y use second protection class (e.g. 6/6X uses Class 6X)	**
3) 5 to 7 road miles and a recognized water source[i] within 1,000 feet	**10W**

C. All other properties are Class 10.

[i] Defined by ISO as one that meets the minimum criteria of their Fire Suppression Rating Schedule.

D. PROTECTION CLASS 10

This rule applies to Forms HO 02, HO 03 or HO 05 (excluding Mobile Homes) with a dwelling located in Protection Class 10.

Eligibility:

1) Dwelling is a primary residence;
2) Dwelling is not under construction;
3) Dwelling amount is not greater than $350,000;
4) Dwelling must not contain wood or other solid fuel heating units; and
5) Dwelling has a functional smoke alarm on all floors including basement areas.

19. ROOF GUIDELINES – FORMS HO 00 02, HO 00 03, HO 00 05

Payment for damage to roof surfaces from the peril of windstorm or hail is provided on a Limited Loss Settlement basis whereby settlement is determined at the percentage of replacement cost shown in the Roof Surfacing Loss Percentage Table found in the applicable endorsement according to the age and type of roof.

A. Limited Loss Settlement applies to Homeowners policies attaching the HM 01 23 Actual Cash Value Loss Settlement endorsement or Mobile Homeowners policies attaching the MO 04 02 Actual Cash Value Mobilehome endorsement at any roof age with no premium adjustment.

B. Limited Loss Settlement applies to Homeowners policies that are not otherwise subject to Actual Cash Value loss settlement for buildings under Coverage **A** and **B** when roof age is 11 years or more. A 6% premium credit applies to the Base Premium.
Limited Loss Settlement can be removed up to roof age 25 with submission of acceptable documentation* to verify the roof is in excellent condition, meaning:

1) No cracking, curling, lifting or missing tables of shingle roofs.
2) No dents, peeling paint, or rusted surface of metal roofs.
3) No cracking, chipping, broken or missing pieces of tile, concrete or slate roofs.

***Acceptable documentation may include, but is not limited to:**

a) Recent clear photos of all sections of the roof from all angles, or
b) A roof inspection or estimate prepared by a licensed contractor.

C. If previously removed, Limited Loss Settlement will be reapplied at roof age 26 and can be removed only following the complete replacement of a building's roof surfacing.

Optional coverage endorsements are available for all policy forms, unless otherwise stated. Premiums are subject to modifiers, unless factored off Base Premium or otherwise noted.

1. OHIO MINE SUBSIDENCE INSURANCE (OH MSI-2) – All Forms except HO 00 04
Mine Subsidence means lateral or vertical movement including the collapse, which results from such movement as a result of man made underground coal mines, clay mines, limestone mines and salt mines. Mine Subsidence does not include loss caused by earthquake, landslide, volcanic eruption, or collapse of strip mines, any surface mines, storm and sewer drains, or rapid transit tunnels.

Mine Subsidence Coverage is **mandatory** for dwellings located in the following 26 counties:

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

PREMIUM: $1 per policy

Mine Subsidence Coverage is **optional** for dwellings in the following counties:

Delaware	Geauga	Licking	Ottawa	Preble	Wayne
Erie	Lake	Medina	Portage	Summit	

PREMIUM: $5 per policy

Mine Subsidence coverage is provided up to the limit of liability on the dwelling or $300,000, whichever is less. A 2% (minimum $250/maximum $500) deductible applies per occurrence.

Note: Policy discounts and surcharges do not apply to Mine Subsidence premium.

2. *Reserved for future use*

3. INFLATION GUARD – FORMS HO 00 02, HO 00 03, HO 00 05 (HO 04 46)
The policy (excluding mobile homes) may be endorsed to provide annual increases of the Section I Limits of Liability. To compute the premium, multiply the total Base Premium by the appropriate factor selected from the following table:

Amount of Annual Increase	Factor
4%	0.02
6%	0.03
8%	0.04

4. PERSONAL PROPERTY REPLACEMENT COST (HM 04 90)
Available only when written without Homeowners Enhancements HM 01 24 or HM 01 36, this endorsement amends the Coverage C - Personal Property Loss Settlement provision from actual cash value to replacement cost and includes classes of property separately insured under the Scheduled Personal Property Endorsement HM 04 61 except Fine Arts, Stamps, Coins, Incidental Motorized Equipment, Lawn/Garden Equipment, and/or Miscellaneous Personal Property.

For HO2, HO3 and HO5, this endorsement increases Coverage C limit to 75% of Coverage A.

PREMIUM: Rate as shown below subject to **minimum premium of $20**

HO 00 02, HO 00 03 or HO 00 05 - Base Premium (+ additional premium for increased Coverage C limits) **x .10** (**NOTE:** Do not apply the premium adjustment for increased Coverage C limits unless the amount of Coverage C exceeds 75% of Coverage A, and then only for the difference).

HO 00 04 or HO 00 06 - Base Premium **x .25**

5. SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 (HO 05 24) and HO 00 06 (HO 17 31)
Coverage C – Personal Property under Forms HO 00 04 and HO 00 06 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions. This option may only be used when 1) for HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or 2) for HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others. Key premiums are displayed in the Rates section.

6. BUILDING ADDITIONS AND ALTERATIONS - OTHER RESIDENCE (HO 04 49)
All forms may be endorsed to provide Building Additions and Alterations coverage at residences, other than the residence premises, rented to an insured.

PREMIUM: Multiply the HO 00 04 or the HO 00 06 Key Premium by the “Each Add’l $1,000” factor from the Key Factor table X the per $1,000 limit of coverage

7. BUILDING ADDITIONS AND ALTERATIONS - INCREASED LIMIT HO 00 04 (HO 04 51)
The 10% extension of Coverage C for additions and alterations made at the insured's expense may be increased.

PREMIUM: Multiply the HO 00 04 Key Premium by the “Each Add’l $1,000” factor from the HO 00 04 Key Factor table X the per $1,000 increased limit

8. INCREASED LIMITS ON BUSINESS PROPERTY (HO 04 12)
The $2,500 policy limit for business property on the residence premises may be increased to $10,000 in increments of $2,500. When the on-premises limit is increased, the $500 off-premises limit is automatically increased to 20% of the total on-premises limit. The limit of liability in excess of $2,500 does not apply to 1) “Business” property in storage or held as a sample or for sale or delivery after sale; or 2) “Business” property pertaining to a “business” actually conducted on the “residence premises”.

PREMIUM: $20 per $2,500 increment

9. CONDOMINIUM OR UNIT OWNERS - INCREASED LIMIT – FORM HO 00 06 ONLY

The $5,000 Coverage A limit may be increased.

PREMIUM: Multiply the HO 00 06 Key Premium by the "Each Add'l $1,000" factor from the HO 00 06 Key Factor table X the per $1,000 increased limit

10. UNIT OWNERS - COVERAGE A - SPECIAL COVERAGE – FORM HO 00 06 ONLY (HO 17 32)

Coverage A may be broadened to cover additional risks of loss.

PREMIUM: **$2 per policy** for basic $5,000 Coverage A limit*
$1 per $1,000 of increased limit

***NOTE:** The basic $5,000 Coverage A limit is included in Homeowners Enhancement HM 01 24; charge only for Coverage A increased limit in excess of $5,000.

11. UNIT OWNERS - RENTAL TO OTHERS – FORM HO 00 06 ONLY (HO 17 33)

The policy may be endorsed to provide coverage for Personal Property, including Theft, and Section II liability when the residence premises is regularly rented or held for rental to others.

PREMIUM: Multiply the HO 00 06 Adjusted Base Premium by a factor of **.25**

12. UNIT OWNERS MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT – FORM HO 00 06 ONLY (HM 17 34)

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess over the amount due under other insurance or a service agreement in the name of a corporation or an association of property owners whether the corporation or association can collect on it or not; and to provide primary insurance with respect to any amount of a covered loss not due under such other insurance or service agreement because of the application of a deductible in a policy owned by a corporation or an association of property owners.

PREMIUM: Multiply the HO 00 06 Base Premium by a factor of **.25**

13. CREDIT CARD AND RELATED COVERAGES - INCREASED LIMIT (HO 04 53)

The $500 policy limit may be increased for an additional premium.

COVERAGE LIMIT:	**$1,000**	**$2,500**	**$5,000**	**$7,500**	**$10,000**
PREMIUM:	**$1**	**$2**	**$3**	**$4**	**$5**

14. FIRE DEPARTMENT SERVICE CHARGE

The policy limit of $500 may be increased up to a maximum of $1,500.

PREMIUM: **$2 per $100** of increased limit

15. HOME DAY CARE COVERAGE (HO 04 97)

The policy may be endorsed to provide expanded Section I coverage and Section II coverage for home day care for a maximum of **3** children, not including the insured's own children, when the day care takes place in the dwelling or from an other structure on the residence premises.

Section I - Coverages A and B:

A. No additional Section I charge applies if the day care is located in the dwelling.

B. If the day care is located in an other structure, Coverage B limits **DO NOT APPLY** to that structure; charge the amount shown below for specific insurance on the structure.

PREMIUM: **$4 per $1,000**

Section II – Coverages E and F - This endorsement provides for an annual aggregate limit of liability for Coverages E and F combined. Coverage F is subject to a sub-limit of liability which applies per person/per accident and does not increase the aggregate limit of liability. The annual aggregate limit of liability (Coverages E and F combined) for this endorsement is the same as the dollar amount of Coverage E shown in the Declarations. The Coverage F sub-limit for this endorsement is the same as the dollar amount of Coverage F shown in the Declarations. Refer to Rule **62.** for rating the liability exposure.

16. EARTHQUAKE (HM 04 54)

A 30 day waiting period applies when this coverage is added to a policy mid-term. No waiting period applies when this coverage is added at the inception of a policy or added to a renewal policy on the effective date of the policy term. We will not backdate coverage to meet the inception or renewal date.

Earthquake coverage applies to all Section I Coverages for the same limits provided in the policy. Earthquake is effective upon receipt of written request; coverage may be deleted only at renewal.

Select territory, policy form, and construction of dwelling.

Rates shown include a 5% deductible and apply per $1,000 of coverage.

TERRITORY DEFINITIONS BY ZIP CODE

TERR 21		TERR 22				TERR 23						TERR 24
43333	45402	43070	45348	45809	45883	43009	44003	44093	45339	45409	45830	ALL OTHER ZIP CODES
43343	45412	43072	45350	45820	45887	43010	44024	44094	45341	45433	45835	
45302	45422	43310	45351	45822	45894	43044	44026	44095	45344	45435	45837	
45306	45423	43311	45352	45826	45896	43047	44033	44096	45349	45469	45844	
45317	45819	43318	45362	45828		43060	44040	44097	45358	45479	45846	
45326	45870	43324	45373	45833		43078	44045	44099	45361	45490	45849	
45334	45871	43331	45374	45838		43083	44046	44428	45363	45501	45853	
45336	45884	43346	45388	45845		43084	44060	44450	45368	45502	45859	
45340	45885	43348	45389	45850		43319	44061	45303	45369	45503	45863	
45353	45888	43357	45801	45854		43326	44064	45304	45371	45504	45874	
45356	45895	45308	45802	45860		43336	44076	45310	45372	45505	45876	
45359		45312	45804	45862		43340	44077	45316	45377	45506	45891	
45360		45318	45805	45865		43345	44081	45319	45380	45810	45893	
45365		45328	45806	45866		43347	44084	45323	45387	45812	45898	
45367		45331	45807	45869		43358	44085	45324	45390	45817	45899	
45400		45333	45808	45882		43360	44086	45337	45404	45827		

POLICY FORM & CONSTRUCTION		TERR 21	TERR 22	TERR 23	TERR 24
HO 00 02, HO 00 03, HO 00 05 – Coverage A	Frame Masonry Superior	.35 .86 .51	.27 .71 .38	.18 .56 .25	.11 .42 .16
HO 00 04 – Coverage C (include HO 04 12, HO 04 50, HO 04 65, HO 04 66, HO 04 59)	Frame Masonry Superior	.20 .45 .22	.16 .39 .18	.11 .31 .12	.07 .24 .07
HO 00 06 – Coverage C (include HO 04 12, HO 04 50, HO 04 65, HO 04 66, HO 04 59)	Frame Masonry Superior	.24 .49 .24	.20 .42 .22	.12 .32 .13	.08 .25 .09
HO 00 02, HO 00 03, HO 00 05 – Increased Coverage C (include HO 04 12, HO 04 50,HO 04 65, HO 04 66, HO 04 59)	Frame Masonry Superior	.25 .48 .30	.20 .41 .22	.13 .32 .13	.08 .25 .08
HO 00 06 – Coverage A	Frame Masonry Superior	.22 .57 .31	.17 .49 .25	.12 .38 .17	.07 .30 .13
All Forms - Increased Coverage D	Frame Masonry Superior	.18 .49 .28	.14 .42 .22	.10 .36 .16	.07 .29 .12
All Forms - Increased Coverage B, Other Building or Structure Options (HO 04 40,HO 04 42, HO 04 48, HO 04 49, HO 04 51,HO 04 92, HO 04 97)	Frame Masonry Superior	.28 .52 .36	.21 .45 .27	.14 .37 .18	.08 .29 .12

HIGHER DEDUCTIBLE: Multiply premium determined above by the appropriate factor below:

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

17. LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE (HO 04 36)
The policy may be endorsed to cover loss assessment resulting from loss by earthquake. The limit of liability is based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. A 5% deductible (minimum $250) applies separately to loss under various Section I property coverages.

PREMIUM: .50 per $1,000 of stated limit

18. LOSS ASSESSMENT COVERAGE (HM 04 35)

A. Residence Premises

1. Coverage Description
The policy automatically provides under Section I Additional Coverage and Section II Additional Coverage, a limit of $1,000 each for assessments relating to the residence premises, excluding assessments resulting from earthquake.

2. Higher Limits
The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under either Section I Additional Coverage or Section II Additional Coverage or both Sections I and II Additional Coverages.

B. Additional Locations
The policy may be endorsed to provide loss assessment coverage pertaining to no more than 2 additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in **A.2.**

PREMIUM:
All Forms except **HO 00 03, HO 00 05** or **HO 00 06** with **HO 17 32**

Amount of Coverage	Residence Premises	Additional Locations
$ 1,000	**N/A**	**$ 4**
$ 5,000	**$ 2**	**$ 6**
$10,000	**$ 4**	**$ 8**
Each Add'l $5,000	**$ 1**	**$ 1**

FORMS HO 00 03, HO 00 05 or **HO 00 06** with **HO 17 32**

Amount of Coverage	Residence Premises	Additional Locations
$ 1,000	**N/A**	**$ 5**
$ 5,000	**$ 3**	**$ 8**
$10,000	**$ 5**	**$10**
Each Add'l $5,000	**$ 2**	**$ 2**

19. INCREASED LIMITS - OTHER STRUCTURES ON THE RESIDENCE PREMISES (HO 04 48)
The policy may be endorsed to provide increased coverage on a specific structure on the residence premises.

PREMIUM: $3 per $1,000 of specific coverage on each structure

20. STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES (HO 04 40)
The policy may be endorsed to provide coverage on a specific structure on the residence premises that is rented to others for residential purposes (occupied as a dwelling).

Section I – Property Coverage
PREMIUM: $4 per $1,000 of specific coverage on each structure

Section II – Liability Coverage
Premium applies per structure. Refer to Rule **61.** for rating the liability exposure.

21. COVERAGE B - OFF PREMISES (HO 04 91)
Forms **HO 00 02, HO 00 03** and **HO 00 05**
The 10% Coverage B per occurrence limit that applies on a blanket basis to structures located on the residence premises may be expanded to include structures located away from the residence premises if used in connection with the residence premises. **Photos required.**

PREMIUM: $12 per policy

22. SPECIFIC STRUCTURES AWAY FROM RESIDENCE PREMISES (HO 04 92)
The policy may be endorsed to cover a specific structure located away from the residence premises if used in connection with the residence premises. **Photos required.**

PREMIUM: $3 per $1,000 of insurance

23. PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES (HO 04 42)
The policy may be endorsed to provide coverage for certain business occupancies owned solely by the insured and operated from the dwelling or an other structure. Acceptable exposures should not exceed $10,000 annual sales/revenue derived from the incidental occupancy and may include private instructional studios such as music, dance or photography, offices for tax preparation, real estate, notary public, or 1-2 chair beauty or barber shops (no employees and without tanning beds). Refer any questions regarding eligibility to the Home Office.

Section I – Coverages A & B:

A. No charge is made if the occupancy is in the dwelling.

B. If the business is located in an other structure, Coverage B **DOES NOT APPLY** to that structure; charge the amount shown below for the specific limit of insurance on the structure.

PREMIUM: $3 per $1,000

Section II – Liability Coverage
Liability may be extended to provide coverage for the increased exposures of a permitted occupancy on the residence premises (**HO 04 42**) or in an other residence occupied by the insured (**HO 24 43**).

Premium applies per policy. Refer to Rule **63.** for rating the liability exposure.

24. INCREASED LIMITS - COVERAGE C
The limit of liability for Coverage C may be increased for an additional premium. Subject to the minimum limit of liability rule in effect at the time, the ratio of Coverage C to Coverage A will be continued through subsequent renewals. Renewal adjustment will be permitted.

PREMIUM: $2 per $1,000 of increased limit

25. INCREASED PERSONAL PROPERTY IN OTHER RESIDENCES (HO 04 50)
The 10% of Coverage C, or minimum $1,000 limit for personal property usually located at other residences may be increased for an additional premium.

PREMIUM: $5 per $1,000 of increased limit

26. COVERAGE C - INCREASED SPECIAL LIMITS OF LIABILITY (HO 04 65)
(If HO 00 05, HO 00 06 with **HO 17 31,** or **HO 00 04** with **HO 05 24,** use **HO 04 66)**
The Special Limits of Liability that apply to Coverage C may be increased for an additional premium.

Jewelry may be increased from $1,500 for loss by theft, to $6,500, not exceeding $1,000 for any one article .... **$ 14 per $1000**

Money may be increased from $200 to $1,000 .... **$ 5 per $100**

Securities may be increased from $1,500 to $3,000....................................... **$ 3 per $100**

Silverware in $500 increments from $2,500 to $10,000.................................. **$ 2 per $500**

Firearms from $2,500 for loss by theft to $6,500... **$ 4 per $100**

Electronic Apparatus in $500 increments from $1,500 to $6,000
a) In or upon a motor vehicle or motorized land conveyance .... **$ 8 per $500**
b) Not in or upon a motor vehicle that is away from the residence premises and the apparatus is used for business .... **$ 8 per $500**

27. REFRIGERATED PERSONAL PROPERTY (HO 04 98)
The policy may be endorsed to provide $500 coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A $100 deductible applies to this coverage.
PREMIUM: $8 per policy

28. EXTENDED THEFT-RESIDENCE PREMISES OCCASIONALLY RENTED TO OTHERS (HO 05 41)
ALL forms except HO 00 05, HO 00 04 with HO 05 24 and HO 00 06 with HO 17 31
The policy may be endorsed to cover loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.
PREMIUM: $15 per policy

29. INCREASED LIMITS - COVERAGE D - LOSS OF USE
The limit of liability for Coverage D may be increased for an additional premium.
PREMIUM: $2 per $1,000 of increased limit

30. SINKHOLE COLLAPSE COVERAGE (HO 04 99)
All forms except HO 00 04 and HO 00 06
The policy may be endorsed to provide sinkhole collapse coverage (collapse of land into underground empty spaces created by the action of water on dolomite or limestone deposits.
PREMIUM: $ .27 per $1,000 of Coverage A limit

31. SPECIAL COMPUTER COVERAGE (HO 04 14)
All forms except HO 00 05, HO 00 04 with HO 05 24 and HO 00 06 with HO 17 31
The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.
PREMIUM: $20 per policy

32. PREMISES ALARM OR FIRE PROTECTION SYSTEM (HO 04 16) – All Forms
Premium may be reduced on a dwelling containing an operating protective device by multiplying the Base Premium by the appropriate credit. A maximum credit of 18% may be applied.

Type of Installation	Credit
Central Station Burglar Alarm*	5%
Central Station Fire Alarm*	5%
Local Smoke, Burglar and/or Fire Alarm	3%
Water Detection Alarm*	2%
Water Detection Alarm with Automatic Shut off*	5%

*Certification must be provided from the monitoring company, when requested by the Company.

33. LIMITED LOSS SETTLEMENT FOR WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – FORMS HO 00 02, HO 00 03 and HO 00 05 (HM 06 46)

The policy provides settlement for building losses, including roof surfacing, on a repair or replacement cost basis, subject to certain conditions. The policy may be endorsed to provide loss settlement on a limited, specified percentage of replacement cost basis for roof surfacing on buildings covered under Coverage A and Coverage B, when damage is caused by the peril of Windstorm or Hail. The loss settlement amount shall be determined based on the specified percentage of replacement cost for the age and type of roof surfacing material that is damaged, as shown in the table on the endorsement.

PREMIUM: Multiply the Base Premium by a factor of **.06** to determine the applicable credit.

33.a. FUNCTIONAL REPLACEMENT COST LOSS SETTLEMENT WITH LIMITED LOSS SETTLEMENT FOR WINDSTORM OR HAIL LOSSES TO ROOF SURFACING- FORMS HO 00 02, HO 00 03 and HO 00 05 ONLY (HM 05 30)

For no additional premium, the policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional replacement cost means the amount it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to the obsolete, antique or custom construction materials and methods used in the original construction of the building. An example would be replacement of plaster walls with drywall.

The building limit must be written equal to 100% of its full functional replacement cost determined by using the standard type construction cost option in the replacement cost calculation.

Only dwellings constructed prior to 1940 are eligible.

Homeowners Enhancement HM 01 36 includes functional replacement cost loss settlement. Homeowners Enhancement HM 01 24, Matching Undamaged Siding And/Or Roofing Coverage HM 01 46, Replacement Cost Advantage HM 04 11, or Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing HM 06 46 are not available for policies written on a Functional Replacement Cost basis.

33.b. REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES FORMS HO 00 02, HO 00 03 and HO 00 05 (HO 04 43)

The policy provides actual cash value loss settlement for non-building structures covered under Coverage B, or specifically scheduled under the policy. The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

a) Reinforced masonry walls;
b) Metal or fiberglass fences;
c) Fences made of plastic/resin materials such as polyvinyl chloride;
d) Patios, walks (not made of wood or wood products); and
e) Driveways.

PREMIUM: Multiply the Base Premium by a factor of **.02**

This loss settlement condition does not apply to covered property insured under endorsements HO 04 91 and HO 04 92.

33.c. MATCHING UNDAMAGED SIDING AND/OR ROOFING COVERAGE (HM 01 46)

Forms **HO 00 03 and HO 00 05** (excluding mobile homes)
A 30 day waiting period applies when this coverage is added to a policy mid-term. No waiting period applies when this coverage is added at the inception of a policy or added to a renewal policy on the effective date of the policy term. We will not backdate coverage to meet the inception or renewal date.

The policy may be endorsed to provide coverage for the cost to replace **undamaged** siding and/or roofing, when similar materials are no longer available to repair or replace the covered damage.

This coverage is subject to a $30,000 limit and only applies to the vinyl or metal siding and asphalt or composition shingle roofing of a dwelling or other structure sustaining covered damage.

Coverage does not apply to mismatches caused by: weathering; fading; oxidizing; or wear and tear.

This coverage is not available for policies written on a Functional Replacement Cost (HM 01 36 or HM 05 30) basis or with Actual Cash Value Loss Settlement (HM 01 23) or Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing (HM 06 46).

PREMIUM: $80 per policy

34. DWELLING UNDER CONSTRUCTION (HM 01 26) – Refer all to Underwriting

The policy may be endorsed to insure a new dwelling under construction provided the policy is issued only in the name of the intended owner occupant and the dwelling will be completed and occupied within 12 months. The dwelling must be insured 100% of its completed value. Until the dwelling is completed and occupied, Coverages C and D do not apply. Unsupported dwellings, or unoccupied dwellings being remodeled or renovated are not eligible for Homeowners coverage, but may qualify under the Dwelling program.

PREMIUM CREDIT: Multiply the Base Premium by .30 to determine the applicable credit.

Note: Central Station Burglar/Fire Alarm credit does not apply until the dwelling is completed and occupied.

34.a. BUILDERS RISK ENDORSEMENT - OTHER STRUCTURES (HM 01 15)

The policy may be endorsed, **for no premium adjustment**, to cover a garage or other structure, under construction on the residence premises, or at another insured location. Specify location.

35. THEFT OF BUILDING MATERIALS (HM 01 04) 3 mos (HM 01 05) 6 mos (HM 01 47) 12 mos

The policy may be endorsed for theft of building materials while in transit or on site installed or uninstalled. A mandatory $500 deductible applies.
Premium is fully earned; no mid-term deletion of coverage is permitted.

PREMIUM: $10 per $1,000 (3 mos) **$20 per $1,000** (6 mos) $**40 per $1,000** (12 mos)

36. REBUILDING CLAUSE – COVERAGE B (HM 01 09)

The policy may be endorsed, **for no additional premium,** to provide utility value coverage on a farm-type structure when it is used for personal garaging or storage purposes by the insured. The revised loss settlement waives the co-insurance requirement and pays 60% of the limit of insurance at the time of loss. Further claim for additional expense incurred in repairs or replacement may be made provided the structure is rebuilt for the same use and occupancy within 12 months of the date of loss and within 500 feet of its original site. **Refer to Home Office prior to binding coverage.**

37. COSMETIC DAMAGE EXCLUSION (HM 01 49)

Available for Forms HO 00 02, HO 00 03 and HO 00 05
The policy may be endorsed to exclude cosmetic damage to roof surfacing, exterior wall surfacing, and exterior door and window surfacing on buildings covered under Coverage **A** and Coverage **B** caused by the peril of Windstorm or Hail.

Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
.970	.970	.970	.970	.970	.970

38. WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW (HM 04 95)

A 30 day waiting period applies when this coverage is added to a policy mid-term. No waiting period applies when this coverage is added at the inception of a policy or added to a renewal policy on the effective date of the policy term. We will not backdate coverage to meet the inception or renewal date.

The policy excludes coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment. Subject to a $1,000 deductible, the policy may be endorsed to provide such coverage.

LIMIT	Territory 1 Remainder of State	Territory 2 Allen, Columbiana, Cuyahoga, Lorain, Lucas, Warren & Wood Counties
$5,000	$50	$58
$10,000	$80	$92
$25,000	$148	$170
*$50,000	$248	$285
**$100,000	$438	$504

* No water back up losses in the last five years for $50,000 and $100,000 coverage limits.

**Minimum $350,000 Coverage A limit for $100,000 coverage limit.

39. REPLACEMENT COST ADVANTAGE - DWELLING (HM 04 11)

Available for Forms HO 00 03 and HO 00 05

The policy may be endorsed to provide additional insurance for Coverages A, B, C and D when loss to Coverage A – Dwelling exceeds the Coverage A limit shown in the Declarations. After a loss, Coverage A will be increased to the amount necessary to repair or replace the dwelling up to a maximum of 125% of the Coverage A limit. The limits for Coverages B, C and D will also be increased by the same percentage applied to the Coverage A limit. The Coverage A limit in the policy will be adjusted, retroactive to the date of loss, to the limit needed to settle the loss.

Coverage A will be initially adjusted to 100% of the replacement cost of the dwelling using a Cotality Residential Valuation cost estimator, square foot method, and, thereafter, maintained at replacement cost via adjustment of the Coverage A limit at subsequent policy renewal dates. The insured must notify us within 30 days of completion of any improvements, alterations or additions which increase the replacement cost of the dwelling by 5% or more.

PREMIUM: Multiply the BASE PREMIUM by **.03**

Note: This coverage is unavailable with Homeowners Enhancements HM 01 24 or HM 01 36 or Functional Replacement Cost Loss Settlement with Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing HM 05 30.

40. PERSONAL CYBER AND IDENTITY FRAUD COVERAGE (HM 01 45)

The policy may be endorsed to provide coverage for expenses incurred by an insured as a direct result of an identity theft, privacy breach, security breach, funds transfer fraud or social engineering fraud first discovered or learned of during the coverage period. This endorsement also provides services which include breach notice response services, identity theft remediation and ransomware support services.

The coverage limit is $25,000, and a $500 deductible applies to this coverage. The following sublimits apply:

A. Lost wages – $6,250; maximum $250 per day/25 days
B. Ransomware support – $5,000
C. Funds transfer fraud and social engineering fraud – $15,000
D. Credit monitoring services – 12 months
E. Breach management services – 12 months

Note: Policy discounts and surcharges do not apply to Personal Cyber And Identity Fraud Coverage premium.

PREMIUM: $40 per policy

41. SCHEDULED PERSONAL PROPERTY (HM 04 61)
SCHEDULED PERSONAL PROPERTY WITH AGREED VALUE LOSS SETTLEMENT (HM 04 60)

Coverage may be provided on scheduled personal property for specific classes of property. Deductibles are unavailable. **RATES** shown below are full coverage and apply **per $100** of value.

HM 04 61 provides **standard loss settlement** for all classes of property except Fine Arts, and agreed value for Fine Arts. Coverage on a blanket basis is available only for the following classes of property, and is subject to the maximum limit per article indicated in the description. The description will be shown in the Schedule attached to HM 04 61.

A. Blanket Jewelry, not to exceed **$3,000** for any one article of personal adornment composed at least partially of silver, gold, platinum or other precious metals or alloys, whether or not containing pearls, jewels, or precious or semi-precious stones.

B. Blanket Fine Arts with breakage, not to exceed **$1,000** for any one article, includes legitimate works of art and property of historical value, rarity or artistic merit, such as paintings, pictures, tapestries, rugs, sculptures, porcelains, glass, manuscripts, books, antiques and collectibles.

C. Blanket Silverware, not to exceed **$250** for any one article of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware.

HM 04 60 provides **agreed value loss settlement** for jewelry and silverware and may also be used to schedule Fine Arts.

Class of Property	HM 04 61	HM 04 60	Class of Property	HM 04 61	HM 04 60
Cameras, non-professional	**1.40**		Lawn/Garden Equipment[1]	**.75**	
professional - Refer to H.O.	**1.80**		Mechanics Tools	**4.00**	
Carpenters Tools	**3.50**		Miscellaneous personal property[2]	**2.00**	
Fine Arts with breakage	**.50**	**.50**	Musical instruments, non-professional	**.35**	
Fine Arts with breakage, blanket	**.55**		professional – Refer to H.O.	**2.10**	
Fine Arts without breakage	**.40**	**.40**	Postage Stamps	**.65**	
Furs	**.35**		Rare and Current Coins	**1.70**	
Golfer's Equipment	**.65**		Silverware	**.25**	**.29**
Guns	**4.00**		Silverware, blanket	**.28**	
Incidental Motorized Equip[4]	**2.00**		Sports Equipment[3]	**2.50**	
Jewelry	**.90**	**1.04**			
Jewelry, blanket	**.99**				
Jewelry, in vault	**.45**	**.52**			

The following definitions provide general eligibility guidelines for certain classes of property. Refer any questions regarding the eligibility of scheduling any personal property to the Home Office.

[1] **Lawn/Garden Equipment**: lawn mowers, garden tractors, and other similar utility vehicles used to service an insured's premises, **but not including an all-terrain vehicle equipped with handle bars and a driver's seat that is straddled.**

[2] **Miscellaneous Personal Property:**

A. Medical/physical assistance equipment such as oxygen units, insulin pumps, wheelchairs or walkers, prosthetic devices, devices for the physically impaired, **but not including hearing aids, eyeglasses or dentures;**

B. Crafts or hobbies, including materials and supplies;

C. Sample sales kits;

D. Eligible personal property (not excluded in the policy), subject to underwriting discretion.

E. **Personal portable electronics are ineligible for coverage (including cell phones, smart phones, tablet computers, portable music players, GPS devices, and other similar electronic devices).**

[3] **Sports Equipment**: bicycles, tennis, bowling, archery, or similar equipment. **Note:** Use Scheduled Personal Watercraft HM 01 08 to schedule watersports equipment.

[4] **Incidental Motorized Equipment: Refer all to Underwriting**

42. SCHEDULED PERSONAL WATERCRAFT (HM 01 08)

The policy may be endorsed to provide coverage for:

A. Sailboats not exceeding 26 feet in length;

B. Outboard or inboard-outdrive engines or motors, including those that power a water jet pump, up to 26 feet not exceeding 250 HP;

C. Trailers used to transport boats and motors;

D. Personal watercraft with jet-driven engines or motors (jet skis, waverunners) up to 650 cc, or not exceeding 50 rated horsepower, **subject to a $50 minimum premium per unit**;

E. Blanket coverage including:

1) **miscellaneous unattached equipment** manufactured for marine use and necessary to the operation and safety of the insured watercraft, meaning such items as lights, oars, anchors, life preservers, flares, horns, flags, batteries and related equipment, pumps); and

2) **watersports equipment** meaning items such as fishing or scuba gear, underwater cameras, skis

A minimum $100 Deductible applies. **Rates apply per $100.**

Deductible	Outboard Sailboats Misc/Watersports Equip	Inboard Inboard/Outdrive	Personal Watercraft (jet-driven) **($50 Minimum Premium)**
$100	$1.62	$1.90	$2.52
$250	$1.45	$1.70	$2.25
$500	$1.28	$1.50	$1.98
$1,000	$1.02	$1.19	$1.58
$2,500	$0.87	$1.02	$1.35

Descriptions are required. Submit **Personal Watercraft Supplement, PWS.**

Refer all requests for inboard and jet-driven watercraft coverage to the Home Office.

Watercraft coverage is **subject to underwriting discretion and MVR review**.

43. WOOD (OR OTHER SOLID FUEL) BURNING SYSTEM (HM 01 17)

The policy may be endorsed to include coverage for wood (or other solid fuel) stoves, furnaces or fireplace inserts used as supplemental heating source(s) within the dwelling. Unit(s) must be UL approved, maintained according to specifications, meet clearance requirements per the Heating Supplement and chimneys must be cleaned on an annual basis prior to each heating season. Notify Underwriting immediately of any changes made to the system, or if the system is removed from the dwelling.

Units are unacceptable in attached garages or detached structures, or in modular, manufactured, or pre-fab homes unless factory installed, or in Protection Class 10. **Photos and Heating Supplement LW1283 are required.**

PREMIUM: $60 per policy

Note: Policy discounts and surcharges do not apply to Wood/Solid Fuel Burning System premium.

44. SPECIFIC OTHER STRUCTURE EXCLUSION (HM 01 37)

Subject to underwriting discretion, and for no reduction of premium, the policy may be endorsed to exclude a specific structure on the residence premises and, optionally, the personal property contained in the structure and/or the liability coverage arising from the ownership, maintenance or use of the structure. Signature(s) of the insured(s) must be obtained, and a photo of the structure to be excluded is required.

This endorsement is not intended for use on deteriorated structures but rather to exclude a structure that has no utility value or one that the insured would not replace if it were to be destroyed.

Note: If the structure poses any liability hazard whatsoever, both physical damage and liability coverages should be excluded. Contact Underwriting to file the proper documentation prior to submitting a risk that includes an exclusion of coverage.

**45. HOMEOWNERS ENHANCEMENT (HM 01 24 Replacement Cost Loss Settlement)
(HM 01 36 Functional Replacement Cost Loss Settlement)**

HO 00 03, HO 00 05

The addition of either Enhancement is optional.

HO 00 06

The addition of HM 01 24 is optional.

HM 01 24 includes replacement cost loss settlement for HO 00 03 and HO 00 05 that provides additional insurance up to 25% of the Coverage A limit when a Coverage A loss exceeds the limit shown in the declarations. The limits for Coverages B, C, and D will also be increased by the same percentage applied to the Coverage A limit.

HM 01 36, available only for dwellings constructed prior to 1940, provides functional replacement cost loss settlement for HO 00 03 and HO 00 05 providing the cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom materials and methods.

In addition, both **HM 01 24** and **HM 01 36** provide a package of coverages, as summarized below. Consult the endorsements for exact coverages and conditions.

- Personal Property Replacement Cost, including certain Scheduled Personal Property
- $1,000 Refrigerated Property Coverage (No deductible applies)
- Coverage C - Special Limits of Liability
  - $ 500 on money
  - $2,000 on securities
  - $2,000 on watercraft of all types
  - $2,000 on trailers or semi-trailers not used with watercraft
  - $5,000 for loss by theft* of jewelry, furs
  - $4,000 for loss by theft* of firearms and related equipment
  - $5,000 for loss by theft* of silverware
  - $5,000 on property on the residence premises used primarily for business
  - $1,000 on property away from the residence premises used primarily for business

  * In HO 00 05 and HO 17 31, these items are covered for loss by theft, misplacing or losing.
- 30 days Additional Living Expense and Fair Rental Value when a civil authority prohibits use of the residence premises
- $1,000 Fire Department Service Charge
- $1,000, not exceeding $500 per tree, Debris Removal for tree(s) felled by a Coverage C Peril Insured Against when there is no damage to a covered structure (No deductible applies)
- $2,000 Credit Card and related coverages (No deductible applies)
- $500 Lock or Garage Door Remote Transmitter (No deductible applies)
- Fire Extinguisher Coverage for actual expenses incurred to recharge or replace a portable fire extinguisher after it is used to defend a covered fire at the residence premises
- Extended Motor Vehicle Liability Coverage for Golf Carts
- Personal Injury
- Extended Watercraft Liability
- $5,000 Coverage A – Unit Owners Special Coverage HO 17 32

Coverages included within **HM 01 24** or **HM 01 36** may not be duplicated by the addition of optional endorsements. However, higher limits, if available, may be purchased. For example, HO 04 98 may not be added to increase Refrigerated Property to $1,000, but additional coverage may be purchased under Credit Card HO 04 53.

PREMIUM: Multiply the Base Premium by the appropriate factor and add the flat charge, as indicated below.

FORM	HM 01 24	HM 01 36
HO 00 03, HO 00 05	x .11 + $30	x .09 + $30
HO 00 06	x .20 + $20	n/a

46. RESERVED FOR FUTURE USE

47. ASSISTED LIVING CARE COVERAGE (HO 04 59)

The policy provides coverage to named insureds and resident relatives who are members of the insured's household. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an assisted living care facility, provided such person:

a. Is related to an insured by blood, marriage or adoption; and

b. Is not a member of that insured's household; and

c. Resides in an assisted living care facility located in the same state as the insured's primary residence.

The name of the person, his/her relationship to the insured, and the name and location of the assisted living care facility is required.

An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospital, prison or rehabilitation facility.

The endorsement provides the following basic limits of coverage:

- $10,000 for Coverage C – Personal Property, with limitations ranging from $100 to $500 for certain personal and medical-assist items;
- $6,000, at $500 per month, for Additional Living Expenses; and
- $100,000 for Coverage E – Personal Liability.
- Medical Payments coverage is not provided and is not available.

PREMIUM: **$90 per each** (defined as one person, or a husband and wife who reside in the same unit) plus any additional premium for increased limits as shown below.

Coverage C – Personal Property			
$10,000 Each Additional $1,000 up to $25,000		Included $6	
Coverage E – Personal Liability (not to exceed the limit of liability of the primary policy)			
$100,000	$300,000	$500,000	$1,000,000
Included	$7	$10	$15

48. OTHER MEMBERS OF YOUR HOUSEHOLD (HO 04 58)

The policy provides coverage to named insureds, resident relatives who are members of the insured's household and persons under the age of 21 who are in the care of an insured. The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but who does not fall under the definition of insured in the policy. The endorsement does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement and to persons under the age of 21 who are in the legal custody of that person.

All coverages and provisions under Sections I and II of the policy that apply to insureds also apply to the persons described in the above paragraph except Coverages A, B, and D (Fair Rental Value only).

PREMIUM: All charges apply **per each** other member.

Coverage C – Personal Property & Coverage D (Additional Living Expense Only)			
$8			
Coverage E – Liability (must be the same as the policy limit)			
$100,000	$300,000	$500,000	$1,000,000
$47	$63	$70	$81
Coverage F – Medical Payments (must be same as the policy limit)			
$1,000	$3,000	$5,000	$10,000
Included	$5	$12	$20

49. TRUST ENDORSEMENT (HM 06 12) – ALL FORMS EXCEPT HO 00 04

A. Coverage

A WRG Advantage® Homeowners policy may be endorsed to insure a trustee:

1. Under Section **I** – Property Coverages, for any insurable interest in the dwelling or other structure held in trust; and
2. Under Section **II** – Liability Coverages, for bodily injury or property damage liability arising out of the ownership, maintenance or use of an insured location held in trust.

B. Endorsement

1. Use Trust Endorsement **HM 06 12**.
2. The following must be shown in the endorsement:
   - **a.** The name and address of the Trust; and
   - **b.** The name and address of the trustee(s) unless listed on the policy as Named Insured(s).

No premium charge applies.

*** Refer all 3 or 4 Family dwellings to Underwriting.**

50. ADDITIONAL INSURED – STUDENT LIVING AWAY FROM THE RESIDENCE PREMISES (HO 05 27)
The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

A. 24 and a relative of the named insured; or

B. 21 and in the care of the named insured or a resident relative.

The policy may be endorsed to provide coverage for other students who were residents of the named insured's household before moving out to attend school; for example, part-time students or students who are older than 23. The student(s) name, current address and the name of the school will be shown in the Schedule.

Coverages and provisions under Sections I and II of the policy that apply to insureds also apply to the persons described in the Schedule except Coverages A, B and D (Fair Rental Value only).

PREMIUM: A charge of $63 applies per location plus any additional amount determined in the table below based on the Section II limits in the policy.

Coverages C, D (Additional Living Expense); Coverage E ($100,000), Coverage F ($1,000)			
$63			
Coverage E – Personal Liability (limit must be the same as the policy limit)			
$100,000	$300,000	$500,000	$1,000,000
Included	$11	$16	$24
Coverage F – Medical Payments (limit must be the same as the policy limit)			
$1,000	$3,000	$5,000	$10,000
Included	$2	$4	$9

51. OWNED MOTORIZED GOLF CART PHYSICAL LOSS COVERAGE (HM 05 28)
The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured. The limit of insurance should be representative of the actual cash value of same.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.
Coverage for loss caused by collision is optional and only applies if declared on the Schedule.

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to 4 people on a golf course for the purposes of playing golf and shall not have been built or modified after manufacture, to exceed a speed of 25 mph on level ground.

A **$500 per occurrence deductible** replaces any other other deductible in the policy.

PREMIUM: **Rate applies per golf cart per $500 of insurance**

With collision	$11
Without collision	$6

52. LANDLORD'S FURNISHINGS (HO 05 46)
Forms **HO 00 02, HO 00 03** and **HO 00 05** automatically cover, on a named perils basis (except Theft), landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit of $2,500 per apartment unit may be increased in increments of $500 up to $10,000 per apartment. The increased limit applies to the same perils that apply to the basic limit.

PREMIUM: **Rate applies per $500 of increased limit per unit**

HO 00 02, HO 00 03	$1.00
HO 00 05	$1.50

53. LIVESTOCK COLLISION COVERAGE (HO 04 52)

When the policy is endorsed with either Incidental Farming Personal Liability HO 24 72 or Farmers Personal Liability Endorsement HO 24 73, the policy may also be endorsed to cover loss resulting in death of covered livestock resulting from:

A. Collision or overturn of a vehicle on which the livestock are being transported; or

B. Livestock running into or being struck by a vehicle.

However, coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

A. Collides with the vehicle on which the livestock are being transported; or

B. Strikes the livestock.

The limit per head of livestock is $400. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.

See rules applicable to HO 24 72 and HO 24 73 for number of head of livestock permitted.

PREMIUM: Premium applies per policy.

Number of Head	Premium
1 – 100	$8
101 – 250	$15
251 – 500	$23
501 and greater	$31

54. HOME BUSINESS INSURANCE COVERAGE (HM 07 01)

This endorsement provides a package of coverage for an eligible home business operated from the insured's primary residence premises.

A. Eligibility

1. Gross annual receipts/sales may not exceed $100,000.

2. The home business:

a. Must be an individual proprietorship solely owned by the named insured or a partnership, joint venture, family corporation or LLC owned wholly by the named insured and resident relatives.

b. Must be operated from the insured's primary residence and/or other structure(s) on the residence premises that is described in the Homeowners Declarations. The business must not occupy more than 50% of the total area of the residence premises including basements, garages and other structures.

c. May have no more than 3 other structures used for the business.

d. May employ no more than 3 non-resident employees.

e. May **not** involve the:

1) Manufacture, sale or distribution of food products;

Note: Roadside stands are permitted (insured's own vegetables and fruit only).

2) Manufacture of personal care products, such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed, or the sale or distribution of such products manufactured by the insured.

Note: The sale or distribution of nationally-known personal care products, such as Avon or Mary Kay, is permitted.

3) Manufacture, sale or distribution of fireworks, fuel, weapons, guns, knives, explosives, chemicals or pollutants.

3. The business owner(s) must not operate any other business under the same legal name as the covered business.

54. HOME BUSINESS INSURANCE COVERAGE (HM 07 01) (continued)

4. Home Business Coverage is unavailable to cover any business eligible under Permitted Incidental Occupancy or Home Day Care Coverage.
5. **PRIOR APPROVAL** is required for the following risks. Refer to Underwriting.
   - **a.** Any business that has not been in existence for at least 3 years.
   - **b.** Any non-weather business-related loss in the last 3 years, whether or not paid by insurance.
   - **c.** Any request for business coverage under forms, HO 00 04 or HO 00 06.
   - **d.** Any request for business coverage operated out of a mobilehome.
   - **e.** Any business not included in **C.** Eligible Business Classifications.

A **Home Business Supplement, HOB** must be submitted with the request for coverage.

B. Coverages

1. Section I – Property

The Home Business endorsement:

a. Provides coverages for:

1) Business Personal Property of the described business while such property is on the residence premises; and

2) Leased business personal property if there is a contractual responsibility to insure;

up to the Coverage **C** limit shown in the Homeowners Declarations. The Coverage **C** limit should reflect the values of both the personal and business property to be insured. See **D.1.a.** for rating.

3) Business Property of Others up to $2,500; higher limits, in $2,500 increments, up to $10,000 are available. See **D.1.c.** for rating.

4) Accounts receivable ($5,000 limit);

5) Loss of business income/extra expense (actual cost for maximum of 12 months);

6) Valuable papers ($2,500 limit); and

b. Increases the Coverage C Special Limits of Liability for:

1) Business Personal Property away from the residence premises is covered up to $5,000; a higher limit of $10,000 is available (see **D.1.b.**).

2) Money to $1,000; and

3) Credit Cards to $1,000.

2. Section II – Business Liability

a. The Home Business endorsement provides coverage for such business liability exposures as premises operations, products-completed operations, advertising injury, and personal injury. The limits of liability for these coverages are on an annual aggregate basis and are determined in the following manner:

1) The limit for Products-Completed Operations is the **same as** the Coverage E limit shown in the Declarations.

2) The limit for All Other Business Liability is **twice the sum** of the combined Coverage E and Coverage F limits shown in the Declarations.

3) The Coverage F Sub-limit of Liability is the **same as** the Coverage F limit shown in the Declarations.

b. Damage to property of others is increased to $2,500.

54. HOME BUSINESS INSURANCE COVERAGE (HM 07 01) (continued)

3. **Professional liability coverage is not provided** in the Home Business endorsement.
4. **Liquor Liability** and **Sections I and II Computer-Related Damage or Injury** are automatically excluded in the Home Business endorsement. No exceptions are permitted.

C. Eligible Business Classifications

The businesses listed below are eligible for Home Business Coverage. The name and description of the business will be shown in the endorsement and in the declarations.

The first digit in the class code indicates the Rating Group.

Class	Description	Eligibility Requirements
103	Accounting / Tax Service	No Financial Planning.
203	Alterations / Tailor	No dry cleaning or laundry services.
106	Answering Service	
206*	Appliance Repair	Small appliances only.
212	Art Studio / Instruction	No galleries or museums.
209	Arts & Crafts / Drafting Supplies	
215	Bait Shop	
109	Bookkeeping	No Financial Planning.
112	Calligraphy	
218*	Camera / Camcorder Repair	Including incidental sales of camera/camcorder supplies and accessories.
221*	Clock / Watch Repair	Including incidental sales of clocks and watches and accessories.
115	Commercial Artist	
224*	Computer Repair	Insured must have backup procedure prior to working on any system.
227	Crafts-fabric or flower arrangements only	Insured's own crafts only. No live flowers.
209	Drafting / Arts & Crafts Supplies	
118	Draftsman	
230*	Engraving	
121	Financial Planning	Personal and Advertising Injury Exclusion HO 07 53 applies.
124	Insurance Office	
127	Interior Decorator Consultant	No sales, installation or subcontracting.
130	Lawyer's Office	
233	Leather Goods	Insured's own crafts only.
236	Music / Voice Instruction	Including incidental sales of musical instruments and accessories.
239*	Music Instrument Repair	Including incidental sales of musical instruments and accessories.
133	Notary Public	
242	Paper Goods / Stationery	
245	Party / Wedding Planner	Insured may not sign contracts for clients or assume any responsibility for services rendered.
248	Personal Care Products	Sale or distribution of nationally-known products, such as Avon, Mary Kay. Product will be designated in the endorsement and in the declarations.
251	Photography Studio	Includes incidental photo finishing.
254*	Picture Framing Shop	
257*	Radio / TV / VCR Repair	Including incidental sales of radios, TVs & VCRs and accessories.
136	Real Estate Office	No property management or investment service. Must have professional liability. Personal and Advertising Injury Exclusion HO 07 53 applies.
139	Researcher	Non-science research only.
142	Resume Service	
260	Roadside Stand	Insured's own vegetables and fruit only. NO other sales.

54. HOME BUSINESS INSURANCE COVERAGE (HM 07 01) (continued)

Class	Description	Eligibility Requirements
266*	Scrapbooking Service	Including incidental sales of scrapbooking paper and accessories.
145	Secretarial / Steno Service	No temporary employment services.
263	Shoe Repair	
242	Stationery / Paper Goods	
203	Tailor / Alterations	No dry cleaning or laundry services.
103	Tax / Accounting Service	No Financial Planning.
257*	TV / VCR / Radio Repair	Including incidental sales of radios, TVs & VCRs and accessories.
269	Videotaping	Personal and Advertising Injury Exclusion HO 07 53 applies.
236	Voice / Music Instruction	Including incidental sales of musical instruments and accessories.
221*	Watch / Clock Repair	Including incidental sales of clocks and watches and accessories.
199	Other (Office)	Office not otherwise classified only – refer to Underwriting for prior approval. Exposure will be designated in the endorsement and in the declarations.
299*	Other (Sales or Service)	Not otherwise classified only – refer to Underwriting for prior approval. Exposure will be designated in the endorsement and in the declarations.

* Maximum $10,000 property of others in insured's possession at any one time.

D. Premium

Add the Section I and Section II premium components according to **D.1** and **D.2.** below to determine the Home Business premium. The limits will be shown in the Home Business endorsement.

1. Section I – Property – Increased Limits

a. Business Personal Property On The Residence Premises

Multiply the Base Premium by the appropriate factor shown below:

	HO2, 3, and 5	HO4	HO6
Factor	0.23	0.74	0.98

b. Business Personal Property Away From the Residence Premises

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from $5,000 to $10,000.

Limits	Form	Premium
$5,000	All Forms	Included
$10,000	HO2,3,4, and 6	45
	HO5,HO4 w/ HO0524, and HO6 w/ HO1731	68

54. HOME BUSINESS INSURANCE COVERAGE (HM 07 01) (continued)

c. Business Property of Others

Business Property of Others may be increased from $2,500 to $10,000

Business Property Of Others				
	$2,500	**$5,000**	**$7,500**	**$10,000**
Premium:	Included	$5	$10	$15

d. Coverage B – Other Structures

Coverage B does not afford coverage to the other structure(s) on the residence premises used in the covered business. When the covered business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the premium shown below.

Premium: $3 per $1,000 of specific limit that applies to the other structure(s)

2. Section II – Home Business Liability

Select the premium that applies to the Business Rating Group from the table below using the same Coverage E and Coverage F limits as the Homeowners policy limits.

The first digit in the business class code (see **C.**) indicates the Rating Group.

	Home Business Liability Premium							
	Rating Group 1				Rating Group 2			
Limits	**$1,000**	**$3,000**	**$5,000**	**$10,000**	**$1,000**	**$3,000**	**$5,000**	**$10,000**
$100,000	6	18	28	48	133	145	155	175
$300,000	7	19	29	49	165	177	187	207
$500,000	8	20	30	50	180	192	202	222
$1,000,000	9	21	31	51	200	212	222	242

E. Optional Coverages

The following options may be used only with Home Business Coverage.

1. Additional Insured

a. Managers or Lessors of Premises Leased to an Insured (HO 07 50)
This endorsement covers persons or organizations designated in the endorsement for their liability as owners of designated premises leased to the named insured.

Premium: $13 per location/per additional insured

b. Vendors (HO 07 51)
This endorsement provides coverage for liability arising out of the vendor's sale or distribution of the named insured's products.

Premium: $25 per additional insured

54. HOME BUSINESS INSURANCE COVERAGE (HM 07 01) (continued)

2. **Personal and Advertising Injury Exclusion (HO 07 53)**
   This endorsement excludes all Personal and Advertising Injury. The endorsement will be added automatically to certain businesses (refer to **C.** Eligible Business Classifications).

   Premium: No charge for this endorsement

3. **Special Coverage – Spoilage of Perishable Stock (HO 07 55)**
   This endorsement provides special coverage for the perishable stock specifically listed in the endorsement. The limit of liability is also shown in the endorsement. Limits available up to a maximum of $10,000.

   Premium: $2 per $100

4. **Valuable Papers and Records**

   a. **Increased Limits (HO 07 56)**
   The $2,500 basic limit may be increased. The increased limit is shown in the endorsement. Increased limits available up to a maximum total limit of $10,500.

Limits	Form	Premium
$2,500	All Forms	Included
Each Additional $1,000	HO2,3, 4,and 6	$1.00
	HO5, HO4w/ HO0524, and HO6w/ HO1731	$1.50

   b. **Special Coverage (HO 07 57)**
   This endorsement extends the basic $2,500 limit for Valuable Papers and Records from:

   1) Named perils in Forms 2, 3, 4 and 6; and

   2) Special coverage in Form 5, Form 4 with HO 05 24 and Form 6 with HO 17 31;

   to expanded special coverage. Increased limits for expanded special coverage are also available.

Limits	Form	Premium
First $2,500	HO2,3, 4,and 6	$2
	HO5, HO4w/ HO0524, and HO6w/ HO1731	$2
Each Additional $1,000	All Forms	$2

55. SERVICE LINE COVERAGE (HM 01 50)

Available for Forms **HO 00 02, HO 00 03 and HO 00 05** (excluding mobile homes)

The policy may be endorsed to provide coverage for expenses incurred to repair or replace a covered service line on the residence premises caused by a service line occurrence. A service line occurrence is a leak, break, tear, rupture, collapse or electrical arcing of a covered service line not otherwise excluded by this endorsement. A $1,000 deductible applies to this coverage.

The premium is determined according to the age of the dwelling

Dwelling Age	Limit	Premium
Less than 50 years old	$10,000 per service line occurrence	$50.00
50 years or older		$60.00

Mid-term requests to add coverage after policy issuance will be effective as of the next renewal date. Backdating of coverage is not permitted.

55. SERVICE LINE COVERAGE (HM 01 50) (continued)

A. A covered service line must be located at the insured location and owned by the insured or they must be responsible for its repair or replacement as required by law, regulation or service agreement. Service line covered property means exterior underground piping or wiring that provides the following services to the residence premises:

1. Electrical power;
2. Heating;
3. Natural Gas;
4. Compressed Air;
5. Waste disposal;
6. Water
7. Telecommunications; or
8. Data transmission.

B. Service Line Coverage applies to the following perils:

1. Wear and tear, marring, deterioration, or hidden decay;
2. Rust or other corrosion;
3. Mechanical breakdown, latent defect, or inherent vice;
4. Weight of vehicles, equipment, animals, or people;
5. Artificially generated electrical current;
6. Freezing or frost heave;
7. Collapse, but not as a result of earth movement, including earth sinking, rising or shifting;
8. Vermin, insects, rodents, or other animals; or
9. Tree root or other plant root invasion.

C. Coverage does not apply to:

1. Septic systems, including leach fields, cesspools, septic tank, pumps, motors or piping that runs from the septic tank, pumps, motors or piping that runs from the septic tank to the leach field; however, underground piping from the dwelling or other structures on the insured location to the septic tank is considered service line covered property;
2. Water wells, including well casings, pitless unit, pumps or motors;
3. Heating and cooling systems, including heat pumps;
4. Piping or wiring not connected or ready for use;
5. Piping or wiring that runs through or under a swimming pool, pond, lake or stream; or
6. Piping or wiring that runs through or under the covered dwelling or other structures.

Note: This coverage is not available for policies with Dwelling Under Construction (HM 01 26).

56. EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (HM 01 42)

Available for Forms **HO 00 02, HO 00 03, HO 00 04, HO 00 05 and HO 00 06**

The policy may be endorsed to provide $100,000 coverage per occurrence for home systems and property due to loss by mechanical or electrical breakdown. This endorsement will provide coverage for perils normally excluded under the standard homeowners policy, a fortuitous mechanical, electrical and/or pressure systems breakdown. Covered home systems and property include appliances, heating and cooling systems, swimming pool equipment, water heaters, well pumps, garden tractors, home security systems, electrical systems, personal computers, home electronics and more. A $500 per occurrence deductible applies to this coverage.

Note: Policy discounts and surcharges do not apply to the Equipment Breakdown Enhancement Endorsement premium.

PREMIUM: $35 per policy

57. PRIMARY RESIDENCE PREMISES

The premium for the minimum limit of $100,000 for Coverage E – Personal Liability and $1,000 for Coverage F – Medical Payments to Others is included in the Liability Base Premium and may be increased by the factors shown below. If increased limits are written for the primary residence premises, then the same limits must apply to all other Section II exposures, unless otherwise stated.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	1.00	1.35	1.55	2.00
$ 3,000	1.40	1.89	2.17	2.80
$ 5,000	1.80	2.43	2.79	3.60
$10,000	2.20	2.97	3.41	4.40

58. SEASONAL/SECONDARY RESIDENCE PREMISES OCCUPIED BY INSURED

A seasonal/secondary residence may be written on a WRG Advantage® Homeowners policy provided **WRG** insures the primary dwelling. The following Section II adjustments will be made:

A. No liability coverage premium applies to the seasonal/secondary residence policy; and

B. Appropriate premium (as shown in Rule **58.**) will be added to the primary homeowners policy for the Other Insured Location Occupied by Insured

59. OTHER INSURED LOCATION OCCUPIED BY INSURED

Section II coverage may be provided on 1 through 4 family locations, other than the residence premises, where an insured resides, but which are insured for Section I coverages elsewhere. Premiums shown are per family unit; for a 2 family unit, multiply the premium shown times 2.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	6	7	8	9
$ 3,000	8	9	10	11
$ 5,000	10	11	12	13
$10,000	15	16	17	18

60. RESIDENCE EMPLOYEES LIABILITY

No additional charge is made for up to two residence employees, or for residence employees working less than half of the customary full time or to whom the workers' compensation exclusion applies as stated in Section II of the policy.

Contact Home Office for approval prior to binding coverage.

Premium per person in excess of two:

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	4	5	5	6
$ 3,000	6	7	7	8
$ 5,000	8	9	9	10
$10,000	13	14	14	15

61. ADDITIONAL RESIDENCE RENTED TO OTHERS (HO 24 70) – Refer all to Underwriting

The policy may be endorsed to provide Section II coverage for up to an additional 5 locations (1-4 family residences) rented to others. Multiply the 1-family unit premium shown below by the total number of family units; for example, two 2-family dwellings would be 4 family units.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	21	26	28	32
$ 3,000	23	28	30	34
$ 5,000	25	30	32	36
$10,000	30	35	37	41

62. STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES (HO 04 40)

The policy may be endorsed to provide Section II coverage for a structure on the residence premises rented to others for dwelling purposes (occupied as a residence). Refer to Rule **20.** for rating the property exposure.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	20	25	27	30
$ 3,000	22	27	29	32
$ 5,000	24	29	31	34
$10,000	29	34	36	39

63. HOME DAY CARE COVERAGE (HO 04 97)

The policy may be endorsed to provide coverage for the increased exposures arising from a day care business on the residence premises. Coverage may be provided for a **maximum of 3 children**, not including the insured's own children. This endorsement imposes a policy year aggregate limit for liability and medical payments equal to the Coverage E limit shown in the declarations, with a per person per accident sublimit for day care related medical payments equal to the Coverage F limit. The sublimit of liability does not increase the aggregate limit of liability. Refer to Rule **15.** for rating the property exposure.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	110	136	149	165
$ 3,000	112	138	151	167
$ 5,000	114	140	153	169
$10,000	119	145	158	174

64. PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES (HO 04 42)
– OTHER RESIDENCE (HO 24 43)

The policy may be endorsed to provide coverage for the increased liability exposures arising from permitted incidental occupancies on the residence premises or in an other residence occupied by the insured. Acceptable risks should not exceed $10,000 annual sales/revenue derived from the incidental occupancy and may include private instructional studios such as music, dance or photography, offices for tax preparation, real estate, notary public, 1-2 chair beauty or barber shops (no employees and without tanning bed exposures). Refer any questions regarding eligibility to the Home Office. Refer to Rule **23.** for rating the property exposure.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	14	17	19	21
$ 3,000	16	19	21	23
$ 5,000	18	21	23	25
$10,000	23	26	28	30

65. BUSINESS PURSUITS (HO 24 71)

The policy may be endorsed to provide coverage for the liability of the insured arising out of certain business activities. Coverage may not be written, and is excluded, if the insured owns the business, is a partner, or maintains financial control in the business. Coverage may also be provided for liability arising from teaching activities; **however, lab science, athletic, manual arts or physical education, guidance or administrative persons may not be written.** Provide the name of the person, position and employer.

Classifications: (premiums shown are per insured person)

A. Clerical
Sales, collections, messenger – no installation, demo or servicing operation
Teachers, without corporal punishment

	Coverage E – Personal Liability			
Cov F – Med Pay	**$100,000**	**$300,000**	**$500,000**	**$1,000,000**
$ 1,000	4	5	5	6
$ 3,000	6	7	7	8
$ 5,000	8	9	9	10
$10,000	13	14	14	15

B. Sales, collections, messengers – including installation, demo or servicing operation

	Coverage E – Personal Liability			
Cov F – Med Pay	**$100,000**	**$300,000**	**$500,000**	**$1,000,000**
$ 1,000	5	6	7	8
$ 3,000	7	8	9	10
$ 5,000	9	10	11	12
$10,000	14	15	16	17

C. Teachers, with corporal punishment (classroom exposure only). Premiums below apply in addition to premium for **A**. above.

	Coverage E – Personal Liability			
Cov F - Med Pay	**$100,000**	**$300,000**	**$500,000**	**$1,000,000**
N/A	8	10	11	12

66. WATERBED LIABILITY (HM 01 06)
FORMS HO 00 04 and HO 00 06

The policy may be endorsed to include coverage for property damage of others resulting from accidental leakage or discharge from a waterbed.

	Coverage E – Personal Liability			
	$100,000	**$300,000**	**$500,000**	**$1,000,000**
Premium per policy	15	19	20	23

67. PERSONAL INJURY (HM 24 82)

Liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy. Coverage is not available for persons in the public limelight. Refer to eligibility guidelines in the Personal Umbrella section of this manual.

	Coverage E – Personal Liability			
	$100,000	**$300,000**	**$500,000**	**$1,000,000**
Premium per policy	13	16	18	20

This coverage is included in Enhancements HM 01 24 and HM 01 36.

68. INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLE LIABILITY COVERAGE (HM 24 13)
Refer all to Underwriting

The policy may be endorsed to provide Section II coverage for certain motorized land conveyances, **excluding motorized golf carts and mopeds**, not subject to motor vehicle registration with a 28 mph maximum attainable speed. Conveyances rented to others or used for public livery, business or competition are not eligible for coverage.

Premium shown is per conveyance.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	12	15	16	18
$ 3,000	14	17	18	20
$ 5,000	16	19	20	22
$10,000	21	24	25	27

69. WATERCRAFT LIABILITY (HO 24 75)

Section II coverage is included, in the basic policy form, at no additional charge, for watercraft powered by an outboard engine or motor or combination of outboard engines or motors up to 25 HP, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 HP or less when not owned by an insured or more than 50 HP when not owned by or rented to an insured.

Coverage, for an additional premium, may be bound for sailboats up to 40 feet, and for other watercraft up to 26 feet in length powered by:

A. Outboard engines or motors exceeding 25 horsepower;

B. Inboard or inboard-outdrive engines or motors, including those that power a water jet pump, up to a maximum of 250 HP; and

C. Personal watercraft with jet-driven engines or motors up to a maximum of 50 rated horsepower.

For rating purposes, accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by the insured. Premiums shown reflect year-round coverage. Seasonal addition and deletion of coverage is not permitted.

Cov E - Pers Liab	$100,000				$300,000				$500,000				$1,000,000			
Cov F - Med Pay	$1K	$3K	$5K	$10K	$1K	$3K	$5K	$10K	$1K	$3K	$5K	$10K	$1K	$3K	$5K	$10K
WATERCRAFT																
Up to 15 feet																
Up to 50 HP	14	16	18	23	17	19	21	26	19	21	23	28	21	23	25	30
51 – 100 HP	24	26	28	33	30	32	34	39	32	34	36	41	36	38	40	45
101 – 250 HP	34	36	38	43	42	44	46	51	46	48	50	55	51	53	55	60
16 to 26 feet																
Up to 50 HP	22	24	26	31	27	29	31	36	30	32	34	39	33	35	37	42
51 – 100 HP	32	34	36	41	40	42	44	49	43	45	47	52	48	50	52	57
101 – 250 HP	42	44	46	51	52	54	56	61	57	59	61	66	63	65	67	72
SAILBOATS																
26 – 40 feet	14	16	18	23	17	19	21	26	19	21	23	28	21	23	25	30

Watercraft liability is **subject to underwriting discretion and periodic MVR review.**

Refer watercraft exceeding above guidelines to Underwriting prior to binding coverage.

70. FARMERS PERSONAL LIABILITY (HO 24 73)

Away from the Residence Premises

The policy may be endorsed to provide coverage when the insured has a farm away from the residence premises and farming is not the insured's primary occupation.

The following farms are not eligible for coverage:

a. Farms where the principal purpose of the farm is:

1) To supply commodities for manufacturing or processing by the insured for sale to others, such as creameries and dairies (but not dairy farms).

2) To operate freezing or dehydrating plants, and poultry factories.

The word "processing" does not apply to the slaughtering and dressing of livestock, or to such operations as bunching vegetables or crating berries.

b. Farms where the principal purpose is the raising and using of horses for racing purposes.

c. Incorporated farms.

Coverage E – Personal Liability

FARMS OWNED and OPERATED BY INSURED	Cov F Med Pay	$100,000	$300,000	$500,000	$1,000,000
a. Initial Farm Premises with or without buildings, including all additional farm acreage (with or without buildings) **Up to 160**	$ 1,000 $ 3,000 $ 5,000 $10,000	36 38 40 45	45 47 49 54	49 51 53 58	54 56 58 63
Over 160 to 500	$ 1,000 $ 3,000 $ 5,000 $10,000	76 78 80 85	94 96 98 103	103 105 107 112	114 116 118 123
Over 500 acres	$ 1,000 $ 3,000 $ 5,000 $10,000	154 156 158 163	191 193 195 200	208 210 212 217	231 233 235 240
b. **Each** additional farm premises **with** buildings	$ 1,000 $ 3,000 $ 5,000 $10,000	12 14 16 21	15 17 19 24	16 18 20 25	18 20 22 27
FARMS OWNED BY INSURED and RENTED TO OTHERS					
a. All Farm Premises **without** buildings	$ 1,000 $ 3,000 $ 5,000 $10,000	20 22 24 29	25 27 29 34	27 29 31 36	30 32 34 39
b. **Each** farm premises **with** buildings	$ 1,000 $ 3,000 $ 5,000 $10,000	20 22 24 29	25 27 29 34	27 29 31 36	30 32 34 39
Add the following flat charge when **total acreage** of farms rented to others is: **Over 160 to 500** **Over 500 acres**	n/a	2 6	2 6	2 6	2 6

For Farm Employees coverage – Refer to Company

Residence premises farm exposures are subject to underwriting discretion.

Refer to Underwriting Guidelines and Rule **70.** Incidental Farming Personal Liability (HO 24 72).

71. INCIDENTAL FARMING PERSONAL LIABILITY (HO 24 72)

On the Residence Premises

The policy may be endorsed to provide coverage when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, or when the premises are used for the sheltering and grazing of animals if the income derived from farming is not the insured's primary source of income and is $5,000 or less per year.

Coverage may be provided for a maximum of 3 farm animals owned by the insured maintained for feeding, dairy, or show; and/or a maximum of 3 horses owned by the insured and kept for pleasure riding excluding racing, showing, (4-H horses permissible for showing) parade, procession, delivery or commercial activities.

Coverage E – Personal Liability

Cov F – Med Pay	$100,000	$300,000	$500,000	$1,000,000
$ 1,000	30	37	41	45
$ 3,000	32	39	43	47
$ 5,000	34	41	45	49
$10,000	39	46	50	54

Refer any farm exposure exceeding above rules to the Company.

Policy discounts and surcharges contained in this section apply to all policy premiums, except Mine Subsidence Coverage, Wood (or Other Solid Fuel) Burning System, Personal Cyber And Identity Fraud Coverage, Equipment Breakdown Enhancement Endorsement, and those endorsements factored in whole or in part off the Base Premium (Homeowners Enhancements, Replacement Cost Advantage – Dwelling, Personal Property Replacement Cost, Special Personal Property Coverage, Replacement Cost Loss Settlement For Certain Non-Building Structures, Actual Cash Value endorsement, Inflation Guard, Dwelling Under Construction, Premises Alarm Or Fire Protection System, Unit Owners Coverage C Special Coverage, Unit Owners - Rental To Others and Unit-Owners Modified Other Insurance and Service Agreement Condition).

1. DEDUCTIBLES

Optional deductibles based on form and coverage and the rating factors that apply are shown below. Multiply the Base Premium by the applicable factor. Do **not** use the All Perils Deductible factor when rating a policy with a higher Windstorm Or Hail Deductible.

All business, except HO 00 04 and HO 00 06, is required to carry a minimum $2,500 Windstorm Or Hail Deductible or All Perils Deductible.

For new business, except HO 00 04 and HO 00 06, minimum $1,000 All Other Perils and $2,500 Windstorm Or Hail Deductibles apply. Dwellings with Coverage A valued at $2,000,000 and higher, minimum $5,000 All Other Perils and $7,500 Wind/Hail or $7,500 All Perils Deductibles. For HO 00 04 and HO 00 06 new business, minimum $500 All Perils Deductible applies.

A. Windstorm Or Hail Higher Fixed-Dollar Deductibles

This option provides for higher fixed-dollar Windstorm Or Hail Deductibles, when the dollar amount of the Windstorm Or Hail Deductible exceeds the amount of the Section I All Other Perils Deductible.

WINDSTORM OR HAIL FIXED-DOLLAR DEDUCTIBLE OPTIONS (ALL FORMS EXCEPT HO 00 04 AND HO 00 06)						
ALL OTHER PERILS DEDUCTIBLE AMOUNT	WINDSTORM OR HAIL DEDUCTIBLE AMOUNT	HO 00 02, HO 00 03, HO 00 05				
		WIND/ HAIL	FIRE/ LIGHTNING	WATER	CRIME	ALL OTHER
$1,000	$2,500	1.000	1.070	1.174	1.264	1.201
	$5,000	.919				
	$7,500	.853				
	$10,000	.796				
$1,500	$2,500	1.000	1.038	1.112	1.173	1.133
	$5,000	.919				
	$7,500	.853				
	$10,000	.796				
$2,000	$2,500	1.000	1.017	1.056	1.086	1.066
	$5,000	.919				
	$7,500	.853				
	$10,000	.796				
$2,500	$5,000	.919	1.000	1.000	1.000	1.000
	$7,500	.853				
	$10,000	.796				
$5,000	$7,500	.853	0.935	0.854	0.855	0.830
	$10,000	.796				
$7,500	$10,000	.796	0.870	0..708	0.710	0.660

1. DEDUCTIBLES (continued)

B. Windstorm Or Hail Percentage Deductibles (HM 03 12)

This option provides for higher Windstorm Or Hail Percentage Deductibles of 1%, 1.5%, 2%, 3%, 4% and 5% of the Coverage **A** limit of liability. The dollar value represented by the percentage deductible must exceed the All Other Perils Deductible and equal $2,500 or higher.

Apply factor below to Wind/Hail Base Premium with factors for All Other Perils Deductible in **1.A.**

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE OPTIONS (HO 00 02, HO 00 03 AND HO 00 05)						
COVERAGE A LIMIT	1%	1.5%	2%	3%	4%	5%
50,000 – 71,000	---	---	---	---	1.125	1.007
72,000 – 81,000	---	---	---	---	0.943	0.844
82,000 – 89,000	---	---	---	0.994	0.907	0.812
90,000 – 96,000	---	---	---	0.971	0.878	0.786
97,000 – 102,000	---	---	---	0.951	0.850	0.761
103,000 – 109,000	---	---	---	0.931	0.823	0.737
110,000 – 115,000	---	---	---	0.912	0.798	0.714
116,000 – 122,000	---	---	---	0.893	0.773	0.692
123,000 – 129,000	---	---	1.000	0.888	0.766	0.686
130,000 – 136,000	---	---	0.997	0.885	0.762	0.682
137,000 – 144,000	---	---	0.987	0.869	0.750	0.647
145,000 – 153,000	---	---	0.972	0.846	0.726	0.612
154,000 – 158,000	---	---	0.960	0.827	0.707	0.577
159,000 – 163,000	---	---	0.951	0.814	0.692	0.544
164,000 – 174,000	---	0.997	0.936	0.793	0.668	0.538
175,000 – 188,000	---	0.995	0.934	0.790	0.665	0.533
189,000 – 196,000	---	0.993	0.930	0.786	0.659	0.526
197,000 – 205,000	---	0.983	0.916	0.774	0.635	0.520
206,000 – 216,000	---	0.971	0.899	0.753	0.608	0.519
217,000 – 228,000	---	0.956	0.880	0.730	0.576	0.519
229,000 – 245,000	---	0.938	0.856	0.699	0.567	0.517
246,000 – 263,000	1.000	0.938	0.856	0.699	0.567	0.517
264,000 – 296,000	0.993	0.931	0.853	0.693	0.566	0.516
297,000 – 330,000	0.970	0.897	0.812	0.680	0.566	0.516
331,000 – 370,000	0.946	0.860	0.768	0.672	0.565	0.515
371,000 – 410,000	0.946	0.860	0.768	0.671	0.565	0.515
411,000 – 450,000	0.944	0.860	0.767	0.671	0.564	0.514
451,000 – 500,000	0.920	0.833	0.726	0.670	0.564	0.514
501,000 – 550,000	0.895	0.796	0.700	0.669	0.563	0.513
551,000 – 600,000	0.870	0.785	0.699	0.669	0.562	0.513
601,000 – 650,000	0.846	0.772	0.698	0.668	0.561	0.511
651,000 – 690,000	0.824	0.761	0.697	0.667	0.561	0.511
691,000 – 730,000	0.805	0.751	0.697	0.667	0.560	0.510
731,000 – 770,000	0.786	0.741	0.696	0.666	0.560	0.510
771,000 & above	0.767	0.731	0.694	0.666	0.559	0.509

1. DEDUCTIBLES (continued)

C. Section I – All Perils Deductibles

ALL PERILS DEDUCTIBLE OPTIONS							
DEDUCTIBLE AMOUNT	HO 00 02, HO 00 03, HO 00 05					HO 00 06	HO 00 04
	WIND/ HAIL	FIRE LIGHTNING	WATER	CRIME	ALL OTHER	ALL PERILS	ALL PERILS
$250	---	---	---	---	---	---	1.095
$500						1.000	1.000
$750						.944	.944
$1,000						.894	.894
$1,500						.839	.839
$2,000						.789	.789
$2,500	1.000	1.000	1.000	1.000	1.000	.744	.744
$5,000	0.919	0.935	0.854	0.855	0.830	.656	.656
$7,500	0.853	0.870	0.708	0.710	0.660	---	---
$10,000	0.796	0.805	0.562	0.565	0.490	---	---

2. MULTI-POLICY DISCOUNT

A multi-policy discount may be applied when **WRG** insures the Named Insured's: Homeowners, Personal Auto, Commercial Auto written as an individual entity, and/or a Personal or Farm Umbrella. If eligible for more than one of the following discounts, only the highest discount applies.

For All Forms Except HO 00 04 Combined with:	Discount
Umbrella	5%
Commercial Auto	5%
Commercial Auto and Umbrella	10%
Personal Auto	15%
Personal Auto and Commercial Auto	15%
Personal Auto and Umbrella	20%
Personal Auto, Umbrella and Commercial Auto	20%

For Form HO 00 04 Combined with:	Discount
Umbrella	5%
Commercial Auto	5%
Commercial Auto and Umbrella	10%
Personal Auto	10%
Personal Auto and Commercial Auto	10%
Personal Auto and Umbrella	15%
Personal Auto, Umbrella and Commercial Auto	15%

3. ADVANCE QUOTE DISCOUNT

A discount applies for qualifying new business that is rated 7 days or more prior to the policy effective date and will continue on subsequent renewals based on the policy age. The quote must be uploaded no later than 7 days after the effective date of the policy. New business eligibility requires prior insurance with no lapse in coverage and with no late payment in the prior 12 months.

Policy Age	Discount Factor	Policy Age	Discount Factor
0 – 2 years	.900	7 years	.970
3 years	.925	8 years	.980
4 years	.940	9 years	.990
5 years	.950	10 or more years	1.000
6 years	.960		

4. SUPERIOR CONSTRUCTION CREDIT – All Forms

Premium for a dwelling or apartment unit in a building of superior construction may be reduced by applying a factor of **.85** to the masonry construction premium.

5. AUTOMATIC BACKUP GENERATOR CREDIT

A **10% credit** may be applied to the endorsement premium for HM 04 95 Water Back Up and Sump Discharge or Overflow and/or HO 04 98 Refrigerated Property Coverage when a fully automatic backup generator powered by natural gas or propane is permanently and professionally installed at the residence premises. **Subject to Underwriting verification.**

6. AGE OF HOME PREMIUM ADJUSTMENT

FORMS HO 00 02, HO 00 03, HO 00 05 (excluding mobile homes)

A premium adjustment is applied to the policy based on the year of construction and the beginning date of the current policy term. Age zero applies to a home with the year of construction the same year or after as the beginning year of the current policy term.

AGE OF HOME	WIND/ HAIL	FIRE/ LIGHTNING	WATER	CRIME	ALL OTHER	LIABILITY
0	0.435	0.596	0.453	0.992	0.312	1.000
1	0.513	0.638	0.514	0.993	0.377	1.000
2	0.579	0.667	0.556	0.994	0.410	1.000
3	0.644	0.689	0.599	0.994	0.440	1.000
4	0.708	0.713	0.641	0.995	0.476	1.000
5	0.771	0.729	0.682	0.995	0.503	1.000
6	0.832	0.744	0.722	0.996	0.530	1.000
7	0.892	0.763	0.763	0.996	0.564	1.000
8	0.932	0.775	0.800	0.997	0.583	1.000
9	0.973	0.791	0.839	0.997	0.611	1.000
10	1.013	0.807	0.879	0.998	0.638	1.000
11	1.052	0.822	0.916	0.998	0.665	1.000
12	1.091	0.836	0.953	0.999	0.692	1.000
13	1.128	0.850	0.990	0.999	0.719	1.000
14	1.143	0.864	1.016	1.000	0.748	1.000
15	1.156	0.877	1.041	1.000	0.777	1.000
16	1.165	0.890	1.057	1.001	0.799	1.000
17	1.137	0.903	1.064	1.001	0.830	1.000
18	1.109	0.915	1.071	1.001	0.861	1.000
19	1.094	0.928	1.061	1.002	0.892	1.000
20	1.079	0.940	1.052	1.002	0.922	1.000
21	1.063	0.952	1.040	1.003	0.951	1.000
22	1.048	0.964	1.028	1.003	0.964	1.000
23	1.032	0.976	1.015	1.003	0.977	1.000
24	1.016	0.988	1.007	1.001	0.989	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000
26	0.987	1.005	0.995	0.998	1.008	1.000
27	0.974	1.009	0.990	0.996	1.014	1.000

6. AGE OF HOME PREMIUM ADJUSTMENT (continued)

AGE OF HOME	WIND/ HAIL	FIRE/ LIGHTNING	WATER	CRIME	ALL OTHER	LIABILITY
28	0.962	1.014	0.985	0.995	1.022	1.000
29	0.959	1.018	0.977	0.993	1.028	1.000
30	0.956	1.023	0.970	0.991	1.036	1.000
31	0.954	1.027	0.962	0.989	1.043	1.000
32	0.951	1.031	0.954	0.988	1.050	1.000
33	0.948	1.035	0.946	0.986	1.057	1.000
34	0.945	1.039	0.939	0.984	1.065	1.000
35	0.942	1.043	0.932	0.983	1.072	1.000
36	0.940	1.046	0.928	0.981	1.078	1.000
37	0.937	1.050	0.926	0.980	1.084	1.000
38	0.935	1.053	0.923	0.978	1.089	1.000
39	0.932	1.057	0.920	0.976	1.096	1.000
40	0.929	1.060	0.917	0.975	1.101	1.000
41	0.927	1.063	0.914	0.974	1.108	1.000
42	0.924	1.066	0.912	0.973	1.113	1.000
43	0.922	1.070	0.909	0.972	1.119	1.000
44	0.920	1.073	0.906	0.970	1.125	1.000
45	0.914	1.076	0.904	0.969	1.131	1.000
46	0.908	1.079	0.901	0.968	1.137	1.000
47	0.902	1.082	0.899	0.967	1.143	1.000
48	0.896	1.086	0.896	0.966	1.165	1.000
49	0.889	1.089	0.893	0.964	1.186	1.000
50	0.883	1.092	0.891	0.963	1.207	1.000
51	0.881	1.095	0.888	0.962	1.207	1.000
52	0.879	1.098	0.886	0.961	1.250	1.000
53	0.877	1.100	0.883	0.959	1.248	1.000
54	0.877	1.103	0.882	0.957	1.246	1.000
55	0.875	1.106	0.879	0.956	1.244	1.000
56	0.872	1.109	0.877	0.955	1.242	1.000
57	0.870	1.111	0.875	0.955	1.240	1.000
58	0.868	1.114	0.874	0.954	1.238	1.000
59	0.863	1.116	0.871	0.954	1.237	1.000
60	0.858	1.119	0.869	0.954	1.235	1.000
61	0.848	1.121	0.862	0.954	1.233	1.000
62	0.839	1.124	0.856	0.954	1.231	1.000
63	0.829	1.126	0.849	0.954	1.229	1.000
64	0.827	1.129	0.843	0.954	1.227	1.000
65	0.824	1.131	0.837	0.954	1.226	1.000
66	0.822	1.133	0.819	0.954	1.201	1.000
67	0.820	1.135	0.801	0.954	1.176	1.000

6. AGE OF HOME PREMIUM ADJUSTMENT (continued)

AGE OF HOME	WIND/ HAIL	FIRE/ LIGHTNING	WATER	CRIME	ALL OTHER	LIABILITY
68	0.817	1.138	0.783	0.954	1.151	1.000
69	0.814	1.140	0.768	0.954	1.126	1.000
70	0.812	1.142	0.753	0.954	1.101	1.000
71	0.811	1.144	0.737	0.954	1.076	1.000
72	0.809	1.146	0.732	0.954	1.074	1.000
73	0.809	1.148	0.728	0.953	1.073	1.000
74	0.807	1.150	0.724	0.953	1.072	1.000
75	0.806	1.152	0.720	0.953	1.071	1.000
76	0.803	1.154	0.715	0.953	1.071	1.000
77	0.799	1.156	0.711	0.952	1.072	1.000
78	0.796	1.159	0.707	0.952	1.072	1.000
79	0.793	1.161	0.702	0.952	1.072	1.000
80	0.789	1.163	0.698	0.951	1.072	1.000
81	0.787	1.165	0.694	0.951	1.072	1.000
82	0.785	1.167	0.684	0.947	1.073	1.000
83	0.782	1.169	0.675	0.943	1.073	1.000
84	0.780	1.171	0.665	0.940	1.073	1.000
85	0.778	1.173	0.657	0.936	1.073	1.000
86	0.776	1.175	0.647	0.932	1.073	1.000
87	0.773	1.177	0.639	0.928	1.073	1.000
88	0.771	1.178	0.630	0.925	1.073	1.000
89	0.768	1.180	0.621	0.921	1.073	1.000
90	0.766	1.182	0.613	0.917	1.073	1.000
91	0.766	1.184	0.613	0.913	1.073	1.000
92	0.765	1.186	0.612	0.910	1.073	1.000
93	0.764	1.187	0.612	0.906	1.073	1.000
94	0.764	1.189	0.613	0.903	1.073	1.000
95	0.763	1.191	0.613	0.899	1.073	1.000
96	0.762	1.193	0.613	0.895	1.073	1.000
97	0.761	1.195	0.614	0.891	1.073	1.000
98	0.761	1.196	0.615	0.888	1.073	1.000
99	0.760	1.198	0.615	0.884	1.073	1.000
100 or >	0.759	1.200	0.615	0.880	1.073	1.000

7. AGE OF ROOF PREMIUM ADJUSTMENT

Subject to certain exceptions, based on the age and type of roof*, policies that provide replacement cost loss settlement for wind or hail losses may be eligible for a discount or subject to a surcharge, as shown in the table that follows.

***Age of Roof** is the Policy Term Year minus the year the roof was installed on Cov **A** - Dwelling.

***Type of Roof** means the exterior roofing material covering the roof of Cov **A** - Dwelling.

The Declarations will indicate the age and type of roof and any percentage discount or surcharge.

A. Any Age of Roof surcharge will be removed if:

1) The roof is replaced – submit Certification of Roof Replacement HO CRR; or

2) Other than replacement cost loss settlement for wind or hail losses is selected – see **E.** that follows.

B. Age of Roof and Type of Roof is required on all new business.

C. For New and Renewal Business:
Use the Age of Roof factor corresponding to the year of roofing update, up to a maximum of 20 years. When no year of roofing update is available, use an Age of Roof factor corresponding to the year of construction of Coverage A – Dwelling if the dwelling is less than 20 years old.

D. Apply the appropriate factor from the table below to the premium calculation.

Type Of Roof*							
TILE, CONCRETE, SLATE				ALL OTHER			
Age of Roof		Age of Roof		Age of Roof		Age of Roof	
0	0.607	10	0.944	0	0.644	10	1.000
1	0.614	11	1.012	1	0.652	11	1.072
2	0.621	12	1.059	2	0.660	12	1.125
3	0.628	13	1.070	3	0.668	13	1.148
4	0.635	14	1.116	4	0.679	14	1.207
5	0.646	15	1.117	5	0.691	15	1.216
6	0.715	16	1.122	6	0.764	16	1.230
7	0.764	17	1.127	7	0.815	17	1.244
8	0.803	18	1.193	8	0.854	18	1.324
9	0.861	19	1.259	9	0.913	19	1.404
		20+	1.233			20+	1.390

E. Exceptions
Age of Roof factors do not apply to Form HO 00 04, Form HO 00 06, to mobile homes or to policies endorsed with Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing (HM 06 46), Actual Cash Value Loss Settlement (HM 01 23), or Dwelling Under Construction (HM 01 26).

8. RENEWAL DISCOUNT

A discount applies to all eligible homeowner policies based on the following qualifications:

A. Policy must have been continuously in force with Western Reserve Group for at least three years.

B. Starting with the fourth year a discount will be applied at each subsequent renewal as long as coverage has remained continuous through the preceding term. The following discount factors apply based on policy age:

Policy Age	Discount Factor
3 years	.970
4 years	.950
5 years	.930
6 years	.920
7 years	.910
8 years	.900
9 years	.890
10 or more years	.880

9. LOSS EXPERIENCE ADJUSTMENT – All Forms

A loss experience adjustment factor applies to all new and renewal business based on the number of claims with any payment made in the last 5 years for each category shown below. The factor applies regardless of the amount paid or if the claim is still open.

The experience period is the 5 years immediately preceding the effective date of the application or preparation of the renewal. It includes all weather, non-weather related, catastrophic and non-catastrophic claims.

The zero claims factor will apply until the insured has a claim with a payment made for that category. A factor for one or more claims will apply until the claim with any payment made exceeds 5 years old. The factors are only adjusted at renewal.

We will determine the information necessary to assign the proper loss experience adjustment from any one or a combination of the following:

a. The application;

b. Our Company records; and/or

c. CLUE reports.

Number of Claims in Last 5 Years*							Bi-Peril Factors					
Total Claims	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability
0	0	0	0	0	0	0	0.925	0.782	0.755	0.673	0.673	0.777
1	1	0	0	0	0	0	1	0.782	0.755	0.673	0.673	0.777
1	0	1	0	0	0	0	0.925	1	0.755	0.673	0.673	0.777
1	0	0	1	0	0	0	0.925	0.782	1	0.673	0.673	0.777
1	0	0	0	1	0	0	0.925	0.782	0.755	1	0.673	0.777
1	0	0	0	0	1	0	0.925	0.782	0.755	0.673	1	0.777
1	0	0	0	0	0	1	0.925	0.782	0.755	0.673	0.673	1
2	1	1	0	0	0	0	1.25	1.25	0.755	0.673	0.673	0.777

9. LOSS EXPERIENCE ADJUSTMENT – All Forms (continued)

Number of Claims in Last 5 Years*							Bi-Peril Factors					
Total Claims	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability
2	1	0	1	0	0	0	1.115	0.782	1.115	0.673	0.673	0.777
2	1	0	0	1	0	0	1.25	0.782	0.755	1.25	0.673	0.777
2	1	0	0	0	1	0	1.109	0.782	0.755	0.673	1.109	0.777
2	1	0	0	0	0	1	1.25	0.782	0.755	0.673	0.673	1.25
2	0	1	1	0	0	0	0.925	1.25	1.25	0.673	0.673	0.777
2	0	1	0	1	0	0	0.925	1.25	0.755	1.25	0.673	0.777
2	0	1	0	0	1	0	0.925	1.25	0.755	0.673	1.25	0.777
2	0	1	0	0	0	1	0.925	1.25	0.755	0.673	0.673	1.25
2	0	0	1	1	0	0	0.925	0.782	1.25	1.25	0.673	0.777
2	0	0	1	0	1	0	0.925	0.782	1.155	0.673	1.155	0.777
2	0	0	1	0	0	1	0.925	0.782	1.25	0.673	0.673	1.25
2	0	0	0	1	1	0	0.925	0.782	0.755	1.25	1.25	0.777
2	0	0	0	1	0	1	0.925	0.782	0.755	1.25	0.673	1.25
2	0	0	0	0	1	1	0.925	0.782	0.755	0.673	1.25	1.25
2	2	0	0	0	0	0	1.075	0.782	0.755	0.673	0.673	0.777
2	0	2	0	0	0	0	0.925	1.25	0.755	0.673	0.673	0.777
2	0	0	2	0	0	0	0.925	0.782	1.162	0.673	0.673	0.777
2	0	0	0	2	0	0	0.925	0.782	0.755	1.344	0.673	0.777
2	0	0	0	0	2	0	0.925	0.782	0.755	0.673	1.139	0.777
2	0	0	0	0	0	2	0.925	0.782	0.755	0.673	0.673	1.25
3+	3+	0	0	0	0	0	1.469	0.782	0.755	0.673	0.673	0.777
3+	0	3+	0	0	0	0	0.925	1.344	0.755	0.673	0.673	0.777
3+	0	0	3+	0	0	0	0.925	0.782	1.653	0.673	0.673	0.777
3+	0	0	0	3+	0	0	0.925	0.782	0.755	1.748	0.673	0.777
3+	0	0	0	0	3+	0	0.925	0.782	0.755	0.673	1.561	0.777
3+	0	0	0	0	0	3+	0.925	0.782	0.755	0.673	0.673	1.344
3+	1+	1+	0	0	0	0	1.344	1.344	0.755	0.673	0.673	0.777
3+	1+	0	1+	0	0	0	1.344	0.782	1.344	0.673	0.673	0.777
3+	1+	0	0	1+	0	0	1.344	0.782	0.755	1.344	0.673	0.777
3+	1+	0	0	0	1+	0	1.344	0.782	0.755	0.673	1.344	0.777
3+	1+	0	0	0	0	1+	1.344	0.782	0.755	0.673	0.673	1.344
3+	0	1+	1+	0	0	0	0.925	1.453	1.453	0.673	0.673	0.777
3+	0	1+	0	1+	0	0	0.925	1.344	0.755	1.344	0.673	0.777
3+	0	1+	0	0	1+	0	0.925	1.468	0.755	0.673	1.468	0.777
3+	0	1+	0	0	0	1+	0.925	1.344	0.755	0.673	0.673	1.344
3+	0	0	1+	1+	0	0	0.925	0.782	1.453	1.453	0.673	0.777

9. LOSS EXPERIENCE ADJUSTMENT – All Forms (continued)

Number of Claims in Last 5 Years*							Bi-Peril Factors					
Total Claims	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability
3+	0	0	1+	0	1+	0	0.925	0.782	1.406	0.673	1.406	0.777
3+	0	0	1+	0	0	1+	0.925	0.782	1.344	0.673	0.673	1.344
3+	0	0	0	1+	1+	0	0.925	0.782	0.755	1.406	1.406	0.777
3+	0	0	0	1+	0	1+	0.925	0.782	0.755	1.344	0.673	1.344
3+	0	0	0	0	1+	1+	0.925	0.782	0.755	0.673	1.344	1.344
3+	1+	1+	1+	0	0	0	1.25	1.25	1.25	0.673	0.673	0.777
3+	1+	1+	0	1+	0	0	1.344	1.344	0.755	1.344	0.673	0.777
3+	1+	1+	0	0	1+	0	1.25	1.25	0.755	0.673	1.25	0.777
3+	1+	1+	0	0	0	1+	1.25	1.25	0.755	0.673	0.673	1.25
3+	1+	0	1+	1+	0	0	1.344	0.782	1.344	1.344	0.673	0.777
3+	1+	0	1+	0	1+	0	1.25	0.782	1.25	0.673	1.25	0.777
3+	1+	0	1+	0	0	1+	1.25	0.782	1.25	0.673	0.673	1.25
3+	1+	0	0	1+	1+	0	1.344	0.782	0.755	1.344	1.344	0.777
3+	1+	0	0	1+	0	1+	1.344	0.782	0.755	1.344	0.673	1.344
3+	1+	0	0	0	1+	1+	1.25	0.782	0.755	0.673	1.25	1.25
3+	0	1+	1+	1+	0	0	0.925	1.25	1.25	1.25	0.673	0.777
3+	0	1+	1+	0	1+	0	0.925	1.25	1.25	0.673	1.25	0.777
3+	0	1+	1+	0	0	1+	0.925	1.344	1.344	0.673	0.673	1.344
3+	0	1+	0	1+	1+	0	0.925	1.25	0.755	1.25	1.25	0.777
3+	0	1+	0	1+	0	1+	0.925	1.344	0.755	1.344	0.673	1.344
3+	0	1+	0	0	1+	1+	0.925	1.344	0.755	0.673	1.344	1.344
3+	0	0	1+	1+	1+	0	0.925	0.782	1.25	1.25	1.25	0.777
3+	0	0	1+	1+	0	1+	0.925	0.782	1.344	1.344	0.673	1.344
3+	0	0	1+	0	1+	1+	0.925	0.782	1.344	0.673	1.344	1.344
3+	0	0	0	1+	1+	1+	0.925	0.782	0.755	1.344	1.344	1.344
3+	1+	1+	1+	1+	0	0	1.344	1.344	1.344	1.344	0.673	0.777
3+	1+	1+	1+	0	1+	0	1.25	1.25	1.25	0.673	1.25	0.777
3+	1+	1+	1+	0	0	1+	1.344	1.344	1.344	0.673	0.673	1.344
3+	1+	1+	0	1+	1+	0	1.344	1.344	0.755	1.344	1.344	0.777
3+	1+	1+	0	1+	0	1+	1.344	1.344	0.755	1.344	0.673	1.344
3+	1+	1+	0	0	1+	1+	1.344	1.344	0.755	0.673	1.344	1.344
3+	1+	0	1+	1+	1+	0	1.344	0.782	1.344	1.344	1.344	0.777
3+	1+	0	1+	1+	0	1+	1.344	0.782	1.344	1.344	0.673	1.344
3+	1+	0	1+	0	1+	1+	1.25	0.782	1.25	0.673	1.25	1.25

9. LOSS EXPERIENCE ADJUSTMENT – All Forms (continued)

Number of Claims in Last 5 Years*							Bi-Peril Factors					
Total Claims	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability	Wind / Hail	Fire / Lightning	Water	Crime	All Other	Liability
3+	1+	0	0	1+	1+	1+	1.344	0.782	0.755	1.344	1.344	1.344
3+	0	1+	1+	1+	1+	0	0.925	1.344	1.344	1.344	1.344	0.777
3+	0	1+	1+	1+	0	1+	0.925	1.344	1.344	1.344	0.673	1.344
3+	0	1+	1+	0	1+	1+	0.925	1.344	1.344	0.673	1.344	1.344
3+	0	1+	0	1+	1+	1+	0.925	1.344	0.755	1.344	1.344	1.344
3+	0	0	1+	1+	1+	1+	0.925	0.782	1.344	1.344	1.344	1.344
3+	1+	1+	1+	1+	1+	0	1.344	1.344	1.344	1.344	1.344	0.777
3+	1+	1+	1+	1+	0	1+	1.344	1.344	1.344	1.344	0.673	1.344
3+	1+	1+	1+	0	1+	1+	1.344	1.344	1.344	0.673	1.344	1.344
3+	1+	1+	0	1+	1+	1+	1.344	1.344	0.755	1.344	1.344	1.344
3+	1+	0	1+	1+	1+	1+	1.344	0.782	1.344	1.344	1.344	1.344
3+	0	1+	1+	1+	1+	1+	0.925	1.344	1.344	1.344	1.344	1.344
3+	1+	1+	1+	1+	1+	1+	1.344	1.344	1.344	1.344	1.344	1.344

* More than 2 claims require Underwriting approval prior to binding

10. MORTGAGE FREE DISCOUNT – **FORMS HO 00 02, HO 00 03 and HO 00 05** (excluding mobile homes)

A discount will apply to new and renewal business, if the insured location does not have a mortgage. This discount does not apply when a Home Equity loan or land contract agreement is present.

Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
0.925	0.887	0.950	0.962	0.950	0.962

Note: A mid-term change resulting in the removal or addition of this discount will not affect the premium until the subsequent policy term.

11. TRANSFER DISCOUNT

The Transfer Discount is available to new business that is part of an agency agreement to transfer a book of business to the Western Reserve Group. Use of the Transfer Discount requires:

1. A prior agreement with the agency and Western Reserve Group for the transfer; and
2. The current insuring company of the agency's book of business is not affiliated with Western Reserve Group; and
3. The total volume of the transfer is $50,000 or more; and
4. The agency's book of business being transferred has acceptable loss experience.

A. Discount Level Calculation:

1. The difference between the Western Reserve Group premium and the former company's premium is calculated:
   - **a.** Level One applies when the difference is between: + 0.1% and + 5.0%
   - **b.** Level Two applies when the difference is between: + 5.1% and +10.0%
   - **c.** Level Three applies when the difference is between: +10.1% and +15.0%
   - **d.** Level Four applies when the difference is greater than: +15.1%

   The Transfer Discount is not available if the Western Reserve Group premium is less than the former company's premium.

B. Transfer Discount Factor:

1. The Transfer Discount Factor applies to all coverages except; Mine Subsidence, Wood (Or Other Solid Fuel) Burning System, Personal Cyber and Identity Fraud Coverage and Equipment Breakdown Enhancement endorsements.
2. The Transfer Discount Factor reduces annually over a period of four years or until the factor reaches 1.000 as long as coverage remains in force without lapse.

a.	Level One:	0.950 @ new business inception 0.950 @ first annual renewal 1.000 @ second annual renewal
b.	Level Two:	0.900 @ new business inception 0.900 @ first annual renewal 0.970 @ second annual renewal 1.000 @ third annual renewal
c.	Level Three:	0.850 @ new business inception 0.850 @ first annual renewal 0.915 @ second annual renewal 0.980 @ third annual renewal 1.000 @ fourth annual renewal
d.	Level Four:	0.800 @ new business inception 0.800 @ first annual renewal 0.867 @ second annual renewal 0.934 @ third annual renewal 1.000 @ fourth annual renewal

12. POOL AND TRAMPOLINE SURCHARGES

A flat surcharge is applied to the policy premium for the increased exposure arising from an aboveground or inground swimming pool and/or trampoline on the residence premises.

Pool Surcharge: $25 **Trampoline Surcharge: $50**

13. INSURANCE SCORE

A consumer report obtained from LexisNexis Risk Solutions, Inc. will return the Insurance Score, which will determine the applicable Insurance Score Factor.

When a consumer report is obtained for the first and second named insured on a policy, we will use the better of the two scores to determine the Insurance Score Factor.

The Insurance Score Factor table is shown on the next page.

<u>Adjusted Insurance Score Factor – Renewals Only</u>

If the Insurance Score Factor of the renewal policy is more than 5% higher than the Insurance Score Factor of the expiring policy, the Insurance Score Factor used to rate the renewal policy will be adjusted to be only 5% higher than expiring policy.

Calculation of Homeowner Adjusted Insurance Score Factor

(A) Expiring Insurance Score Factor (Actual, or Adjusted Factor if applicable)
(B) Renewal Insurance Score Factor
(C) Insurance Score Factor Ratio = (B)/(A)
(D) Maximum Insurance Score Factor Ratio = 1.050
(E) If (C) >= (D), then Adjusted Insurance Score Factor = (A) * (D)
If (C) < (D), then Actual Insurance Score Factor = (B)

13. INSURANCE SCORE (continued)

Score	Factor	Score	Factor	Score	Factor	Score	Factor	Score	Factor	Score	Factor
200-535	2.306	575	1.746	615	1.550	655	1.354	695	1.158	735	1.086
536	2.294	576	1.742	616	1.546	656	1.350	696	1.154	736	1.085
537	2.278	577	1.737	617	1.541	657	1.345	697	1.149	737	1.084
538	2.263	578	1.732	618	1.536	658	1.340	698	1.144	738	1.082
539	2.247	579	1.727	619	1.531	659	1.335	699	1.139	739	1.081
540	2.232	580	1.722	620	1.526	660	1.330	700	1.134	740	1.079
541	2.216	581	1.717	621	1.521	661	1.325	701	1.129	741	1.078
542	2.201	582	1.712	622	1.516	662	1.320	702	1.128	742	1.077
543	2.186	583	1.707	623	1.511	663	1.315	703	1.127	743	1.075
544	2.171	584	1.702	624	1.506	664	1.310	704	1.126	744	1.074
545	2.156	585	1.697	625	1.501	665	1.305	705	1.125	745	1.072
546	2.142	586	1.693	626	1.497	666	1.301	706	1.124	746	1.071
547	2.126	587	1.688	627	1.492	667	1.296	707	1.122	747	1.069
548	2.111	588	1.683	628	1.487	668	1.291	708	1.121	748	1.068
549	2.097	589	1.678	629	1.482	669	1.286	709	1.120	749	1.066
550	2.083	590	1.673	630	1.477	670	1.281	710	1.119	750	1.065
551	2.069	591	1.668	631	1.472	671	1.276	711	1.118	751	1.063
552	2.055	592	1.663	632	1.467	672	1.271	712	1.116	752	1.062
553	2.041	593	1.658	633	1.462	673	1.266	713	1.115	753	1.060
554	2.027	594	1.653	634	1.457	674	1.261	714	1.114	754	1.059
555	2.013	595	1.648	635	1.452	675	1.256	715	1.113	755	1.057
556	1.999	596	1.644	636	1.448	676	1.252	716	1.112	756	1.056
557	1.986	597	1.639	637	1.443	677	1.247	717	1.110	757	1.054
558	1.971	598	1.634	638	1.438	678	1.242	718	1.109	758	1.053
559	1.956	599	1.629	639	1.433	679	1.237	719	1.108	759	1.051
560	1.941	600	1.624	640	1.428	680	1.232	720	1.106	760	1.050
561	1.927	601	1.619	641	1.423	681	1.227	721	1.105	761	1.048
562	1.908	602	1.614	642	1.418	682	1.222	722	1.104	762	1.047
563	1.890	603	1.609	643	1.413	683	1.217	723	1.103	763	1.045
564	1.872	604	1.604	644	1.408	684	1.212	724	1.101	764	1.044
565	1.852	605	1.599	645	1.403	685	1.207	725	1.100	765	1.042
566	1.837	606	1.595	646	1.399	686	1.203	726	1.099	766	1.040
567	1.820	607	1.590	647	1.394	687	1.198	727	1.097	767	1.039
568	1.805	608	1.585	648	1.389	688	1.193	728	1.096	768	1.037
569	1.788	609	1.580	649	1.384	689	1.188	729	1.095	769	1.036
570	1.771	610	1.575	650	1.379	690	1.183	730	1.093	770	1.034
571	1.766	611	1.570	651	1.374	691	1.178	731	1.092	771	1.033
572	1.761	612	1.565	652	1.369	692	1.173	732	1.091	772	1.031
573	1.756	613	1.560	653	1.364	693	1.168	733	1.089	773	1.029
574	1.751	614	1.555	654	1.359	694	1.163	734	1.088	774	1.028

13. INSURANCE SCORE (continued)

Score	Factor	Score	Factor	Score	Factor	Score	Factor	Score	Factor
775	1.026	815	0.959	855	0.890	895	0.822	935	0.759
776	1.025	816	0.958	856	0.888	896	0.820	936	0.758
777	1.023	817	0.956	857	0.886	897	0.818	937	0.756
778	1.021	818	0.954	858	0.884	898	0.817	938	0.755
779	1.020	819	0.952	859	0.883	899	0.815	939	0.753
780	1.018	820	0.951	860	0.881	900	0.813	940	0.752
781	1.016	821	0.949	861	0.879	901	0.812	941	0.750
782	1.015	822	0.947	862	0.878	902	0.810	942	0.749
783	1.013	823	0.945	863	0.876	903	0.808	943	0.748
784	1.012	824	0.944	864	0.874	904	0.807	944-997	0.746
785	1.010	825	0.942	865	0.872	905	0.805	998	1.000
786	1.008	826	0.940	866	0.871	906	0.804	999	1.000
787	1.007	827	0.938	867	0.869	907	0.802		
788	1.005	828	0.937	868	0.867	908	0.800		
789	1.003	829	0.935	869	0.865	909	0.799		
790	1.002	830	0.933	870	0.864	910	0.797		
791	1.000	831	0.931	871	0.862	911	0.796		
792	0.998	832	0.930	872	0.860	912	0.794		
793	0.997	833	0.928	873	0.859	913	0.793		
794	0.995	834	0.926	874	0.857	914	0.791		
795	0.993	835	0.925	875	0.855	915	0.789		
796	0.992	836	0.923	876	0.853	916	0.788		
797	0.990	837	0.921	877	0.852	917	0.786		
798	0.988	838	0.919	878	0.850	918	0.785		
799	0.987	839	0.918	879	0.848	919	0.783		
800	0.985	840	0.916	880	0.847	920	0.782		
801	0.983	841	0.914	881	0.845	921	0.780		
802	0.981	842	0.912	882	0.843	922	0.779		
803	0.980	843	0.911	883	0.842	923	0.777		
804	0.978	844	0.909	884	0.840	924	0.775		
805	0.976	845	0.907	885	0.838	925	0.774		
806	0.975	846	0.905	886	0.837	926	0.772		
807	0.973	847	0.904	887	0.835	927	0.771		
808	0.971	848	0.902	888	0.833	928	0.769		
809	0.970	849	0.900	889	0.832	929	0.768		
810	0.968	850	0.898	890	0.830	930	0.766		
811	0.966	851	0.897	891	0.828	931	0.765		
812	0.964	852	0.895	892	0.827	932	0.763		
813	0.963	853	0.893	893	0.825	933	0.762		
814	0.961	854	0.891	894	0.823	934	0.761		

Reserved For Future Use

WRG Advantage® Homeowners Policy Program

HO 00 03 - ANNUAL KEY PREMIUMS - $2500 DEDUCTIBLE

1. Select KEY PREMIUMS for HO 00 03 for applicable Territory below.
Note: To calculate **HO 00 05** multiply applicable KEY PREMIUMS by **1.10** factor, or to calculate **HO 00 02** multiply by **0.95** factor. Round KEY PREMIUMS to the nearest whole dollar.

2. Multiply result by applicable PROTECTION/CONSTRUCTION FACTORS Rates - Page 3 and round to nearest whole dollar.

3. Multiply result by KEY FACTORS for applicable Coverage A Amount from table on Rates - Page 4 & 5 and round to nearest whole dollar.

4. To calculate BASE PREMIUM multiply result by applicable Premium Adjustment and Deductible factors and round to nearest whole dollar after each step. .

County of	Territory	Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
Adams	1	564	418	128	44	41	8
Allen	2	518	311	146	42	41	7
Ashland	3	510	306	142	37	37	8
Ashtabula	4	336	332	138	37	39	9
Athens	5	546	344	143	45	47	7
Auglaize	6	600	295	142	40	39	7
Belmont	7	490	368	151	43	41	7
Brown	8	745	386	171	43	40	8
Butler	9	557	320	150	50	44	7
Carroll	10	481	385	137	42	37	11
Champaign	11	641	348	136	40	37	7
Clark	12	745	368	145	45	40	7
Clermont	13	681	336	174	40	40	8
Clinton	14	668	393	159	41	40	7
Columbiana	15	418	337	148	41	41	8
Coshocton	16	501	344	123	41	43	7
Crawford	17	518	296	149	39	39	7
Cuyahoga	18	499	287	163	39	36	6
Darke	19	698	320	133	39	40	8
Defiance	20	487	296	129	39	39	7
Delaware	21	700	269	173	38	37	7
Erie	22	479	304	130	40	38	9
Fairfield	23	551	283	158	51	36	6
Fayette	24	617	325	132	41	45	7
Franklin	25	783	237	179	45	37	7
Fulton	26	479	317	138	39	40	8
Gallia	27	592	398	135	46	39	7
Geauga	28	464	255	137	26	34	7
Green	29	581	319	153	43	42	6
Guernsey	30	498	374	136	42	41	7
Hamilton	31	531	260	157	39	32	6
Hancock	32	558	279	137	40	39	6
Hardin	33	542	309	140	38	38	7
Harrison	34	533	426	140	41	38	8
Henry	35	517	320	121	38	39	7
Highland	36	659	378	140	43	40	8
Hocking	37	585	406	126	43	45	9
Holmes	38	532	340	131	39	40	7
Huron	39	428	305	160	38	35	9
Jackson	40	575	375	137	44	40	7
Jefferson	41	429	357	147	46	41	8
Knox	42	560	348	147	42	40	8
Lake	43	327	252	138	27	39	7
Lawrence	44	529	350	138	47	42	7

HO 00 03 - ANNUAL KEY PREMIUMS - $ 2500 DEDUCTIBLE (continued)

County of	Territory	Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
Licking	45	544	348	146	43	42	7
Logan	46	700	329	151	40	38	7
Lorain	47	402	203	140	41	31	8
Lucas	48	418	289	132	46	34	8
Madison	49	699	244	146	45	35	6
Mahoning	50	480	328	139	39	42	9
Marion	51	524	301	154	42	43	7
Medina	52	453	237	149	28	37	7
Meigs	53	559	397	136	49	39	8
Mercer	54	656	320	146	39	40	7
Miami	55	657	299	145	41	39	7
Monroe	56	544	400	134	40	36	8
Montgomery	57	615	353	222	44	40	6
Morgan	58	577	401	132	43	37	8
Morrow	59	513	337	139	41	38	8
Muskingum	60	503	363	150	45	42	7
Noble	61	520	372	130	41	38	8
Ottawa	62	497	310	133	39	37	9
Paulding	63	573	351	138	40	39	8
Perry	64	569	410	130	44	41	8
Pickaway	65	566	278	139	37	37	6
Pike	66	561	412	149	48	39	7
Portage	67	597	276	149	28	39	7
Preble	68	646	356	136	40	39	7
Putnam	69	544	340	127	39	39	7
Richland	70	529	297	150	40	39	7
Ross	71	540	367	140	46	41	7
Sandusky	72	451	290	145	40	40	9
Scioto	73	521	363	142	47	42	7
Seneca	74	534	310	141	41	42	8
Shelby	75	655	295	149	39	40	7
Stark	76	641	269	123	51	38	8
Summit	77	633	254	124	45	30	6
Trumbull	78	483	321	142	47	40	7
Tuscarawas	79	504	304	147	40	41	7
Union	80	752	386	152	40	35	7
Van Wert	81	546	306	134	39	42	7
Vinton	82	591	415	138	46	39	8
Warren	83	719	338	194	39	41	8
Washington	84	478	344	136	43	41	7
Wayne	85	531	315	156	39	40	7
Williams	86	498	301	134	37	39	7
Wood	87	412	312	153	42	39	8
Wyandot	88	539	332	143	39	38	7

City of	Territory	Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
Akron	89	615	299	163	60	42	8
Cincinnati	90	531	288	142	48	33	7
Cleveland	91	444	308	155	54	40	9
Columbus	92	667	314	151	83	43	7
Dayton	93	953	437	230	60	47	7
Toledo	94	377	403	149	46	40	9

PROTECTION/CONSTRUCTION FACTORS – HO 00 02, HO 00 03, HO 00 05 (excluding mobile homes)

Construction	Protection Class	Wind/Hail	Fire/ Lightning	Water	Crime	All Other	Liability
Frame	1	1.000	0.789	1.000	1.000	1.000	1.000
	2	1.000	0.843	1.000	1.000	1.000	1.000
	3	1.000	0.898	1.000	1.000	1.000	1.000
	4	1.000	0.950	1.000	1.000	1.000	1.000
	5	1.000	1.000	1.000	1.000	1.000	1.000
	6	1.000	1.116	1.000	1.000	1.000	1.000
	7	1.012	1.275	1.012	1.012	1.012	1.062
	8	1.046	1.368	1.046	1.046	1.046	1.097
	8B	1.116	1.547	1.116	1.203	1.116	1.170
	9	1.116	1.675	1.116	1.203	1.116	1.170
	10	1.189	2.000	1.189	1.282	1.189	1.247
	1X-5X 1Y-5Y	1.116	1.132	1.116	1.203	1.116	1.170
	6X, 7X 6Y, 7Y	1.116	1.349	1.116	1.203	1.116	1.170
	8X	1.116	1.675	1.116	1.203	1.116	1.170
	8Y	1.116	1.547	1.116	1.203	1.116	1.170
	10W	1.116	1.942	1.116	1.203	1.116	1.170
Masonry	1	0.900	0.647	0.900	0.924	0.900	0.900
	2	0.900	0.691	0.900	0.924	0.900	0.900
	3	0.900	0.735	0.900	0.924	0.900	0.900
	4	0.900	0.777	0.900	0.924	0.900	0.900
	5	0.900	0.819	0.900	0.924	0.900	0.900
	6	0.900	0.914	0.900	0.924	0.900	0.900
	7	0.912	0.995	0.912	0.937	0.912	0.957
	8	0.924	1.047	0.924	0.949	0.924	0.969
	8B	0.996	1.197	0.996	1.102	0.996	1.044
	9	0.996	1.295	0.996	1.102	0.996	1.044
	10	1.047	1.526	1.047	1.159	1.047	1.099
	1X-5X 1Y-5Y	0.996	0.876	0.996	1.102	0.996	1.044
	6X, 7X 6Y, 7Y	0.996	1.034	0.996	1.102	0.996	1.044
	8X	0.996	1.295	0.996	1.102	0.996	1.044
	8Y	0.996	1.197	0.996	1.102	0.996	1.044
	10W	0.996	1.487	0.996	1.102	0.996	1.044

Superior Construction
Refer to Premium Adjustments Rule **4.** for calculating premium of a superior construction dwelling.

KEY FACTORS – HO 00 02, HO 00 03, HO 00 05 (excluding mobile homes)

Coverage A Amount	Wind/Hail	Fire/ Lightning	Water	Crime	All Other	Liability
85,000	0.915	0.937	0.885	0.921	0.882	0.923
90,000	0.944	0.958	0.923	0.948	0.922	0.949
95,000	0.972	0.979	0.962	0.974	0.961	0.974
100,000	1.000	1.000	1.000	1.000	1.000	1.000
105,000	1.026	1.021	1.034	1.023	1.035	1.024
110,000	1.053	1.043	1.068	1.047	1.071	1.049
115,000	1.079	1.064	1.102	1.070	1.107	1.072
120,000	1.105	1.085	1.137	1.093	1.142	1.096
125,000	1.130	1.106	1.171	1.116	1.178	1.119
130,000	1.155	1.128	1.205	1.138	1.214	1.143
135,000	1.181	1.149	1.239	1.160	1.249	1.166
140,000	1.205	1.170	1.273	1.181	1.285	1.188
145,000	1.230	1.191	1.307	1.203	1.321	1.211
150,000	1.250	1.213	1.334	1.220	1.250	1.192
155,000	1.280	1.234	1.375	1.246	1.393	1.256
160,000	1.305	1.255	1.410	1.269	1.429	1.279
165,000	1.330	1.276	1.445	1.289	1.466	1.301
170,000	1.355	1.298	1.479	1.311	1.502	1.324
175,000	1.380	1.319	1.513	1.332	1.539	1.346
180,000	1.403	1.340	1.547	1.351	1.574	1.368
185,000	1.427	1.361	1.581	1.372	1.611	1.388
190,000	1.451	1.383	1.615	1.391	1.646	1.409
195,000	1.474	1.404	1.648	1.411	1.682	1.430
200,000	1.502	1.425	1.688	1.435	1.725	1.455
205,000	1.521	1.446	1.715	1.450	1.754	1.472
210,000	1.545	1.468	1.750	1.470	1.791	1.493
215,000	1.569	1.489	1.785	1.490	1.828	1.515
220,000	1.593	1.510	1.819	1.510	1.865	1.536
225,000	1.617	1.531	1.854	1.530	1.902	1.557
230,000	1.640	1.553	1.888	1.549	1.938	1.577
235,000	1.663	1.574	1.922	1.567	1.976	1.598
240,000	1.686	1.595	1.956	1.587	2.012	1.618
245,000	1.710	1.616	1.991	1.605	2.049	1.639
250,000	1.733	1.638	2.025	1.624	2.087	1.659
255,000	1.756	1.659	2.060	1.643	2.124	1.679
260,000	1.779	1.680	2.094	1.661	2.162	1.700
265,000	1.803	1.701	2.130	1.679	2.200	1.721
270,000	1.826	1.723	2.164	1.698	2.237	1.741
275,000	1.850	1.744	2.199	1.717	2.275	1.762
280,000	1.872	1.765	2.234	1.735	2.313	1.781
285,000	1.896	1.786	2.270	1.753	2.351	1.802
290,000	1.919	1.808	2.304	1.771	2.390	1.822
295,000	1.942	1.829	2.340	1.790	2.428	1.842
300,000	1.965	1.850	2.374	1.807	2.466	1.862

KEY FACTORS – HO 00 02, HO 00 03, HO 00 05 (continued)

Coverage A Amount	Wind/Hail	Fire/ Lightning	Water	Crime	All Other	Liability
305,000	1.989	1.871	2.411	1.826	2.506	1.883
310,000	2.013	1.893	2.448	1.845	2.546	1.904
315,000	2.037	1.914	2.485	1.864	2.586	1.925
320,000	2.061	1.935	2.521	1.882	2.627	1.946
325,000	2.085	1.956	2.558	1.901	2.668	1.967
330,000	2.110	1.978	2.595	1.920	2.709	1.987
335,000	2.134	1.999	2.632	1.939	2.750	2.008
340,000	2.158	2.020	2.670	1.957	2.791	2.029
345,000	2.182	2.041	2.707	1.975	2.832	2.050
350,000	2.204	2.063	2.745	1.994	2.874	2.071
355,000	2.219	2.084	2.782	2.012	2.915	2.092
360,000	2.234	2.105	2.819	2.029	2.956	2.112
365,000	2.249	2.126	2.857	2.048	2.999	2.133
370,000	2.264	2.148	2.895	2.066	3.042	2.154
375,000	2.279	2.169	2.934	2.084	3.085	2.174
380,000	2.294	2.190	2.972	2.102	3.127	2.195
385,000	2.309	2.211	3.010	2.120	3.170	2.216
390,000	2.324	2.233	3.048	2.137	3.213	2.237
395,000	2.339	2.254	3.086	2.155	3.255	2.257
400,000	2.354	2.275	3.124	2.173	3.298	2.277
405,000	2.369	2.296	3.165	2.191	3.346	2.299
410,000	2.384	2.318	3.207	2.209	3.393	2.321
415,000	2.399	2.339	3.248	2.228	3.440	2.343
420,000	2.414	2.360	3.290	2.246	3.488	2.365
425,000	2.429	2.381	3.331	2.264	3.536	2.387
430,000	2.444	2.403	3.372	2.283	3.583	2.409
435,000	2.459	2.424	3.413	2.301	3.630	2.430
440,000	2.474	2.445	3.455	2.319	3.677	2.452
445,000	2.489	2.466	3.496	2.337	3.725	2.474
450,000	2.504	2.488	3.537	2.356	3.772	2.495
455,000	2.519	2.509	3.578	2.374	3.819	2.517
460,000	2.534	2.530	3.619	2.392	3.867	2.539
465,000	2.549	2.551	3.662	2.410	3.914	2.560
470,000	2.564	2.573	3.703	2.428	3.962	2.582
475,000	2.579	2.594	3.744	2.446	4.009	2.603
480,000	2.594	2.615	3.787	2.465	4.059	2.627
485,000	2.609	2.636	3.831	2.485	4.108	2.649
490,000	2.624	2.658	3.874	2.503	4.158	2.672
495,000	2.639	2.679	3.917	2.523	4.207	2.695
500,000	2.654	2.700	3.961	2.542	4.256	2.718
Contact Underwriting for limits not shown						

1. Select appropriate KEY PREMIUMS from the table below.
   Note: To calculate **HO 00 06** with **HO 17 31** multiply by **1.20** factor and round to nearest whole dollar.
2. Multiply by applicable PROTECTION/CONSTRUCTION FACTORS and round to nearest whole dollar.
3. Multiply result by KEY FACTORS for applicable Coverage C amount and round to nearest whole dollar.
4. To calculate BASE PREMIUM with $500 deductible, multiply result by applicable Premium Adjustment factors and round to nearest whole dollar after each step. Refer to PREMIUM CALCULATION page.

HO 00 06 – ANNUAL KEY PREMIUMS - $500 DEDUCTIBLE

Effective: 8-1-26 New and Renewal

County of	Territory	Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
All	**1 to 88**	4	17	16	16	6	8

City of*	Territory	Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
Akron	**89**	4	17	16	16	6	8
Cincinnati	**90**	4	17	16	16	6	8
Cleveland	**91**	4	17	16	16	6	8
Columbus	**92**	4	17	16	16	6	8
Dayton	**93**	4	17	16	16	6	8
Toledo	**94**	4	17	16	16	6	8

* Select Key Premiums from County table, except when specific City is shown

HO 00 06 – PROTECTION/CONSTRUCTION FACTORS

Effective: 7-1-21 New and Renewal

Construction	Protection Class	Fire/ Lightning	All Other	Construction	Protection Class	Fire/ Lightning	All Other
Frame	**1**	0.955	0.955	**Masonry**	**1**	0.847	0.847
	2	0.962	0.962		**2**	0.854	0.854
	3	0.977	0.977		**3**	0.862	0.862
	4	0.985	0.985		**4**	0.877	0.877
	5	1.000	1.000		**5**	0.885	0.885
	6	1.030	1.030		**6**	0.907	0.907
	7	1.124	1.124		**7**	0.922	0.922
	8	1.147	1.147		**8**	0.930	0.930
	8B	1.216	1.216		**8B**	1.019	1.019
	9	1.216	1.216		**9**	1.019	1.019
	10	1.389	1.389		**10**	1.131	1.131
	1X-5X / 1Y-5Y	1.030	1.216		**1X-5X / 1Y-5Y**	0.893	1.019
	6X, 6Y, 7X, 7Y	1.113	1.216		**6X, 6Y, 7X, 7Y**	0.918	1.019
	8X	1.216	1.216		**8X**	1.019	1.019
	8Y	1.216	1.216		**8Y**	1.019	1.019
	10W	1.356	1.216		**10W**	1.111	1.019

HO 00 06 – KEY FACTORS

Effective: 2-1-20 New and Renewal

Cov. C Amount	All Perils Excluding Liability	Cov. C Amount	All Perils Excluding Liability	Cov. C Amount	All Perils Excluding Liability	Cov. C Amount	All Perils Excluding Liability
20,000	1.000	**32,000**	1.391	**44,000**	1.770	**56,000**	2.143
21,000	1.033	**33,000**	1.422	**45,000**	1.802	**57,000**	2.169
22,000	1.067	**34,000**	1.454	**46,000**	1.833	**58,000**	2.195
23,000	1.101	**35,000**	1.486	**47,000**	1.865	**59,000**	2.220
24,000	1.135	**36,000**	1.518	**48,000**	1.897	**60,000**	2.246
25,000	1.169	**37,000**	1.549	**49,000**	1.928	**61,000**	2.272
26,000	1.201	**38,000**	1.581	**50,000**	1.960	**62,000**	2.298
27,000	1.232	**39,000**	1.613	**51,000**	1.992	**63,000**	2.324
28,000	1.264	**40,000**	1.644	**52,000**	2.023	**64,000**	2.349
29,000	1.296	**41,000**	1.676	**53,000**	2.054	**65,000**	2.375
30,000	1.327	**42,000**	1.707	**54,000**	2.086	**Each Addl 1,000**	**0.025**
31,000	1.359	**43,000**	1.738	**55,000**	2.117		
Coverage C Key Factors for Liability are excluded for HO6.							
Contact Underwriting for limits not shown							

Select appropriate KEY PREMIUMS from the table below.

Note: To calculate **HO 00 04** with **HO 05 24** multiply by **1.40** factor and round to nearest whole dollar.

1. Multiply by applicable PROTECTION/CONSTRUCTION FACTORS and round to nearest whole dollar.
2. Multiply result by KEY FACTORS for applicable Coverage C amount and round to nearest whole dollar.
3. To calculate BASE PREMIUM with $500 deductible, multiply result by applicable Premium Adjustment factors and round to nearest whole dollar after each step. Refer to PREMIUM CALCULATION page.

HO 00 04 – ANNUAL KEY PREMIUMS - $500 DEDUCTIBLE

Effective: 8-1-25 New and Renewal

County of	Territory	Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
All	**1 to 88**	5	26	24	22	5	9

City of*	Territory	Wind/Hail	Fire/Lightning	Water	Crime	All Other	Liability
Akron	**89**	5	26	24	22	5	9
Cincinnati	**90**	5	26	24	22	5	9
Cleveland	**91**	5	26	24	22	5	9
Columbus	**92**	5	26	24	22	5	9
Dayton	**93**	5	26	24	22	5	9
Toledo	**94**	5	26	24	22	5	9

* Select Key Premiums from County table, except when specific City is shown

HO 00 04 – PROTECTION/CONSTRUCTION FACTORS

Effective: 7-1-21 New and Renewal

Construction	Protection Class	Fire/ Lightning	All Other	Construction	Protection Class	Fire/ Lightning	All Other
Frame	**1**	0.947	0.947	**Masonry**	**1**	0.816	0.816
	2	0.970	0.970		**2**	0.832	0.832
	3	0.992	0.992		**3**	0.854	0.854
	4	0.992	0.992		**4**	0.854	0.854
	5	1.000	1.000		**5**	0.862	0.862
	6	1.059	1.059		**6**	0.907	0.907
	7	1.274	1.274		**7**	0.974	0.974
	8	1.307	1.307		**8**	0.974	0.974
	8B	1.385	1.385		**8B**	1.076	1.076
	9	1.385	1.385		**9**	1.076	1.076
	10	1.652	1.652		**10**	1.237	1.237
	1X-5X / 1Y-5Y	1.161	1.385		**1X-5X / 1Y-5Y**	0.916	1.076
	6X, 6Y, 7X, 7Y	1.263	1.385		**6X, 6Y, 7X, 7Y**	0.968	1.076
	8X	1.385	1.385		**8X**	1.076	1.076
	8Y	1.385	1.385		**8Y**	1.076	1.076
	10W	1.601	1.385		**10W**	1.205	1.076

HO 00 04 – KEY FACTORS

Effective: 2-1-20 New and Renewal

Cov. C Amount	All Perils Excluding Liability	Cov. C Amount	All Perils Excluding Liability	Cov. C Amount	All Perils Excluding Liability	Cov. C Amount	All Perils Excluding Liability
20,000	1.000	**32,000**	1.426	**44,000**	1.840	**56,000**	2.245
21,000	1.036	**33,000**	1.461	**45,000**	1.875	**57,000**	2.273
22,000	1.073	**34,000**	1.496	**46,000**	1.909	**58,000**	2.300
23,000	1.110	**35,000**	1.530	**47,000**	1.943	**59,000**	2.327
24,000	1.147	**36,000**	1.564	**48,000**	1.978	**60,000**	2.354
25,000	1.184	**37,000**	1.599	**49,000**	2.012	**61,000**	2.382
26,000	1.219	**38,000**	1.634	**50,000**	2.046	**62,000**	2.409
27,000	1.253	**39,000**	1.668	**51,000**	2.081	**63,000**	2.436
28,000	1.288	**40,000**	1.703	**52,000**	2.115	**64,000**	2.463
29,000	1.322	**41,000**	1.736	**53,000**	2.150	**65,000**	2.491
30,000	1.357	**42,000**	1.771	**54,000**	2.184	**Each Addl 1,000**	**0.028**
31,000	1.392	**43,000**	1.806	**55,000**	2.218		
Coverage C Key Factors for Liability are excluded for HO4. Contact Underwriting for limits not shown.							

The following rating steps establish premium calculation through the Basic Policy Premium.
Rating steps are multiplicative with rounding after each step throughout example.

STEP #	CALCULATION OF PREMIUM BY PERIL	WIND/ HAIL	FIRE/ LIGHTNING	WATER	CRIME	ALL OTHER	LIABILITY*	PREMIUM
1	Key Premiums	$	$	$	$	$	$	
2	Form Factors	X	X	X	X	X	X	
3	Protection/Construction Factors	X	X	X	X	X	X	
4	Superior Construction Factors	X	X	X	X	X	X	
5	Key Factors	X	X	X	X	X	X	
6	Age of Home Premium Adjustment	X	X	X	X	X	X	
7	Age of Roof Premium Adjustment	X						
8	Advance Quote Discount	X	X	X	X	X	X	
9	Multi-Policy Discount	X	X	X	X	X	X	
10	Insurance Score Factor	X	X	X	X	X	X	
11	Loss Experience Adjustment Factors	X	X	X	X	X	X	
12	Renewal Discount Factor	X	X	X	X	X	X	
13	Mortgage Free Discount	X	X	X	X	X	X	
14	Transfer Discount	X	X	X	X	X	X	
15	Increased Coverage E and/or Coverage F						X	
16	Cosmetic Damage Exclusion	X	X	X	X	X	X	
	BASE PREMIUM	$	$	$	$	$	$	**$**
17	Deductible Factor	X	X	X	X	X		
	ADJUSTED BASE PREMIUM	$	$	$	$	$	$	**$**
18	Calculate following and add to **Adjusted Base Premium:**							
	Increased Coverage A - D							
	Fire Department Service Charge							
	Residence Employees Liability							
	Other Insured Location Occupied By Insured							
	BASIC POLICY PREMIUM							**$**
19	Calculate following from **Base Premium:**							
	HO Enhancement							
	Premises Alarm Or Fire Protection System							
	Personal Property Replacement Cost							
	Replacement Cost Advantage							
	Limited Loss Settlement - Wind/Hail Losses to Roof Surfacing							
	Inflation Guard							
	Dwelling Under Construction							
	Replacement Cost Loss Settlement Certain Non-Building Structures							
20	To complete the rating example:							
	Increased Limits Other Structure							
	Earthquake							
	Water Back Up Backup Generator Credit (BG)							
	Watercraft Liability							
	Mine Subsidence							
	Pool/Trampoline Surcharge							
	Personal Cyber and Identitiy Fraud Coverage							
	Equipment Breakdown Enhancement Endorsement							
	Wood (or Other Solid Fuel) Burning System (stove, furnace, insert)							
	TOTAL ADDITIONAL PREMIUMS							**$**
	TOTAL ANNUAL PREMIUM							**$**

*** Liability Premium does not apply to Seasonal/Secondary Homeowners.**
Coverage C Key Factors for Liability are excluded for HO4 and HO6.