June 15, 2018

KEMPER Personal Insurance

UNITRIN AUTO AND HOME
PRIME HOMEOWNERS
CALIFORNIA

Effective Dates

New Business: 05/24/2019

Summary of Changes

Introduction of the Kemper Prime Homeowners Plan

Includes copyrighted material of Insurance Services Office, Inc with its permission.

Table of Contents

G.01 – General Rules 6
G.02 – Basic Limits of Liability and Coverage Relationships 7
G.03 – Dwelling Occupancy Types 9
G.04 – Protection Classification 10
G.05 – Protective Devices 11
G.06 – Construction Type Definitions 12
G.07 – Single and Separate Buildings Definition 13
G.08 – Loss History 14
G.09 – Residence Held in Trust 15
G.10 – Townhouse or Row House 16
G.11 – Deductibles 17
G.12 – Reserved for Future Use 18
P.01 – Standard Policy Procedures 19
P.02 – Additional Interest 21
O.01 – Essentials Level of Coverage 22
O.02 – Enhanced Level of Coverage 23
O.03 – Elite Level of Coverage 25
O.04 – Section II Available Levels of Coverage 27
O.05 – HO 00 03 Policy Features 28
O.06 – HO 00 06 Policy Features 29
O.07 – HO 00 04 Policy Features 30
O.08 – Blanket Property Limit 31
C.01 – Additional Insured 32
C.02 – Additional Residence Rented to Others 33
C.03 – Assisted Living Care Coverage 34
C.04 – Blanket Valuable Items 35
C.05 – Building Additions and Alterations – Increased Limits 36
C.06 – Business Property – Increased Limits 37
C.07 – Business Pursuits 38
C.08 – Credit Card, Electronic Fund Card or Access Device, Forgery and Counterfeit Money 39
C.09 – Reserved for Future Use 40
C.10 – Earthquake Coverage Limited 41
C.11 – Eco-Upgrade 42
C.12 – Equipment Breakdown Coverage 43
C.13 – Reserved for Future Use 44
C.14 – Functional Replacement Cost Loss Settlement 45
C.15 – Identity Fraud Expense Coverage 46
C.16 – Landlord's Furnishings 47
C.17 – Limited Water Back-up and Sump Discharge or Overflow Coverage 48

C.18 – Motorized Golf Cart – Physical Loss 49
C.19 – Ordinance or Law Coverage 50
C.20 – Other Insured Location Occupied by Insured 51
C.21 – Other Members of a Named Insured's Household 52
C.22 – Other Structures 53
C.23 – Named Other Structures Exclusion 54
C.24 – Permitted Incidental Occupancies 55
C.25 – Personal Injury 56
C.26 – Personal Property 57
C.27 – Personal Property Replacement Cost Loss Settlement 58
C.28 – Personal Property – Self-Storage Facilities 59
C.29 – Replacement Cost Loss Settlement for Certain Non-Building Structures 60
C.30 – Residence Employees 61
C.31 – Residence Held in Trust 62
C.32 – Scheduled Personal Property 63
C.33 – Reserved for Future Use 64
C.34 – Special Personal Property Coverage 65
C.35 – Specified Additional Amount of Insurance for Coverage A Limited 66
C.36 – Student Living Away From the Residence Premises 67
C.37 – Supplemental Loss Assessment 68
C.38 – Unit Owners Coverage A Special Coverage 69
C. 39 – Unit Owners Rental to Others 70
C. 40 – Reserved for Future Use 71
D.01 – Reserved for Future Use 72
D.02 – Affinity Group Discount 73
D.03 – Home Buyer Discount 74
D.04 – Home Safety Discount 75
D.05 – Reserved for Future Use 76
D.06 – Multipolicy Discount 77
D.07 – Reserved for Future Use 78
S.01 – Amendment of Policy Provisions 79
S.02 – Reserved for Future Use 80
S.03 – Limited Home Day Care Coverage Advisory Notice to Policyholders 81
S.04 – Total Loss Deductible Waiver 82
S.05 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage 83
S.06 – Property Remediation for Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages 84
S.07 – Reserved for Future Use 86
H.01 – Home Business: Eligibility Criteria 87
H.02 – Classifications 88
H.03 – Section I: Property Coverage 89

H.04 – Section II: Business Liability Coverage 90
H.05 – Business Liability Specifications 91
H.06 – Business Income, Extended Business Income and Extra Expense 92
H.07 – Loss Payable Condition 93
H.08 – Valuable Papers and Records Endorsement 94
H.09 – Special Coverage Valuable Papers and Records Endorsement 95
R.01 – Base Rate 96
R.02 – Reserved for Future Use 97
R.03 – Age of Home by Age of Roof 98
R.04 – Age of Primary Named Insured Factor 99
R.05 – Reserved for Future Use 100
R.06 – Coverage A Factor 101
R.07 – Deductible Factor 102
R.08 – Coverage A by Deductible Factor 103
R.09 – Coverage A per Square Footage Factor 104
R.10 – Coverage C Factor 105
R.11 – Coverage C by Deductible Factor 106
R.12 – Coverage C per Square Footage Factor 107
R.13 – Coverage E Factor 108
R.14 – Coverage Level Factor 109
R.15 – Reserved for Future Use 110
R.16 – Company Deviation Factor 111
R.17 – Dwelling Style Factor 112
R.18 – Exterior Wall Type Factor 113
R.19 – Fire Protection Factor 114
R.20 – Foundation Factor 115
R.21 – Functional Replacement Cost Loss Settlement Factor 116
R.22 – Loss History Factors 117
R.23 – Number of Bathrooms Factor 118
R.24 – Number of Stories Factor 119
R.25 – Occupancy Type Factor 120
R.26 – Pool Factor 121
R.27 – Public Protection Class Factor 122
R.28 – Punctual Payment Factor 123
R.29 – Roof Material Factor 124
R.30 – Square Footage Factor 125
R.31 – Territory Factor 126
R.32 – Theft Protection Factor 127
R.33 – Trampoline Factor 128
R.34 – Wildfire Factor 129
R.35 – Reserved for Future Use 130

R.36 – Reserved for Future Use 131
R.37 – Wood Burning Stove Factor 132
R.38 – Expense Premium 133
R.39 – Reserved for Future Use 134
R.40 – Reserved for Future Use 135
R.41 – Years at Residence Factor..... 136
R.42 – Difference in Conditions Factor.....137

June 15, 2018

General Coverage and Definition Rules

G.01 – General Rules

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this manual. This manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the Company for each coverage shall govern in all cases not specifically provided for in this manual.

The Kemper standard and preferred companies consist of the following companies/agencies:

Kemper General Agency
Kemper Independence Insurance Company
Kemper Property & Casualty General Agency
Trinity Universal Insurance Company
Unitrin Auto and Home Insurance Company
Unitrin Preferred Insurance Company
Unitrin Safeguard Insurance Company
Valley Property and Casualty Insurance Company

June 15, 2018

G.02 – Basic Limits of Liability and Coverage Relationships

The basic limits of liability required under the Homeowners Policy are as follows:

Section I – Property Damage		
Coverage	**Form**	**Amount**
A – Dwelling	HO 00 03 HO 00 04 HO 00 06	Amount Selected n/a 20% of Coverage C
B – Other Structures	HO 00 03	10% of Coverage A
C – Personal Property	HO 00 03 HO 00 04 HO 00 06	50% of Coverage A Amount Selected Amount Selected
D – Loss of Use	HO 00 03 HO 00 04 HO 00 06	20% of Coverage A 20% of Coverage C 40% of Coverage C
Section II – Liability		
Coverage	**Form**	**Amount**
E – Personal Liability	HO 00 03, HO 00 04, HO 00 06	$100,000
F – Medical Payments to Others	HO 00 03, HO 00 04, HO 00 06	$1,000

Unless otherwise stated, Coverage E limits apply on an "occurrence" basis; Coverage F limits apply on an "each person" basis.

Coverage A Dwelling Increased Limits

HO 00 06

The basic limit may be increased. The premium is developed based upon the additional limit of insurance.

Coverage B Other Structures Increased Limits

HO 00 03

The basic limit may be increased. The premium is developed based upon the additional limit of insurance.

Coverage C Personal Property Increased Limits

HO 00 03

The basic limit may be increased. The premium is developed based upon the additional limit of insurance.

Coverage D Loss of Use Increased Limit

HO 00 03, HO 00 04, HO 00 06

The basic limit may be increased. The premium is developed based upon the additional limit of insurance.

Coverage E Personal Liability - Animal Liability

HO 00 03, HO 00 04, HO 00 06

The limit of liability for liability arising out of direct or indirect contact with an animal that is owned by or in the care, custody or control of an insured shall be the lesser of Coverage E or $300,000.

Additional coverage limits are not available.

Coverage E Personal Liability - Unmanned Aircraft Including Drones and Model or Hobby

HO 00 03, HO 00 04, HO 00 06

The limit of liability for liability arising out of the ownership or operation of unmanned aircraft, including drones and model or hobby aircraft, not used or designed to carry people or cargo under Coverage E, or Coverage E and Coverage F combined, shall be limited to no more than $25,000.

Additional coverage limits are not available.

Mandatory Coverages

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

Section II Coverage is not mandatory for a seasonal or secondary residence policy if the same Kemper standard and preferred companies insures the primary and seasonal or secondary residences.

G.03 – Dwelling Occupancy Types

Primary

HO 00 03, HO 00 04, HO 00 06

A primary residence is a residence occupied by the insured on a regular and primary basis. No more than one residence may be classified as primary at any given time.

Secondary

HO 00 03, HO 00 04, HO 00 06

A secondary residence is any residence not meeting the definition of Primary, Seasonal or Rented to Others. Homeowners coverage on a secondary residence shall be provided under a separate policy. Section II Coverage is not mandatory for the secondary residence when the Kemper standard and preferred companies insures both the primary and secondary residences.

- A credit shall apply to the secondary residence policy when Section II Coverage is provided under the primary residence policy and
- A charge for Other Insured Location Occupied by Insured is applied to the primary residence policy.

Seasonal

HO 00 03, HO 00 06

A seasonal residence is a residence which is continuously unoccupied for three or more consecutive months during any one year period. Homeowners coverage on a seasonal residence shall be provided under a separate policy. Section II Coverage is not mandatory for the seasonal residence when the Kemper standard and preferred companies insures both the primary and seasonal residences.

- A credit shall apply to the seasonal residence policy when Section II Coverage is provided under the primary residence policy and
- A charge for Other Insured Location Occupied by Insured is applied to the primary residence policy.

Rented to Others

HO 00 06

An individually owned unit within a multiunit structure that is regularly rented or held for rental to others shall be classified as Rented to Others.

G.04 – Protection Classification

The Protection Class listings in the Public Protection Classification manual apply to risks insured under Homeowners policies. The indicated Protection Class applies in a municipality or classified area where a single class of fire protection is available throughout. 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
5 road miles or less with hydrant within 1,000 feet	First protection class (e.g. 6/6X, use Class 6)
5 road miles or less with hydrant beyond 1,000 feet	_X or _Y class (e.g. 6/6X, use Class 6X)
Over 5 road miles but within 10 road miles	10
All other properties	10

June 15, 2018

G.05 – Protective Devices

Approved and properly maintained installation of systems or items on the residence premises designed to protect against fire and theft must be properly maintained and in good working order. The Company must be notified of any changes, including removal, made to the system(s) and/or item(s).

These may include the following:

- Sprinkler (Partial, Full)
- Fire Alarm (Central, Direct, Local)
- Guarded Access (Guard on Duty, Limited, Self Enclosed)
- Theft Alarm (Central, Direct, Local)

June 15, 2018

G.06 – Construction Type Definitions

Frame - Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports.

Masonry - Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground).

Masonry Veneer - Exterior walls of combustible construction veneered with brick or stone.

Mixed (Masonry/Frame) - A combination of both frame and masonry or frame and masonry veneer (brick veneer and/or stone veneer) shall be classed and rated as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise classed and rated as masonry.

Other - Any other construction type not listed above.

June 15, 2018

G.07 – Single and Separate Buildings Definition

The following shall be considered single buildings:

- All buildings or sections of buildings which are accessible through unprotected openings

The following shall be considered separate buildings:

- Buildings which are separated by space;
- Buildings or sections of buildings which are separated by a 6 inch reinforced concrete or an 8 inch masonry party wall which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall; or
- Buildings or sections of buildings which are separated by a documented minimum two hour noncombustible wall which has been laboratory tested for independent structural integrity under fire conditions which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall.

Accessibility between buildings with independent walls or through masonry party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

June 15, 2018

G.08 – Loss History

A chargeable loss shall be defined as any loss within the experience period for which payment, or total loss amount, exceeds the applicable threshold of $0, excluding losses attributable solely to medical payments or worker's compensation. Industry recognized catastrophic losses are not categorized as a chargeable loss. The loss amount shall be determined after application of the insured's deductible. The experience period shall be the five years immediately preceding the new business effective date or preparation date of the renewal.

June 15, 2018

G.09 – Residence Held in Trust

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

- One of the occupants of the dwelling or condominium unit is the grantor/settler of the trust;
- The residence held in trust is used exclusively for residential purposes, except for permitted business occupancies; and
- No trustee of the trust is:
    - A partnership or joint venture;
    - A corporation;
    - A limited liability company;
    - An organization other than a partnership or joint venture, a corporation or a limited liability company; or
    - 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 does not apply to an individual who is a relative of the grantor/settler of the trust.

June 15, 2018

G.10 – Townhouse or Row House

HO 00 03, HO 00 04, HO 00 06

Coverage may be provided for an eligible 1- or 2- family dwelling which is part of a townhouse or row house structure.

An eligible 2-family owner-occupied dwelling attached to a 1-family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2-family dwellings not separated by a fire wall would be considered 8 individual family units.

G.11 – Deductibles

All Other Peril Deductibles

All policies are subject to a deductible that applies to loss from all Section I perils on an occurrence basis. A percentage or fixed dollar deductible may be used. The dollar amount for a percentage deductible is the percentage of the Coverage A.

Attach: All Peril Percentage Deductible Endorsement[1]

One Deductible

All Homeowner policies include a One Deductible loss clause provision, which protects the insured from paying more than one deductible as a result of a single event involving covered loss under Auto and Homeowner policies insured with the Kemper standard and preferred companies when more than one deductible would otherwise apply. The highest deductible will apply.

[1] Available in select states only

G.12 – Reserved for Future Use

June 15, 2018

Policy Servicing

P.01 – Standard Policy Procedures

Policy Period

The policy may be written for a period of one year.

Changes or Cancellations

It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

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

Manual Premium Revision

A manual premium revision shall be made in accordance with the following procedures:

- The effective date of such revision shall be as announced.
- The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

Premium for other coverages shall be in addition to the minimum annual premium.

In the event of a cancellation, premium shall be adjusted on a pro rata basis.

Minimum Premium Rule

A minimum annual premium charge shall be applied per peril on the policy. Premium for other coverages shall be in addition to the minimum annual premium.

In the event of a cancellation, premium shall be adjusted on a pro rata basis.

Refer to rate pages for corresponding factors and perils to which this applies.

Whole Dollar Premium

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($0.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

June 15, 2018

P.02 – Additional Interest

HO 00 03, HO 00 04, HO 00 06

In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is not provided to such persons or organizations under the Additional Insured Endorsement, their interest in the residence premises may be acknowledged by naming them in this endorsement.

Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by the Company.

No additional charge is made for use of this endorsement.

Attach: Additional Interest Endorsement

June 15, 2018

Product Offerings

O.01 – Essentials Level of Coverage

HO 00 03, HO 00 04, HO 00 06

Feature	Coverage
Covered Perils – Dwelling	• Includes open perils, except for those excluded.
Debris Removal	• The Company pays for Reasonable Expenses for the removal of debris of covered property. • Includes removal of ash, dust or particles from a volcanic eruption. • Up to $500 for tree removal.
Personal Property – Special Limit of Liability	• The special limit of liability for Jewelry, Watches and Furs is increased to $2,500.

Attach: Essentials Level of Coverage

June 15, 2018

O.02 – Enhanced Level of Coverage

HO 00 03, HO 00 04, HO 00 06

Not applicable to policies covering seasonal, secondary, or rented to others residences.

Feature	Coverage
Covered Perils – Personal Property	• Includes open perils, except for those excluded.
Dwelling Replacement Cost	• If a covered property loss exceeds the Coverage A, the Company shall increase Coverage A up to a maximum of 125%. Not applicable to Unit-Owners or Tenants.
Personal Property Replacement Cost Coverage	• Loss settlement for Coverage C is on a replacement cost basis. • Coverage C is automatically elevated to 70%* of Coverage A at no additional charge. *Percentage increase in Coverage C is not applicable to Unit-Owners or Tenants.
Identity Fraud Expense Coverage	• Provides up to $25,000 for expenses incurred by the insured as a direct result of identity fraud. • Includes help line assistance and case management services. • A $500 deductible applies.
Water Back-up	• Coverage is provided for loss caused by water or waterborne material which originates from within the dwelling and backs up through sewers and drains or overflows from sump, sump pump or related equipment. • The Company shall pay up to $10,000. • Subject to a $1,000 deductible.
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	• The limit of liability for Section I is increased to $10,000.
Debris Removal	• The Company pays for Reasonable Expenses for the removal of debris of covered property. • Includes removal of ash, dust or particles from a volcanic eruption. • Up to $500 for tree removal.
Lock Replacement	• The Company shall pay 50%, not to exceed $500, of the cost to replace insured's house locks. • No deductible applies.
Loss Assessment	• The limit of liability for loss assessment is increased to $10,000 for Section I and II.
Ordinance or Law	• Provides up to 20% of the Coverage A limit of liability that applies to damaged property for increased cost incurred due to enforcement of any ordinance or law requiring construction, demolition, remodeling, renovation, reconstruction, or repair because of damage to the covered building or other structure.

Feature	Coverage
Personal Injury Liability	• Liability for personal injury to others, such as false arrest, libel or invasion of privacy up to the lesser of Coverage E or $300,000.
Personal Property – Other Residence	• The limit of liability for Personal Property at Other Residences is increased to $5,000 or 20% of Coverage C, whichever is greater.
Personal Property – Special Limit of Liability	• The special limit of liability for money is increased to $1,000. • The special limit of liability for securities is increased to $5,000. • The special limit of liability for watercraft is increased to $3,000. • The special limit of liability for trailers is increased to $3,000. • The special limit of liability for Jewelry, Watches and Furs is increased to $5,000. • The special limit of liability for Firearms is increased to $5,000. • The special limit of liability for Silverware, Silver-plated ware, Gold-plated ware and Pewterware is increased to $5,000. • The special limit of liability for Business Property is increased to $5,000 on premises and $3,000 off premises.
Refrigerated Property	• Loss to contents of freezer and refrigerator units on the residence premises shall be covered up to $500. • The loss must be caused by change in temperature resulting from interruption of electrical service, caused by damage to generating or transmission lines or equipment; or mechanical or electrical breakdown. • A $100 deductible applies.
Trees, Shrubs and Other Plants	• The limit of liability for Trees, Shrubs and Other Plants is increased to 10% of the limit of liability. • A $500 limit per item applies.
Volunteer Wrongful Acts	• The limit of liability for Volunteer Wrongful Acts is $10,000. • A wrongful act is any actual or alleged error, misstatement, action(s) or inaction(s), neglect, or breach of duty committed by the insured while acting as a volunteer.
Watercraft Liability Coverage	• Motors up to and including 50 horsepower.

Attach: Enhanced Level of Coverage

June 15, 2018

O.03 – Elite Level of Coverage

HO 00 03, HO 00 06

Not applicable to policies covering seasonal, secondary, or rented to others residences.

Feature	Coverage
Covered Perils – Personal Property	• Includes open perils, except for those excluded.
Dwelling Replacement Cost	• If a covered property loss exceeds the Coverage A, the Company shall increase Coverage A up to a maximum of 150%. Not applicable to Unit-Owners.
Personal Property Replacement Cost Coverage	• Replacement Value may be substituted for Actual Cash Value for Section I – Unscheduled Personal Property Coverage. • Coverage C is automatically elevated to 70% of Coverage A at no additional charge. Not applicable to Unit-Owners.
Identity Fraud Expense Coverage	• Provides up to $50,000 for expenses incurred by the insured as a direct result of identity fraud. • Includes help line assistance and case management services. • A $500 deductible applies.
Water Back-up	• Coverage is provided for loss caused by water or waterborne material which originates from within the dwelling and backs up through sewers and drains or overflows from sump, sump pump or related equipment. • The Company shall pay up to $25,000. • Subject to a $1,000 deductible.
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	• The limit of liability for Section I is increased to $10,000.
Data Records	• The Company shall cover data stored in a personal home computer up to $5,000 for any covered loss to recreate data if not covered by any other provisions in the policy.
Debris Removal	• The Company pays for Reasonable Expenses for the removal of debris of covered property. • Includes removal of ash, dust or particles from a volcanic eruption. • Up to $500 for tree removal.
Land Stabilization	• Provides up to 10% of the covered property loss to the residence premises for the excavation, replacement, stabilization or filling of the land.
Lock Replacement	• The Company shall pay 50%, not to exceed $500, of the cost to replace insured's house locks. • No deductible applies.
Loss Assessment	• The limit of liability for loss assessment is increased to $50,000 for Section I and II.

Return to Table of Contents

Feature	Coverage
Mortgage Extra Expense	• Provides up to $12,000, $250 per month, for increased monthly mortgage expenses incurred to acquire a replacement residence after the residence premises has been rendered a total loss.
Ordinance or Law	• Provides up to 30% of the Coverage A limit of liability that applies to damaged property for increased cost incurred due to enforcement of any ordinance or law requiring construction, demolition, remodeling, renovation, reconstruction, or repair because of damage to the covered building or other structure.
Personal Injury Liability	• Liability for personal injury to others, such as false arrest, libel or invasion of privacy up to the lesser of Coverage E or $300,000.
Personal Property – Other Residence	• The limit of liability for Personal Property at Other Residences is increased to $5,000 or 20% of Coverage C, whichever is greater.
Personal Property – Special Limit of Liability	• The special limit of liability for money is increased to $2,000. • The special limit of liability for securities is increased to $5,000. • The special limit of liability for watercraft is increased to $3,000. • The special limit of liability for trailers is increased to $3,000. • The special limit of liability for Jewelry, Watches and Furs is increased to $10,000. • The special limit of liability for Firearms is increased to $5,000. • The special limit of liability for Silverware, Silver-plated ware, Gold-plated ware and Pewterware is increased to $10,000. • The special limit of liability for Business Property is increased to $10,000 on premises and $6,000 off premises.
Refrigerated Property	• Loss to contents of freezer and refrigerator units on the residence premises shall be covered up to $5,000. • The loss must be caused by change in temperature resulting from interruption of electrical service, caused by damage to generating or transmission lines or equipment; or mechanical or electrical breakdown. • A 20% deductible applies, subject to a minimum of $100.
Trees, Shrubs and Other Plants	• The limit of liability for Trees, Shrubs and Other Plants is increased to 10% of the limit of liability. • A $1,000 limit per item applies.
Volunteer Wrongful Acts	• The limit of liability for Volunteer Wrongful Acts is $10,000. • A wrongful act is any actual or alleged error, misstatement, action(s) or inaction(s), neglect, or breach of duty committed by the insured while acting as a volunteer.
Watercraft Liability Coverage	• Motors up to and including 50 horsepower.

Attach: Elite Level of Coverage

June 15, 2018

O.04 – Section II Available Levels of Coverage

The following limit requirements apply to Coverage E – Personal Liability:

	Essentials	Enhanced	Elite
$100,000	X		
$200,000	X		
$300,000	X	X	
$400,000	X	X	
$500,000	X	X	X
$750,000		X	X
$1,000,000			X

The following limit requirements apply to Coverage F – Medical Payments to Others:

	Essentials	Enhanced	Elite
$1,000	X		
$2,000	X		
$3,000	X	X	
$4,000	X	X	
$5,000	X	X	X

An additional charge applies to the following exposures:

- Additional Residence Rented to Others
- Business Pursuits
- Incidental Farming Personal Liability
- Other Insured Location Occupied by Insured
- Other Structures Rented to Others – Residence Premises
- Permitted Incidental Occupancies – Residence Premises and Other Residences
- Personal Injury
- Residence Employees

June 15, 2018

O.05 – HO 00 03 Policy Features

Features	Essentials	Enhanced	Elite
Blanket Property Limit (BPL)	n/a	Included	Included
Covered Perils – Dwelling	Open Perils	Open Perils	Open Perils
Covered Perils – Personal Property	Named Perils	Open Perils	Open Perils
Dwelling Replacement Cost	Endorsement	125%	150%
Replacement Cost Contents	Endorsement	Included	Included
Coverage E Minimum	100,000	300,000	500,000
Coverage F Minimum	1,000	3,000	5,000
Business Property **On Premises** **Off Premises**	 2,500 1,500	 5,000 3,000	 10,000 6,000
Credit Card	500	10,000	10,000
Debris Removal (other than trees)	Additional 5% if Limit Exhausted	Included in BPL	Included in BPL
Tree Removal	500	500	500
Firearms, Theft of	2,500	5,000	5,000
Golf Cart Liability	Included	Included	Included
Identity Fraud Expense Coverage	Endorsement	25,000	50,000
Jewelry, Theft of	2,500	5,000	10,000
Land Stabilization	n/a	n/a	10% of Loss
Lock Replacement **Maximum**	n/a	50% of cost 500	50% of cost 500
Loss Assessment	1,000	10,000	50,000
Money	200	1,000	2,000
Mortgage Expense	n/a	n/a	12,000 (250 month)
Ordinance or Law	10% of Cov A	20% of Cov A	30% of Cov A
Personal Injury	Endorsement	Included	Included
Personal Property (Other Residence)	Greater of 1,000 or 10% of Cov C	Greater of 5,000 or 20% of Cov C	Greater of 5,000 or 20% of Cov C
Refrigerated Property	n/a	500	5,000
Securities	1,500	5,000	5,000
Silverware, Theft of	2,500	5,000	10,000
Trailers	1,500	3,000	3,000
Trees, Shrubs and Plants **Per Item Limit**	5% of Cov A 500	10% of Cov A 500	10% of Cov A 1,000
Volunteer Coverage	n/a	10,000	10,000
Water Back-up	Endorsement	10,000	25,000
Watercraft	1,500	3,000	3,000

Return to Table of Contents

O.06 – HO 00 06 Policy Features

Features	Essentials	Enhanced	Elite
Blanket Property Limit (BPL)	n/a	Included	Included
Covered Perils – Dwelling	Open Perils	Open Perils	Open Perils
Covered Perils – Personal Property	Named Perils	Open Perils	Open Perils
Dwelling Replacement Cost	n/a	n/a	n/a
Replacement Cost Contents	Endorsement	Included	Included
Coverage E Minimum	100,000	300,000	500,000
Coverage F Minimum	1,000	3,000	5,000
Business Property **On Premises** **Off Premises**	 2,500 1,500	 5,000 3,000	 10,000 6,000
Credit Card	500	10,000	10,000
Debris Removal (other than trees)	Additional 5% if Limit Exhausted	Included in BPL	Included in BPL
Tree Removal	500	500	500
Firearms, Theft of	2,500	5,000	5,000
Golf Cart Liability	Included	Included	Included
Identity Fraud Expense Coverage	Endorsement	25,000	50,000
Jewelry, Theft of	2,500	5,000	10,000
Land Stabilization	n/a	n/a	10% of Loss
Lock Replacement **Maximum**	n/a	50% of cost 500	50% of cost 500
Loss Assessment	1,000	10,000	50,000
Money	200	1,000	2,000
Mortgage Expense	n/a	n/a	12,000 (250 month)
Ordinance or Law	10% of Cov A	20% of Cov A	30% of Cov A
Personal Injury	Endorsement	Included	Included
Personal Property (Other Residence)	Greater of 1,000 or 10% of Cov C	Greater of 5,000 or 20% of Cov C	Greater of 5,000 or 20% of Cov C
Refrigerated Property	n/a	500	5,000
Securities	1,500	5,000	5,000
Silverware, Theft of	2,500	5,000	10,000
Trailers	1,500	3,000	3,000
Trees, Shrubs and Plants **Per Item Limit**	10% of Cov C 500	10% of Cov C 500	10% of Cov C 1,000
Volunteer Coverage	n/a	10,000	10,000
Water Back-up	Endorsement	10,000	25,000
Watercraft	1,500	3,000	3,000

O.07 – HO 00 04 Policy Features

Features	Essentials	Enhanced
Blanket Property Limit (BPL)	n/a	Included
Covered Perils – Dwelling	n/a	n/a
Covered Perils – Personal Property	Named Perils	Open Perils
Dwelling Replacement Cost	n/a	n/a
Replacement Cost Contents	Endorsement	Included
Coverage E Minimum	100,000	300,000
Coverage F Minimum	1,000	3,000
Business Property **On Premises** **Off Premises**	 2,500 1,500	 5,000 3,000
Credit Card	500	10,000
Debris Removal **(other than trees)**	Additional 5% if Limit Exhausted	Included in BPL
Tree Removal	500	500
Firearms, Theft of	2,500	5,000
Golf Cart Liability	Included	Included
Identity Fraud Expense Coverage	Endorsement	25,000
Jewelry, Theft of	2,500	5,000
Land Stabilization	n/a	n/a
Lock Replacement **Maximum**	n/a	50% of cost 500
Loss Assessment	1,000	10,000
Money	200	1,000
Mortgage Expense	n/a	n/a
Ordinance or Law	10% of Buildings and Alterations	10% of Buildings and Alterations
Personal Injury	Endorsement	Included
Personal Property **(Other Residence)**	Greater of 1,000 or 10% of Cov C	Greater of 5,000 or 20% of Cov C
Refrigerated Property	n/a	500
Securities	1,500	5,000
Silverware, Theft of	2,500	5,000
Trailers	1,500	3,000
Trees, Shrubs and Plants **Per Item Limit**	10% of Cov C 500	10% of Cov C 500
Volunteer Coverage	n/a	10,000
Water Back-up	Endorsement	10,000
Watercraft	1,500	3,000

June 15, 2018

O.08 – Blanket Property Limit

A Blanket Property Limit is included in ENHANCED and ELITE and is the total limit of liability available for all covered property under Section I Coverage A – Dwelling, Coverage B – Other Structures, Coverage C – Personal Property and Coverage D – Loss of Use per occurence.

June 15, 2018

Coverages

C.01 – Additional Insured

HO 00 03, HO 00 06

The policy may be endorsed to extend coverage to a joint owner in the residence premises, without additional premium charge, to cover that individual's financial interest in the residence premises and to provide premises liability.

Attach: Additional Insured Endorsement

June 15, 2018

C.02 – Additional Residence Rented to Others

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide coverage when an additional residence is rented to others.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Additional Residence Rented to Others Endorsement

June 15, 2018

C.03 – Assisted Living Care Coverage

HO 00 03, HO 00 04, HO 00 06

The policy provides coverage to named insureds and resident relatives who are members of the insured's household prior to moving to an assisted living care facility.

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:

- Is related to an insured by blood, marriage or adoption; and
- Is not a member of that insured's household.

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 hospice, 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 items of property;
- $6,000, at $500 per month, for Additional Living Expenses; and
- $100,000 for Coverage E – Personal Liability

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Assisted Living Care Coverage Endorsement

June 15, 2018

C.04 – Blanket Valuable Items

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to cover the classes of valuable items listed below on a blanket coverage basis. The items are insured against risk of direct loss only if the loss is a physical loss to property.

No deductible applies to this coverage, except if a loss under this coverage is also covered under Coverage C of this policy, such Coverage C insurance shall be excess and the Section I deductible shall apply to the excess coverage. A minimum coverage amount of $1,000 applies.

The following property classes have a per item limit of $10,000 and an aggregate limit of $50,000:

- Jewelry
- Furs
- Fine Arts
- Silverware

The following property classes have a per item limit of $5,000 and an aggregate limit of $25,000:

- Golfer's Equipment
- Cameras
- Guns
- Musical Instruments
- Fragile Articles (includes breakage coverage)

Not available for Seasonal, Secondary or Rented to Others residences.

June 15, 2018

C.05 – Building Additions and Alterations – Increased Limits

HO 00 04

The policy may be endorsed to increase the limit of liability of 10% for Coverage C.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Building Additions and Alterations Increased Limit Form HO 00 04 Endorsement

Return to Table of Contents

June 15, 2018

C.06 – Business Property – Increased Limits

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to increase the $2,500 ($5,000 for Enhanced) limit of liability for business property on the premises to $10,000 in increments of $2,500.

The limit of liability in excess of $2,500 does not apply to:

- Business property in storage or held as samples or for sale or for delivery after sale;
- Business property pertaining to a business actually conducted on the residence premises.

When the on-premises limit is increased, the off-premises limit of $1,500 ($3,000 for Enhanced) is automatically increased at no additional charge, to an amount that is 60% of the total on-premises limit of liability.

Elite includes a $10,000 limit of liability for business property with a $6,000 off premises limit. Additional coverage is not available by endorsement.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Increased Limits on Business Property Endorsement

June 15, 2018

C.07 – Business Pursuits

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities.

Coverage is excluded:

- If the insured owns the business, is a partner or maintains financial control in the business;
- Arising out of the rendering of or failure to render professional services other than teaching, including but not limited to
    - Architectural, engineering or industrial services;
    - Medical, surgical, dental or other services or treatment conducive to the health of persons or animals; and
    - Beauty or barber services or treatment;
- A member of faculty or teaching staff of any school or college involving:
    - Draft or saddle animals or vehicles for use therewith;
    - Aircraft;
    - Hovercraft;
    - Motor vehicles; or
    - Watercraft.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Business Pursuits Endorsement

June 15, 2018

C.08 – Credit Card, Electronic Fund Card or Access Device, Forgery and Counterfeit Money

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to increase the $500 limit of liability for Credit Card, Electronic Fund Card or Access Device, Forgery and Counterfeit Money to $2,500, $5,000, $7,500 or $10,000.

Enhanced and Elite include $10,000 in coverage; additional coverage is not available by endorsement.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Credit Card, Electronic Fund Card or Access Device, Forgery and Counterfeit Money Coverage Increased Limit Endorsement

C.09 – Reserved for Future Use

C.10 – Earthquake Coverage Limited[2]

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide limited coverage against a loss resulting from the peril of Earthquake. This peril shall apply to the Section I Coverages at the reduced limits shown below.

HO 00 03 limits of liability:

- 100% of Coverage A
- $5,000 Coverage C
- $1,500 Coverage D

For HO 00 03 there is no coverage for contents unless damage to the dwelling meets or exceeds the deductible.

HO 00 04 and HO 00 06 limits of liability:

- $5,000 Coverage A and Coverage C
- $1,500 Coverage D

Deductible percentage amount of 15% of the limit of liability for Coverage A are available for HO 00 03. A $750 deductible applies to HO 00 04 and HO 00 06.

In the event of an Earthquake loss to covered property, the total dollar amount is deducted from the total of the loss for Coverages A and C.

Attach: Limited Earthquake Endorsement

[2] Available in select states only

June 15, 2018

C.11 – Eco-Upgrade

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide additional coverage that can be used by the insured to upgrade to energy efficiency covered property at time of loss, including:

- Additional coverage for eco-friendly or energy efficient appliances or building materials
- Increased coverage to pay for costs of recycling debris
- Aggregate limit of 5% of the amount of covered loss up to a maximum of $25,000
- Up to $250 to upgrade any one Energy Star Qualified Household Appliance

Attach: Eco-Upgrade Endorsement

June 15, 2018

C.12 – Equipment Breakdown Coverage

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide up to $100,000 coverage for sudden and accidental direct physical loss to covered property located on the residence premises caused by mechanical or electronic breakdown, subject to a $500 deductible. The endorsement also provides coverage for repair or replacement with Energy Star qualified products, expediting expenses, spoilage and cleanup and removal of pollutants or contaminants resulting from a covered loss. The wear and tear exclusion of the policy applies to this coverage.

Attach: Equipment Breakdown Coverage Endorsement

C.13 – Reserved for Future Use

June 15, 2018

C.14 – Functional Replacement Cost Loss Settlement

HO 00 03

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately prior to the loss.

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 prior to the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

Attach: Functional Replacement Cost Loss Settlement Endorsement

June 15, 2018

C.15 – Identity Fraud Expense Coverage

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide up to $15,000 coverage for expenses incurred as a result of the identity fraud of an insured discovered or first learned of during the policy period, subject to a $500 deductible.

Coverage is available to pay for the following expenses:

- Costs for notarizing fraud affidavits or similar documents
- Certified mail sent to law enforcement, financial institutions and credit agencies
- Lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies
- Loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information
- Reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments
- Help-line assistance and case management services are provided at no additional charge

Enhanced includes $25,000 in coverage and Elite includes $50,000 in coverage; additional coverage is not available by endorsement.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Identity Fraud Expense Coverage Endorsement

June 15, 2018

C.16 – Landlord's Furnishings

HO 00 03

Form HO 00 03 automatically covers, on a named peril basis (except Theft), landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is $2,500.

The policy may be endorsed to increase the basic limit in increments of $2,500 up to a maximum of $10,000, per apartment unit.

The increased limit applies to the same perils that apply to the basic limit and may vary by rented unit.

Attach: Landlord's Furnishings Endorsement

June 15, 2018

C.17 – Limited Water Back-up and Sump Discharge or Overflow Coverage

HO 00 03, HO 00 04, HO 00 06

Coverage is excluded for loss resulting from water or waterborne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

The policy may be endorsed to provide coverage, with respect to direct physical loss not caused by the negligence of an insured, to property covered under Section I, caused by water or waterborne material which originates from within the dwelling where the named insured resides and backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment. Coverage is subject to a $1,000 deductible.

The base limit is $5,000 in coverage; additional coverage may be purchased by endorsement up to $45,000 for a maximum of $50,000 in coverage.

Enhanced includes $10,000 in coverage; additional coverage may be purchased by endorsement up to $40,000 for a maximum of $50,000 in coverage.

Elite includes $25,000 in coverage; additional coverage may be purchased by endorsement up to $50,000 for a maximum of $75,000 in coverage.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Limited Water Back-up and Sump Discharge or Overflow Coverage Endorsement

June 15, 2018

C.18 – Motorized Golf Cart – Physical Loss

HO 00 03, HO 00 04, HO 00 06

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.

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 applied if declared on the schedule of the endorsement.

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

The limit of liability should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories. Limits of $2,500, $5,000, $7,500 or $10,000 are available.

The $500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

Attach: Owned Motorized Golf Cart – Physical Loss Coverage Endorsement

June 15, 2018

C.19 – Ordinance or Law Coverage

HO 00 03, HO 00 04, HO 00 06

Ordinance or Law coverage is offered to pay for the increased costs necessary to comply with the enforcement of ordinance or law.

HO 00 03 and HO 00 06

Essentials automatically provides up to 10% of the Coverage A limit of liability.

Enhanced automatically provides up to 20% of the Coverage A limit of liability.

Elite automatically provides up to 30% of the Coverage A limit of liability.

HO 00 04

Essentials automatically provides coverage up to 10% of the Building Additions and Alterations limit.

Enhanced automatically provides coverage up to 10% of the Building Additions and Alterations limit.

Increased Limits

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

The maximum amount of coverage for HO 00 03 and HO 00 06 is 50% of Coverage A.

The maximum amount of coverage for HO 00 04 is 50% of the Building Additions and Alterations limit.

Attach: Ordinance or Law – Increased Amount of Coverage

June 15, 2018

C.20 – Other Insured Location Occupied by Insured

HO 00 03, HO 00 04, HO 00 06

Section II coverage may be provided for locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.

Add the appropriate charge for each other insured location shown in the Declarations of the policy.

Not available for Seasonal, Secondary or Rented to Others residences.

June 15, 2018

C.21 – Other Members of a Named Insured's Household

HO 00 03, HO 00 04, HO 00 06

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 does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement and to a person under the age of 21 who is in the legal custody of that person.

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

The company shall allow coverage for up to three other members of a named insured's household meeting the requirements.

Attach: Other Members of Your Household Endorsement

June 15, 2018

C.22 – Other Structures

HO 00 03

Structure Rented to Others on the Residence Premises

The policy may be endorsed to provide Section I and Section II Coverage when a structure on the residence premises is rented to others for dwelling purposes.

Attach: Structures Rented to Others – Residence Premises Endorsement

HO 00 03, HO 00 06

Off-Premises Structures

The policy may be endorsed to provide coverage on a specific structure located away from the residence premises.

Attach: Specific Structures Away From the Residence Premises Endorsement

June 15, 2018

C.23 – Named Other Structures Exclusion

HO 00 03

The policy may be endorsed, subject to written agreement between the named insured and the Company, to exclude Section I Coverage for a specified structure on the residence premises.

Attach: Named Other Structures Exclusion Endorsement

June 15, 2018

C.24 – Permitted Incidental Occupancies

HO 00 03, HO 00 04, HO 00 06

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises.

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

If the permitted incidental occupancy is located in an other structure, Coverage B does not apply to that structure.

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, refer to Personal Property increased limits.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Permitted Incidental Occupancies – Residence Premises Endorsement
Attach: Permitted Incidental Occupancies – Other Residence Endorsement

June 15, 2018

C.25 – Personal Injury

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide liability coverage for personal injury arising out of specified offenses, such as false arrest, malicious prosecution, wrongful eviction, slander or libel. The limit of liability for this coverage shall be provided on an "any one offense" basis. The limit of liability shall be the lesser of Coverage E or $300,000.

Coverage is electable with Essentials up to the lesser of Coverage E or $300,000.

Coverage is included with Enhanced and Elite at a maximum of $300,000.

Attach: Personal Injury Coverage Endorsement

C.26 – Personal Property

HO 00 03, HO 00 04, HO 00 06

Reduced Limits

For Essentials it is permissible to reduce the Coverage C limit of liability to an amount not less than 40% of Coverage A; except when any of the following endorsements are present:

- Specified Additional Amounts of Insurance for Coverage A Limited
- Personal Property Replacement Cost Loss Settlement

Reducing the Coverage C limit of liability below the basic limit is not permitted for Enhanced or Elite.

Increased Limits – Other Residences

For Essentials coverage for personal property usually located at other residences is limited to 10% of Coverage C or $1,000, whichever is greater. For Enhanced and Elite coverage for personal property usually located at other residences is limited to 20% of Coverage C or $5,000, whichever is greater. The policy may be endorsed to increase this limit.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Increased Limits on Personal Property in Other Residences Endorsement

June 15, 2018

C.27 – Personal Property Replacement Cost Loss Settlement

HO 00 03, HO 00 04, HO 00 06

The policy provides loss settlement on an Actual Cash Value basis for certain types of property. The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis. Coverage shall not apply to residences rented or leased to others.

Scheduled property shall also be subject to repair or replacement cost loss settlement up to the scheduled limits of liability.

For HO 00 03, the Coverage C limit of liability shall automatically be increased to 70% of the Coverage A.

Included in Enhanced and Elite.

Not available for Rented to Others residences.

Attach: Personal Property Replacement Cost Endorsement

June 15, 2018

C.28 – Personal Property – Self-Storage Facilities

HO 00 03, HO 00 04, HO 00 06

Coverage for personal property located in self-storage facilities is limited to 10% of Coverage C or $1,000, whichever is greater. The policy may be endorsed to increase this limit up to a maximum of $50,000.

Attach: Increased Amount of Insurance for Personal Property Located in a Self-Storage Facility Endorsement

June 15, 2018

C.29 – Replacement Cost Loss Settlement for Certain Non-Building Structures

HO 00 03

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:

- Reinforced masonry walls;
- Metal or fiberglass fences;
- Fences made of plastic/resin materials such as polyvinylchloride;
- Patios, walks (not made of wood or wood products);
- Driveways; or
- In ground or semi-in ground swimming pools, therapeutic baths or hot tubs, provided walls and floors are made of reinforced masonry, cement, metal or fiberglass

The loss settlement condition does not apply to equipment and accessories attached to or made to be attached to the superstructure of a pool, therapeutic bath or hot tub. The loss settlement condition does not apply to covered property insured under Coverage B – Specific Structures Away From the Residence Premises.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Replacement Cost Loss Settlement for Certain Non-building Structures on the Residence Premises Endorsement

Return to Table of Contents

June 15, 2018

C.30 – Residence Employees

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to provide coverage for residence employees. There is no charge for employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy. There is no charge for up to two residence employees otherwise employed.

June 15, 2018

C.31 – Residence Held in Trust

HO 00 03, HO 00 06

The policy may be endorsed to provide coverage for a trustee, and if applicable, a trust:

- Under Section I – Property Coverages, for any insurance interest in the dwelling, other structure or contents held in trust; and
- 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.

The following must be shown in the endorsement:

- The name and address of the Trust; and
- The name(s) and address(es) of the trustee(s).

The Trust may also be listed as an Insured if the Trust can be recognized under applicable state law as a legal entity with the capacity to sue or be sued in a court having jurisdiction.

Attach: Trust Endorsement

June 15, 2018

C.32 – Scheduled Personal Property

HO 00 03, HO 00 04, HO 00 06

The policy may be endorsed to cover the following classes of property on a scheduled basis: Camera, Coins and Currency, Fine Arts, Furs, Guns, Golfer's Equipment, Jewelry, Musical Instruments, Personal Electronic Equipment, Silverware, and Stamps.

For articles being transported between the primary location and secondary locations, the highest applicable protection class shall apply when determining premium.

The minimum coverage amount per class is $1,000.

Not available for Seasonal, Secondary or Rented to Others residences.

Agreed Value

For no additional charge, the claim settlement procedure for total loss to an article is amended to allow for agreed value settlement in lieu of actual cash value settlement for all classes listed above except personal electronic equipment.

Fine Arts - Special Breakage Coverage

The policy may be endorsed to provide breakage coverage for fragile articles on an all risk of physical loss basis. In such event, the portion of Fine Arts with breakage coverage and the portion of Fine Arts without breakage coverage shall be rated separately, with the value of covered property and the premium charges stated separately on the schedule. Premium for breakage coverage shall be in addition to the premium for the basic Fine Arts coverage.

Jewelry - Broad Pair & Set

The policy may be endorsed to revise the claim settlement procedure for total loss to one or more articles within a set to provide for payment of the full amount of the set as shown in the schedule in exchange for surrender to the Company of the remaining article or articles of that set.

Attach: Scheduled Personal Property for All Classes except Personal Electronic Equipment with Agreed Value Loss Settlement
Attach: Scheduled Personal Electronic Equipment
Attach: Jewelry Broad Pair & Set

C.33 – Reserved for Future Use

June 15, 2018

C.34 – Special Personal Property Coverage

HO 00 03, HO 00 04, HO 00 06

HO 00 03

Coverages A and B under Form HO 00 03 are insured against additional risks of physical loss subject to certain exclusions. Coverage C is insured against perils named in the form. The policy may be endorsed for Coverage C to insure against additional risks of physical loss subject to certain exclusions.

Coverage does not cover loss to personal property under Section I caused by Earthquake.

Available by endorsement for Essentials, included in Enhanced and Elite.

Attach: Special Personal Property Coverage HO 00 03

HO 00 04

Coverage C under Form HO 00 04 is insured against perils named in the form. The policy may be endorsed for Coverage C to insure against additional risks of physical loss subject to certain exclusions. This option may only be used when the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another.

Coverage does not cover loss to personal property under Section I caused by Earthquake.

Not available by endorsement for Essentials. Included in Enhanced.

HO 00 06

Coverages C under Form HO 00 06 are insured against perils named in the form. The policy may be endorsed for Coverages C to insure against additional risks of physical loss subject to certain exclusions. This option may only be used when the condominium or cooperative unit is owner occupied and not rented to others.

Coverage does not cover loss to personal property under Section I caused by Earthquake.

Available by endorsement for Essentials, included in Enhanced and Elite.

Attach: Special Personal Property Coverage HO 00 06

June 15, 2018

C.35 – Specified Additional Amount of Insurance for Coverage A Limited

HO 00 03

The policy may be endorsed to provide additional insurance under Coverage A when loss, to property insured under Coverage A – Dwelling, exceeds the limit of liability shown in the policy Declarations.

Essentials coverage is subject to a limit of 110%, 125% or 150% of the Coverage A.

Enhanced coverage is included at a limit of 125% of the Coverage A and 150% is available.

Elite Coverage is included at a limit of 150% of the Coverage A.

The following risks are not eligible for this endorsement:

- Dwellings located in Protection Class 10
- Dwellings not insured to 100% replacement cost
- Dwellings under construction
- Dwellings built before 1940

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Specified Additional Amounts of Insurance for Coverage A Limited Endorsement

June 15, 2018

C.36 – Student Living Away From the Residence Premises

HO 00 03, HO 00 04, HO 00 06

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 24 and a relative of the named insured; or
- Under the age of 21 and in the care of the named insured or a resident relative.

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school, such as part-time students or students older than 24.

The name of the student and the school in attendance must be provided.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Additional Insured – Student Living Away From the Residence Premises Endorsement

June 15, 2018

C.37 – Supplemental Loss Assessment

HO 00 03, HO 00 04, HO 00 06

Residence Premises

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 the peril of Earthquake. The policy may be endorsed to increase this limit up to a maximum of $50,000.

Enhanced includes $10,000 in coverage; additional coverage may be purchased by endorsement up to $40,000 for a total maximum of $50,000 in coverage.

Elite includes $50,000 in coverage; no additional coverage may be purchased by endorsement.

Additional Locations

The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of assessment arising out of a single covered loss, excluding Earthquake. No more than two additional locations may be covered in addition to the residence premises.

Attach: Supplemental Loss Assessment Coverage Endorsement

June 15, 2018

C.38 – Unit Owners Coverage A Special Coverage

HO 00 06

The policy automatically provides Coverage A with Section I Perils Insured Against on a named perils basis. The Section I Perils Insured Against may be broadened to cover additional risks of loss.

Attach: Unit Owners – Coverage A Special Coverage

June 15, 2018

C. 39 – Unit Owners Rental to Others

HO 00 06

There is no coverage for Coverage C – Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed to provide such coverage, including Theft.

Not available for Enhanced or Elite.

Attach: Unit-Owners Rental to Others Endorsement

C. 40 – Reserved for Future Use

June 15, 2018

Discounts

D.01 – Reserved for Future Use

D.02 – Affinity Group Discount

The Affinity Group Discount shall be applied to policies when the named insured or spouse is a member of a qualifying group. Proof is required.

- Employees of the Kemper standard and preferred companies [3]
- Active Duty, traditional drilling Guard/Reserve, or Retired military member of the Armed Forces of the United States or Junior or Senior Cadet in any of the four Military Academies

NOTE: Traditional drilling refers to those National Guard and Reservist that attend Drills and Annual Training. The four Military Academies are as follows: U.S. Naval Academy, U.S. Military Academy, U.S. Air Force Academy and U.S. Coast Guard Academy.

Refer to rate pages for corresponding factors and coverages to which this applies.

[3] Kemper standard and preferred companies includes Kemper General Agency, Kemper Independence Insurance Company, Kemper Property & Casualty General Agency, Trinity Universal Insurance Company, Unitrin Auto and Home Insurance Company, Unitrin Preferred Insurance Company, Unitrin Safeguard Insurance Company, Valley Property and Casualty Insurance Company

June 15, 2018

D.03 – Home Buyer Discount

The Home Buyer Discount shall be applied to policies for recently purchased homes that meet the following criteria:

- Homeowner or Condominium policies
- Existing policyholders shall qualify only as a part of a new dwelling purchase (currently insured dwellings are not eligible)
- Home must have been purchased in the previous 12 months to initially qualify
- Home Occupancy Type is Primary residence

The construction class shall be defined as follows:

- New: year of purchase minus year of construction equals 0 - 15
- Recent: year of purchase minus year of construction is greater than 15 but less than 41
- Vintage: year of purchase minus year of construction is greater than or equal to 41

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

D.04 – Home Safety Discount

The Home Safety Discount shall be applied to policies with the presence of qualifying loss prevention measures or green features, including:

- Energy Star / EPA Certified Home
    - An Energy Star / EPA Certified Home is a dwelling that has been independently verified to meet guidelines for energy efficiency set by the United States Environmental Protection agency. The dwelling has earned Energy Star / EPA certification.
- Fortified Home
    - A Fortified Home is a dwelling that is constructed with added protection to resist natural disasters and extreme weather events such as high wind, wildfire, flood, hail, and earthquake. The home is constructed with added protection to windows and doors, improved connections between the roof, walls and foundation, and a roof design that is thicker, stronger, and designed to stay drier.
- LEED Certified Home
    - A LEED Certified Home is a dwelling that has been independently verified to meet guidelines for design and construction of high-performance green homes.
- Whole House Water Leak Protection
    - A whole house water leak detection system shuts off the main water service when a water leak is detected. An automatic shut-off valve is installed on the main water service piping between the water meter and the first branch piping.
- Automatic Gas Shutoff Valve
    - Automatic shut-off valves are professionally installed on all gas or propane lines into the home. The discount also applies to all-electric / all-solar homes with no external fuel lines.

A maximum discount per peril applies.

Refer to rate pages for corresponding factors and coverages to which this applies.

D.05 – Reserved for Future Use

D.06 – Multipolicy Discount

The Multipolicy Discount shall be applied to policies having additional coverages or policies placed with the Kemper standard and preferred companies.

Other coverages or policies include:

- Automobile[4]
- Boat
- Personal Umbrella Liability
- Dwelling Fire
- Residence (Seasonal / Secondary)
- Scheduled Personal Property / Blanket Valuable Items

Not available for Seasonal, Secondary or Rented to Others residences.

Refer to rate pages for corresponding factors and coverages to which this applies.

[4] Displays as Package Discount if primary residence homeowner and standard auto policies present

D.07 – Reserved for Future Use

June 15, 2018

Special State Requirements

S.01 – Amendment of Policy Provisions

HO 00 03, HO 00 04, HO 00 06

Included with all homeowners policies.

Attach: Amendment of Policy Provisions

S.02 – Reserved for Future Use

June 15, 2018

S.03 – Limited Home Day Care Coverage Advisory Notice to Policyholders

HO 00 03, HO 00 04, HO 00 06

Included with all homeowners policies.

Attach: Limited Home Day Care Coverage Advisory Notice to Policyholders

June 15, 2018

S.04 – Total Loss Deductible Waiver

HO 00 03

All policies are subject to a deductible that applies to loss from all Section I perils. Subject to the policy limits that apply, the Company shall pay only that part of the total of all loss payable under Section I that exceeds the deductible amount shown in the Declarations.

For no additional charge, the policy is endorsed to provide a limited waiver of deductible that applies to the base policy deductible specified in the Declarations, Deductible – Section I, only. It does not apply to other policy deductibles specified in the Declarations including, but not limited to, Earthquake or Optional Special Theft Deductibles. In the event that the total amount of a covered loss payable under Section I Coverage A, before the application of a deductible, exceeds 90% of the loss threshold that applies for the date of loss, the deductible amount, up to but not in excess of $5,000, is waived.

Included with all HO 00 03 Homeowners policies.

June 15, 2018

S.05 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

HO 00 03, HO 00 04, HO 00 06

Section I

For no additional charge, the policy is endorsed to provide $10,000, on an aggregate basis, to pay for loss and associated costs to cover real or personal property, owned by an insured, that is damaged by fungi or wet or dry rot, or bacteria on the "residence premises" as defined in the coverage endorsement.

Section II

For no additional charge, the policy is endorsed to provide $50,000, on an aggregate basis, to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria.

Included with all homeowners policies.

Attach: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Endorsement.

June 15, 2018

S.06 – Property Remediation for Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages

HO 00 03, HO 00 04, HO 00 06

Basic Limits

For no additional charge, the policy is endorsed to provide limited amounts of insurance for Property Remediation for Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability as follows:

Section I – Property Remediation for Escaped Liquid Fuel Coverage

$10,000 to pay for loss to covered real or personal property, owned by an insured, that is damaged by liquid fuel that escapes from a fuel system on the residence premises as defined in the coverage endorsements. Covered real property includes land, other than farm land, owned by an insured, on which a building or structure is located.

In addition to the primary residence identified in the policy Declarations, the defined term "residence premises" also includes other locations owned by an insured but only if such locations have a fuel system, are specifically insured under Section II of the policy and declared on the schedule in the aforementioned coverage endorsement. The address of other locations other than the primary residence insured on this endorsement must be listed on the policy Declarations. The other locations may be owner-occupied or rented to others.

This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period.

Section II – Limited Lead and Escaped Liquid Fuel Liability Coverages

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

Fuel System

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

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

- Property Remediation Coverage does not apply to that location; and

- Policy limits and provisions apply for Escaped Liquid Fuel Liability to that location.

Coverage is not available when Farmers Personal Liability Endorsement is present. [5]

Limits of Liability

Higher limits of liability are not available.

For Property Remediation Coverage, the limit is the most coverage that shall be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.

For Limited Lead And Escaped Liquid Fuel Liability Coverage, the limit is an aggregate limit and is the most coverage that shall be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the number of locations insured under this policy or the number of bodily injury or property damage claims made.

Included with all homeowners policies.

Attach:
Property Remediation for Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverage Endorsement – HO 00 03; or
Property Remediation for Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverage Endorsement – HO 00 04; or
Property Remediation for Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverage Endorsement – HO 00 06

[5] Farmers Personal Liability available in select states only

June 15, 2018

S.07 – Reserved for Future Use

June 15, 2018

Home Business

H.01 – Eligibility Criteria

The policy may be endorsed to provide Section I and Section II coverage for an eligible business exposure. To be an eligible business under this endorsement, a risk must meet all of the following criteria:

The home business:

- Must be owned by the named insured or by a partnership, joint venture or other organization comprised only of the named insured and resident relatives;
- Must be operated from the residence premises that is declared on the Homeowners Declaration and used principally for residential purposes;
- Is operated from the home and/or other structure on the residence premises; and
- Has no more than three employees.

May not involve the:

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

For all business classifications, the Gross Annual Receipts of the home business may not exceed $250,000. When a permitted business that is operated from the residence premises is afforded coverage under the Permitted Incidental Occupancy Coverage Endorsement, that business may not be afforded coverage under the Home Business Insurance Coverage Endorsement.

Section I and II Exclusion for Computer Related Damage or Injury Endorsement is required on all policies with Home Business coverage.

Not available for Seasonal, Secondary or Rented to Others residences.

Attach: Home Business Insurance Coverage
Attach: Section I and II Exclusion for Computer Related Damage or Injury Endorsement

June 15, 2018

H.02 – Classifications

Refer to the Company for the businesses that are eligible within each of these classifications. The name and description of the business must be included in the endorsement schedule.

Office

Office business is a business that provides professional or administrative activities for its customers. This class may apply to businesses such as accounting, resume writing, telephone answering, etc.

Service

Service business is a business that provides repair or other services for its customers. This class may apply to businesses such as bicycle repair, clock/jewelry repair, housecleaning, videotaping, etc.

Sales

Sales business is a business that involves product sales, other than crafts made in the home or other structure and sold from the home or other location. This class may apply to businesses involving the sale of books and magazines, costume jewelry, plants and flowers, stationery/other paper products, etc.

Crafts

Crafts business is a business that involves selling, from the home, other structure or other locations, crafts made in the home or other structure. This class may apply to crafts such as ceramics, dolls, flower arrangements, quilts, etc.

June 15, 2018

H.03 – Section I: Property Coverage

The policy may be endorsed to provide coverage for the property of the described business and for the property of others in the care of the business up to the Coverage C limit of liability entered on the Homeowners Declarations. The Coverage C limit shall, therefore, reflect the values of the personal and business property to be insured.

Provides coverage for:

- Accounts receivable up to $5,000 for accounts receivable on the residence premises and $2,500 away
- Loss of business income, extended business income and extra expense ($5,000 for a maximum of 12 months)
- Valuable papers up to $2,500

June 15, 2018

H.04 – Section II: Business Liability Coverage

The policy may be endorsed to provide coverage for such business liability exposures as premises operations, products-completed operations, advertising and personal injury. The limits of liability for these coverages are on an annual aggregate basis and are determined in the following manner:

- Products-Completed Operations Hazard Liability: the limit is equal to the Coverage E limit shown on the Homeowners Declaration
- All Other Business Liability: the limit is equal to twice the sum of the Coverage E and Coverage F limits shown on the Homeowners Declaration
- Coverage F Sublimit of Liability: the limit is equal to the Coverage F limits shown on the Homeowners Declaration
- Limit of Liability for Additional Coverage Damage to Property of Others: increased to $2,500
- Professional Liability: no coverage provided

Coverage E and F Increased Limits

When the Coverage E or Coverage F limit is increased for Homeowners Insurance, the Home Business Insurance Coverage limits shall also be increased.

June 15, 2018

H.05 – Business Liability Specifications

Low Traffic is defined as fewer than 10 visitors per week.

High Traffic is defined as 10 or more visitors per week.

All new business will be classified as High Traffic with $50,001 to $100,000 Gross Annual Receipts.

June 15, 2018

H.06 – Business Income, Extended Business Income and Extra Expense

The policy may be endorsed to increase the $5,000 limit of liability on Business Income, Extended Business Income and Extra Expense to a limit of $25,000, $50,000 or $100,000.

June 15, 2018

H.07 – Loss Payable Condition

The policy may be endorsed to name a loss payee, lender's loss payee, or loss payable under a contract-of-sale arrangement.

June 15, 2018

H.08 – Valuable Papers and Records Endorsement

The Home Business Insurance Coverage endorsement provides a basic limit of $2,500 for Valuable Papers and Records Coverage. The policy may be endorsed to increase this limit in increments of $2,500, up to a total of $10,000.

Attach: Valuable Papers and Records Coverage Increased Limits Endorsement

June 15, 2018

H.09 – Special Coverage Valuable Papers and Records Endorsement

The policy may be endorsed to extend the basic $2,500 limit of liability for Valuable Papers and Records Coverage from Named Perils or Special Coverage to Expanded Special Coverage. This limit may be increased in increments of $2,500, up to a total of $10,000.

Attach: Special Coverage Valuable Papers and Records Endorsement

June 15, 2018

Rating Elements

R.01 – Base Rate

The Base Rate is the foundation of the premium calculation.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.02 – Reserved for Future Use

June 15, 2018

R.03 – Age of Home by Age of Roof

The Age of Home by Age of Roof Factor shall be applied to policies based upon the combination of the age of the home and the age of the roof.

The age of the home shall be determined by the policy effective year less the year of original construction.

The roof age shall be determined by the policy effective year less the year of roof construction. If the roof has been replaced, year of construction shall be equal to the year of the last complete roofing system replacement, otherwise it shall be the original year of construction.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.04 – Age of Primary Named Insured Factor

The Age of Primary Named Insured Factor shall be applied to policies based upon the age of the Primary Named Insured.

Changes to the attained age of the Primary Named Insured shall be effective at the next renewal. All other changes, including the replacement of the Primary Named Insured, shall be made on a pro-rata basis.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.05 – Reserved for Future Use

June 15, 2018

R.06 – Coverage A Factor

The Coverage A Factor shall be applied to policies based upon the amount of Coverage A selected.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.07 – Deductible Factor

The Deductible Factor shall be applied to policies based upon the selected deductible amount by deductible type.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.08 – Coverage A by Deductible Factor

The Coverage A by Deductible Factor shall be applied to policies based upon the amount of Coverage A and the selected deductible amount by deductible type.

The All Peril Deductible shall apply to all perils unless the policy is otherwise endorsed.

See general rules for deductible qualifications.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.09 – Coverage A per Square Footage Factor

The Coverage A per Square Footage Factor shall be applied to policies based upon the combination of the Coverage A amount and the living area square footage of the residence premises.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.10 – Coverage C Factor

The Coverage C Factor shall be applied to policies based upon the amount of Coverage C selected.

Refer to rate pages for corresponding factors and coverages to which this applies.

R.11 – Coverage C by Deductible Factor

The Coverage C by Deductible Factor shall be applied to policies based upon the amount of Coverage C and the selected deductible amount by deductible type.

The All Peril Deductible shall apply to all perils unless the policy is otherwise endorsed.

See general rules for deductible qualifications.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.12 – Coverage C per Square Footage Factor

The Coverage C per Square Footage Factor shall be applied to policies based upon the combination of the Coverage C amount and the living area square footage of the residence premises.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.13 – Coverage E Factor

The Coverage E Factor shall be applied to policies based upon the amount of Coverage E selected.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.14 – Coverage Level Factor

The Coverage Level Factor shall be applied to policies based upon selection of the Essentials, Enhanced or Elite level of coverage.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.15 – Reserved for Future Use

June 15, 2018

R.16 – Company Deviation Factor

The Company Deviations Factor shall apply based upon the Underwriting Company.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.17 – Dwelling Style Factor

The Dwelling Style Factor shall be applied to policies based upon the dwelling style of the residence premises.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.18 – Exterior Wall Type Factor

The Exterior Wall Type Factor shall be applied to policies based upon the type of exterior wall finish.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.19 – Fire Protection Factor

The Fire Protection Factor shall be applied to policies with fire protection devices, including:

- Sprinkler (Partial, Full)
- Fire Alarm (Central, Direct, Local)

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.20 – Foundation Factor

The Foundation Factor shall be applied to policies based upon the type of dwelling foundation.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.21 – Functional Replacement Cost Loss Settlement Factor

The Functional Replacement Cost Loss Settlement Factor shall be applied to policies where the Functional Replacement Cost Loss Settlement endorsement has been attached.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.22 – Loss History Factors

The Loss History: Losses in 3 Years Factor and Loss History: Losses in 4-5 Years Factor shall be applied to policies based upon the number of chargeable losses per type of loss within the applicable experience period.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.23 – Number of Bathrooms Factor

The Number of Bathrooms Factor shall be applied to policies based upon the number of baths, calculated as the sum of the sizes of all bathrooms, within the residence premises.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.24 – Number of Stories Factor

The Number of Stories Factor shall be applied to policies based upon the number of stories of the residence premises.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.25 – Occupancy Type Factor

The Occupancy Type Factor shall be applied to policies based upon the type of occupancy. Occupancy types include:

- Primary
- Seasonal (with or without Section II)
- Secondary (with or without Section II)
- Rented to Others (applies to HO6 only)

See seasonal and secondary rules for additional qualifications.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.26 – Pool Factor

The Pool Factor shall be applied to policies based upon the presence of a pool.

Refer to rate pages for corresponding factors and coverages to which this applies.

R.27 – Public Protection Class Factor

The Public Protection Class Factor shall be applied to policies based upon the Public Protection Classification[6].

Refer to rate pages for corresponding factors and coverages to which this applies.

[6] Applicable Public Protection Classifications can vary by state.

June 15, 2018

R.28 – Reserved for Future Use

June 15, 2018

R.29 – Roof Material Factor

The Roof Material Factor shall be applied to policies based upon the type of roofing material used on the residence premises.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.30 – Square Footage Factor

The Square Footage Factor shall be applied to policies based upon the living area square footage of the residence premises.

The total square footage includes all floors of a multi-story dwelling.

The total square footage does not include the following:

- Attached garages without at least 50% living space above it
- Attached carport
- Basement (even if furnished)
- Attached greenhouse or solar room
- Porch or breezeway
- Decks
- Detached structures

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.31 – Territory Factor

The Territory Factor shall be applied to policies based upon the residence location zip code.

Any new zip code wholly surrounded by an existing territory shall be added to that territory. A new zip code whose geographic area previously spanned two or more existing territories shall be added to that territory which previously contained the greater geographical area of the newly created zip code.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.32 – Theft Protection Factor

The Theft Protection Factor shall be applied to policies with theft protection, including:

- Guarded Access (Guard on Duty, Limited, Self Enclosed)
- Theft Alarm (Central, Direct, Local)

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.33 – Trampoline Factor

The Trampoline Factor shall be applied to policies based upon the presence of a trampoline.

Refer to rate pages for corresponding factors and coverages to which this applies.

R.34 – Wildfire Factor[7]

The Wildfire Factor will apply to all policies according to the Insurance Services Office (ISO) FireLine™ product score rating of a residence premises. ISO's FireLine™ combines recognized risk factors and satellite imagery to pinpoint potential hazards from wildfire.

Refer to rate pages for corresponding factors and coverages to which this applies.

[7] Available in select states only

June 15, 2018

R.35 – Reserved for Future Use

R.36 – Reserved for Future Use

June 15, 2018

R.37 – Wood Burning Stove Factor

The Wood Burning Stove Factor shall be applied to policies based upon the presence of a wood burning stove.

A wood burning stove includes:

- Fireplace insert
- Freestanding stove
- Furnace add-on

Refer to rate pages for corresponding factors and coverages to which this applies.

R.38 – Expense Premium

Expense Premium shall be applied to each policy. Expense Premium shall be subject to the cancellation provisions of this manual and cancelled on a pro rata basis.

HO 00 03

Expense Premium shall be included in the premium for Coverage A – Dwelling.

HO 00 04 and HO 00 06

Expense Premium shall be included in the premium for Coverage C – Personal Property.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.39 – Reserved for Future Use

June 15, 2018

R.40 – Reserved for Future Use

June 15, 2018

R.41 – Years at Residence Factor

The Years at Residence Factor shall be applied to policies based upon the years at residence.

Refer to rate pages for corresponding factors and coverages to which this applies.

June 15, 2018

R.42 – Difference in Conditions Factor

A policy may be issued for dwellings situated in a Hazardous Brush Area when another policy is issued for the perils of Fire, Extended Coverage and Vandalism or Malicious Mischief.

To be eligible the insured must get a qualified estimate of the current replacement cost and actual cash value of the dwelling.

HO 00 03 only

Refer to rate pages for corresponding factors and coverages to which this applies.