



specialty
INSURANCE COMPANY™



California Homeowners

PRODUCT & UNDERWRITING GUIDE

Effective: 06/03/2020 | New & Renewal



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KWiQ LOOK

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

ELIGIBILITY GUIDELINES

Eligibility Guidelines are subject to the Underwriting Guidelines

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

WILDFIRE ELIGIBILITY (MODERATE, HIGH, OR VERY HIGH WILDFIRE SCORES)

Feet from Structure	Urban	Non-Urban
Within 5 Feet of Any Structure	<ul style="list-style-type: none"> • Dwellings and other structures do not have combustible materials on the ground such as firewood, pine needles, or dead or dying leaves within 5 feet of any structure. • In a mountain or wooded area, dwellings and other structures do not have mulch or wood chips within 5 feet of any structure and tree branches are not within 5 feet of any structure. • Dry or unmaintained bushes, groundcover, and grass within 5 feet of any structure wall must be watered by an automatic sprinkler. • Juniper bushes or trees cannot be within 5 feet of any structure. • No trees or tree branches can be in contact with any structure or roof. • Stressed, diseased, dying, or dead trees or bushes cannot be within 5 feet of any structure. • Areas under decks and other extensions must be free of combustible materials. 	<ul style="list-style-type: none"> • Dwellings, other structures, and any attachments have a noncombustible surface (dirt, gravel, flagstone, pavers, concrete) extending around all perimeters. • Dwellings, other structures, and decks do not have any combustibles on the ground such as mulches, shrubs, trees, tree branches, or pine needles. • Grass within 5 feet of any structure wall must be watered by an automatic sprinkler and maintained to a maximum of 6 inches. • Dwellings, other structures, and decks do not have landscape timbers within 5 feet of any perimeter. • Areas under decks and other extensions are free of combustible materials.

PAY PLANS

Payment Plan	Initial Payment	Installment Payments
Full Payment	100% of policy premium, plus all applicable taxes and fees	None
2 Payments	50% of policy premium, plus all applicable taxes and fees	The installment bill plus the installment fee will be due in month 4 of the policy term

UNDERWRITING RULES

1. **Policy Term:** Policies will be written for a 12-month term.
2. **Endorsements:** All endorsements requiring a premium adjustment will be calculated pro rata, subject to the minimum earned premium.
3. **Cancellations:** All cancellations at the request of KWS or the insured will be calculated pro rata.
4. **Renewals:** All renewals will be triggered by a user. Renewals will not be automatically generated.
5. **Catastrophe Management:** As a part of KW Specialty's (KWS) catastrophe management procedures, the company may from time to time establish, at the company's discretion, restrictions on binding authority. Whenever binding authority is restricted by operation of KWS catastrophe management procedures, no applications for new coverage will be accepted. In addition, no endorsements of existing policies will be accepted which will have the effect of increasing KWS's exposure. This temporary suspension of binding will remain in effect until the binding restrictions have been lifted by KWS.
6. **Exposure Management:** As a part of KW Specialty's (KWS) exposure management procedures, the company may establish, at the company's discretion, restrictions on binding authority in certain geographical regions. Whenever binding authority is restricted by operation of KWS exposure management procedures, no applications for new coverage will be accepted. This suspension of binding will remain in effect until the binding restrictions have been lifted by KWS.
7. **Protection Classification Codes:** ISO protection class codes will be used for rating.

ACCEPTABLE TYPES OF DWELLINGS AND/OR STRUCTURES

1. **Detached Dwelling:** A stand-alone, one family dwelling that is not connected to other dwellings.
2. **Semi-detached Dwelling:** Dwellings built that share a common wall.
3. **Accessory Dwelling Unit (ADU):** A second dwelling on the same grounds as the primary home. This could be an apartment over a garage or a separate structure at the same location. Legally an ADU is part of the same property as the main dwelling. (Affordability & Family Member Care)
4. **Tiny Homes:** Dwellings that are built and then transported to a location that are usually under 1,000 square feet. These dwellings often move locations. Typical value for contractor-built dwellings are from \$10,000 - \$50,000. (Affordability & Eco-friendly)
5. **Yurts:** A circular tent built with collapsible framework that is covered in canvas. The typical value of a professionally constructed Yurt is \$20,000 - \$40,000. However, larger yurts can cost up to \$200,000. (Affordability & Eco-friendly)
6. **Shipping Container Homes:** A dwelling that is built using intermodal shipping containers. Typical values range from \$25,000 - \$200,000. More extravagant models can run higher. (Affordability & Eco-friendly)
7. **Pole Barn Conversions/Barndominiums:** A pole barn that has a portion of the dwelling converted into living space. Typical values range from \$25,000 - \$200,000. (Affordability)
8. **Straw Bale Homes:** A dwelling with a structural frame that uses bales of straw as structural support and insulation. Straw bales dwellings can cost 10-15% more than conventional build dwellings. (Eco-friendly)
9. **Geodesic Dome Home:** A dwelling built on a rigid triangle system that forms a dome. Due to the shape, dome homes use less materials and conduct less heat transfer than conventional dwellings. They are stronger than a rectangular shaped dwelling. Typical values range from \$100,000 - \$300,000. (Affordability & Eco-friendly)

10. **Prefabricated Home:** A dwelling that is prefabricated off-site in sections and shipped and reassembled. Sometimes these dwellings are called modular homes. They do not include manufactured homes built on a wheeled chassis. Typical values range from \$100,000 - \$400,000. Costs are typically 10-20% less than stick-built dwellings. (Affordability & Speed of Occupancy)
11. **Manufactured Homes:** A dwelling that is assembled in a factory on a wheeled chassis. They are transported to the occupancy site and are moveable to new sites. Typical values range from \$10,000 - \$200,000. Costs can be up to 45% less than stick-built dwellings. (Affordability & Speed of Occupancy)
12. **Stand-Alone Structures:** A structure, other than a residential dwelling, that is located on private or rented land. Typical value ranges from \$5,000 - 100,000. Examples could include sheds, garages, car ports, gazebos, and horse barns.

TIV LIMITS FOR EACH DWELLING TYPE

	HO-3 TIV	HO-6 TIV
Detached (1-4 family)	1,500,000	500,000
Semi-Detached	1,500,000	500,000
Townhome/Row Home	1,500,000	500,000
Accessory Dwelling Unit	1,000,000	N/A
Tiny Home	200,000	200,000
Yurt	200,000	N/A
Shipping Container Home	400,000	N/A
Pole Barn Conversion/Barndominium	400,000	N/A
Straw Bale Home	1,500,000	N/A
Geodesic Dome Home	700,000	N/A
Prefabricated Home	1,500,000	500,000
Manufactured Home	250,000	N/A
Stand Alone Structure	400,000	N/A

TYPES OF SUPPORTED HOUSING STRATEGIES

1. **Cohousing:** A community of private homes clustered around a shared space. Houses are usually small due to the shared space. Residents can pool efforts and resources for shared meals and child/elderly care. Shared spaces often include larger kitchens, dining areas, laundry, and recreational spaces.

2. **Micro Units:** Living spaces that are usually between 50-350 sq. ft. It is a self-contained living space designed to accommodate a sitting and sleeping space, bathroom, and kitchen area. They often have pull down beds, folding desks/tables, and hidden appliances.
3. **Off-the-Grid:** Living in a self-sufficient manner without reliance on public utilities.
4. **Micro Farms:** Farming completed on a small scale in urban or suburban areas. They are typically located on five or less acres. Examples of farm activities would include plant nurseries, floriculture, and produce.
KWiQ Fact: *San Diego county has 6,687 farms, more than any other county in the U.S. 68% of those farms are between 1-9 acres. <https://ucanr.edu/sites/sdsmallfarms/>*
5. **Room Rental to Boarders:** The renting out of furnished spare bedroom(s) to guests. This could be for one night, a week, or months. Airbnb is a vehicle by which individuals can advertise room rental.
KWiQ Fact: *According to a 2018 article in Travel and Leisure, Airbnb hosts make an average of \$924 per month. <https://www.travelandleisure.com/travel-tips/how-much-airbnb-hosts-make>*
6. **Vacation Rentals:** The renting out of a furnished dwelling, condo, or apartment on a temporary basis to guests. VRBO is a vehicle by which individuals advertise vacation rentals.
KWiQ Fact: *VBRO has over 52,000 vacation rental listings in California. (Search completed 07/2019)*
7. **Home Businesses:** Living spaces that also have a business on the premises. Examples of home businesses may include an art studio, barber shop, beauty salon, cake decorating, cosmetics, dressmakers, music instruction, and pet grooming.

GENERAL GUIDELINES

1. **Insured to Value:** All homes must be insured to 100% of reconstruction cost.
2. **TIV (Total Insured Value):** TIV over \$1,500,000 is not acceptable.
3. **Maintenance:**
 - a. Dwellings and Other Structures must be in good repair, including, but not limited to roof, gutters, fascia, siding, porches, foundation, windows, screens, and chimneys.
 - b. Decks, porches, patios, doors, and stairs must be securely railed if 3 feet or more above ground level.
 - c. Paved surfaces must be properly maintained as evidenced by the absence of cracks and lifting that could create a liability hazard.
 - d. Grounds and landscapes are free from debris, including, but not limited to inoperable cars, appliances, and interior furniture.
 - e. Tree limbs cannot rest on the roof or siding.
4. **Number of Units:** Up to 4 units is acceptable.

INELIGIBLE RISKS

1. Applicants that have been convicted of arson or insurance fraud.

2. Applicants who have had foreclosure proceedings initiated against an owned property anytime within the last 36 months.
3. Applicants (or tenant, if tenant occupied) who own, keep, or shelter any animal with a bite or attack history on a person or other animal.
4. Applicants (or tenant, if tenant occupied) who own, keep, or shelter any exotic or non-domestic animal including, but not limited to snakes, monkeys, ostrich, antelope, wolves, and big game cats (tigers, lions) as well as any hybrids.
5. Applicants (or tenant, if tenant occupied) who own, keep, or shelter dogs that have been trained to attack persons or other animals and/or guard property. The only exception are dogs that have been certified as a “Canine Good Citizen” by the American Kennel Club.
6. Properties with inoperable cars, appliances, or other conditions that increase chance of injury or illness to others.
7. Homes that have existing structural damage.

SUBMIT RISKS

1. Homes that are built on stilts, piers, or pilings.
2. Homes with pools that are not secured with a 5 foot self-latching or locked gate.
3. Homes with pools with a diving board or slide.
4. Homes that are located on a cul-de-sac, on a dead-end road, or on a road that is on the edge of a development.
5. Log homes with logs less than 4 inches in diameter.
6. Property types such as yurts, stand-alone structures, tiny homes, shipping container homes, pole barn conversions/barndominiums, straw bale homes, and geodesic domes must be reviewed for acceptability.
7. Homes with a daycare.
8. Properties with a home business on the premises.
9. Properties with farming on the premises.
10. Homes with less than 100-amp electrical service (must have an electrical certification attesting to code, condition, and suitability).
11. Homes with knob and tube wiring (must have an electrical certification attesting to code, condition, and suitability).
12. Homes that do not have heating controlled by a thermostat.
13. Supplemental heating (woodstoves, etc.) devices that have not been installed by a contractor.
14. Homes with one liability, one fire, one water, one theft/vandalism, or two of any other types of losses in the last 36 months.
15. Homes on a historic registry.
16. Homes that do not have permanently installed water, electricity, and/or sewage utility services.
17. Other structures or garages with a wood/coal/pellet burning device.
18. Homes with polybutylene pipes (water limitation endorsement must be added).
19. Homes with peeling paint or damage to siding, soffits, or fascia.

20. Applicants that are 30 days past due on mortgage payments in the last 12 months.
21. Homes with unrepaired or existing non-structural damage.
22. Homes that are attached to or converted from a commercial risk.
23. Homes within 1,500 feet of water (river or creek) or located on an island.
24. Properties with horses, livestock, or farm animals on the premises.
25. Risks on over 5 acres.

HOME TYPE - ADDITIONAL INFORMATION

Tiny Homes

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

Shipping Container and Pole Barn HomeS/Barndominiums

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

Straw Bale Homes

1. Must be contractor built (or contractor certified).

Geodesic Domes

1. Must be contractor built (or contractor certified).

Manufactured Homes

1. The home must be skirted.

Stand Alone Structures

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

Vacation Rentals

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

Yurts

Ineligible Conditions

1. Yurts that are not on a permanent foundation.
2. Yurts that do not conform to all local planning regulations and building codes.
3. Yurts that are homemade or partially homemade.

Wind Rating:

The wind rating of the yurt must be high enough to withstand the winds in the location where the yurt is constructed.

1. Check the wind rating of the basic yurt with no upgrades.
2. If the wind rating is not high enough, then a wind kit should be included to raise the wind rating.
3. In high wind areas perimeter blocking and cable tie downs may be required to get a high enough wind rating.

OTHER STRUCTURES

Other Structures are generally defined to include the following:

1. A structure on the premise separated from the dwelling by a clear space.
 - a. Structure examples include sheds, gazebos, and detached garages.
2. Fences.
3. Permanently installed sidewalks, driveways, and retaining walls.
4. Inground swimming pools (above ground swimming pools are considered personal property).

HOME DAYCARE

If home daycare is present, submit to your wholesaler.

Ineligible Conditions

1. A daycare with seven or more persons.
2. A daycare with a pool or trampoline on the premises.

Proof of General Liability required

HOME BUSINESS COVERAGE

If home business is present, submit to your wholesaler.

Ineligible Conditions

1. Homes that contain an assisted living facility (permitted to write property only).
2. Homes that contain a rehabilitation facility (permitted to write property only).
3. Homes that contain a daycare.

Types of Acceptable Businesses

1. **Offices:** A broad category that can encompass a small business where the homeowner conducts their occupation in their dwelling rather than on the employer's premises. The incidental exposures would not involve frequent and regular access to the premises by invitees.
2. **Incidental Teaching:** Incidental teachers are defined as persons providing music, voice lessons, tutoring etc. where invitees to the premises is limited to no more than two at a time.

3. **Barber Shop/Massage:** Incidental beauty barber/massage is defined as persons providing a beauty barber or massage service where invitees to the premises is limited to no more than two at a time.
4. **Studio:** Photography and art studios where the bulk of the business is conducted off the premises. Access to the property is to be very limited.

INCIDENTAL FARM AND RANCH ENDORSEMENT

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

The following requirements apply:

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

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

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

Scheduled Farm or Ranch Personal Property:

1. There is a maximum of 5 scheduled pieces of farm or ranch personal property.
2. Farm or ranch machinery is considered personal property.

Unacceptable Types of Scheduled or Unscheduled Farm or Ranch Property:

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

Unacceptable Farm or Ranch Liability Risks:

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

DIFFERENCE IN CONDITIONS (DIC)

A policy can be issued as a supplement to a California FAIR Plan policy. A DIC policy will not provide coverage for any perils covered by the California FAIR Plan policy.

Coverage A - Dwelling, Coverage B - Other Structures, Coverage C - Personal Property, and Coverage D - Loss of Use limits for a DIC policy can not exceed the underlying coverage limits for the California FAIR Plan policy.

For example, if the California FAIR Plan Coverage A - Dwelling limit is \$200,000, then the Coverage A - Dwelling limit on the DIC policy cannot exceed \$200,000. Similarly, if Coverage B - Other Structures was not purchased on the California FAIR Plan policy, then it cannot be purchased on the DIC policy.

BUILDERS RISK

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

1. Builders risk is only available for HO-3 policy forms.
2. Coverage F - Medical Payments to Others is not available for any builders risk.
3. For any ground-up construction or course of construction risk, builders risk coverage must be written for 100% of the estimated replacement value of the dwelling at the time of completion.
4. For any course of construction risk, confirmation of prior insurance coverage for builders risk coverage must be obtained prior to quoting. If there has been no prior insurance coverage, then a statement of no prior losses signed by the insured must be obtained prior to binding coverage. (NOTE: an insured's electronic signature on the no prior loss statement is acceptable)

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

1. A fully completed Builders Risk supplemental application must be obtained.
2. The named insured(s) cannot act as the General Contractor or be the contractor or subcontractor(s) actually conducting the construction or renovation at the insured location, nor can the named

insured participate in the construction or renovation of the risk at the insured location in any capacity.

3. The contractor(s) must have a current and valid certified contractor's license AND a current and valid Contractor's General Liability policy in place equal to at least \$1,000,000 in coverage. Confirmation from either the agent or broker of the current and valid certified contractor's license and valid Contractor's General Liability.
4. The construction company/contractor or subcontractor(s) actually conducting the construction or renovation at the insured location cannot be listed as an additional insured on the builders risk policy.
5. The risk must be occupied full-time by the insured to be eligible for Coverage C - Personal Property coverage.
6. Maximum liability limit is\ \$1M.

PREMIUM RULES

	HO-3	HO-6
Minimum Written Premium	A minimum written premium of \$250 will apply to all new and renewal policies (not including taxes and fees)	A minimum written premium of \$200 will apply to all new and renewal policies (not including taxes and fees)
Minimum Earned Premium	A minimum earned premium of \$50 will apply to all new and renewal policies (not including taxes and fees)	A minimum earned premium of \$50 will apply to all new and renewal policies (not including taxes and fees)
Inflation Guard	A 3% inflation guard factor is included on all policies with a replacement cost loss settlement.	-

CREDIT FACTORS

1. **Deductibles Options:** \$1,000; \$2,500; \$5,000; \$10,000
2. **Central Station Fire Alarm Factor:** (Y/N)
3. **Central Station Burglar Alarm Factor:** (Y/N)

The following credits only pertain to Moderate, High, and Very High Wildfire Scores

1. **Exterior Roof Sprinklers:** (Y/N)
2. **Ember Resistant Venting:** (Y/N)
3. **No Eaves or Enclosed Eaves:** (Y/N)
4. **Annual Brush Removal Contract:** (Y/N)
5. **Permanently Installed Wildfire Spray System:** (Y/N)

HO-3 COVERAGE OPTIONS

Coverage E - Personal Liability	Limit	Rate		
	\$100,000	\$20		
	\$300,000	\$35		
	\$500,000	\$65		
	\$1,000,000	\$250		
Coverage E - Premises Liability	Limit	Rate		
	\$100,000	\$20		
	\$300,000	\$35		
	\$500,000	\$65		
	\$1,000,000	\$250		
Coverage F - Medical Payments to Others	Limit	Rate		
	\$1,000	Included if Liability is Purchased		
	\$2,000	\$5		
	\$5,000	\$10		
	\$10,000	\$20		
Additional Residence Premises Liability <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Seasonal	Rental	
	\$100,000	\$25	\$35	
	\$300,000	\$35	\$50	
	\$500,000	\$60	\$70	
	\$1,000,000	\$100	\$285	
Personal Injury <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Rate		
	\$100,000	\$15		
	\$300,000	\$25		
	\$500,000	\$30		
	\$1,000,000	\$135		
Specified Additional Amount of Insurance for Coverage A - Dwelling	Limit	Rate		
	25% of Coverage A	5% of Coverage A Premium		
	50% of Coverage A	30% of Coverage A Premium		
Limited Water Back-Up and Sump Discharge or Overflow	Limit	Rate		
	\$5,000	\$50		
	\$10,000	\$75		
	\$25,000	\$100		
Personal Property Replacement Cost	Limit	Rate		
	Per \$100 of Coverage C	\$0.05		
Scheduled Personal Property <i>Per \$100 of Coverage</i>	Type	Rate	Type	Rate
	Jewelry	\$1.75	Fine Arts	\$0.60
	Furs	\$1.50	Stamps	\$1.00
	Cameras	\$1.00	Coins	\$1.00
	Musical Instruments	\$1.00	Firearms	\$3.50
	Silverware	\$0.70	China/Crystal	\$0.70
	Golf Equipment	\$2.00	Wine	\$1.00

HO-3 COVERAGE OPTIONS (CONTINUED)

Limited Fungi, Wet or Dry Rot, or Bacteria <i>\$50,000 Liability included when Property Limit and Coverage E - Personal or Premises Liability are purchased</i>	Property Limit		Rate	
	\$5,000		\$25	
	\$10,000		\$40	
Identity Fraud Expense	Limit		Rate	
	\$15,000		\$25	
Owned Motorized Golf Cart Physical Loss	Limit		Rate	
	Per Golf Cart		\$100	
Extended Theft Coverage for Residence Premises Occasionally Rented to Others	Limit		Rate	
	Flat Rate		\$15	
Landlord's Furnishings	Limit		Rate	
	Per \$100 of Coverage		\$0.05	
Increased Limits on Business Property	Limit		Rate	
	\$5,000		\$5	
	\$7,500		\$10	
	\$10,000		\$15	
Home Business <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit		Rate	
	\$100,000		\$225	
	\$300,000		\$250	
	\$500,000		\$275	
	\$1,000,000		\$550	
Specific Structures Away From the Residence Premises	Limit		Rate	
	Per \$100 of Coverage		\$0.30	
Equipment Breakdown <i>\$500 deductible applies</i>	EB Limit	Coverage A	1-2 Units	3-4 Units
	\$100,000	\$0 - \$500,000	\$41	\$49
	\$100,000	\$500,001 - \$1,000,000	\$77	\$85
	\$100,000	>\$1,000,000	\$138	\$149
Service Line <i>\$500 deductible applies</i>	Limit		Units	Rate
	\$10,000		1-2	\$50
	\$10,000		3-4	\$77
Incidental Farm or Ranch Section I - Scheduled Property	Limit		Type	Rate
	Per \$100 of Coverage		Equipment	\$0.43
	Per \$100 of Coverage		Building	\$0.46
Incidental Farm or Ranch Section II - Liability <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit		Rate	
	\$100,000		\$20	
	\$300,000		\$35	
	\$500,000		\$65	
	\$1,000,000		\$250	

HO-3 COVERAGE OPTIONS (CONTINUED)

Builders Risk	Limit	Rate
	Per \$5,000 of Cov. A & B	\$2
Permitted Incidental Occupancies <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit	Rate
	\$100,000	\$30
	\$300,000	\$34
	\$500,000	\$40
	\$1,000,000	\$150

HO-6 COVERAGE OPTIONS

Coverage E - Personal Liability	Limit	Rate		
	\$100,000	\$20		
	\$300,000	\$35		
	\$500,000	\$65		
	\$1,000,000	\$100		
Coverage E - Premises Liability	Limit	Rate		
	\$100,000	\$20		
	\$300,000	\$35		
	\$500,000	\$65		
	\$1,000,000	\$100		
Coverage F - Medical Payments to Others	Limit	Rate		
	\$1,000	Included if Liability is Purchased		
	\$2,000	\$5		
	\$5,000	\$10		
	\$10,000	\$20		
Additional Residence Premises Liability <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Seasonal	Rental	
	\$100,000	\$25	\$35	
	\$300,000	\$35	\$50	
	\$500,000	\$60	\$70	
	\$1,000,000	\$100	\$135	
Personal Injury <i>Limit must equal the Coverage E - Personal or Premises Liability Limit</i>	Limit	Rate		
	\$100,000	\$15		
	\$300,000	\$25		
	\$500,000	\$30		
	\$1,000,000	\$35		
Limited Water Back-Up and Sump Discharge or Overflow	Limit	Rate		
	\$5,000	\$50		
	\$10,000	\$75		
	\$25,000	\$100		
Special Personal Property	Limit	Rate		
	Per \$100 of Coverage C	\$0.05		
Personal Property Replacement Cost	Limit	Rate		
	Per \$100 of Coverage C	\$0.05		
Scheduled Personal Property <i>Per \$100 of Coverage</i>	Type	Rate	Type	Rate
	Jewelry	\$1.75	Fine Arts	\$0.60
	Furs	\$1.50	Stamps	\$1.00
	Cameras	\$1.00	Coins	\$1.00
	Musical Instruments	\$1.00	Firearms	\$3.50
	Silverware	\$0.70	China/Crystal	\$0.70
	Golf Equipment	\$2.00	Wine	\$1.00

HO-6 COVERAGE OPTIONS (CONTINUED)

	Property Limit	Rate
Limited Fungi, Wet or Dry Rot, or Bacteria <i>\$50,000 Liability included when Property Limit and Coverage E - Personal or Premises Liability are purchased</i>	\$5,000	\$25
	\$10,000	\$40
	\$25,000	\$70
Equipment Breakdown <i>\$500 deductible applies</i>	Limit	Rate
	\$100,000	\$25
Identity Fraud Expense	Limit	Rate
	\$15,000	\$25
Owned Motorized Golf Cart Physical Loss	Limit	Rate
	Per Golf Cart	\$100
Extended Theft Coverage for Residence Premises Occasionally Rented to Others	Limit	Rate
	Flat Rate	\$15
Increased Limits on Business Property	Limit	Rate
	\$5,000	\$5
	\$7,500	\$10
	\$10,000	\$15
Home Business <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit	Rate
	\$100,000	\$225
	\$300,000	\$250
	\$500,000	\$275
	\$1,000,000	\$400
Permitted Incidental Occupancies <i>Limit must equal Coverage E - Personal Liability Limit</i>	Limit	Rate
	\$100,000	\$15
	\$300,000	\$17
	\$500,000	\$20
	\$1,000,000	\$35



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