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COUNTRY Mutual Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Homeowners

Project Name/Number:

12-163 AL/12-163 AL

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Approved 11/27/2012	Exhibit B - Complete Rules Manual	all	Replacement	CFPC-128755621	Exhibit B - Complete Rules Manual.pdf
2	Approved 11/27/2012	Exhibit C - Complete Rates Manual	all	Replacement	CFPC-128755621	Exhibit C - Complete Rates Manual.pdf
3	Approved 11/27/2012	Exhibit D - Complete Zones Manual	all	Replacement	CFPC-128755621	Exhibit D - Complete Zones Manual.pdf

Coverage Descriptions

The home policy includes the:

- policy booklet,
- declarations,
- endorsements, and
- application.

The underwriting guidelines for each coverage are included with the coverage description and are not intended to replace the policy booklet. **The home insurance policy booklet must be referenced when answering coverage and claims questions.**

Coverage Descriptions

Additional Coverages – SECTION 5

The Home Insurance Policy includes the following coverages in SECTION 5.

Reasonable Repairs

If a covered loss occurs, this coverage pays for reasonable and necessary costs incurred by the insured for making temporary repairs to covered property in order to prevent further loss.

This coverage does not increase the limit of liability that applies to the covered property or relieve the insured of performing necessary duties in case of a loss.

Collapse

This coverage insures covered property for collapse of a building resulting from a covered peril. However, if peril 1 applies to the damaged property, then only perils 2 through 19 will apply. This coverage also insures covered property for collapse of a building resulting from:

- Weight of contents, equipment, animals or people,
- Weight of rain which collects on a roof, or
- Use of defective materials or methods in construction if the collapse occurs during the course of construction.

Building Ordinance

For Dwelling, Coverage C and condominium or tenant improvements, alterations, or additions covered under Personal Property, Coverage D, an additional 10% of the limit of liability is available for costs required to meet building codes in making repairs following a covered loss.

The 10% limit may be increased to 25% or 50% by adding the Building Ordinance Endorsement to the policy.

Grave Markers

This coverage pays up to \$5,000 for human grave markers for loss resulting from a covered peril applicable to Personal Property, Coverage D. However, if peril 1 applies to the damaged property, then only perils 2 through 19 will apply.

Building Additions And Alterations

This coverage will cover improvements, alterations and additions a tenant makes to a rental building. The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to Personal Property, Coverage D.

Coverage Descriptions

Loss Assessments

This coverage pays up to \$1,000 for assessments by condominium, townhouse and homeowner associations charged to unit owners for their share of a property loss which isn't fully covered by the association's insurance policy. The assessment must be in excess of \$250 for coverage to apply.

Loss Assessment: End. 25a may be used to increase the \$1,000 limit.

Lock Coverage

Lock coverage is automatically added when the client purchases personal property coverage for a listed location.

This coverage pays when theft coverage is provided and the exterior door keys are stolen. On a tenant policy, we will not pay for the main building or common area entry door locks.

We will pay to replace the locks with like kind and quality or to re-key the existing locks, whichever is less.

There is no deductible and no additional premium charged for lock coverage.

Coverage Descriptions

Additional Living Expense -- Rental Value: Coverage E

Additional living expense

Additional Living Expense provides coverage for the insured's additional expenses when their residence becomes uninhabitable, because of an insured peril.

Rental value

If the dwelling is rented and there is a covered loss which makes the building uninhabitable, the coverage will cover the fair rental value. Payment will be for the shortest time required to repair or replace the part of the residence rented or held for rental. This period of time is not limited by expiration of this policy.

Fair rental value will not include any expense that does not continue while that part of the residence rented or held for rental is uninhabitable.

Any loss or expense caused by the cancellation of a lease or agreement is not covered.

Coverage amounts

Refer to the Coverage Chart for automatic coverage amounts.

Coverage Descriptions

Coverage Chart

The charts below show the home insurance policy coverages.

Liability

Home insurance policy	Coverage A
Homeowners	\$100,000per occurrence**
Home Protector	specify limit
Tenant	\$100,000per occurrence**
Condominium Unit Owner (owner-occupied)	\$100,000per occurrence**
Condominium Unit Owner (non-owner occupied)	specify limit
Country Estate	\$100,000 per occurrence**

**Liability and medical payment limits may be increased. For rates, see Increased Liability Limits and Increased Medical Limits.

Medical Payments

Home insurance policy	Coverage B
Homeowners	<ul style="list-style-type: none"> • \$1,000 per person, • \$5,000 per occurrence**
Home Protector	specify limit
Tenant	<ul style="list-style-type: none"> • \$1,000 per person, • \$5,000 per occurrence**
Condominium Unit Owner (owner-occupied)	<ul style="list-style-type: none"> • \$1,000 per person, • \$5,000 per occurrence**
Condominium Unit Owner (non-owner occupied)	specify limit
Country Estate	<ul style="list-style-type: none"> • \$1,000 per person, • \$5,000 per occurrence**

**Liability and medical payment limits may be increased. For rates, see Increased Liability Limits and Increased Medical Limits.

Coverage Descriptions

Dwelling

Home insurance policy	Coverage C
Homeowners	specify insurance amount
Home Protector	specify insurance amount
Tenant	not applicable
Condominium Unit Owner (owner-occupied)	not applicable
Condominium Unit Owner (non-owner occupied)	not applicable
Country Estate	specify insurance amount

Personal Property

Home insurance policy	Coverage D
Homeowners	50% of dwelling amount*
Home Protector	specify insurance amount
Tenant	specify insurance amount*
Condominium Unit Owner (owner-occupied)	specify insurance amount*
Condominium Unit Owner (non-owner occupied)	specify insurance amount*
Country Estate	specify insurance amount*

*See optional coverage Personal Property Replacement Cost: Coverage DD.

Additional Living Expense/Rental Value

Home insurance policy	Coverage E
Homeowners	20% of dwelling amount*
Home Protector	10% of dwelling amount*
Tenant	20% of personal property amount*

Coverage Descriptions

Condominium Unit Owner (owner-occupied)	20% of personal property amount*
Condominium Unit Owner (non-owner occupied)	10% of personal property amount*
Country Estate	20% of dwelling amount*

*Limits for these coverages may be increased. For rates, see Excess Coverage Rates.

Auxiliary Private Structures

Home insurance policy	Coverage F
Homeowners	10% of dwelling amount*
Home Protector	10% of dwelling amount*
Tenant	not applicable
Condominium Unit Owner (owner-occupied)	not applicable
Condominium Unit Owner (non-owner occupied)	not applicable
Country Estate	10% of dwelling amount **

*Limits may be increased. For rates, see Excess Coverage Rates.

** Limited coverage – see policy

Scheduled Watercraft, Recreational Vehicle and Inland Marine

Home insurance policy	Coverages G, H, and I
Homeowners	schedule specifically
Home Protector	not applicable
Tenant	schedule specifically
Condominium Unit Owner (owner-occupied)	schedule specifically

Coverage Descriptions

Condominium Unit Owner (non-owner occupied)	not applicable
Country Estate	schedule specifically

Package of Special Coverages

Home insurance policy	Coverage K
Homeowners	Coverages L, M, N, O, and P***
Home Protector	Coverages L, M, P, for dwellings, and Coverages L, M, N, O, P for dwellings and personal property
Tenant	Coverages L, M, N, O, and P***
Condominium Unit Owner (owner-occupied)	Coverages L, M, N, O, and P***
Condominium Unit Owner (non-owner occupied)	Coverages M, N, O, and P***
Country Estate	Coverages L, M, N, O, P, Q, R, S, T, and U***

***Limits for package of special coverages may be increased. For rates, see Package of Special Coverage Premiums.

Loss Settlement Clauses

Home insurance policy	Loss Settlement Clauses (L.S.C.)
Homeowners	<ul style="list-style-type: none"> • L.S.C. 1 <ul style="list-style-type: none"> ○ Rate Class R, ○ Rate Class Q, and ○ Rate Class A. • L.S.C. 2 <ul style="list-style-type: none"> ○ Rate Class V, ○ Rate Class B, and ○ Rate Class C. • L.S.C. 3 <ul style="list-style-type: none"> ○ Rate Class B, and ○ Rate Class C.

Coverage Descriptions

Home Protector	<ul style="list-style-type: none"> • L.S.C. 1 <ul style="list-style-type: none"> ○ Rate Class A • L.S.C. 2 <ul style="list-style-type: none"> ○ Rate Class V, ○ Rate Class B, and ○ Rate Class C. • L.S.C. 3 <ul style="list-style-type: none"> ○ Rate Class B, and ○ Rate Class C.
Tenant	L.S.C. 3*
Condominium Unit Owner (owner-occupied)	L.S.C. 3*
Condominium Unit Owner (non-owner occupied)	L.S.C. 3*
Country Estate	<ul style="list-style-type: none"> • L.S.C. 1 <ul style="list-style-type: none"> ○ Rate Class R, ○ Rate Class Q, and ○ Rate Class A. • L.S.C. 2 <ul style="list-style-type: none"> ○ Rate Class V, ○ Rate Class B, and ○ Rate Class C • L.S.C. 3 <ul style="list-style-type: none"> ○ Rate Class B, and ○ Rate Class C.

*See optional coverage Personal Property Replacement Cost: Coverage DD.

Coverage Descriptions

Auxiliary Private Structures: Coverage F

Description

Auxiliary private structures (APS) are any fixed structures, other than the dwelling, on the residence premises.

The amount of insurance for Auxiliary Private Structures, Coverage F is automatically calculated at 10 percent of the dwelling amount for both Homeowners and Home Protectors.

APS coverage is not available on:

- Tenants, or
- Condominiums

APS does not cover structures:

- Rented to others (except for private garages),
- Used in business (other than a business insured under SECTION 1)
- Used for farming or ranching purposes.

Structures used for farming or ranching may be eligible for outbuilding coverage.

Perils and Loss Settlement

The peril and loss settlement clause on the APS will match those on the dwelling.

Additional Coverage

If the 10 percent limit is not adequate, the APS amount of insurance may be increased. The limit can be increased when all the structures are typical to residential property. Contact underwriting if the increased APS is needed for:

- structure(s) not usually or customarily found on single family residential property,
- a single, high valued structure, or
- a structure used as a residence.

Instead of providing additional coverage, underwriting may require these structures to be insured as outbuildings.

See Excess Coverage Rates for the additional premium.

Coverage Descriptions

Outbuildings

Structures used for farming or ranching purposes, and other structures determined not to be eligible for Additional Coverage may be insured as outbuildings. Outbuildings are subject to the following classifications and guidelines and will be specifically listed on the Declarations page:

- Refer to Loss settlement clause for options.
- Refer to the Peril Code Chart for available perils.
- If an insured does not want coverage on a particular building, the policy will receive an endorsement excluding the coverage.
- A building is considered fully utilized when used for its originally intended purpose. Buildings of obsolete construction such as frame barns, cribs and poultry houses, now being used for general storage are not considered fully utilized.

For outbuilding replacement cost coverage the following guidelines must be met:

- Must be insured for 100 percent of today's replacement cost for like kind and quality.
- Must be rate class A, or B.
- The entire structure must have been built in the last 35 years and.
- Inflation coverage and loss settlement clause 1 are automatic.

Outbuilding Rate Classes and Rates

For Outbuilding rates, refer to the Outbuilding Premium Tables.

Coverage Descriptions

Use this chart to determine the correct outbuilding rate class:

Rate Class	Requirements
A	<ul style="list-style-type: none"> • must be insured to actual cash value for a minimum of \$2,000, • superior construction and repair, • continuous masonry or concrete foundation under all exterior walls or a concrete floor (poles in concrete do not constitute a continuous masonry foundation), • must be entirely enclosed with no open or partially open sheds (unless sheds or additions have concrete floors), • fully utilized for the purpose originally constructed, and • meet the age requirement based on the following: <ul style="list-style-type: none"> ○ Pole buildings, Steel Frame buildings or Grain bins must have been built in the last 35 years or ○ All other building types must have been built in the last 20 years.
B	<ul style="list-style-type: none"> • must be insured for at least 50 percent of today's replacement cost for like kind and quality, • must be insured to actual cash value for a minimum of \$1,500, • good construction and repair, • continuous masonry or concrete foundation under all exterior walls or pole construction if the poles are in concrete, • enclosed on three sides, and • fully utilized.

Coverage Descriptions

C	<ul style="list-style-type: none">• must be insured for at least 25 percent of today's replacement cost for like kind and quality,• average construction and repair, and• any building open on more than one side.
E	vacant or unoccupied buildings that are well maintained with contemplated future use (in the remarks section of the application indicate its future use).

Coverage Descriptions

Builder's Risk

Description

New dwellings where only the foundation has been laid can be written as a Builder's Risk. The insurance amount must represent 100 percent of the completed dwelling value.

A Builder's Risk is written as a Home Protector policy. Liability and personal property coverage must be added if coverage is desired.

Underwriting guidelines

When writing a Builder's Risk policy, use the following guidelines:

- dwellings under construction which are subject to farm exposures should be written on a farm insurance policy,
- dwellings being built by professional builders or contractors for resale or rental purposes, should be written commercially. Contact Brokerage.
- the dwelling must be completed within one year, and if not, the Builder's Risk coverage will be removed and regular Home Protector rates apply,
- the safe heat discount may be given if the dwelling contains no solid fuel burning unit, other than a masonry or pre-manufactured fireplace without a heating insert,
- inflation coverage is not available, and
- loss settlement clause 3 applies.

Rating

Premiums are calculated by using the Home Protector rates. Use the following factors:

- rate class B,
- zero years of age,
- peril code 07, and
- the appropriate fire protection class and construction type.

The Builder's Risk premium will be 70 percent of the total calculated premium based on the total amount of insurance.

Coverage Descriptions

Dwelling: Coverage C

Description

Dwelling: Coverage C provides coverage for dwellings and includes materials on or adjacent to an insured location to be used in the construction, repair or alteration of the dwelling.

Coverage Descriptions

Dwellings Under Construction

Description

There is no automatic coverage for new construction. The new dwelling must be specifically insured and shown on the declarations page.

Options

There are three product options available when adding a dwelling under construction to a home insurance policy:

- Homeowners,
- Builder's Risk, and
- Home Protector.

Guidelines

In all three options, the following guidelines apply:

- the dwelling must be under construction for occupancy by the insured,
- dwellings built by professional builders or contractors for resale or rental purposes are to be insured commercially. Contact Brokerage. When completed and occupied, the rental dwellings can be insured by Personal Lines Underwriting.
- any dwelling with farm exposures should be written on a farm policy,
- Safe Heat Discount may be given if there is no solid fuel burning unit on the plans, other than a masonry or pre-manufactured fireplace without a heating insert,
- Sump Pump Failure or Backup of Sewer or Drain: End. 45 or 47 may be given if requested, and
- tools and building materials used in the construction are not covered for theft loss even when theft (peril 19) or RDPL (peril 01) apply. See Theft of Tools and Materials for coverage.

Comparisons

Homeowners Product

If the estimated completion date is 0-4 months, write the Homeowners product. Requirements and coverage includes:

- coverage available at any stage of construction,
- liability and personal property coverage,

Coverage Descriptions

- insuring the dwelling to 100 percent of completed value, and
- most commonly written Peril Codes are 01 or 06.

The following coverages and discounts are not available until the home is occupied:

- Additional Replacement Cost: Coverage EE,
- Extended Replacement Cost: Coverage HH,
- Personal Property Replacement Cost Coverage, or
- Alarm credits.

Builder's Risk Product

If the estimated completion date is four months to one year, write the Builders Risk product. Requirements and coverage include:

- available if construction is not beyond the foundation level,
- insuring the dwelling to 100 percent of completed value,
- no liability or personal property coverage, unless specifically requested, and
- Peril Code 07 (does not include theft coverage).

If the dwelling is not completed within one year, the Home Protector rate will be applied.

See Builder's Risk for rating details.

Home Protector Product

If the estimated completion date is four months to one year, you may write the Home Protector product. Requirements and coverages include:

- coverage available at any stage of construction,
- insuring the dwelling to 100 percent of completed value for Rate Class A, or a value and rate class based on each completed stage of construction as compared to the total completed value,
- no liability or personal property coverage, unless specifically requested, and
- most commonly written Peril Codes 01 and 02. If construction is not completed within one year, the perils may be restricted.

Coverage amount and rate class should be re-evaluated and increased as construction progresses.

Coverage Descriptions

If the estimated completion date or actual construction is over one year, write the Home Protector product. Requirements and coverages include:

- insuring the dwelling to the value based on the stage of construction,
- no liability or personal property coverage unless specifically requested, and
- Peril Codes 07, 08, or 10.

Coverage Descriptions

Manufactured Homes

Overview

Manufactured homes are factory made and transported to the building site in sections. Typically, these structures are constructed in two sections.

When assembled, the sections are joined at the roof ridge making a rectangular shaped dwelling. Additional sections may be added to form an L-shaped structure.

The two most prominent types of manufactured homes are:

- mobile homes, and
- modular homes.

Mobile homes

Mobile homes are constructed on steel beams with attached axles and wheels for transportation.

Mobile homes may be:

- single,
- double, or
- triple wide units.

Since 1976, mobile home construction has been regulated by the United States Department of Housing and Urban Development (HUD).

Mobile homes can be identified by locating a 2x4 inch HUD inspection label on the rear lower left corner of each unit.

Modular homes

Modular homes are constructed on joisted framing, like a site built home, and then transported to the building site by a trailer in sections.

Local building codes regulate their construction.

Other construction techniques may involve portions of the structure being built in factories. These homes are referred to as precut or prefabricated homes. Some examples are:

- kit built,
- panelized, or

Coverage Descriptions

- dome homes.

Rating and eligibility

For eligibility and rating, see Homeowners and Home Protector for details.

Coverage Descriptions

Flood Insurance

Background

Flood insurance covers dwellings (with limited basement coverage) and contents when there is damage caused by flooding.

COUNTRY Financial and their affiliates property policies do **not** cover insured dwelling flood losses.

Questions

Contact Brokerage for questions regarding:

- enrollment,
- commissions,
- new business,
- rating assistance,
- endorsements,
- changes and transfers, or
- other general information.

Coverage Descriptions

Liability: Coverage A

This coverage provides protection for Bodily Injury or Property Damage claims against the insured as defined in the policy for any damages, which the insured is legally obligated to pay. This does not include Personal Injury, such as libel or slander.

Coverage Descriptions

Additional Coverages: Liability

In addition to Liability: Coverage A and Medical Payments: Coverage B, the Company will:

- defend any suit against an insured until the policy limits are exhausted,
- pay all premiums on appeal bonds or bonds to release attachment,
- provide first aid expense coverage incurred by the insured at the time of an accident,
- pay all company incurred expenses in suits defended by the company, and
- reimburse an insured up to \$250 per day for reasonable expenses and loss of earnings incurred at the company's request.

Coverage Descriptions

Damage to Property of Others

Damage to Property of Others, also known as moral obligation coverage, provides up to \$1000 in property damage payments, when there is no legal obligation, to pay for property damaged or destroyed by an insured.

Loss to property owned, rented or leased to an insured, his tenant or any resident of the household is not payable.

Loss Assessments

Pays up to \$1,000 for assessments by condominium, townhouse and homeowner associations charged to unit owners for their share of a liability loss which isn't fully covered by the association's insurance policy. The assessment must be in excess of \$250 for coverage to apply.

Loss Assessment: End. 25a may be used to increase the \$1,000 limit.

Coverage Descriptions

Loss Settlement Clauses

The home insurance policy offers three loss settlement clause options.

Loss settlement clause 1

Availability

Loss Settlement Clause (LSC) 1 is available on:

- rate class R dwellings,
- rate class Q dwellings
- rate class A dwellings,
- auxiliary private structures and
- outbuildings.

Replacement Cost Coverage

LSC 1 provides replacement cost coverage up to the amount of insurance, if at the time of the loss, the dwelling is insured to 80 percent of replacement cost. If the dwelling is not insured to 80 percent of replacement cost, the loss will be settled based on Actual Cash Value (ACV).

Loss settlement clause 2

Availability

Loss Settlement Clause (LSC) 2 is available on:

- rate class V dwellings,
- rate class B dwellings,
- rate class C dwellings, and
- auxiliary private structures.

Replacement Cost Coverage

LSC 2 provides replacement cost coverage up to the amount of insurance. This gives the policyholder replacement cost coverage without the LSC 1 80 percent replacement cost requirement.

NOTE: Under loss settlement clause 1 and 2, when the cost to repair or replace the damage is more than \$1,000 or more than 5 percent of the amount of insurance on the building, whichever is less, we will pay no more than the actual cash value of the damage until actual repair or replacement is completed.

Coverage Descriptions

Loss settlement clause 3

Availability

Loss Settlement Clause (LSC) 3 provides actual cash value of the property at the time of the loss to repair or replace with materials of like kind and quality.

LSC 3 will always apply to personal property unless replacement cost coverage is purchased.

Coverage Descriptions

Medical Payments: Coverage B

This coverage provides payments to third parties for reasonable medical services performed within two years from the date a person sustains bodily injury resulting from an accident.

Coverage Descriptions

Homeowner and Townhouse Associations

Description

A homeowner or townhouse association allows neighboring homeowners to jointly own common property.

The term townhouse (or row house) describes a series of two or three story residences connected by common walls. Ownership may be individual homeowners, a condominium arrangement or an apartment complex.

Homeowner and townhouse associations are formed for the purpose of maintaining:

- roads,
- a well,
- a lake,
- tennis courts, or
- pools.

\$1,000 coverage for loss assessments from a homeowner, townhouse or condominium association is included, homeowners in these associations should be advised that higher limits are available under Loss Assessment Coverage: End. 25a.

Association coverage

Liability and Property coverage for the association may not be written.

Coverage Descriptions

Personal Computers

Description

Personal computers and all other forms of electronic data processing equipment may be insured as:

- unscheduled personal property (Coverage D),
- scheduled personal property (Coverage I), or
- farm personal property blanket (Coverage W under Country Estate).

Unscheduled personal property

The chart below outlines coverage provided by Personal Property, Coverage D:

If the computer is used:	and is located...	then Coverage D provides...
strictly for personal use	both on and off the residence premises,	\$5,000 personal property coverage.*
in business	on premises	\$2,500 business property limit.+
	off premises	\$500 business property limit.+

* If coverage over \$5,000 is needed, the computer may be scheduled (see Scheduled Personal Property- Inland Marine: Coverage I).

+ If additional coverage is needed, the computer can be scheduled (see Scheduled Personal Property-Inland Marine: Coverage I) or the business property limits can be increased using Additional Business Property: End. 16.

Scheduled personal property

When insured under Scheduled Personal Property-Inland Marine: Coverage I, the computer is covered for personal or business use for Risk of Direct Physical Loss.

Farm personal property blanket

When used in the farming operation, coverage is provided by Farm Personal Property Blanket: Coverage W. The value should be included in determining the farm personal property value.

Coverage Descriptions

Satellite Dishes

How to insure

The following table shows how to insure satellite dishes and radio or television towers:

If a satellite dish or radio/TV tower is	then they are considered...
freestanding on their own foundation,	an Auxiliary Private Structure (APS).
permanently attached to the dwelling or building,	part of that dwelling or building.
portable (mounted on a trailer),	personal property.

Whether you insure the satellite dish or tower as part of the dwelling, personal property or an auxiliary private structure, make sure the amount of insurance is adequate to cover the structure.

If a tenant homeowner or a condo unit-owner, the satellite dish or tower should be insured as personal property.

Covered perils

A satellite dish or tower will have the same covered perils as the type of property when it is insured as:

- a dwelling,
- personal property, or
- an auxiliary private structure.

Loss settlement

The loss settlement for the satellite dish and towers will be the same as the type of property it is insured as.

Country Estate guidelines

When the Country Estate Endorsement is written, Auxiliary Private Structures, Coverage F, is limited to structures used solely to serve the resident location. Satellite dishes and towers used for other purposes are insured as follows:

Coverage Descriptions

- \$500 coverage is automatically provided under Outdoor Radio and Television Equipment: Coverage Q, regardless of the dish or tower installation, but the covered perils are limited to basic including ice, snow and sleet.
- if Coverage Q is **not** adequate, the insured may elect to insure the dish or tower as an outbuilding, part of the dwelling or personal property. This allows the insured to select their coverage limit and peril. If the satellite dish or tower is:
 - freestanding, it should be insured as an outbuilding with a specific amount of insurance. The rate class of the structure will be determined by the minimum amount of insurance requirement.
 - attached to the dwelling, it should be insured as part of the dwelling.
 - portable, insure it as personal property.

Verify the insurance amount is adequate to cover the exposure. Indicate on the application if it is being insured as part of the dwelling or as personal property. The description dish/tower will appear on the declarations page.

Coverage Descriptions

Swimming Pools

In-ground pools

An in-ground swimming pool insured on a home insurance policy may be insured two different ways depending on the type of construction.

If...	Then...
the pool is located away from the dwelling or attached to the dwelling by the pool deck,	insure the pool as an auxiliary private structure (APS).
the pool and the dwelling have a common foundation, (example: indoor pool),	include the value of the pool in the dwelling amount of insurance and description.

Above-ground pool

An above-ground swimming pool insured on a home insurance policy is always classified as personal property. An attached deck or portable equipment will also be considered personal property.

General guidelines

Pumps and filters permanently attached to a pool are covered and considered part of the pool.

Spas and hot tubs are underwritten the same as a pool, based on the type of construction.

Coverage Descriptions

Package of Special Coverages: Coverage K

Overview

The home insurance policy provides a special package of coverages subject to agreements, conditions and limits.

Any of the coverages, except L and M, may be increased for an additional premium.

Coverages Q-U are only available on policies with the Country Estate Endorsement

Trees, shrubs, plants and lawns: Coverage L

Coverage L provides an additional amount of insurance equal to 5 percent of the dwelling limit of liability, with a \$500 maximum per item limit, for loss to trees, shrubs, plants and lawns located within 250 feet of the insured dwelling caused by:

- fire,
- lightning,
- riot,
- civil commotion,
- aircraft,
- vandalism,
- malicious mischief,
- theft, or
- vehicles (not owned or operated by a resident of the insured premises).

The policy deductible applies.

Debris removal: Coverage M

Expenses for removing debris after a covered loss is included in the limit applicable to the damaged property.

Coverage M provides an additional amount of insurance for debris removal expenses (dumpsters, transportation and landfill costs) which applies once the limit of liability on the damaged property is exhausted.

This amount of insurance is equal to 5 percent of the limit applicable to the damaged property.

Coverage Descriptions

Coverage M does not apply to Coverage L.

Coverage M also provides \$500 coverage for removal of trees within 250 feet of the dwelling felled by windstorm, hail or weight of ice, snow or sleet.

This coverage for trees applies only when the fallen tree damages a covered structure, blocks the driveway or blocks a handicapped personal access to the dwelling.

The policy deductible applies.

Refrigerated products: Coverage N

Coverage N pays up to \$500 for freezer or refrigerated unit contents ruined after electrical service interruption or mechanical breakdown.

No deductible applies.

See the Excess Coverage Rates table for additional premium.

Credit card and forgery: Coverage O

Coverage O pays up to \$1,000 for:

- the theft or unauthorized use of an insured credit card, electronic transfer cards,
- loss caused by forgery or alteration of any check or negotiable instrument, or
- loss to an insured through the acceptance of counterfeit United States or Canadian paper currency.

No deductible applies.

See the Credit Card and Forgery table for additional premium.

Fire department service: Coverage P

Coverage P pays up to \$500 for expenses incurred by the insured for a fire run made to save or protect covered property from a fire.

No deductible applies.

See the Excess Coverage Rates table for additional premium.

Outdoor radio and television equipment: Coverage Q (Country Estate)

Coverage Q provides up to \$500 for loss to outdoor radio and television equipment caused by perils defined in the policy.

Coverage Descriptions

The policy deductible applies.

See the farm Package of Special Coverages table for additional premium.

Private power and light poles: Coverage R (Country Estate)

Coverage R pays up to \$3,000 for loss to private power and light poles on an insured location.

The policy deductible applies.

See the farm Package of Special Coverages table for additional premium.

New construction: Coverage S (Country Estate)

Coverage S pays up to \$10,000 for losses to new permanent outbuildings on the insured location for covered perils.

Coverage applies for 30 days once construction begins.

Coverage is not provided for theft of materials or tools in or around a building under construction.

The policy deductible applies.

See the farm Package of Special Coverages table for additional premium.

Farm operation records: Coverage T (Country Estate)

Coverage T pays up to \$250 for expenses incurred to research and obtain data to reproduce, replace or restore farm operation records damaged or destroyed by a named peril.

No deductible applies.

See the farm Package of Special Coverages table for additional premium.

Farm machinery glass: Coverage U (Country Estate)

Coverage U provides up to \$250 for insured farm machinery glass breakage.

The policy deductible applies.

See the farm Package of Special Coverages table for additional premium.

Coverage Descriptions

Personal Property: Coverage D

Description

The basic home insurance policy provides blanket coverage for personal property owned or used by the named insured and family members anywhere in the world.

This coverage provides up to 10 percent of the amount (minimum of \$1,000) to cover personal property located at another residence, like a seasonal dwelling. Coverage D does not apply to property in a rental dwelling.

Automatic coverage

If the named insured moves the personal property from one principal residence to another, coverage is automatically provided for 30 days for the new location.

Secondary residences

A student occupying a college dormitory room or other student housing is considered part of the parent household. Therefore, the dorm room is **not** a second residence and the 10 percent limitation listed in Coverage D does **not** apply.

Specific insurance needs

The basic home insurance policy provides blanket coverage for personal property owned or used by the named insured and family members anywhere in the world.

This coverage provides up to 10 percent of the amount (minimum of \$1,000) to cover personal property located at another residence, like a seasonal dwelling.

A student, whether a member of the parents household or not, may purchase a Tenant policy for their specific needs.

Coverage Descriptions

Special Limits

Description

The home policy provides blanket coverage for all personal property, but some property has special limits.

Special limits of liability

The chart below describes certain types of personal property and their special limits:

Note: See policy for details

Number	Category description	Total limit
1	<ul style="list-style-type: none">• money,• bank notes,• bullion,• gold other than gold ware,• silver other than silverware,• platinum,• coins,• casino chips, and• medals	\$200
2	<ul style="list-style-type: none">• securities,• accounts,• deeds,• evidence of debt,• letters of credit,• notes other than bank notes,• manuscripts,• passports,• tickets, and• stamps	\$1,500

Coverage Descriptions

3	<ul style="list-style-type: none"> • watercraft, including trailers, • furnishings, • equipment, and • outboard motors <p>We will not cover this property for windstorm or hail unless the property is located inside an enclosed building. Canoes and rowboats are covered for windstorm and hail if located outside as long as the property is on the insured location.</p>	\$1,500
4	<p>trailers not otherwise insured</p> <p>Note: Watercraft trailers are insured above.</p>	\$1,500
5	<ul style="list-style-type: none"> • jewelry, • watches, • furs, and • precious and semi-precious stones <p>Note: This special limit does not apply to losses caused by Perils Insured Against 2 through 18, if those perils are purchased on this policy.</p>	\$2,500
6	<p>guns and related equipment</p> <p>Note: This special limit does not apply to losses caused by Perils Insured Against 2 through 18, if those perils are purchased on this policy.</p>	\$2,500
7	<ul style="list-style-type: none"> • silverware, • silver-plated, • gold ware, • gold-plated, and • pewter <p>Note: This special limit does not apply to losses caused by Perils Insured Against 2 through 18, if those perils are purchased on this policy.</p>	\$2,500

Coverage Descriptions

8	property used in business while on the residence premises	\$2,500
9	property used in business while off the residence premises	\$500
10	electrical devices, and their accessories, while in an automobile. This applies to devices that are designed for use outside an auto (operated by batteries or household electrical current). Devices capable of power only from an auto electrical system are not covered while in an auto.	\$1,500
11	electronic apparatus designed to be solely operated by power from the electrical system of an auto, while it is not in or upon an auto	\$1,000
12	electronic data processing equipment and the recording or storage media used with the equipment. Programming time and expense is excluded.	\$5,000
13	Recreational motor vehicles and parts	\$500
14	<ul style="list-style-type: none"> • trading cards, and • comic books 	\$2,500
15	<ul style="list-style-type: none"> • rugs, • carpets (other than wall to wall carpet), • wall hangings, and • tapestry <p>Note: This special limit does not apply to losses caused by Perils Insured Against 2 through 18, if those perils are purchased on this policy.</p>	\$5,000/\$10,000 aggregate

Coverage Descriptions

16	Camping trailers, slide in campers and campers of any type	\$1,500
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All special limits can be increased, except for items 1 and 2.

To increase the special limits of liability, specifically schedule the item(s).

In addition to scheduling, limits on items 5 and 7 may be increased by adding Coverage FF, Special Personal Property Increased Coverage.

Coverage Descriptions

Recreational Motor Vehicles and Watercraft

Recreational motor vehicles or watercraft may need the following coverages:

- liability for bodily injury and property damage to others, arising out of the operation of the vehicle or boat,
- medical payments for others, and
- physical damage coverage for the vehicle or boat.

Coverage Descriptions

Recreational Motor Vehicles: Coverage G

Description

Recreational Motor Vehicles: Coverage G provides Risk of Direct Physical Loss (RDPL) coverage for specifically described recreational motor vehicle owned by the insured.

Losses will be settled on an Actual Cash Value (ACV) basis subject to the policy deductible.

Coverage applies while the property is located:

- within the United States,
- its territories or possessions, and
- Canada.

Recreational motor vehicles are motorized vehicles designed for recreation, used principally off public roads and not licensed for road use.

Liability and medical payments

Liability and medical payment coverage is provided if others are injured as a result of a recreational motor vehicle on the insured premises.

Coverage GG may be purchased to cover recreational vehicles for off premise liability coverage.

Physical damage

Physical damage coverage is provided, under personal property, for these vehicles up to \$500.

To increase this limit, the vehicle should be specifically insured under Coverage G.

General information

Information on coverages, premiums and procedures can be found in the Special Personal Property section.

Coverage Descriptions

Watercraft: Coverage H

Description

Watercraft: Coverage H provides Risk of Direct Physical Loss (RDPL) for boats, motors (including trolling motors) and trailers owned by an insured.

Coverage on boats is extended to accessories, including:

- anchors,
- extra fuel tanks,
- oars,
- batteries,
- seat cushions,
- boat and motor covers, and
- life preservers.

Loss settlement

Losses will be settled on an Actual Cash Value (ACV) basis, subject to the policy deductible.

Coverage limits

Coverage applies when within:

- the United States,
- 75 nautical miles of the United States,
- its territories and possessions, and
- Canada.

Liability and medical payments

Liability and medical payments coverage is provided for others injured as the result of the operation of the watercraft.

Liability and medical payments coverage is excluded for the following watercraft:

- 26 or more feet in length,
- with an inboard or inboard-outboard motor more than 50 horsepower, or

Alabama

09/22/08

Coverage Descriptions

- powered by one or more outboard motors totaling more than 25 horsepower.

Coverage AA covers liability and medical payments coverage for these watercraft.

Physical damage

Physical damage coverage is provided under personal property for boats, outboard motors, trailers and their equipment up to \$1,500.

Wind and hail coverage only applies if the watercraft is in an enclosed building.

To increase this limit, the watercraft should be specifically insured with Coverage H.

General information

For information on coverage, premiums and procedures, see the Special Personal Property section.

Coverage Descriptions

Policy Deductible

The policy deductible applies to all property loss payable from each occurrence except:

- it applies separately to each insured location damaged in the same occurrence,
- when modified in policy language or by endorsement.

Coverage Descriptions

Wind Turbines

How to insure

We will insure a maximum of two wind turbines that have been installed by a licensed electrician. The turbine must be specifically insured as an outbuilding.

The guidelines below should be followed when insuring a windmill or wind turbine:

Rate Class	<ul style="list-style-type: none">• No better than B.
Loss settlement options	<ul style="list-style-type: none">• 1, or• 3
Peril codes*	<ul style="list-style-type: none">• 02 - Broad Form Perils (Theft Included) 2 – 19,• 07 - Fire, Removal, E.C., V.&M.M. 2-10,• 08 - Broad Form Perils (Theft Excluded) 2 – 18, or• 10 - Fire, Removal, E.C. 2-9.

* Peril code 01 – Risk of Direct Physical Loss will not be offered.

Additional Guidelines

Cooperatives cannot be added to the policy as an additional insured.

Any turbine not eligible may be reviewed by Commercial on a case-by-case basis.

Premium

For rates, see Base Rates – Outbuilding.

Perils Insured Against

Coverage is provided for various combinations of the following perils subject to the exclusions in the policy. The peril codes available on each product can be found in the peril code charts.

- 1. Risk Of Direct Physical Loss**
- 2. Fire Or Lightning**
- 3. Removal.** We will insure accidental losses to covered property while it is in the course of removal from the insured location if endangered by perils insured against, and for 30 days after it has been removed to a proper place.
- 4. Windstorm Or Hail**
- 5. Explosion**
- 6. Riot Or Civil Commotion**
- 7. Aircraft**, including:
 - self-propelled missiles, and
 - spacecraft.
- 8. Vehicles**, which covers damage caused by the impact of a vehicle.
- 9. Smoke** (sudden and accidental damage from smoke)
- 10. Vandalism And Malicious Mischief**
- 11. Breakage Of Glass Or Safety Glazing Material**, which is part of a:
 - building,
 - storm door, or
 - storm window.
- 12. Falling Objects**
- 13. Weight Of Ice, Snow Or Sleet**, which caused damage to a building or property contained in the building.
- 14. Volcanic Eruption**
- 15. Sudden And Accidental Tearing Apart**, cracking, burning, or bulging of:
 - a steam or hot water heating system,
 - an air conditioning system,
 - an appliance for heating water, or
 - an automatic fire protective sprinkler system.

Perils Insured Against

16. Accidental Discharge Or Overflow of water or steam from within:

- a plumbing, heating or air conditioning system,
- a household appliance, or
- an automatic fire protective sprinkler system.

We pay for tearing out and replacing any part of the insured building necessary to repair the system or appliance from which the water or steam escaped.

17. Freezing of:

- a plumbing, heating or air conditioning system,
- a hot tub or spa,
- a household appliance, or
- on automatic fire protective sprinkler system.

18. Sudden And Accidental Damage From Artificially Generated Electrical Current (Does not apply to electronic components of appliances, fixtures, computers, or home entertainment systems.)

19. Theft (Does not cover tools and materials used in construction, property from a rented room or apartment, or disappearance of livestock.)

This peril does not apply to trailers, campers, or watercraft while off the residence premise or to property in another residence owned by, rented to, or occupied by the insured.

20. Collision With Another Object (applies only to machinery)

21. Overturn (only damage to or destruction of farm personal property as a result of the overturn)

22. Electrical Current Artificially Generated (applies only to death of livestock)

23. Attack By Dogs Or Wild Animals (applies only to death of livestock)

24. Accidental Shooting (applies only to death of livestock)

25. Drowning (applies only to death of livestock and excludes swine under 30 days old)

26. Flood (applies only to mobile agricultural equipment, but not to irrigation systems and attached equipment)

Perils Insured Against

Peril Code Chart

Peril Code Chart

PERIL CODES*	01	02	06	07	08	09	10	11	12	13	14	15
Homeowners	X	X	X									X
Home Protector	X	X		X	X		X					
Tenants	X	X										
Condominium	X	X										
Country Estate	X	X				X		X	X	X	X	X
Outbuildings	X	X		X	X		X					

Peril Code Description

Peril Codes	Description	Perils
01	Risk of direct physical loss	1
02	Broad Form Perils (Theft Included)	2-19
06	Combination Perils	
	Dwelling	1
	Personal Property	2-19
07	Fire, Removal, E.C., V. & M.M.	2-10
08	Broad Form Perils (Theft Excluded)	2-18
09	FPP Perils Livestock	2-26
10	Fire, Removal, E.C.	2-9
11	FPP Perils Machinery	2-21, 26
12	Fire, Removal, & Wind	2-4
13	Wind & Removal	3, 4

Perils Insured Against

14	Fire & Removal	2, 3
15	Basic Perils	2-10, 19

NOTES: E.C. -Extended Coverage -wind or hail, explosion, riot or civil commotion, aircraft, vehicles, and smoke.

V. & M.M. -Vandalism and Malicious Mischief

FPP -Farm Personal Property

Perils Insured Against

Peril Codes: Condominium Unit Owners

Peril Code	Description	Peril
01	Risk of Direct Physical Loss	1
02	Broad Form (Theft Included)	2-19

Perils Insured Against

Peril Codes: Home Protector

The Home Protector product provides a variety of options for coverage under different peril codes. Each peril code provides coverage for particular perils listed in the policy booklet.

The peril codes available on the Home Protector product, with certain restrictions indicated, are:

Peril Code	Description	Peril	Restrictions
01	Risk of Direct Physical Loss	1	NOT AVAILABLE on rate class C dwellings or ANY vacant, unoccupied or seasonal dwelling or its contents. WITH PRIOR APPROVAL, available on frequent rentals.
02	Broad Form Perils (Theft Included)	2-19	NOT AVAILABLE on ANY vacant dwelling or its contents
07	Fire, Removal & E.C., V. & M.M.	2-10	NONE
08	Broad Form Perils (Theft Excluded)	2-18	NOT AVAILABLE on ANY vacant dwelling or its contents.
10	Fire, Removal & E.C.	2-9	NONE

NOTES: E.C. – Extended coverage – wind or hail, explosion, riot or civil commotion, aircraft, vehicles, and smoke.

V. & M.M. – Vandalism and Malicious Mischief

Perils Insured Against

Peril Codes: Homeowners

The Homeowners product provides a variety of options for coverage under different peril codes. Each peril code provides coverage for particular perils listed in the policy booklet. A peril is the cause of loss, e.g., fire, wind, hail, etc.

The peril codes available on the Homeowners product are:

Peril Code	Description	Peril
01	Risk of Direct Physical Loss	1
02	Broad Form Perils (Theft Included)	2-19
06	Combination Perils <ul style="list-style-type: none">• Dwelling• Personal Property	1 2-19
15	Basic Perils	2-10, 19

NOTES: Peril code 06 is the only combination coverage available. If other peril codes are written, the peril code must be the same for the dwelling and personal property.

Perils Insured Against

Peril Codes: Tenants

Peril Code	Description	Peril
01*	Risk of Direct Physical Loss	1
02	Broad Form Perils (Theft Included)	2-19

*Peril Code 01 is restricted to clients with Personal Property Replacement Cost, Coverage DD, and a \$1,000 deductible.

Optional Policy Coverages

The following are brief descriptions of the Optional Policy Coverages available to the Home Insurance Policy. Each optional coverage applies only as indicated on the declarations page. These coverages are defined in the policy booklet by coverage letter, e.g. Coverage AA and will not be attached endorsements.

For specific coverages and exclusion, the actual Optional Policy Coverage should be referenced.

Optional coverages require additional premium unless otherwise noted in the descriptions below.

Optional Policy Coverages

Additional Replacement Cost: Coverage EE

Description

This optional coverage provides replacement cost for an owner-occupied dwelling up to a maximum of 125% of the limit of liability stated on the declarations page. Additional Replacement Cost: Coverage EE is only available on dwellings qualifying for Rate Class R. See Rate Class R Dwelling for underwriting guidelines.

Coverage EE does not provide replacement cost coverage for personal property. See Personal Property Replacement Cost: Coverage DD for details.

Duties of the insured

The insured must notify the financial representative of any remodeling or additions which increase the value of the property by \$5,000 or more.

Premium charge

There is no additional premium charge for Additional Replacement Cost.

Optional Policy Coverages

Additional Residence Liability: Coverage BB

Description

Liability and Medical Payments do not apply to premises owned or rented to an insured unless it is listed on the declarations as an insured location.

This applies to:

- seasonal homes,
- secondary residences, or
- rental dwellings owned by the insured.

Coverage BB extends liability and medical payments coverage to these premises.

Additional Residence Liability also provides liability and medical payments coverage for a rental apartment (or room) in the insured dwelling.

Guidelines

The liability limits will be the same as the base policy. The liability extension code (LBX) will be 0100 for seasonal homes, secondary residences, and full-time rental dwellings owned by the insured. The LBX codes for Frequent Rentals will be:

Frequent Rental	LBX
0-60 days annually	0200
61-365 days annually	0201

Rates

To determine the premium, see Additional Residence Liability rate table.

Optional Policy Coverages

Inflation: Coverage CC

Inflation coverage automatically increases the amount of insurance, based on the company inflation index on:

- the dwelling,
- personal property,
- additional living expense,
- rental value, and
- auxiliary private structures.

The inflation index is developed on a monthly basis from appraisal company indexes.

If...	then inflation coverage is...
the loss settlement clause is: <ul style="list-style-type: none">• 1, or• 2,	mandatory
the loss settlement clause is: 3	not available.
writing Personal Property Replacement Cost on an eligible dwelling,	mandatory.

Optional Policy Coverages

Off Premises Liability - Rec. Motor Vehicles: Coverage GG.

Description

This optional coverage extends liability and medical payments coverage for use of recreational motor vehicles off the insured location. Coverage is provided to an insured, including permissive users, for the recreational motor vehicle listed on the declarations page.

Newly acquired recreational motor vehicles will be covered while off the insured location if the client notifies the company within 30 days of the delivery date.

Liability extension code

Add liability extension code (LBX) 1850 to the policy.

Rates

See Off Premises Liability Premium for rates.

Optional Policy Coverages

Personal Property Replacement Cost: Coverage DD

Description

Personal Property Replacement Cost Coverage changes the loss settlement to replacement cost rather than Actual Cash Value (ACV).

This optional coverage applies only to items insured under Personal Property: Coverage D. It does **not** apply to Scheduled Personal Property Inland Marine: Coverage I.

Replacement cost coverage does **not** apply to:

- antiques,
- fine arts, and
- one of a kind collectibles.

Underwriting guidelines

To add replacement cost:

- inflation coverage is required,
- minimum amount of insurance and minimum deductible must be met:

Coverage	Minimum Amount of Insurance	Minimum Deductible
Owner-occupied dwelling	\$25,000	\$250
Tenant	\$20,000	\$250
Condominium – owner-occupied	\$25,000	\$250
Condominium – non owner-occupied Note: Must be a Frequent Rental.	\$20,000	\$1,000

- the amount of personal property coverage will be increased from 50 to 75 percent of the dwelling amount for owner-occupied dwellings.

Ineligible risks

Personal Property Replacement Cost: Coverage DD is not available on a home protector.

Optional Policy Coverages

Rates

See Personal Property Replacement Cost for premiums.

Optional Policy Coverages

Scheduled Personal Property Inland Marine: Coverage I

Description

Scheduled Personal Property Inland Marine: Coverage I, provides Risk of Direct Physical Loss (RDPL) coverage for personal property specifically listed on the declarations page while it is located anywhere in the world.

Losses will be paid at replacement cost.

Deductible

Unless endorsed, there is no deductible.

Additional information

See the Special Personal Property section for additional information on available coverage.

Optional Policy Coverages

Special Personal Property Increased Coverage: Coverage FF

Description

Special Personal Property Increased coverage extends the policy limits up to a total of \$5,000 on:

- jewelry,
- watches,
- furs,
- silverware,
- goldware, and
- pewterware.

The limit for any one item or set will not be more than \$2,500.

This endorsement is not available on a home protector or a non-owner occupied condominium.

Coverage provided

Risk of Direct Physical Loss (RDPL) coverage is provided.

Appraisals

Specific scheduling and appraisals are not required.

Deductible

Coverage FF is subject to a \$250 deductible. If more than one deductible applies to an occurrence only the highest deductible will apply.

Rates

See the Special Personal Property Increased Coverage rate table for the premium

Optional Policy Coverages

Theft of Tools and Materials

Description

Theft coverage for tools, materials and supplies used in the construction of a building- is not included, even when the theft peril or the Risk Of Direct Physical Loss peril apply.

For an additional premium, a client may purchase the Theft of Tools And Materials endorsement.

Explanation of coverage

Theft coverage applies to tools, materials and supplies, and to building materials and supplies after their installation if coverage is not otherwise available.

Coverage is provided for 180 days beginning the day materials are on the insured location. This coverage should not be added to the policy until this date.

The premium is considered fully earned when coverage is written.

Requirements

The following requirements apply:

- the coverage limit should be the maximum expected value of tools, materials and supplies at the insured location,
- coverage is limited to the insured location,
- no coverage will be provided for inventory shortage or mysterious disappearance, and
- the policy deductible applies.

Rates

See the Theft of Tools and Materials rate table for the premium.

Optional Policy Coverages

Watercraft Liability: Coverage AA

Description

Liability and medical payments coverage is excluded in the home policy for the following:

- an inboard or inboard-outboard motor over 50 horsepower,
- watercraft 26 feet or longer in length, or
- watercraft powered by one or more outboard motors totaling over 25 horsepower.

Watercraft Liability: Coverage AA will extend liability and medical payments coverage.

Rates

For premiums, see Special Personal Property, Watercraft rates tables for Liability Class Codes and Liability and Medical Premiums.

Optional Policy Coverages

Extended Replacement Cost: Coverage HH

Description

This optional policy coverage is used to provide extended replacement cost coverage for an owner-occupied dwelling up to a maximum of 120% of the amount stated in the Declarations. This coverage is only available on dwellings that qualify for Rate Class Q. See Rate Class Q Dwelling for Underwriting guidelines.

This coverage does not provide for replacement cost coverage on the personal property, but this may be added. See Personal Property Replacement Cost: Coverage DD for details.

Duties of the insured

The insured must notify the financial representative of any additions or remodeling which will increase the value of the property by \$5,000 or more.

Premium charge

There is no additional premium charge for this coverage.

Endorsements

The following are brief descriptions of the available endorsements to the Home Insurance Policy. The endorsements will have an assigned number, e.g. End. 03, that will be attached to the policy.

For specific coverages and exclusions, the actual endorsement should be referenced.

Endorsements require an additional premium unless otherwise noted.

Endorsements

Additional Business Property: End. 16

Description

This endorsement provides additional coverage excess of the \$2,500 on premises, \$500 off premises Special Limits for personal property used in business.

A Business Pursuits Endorsement is usually required to provide liability and medical payments coverage for the related activity.

Rates

See Additional Business Property rate table for the premium.

Endorsements

Additional Insured: End. 277

Description

A financial representative or insured may request this endorsement when a homeowners or condominium association requests to be listed on a policy as an additional insured but has no financial interest in the covered property.

Rates

See Miscellaneous Coverage Premiums.

Endorsements

Amendatory: End. 44

The Amendatory endorsement revises the Home Insurance policy to include:

- state specific statutory requirements, and
- amendments to the cancellation and nonrenewal conditions.

There is no premium charge for this endorsement and it will be automatically added to each home policy issued by COUNTRY Financial.

Endorsements

Building Ordinance: End. 300

Description

Property policies include Building Ordinance coverage (see SECTION 5, Additional Coverages in the policy booklet) providing an additional amount of insurance equal to 10 percent of the dwelling's limit of liability for additional repair costs due to building codes.

On Condominium Unit Owners policies and Tenant policies, this 10 percent limit applies to covered improvements, alterations, or additions.

Availability

Building Ordinance: End. 300 may be purchased on the following policies:

- Home,
- Home Protector,
- Country Estate,
- Condominium, and
- Tenant.

Underwriting guidelines

For an additional premium, increased Building Ordinance coverage may be added to:

- any dwelling insured under Coverage C, or
- Condominium or Tenant improvements, alterations or additions, insured under SECTION 5, Additional Coverages, item 5..

The endorsement is available on:

- dwelling rate class R, Q, A, V, B, C, or
- personal property insuring \$20,000 or more coverage.

Options

Available limits are:

- 25 percent, or
- 50 percent of:
 - Coverage C, for the dwelling, or
 - Coverage D, for tenant and condominium personal property.

The additional insurance will be indicated on the declarations page.

Endorsements

Rates

See Building Ordinance rate table for the premium.

Endorsements

Business Pursuits Endorsements

The home insurance policy excludes liability and medical payments losses arising from business (except for rental of living space for less than 90 days, rental of a private garage, or part-time business of a child).

The policy's business definition states a trade, profession or occupation engaged in on a full-time, part-time or occasional basis is a business, as is any other activity engaged in for compensation. The definition does allow some exceptions, see the policy for details.

The following endorsements are available to cover certain business activities on the home policy. Coverage for other business activities may be available on a commercial policy:

- Business Pursuits: End. 29,
- Business Operations Liability: End. 40,
- Incidental Business Pursuits: End. 03,
- Insurance Agent Business Pursuits: End. 21a, or
- Child Care Liability: End. 39.

Business pursuits endorsements are **not** available on a:

- home protector, or
- non owner-occupied condominium policy.

Endorsements

Business Operations Liability: End. 40

Description

Business Operations Liability: End. 40 extends liability and medical payments coverage to the business operation described on the declarations page. Liability arising from Work Completed or Products is limited to the occurrence limit for each policy period.

Eligibility guidelines

Eligibility is limited to business operations which:

- generate \$5,000 or less gross annual receipts, unless otherwise indicated, and
- is **not** the insured's primary occupation.

Activities

The following table shows the eligible business activity and the associated liability extension code (LBX):

Christmas tree sales (no power saws)

Gross annual receipts	LBX code
\$ 5,000 and under	0801

Crafts and woodworking

Gross annual receipts	LBX code
\$ 5,000 and under	0890
\$ 5,001 - \$10,000	0891
\$10,001- \$15,000	0892
\$15,001 - \$20,000	0893

Lawn mowing

Gross annual receipts	LBX code
\$ 5,000 and under	1321
\$ 5,001 - \$10,000	1322

Endorsements

\$10,001 - \$15,000	1323
\$15,001 - \$20,000	1324

Photography

Gross annual receipts	LBX code
\$ 5,000 and under	1761
\$ 5,001 - \$10,000	1762
\$10,001 - \$15,000	1763
\$15,001 - \$20,000	1764

Roadside stands

Gross annual receipts	LBX code
\$ 5,000 and under	1901

Storage for others*

Gross annual receipts	LBX code
\$ 5,000 and under	2421
\$ 5,001 - \$10,000	2422
\$10,001 - \$15,000	2423
\$15,001 - \$20,000	2424

*Liability for rental space provided in an auxiliary private structure or outbuilding insured on the home policy for the storage of recreational vehicles owned by others.

U-pick orchard crops, trees

Gross annual receipts	LBX code
\$ 5,000 and under	2501

Endorsements

U-pick row crops, berries and vegetables

Gross annual receipts	LBX code
\$ 5,000 and under	2601

Rates

See the Business Pursuits Liability: Special Activities rate table.

Endorsements

Business Pursuits: End. 29

Description

Business Pursuits: End. 29 is used when the insured is a full-time employee of a business or governmental unit.

The insured can not be an owner or partner in the business. Business owners or operators usually have commercial liability insurance.

Insureds employed by others may be sued for their actions for accidents or occurrences which take place during their employment. Employers generally provide primary liability coverage for their employees. Business Pursuits: End. 29 will provide defense and contingent liability coverage if the employer is not held liable.

Corporal punishment coverage is provided for school teachers, as defined in the endorsement.

Activity chart

Use the table below to determine the correct liability extension code (LBX):

Activity	LBX code
clerical office employee	0850
collection/messenger	0880
salesman	2150
school teacher	2200
others not listed	contact underwriting for approval.

Rates

To determine the premium, see Business Pursuits Liability: Special Activities.

Endorsements

Incidental Business Pursuits: End. 03

Description

Incidental Business Pursuits: End. 03 extends liability and medical payments coverage to the incidental business operated from the insured's home and described on the declaration page. Liability arising from work completed and products is limited to the occurrence limit for each policy period.

Eligibility requirements

To qualify for the endorsement, the business activity must:

- not be the insured primary occupation, and
- annual gross receipts must not exceed the specified amount (see eligible activities listed below).

Activities

The following tables show the eligible business activities and the associated liability extension code (LBX):

Antique sales on or off premises

Annual gross receipts	LBX code
\$ 5,000 and under	0131
\$ 5,001 - \$10,000	0132
\$10,001 - \$15,000	0133
\$15,001 - \$20,000	0134

Bait shop on premises

Annual gross receipts	LBX code
\$ 5,000 and under	0511
\$ 5,001 - \$10,000	0512
\$10,001 - \$15,000	0513
\$15,001 - \$20,000	0514

Endorsements

Barber or Beauty shop on premises

Annual gross receipts	LBX code
\$ 5,000 and under	0601
\$ 5,001 - \$10,000	0602
\$10,001 - \$15,000	0603
\$15,001 - \$20,000	0604

Ceramic shop on premises

Annual gross receipts	LBX code
\$ 5,000 and under	0701
\$ 5,001 - \$10,000	0702
\$10,001 - \$15,000	0703
\$15,001 - \$20,000	0704

Dog raising and selling (no boarding)

Annual gross receipts	LBX code
\$ 5,000 and under	1101
\$ 5,001 - \$10,000	1102
\$10,001 - \$15,000	1103
\$15,001 - \$20,000	1104

Boarding up to two dogs

Annual gross receipts	LBX code
\$ 5,000 and under	1111
\$ 5,001 - \$10,000	1112
\$10,001 - \$15,000	1113
\$15,001 - \$20,000	1114

Endorsements

Flower shop on premises

Annual gross receipts	LBX code
\$ 5,000 and under	1181
\$ 5,001 - \$10,000	1182
\$10,001 - \$15,000	1183
\$15,001 - \$20,000	1184

Land lessors risk

Annual gross receipts	LBX code
\$ 5,000 and under	1301
\$ 5,001 - \$10,000	1302
\$10,001 - \$15,000	1303
\$15,001 - \$20,000	1304

Livestock lease or rental

Number of animals	LBX code
1-10 animals	1381
11-20 animals	1382
21 or more animals	1383

Maintenance work (indicate type of job: church, cemetery, residence, lawn care)

Annual gross receipts	LBX code
\$ 5,000 and under	1401
\$ 5,001 - \$10,000	1402
\$10,001 - \$15,000	1403
\$15,001 - \$20,000	1404

Endorsements

Music lessons

Annual gross receipts	LBX code
\$ 5,000 and under	1501
\$ 5,001 - \$10,000	1502
\$10,001 - \$15,000	1503
\$15,001 - \$20,000	1504

Off premises entertainment (includes disc jockey)

Annual gross receipts	LBX code
\$ 5,000 and under	1641
\$ 5,001 - \$10,000	1642
\$10,001 - \$15,000	1643
\$15,001 - \$20,000	1644

Office or studio on premises

Annual gross receipts	LBX code
\$ 5,000 and under	1651
\$ 5,001 - \$10,000	1652
\$10,001 - \$15,000	1653
\$15,001 - \$20,000	1654

Plowing gardens or pushing snow

Annual gross receipts	LBX code
\$ 5,000 and under	1801
\$ 5,001 - \$10,000	1802
\$10,001 - \$15,000	1803
\$15,001 - \$20,000	1804

Endorsements

Rooming or boarding (four rooms or less)

Annual gross receipt	LBX code
\$ 5,000 and under	1951
\$ 5,001 - \$10,000	1952
\$10,001 - \$15,000	1953
\$15,001 - \$20,000	1954

Sales: household products (no delivery)

Annual gross receipts	LBX code
\$ 5,000 and under	2001
\$ 5,001 - \$10,000	2002
\$10,001 - \$15,000	2003
\$15,001 - \$20,000	2004

Sales: household products (with delivery)

Annual gross receipts	LBX code
\$ 5,000 and under	2011
\$ 5,001 - \$10,000	2012
\$10,001 - \$15,000	2013
\$15,001 - \$20,000	2014

Sales: feed, fertilizer or seed (no delivery)

Annual gross receipts	LBX code
\$ 5,000 and under	2101
\$ 5,001 - \$10,000	2102
\$10,001 - \$15,000	2103
\$15,001 - \$20,000	2104

Endorsements

Sales: feed, fertilizer or seed (with delivery)

Annual gross receipts	LBX code
\$ 5,000 and under	2111
\$ 5,001 - \$10,000	2112
\$10,001 - \$15,000	2113
\$15,001 - \$20,000	2114

Sewing and alterations

Annual gross receipts	LBX code
\$ 5,000 and under	2251
\$ 5,001 - \$10,000	2252
\$10,001 - \$15,000	2253
\$15,001 - \$20,000	2254

Sign painting or lettering

Annual gross receipts	LBX code
\$ 5,000 and under	2301
\$ 5,001 - \$10,000	2302
\$10,001 - \$15,000	2303
\$15,001 - \$20,000	2304

Service repair shop on premises

Annual gross receipts	LBX code
\$ 5,000 and under	2351
\$ 5,001 - \$10,000	2352
\$10,001 - \$15,000	2353
\$15,001 - \$20,000	2354

Endorsements

TV repair shop on premises

Annual gross receipts	LBX code
\$ 5,000 and under	2401
\$ 5,001 - \$10,000	2402
\$10,001 - \$15,000	2403
\$15,001 - \$20,000	2404

Upholstering shop on premises

Annual gross receipts	LBX code
\$ 5,000 and under	2451
\$ 5,001 - \$10,000	2452
\$10,001 - \$15,000	2453
\$15,001 - \$20,000	2454

Rates

See the Business Pursuits Liability: Special Activities rate table.

Endorsements

Insurance Agent Business Pursuit: End. 21a

Description

The Insurance Agent Business Pursuit: End. 21a is only available to COUNTRY Financial agents.

The endorsement provides liability coverage for the agents business pursuit and product liability for promotional items.

The endorsement **does not** provide errors and omissions coverage.

Available coverage

Coverage includes:

- bodily injury,
- property damage, and
- medical payments.

Coverage applies when an agent's office is located in the:

- COUNTRY owned or leased facility , or
- Agent's home.

Coverage does not extend to approved satellite offices or provide coverage for employees. A commercial lines policy covers these exposures.

Rates

Use liability extension code (LBX) 1250 in the Business Pursuits Liability: Special Activities rate table to calculate the premium.

Endorsements

Condominium-Nonowner Occupied: End. 165

The Condominium-Nonowner Occupied Endorsement amends the basic policy to address a condominium unit owned by the insured but not occupied by the insured as a full time residence. (Examples: Rented or seasonal condominium units.)

This endorsement changes the basic policy as follows:

- Liability and medical payments coverages are limited to the condominium unit location.
- The liability business exclusion does not apply to rental of the Home Protector Dwelling.

Personal property coverage is limited to the condominium unit location and the sublimits for business property are removed for rental of the condominium.

Endorsements

Country Estate: End. 46a

Overview

The Country Estate endorsement is designed for the suburban or rural homeowner with small acreage and limited farm exposure. The applicant can not be a full-time farmer.

Coverage

The endorsement provides coverage for:

- farm locations,
- farm employees,
- outbuildings,
- farm personal property, and
- farm perils.

Additional information

See Country Estate for:

- eligibility requirements,
- rates,
- classifications, and
- peril codes.

Endorsements

Earthquake: End. 19, 20, 247, 248

Earthquake has the following endorsements:

- Endorsement 19: Includes Exterior Masonry Veneer,
- Endorsement 20: Excludes Exterior Masonry Veneer,
- Endorsement 247: Includes Exterior Masonry Veneer, Including Detached Building(s), or
- Endorsement 248: Excludes Exterior Masonry Veneer, Including Detached Building(s).

Description

Earth movement is excluded under the Home insurance policy.

Earthquake may be added with this endorsement.

For Endorsement 19 and 20, coverage applies to the:

- dwelling, capped at the limit of liability shown on the declarations,
- personal property,
- additional living expense, and
- scheduled personal property.

For Endorsements 247 and 248, coverage applies to:

- dwelling, capped at the limit of liability shown on the declarations,
- personal property,
- additional living expense,
- scheduled personal property, and
- detached building(s) not otherwise excluded by Auxiliary Private Structures, Coverage F.

Please note: We do not pay Additional Replacement Cost or Extended Replacement Cost on an earthquake loss.

Unacceptable risk

The earthquake endorsement cannot be added to:

- non-frame structures (e.g. brick or concrete) built before 1940, or
- condominium or homeowner loss assessment coverage unless the master policy covering the condominium or homeowner association carries earthquake coverage.

Endorsements

Underwriting guidelines

If there is an earthquake with a magnitude of 5.0 or greater, earthquake coverage may not be written on new policies or added to existing policies until notified by underwriting.

Endorsement options

If the dwelling construction is...	Then select...
<ul style="list-style-type: none">• brick,• concrete,• stone,• similar materials, or <ul style="list-style-type: none">• frame construction with exterior masonry veneer,	Endorsement 19 and 247.
<ul style="list-style-type: none">• frame,• stucco, or• you choose not to insure the exterior masonry veneer,	Endorsement 20 and 248.

Rating procedures

Remember to add the personal property value to the dwelling value when rating earthquake coverage on a non-owner occupied dwelling.

Deductibles and rates

Earthquake coverage has a percentage deductible based on the amount of insurance of each individual coverage with a minimum \$250 deductible per occurrence.

See the Earthquake Coverage rate table for the deductible percentage and rates.

Endorsements

Freeform: End. 07

Underwriters can use this endorsement to modify or detail specific coverage. A financial representative or insured may request this endorsement to restrict an individual policy because of an unusual circumstance or exposure which would prevent the policy from otherwise being issued.

Some examples are:

- wind and hail restrictions, or
- scheduled personal property.

Depending on the content of the endorsement, there may be a premium charge.

Endorsements

Frequent Rental Personal Property Replacement Cost: End. 193

Description

This Optional Policy Endorsement changes the loss settlement on personal property to replacement cost rather than actual cash value when the personal property is located in a Rate Class A Home Protector regularly rented or held for rental to others.

Replacement cost coverage does not apply to antiques, fine arts, and one-of-a-kind type collectible items. This optional coverage applies only to items under Personal Property, Coverage D and not to Scheduled Personal Property, Coverage I. **This coverage is only available on Rate Class A Home Protectors utilized as a Frequent Rental.**

Underwriting guidelines

To add replacement cost:

1. the Home Protector must be Rate Class A utilized as a Frequent Rental,
2. inflation coverage is required,
3. minimum amount of insurance and minimum deductible must be met:

Coverage	Minimum Amount of Insurance	Minimum Deductible
Personal Property in Home Protector (Rate Class A Frequent Rentals only)	\$20,000	\$1,000

4. the amount of personal property coverage on an existing Home Protector product must be increased by 40 percent.

Rates

See Personal Property Replacement Cost for premiums.

Endorsements

Home Protector: End. 164

The Home Protector Endorsement amends the basic policy to address non-owner occupied exposures as follows:

- Liability and medical payments coverages are limited to the Home Protector Dwelling location.
- The liability business exclusion does not apply to rental of the Home Protector Dwelling.
- Property coverage on the Dwelling includes \$2,500 for Landlord's Furnishings (appliances and other household furnishings) for covered perils other than theft.

Endorsements

Child Care Liability: End. 39

Description

Child Care Liability: End. 39 extends liability and medical payments (bodily injury, property damage and medical expense) coverage because of child care services provided by or at the direction of the insured on the residence premises.

This endorsement is available to COUNTRY Financial clients who care for a maximum of three full-time children on the residence premises.

Coverage is subject to an annual aggregate limit equal to the limit of liability indicated on the declarations page.

This endorsement removes:

- the \$2,500 limit for business property under Personal Property, Coverage D, and
- the Auxiliary Private Structure exclusion for business property, for property used in the covered child care business.

This endorsement is **not** available on:

- home protector, or
- non-owner occupied condominium policies.

Liability extension codes

Use the table below to determine the correct liability extension code (LBX):

Child Care Liability extension codes

Number of children	LBX code
One child	0751
Two children	0752
Three children	0753

Rates

To determine the premium, see the Business Pursuits Liability: Special Activities rate table.

Endorsements

Farmowners Liability: End. 05

Description

Liability and medical payments coverage may be extended to cover non-operating farm liability by an insured when no farm property coverage is desired.

Underwriting guidelines

To qualify, the insured's farming interests must be limited to receiving income only, through share crop or cash rent. The insured must:

- have no responsibility and give no direction to those persons who operate the farm,
- not assist in the farming operation, or
- not have a livestock lease with tenant farmer.

Liability extension code

Add liability extension code (LBX) 1160 to the policy.

Rates

See the Farmowners Liability rate table for the premium.

Endorsements

Landowner Liability Exposure

Description

A homeowner, tenant or condominium unit-owner who owns land has an increased liability exposure that requires an additional charge.

This charge will vary depending on:

- the different uses of the land, and
- the increasing potential for a liability loss.

In all cases of land ownership, the location must be described for coverage to apply.

Liability comparison chart

Use the chart below to determine the correct liability charge.

Automatic liability	Landowner liability	Non-operating farmowners liability
<ul style="list-style-type: none"> • land tracts totaling 25 acres or less, and • land is not farmed 	<ul style="list-style-type: none"> • land tracts totaling more than 25 acres, and • land is not farmed 	Any acreage of farmland rented to others. It can be: <ul style="list-style-type: none"> • cash rent, • share crop, or • other farm lease agreement.
An additional premium is required for any other liability exposures such as: <ul style="list-style-type: none"> • business pursuits endorsement, or • additional residence premise liability. 		Farmowners Liability: End. 05 is needed to cover farming activity.
No additional premium.	Flat premium See Landowners Liability rate table for premium.	Higher premium. See Farmowners Liability rate table for premium.

Note: When an insured has farm locations, farm personal property or outbuildings to insure, the Country Estate Endorsement is needed to provide liability for:

- farmland owned and operated by the insured, or
- owned and rented to others.

Endorsements

Personal Injury: End. 31a

Description

This endorsement provides liability coverage for personal injury from one or more of the following:

- false arrest, detention, imprisonment, or malicious prosecution,
- libel, slander, defamation of character or a violation of a person's right of privacy, or
- wrongful entry, eviction, or the invasion of a person's right to private occupancy.

This endorsement is **not** available on:

- home protectors, or
- non-owner occupied condominiums.

Underwriting guidelines

The following individuals are not eligible for the Personal Injury endorsement:

- persons running for public office,
- anyone in the public limelight,
- persons who have been sued for libel or slander, or
- persons in the media.

Rates

See the Personal Injury Liability rate table for premiums.

Endorsements

Waterbed Liability: End. 133

Description

The Waterbed Liability endorsement provides liability coverage for damage to the property of others, caused by the:

- ownership,
- maintenance, or
- use of an owned waterbed at the described location.

Exclusions

The following exclusions apply:

- damage to insured's personal property,
- sagging or collapse of floor (if the building construction does not conform to the governing building codes),
- intentional damage caused by or at the direction of the insured, or
- damage caused by or resulting from the waterbed not meeting manufacturers specifications for:
 - assembly,
 - installation,
 - filling,
 - emptying, or
 - maintenance.

Liability extension code

To add the Waterbed Liability End. 133, use liability extension code (LBX) 2650.

Rates

See Business Pursuits Liability: Special Activities rate table for the premium.

Endorsements

Loss Assessment: End. 25a

Description

The \$1,000 limit for Loss Assessments included in SECTION 5 Additional Coverages may be increased by addition of this endorsement.

Rates

See Loss Assessment rate table for the premium.

Endorsements

Sinkhole Collapse: End. 198a

Description

Coverage may be provided for direct physical loss to property caused by Sinkhole Collapse. Coverage applies to Dwelling, Coverage C, Personal Property, Coverage D, Auxiliary Private Structures, Coverage F, and when Country Estate applies, to Outbuildings, Coverage V.

Sinkhole Collapse is actual physical loss caused by sudden settlement or collapse of the earth supporting the property and only when such settlement or collapse results from subterranean voids created by the action of water on limestone or similar rock formations.

Eligibility

This endorsement may be used for any location with Dwelling, Coverage C or Outbuilding, Coverage V.

Rates

See Endorsement Premium – Sinkhole

Endorsements

Sump Pump Failure or Backup of Sewer or Drain: End. 45, 47

Description

This endorsement provides coverage for loss caused by water damage to the dwelling and personal property as a result of:

- an overflow of a sump pump or sump pump well located inside the dwelling, or
- water back-up through sewers or drains.

Options available

There are two endorsement options available:

- Endorsement 47, and
- Endorsement 45 (*Limited Personal Property).

The following coverage options are available for both endorsements.

- Combined dwelling and personal property coverage amounts of:
 - \$5,000,
 - \$10,000, or
 - \$25,000
- Coverage up to the dwelling amount of insurance listed on the declarations page including a personal property limit of:
 - \$10,000, or
 - \$25,000

*Limited personal property items include:

- refrigerators,
- food freezers and the food in them,
- clothes washer and dryer,
- ranges,
- portable dishwashers, and
- dehumidifiers.

Deductible

Combined dwelling and personal property coverage amounts of \$5,000 and \$10,000 are subject to a \$500 deductible, or the policy deductible, whichever is higher.

A minimum \$1,000 policy deductible is required for:

- combined dwelling and personal property coverage amounts of \$25,000, or
- coverage up to the dwelling amount of insurance listed on the declarations page including a personal property limit of:
 - \$10,000, or
 - \$25,000.

Endorsements

Waiting period

There is a ten day waiting period when the endorsement is added to an existing policy.

Ineligible risks

Policyholders with two or more losses in a five year period, resulting from sump pump failure or back-up of sewer or drain, are ineligible for combined dwelling and personal property coverage amounts of \$5,000 and \$10,000.

Dwellings located in a flood plain or policyholders with one or more losses in a five year period resulting from sump pump or back-up of sewer or drain are not eligible for:

- Combined dwelling and personal property coverage amounts of \$25,000, or
- Coverage up to the dwelling amount of insurance listed on the declarations page including a personal property limit of:
 - \$10,000, or
 - \$25,000.

Rates

See Sump Pump Failure/Back-up of Sewer or Drain for the rates.

Endorsements

Unit-Owner's Additions Special Coverage: End. 24

The Unit-Owner's Additions Special Coverage: End. 24 is an automatic endorsement that expands the definition of personal property on the Condominium product to include coverage for the:

- additions,
- alterations, or
- improvements which are part of a condominium.

With this endorsement, we will pay the actual cost to repair or replace the damage. The coverage for these “building items” is on a replacement cost basis. Risk of Direct Physical Loss (RDPL) is provided, subject to the exclusions stated in the endorsement and the policy deductible.

There will be one combined limit for:

- personal property, and
- unit-owners additions.

Verify the amount of coverage requested is sufficient for both.

There is no additional premium charge for this endorsement.

Endorsements

Windstorm or Hail Exclusion Endorsement: End. 195AL

Description

The Windstorm or Hail Exclusion excludes windstorms and hail loss on all insured property at all locations.

Eligibility

This endorsement is required for all policies located in zones 18 and 21. The insured may be eligible for coverage through the Beach Pool and Wind Pool.

Endorsements

Identity Theft Expense and Advocacy Service: End. 239

Identity Theft Expense Coverage

This endorsement provides the insured coverage for up to \$25,000 per policy term for expenses resulting from identity theft including account takeovers. This coverage includes:

- Lost income of up to \$200 per day for a maximum of \$5,000
- Costs of notarizing affidavits
- Certified mail to law enforcement agencies
- Loan application fees for re-applying
- Attorney fees incurred as a result of an account takeover or identity theft
- Long distant telephone calls to merchants, law enforcement agencies, etc.

Advocacy Service Coverage

This endorsement also provides the insured coverage for services performed by an identity theft resolution advocate. This service is provided for up to 12 months to assist the insured in resolving the fraudulent use of the insured's personal information and to restore it to pre-incident status.

Eligibility

To qualify for this endorsement, the insured must have one of these dwelling or personal property policies:

- Home,
- Home Protector,
- Tenants,
- Condominium, or
- Country Estate

This endorsement is not available for policies covering only stand alone coverages (e.g., Watercraft or Scheduled Personal Property).

Deductible

A \$50 deductible applies to the Identity Theft Expense Coverage.

No deductible applies to the Advocacy Service Coverage.

Rates

See Identity Theft Expense and Advocacy Service for the rates.

Endorsements

Property Deductible Waiver: End. 245

Description

Clients that incur a covered loss:

- under this property policy which exceeds this policy's deductible amount, and
- under a COUNTRY personal auto policy which exceeds the deductible amount, and
- the cause of loss for both policies is a shared occurrence with the same cause of loss,

may be eligible to have up to \$1,000 of the deductible found on this property policy waived.

A copy of the endorsement should be referenced for more details.

Eligibility

The Property Deductible Waiver: End. 245 is available on:

- Owner-occupied dwellings,
- Owner-occupied condominiums, and
- Tenants.

Rates

See the Property Deductible Waiver rate table for the premium.

Endorsements

Unoccupied Seasonal Dwelling: End. 246

Description

The policy contract excludes coverage for vandalism and malicious mischief, and any resulting loss, if the dwelling has been unoccupied for more than 60 consecutive days immediately before the loss.

This optional endorsement allows the insured to purchase coverage for their seasonal dwelling when considered unoccupied as defined in the policy contract.

Please note, a dwelling being constructed is not considered unoccupied.

Rates

See the Unoccupied Seasonal Dwelling Endorsement rate table for the premium.

Endorsements

Weight Of Ice, Snow, Sleet Or Rain Coverage - Piers, Wharves and Docks: End. 250

Description

This endorsement provides coverage for loss to piers, wharves, and docks, including permanently attached structures, caused by the weight of ice, snow, sleet, or rain collecting on the covered property.

Eligibility

The endorsement is available for the following types of policies:

- Homeowners
- Home Protector
- Tenant, and
- Condominium

Guidelines

Coverage for piers, wharves and docks is provided under:

- Personal Property, Coverage D if portable,
- Auxiliary Private Structure, Coverage F if it is a permanent structure

Property must be owned by the insured, but is eligible at owner and non-owner occupied locations.

Coverage applies under peril codes:

- 01,
- 02,
- 06, and
- 08

Structures with a large accumulation of ice and snow are not eligible.

The endorsement provides additional covered perils, but it does not increase the limits of the covered property. The policy deductible applies.

Premium

Premium for this endorsement is fully earned.

Rates

See Weight of Ice, Snow, Sleet or Rain Coverage – Piers, Wharves and Docks rate table for the premium.

Alabama

08/11/11

Endorsements

Rental Watercraft: End. 252

This endorsement provides liability, medical payments and physical damage for rented watercraft during a policy term. There may be multiple rentals within a term for only 1 charge. The length of time for each rental may not exceed seven days.

Description

The definition of a rental is seven or fewer consecutive days. The primary qualification for this endorsement is for the rental to be for seven (or fewer) consecutive days. As a result, if the rental is for eight or more days, it does not qualify for this endorsement.

The Bodily Injury and Property Damage limits for this endorsement are \$300,000; the Medical Payments limits are \$5,000; the Physical Damage limits are \$15,000; the Peril is risk of direct physical loss, (01); the deductible is \$500. Actual Cash Value – Loss Settlement 3 applies.

Premium

Premium for this endorsement is fully earned.

Rates

See Rental Watercraft rate table for the premium.

Discounts and Surcharges

Alarm Credit

Eligibility

The Alarm Credit discount is available on the Homeowners product only and may be applied to rate class:

- R,
- Q,
- A,
- V,
- B, and
- C.

This discount does not apply to dwellings under construction.

The following chart indicates the alarm codes and qualifications for residential alarm systems.

Code	Qualifications
1	<ul style="list-style-type: none">• fire alarms or smoke detectors, and• fire extinguisher
2	<ul style="list-style-type: none">• fire alarms or smoke detectors,• fire extinguisher, and• deadbolt locks
3	<ul style="list-style-type: none">• fire alarms or smoke detectors,• fire extinguisher,• deadbolt locks, and• burglar alarm
4.1	<ul style="list-style-type: none">• fire alarm, or• burglar alarm reporting to a:<ul style="list-style-type: none">○ fire, or○ police, or○ central station

Discounts and Surcharges

4.2	<ul style="list-style-type: none">• fire alarm or smoke detectors,• fire extinguisher,• deadbolt locks, and• automatic sprinklers totally or partially omitted in:<ul style="list-style-type: none">○ bathrooms,○ attics,○ closets, and○ attached structures
5.1	<ul style="list-style-type: none">• fire, or• burglar alarm reporting to a:<ul style="list-style-type: none">○ fire,○ police, or○ central station, and• fire extinguishers, and• deadbolt locks
5.2	<ul style="list-style-type: none">• fire alarm or smoke detector,• fire extinguisher,• deadbolt locks, and• automatic sprinklers in all areas including:<ul style="list-style-type: none">○ bathrooms,○ attics,○ closets, and○ attached structures

Alarm credits are built into the factor tables for rating.

Guidelines

The following chart describes the guidelines that must be met in order to qualify for the discount.

Discounts and Surcharges

Item	Guideline
Fire alarms	<p>Must be:</p> <ul style="list-style-type: none"> • U.L. or F.M. approved interior warning devices such as: <ul style="list-style-type: none"> ○ horns, ○ bells, ○ gongs, or ○ sirens, and • activated by heat sensors located in: <ul style="list-style-type: none"> ○ basement stairway, and ○ hallways or common areas leading to the bedroom area. <p>Note: There is a minimum requirement of two sensors unless no basement, then only one is required.</p>
Smoke detectors	<p>Must be:</p> <ul style="list-style-type: none"> • U.L. or F.M. approved, and located in: <ul style="list-style-type: none"> ○ basement stairway, and ○ hallway or common areas leading to the bedroom area. <p>A minimum of one on each story including the basement is required.</p> <p>Note: In split levels such as bi, tri and quad, a minimum of two detectors is required.</p>
Deadbolt locks	<ul style="list-style-type: none"> • All doors accessible to the dwelling from outside must be secured with deadbolt locks. • On sliding glass doors, a bar in the track will qualify.
Fire Extinguishers	<p>Must be:</p> <ul style="list-style-type: none"> • U.L., or • F.M. approved. <p>The minimum size allowed to qualify is a A:B:C rating (2 1/2lb. dry chemical).</p>

Discounts and Surcharges

<p>Burglar Alarms</p>	<p>All exterior:</p> <ul style="list-style-type: none"> • doors, • first floor windows, or • other significant openings must be protected by: <ul style="list-style-type: none"> ○ contacts, ○ magnetic switches, ○ pull-traps, or ○ foils which activate an exterior horn, gong or siren. <p>Ultrasonic or radar installation which activates lights and time-delay horns, gongs or sirens if entry is made into the main living room is also acceptable.</p>
<ul style="list-style-type: none"> • Fire alarm, • Police alarm, or • Central station alarm 	<ul style="list-style-type: none"> • The system may be designed to detect fire and/or burglary. • A copy of the proof of installation and/or monitoring agreement must be submitted to Underwriting when requesting this discount.
<p>Automatic sprinkler system</p>	<ul style="list-style-type: none"> • Must be installed in all areas of the home (may be totally or partially omitted in bathrooms, attics, closets and attached structures, see Code 4.2 in the chart above). • A copy of the proof of installation from the contractor or a certification from the Fire Marshall/Fire Department must be submitted to Underwriting when requesting the discount.

Note: U.L. is the Underwriters Laboratories Inc. and F.M. is the Factory Mutual.

Discounts and Surcharges

Dwelling Age Discount

Eligibility

The Dwelling Age Discount is available on the following products.

- Homeowners,
- Country Estate, and
- Home Protector

Calculating Age

To calculate the appropriate age, subtract the year the dwelling was originally constructed from the effective year of the policy period.

Note: Do not use the date of remodeling or updating.

Personal Property

Personal property on the Home Protector product should be rated using the age of the dwelling.

Personal property must be:

- at the same location as the dwelling, and
- be insured on the same policy as the Home Protector.

Discounts and Surcharges

Multi-Family Occupancies

Description

Homeowner and Home Protector policies insuring multi-family occupancies require a surcharge. For eligibility and rating see:

- Eligible Risks - Homeowners or
- Eligible Risks - Home Protector.

The rating factor applies to Homeowner and Home Protector policies insuring dwellings located in row house (townhouse) structures. It also applies to rental and seasonal condominiums.

Rating

See Multi-family Occupancy Factor for the applicable surcharge.

Discounts and Surcharges

Safe Heat Discount

A Safe Heat Discount is available on:

- Homeowners, and
- Home Protector.

The Safe Heat Discount may be applied to dwellings with the following rate classes.

- R,
- Q,
- A,
- V,
- B, or
- C.

A dwelling will qualify for the discount if it does not contain a solid fuel burning unit, other than a masonry or pre-manufactured fireplace without a heating insert.

This discount is built into the rating factor tables.

Composite Rating Factor

Definition

The Composite Rating Factor is a blend of rating components including multiple lines of business, billing modes and credit-based insurance score. The rating factor will be utilized for determination of final premium for the following policy types:

- Homeowners,
- Owner-occupied condominiums, and
- Tenants

and to Excess Personal Property.

Multiple Lines of Business Component (Multi-Policy Discount)

The multiple lines of business component (Multi-Policy Discount) will be administered based on the existence of a qualifying policy for the insured.

This discount is available on the following policy types with no rate class restrictions:

- Homeowners,
- Tenants, and
- Owner-occupied condominiums.

Eligibility

If...	Then...
the household has a qualifying in-force vehicle policy,	the Multi-Policy Discount applies.
the household has a qualifying in-force life, long term care, disability income insurance policy, COUNTRY Trust Bank account or Annuity product,	
the household has a qualifying in-force vehicle and in-force life, long term care, disability income insurance policy, COUNTRY Trust Bank account or Annuity product.	

Composite Rating Factor

Qualifying requirements

A qualifying vehicle policy is a policy issued by COUNTRY insuring a private passenger auto or pickup truck with:

- first position: A, B, C, D, E, or F, and
- fourth position: A, E, F, H, P, Q, I, J, or 8.

A qualifying Life, Long Term Care or Disability Income Insurance policy means a:

- Selected Life policies with a Life insurance benefit,
- Long Term Care, or
- Disability Income Insurance Policy issued by COUNTRY or Cotton States Life Insurance Company and its alliances, or
- Annuity product with a \$1,000 balance,
- COUNTRY Trust Bank or COUNTRY Capital Management Company accounts with an investment balance over \$1,000*, including individual participant balances in a qualified retirement plan, but excluding the following:
 - 401(k) employee participant accounts,
 - 529 plan accounts, and
 - Unlimited self-directed accounts.

* COUNTRY Capital Management Company accounts with an investment balance over \$1,000 require an Authorization for Information Sharing for Multi-Policy Discount on behalf of COUNTRY Financial to be on file with COUNTRY Trust Bank.

Note: The following are not eligible for the discount:

- Medicare Supplement,
- Structured Settlement Annuities,
- Land trusts or insurance trusts, as there is no investment balance, or
- 529's offered through COUNTRY Capital Management Company.

The qualifying policy(ies) must remain in-force for the discount to continue.

The discount will be removed at the next renewal if the qualifying policy(ies) is not kept in force.

The Household

Household includes a qualifying vehicle policy written for:

- the same named insured,
- a resident relative of the named insured (related by blood, marriage or adoption),
- a farm partnership or corporation owned (in-whole or in- part) by the named insured, or

Composite Rating Factor

- unrelated residents residing in the same household providing both parties are named insureds on all policies and:
 - all vehicles are titled and registered in both names; or
 - the parties jointly own their own residence premises.

Household includes a qualifying life, long term care or disability income policy, COUNTRY Trust Bank account or Annuity product and written for:

- the same policyholder,
- a resident relative of the policyholder (related by blood, marriage or adoption), or
- a farm partnership or corporation owned (in-whole or in- part) by the policyholder.

Underwriting requirements

When requesting the Multi-Policy Discount:

- complete the Multi-Policy Discount section on the home application, and
- attach policy images of in-force:
 - life,
 - long term care, or
 - disability income insurance policy(s).

Billing Mode Component

The billing mode component is administered according to the applicable selection subject to eligibility provisions.

Credit-Based Insurance Score Component

The credit-based insurance score component is derived from the applicant's credit history information provided to us by a third party vendor.

Updating Information

The Multi-policy discount and billing mode components will be updated as changes occur. The credit-based insurance score component will only change at the policyholder's request not more frequently than once every 12 months at a renewal.

Composite Rating Factor

Selected Life

For the purpose of the Multi-Policy Discount the following policies do not meet the Life policy requirements:

- Annuities policies,
- Trust policies or
- Policies issued through the Cotton States VIP program

All remaining COUNTRY and Cotton States Life policies are eligible for the discount if the other qualifications are met.

Home

Claim Type

Definition

Claim type is used to determine:

- An applicant's eligibility, and
- Experience rating

Claim Type	Claim Description
1	fire, theft, liability, mysterious disappearance
2	wind, hail, lightning, collapse due to weather
3	vandalism and malicious mischief, water damage, sump pump/back-up of sewer or drain, freezing, smoke, other physical damage losses
4	food spoilage, riot, civil commotion, medical payments only losses
5	earthquake, sinkhole, identity theft

Home

Home Claim Experience Rating Plan

Definition

Experience rating is a premium adjustment based on the client's loss history. Homeowner, Tenant, Condominium owner and Country Estate policies qualify for the Home Claim Experience Rating plan.

Chargeable claims will experience rate for up to 3 years. A chargeable claim will no longer qualify for experience rating effective the first renewal following the 3 year anniversary of the date of loss for that claim.

New Clients

A new client is a policyholder that has not insured their main residence or renter's insurance with us under a Homeowners, Tenant, Owner Occupied Condominium, Country Estate or Farmowner/Agriplus policy prior to October 17, 2010.

Experience rating will apply to new clients when the new business application is effective. Chargeable claims (as defined below) from prior carriers that have occurred in the past 3 years will be experience rated on the new business.

Existing Clients

An existing client is a policyholder that has insured their main residence or renter's insurance under a Homeowners, Tenant, Owner Occupied Condominium, Country Estate or Farmowner/Agriplus policy with us prior to October 17, 2010.

Experience rating will apply to existing clients for claims occurring on or after October 17, 2010. Chargeable claims will experience rate at the first policy renewal following the date of payment of the claim.

Chargeable Claims

Definition

Chargeable claims are used to determine experience rating.

Chargeable claims are generated from Homeowner, Condominium, Tenant and Country Estate policies for claims associated with the following coverages:

- Owner occupied dwellings and their contents
- Owner occupied condominiums and their contents
- Tenant's personal property
- Additional living expense
- Auxiliary private structures and residential outbuildings
- Liability

Home

- Unoccupied Seasonal Dwelling Endorsement
- Sump Pump Failure or Backup of Sewer or Drain Endorsement
- Additional Business Property Endorsement
- Property Deductible Waiver Endorsement
- Package of special coverages (excluding refrigerated products, private power and light poles, new construction, farm operation records, outdoor radio and television equipment, farm machinery glass)

For a new client or existing client, a claim is considered chargeable when:

- it is the result of type 1 or 3 claim type,
- occurred within the last 3 years,
- resulted in payment of \$750 or greater, and
- has not resulted in subrogation

Claims paid by our Company will not be considered chargeable for existing clients if the claim occurred prior to October 17, 2010. Claims occurring prior to October 17, 2010 will be used to determine if a chargeable claim occurring after October 17, 2010 will experience rate.

Exceptions

The following losses will not be considered chargeable claim types for new and existing clients:

- Wind, hail, lightning and collapse due to weight of ice, snow or sleet
- Earthquake
- Mine subsidence
- Sinkhole
- Food spoilage
- Medical payment only losses
- Identity theft
- Riot or civil commotion

Claims resulting from and paid by us for the following coverages will not be considered a chargeable claim type:

- Watercraft (coverage H or AA)
- Scheduled Personal Property (coverage I)
- Special Personal Property Increased Coverage (coverage FF)
- Recreational Vehicles (coverage G or GG)
- Loss Assessments Endorsement

Longevity

Longevity refers to the continuous length of time that a policyholder has insured their main residence or renter's insurance with us under a Homeowners, Tenant, Owner Occupied Condominium, Country Estate or Farmowner/Agriplus policy. A break in coverage for an existing client of less than one year will not reset the longevity date.

Home

Clients with longevity of 5 or more years who have not had any chargeable claims for the past 3 years, will not be experience rated for their first chargeable claim.

Homeowners

The Homeowner policy is a package product used when the owner lives in the insured dwelling as the principal residence.

The premium is based on the amount of dwelling coverage and includes:

- personal property,
- additional living expense,
- auxiliary private structures,
- the package of special coverages, and
- the basic limits of liability and medical payments coverages.

Homeowners

Minimum Amounts of Insurance

Liability:

Coverage	Minimum amount
All rate classes	\$100,000 per occurrence

Minimum coverage amounts for Medical Payments are:

- \$1,000 per person, and
- \$5,000 per occurrence.

Medical limits in the rate tables are per person. The per occurrence medical limit is five times the amount of the per person limit.

Dwelling (All zones):

Coverage	Minimum amount
Zones 18 and 21	
Rate class R and Q	Not available
Rate Class A	\$90,000
Rate Class V	\$70,000
Rate Class B	\$60,000
Rate Class C	\$30,000
All other zones	
Rate Class R	\$150,000
Rate Class Q	
Fire Protection 1-8	\$105,000
Fire Protection 8B-9	\$135,000
Rate Class A	\$ 90,000
Rate Class V	\$ 70,000
Rate Class B	\$ 60,000
Rate Class C	\$ 30,000

Homeowners

Policy Terms and Billing Modes

The home insurance policy is continuous:

- It automatically renews at the end of each policy term if the insured has paid the renewal premium due.
- The policy term will be 12 months.

See Composite Rating Factors for factors and Policy Term and Billing Modes for billing mode options and installment fees. **Note:** When insuring property secured by a mortgage, the mortgagee (lender) should be contacted prior to selecting the billing mode. Insurance payments made by the lender from an escrow account generally require the policy to be billed annually.

Homeowners

Rate Classes

Class A Dwelling

The dwelling must:

- be insured to at least 90 percent of current replacement cost,
- be insured for \$90,000 or more,
- be constructed with the following, or have had the following renovations completed by a professional contractor or certified by an inspector (photos of improvements and a copy of the inspection may be required):
 - Electrical wiring must be circuit breakers and a minimum 100-amp service. Homes with a fuse box, knob and tube wiring and/or cloth covered wiring are not eligible in this rate class.
 - Plumbing consisting of modern pipe materials such as copper or rigid plastic (e.g., PVC). Homes with polybutylene (“grey plastic”) plumbing are not eligible in this rate class.
 - UL listed or equivalent new furnace within past 25 years,
 - For heating plants over 25 years old, the unit must be inspected by a licensed heating contractor within the past 12 months to certify the unit is in acceptable condition. A copy of the certification must be obtained.
 - Approved roof,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant.
- not have open foundation, tin roof, asbestos material or be built on stilts or piers.
- qualify for Alarm Code Discount 1.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Inflation coverage and loss settlement clause 1 are automatic.

Homeowners

Class V Dwelling

The dwelling must:

- be insured to at least 70 percent of current replacement cost,
- be insured for \$70,000 or more,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant.
- not have open foundation, tin roof, asbestos material or be built on stilts or piers.
- qualify for Alarm Code Discount 1, and
- be written with loss settlement clause 2 and inflation is automatic.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Homeowners

Class B Dwelling

The dwelling must:

- be insured to at least 50 percent of current replacement cost,
- be insured for \$60,000 or more, and
- be written with either loss settlement clause 2 or 3. Inflation Coverage is automatic with loss settlement clause 2 and not available with loss settlement clause 3.

Outbuildings with finished area used as a dwelling may be written with rate class no better than Rate Class B.

Homeowners

Class C Dwelling

The dwelling must:

- be insured for \$30,000 or more (effective on new business written 9/1/06 or after), and
- be written with either loss settlement clause 2 or 3. Inflation Coverage is automatic with loss settlement clause 2 and not available with loss settlement clause 3.

Homeowners

Class R Dwelling

The dwelling must:

- be insured to 100 percent of current replacement cost,
- not be more than 30 years old at the time initially written,
- be a minimum of 1200 square feet,
- be insured for \$150,000 or more,
- have liability limits of at least \$100,000,
- qualify for rate class A rates,
- be located within five miles of the responding fire department and qualify for a Fire Protection Class 1-9,
- be constructed with the following, or have had the following renovations completed by a professional contractor or certified by an inspector (photos of improvements and a copy of the inspection may be required):
 - Electrical wiring must be circuit breakers and a minimum 100-amp service. Homes with a fuse box, knob and tube wiring and/or cloth covered wiring are not eligible in this rate class.
 - Plumbing consisting of modern pipe materials such as copper or rigid plastic (e.g., PVC). Homes with polybutylene (“grey plastic”) plumbing are not eligible in this rate class.
 - UL listed or equivalent new furnace within past 25 years,
 - For heating plants over 25 years old, the unit must be inspected by a licensed heating contractor within the past 12 months to certify the unit is in acceptable condition. A copy of the certification must be obtained.
 - Approved roof,
- qualify for Alarm Code Discount 1,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant,
- not have open foundation, tin roof, asbestos material or be built on stilts or piers.
- be written with only a 01 or 06 peril code.
- not be located in zones 18 or 21.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Inflation coverage and Additional Replacement Cost: Coverage EE are automatic.

Note: Rate Class R may not be written on log homes. Homes that are log sided are acceptable.

Homeowners

Class Q Dwelling

The dwelling must:

- be insured to 100 percent of current replacement cost,
- be insured for:
 - \$105,000 or more in fire protection 1-8, or
 - \$135,000 or more in fire protection 8B-9,
- have liability limits of at least \$100,000,
- qualify for rate class A rates,
- be located within five miles of the responding fire department and qualify for a Fire Protection Class 1-9,
- be constructed with the following, or have had the following renovations completed by a professional contractor or certified by an inspector (photos of improvements and a copy of the inspection may be required):
 - Electrical wiring must be circuit breakers and a minimum 100-amp service. Homes with a fuse box, knob and tube wiring and/or cloth covered wiring are not eligible in this rate class.
 - Plumbing consisting of modern pipe materials such as copper or rigid plastic (e.g., PVC). Homes with polybutylene (“grey plastic”) plumbing are not eligible in this rate class.
 - UL listed or equivalent new furnace within past 25 years,
 - For heating plants over 25 years old, the unit must be inspected by a licensed heating contractor within the past 12 months to certify the unit is in acceptable condition. A copy of the certification must be obtained.
 - Approved roof,
- qualify for Alarm Code Discount 1,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant.
- not have open foundation, tin roof, asbestos material or be built on stilts or piers.
- be written with only a 01 or 06 peril code.
- not be located in zones 18 or 21.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Inflation Coverage and Extended Replacement Cost: Coverage HH are automatic.

Note: Rate Class Q may not be written on log homes. Homes that are log sided are acceptable.

Homeowners

Seasonal and Secondary Dwellings

One seasonal/secondary dwelling may be insured as an owner-occupied dwelling under the Homeowners product if the following criteria are met.

Dwelling Requirements

The dwelling must be located in a fire protection 1-8B.

The dwelling must have approved and functional:

- electrical and plumbing services which meet local code,
- thermostatically controlled heating system, and
- a continuous concrete foundation.

Underwriting Requirements

Underwriting requirements are as follows:

- the dwelling must not be rented or leased at any time,
- mobile homes and manufactured homes are not eligible,
- the primary dwelling must be insured with COUNTRY Financial (company and policy number information is required),
- a minimum deductible of \$500 is required,
- dwelling must meet all other underwriting criteria, and
- the homeowners product may not be written if the underwriter or financial representative subjective evaluation determines that the risk should not receive coverage as owner-occupied.

Homeowners

Risk Selection

Eligible Risks

The Homeowners product provides coverage for the following owner-occupied properties:

- one or two-family dwellings,
- multi-family occupancies when each unit is owned separately,
- dwellings being constructed for occupancy by the insured (see Builder's Risk and Dwelling Under Construction), and
- seasonal/secondary dwellings located within the state of primary residence (refer to the Home Office for seasonal/secondary dwellings located in any other state in which COUNTRY Financial operates).
- Any of the dwelling types described above owned by a Limited Liability Company (LLC) whose members are all of the same household.

Note: All other risks may be considered in Commercial Lines

Existing clients:

The above requirement does not apply to clients with a home or farm policy written prior to January 20, 2011. Any Homeowners written in the name of a LLC may be written in the current company and plan.

Condominium Unit Owners

This section contains the underwriting rules and premium tables to be used in writing insurance under the Condominium Unit-Owners product. This is used to provide coverage for the unit owners.

This product contains two unique coverages.

Coverage is automatically extended to include additions, alterations, and improvements which are part of the condominium unit. This coverage extension is excess over insurance provided by the condominium association, see **Unit Owners Additions Special Coverage Endorsement, END. 24 for details.**

\$1,000 coverage is included for assessments made against the unit-owners by the condominium association for losses to common property or for liability losses not covered by the association's own insurance. Unit owners should be advised higher limits may be purchased by adding Loss Assessments Coverage – End. 25a.

The premium is based on the amount of insurance selected to cover personal property plus the insured's insurable interest in improvements or additions made to the condo-unit. Coverage includes additional living expense, the package of special coverages, and the basic limits of liability and medical payments coverages.

This section describes eligibility, classification/peril codes and contains the rate tables.

The Condominium-Nonowner Occupied endorsement 165 must be added when a nonowner occupied condominium unit is insured. See the Optional Policy Coverages/Endorsement section for coverage information.

Condominium Unit Owners

Determining Amount of Insurance

Formula

The amount of insurance should be the value of the contents (Actual Cash Value [ACV] unless Personal Property Replacement Cost Coverage DD applies) **plus** the replacement value of any building components the applicant is obligated to insure.

Building components

Building components can be defined as cabinets, light and plumbing fixtures, floor coverings, etc, located within the bare unfinished perimeter walls of the unit.

The only way to accurately determine if the unit-owner is required to insure building components is to read the condo association agreement, (typically called the declarations or bylaws).

Other factors to consider

The insured needs to consider choosing an amount of insurance adequate to pay for losses as well as:

- The condo association agreement may require the unit-owner to insure improvements, alterations, etc., that have been made to the unit. This provision would likely apply to improvements made by a previous unit-owner.
- Even though a condo agreement requires the association to secure property insurance on the entire building, including the units, the policy might be limited to named perils coverage. Our Unit-Owners Additions Special Coverage: End. 24 provides Risk of Direct Physical Loss (RDPL) which affords broader coverage.

Condominium Unit Owners

Frequent Rental Condominiums

Owners of frequently rented non owner-occupied condominiums may insure the condominium unit, including Unit-Owners Additions Special Coverage: End. 24 on the Condominium Unit-Owners product.

- Dwelling must qualify as a non-owner occupied condominium.
 - Applicants with an active Home or Condominium policy insuring their primary residence will be eligible for a Frequent Rental Condominium policy. Company and policy information is required.
 - Liability must be present on a COUNTRY Financial policy.
 - Minimum deductible is \$1,000.
 - Peril 01 is not available.
 - Liability will be surcharged with following Liability Extension (LBX) codes:
 - 0200 – dwelling frequently rented 0-60 days annually
 - 0201 – dwelling frequently rented 61 or more days annually
 - Property will be modified with following Seasonal (SEASNL) codes (See Home Protector Base Premiums – Dwellings & Home Protector Base Premiums – Personal Property for rate information.):
 - A – dwelling frequently rented 0-60 days annually
 - B – dwelling frequently rented 61 or more days annually
 - The premium is based on:
 - the number of nonowner occupied, rental and seasonal:
 - home protector dwellings, and
 - condominiumsin the household.
- Note:** The number of nonowner occupied, rental and seasonal home protector dwellings and condominiums does not apply to the farm line of business.
- Frequent Rentals handled by a property management company or with corporate ownership will be classified as “dwelling frequently rented 61 or more days annually”.
 - Clients with one or more prior property or liability losses are ineligible for this coverage.
 - The following risks are subject to prior underwriting approval:
 - Frequent Rentals with corporate ownership or corporate management
 - Risks insured along with other members of an association.
 - Locations with docks or bodies of water.
 - Locations with a pool owned by the insured.
 - Locations with watercraft or recreational vehicles available for use by renters.
 - Risks located in Fire Protection 10.
 - Loss Assessment: End. 25 is available.

Condominium Unit Owners

Minimum Insurance Amounts

Following is a chart for minimum insurance amounts:

Coverage	Limit/Amount
Liability	\$100,000 per occurrence
Medical Payments	\$1,000 per person /\$5,000 per occurrence
Personal Property <ul style="list-style-type: none">• Owner occupied• Nonowner occupied	<ul style="list-style-type: none">• \$25,000• \$10,000
Loss Assessment (\$1,000 included)	\$5,000 End. 025a.
Other coverages	Basic limit

Medical limits in the rate tables are per person. The per occurrence medical limit is five times the amount of the per person limit.

Condominium Unit Owners

Policy Terms and Billing Modes

The home insurance policy is continuous:

- It automatically renews at the end of each policy term if the insured has paid the renewal premium due.
- The policy term will be 12 months.

See Composite Rating Factors for factors and Policy Term and Billing Modes for billing mode options and installment fees. **Note:** When insuring property secured by a mortgage, the mortgagee (lender) should be contacted prior to selecting the billing mode. Insurance payments made by the lender from an escrow account generally require the policy to be billed annually.

Condominium Unit Owners

Rate Class

There is no rate class assigned to a condominium.

See the Condominium Base Premiums rate table for the base premium.

See Base Rates for rental/seasonal condominium rates.

Condominium Unit Owners

Rental or Seasonal Condominiums

Overview

Rental or seasonal condominium owners may insure the condominium unit, including the Unit Owner's Additions Special Coverage on the Condominium Unit-Owners product.

Liability

Liability coverage for the owner should be extended from their primary residence policy by adding Additional Residence Premises Liability Coverage BB (see Additional Residence Liability rate table).

Loss assessment

\$1,000 loss assessment coverage is included, higher limits may be provided by adding the Loss Assessment Endorsement End. 25a to a policy. Liability coverage must be written on the same policy for the endorsement to be added. See Loss Assessment Coverage rate table for premium factors.

General guidelines

Rental or seasonal condominiums may be written on a separate policy or, if eligible, added to a Home, Home Protector, Tenant or Condominium policy.

It is important for the insured to read and understand the condominium association agreement. This will determine what building components an applicant is obligated or chooses to insure.

Property insurance may not be needed for a rented condominium unit which is not furnished by the insured.

Condominium Unit Owners

Risk Selection

Eligible Risks

Available coverages

The Condominium Unit-Owners product may be written to provide:

- liability, and
- personal property coverage.

Occupancy

The condominium unit may be occupied by the owner or rented to others.

Commercial occupancy

Please contact your underwriter for acceptability and rates for buildings with commercial occupancy.

Tenants

The Tenants policy provides coverage for occupants of a non-owned residence.

The premium is based on the amount of personal property coverage and includes:

- additional living expense, and
- basic limits of liability and medical payments coverages.

Note: Underwriting must approve Requests for personal property coverage over \$500,000 before binding coverage.

Tenants

Minimum Insurance Amounts

The following chart outlines tenant coverages and minimum insurance amounts:

Coverage	Minimum amount
Liability limit	\$100,000 per occurrence
Medical Payments limit	<ul style="list-style-type: none">• \$1,000 per person• \$5,000 per occurrence
Personal property	<ul style="list-style-type: none">• \$10,000 ACV Coverage• \$20,000 Replacement Cost Coverage
Other coverages	Basic limits

Medical limits in the rate tables are per person. The per occurrence medical limit is five times the amount of the per person limit.

Tenants

Policy Terms and Billing Modes

The home insurance policy is continuous:

- It automatically renews at the end of each policy term if the insured has paid the renewal premium due.
- The policy term will be 12 months.

See Composite Rating Factors for factors and Policy Term and Billing Modes for billing mode options and installment fees. **Note:** When insuring property secured by a mortgage, the mortgagee (lender) should be contacted prior to selecting the billing mode. Insurance payments made by the lender from an escrow account generally require the policy to be billed annually.

Tenants

Rate Class

There is no rate class assigned to the residence of a tenant.

The base rate is obtained from the number of family units in the dwelling or building.

See Base Rates.

Tenants

Risk Selection

Eligible Risks

The Tenants product may be written to provide liability and personal property coverage for the occupant of:

- a dwelling, or
- an apartment.

The owner of an apartment building who lives in one of the units is also eligible for liability and personal property coverage.

For any building with commercial occupancy, an application should be submitted and the risk rated in COUNTRY Casualty Insurance Company.

Home Protector

The Home Protector risk can be written as a separate policy or may be added to a Homeowners, Tenants, Farm or Condominium policy.

Multiple dwellings may be written on separate Home Protector policies for an insured. If liability coverage is desired, it will be added to one policy and extended to the other locations.

The Home Protector policy is for property which is owned, but not occupied by the insured as a principal residence, including:

- seasonal,
- vacation and rental dwellings, and
- Builders Risks.

The premium is based on:

- the amount of dwelling coverage and includes:
 - rental value, and
 - auxiliary private structures coverages; and
- the number of nonowner occupied (not including Builders Risk), rental and seasonal:
 - home protector dwellings, and
 - condominiums
 in the household.

Note: The number of nonowner occupied, rental and seasonal home protector dwellings and condominiums does not apply to the farm line of business.

The Home Protector: End. 164 must be added when a non-owner occupied home is insured. See the Endorsements section for an explanation of coverage changes.

Home Protectors may be eligible to be written in personal lines as indicated below.

If the client...	Then:
<ul style="list-style-type: none"> • owns 1-8 dwellings and • is not a Limited Liability Company (LLC) 	Eligible
<ul style="list-style-type: none"> • owns 1-8 dwellings • is a non-farm LLC <ul style="list-style-type: none"> ○ its only business is rental properties, ○ does not own or operate a property management company, and ○ is owned by members of the same household 	

Home Protector

<ul style="list-style-type: none">• owns more than 8 dwellings, or• is a non-farm corporation• is a non-farm partnership• is a non-farm LLC and<ul style="list-style-type: none">○ owns or operates a business other than rental properties,○ owns or operates a property management company, or○ is owned by members of more than one household	Ineligible*
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* **Note:** Ineligible risks may be considered in Commercial Lines.

See the Home Protector section of COUNTRY Mutual Insurance Company for company eligibility.

Existing clients

The above requirements do not apply to clients with a home or farm policy written prior to January 20, 2011. Any additional Home Protectors may be written in the current company and plan.

Home Protector

Frequent Rentals

Owners of frequently rented Rate Class A Home Protectors may qualify for coverage with COUNTRY.

- Dwelling must qualify as Rate Class A Home Protector.
- Applicants with an active Home or Condominium policy insuring their primary residence will be eligible for a Home Protector Frequent Rentals policy. Company and policy information is required.
- Liability must be present on a COUNTRY Financial policy.
- Minimum deductible is \$1,000.
- Peril 01 is available with prior underwriting approval.
- Premises Liability will be modified with following Liability Extension (LBX) codes (See Additional Residence Liability for rate information.):
 - 0200 – dwelling frequently rented 0-60 days annually
 - 0201 – dwelling frequently rented 61 or more days annually
- Property will be modified with following Seasonal (SEASNL) codes (See Home Protector Base Premiums – Dwellings & Home Protector Base Premiums – Personal Property for rate information.):
 - A – dwelling frequently rented 0-60 days annually
 - B – dwelling frequently rented 61 or more days annually
- Frequent Rentals handled by a property management company will be classified as “dwelling frequently rented 61 or more days annually”.
- Clients with one or more prior property or liability losses are ineligible for this coverage.
- The following risks are subject to prior underwriting approval:
 - Frequent Rentals with corporate ownership or corporate management
 - Risks insured along with other members of an association.
 - Locations with docks or bodies of water.
 - Locations with a pool owned by the insured.
 - Locations with watercraft or recreational vehicles available for use by renters.
 - Risks located in Fire Protection 10.

Home Protector

Minimum Insurance Amounts

Liability:

Coverage	Minimum amount
All rate classes	\$100,000 per occurrence

Minimum coverage amounts for Medical Payments are:

- \$1,000 per person, and
- \$5,000 per occurrence.

Medical limits in the rate tables are per person. The per occurrence medical limit is five times the amount of the per person limit.

Dwelling (All zones):

Coverage	Minimum amount
Rate Class A	\$90,000
Rate Class V	\$70,000
Rate Class B	\$60,000
Rate Class C	\$30,000

Minimum coverage amount for Personal Property is \$1,000.

Minimum coverage amount for Personal Property Condominium is \$10,000.

Home Protector

Policy Terms and Billing Modes

The home insurance policy is continuous:

- It automatically renews at the end of each policy term if the insured has paid the renewal premium due.
- The policy term will be 12 months.
- See Policy Term and Billing Modes for billing mode options and factors.

Home Protector

Rate Classes

Rate Class A Dwelling

The dwelling must:

- be insured to at least 90 percent of current replacement cost,
- be insured for \$90,000 or more,
- be constructed with the following, or have had the following renovations completed by a professional contractor or certified by an inspector (photos of improvements and a copy of the inspection may be required):
 - Electrical wiring must be circuit breakers and a minimum 100-amp service. Homes with a fuse box, knob and tube wiring and/or cloth covered wiring are not eligible in this rate class.
 - Plumbing consisting of modern pipe materials such as copper or rigid plastic (e.g., PVC). Homes with polybutylene (“grey plastic”) plumbing are not eligible in this rate class.
 - UL listed or equivalent new furnace within past 25 years,
 - For heating plants over 25 years old, the unit must be inspected by a licensed heating contractor within the past 12 months to certify the unit is in acceptable condition. A copy of the certification must be obtained.
 - Approved roof.
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant.
- not have open foundation, tin roof, asbestos material or be built on stilts or piers.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Inflation Coverage and Loss Settlement Clause 1 are automatic.

Home Protector

Rate Class V Dwelling

The dwelling must:

- be insured to at least 70 percent of current replacement cost,
- be insured for \$70,000 or more,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant,
- not have open foundation, tin roof, asbestos material or be built on stilts or piers, and
- be written with loss settlement clause 2 and inflation is automatic.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Home Protector

Rate Class B Dwelling

The dwelling must:

- be insured to at least 50 percent of replacement cost,
- be insured for \$60,000 or more, and
- be written with either loss settlement clause 2 or 3. Inflation Coverage is automatic with loss settlement clause 2 and not available with loss settlement clause 3.

Outbuildings with finished area used as a dwelling may be written with rate class no better than Rate Class B.

Home Protector

Rate Class C Dwelling

The dwelling must:

- be insured for \$30,000 or more, and
- be written with either loss settlement clause 2 or 3. Inflation Coverage is automatic with loss settlement clause 2 and not available with loss settlement clause 3.

Vacant or unoccupied dwellings which are well maintained with planned future occupancy may be rated using rate class C.

Home Protector

Risk Selection

Eligible Risks

Description

The Home Protector product covers non-owner occupied property. The property should be the same quality as property written on an owner-occupied home.

Eligible properties

The following non-owner occupied properties are eligible for coverage:

- one and two family dwellings,
- multi-family occupancies when each unit is owned separately,
- private garages and outbuildings,
- seasonal dwellings located within the state of primary residence (or other states where COUNTRY Financial operates),
- contents of the eligible properties, and
- if any of these properties are associated with an active commercial account and commercial considers them as an ineligible risk, contact your home underwriter for placement assistance.

Country Estate

This section contains the underwriting rules to be used in writing a Home Insurance Policy with the Country Estate Endorsement.

The Country Estate Endorsement is designed to accommodate the suburban or rural homeowners with small acreages where the insured's primary occupation is not farming, but there is limited farming exposure. The endorsement provides coverage for farm locations, farm employees, out buildings, farm personal property and farm perils.

Country Estate

Coverage Descriptions

Cargo Coverage

Scheduled Farm Personal Property: Coverage J and Farm Personal Property Blanket: Coverage W are extended to include loss to an insured's farm personal property which occurs while:

- being loaded for transport,
- during transport, or
- unloaded after transport.

This coverage insures against the Risk of Direct Physical Loss (RDPL), subject to the exclusions listed in the policy.

Cargo coverage is included with peril codes 01, 09 and 11.

Cargo coverage can be removed with the, Deletion of Cargo Coverage Endorsement – End. 14. This endorsement will remove cargo coverage from all blanket and scheduled farm personal property insured on the policy.

This deletion of coverage will result in a reduction of the premium.

Country Estate

Farm Personal Property Blanket: Coverage W

Description

The Farm Personal Property Blanket provides coverage for Farm Personal Property (FPP) while on or away from the insured location, but no more than 50 miles beyond the state boundaries.

Coverage will be extended for FPP that is temporarily located beyond the 50 mile limit for 30 days.

FPP blanket is subject to an 80 percent co-insurance clause.

Coverage limits

Under the Farm Personal Property Blanket coverage, we will pay no more than the limits listed for the different types of livestock:

Livestock	Limit
Cattle	\$2,000 per head
Horse, Mule or Donkey	\$1,000 per head
Swine	\$500 per head
Sheep or Goat	\$200 per head

Livestock may be specifically scheduled if higher limits are needed. Use the back of the Farm Personal Property inventory to indicate specifically scheduled livestock.

Underwriting guidelines

The minimum amount of FPP coverage is \$2,500.

The total coverage should be written for the full actual cash value and rounded to the higher \$500 amount.

A fully completed FPP inventory is recommended for all new business applications written with the Country Estate Endorsement.

On the application indicate, the desired peril code and amount of insurance.

Country Estate

Farm Signs

If the farm sign is....	then it should be...
permanently attached to a building,	included with the building amount of insurance.
freestanding and permanently anchored,	insured as an outbuilding.
portable,	included in the farm personal property amount of insurance.

Country Estate

Fences

Coverage can be provided for the following specialty or decorative fencing:

- chain link,
- redwood,
- vinyl,
- wood rail yard fence, or
- small livestock loading pen or corral fence.

General farm fencing cannot be insured.

Fences attached or connected to farm outbuildings are not covered as part of the outbuilding.

Country Estate

Scheduled Farm Personal Property: Coverage J

Scheduled Farm Personal Property: Coverage J provides for direct loss to a specifically described machine or machinery.

The item will be specifically insured and listed on the declarations page by indicating the year, make, model and serial number.

The policy deductible will apply.

Scheduled Farm Personal Property can be written with the following perils:

Peril Code	Description	Perils
01	Risk of Direct Physical Loss	1
07	Fire, Removal, E.C.*, and Vandalism and Malicious Mischief	2-10
10	Fire, Removal, and E.C.*	2-9
11	FPP** Perils – Machinery	2-21, 26
12	Fire, Removal and Wind	2-4
13	Wind and Removal	3, 4
14	Fire and Removal	2, 3
15	Basic Perils	2-10, 19

*E.C. – Extended Coverage (wind, hail, explosion, riot, civil commotion, aircraft, vehicles and smoke).

**FPP – Farm Personal Property

Country Estate

Dwellings

Rate Class A

The dwelling must:

- be insured to at least 90 percent of current replacement cost,
- be insured for \$90,000 or more,
- be constructed with the following, or have had the following renovations completed by a professional contractor or certified by an inspector (photos of improvements and a copy of the inspection may be required):
 - Electrical wiring must be circuit breakers and a minimum 100-amp service. Homes with a fuse box, knob and tube wiring and/or cloth covered wiring are not eligible in this rate class.
 - Plumbing consisting of modern pipe materials such as copper or rigid plastic (e.g., PVC). Homes with polybutylene (“grey plastic”) plumbing are not eligible in this rate class.
 - UL listed or equivalent new furnace within past 25 years,
 - For heating plants over 25 years old, the unit must be inspected by a licensed heating contractor within the past 12 months to certify the unit is in acceptable condition. A copy of the certification must be obtained.
 - Approved roof,
- not have any solid fuel burning device, space heater, gas floor furnace or wall hating unit used as a central heating plant.
- not have open foundation, tin roof, asbestos material or be built on tilts or piers.
- qualify for Alarm Code Discount 1.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Inflation coverage and loss settlement clause 1 are automatic.

Country Estate

Rate Class V

The dwelling must:

- be insured to at least 70 percent of current replacement cost,
- be insured for \$70,000 or more,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit as a central heating plant,
- not have open foundation, tin roof, asbestos material or be built on stilts, or piers,
- qualify for Alarm Code Discount 1, and
- be written with loss settlement clause 2 and inflation is automatic.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Country Estate

Rate Class B

The dwelling must:

- be insured to at least 50 percent of current replacement cost,
- be insured for \$60,000 or more, and
- be written with either loss settlement clause 2 or 3. Inflation Coverage is automatic with loss settlement clause 2 and not available with loss settlement clause 3.

Outbuildings with finished area used as a dwelling may be written with rate class no better than Rate Class B.

Country Estate

Rate Class C

The dwelling must:

- be insured for \$30,000 or more, and
- be written with either loss settlement clause 2 or 3. Inflation Coverage is automatic with loss settlement clause 2 and not available with loss settlement clause 3.

Country Estate

Rate Class R

The dwelling must:

- be insured to 100 percent of current replacement cost,
- not be more than 30 years old,
- be a minimum of 1200 square feet,
- be insured for \$150,000 or more,
- have liability limits of at least \$100,000,
- qualify for rate class A rates,
- be located within five miles of the responding fire department and qualify for a Fire Protection Class 1-9
- be constructed with the following, or have had the following renovations completed by a professional contractor or certified by an inspector (photos of improvements and a copy of the inspection may be required):
 - Electrical wiring must be circuit breakers and a minimum 100-amp service. Homes with a fuse box, knob and tube wiring and/or cloth covered wiring are not eligible in this rate class.
 - Plumbing consisting of modern pipe materials such as copper or rigid plastic (e.g., PVC). Homes with polybutylene (“grey plastic”) plumbing are not eligible in this rate class.
 - UL listed or equivalent new furnace within past 25 years,
 - For heating plants over 25 years old, the unit must be inspected by a licensed heating contractor within the past 12 months to certify the unit is in acceptable condition. A copy of the certification must be obtained.
 - Approved roof,
- qualify for Alarm Code Discount 1,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant,
- not have open foundation, tin roof, asbestos material or be built on stilts or piers,
- be written with only a 01 or 06 peril code.
- not be located in zones 18 or 21.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Inflation coverage and Additional Replacement Cost: Coverage EE are automatic.

Note: Rate Class R may not be written on log homes. Homes that are log sided are acceptable.

Country Estate

Rate Class Q

The dwelling must:

- be insured to 100 percent of current replacement cost,
- be insured for:
 - \$105,000 or more in fire protection 1-8, or
 - \$135,000 or more in fire protection 8B or 9,
- have liability limits of at least \$100,000,
- qualify for rate class A rates,
- be located within five miles of the responding fire department and qualify for a Fire Protection Class 1-9,
- be constructed with the following, or have had the following renovations completed by a professional contractor or certified by an inspector (photos of improvements and a copy of the inspection may be required):
 - Electrical wiring must be circuit breakers and a minimum 100-amp service. Homes with a fuse box, knob and tube wiring and/or cloth covered wiring are not eligible in this rate class.
 - Plumbing consisting of modern pipe materials such as copper or rigid plastic (e.g., PVC). Homes with polybutylene (“grey plastic”) plumbing are not eligible in this rate class.
 - UL listed or equivalent new furnace within past 25 years,
 - For heating plants over 25 years old, the unit must be inspected by a licensed heating contractor within the past 12 months to certify the unit is in acceptable condition. A copy of the certification must be obtained.
 - Approved roof,
- qualify for Alarm Code Discount 1,
- not have any solid fuel burning device, space heater, gas floor furnace or wall heating unit used as a central heating plant,
- not have open foundation, tin roof, asbestos material or be built on stilts or piers, and
- be written with only a 01 or 06 peril code.
- not be located in zones 18 or 21.

Relocated homes and homes with unique construction require a trial application which may restrict rate class placement.

Inflation Coverage and Extended Replacement Cost: Coverage HH are automatic.

Note: Rate Class Q may not be written on log homes. Homes that are log sided are acceptable.

Country Estate

Minimum Insurance Amounts

Liability

Coverage	Minimum amount
All rate classes	\$100,000 per occurrence

Minimum coverage amounts for Medical Payments are:

- \$1,000 per person, and
- \$5,000 per occurrence.

Owner Occupied Dwellings

(All Zones)

Coverage	Minimum amount
Zones 18 and 21	
Rate class R and Q	Not available
Rate Class A	\$ 90,000
Rate Class V	\$ 70,000
Rate Class B	\$ 60,000
Rate Class C	\$ 30,000
All other zones	
Rate Class R	\$150,000
Rate Class Q	
Fire Protection 1-8	\$105,000
Fire Protection 8B-9	\$135,000
Rate Class A	\$ 90,000
Rate Class V	\$ 70,000
Rate Class B	\$ 60,000
Rate Class C	\$ 30,000

Alabama

08/11/11

Country Estate

Non-Owner Occupied Dwellings

(All Zones)

Coverage	Minimum amount
Rate Class A	\$65,000
Rate Class V	\$55,000
Rate Class B	\$45,000
Rate Class C	\$20,000

Minimum coverage amount for Personal Property is \$10,000.

Outbuildings

Coverage	Minimum amount
Rate Class A or G	\$2,000
Rate Class B	\$1,500
Rate Class C	\$ 500
Rate Class E	\$ 200

Farm Personal Property minimum coverage amount is \$2,500.

Country Estate

Outbuildings

How to Insure Outbuildings

Utility

- Outbuildings are considered to be fully utilized when used for their original intended purpose, such as:
 - barns used for livestock,
 - pole buildings used for machinery storage, and
- cribs used for ear corn storage.
- Partial or limited use of a building does not constitute full utility, such as a large barn for three head of cattle.
- Buildings no longer used for their intended purpose but modified for farm use are also considered to be fully utilized, such as:
 - barns and cribs converted to machine storage, and
 - cribs converted to shelled grain storage.
- Buildings of obsolete construction used for general storage are not considered to be fully utilized, such as:
 - frame barns,
 - cribs, and
 - poultry houses.

Square footage

Measure the ground floor area of the structure to include any lean-tos and additions when figuring the total square footage of an outbuilding.

Permanently attached equipment/silos

When determining the value of an outbuilding with:

- permanently attached equipment, include the value of the equipment in the value of the building, such as milking equipment in a milking parlor,
- an attached silo, do not include the value of the silo. A silo attached to an outbuilding needs to be insured as a separate item.

Common foundation

If more than one building shares a common foundation, wall and/or roofline, they should be insured as one building.

Alabama

10/03/06

Country Estate

Rate Class A

Eligibility

The outbuilding must:

- be insured to actual cash value for a minimum of \$2,000,
- be of superior construction and repair,
- have a continuous masonry or concrete foundation under all exterior walls or a full concrete floor (pole buildings are eligible for rate class A without meeting this requirement),
- not be heated with space heaters, brooders, or heat bulbs,
- be fully utilized in the farming operation for the purpose originally constructed, and
- meet the age requirement based on the following:
 - pole buildings, steel frame buildings or grain bins must have been built in the last 35 years when initially written, or
 - all other building types must have been built in the last 20 years when initially written.

Exception

Outbuildings that meet all rate class A eligibility except age, may be written as a rate class A if they meet the following additional criteria:

- outbuilding must be insured for at least 90 percent of its replacement cost with like kind and quality,
- mechanical equipment must be well maintained,
- the structure must show signs of upkeep and soundness, and
- must be approved by underwriting.

Country Estate

Rate Class B

The outbuilding must:

- be insured for at least 50 percent of today's replacement cost for like kind and quality,
- be insured to actual cash value for a minimum of \$1,500,
- be of good construction and repair,
- have a continuous masonry or concrete foundation under all exterior walls or a full concrete floor (poles in concrete do not constitute a continuous masonry foundation, but are eligible for rate class B),
- be enclosed on three sides, and
- be fully utilized in the farming operation for the purpose originally constructed.

Country Estate

Rate Class C

The outbuilding must:

- be insured for at least 25 percent of today's replacement cost for like kind and quality, and
- be of average construction and repair.

Note: The following buildings should not be classed higher than a rate class C:

- any building open on more than one side,
- any building with foundation of rock or block piers or wood sills,
- any single crib which is higher than wide (measured at plate),
- prefabricated metal or frame cribs with welded wire, metal slat, perforated metal or frame siding.

Country Estate

Rate Class E

Eligible outbuildings include:

- vacant or unoccupied buildings that are well maintained with contemplated future use, which should be indicated in the Remarks section (refer to policy for restrictions in perils and coverages), and
- portable buildings (may be insured under farm personal property).

Country Estate

Rate Class G: Grain Bins

Classification is limited to:

- grain bins,
- legs, and
- other attached equipment.

Grain bins must:

- be insured to actual cash value for a minimum of \$2,000,
- be of superior construction and in excellent repair,
- have a continuous masonry or concrete foundation under all exterior walls,
- be fully utilized in the farming operation for the purpose originally constructed, and
- have been built in the last 35 years when initially written.

Country Estate

Perils Insured Against

Peril Code on Outbuildings

- For peril code 01 or 02 (Risk of Direct Physical Loss) to be written on any outbuilding, it must be written on all eligible rate class A and B outbuildings with the exception of grain bins.
- Grain bins may be written with peril code 01 or 02 at the option of the insured.
- Peril code 01 or 02 is only available on rate class A, B and G outbuildings.
- Farm personal property must be covered for collapse (peril code 09 or 11, not 15) when writing peril code 01 or 02 coverage on outbuildings.
- Peril code 01 or 02 is not available without an inspection on:
 - buildings with attached shed or lean-tos, or
 - buildings with unsupported spans greater than 60 feet.

Country Estate

Peril Code Chart

Type of risk	01**	02	06	07	08	09*	10	11*	12	13	14	15
Owner-Occupied Dwellings and Personal Property	X	X	X									X
Non-owner-Occupied Dwellings and Personal Property	X	X		X	X							
Scheduled Personal Property	X											
Blanket Farm Personal Property						X		X				X
Schedule Farm Personal Property	Refer to Scheduled Farm Personal Property: Coverage J for available peril options.											
Outbuildings	X	X		X			X		X	X	X	X

* The charge for cargo coverage is included in the premium for these perils.

** When a dwelling is written with peril 01, contents in the dwelling may have peril 01 or 02.

Peril codes	Description	Perils
01	Risk of Direct Physical Loss	1
02	Broad Form Perils (Theft included)	2-19
07	Fire, Removal, E.C., V. and M.M.	2-10
08	Broad Form Perils (Theft excluded)	2-18
09	FPP Perils - Livestock	2-26

Country Estate

10	Fire, Removal, E.C.	2-9
11	FPP Perils – Machinery	2-21,26
12	Fire, Removal and Wind	2-4
13	Wind and Removal	3,4
14	Fire and Removal	2,3
15	Basic Perils	2-10,19

E.C.: Extended Coverage: wind or hail, explosion, riot or civil commotion, aircraft, vehicles and smoke.

V. and M.M.: Vandalism and Malicious Mischief

FPP: Farm Personal Property

Country Estate

Risk Selection

Eligible Risk

Eligibility guidelines

The Country Estate Endorsement – End. 46a is available only in COUNTRY Mutual Insurance Company.

This endorsement should be used for risks where the average annual gross farming receipts are less than \$10,000.

To be eligible:

- the land and property must be owned and operated by the applicant, or
- the land and property can be owned by the applicant but rented and farmed by another individual.
- The risk must meet all other eligibility requirements.

Insurable items

Items to be insured on a Country Estate product include:

- an owner-occupied dwelling,
- personal property,
- farm personal property,
- outbuildings,
- rental dwelling,
- seasonal or secondary residences, and
- condominium contents.

Fire Protection Classifications

Overview

The following information includes:

- name of community or classified area,
- county in which located,
- classification number, and
- exceptions to the ISO Fire Protection Rules

Single classifications

Properties within classified areas listed with a single classification number should receive that classification number.

Split classifications

When classified areas have a split classification (example: 6/9), the classification number is determined as follows:

- Split classifications shown as "X/8B" or "X/9" (e.g. 6/8B or 6/9):
 - All properties located five road miles or less from the primary responding fire station, and with hydrant within 1,000 feet, use first listed protection class (e.g. 6/8B or 6/9, use class 6).
 - All properties located five road miles or less from the primary responding fire station, with hydrant more than 1,000 feet, use second listed protection class (e.g. 6/8B or 6/9, use class 8B or 9).
 - Dwelling properties located over 5 road miles from the primary responding fire station, use class 10, except where alternate criteria is provided.
- Split classifications displayed as "X/10" where no hydrants are installed (e.g. 9/10); or where hydrant distance does not apply due to an alternate creditable water supply e.g. 7/10):
 - All properties located within five road miles or less (unless otherwise indicated in the footnote) from the primary responding fire station, use the first listed protection class (e.g. 7/10, use class 7).
 - Dwelling properties located over five road miles from the primary responding fire station, use class 10.

Fire Protection Classifications

Class 10

Class 10 applies to all areas not listed.

Footnote section

Communities with two asterisks (**) listed as a protection class are protected by the Fire Protection District listed in the Footnote Section. Please go to the appropriate Fire Protection District name.

Subscription fire departments

The homeowner contracts with the fire department to provide fire protection. A current paid subscription is **required** to be eligible for the fire services.

- Only those risks with a current subscription are eligible for the reduced fire protection classification.
- A copy of the paid subscription receipt must be submitted annually to the Home office or the financial representative must be able to produce a current listing upon request. This proof of paid subscription must be available for inspection on request by the State Examiners.

Subscription type fire departments are indicated by a footnote. Class 10 applies to properties that are not subscribers.

FD communities

When a community name does not have a FD after it, the classification is only for in-town or city use.

When there is no FD, property located outside of the city or town corporate limits should receive a class 10.

FD after the community name indicates that the fire department has the capability to service rural property (dwellings located outside the town or city limits).

Recreational Motor Vehicles

Application

The Recreational Motor Vehicle and Watercraft section of the Application must be completed when liability or physical damage coverage is written on these vehicles.

Recreational Motor Vehicles

Coverage Descriptions

Coverage Comparison Chart

The charts below compare the coverage provided by the Home Insurance Policy and the Auto Insurance Policy for RMVs.

Liability / Medical Payment Coverage

Policy type	Owned RMVs on premises	Owned RMVs off premises	Non-owned RMVs (4)	Permissive users	Medical Payments for named insureds
Property (1)	Yes (2)	(3)	On and off premises coverage	If Liability Coverage applies	No
Auto	Insured RMVs only	Insured RMVs only	On and off premises coverage	If Liability Coverage applies	If Medical Payments coverage is purchased

Physical Damage Coverage

Policy type	Owned RMVs \$500* or less	Owned RMVs over \$500*	Non-owned RMVs (4)	Replacement Cost or ACV	Insured perils in basic policy
Property (1)	Yes	No	Value of \$500 or less only	(6)	Same as Personal Property
Auto	Insured RMVs only	Insured RMVs only	No	ACV	Comprehensive and Collision

*\$1,000 on AgriPlus

1. Home, Farm and AgriPlus
2. Accidental Death Benefits and Uninsured/Underinsured Motorist coverages are not available on property policies.

Recreational Motor Vehicles

3. There is no off premises coverage for owned RMVs, except golf carts used for golfing purposes. The AgriPlus, Farm and COUNTRY Estate policies provide off premises coverage for travel between insured locations for farming. Off Premises Liability – Rec. Motor Vehicles: Coverage GG may be purchased for off premises coverage not provided by the policy. Coverage GG does not apply to RMVs being towed by a motor vehicle.
4. “Nonowned” RMVs include those which are leased, rented or borrowed.
5. Recreational Motor Vehicles: Coverage G may be purchased to provide coverage for owned RMVs valued over \$500 for Risk of Direct Physical Loss.
6. If Personal Property Replacement Cost coverage is purchased, RMVs covered as personal property (Coverage D) are insured for replacement cost up to \$500. RMVs covered under optional Coverage G are insured for ACV only.

Recreational Motor Vehicles

Liability and Medical Payments Coverage A and B

On the insured location

The Home and Farm Insurance Policy includes Liability and Medical Payments coverage for the operation of recreational motor vehicles owned by an insured while on the insured location only.

The liability coverage provides protection for:

- bodily injury, and
- property damage claims against the insured or a permissive user as defined in the policy.

Medical payments coverage is provided for persons other than:

- the named insured,
- their spouse, and
- resident relatives.

Off the insured location

For use of recreational motor vehicles off the insured location, Liability and Medical Payments may be extended by:

- insuring the unit on a COUNTRY Auto Insurance Policy, or
- purchasing optional policy coverage Off Premises Liability – Recreational Motor Vehicles: Coverage GG on the Home or Farm Insurance Policy.

When writing the optional coverage, the liability and medical payments limits on the Home or Farm Policy will apply. For rates, see Recreational Motor Vehicle Off Premises Liability Premium.

Recreational Motor Vehicles

Physical Damage

Automatic coverage

The Home and Farm Insurance Policy provides, under Personal Property: Coverage D, \$500 of coverage for recreational motor vehicles. When covered under Personal Property, protection is provided for the perils named on the declarations page.

Recreational Motor Vehicles: Coverage G

Increased coverage may be provided under Recreational Motor Vehicles: Coverage G. Risk of Direct Physical Loss coverage is provided by specifically listing the unit on the declarations page.

When this is done, the \$500 of personal property coverage no longer applies.

Physical damage coverage for recreational motor vehicles is written on an actual cash value basis.

The policy deductible will apply

Rates

For rates see Recreational Motor Vehicle – Physical Damage Premium (per vehicle).

Recreational Motor Vehicles

Risk Selection

Eligible Risks

Coverage may be written on eligible recreational motor vehicles used **solely for pleasure**.

Recreational motor vehicles used in the insured's farming operation are also eligible under Coverage G. These vehicles may be insured under Farm Personal Property only when there is no pleasure use.

Scheduled Personal Property

The Home and Farm Insurance Policies provide coverage on a worldwide basis for personal property owned or used by an insured. This coverage, when insured as unscheduled personal property, is for the perils named on the declarations page and the policy deductible will apply.

The chart below describes certain types of personal property and their special limits:

Category description	Total limit
Coins	\$200
Stamps	\$1,500
Jewelry and Furs	\$2,500
Silverware	\$2,500
Guns	\$2,500
Data processing equipment	\$5,000

Insureds who have valuable objects of personal property should be encouraged to schedule those items.

This will provide coverage for Risk of Direct Physical Loss with no deductible subject to the exclusions in the policy.

All coverage is written at 100 percent of full actual cash value at the time of loss. Objects of fine art, however, are written on a stated value basis.

Blanket coverage is not available.

Scheduled Personal Property

Coverage Descriptions

Bicycles

Scheduled coverage may be written on individual bicycles when the insured desires:

- a zero deductible, or
- Collision Coverage when personal property is not written for Risk of Direct Physical Loss.

The description should include:

- year,
- make/model, and
- value.

Scheduled coverage is not available on bicycles:

- used by a student away at college (high theft exposure 24 hours a day), or
- used for racing (excluded by policy language).

Scheduled Personal Property

Fine Arts

Coverage is written on a valued policy basis for fine arts and antiques such as:

- Etchings,
- Paintings,
- Pictures,
- Tapestries,
- And other bona fide works of art of rarity, historical value or artistic merit such as:
 - Antique furniture,
 - Antique silver,
 - Manuscripts,
 - Porcelains,
 - Rare books,
 - Rare glass,
 - Statuary,
 - Marbles,
 - Bronzes and
 - Valuable rugs.

The value of each item must be agreed on as the amount payable at the time of loss.

Coverage while on display at fairgrounds or any type of exposition must be endorsed on the policy. Refer to Home Office.

Breakage

Fine arts coverage may be written with or without breakage.

The policy contains an exclusion related to breakage of fragile items, so breakage coverage must be endorsed for these items at an additional premium charge.

Pairs and sets

This coverage provides that in case of the total loss of an article or articles of fine art which are part of a set that the Company agrees to pay the insured the full amount of insurance on the set and the insured agrees to surrender the remaining article or articles of the set to the Company.

Scheduled Personal Property

Guns

Coverage is provided for guns and their accessories anywhere in the world.

The description of the gun or accessory should include the:

- name of manufacturer,
- cost,
- date of purchase, and
- serial number.

Scheduled Personal Property

Jewelry

The following items are not considered jewelry and may not be insured under this coverage:

- unset stones,
- smoking accessories,
- pen and pencil sets, and
- other similar articles.

Gemprinting

A 10 percent discount in premium will be given for gemprinted diamonds.

In order to obtain this discount, the following items must first be received:

- a change form,
- appraisal with a complete description, and
- a copy of the Gemprint Certificate.

If Gemprint Certificate is not received, the regular jewelry rate will apply.

Jewelry in vaults

The policy can be endorsed to specify that an insured's jewelry is kept in a vault.

This endorsement results in a reduced premium charge for the coverage.

The name and address of the bank or savings and loan where the jewelry is vaulted is required before the endorsement can be added.

If the items are removed from the vault and the financial representative is not notified, the unscheduled personal property limit of \$2,500 applies.

Scheduled Personal Property

Musical Instruments

Two rates apply, one for property of nonprofessional musicians, the second for professional musicians.

It is important to determine whether the insured plays any of the insured instruments for remuneration and write the policy accordingly.

It is permissible to insure an instrument on a nonprofessional basis when it is not played for remuneration even though the insured does play other instruments professionally.

Scheduled Personal Property

Sport Card Collections

Coverage is provided on collections of sports cards or other collectible trading cards while anywhere in the world.

The description should include a description of each item or set for which a separate amount of insurance is requested, including information used by the collector to establish its value, such as:

- card manufacturer,
- sport/card type,
- issue year,
- card series,
- subject of card (for individually insured card),
- condition of card or set (i.e. “mint”), and
- value.

Scheduled Personal Property

Tools

The policy limits coverage for business property.

Coverage for tools used in an insured's business may be added by scheduling them under the following conditions.

- The insured must be an employee of a business or governmental unit. The insured must not be an owner or partner in the business.
- The employer must have refused coverage for the insured's tools under the employer's commercial policy.
- The tools must be kept in a closed, locked cabinet when not in use. If kept in a moveable cabinet, the cabinet itself must be secured to an immovable object.
- A deductible of \$50 applies to loss due to the perils of theft, vandalism and mysterious disappearance.

Watercraft

The following definitions apply:

Boat includes:

- inboard motors, and
- other equipment permanently attached.

Motor means outboard motor and includes:

- remote controls,
- steering equipment,
- electric harness, and
- pressure gas tanks.

Batteries are not included in the definition of motor.

Boat accessories and equipment means:

- anchor,
- extra fuel tanks,
- oars,
- oarlocks,
- paddles,
- cook stoves,
- deck chairs,
- detachable canopies,
- tools,
- batteries,
- battery boxes,
- seat cushions,
- boat and motor covers,
- tarpaulins,
- life preserves,
- spare propellers,
- fire extinguishers,
- lights,
- horns,
- bilge pumps,
- lines,
- flags,
- flagstaffs, and
- chargers to accessories.

Watercraft

Trolling motors are considered outboard motors, not accessories and equipment. See Trolling Motors for more information.

Watercraft

Coverage Descriptions

Liability and Medical Payments Coverage A and B

Guidelines

The Home Insurance Policy provides liability and medical payments to others coverage for the ownership or use of any watercraft less than 26 feet in length if powered by:

- an inboard or inboard/outboard motor 50 horsepower or less, or
- one or more outboard motors totaling 25 horsepower or less.

Additional Coverage

The Home Insurance Policy provides liability and medical payments to others coverage for

Coverage may be extended for watercraft exceeding these restrictions by purchasing optional policy coverage Watercraft Liability: Coverage AA.

When writing this coverage, the liability and medical payment limits on the Home policy will apply.

Rates

Liability rates are based on class codes vary depending on:

- length,
- motor, and
- type of watercraft.

See Rate Table Liability Class Codes and Liability and Medical Premium for rates.

Watercraft

Physical Damage

Personal Property: Coverage D

The Home and Farm Insurance Policy provides, under Personal Property: Coverage D, watercraft coverage for the perils named on the declarations page.

This coverage is limited to \$1,500 including:

- trailers,
- furnishings,
- equipment, and
- outboard motors.

We do not cover loss by windstorm or hail to this property unless it is inside a fully enclosed building, however, canoes and rowboats are covered outside against loss by windstorm or hail if this property is on the insured location.

Additional coverage

Increased coverage may be provided under the Home and Farm policy with Watercraft: Coverage H and under the Watercraft policy with Physical Damage: Coverage A.

The boat, outboard motors and trailers must be specifically described on the declarations page and coverage is provided for Risk of Direct Physical Loss.

When this is done, the \$1,500 of personal property coverage no longer applies.

Physical damage coverage is written on an actual cash value basis for:

- watercraft,
- motors,
- equipment, and
- trailers and accessories.

The policy deductible will apply.

Rates

Rates are based on:

- type of policy,
- model year,
- purchase year,

Watercraft

- policy effective year,
- purchase price,
- horsepower, and
- deductible.

See Rate Calculation – Physical Damage for rates.

Watercraft

Trolling Motors

Trolling motors are considered outboard motors not accessories and equipment.

The chart below describes available coverage options for trolling motors.

If the watercraft is...	Then the trolling motor...
insured as personal property (must be valued at less than the internal policy limit),	is included within the personal property coverage.
<ul style="list-style-type: none">• specifically insured for physical damage on the Home, or• Farm.	must be specifically listed on the declarations for coverage to apply even if the trolling motor is attached to the boat.

For rates see Rate Calculation – Physical Damage.

Watercraft

Territory

Coverage applies only while the property is within the limits of:

- the United States,
- it's territories or possessions,
- coastal waters within 75 nautical miles of the United States, and
- Canada.

Watercraft

Risk Selection

Eligible Risks

Eligibility

Watercraft coverage may be written on eligible watercraft used solely for pleasure.

The following eligibility rules must be met.

- Insured must have existing supporting:
 - Homeowner,
 - Farm, or
 - owner-occupied condominium business, or
 - be submitting acceptable supporting business with the Watercraft application.
- Operator must have a valid U.S. drivers license,
- The Watercraft Chart must be used. For outboards, inboards, inboard/outboards, mini jet boats, or any jet engine boat, locate the point on the chart where the length of the boat and horsepower intersect to determine if the watercraft is eligible (see next bullet for Personal Watercraft eligibility).

Personal Watercraft (such as Jet Skis, Sea Doos, Wave Runners, etc.) up to 160 H.P. are eligible. Over 160 H.P. requires Home Office approval. Please see the Watercraft Chart for eligibility on mini jet boats.

Guidelines

In addition to the above criteria, the following guidelines may be used, along with all other existing rules, in determining eligibility:

- All operators must have the necessary level of experience to safely operate the boat. A new insured should have two years of experience.
- The following criteria will be used to insure that all operators have a good driving record and a favorable auto and boating loss history:
 - no at-fault auto accidents in the most recent three years,
 - not more than two moving violations per operator in the most recent three years,
 - no major moving violations (13 points or over), license suspensions, or revocations,
 - no at-fault boating accidents in the most recent three years.

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HOME RATE CALCULATION

Step #	Description	Homeowners	Decimal Rounding
1	Base Rate		
2	Peril Code Factor	x	2
3	Amount of Insurance Factor#	x	0
4	Result 1 through 3		
5a	Fire Protection/Construction Factor		
5b	Safe Heat Factor	x	None
5c	Rate Class Factor	x	None
5d	Composite Rating Factor	x	3
5e	Experience Rating Factor	x	3
5	Result 5a through 5e		
6a	Age of Home Factor		
6b	Alarm Code Factor	x	None
6c	Deductible Factor	x	3
6	Result 6a through 6c		
7	Multiply 5 x 6		3
8	Multiply 4 x 7		2
9	Multi-Family Occupancy Factor	x	2
10	Total Dwelling (8 x 9)		
11	Building Ordinance		
12	Personal Property Replacement Cost		
13	Excess and Optional Coverage Premium*		
14	Experience Rating Factor*	x	2
15	Policy Term and Billing Mode Factor	x	2
16	Result 13 through 15		
TOTAL PREMIUM (10 + 11 + 12 + 16)			

Step #	Description	Tenant/Condo	Decimal Rounding
1	Base Rate		
2	Peril Code Factor	x	2
3	Amount of Insurance Factor#	x	0
4	Result 1 through 3		
5a	Fire Protection/Construction Factor		
5b	Deductible Factor	x	None
5c	Composite Rating Factor	x	3
5d	Experience Rating Factor	x	3
5	Result 5a through 5d		
6	Total Personal Property (4 x 5)		2
7	Building Ordinance		
8	Personal Property Replacement Cost		
9	Excess and Optional Coverage Premium*		
10	Experience Rating Factor*	x	2
11	Policy Term and Billing Mode Factor	x	2
12	Result 9 through 11		
TOTAL PREMIUM (6 + 7 + 8 + 12)			

#Use interpolation if desired amount of insurance factor is not shown.

* See Home Claim Experience Rating Plan Rule for which coverages are surcharged by the Experience Rating Factor.

COUNTRY Mutual Insurance Company
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HOME RATE CALCULATION

Step #	Description	Home Protector Dwelling	Home Protector Pers. Prop. & Rental Condo	Decimal Rounding
1	Base Rate			
2	Peril Code Factor	x	x	2
3	Amount of Insurance Factor#	x	x	0
4	Result 1 through 3			
5a	Fire Protection/Construction Factor			
5b	Safe Heat Factor	x	x	None
5c	Rate Class Factor	x	x	3
5d	Number of Rental Dwellings Factor	x	x	3
5	Result 5a through 5d			
6a	Age of Home Factor			
6b	Deductible Factor	x	x	3
6	Result 6a through 6b			
7	Multiply 5 x 6			3
8	Multiply 4 x 7			2
9	Builders Risk Factor	x		2
10	Multi-Family Occupancy Factor	x	x	2
11	Total (Result 8 through 10)			
12	Building Ordinance	+		
13	Personal Property Replacement Cost		+	
14	V&MM Credit (Peril code 10 only)	-	-	
15	Theft Premium (Peril code 02 only)	+	+	
16a	Excess and Optional Coverage Premium	+		
16b	Number of Rental Dwellings Factor*	x		2
16	Result of 16a and 16b			
17	Sum 11 through 16			
18	Policy Term and Billing Mode Factor	x	x	2
19	Total Coverage Premium (17 x 18)			
TOTAL PREMIUM (19 Dwelling + 19 Personal Property)				

#Use interpolation if desired amount of insurance factor is not shown.

*This factor applies to Excess Rental Value and Excess APS coverage only.

COUNTRY ESTATE RATE CALCULATION

Owner-Occupied Dwelling	Follow the Homeowners rate calculation steps.
Nonowner-Occupied Dwelling	Follow the Home Protector rate calculation steps.
Personal Property	Follow the Tenant rate calculation steps if the insured's residence is a rental.
Farm Personal Property	Refer to Farm Personal Property Blanket rating tables.
Outbuilding	Refer to Outbuilding rating tables.
Liability	Refer to Excess and Optional Coverages - Liability for all liability exposures in addition to applying the appropriate rate from the Country Estate Liability rate table.

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BASE RATES - \$500 Deductible										
Zone	Home		Home Protector – All Rate Classes				Tenant		Condo	
	Dwelling Table 10056		Dwelling Table 19075		Pers. Prop. & Rental Condo Table 19089		All Families Table 10084		All Families Table 10094	
	CMIC	CCIC	CMIC	CCIC	CMIC	CCIC	CMIC	CCIC	CMIC	CCIC
3	852	1022	661	925	188	263	109	131	145	174
7	950	1140	747	1,046	211	295	111	133	145	174
8	951	1141	745	1,043	210	294	117	140	140	168
9	1022	1226	800	1,120	226	316	117	140	145	174
10	1056	1267	826	1,156	233	326	107	128	145	174
13	888	1066	688	963	196	274	119	143	145	174
15	913	1096	706	988	201	281	117	140	140	168
18	664	797	522	731	147	206	129	155	151	181
21	650	780	511	715	144	202	129	155	151	181
23	943	1132	730	1,022	209	293	117	140	145	174
31	965	1158	750	1,050	214	300	117	140	145	174
32	792	950	620	868	175	245	117	140	145	174
33	702	842	543	760	156	218	117	140	145	174
34	917	1100	711	995	203	284	117	140	145	174
36	667	800	522	731	147	206	105	126	145	174
37	881	1057	682	955	194	272	117	140	139	167
39	830	996	645	903	183	256	119	143	145	174
40	1034	1241	802	1,123	228	319	126	151	145	174
41	1023	1228	802	1,123	226	316	118	142	145	174
42	856	1027	658	921	189	265	117	140	145	174
43	862	1034	630	882	190	266	117	140	145	174
46	1056	1267	826	1,156	233	326	117	140	145	174
47	1114	1337	762	1,067	246	344	117	140	140	168
48	1173	1408	919	1287	259	363	117	140	140	168
49	893	1072	630	882	198	277	111	133	145	174
50	691	829	535	749	153	214	105	126	145	174
51	791	949	613	858	174	244	117	140	140	168
52	961	1153	745	1,043	212	297	131	157	170	204
53	872	1046	686	960	193	270	131	157	170	204
54	1190	1428	803	1,124	263	368	129	155	140	168
55	1020	1224	658	921	225	315	128	154	162	194
56	1011	1213	630	882	224	314	130	156	170	204
57	822	986	637	892	182	255	123	148	141	169
58	791	949	613	858	174	244	118	142	135	162
59	1055	1266	818	1,145	233	326	126	151	163	196
60	738	886	578	809	163	228	112	134	145	174
61	956	1147	740	1,036	211	295	111	133	145	174
62	754	905	584	818	167	234	119	143	145	174
63	908	1090	711	995	200	280	117	140	145	174

PERIL FACTOR										
Peril	Home		Home Protector						Tenant	Condo
	Table 10057 Rate Class		Dwelling Table 19076 Seasonal Indicator			Pers. Prop. & Rental Condo Table 19090 Seasonal Indicator			Table 10083	
	R	Other	N	A*	B*	@	A*	B*		
Direct Physical Loss (01)**	1.10 CMIC 1.20 CCIC	1.20	1.17	1.35	1.70	--	--	--	1.60	1.40
Broad Form incl. Theft (02)	0.98	0.98	1.10	1.27	1.60	1.15	1.32	1.67	1.00	1.00
Combination (06)	1.00	1.00	--	--	--	--	--	--	--	--
Fire, E.C. , V&MM (07)	--	--	1.00	1.15	1.45	1.00	1.15	1.45	--	--
Broad Form excl. Theft (08)	--	--	1.10	1.27	1.60	1.15	1.32	1.67	--	--
Fire, E.C. (10)	--	--	1.00	1.15	1.45	1.00	1.15	1.45	--	--
Basic (15)	0.90	0.90	--	--	--	--	--	--	--	--

*For rate class A only.

** For Home Protector Dwellings, available for rate class A, B, or V only.

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Table 19084

THEFT PREMIUM		
Peril	Home Protector	
	Dwelling	Pers. Prop. & Rental Condo
Broad Form incl. Theft (02)	2.00	10.00

Table 19083

V&MM CREDIT			
Peril	Coverage	Rate Class	Factor*
Fire, E.C. (10)	Home Protector Dwelling & Pers. Prop.	A	0.10
		B,V	0.11
		C,E	0.15
	Rental Condo	All	0.15

*Multiply factor times the amount of insurance in thousands and round to two decimals.

AMOUNT OF INSURANCE FACTOR									
Amount of Insurance	Home						Home Protector		Tenant & Condo
	Zones 9,10,54	Zones 49,61	Zones 32,42,43	Zones 3,60	Zones All Other	Zones 39,40, 41,62	Dwelling	Personal Property & Rental Condo	
\$1,000	--	--	--	--	--	--	--	0.065	--
\$5,000	--	--	--	--	--	--	--	0.152	--
\$10,000	--	--	--	--	--	--	--	0.257	0.925*
\$15,000	--	--	--	--	--	--	--	0.344	0.925*
\$20,000	--	--	--	--	--	--	--	0.428	0.925*
\$25,000	--	--	--	--	--	--	--	0.489	1.000
\$30,000	0.517	0.511	0.513	0.507	0.507	0.491	0.344	0.591	1.103
\$35,000	0.534	0.533	0.535	0.525	0.525	0.503	0.386	0.693	1.205
\$40,000	0.551	0.555	0.557	0.543	0.543	0.515	0.428	0.795	1.308
\$45,000	0.569	0.577	0.579	0.561	0.561	0.528	0.458	0.898	1.410
\$50,000	0.586	0.599	0.601	0.579	0.579	0.540	0.489	1.000	1.513
\$60,000	0.620	0.667	0.668	0.616	0.616	0.630	0.591	1.205	1.718
\$70,000	0.715	0.735	0.735	0.712	0.712	0.720	0.693	1.409	1.923
\$80,000	0.810	0.823	0.823	0.808	0.808	0.813	0.795	1.614	2.103
\$90,000	0.905	0.912	0.912	0.904	0.904	0.906	0.898	1.818	2.283
\$100,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.023	2.463
\$110,000	1.068	1.088	1.088	1.095	1.095	1.111	1.102	2.228	--
\$120,000	1.136	1.177	1.177	1.189	1.189	1.222	1.205	2.432	--
\$130,000	1.204	1.265	1.265	1.273	1.273	1.333	1.307	2.637	--
\$140,000	1.272	1.353	1.353	1.356	1.356	1.443	1.409	2.841	--
\$150,000	1.340	1.442	1.442	1.439	1.439	1.552	1.512	3.046	--
\$160,000	1.445	1.530	1.530	1.544	1.544	1.631	1.614	--	--
\$170,000	1.549	1.618	1.618	1.649	1.649	1.709	1.716	--	--
\$180,000	1.654	1.713	1.709	1.922	1.755	1.788	1.818	--	--
\$190,000	1.758	1.798	1.800	1.996	1.860	1.867	1.921	--	--
\$200,000	1.863	1.882	1.890	2.069	1.965	1.946	2.023	--	--
\$210,000	1.925	1.967	1.995	2.142	2.078	2.024	2.125	--	--
\$220,000	1.986	2.051	2.100	2.216	2.190	2.103	2.228	--	--
\$230,000	2.048	2.136	2.205	2.289	2.303	2.182	2.330	--	--
\$240,000	2.110	2.221	2.310	2.363	2.415	2.260	2.432	--	--
\$250,000	2.172	2.305	2.416	2.436	2.528	2.339	2.535	--	--
\$260,000	2.233	2.390	2.521	2.509	2.640	2.418	2.637	--	--
\$270,000	2.295	2.474	2.626	2.583	2.753	2.496	2.739	--	--
\$280,000	2.357	2.559	2.731	2.656	2.865	2.575	2.841	--	--
\$290,000	2.418	2.644	2.836	2.730	2.978	2.654	2.944	--	--
\$300,000	2.480	2.728	2.941	2.803	3.090	2.733	3.046	--	--

*Tenants only.

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FIRE PROTECTION/CONSTRUCTION FACTOR										
Construction*	Fire Protection Class	Home Table 10058							Home Protector Table 19077	Tenant & Condo Table 10085
		Zones 21,32	Zones 8-10	Zones 7,40	Zones 18,23, 41,47-49,54, 61,63	Zones 3,31, 34,37, 42,46, 55-57, 60	Zones 13,15, 36,39, 43,52, 53,59, 62	Zones 33,50, 51,58		
Brick (02,03,04)	1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.790	1.000
	4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.810	1.000
	5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.870	1.045
	6	1.131	1.111	1.089	1.091	1.114	1.090	1.074	0.890	1.045
	7	1.250	1.192	1.160	1.161	1.165	1.157	1.129	0.940	1.178
	8	1.533	1.550	1.399	1.550	1.635	1.755	2.139	1.040	1.178
	8B, 9	2.241	1.930	1.657	1.847	1.982	2.158	2.241	1.340	1.747
	10	2.627	2.208	1.952	2.222	2.299	2.406	2.630	1.640	1.747
Frame (01,05-08)	1-3	1.027	1.046	1.065	1.069	1.072	1.069	1.083	1.000	1.000
	4	1.027	1.046	1.065	1.069	1.072	1.069	1.083	1.030	1.000
	5	1.073	1.089	1.103	1.105	1.108	1.108	1.132	1.140	1.045
	6	1.224	1.193	1.200	1.202	1.225	1.209	1.201	1.240	1.045
	7	1.300	1.262	1.271	1.266	1.276	1.273	1.284	1.450	1.178
	8	2.100	1.815	1.539	1.704	1.862	2.011	2.441	1.680	1.178
	8B, 9	2.543	2.295	1.929	2.177	2.336	2.532	2.599	2.150	1.747
	10	2.900	2.744	2.233	2.697	2.627	2.777	2.999	2.500	1.747
Log# (09)	1-3	1.130	1.151	1.172	1.176	1.179	1.176	1.191	1.100	1.000
	4	1.130	1.151	1.172	1.176	1.179	1.176	1.191	1.130	1.000
	5	1.180	1.198	1.213	1.216	1.219	1.219	1.245	1.250	1.045
	6	1.346	1.312	1.320	1.322	1.348	1.330	1.321	1.360	1.045
	7	1.430	1.388	1.398	1.393	1.404	1.400	1.412	1.600	1.178
	8	2.310	1.996	1.693	1.874	2.048	2.212	2.685	1.850	1.178
	8B, 9	2.797	2.525	2.122	2.395	2.570	2.785	2.859	2.370	1.747
	10	3.190	3.018	2.456	2.967	2.890	3.055	3.299	2.750	1.747

*BRICK = 50% or more brick, brick veneer, stone or concrete. FRAME = wood or frame stucco.
#Class R and Class Q are not available on log homes.

Table 19069

SAFE HEAT FACTOR				
Safe Heat	Home	Home Protector Dwelling & Pers. Prop.		Home Protector Rental Condo
		Class A,B,C,V	Class E	
Yes (1,2,3,4,5,6,A,N)	1.00	1.00	1.00	1.00
No (B,C,U,Blank)	1.01	1.01	1.00	1.00

RATE CLASS FACTOR

Rate Class	Loss Settlement	Home Table 10059		Home Protector Table 19079	
		FPC 1-9, 8B	FPC 10	Dwelling & Pers. Prop.	Rental Condos
A	Replacement Cost (1,2,4,5)	1.000	1.000	1.000	--
B	Replacement Cost (1,2,4,5)	1.125	1.125	1.125	--
B	Actual Cash Value (3,6)	1.063	1.063	1.063	--
C	Replacement Cost (1,2,4,5)	1.200	1.200	1.200	--
C	Actual Cash Value (3,6)	1.152	1.152	1.152	--
E	Actual Cash Value (3,6)	--	--	1.700	--
Q	Extended Repl. Cost (1,2,4,5)	1.000	1.000*	--	--
R-zone 7	Additional Repl. Cost (1,2,4,5)	0.874	1.000*	--	--
R-zone 47		0.855	1.000*	--	--
R-zone Other		0.960	1.000*	--	--
V	Replacement Cost (1,2,4,5)	1.100	1.100	1.100	--
@	Actual Cash Value (3,6)	--	--	--	1.152

*Not available on new business.

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Table 19103

NUMBER OF RENTAL DWELLINGS FACTOR		
Number of Rental Dwellings	Home Protector	
	All Other Factor	Builders Risk Factor
0-4	1.00	1.00
5-8	1.10	1.00
9-16	1.20	1.00
17 or more	1.20	1.00

COMPOSITE RATING FACTOR#														
Multi-Policy Discount*	Policy Term	Billing Mode	CBR Code (Home, Tenant, Condo)											
			1	2	3	4	5	6	7	8	9	I	N	
Auto	Annual (1)	Annual (A)	0.908	1.000	1.183	1.411	1.489	1.489	1.489	1.489	1.489	1.489	0.908	0.908
		Semi-Annual (S)	0.926	1.020	1.207	1.439	1.519	1.519	1.519	1.519	1.519	1.519	0.926	0.926
		Quarterly (Q)	0.935	1.030	1.218	1.453	1.534	1.534	1.534	1.534	1.534	1.534	0.935	0.935
		Monthly (M)	0.963	1.060	1.254	1.496	1.578	1.578	1.578	1.578	1.578	1.578	0.963	0.963
		Monthly AMP (E)	0.908	1.000	1.183	1.411	1.489	1.489	1.489	1.489	1.489	1.489	0.908	0.908
Life	Annual (1)	Annual (A)	1.044	1.150	1.360	1.538	1.623	1.623	1.623	1.623	1.623	1.623	1.044	1.044
		Semi-Annual (S)	1.065	1.173	1.388	1.569	1.656	1.656	1.656	1.656	1.656	1.656	1.065	1.065
		Quarterly (Q)	1.075	1.185	1.401	1.584	1.672	1.672	1.672	1.672	1.672	1.672	1.075	1.075
		Monthly (M)	1.107	1.219	1.442	1.631	1.720	1.720	1.720	1.720	1.720	1.720	1.107	1.107
		Monthly AMP (E)	1.044	1.150	1.360	1.538	1.623	1.623	1.623	1.623	1.623	1.623	1.044	1.044
Auto/Life	Annual (1)	Annual (A)	0.890	0.980	1.159	1.383	1.459	1.459	1.459	1.459	1.459	1.459	0.890	0.890
		Semi-Annual (S)	0.907	1.000	1.183	1.410	1.489	1.489	1.489	1.489	1.489	1.489	0.907	0.907
		Quarterly (Q)	0.916	1.009	1.194	1.424	1.503	1.503	1.503	1.503	1.503	1.503	0.916	0.916
		Monthly (M)	0.944	1.039	1.229	1.466	1.546	1.546	1.546	1.546	1.546	1.546	0.944	0.944
		Monthly AMP (E)	0.890	0.980	1.159	1.383	1.459	1.459	1.459	1.459	1.459	1.459	0.890	0.890
None	Annual (1)	Annual (A)	1.226	1.350	1.597	1.679	1.772	1.772	1.772	1.772	1.772	1.772	1.226	1.226
		Semi-Annual (S)	1.250	1.377	1.629	1.712	1.808	1.808	1.808	1.808	1.808	1.808	1.250	1.250
		Quarterly (Q)	1.262	1.391	1.644	1.729	1.825	1.825	1.825	1.825	1.825	1.825	1.262	1.262
		Monthly (M)	1.300	1.431	1.693	1.780	1.878	1.878	1.878	1.878	1.878	1.878	1.300	1.300
		Monthly AMP (E)	1.226	1.350	1.597	1.679	1.772	1.772	1.772	1.772	1.772	1.772	1.226	1.226

For all Farmowners In-Town Dwellings, use a 1.000 factor.

* See Composite Rating Factor rule for more detailed descriptions.

COUNTRY Mutual Insurance Company
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AGE OF HOME FACTOR				
Age of Home	Home Table 10061		Home Protector Table 19080	
	Rate Class A,B,Q,R,V	Rate Class C	Rate Class A,B,V	Rate Class C,E & Rental Condos
0	0.75	1.00	0.75	1.00
1	0.75	1.00	0.75	1.00
2	0.75	1.00	0.75	1.00
3	0.79	1.00	0.79	1.00
4	0.83	1.00	0.83	1.00
5	0.87	1.00	0.87	1.00
6	0.91	1.00	0.91	1.00
7	0.95	1.00	0.95	1.00
8	0.98	1.00	0.98	1.00
9	1.00	1.00	1.00	1.00
Over 9	1.00	1.00	1.00	1.00

Table 10062

ALARM CODE FACTOR	
Alarm Code*	Home
0	1.00
1	0.97
2	0.95
3	0.93
4	0.90
5	0.85

*See Alarm Credit rule for detailed descriptions.

DEDUCTIBLE FACTOR							
Deductible	Home Table 10102 & Home Protector Table 19302 Amount of Insurance*						Tenant & Condo Table 10202
	\$1,000- \$100,000	\$100,001- \$150,000	\$150,001- \$200,000	\$200,001- \$250,000	\$250,001- \$600,000	\$600,001+	All AOI
\$250 (5,M,N,P,R)	1.120	1.120	1.120	1.120	1.120	1.120	1.180
\$500 (7,O,Q,S)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$1,000 (8)	0.810	0.813	0.816	0.819	0.822	0.825	0.830
\$2,000 (9)	0.700	0.703	0.706	0.709	0.712	0.715	0.720
\$5,000 (2)	0.600	0.603	0.606	0.609	0.612	0.618	0.620
\$10,000 (3)	0.510	0.513	0.516	0.519	0.522	0.540	0.530

*For HP Pers. Prop. and Rental Condos, use double the amount of insurance.

MULTI-FAMILY OCCUPANCY FACTOR			
Number of Family Units*	Home Table 10064	Home Protector Table 19082	
		Dwelling & Pers. Prop.	Rental Condo
0-2 (Blank, 1,2)	1.00	1.00	1.00
3-4 (3)	1.10	1.10	1.00
5-6 (4)	1.25	1.25	1.00
7 or more (5,6)	1.50	1.50	1.00

*Determined by units within firewalls, when applicable. Otherwise, it is the number of units in the building.

BUILDING ORDINANCE*			
Option	Home, Rental Condo, Tenant, Condo	Home Protector Dwelling	Minimum Premium
25%	0.05	0.08	10.00
50%	0.07	0.10	15.00

*Multiply the factor shown times the Total Dwelling or Total Personal Property premium and round to two decimals.

PERSONAL PROPERTY REPLACEMENT COST*		
Coverage	Factor	Minimum Premium
Home	0.10	30.00
Home Protector Pers. Prop. Class A, Rental Condo, Tenant, Condo	0.30	20.00

*Multiply the factor shown times the Total Dwelling or Total Personal Property premium and round to two decimals.

COUNTRY Mutual Insurance Company
COUNTRY Casualty Insurance Company

EXCESS AND OPTIONAL COVERAGES - LIABILITY

Table 10033

ADDITIONAL INSURED (HO,HP,TEN,CON,CE)#			
Number	Premium	Number	Premium
1 (0031)	5.00	6 (0036)	30.00
2 (0032)	10.00	7 (0037)	35.00
3 (0033)	15.00	8 (0038)	40.00
4 (0034)	20.00	9 (0039)	45.00
5 (0035)	25.00	--	--

#When Endorsement 277 is attached, premium is fully earned and not subject to Policy Term & Billing Mode factors.

Table 10033

ADDITIONAL RESIDENCE LIABILITY (HO,HP,TEN,CON,CE)	
Description	Base Rate*
Dwelling not frequently rented (0100)	7.00
Dwelling frequently rented 0-60 days annually (0200)	21.00
Dwelling frequently rented 61 or more days annually (0201)	62.00

Liability coverage may be extended to one and two family dwellings owned by the insured.
Charge premium for each additional residence.

*\$50,000 Liability, \$1,000 Medical. For other limits, see Increased Liability and Medical Limit Factors.

BUSINESS PURSUITS LIABILITY - SPECIAL ACTIVITIES (HO, TEN, CON, CE)							
LBX Code	Base Rate*	LBX Code	Base Rate*	LBX Code	Base Rate*	LBX Code	Base Rate*
0131	10.00	1112	40.00	1651	6.00	2113	21.00
0132	19.00	1113	60.00	1652	28.00	2114	27.00
0133	31.00	1114	80.00	1653	48.00	2150	6.00
0134	44.00	1181	6.00	1654	67.00	2200	6.00
0511	6.00	1182	45.00	1761	12.00	2251	6.00
0512	45.00	1183	75.00	1762	23.00	2252	28.00
0513	75.00	1184	100.00	1763	38.00	2253	48.00
0514	100.00	1250	6.00	1764	53.00	2254	67.00
0601	6.00	1301	12.00	1801	12.00	2301	6.00
0602	45.00	1302	38.00	1802	45.00	2302	28.00
0603	75.00	1303	60.00	1803	75.00	2303	48.00
0604	100.00	1304	80.00	1804	100.00	2304	67.00
0701	6.00	1321	24.00	1901	6.00	2351	12.00
0702	45.00	1322	45.00	1951	12.00	2352	60.00
0703	75.00	1323	75.00	1952	18.00	2353	80.00
0704	100.00	1324	105.00	1953	28.00	2354	100.00
0751	50.00	1381	6.00	1954	38.00	2401	12.00
0752	50.00	1382	12.00	2001	6.00	2402	38.00
0753	50.00	1383	18.00	2002	28.00	2403	58.00
0801	18.00	1401	6.00	2003	48.00	2404	77.00
0850	6.00	1402	24.00	2004	67.00	2421	12.00
0880	6.00	1403	40.00	2011	12.00	2422	22.00
0890	10.00	1404	54.00	2012	38.00	2423	38.00
0891	19.00	1501	6.00	2013	58.00	2424	52.00
0892	31.00	1502	28.00	2014	67.00	2451	6.00
0893	44.00	1503	48.00	2101	6.00	2452	28.00
1101	6.00	1504	67.00	2102	11.00	2453	48.00
1102	28.00	1641	12.00	2103	16.00	2454	67.00
1103	48.00	1642	23.00	2104	20.00	2501	48.00
1104	67.00	1643	38.00	2111	8.00	2601	32.00
1111	18.00	1644	53.00	2112	15.00	2650	20.00

See Business Pursuits Endorsements rule for detailed descriptions of the liability extension (LBX) codes.

*\$50,000 Liability, \$1,000 Medical. For other limits, see Increased Liability and Medical Limit Factors.

Table 10033

COUNTRY ESTATE LIABILITY (CE)			
Acreage	Base Rate*	Acreage	Base Rate*
1-25 (2381)	38.00	161-440 (2384)	66.50
26-80 (2382)	38.00	441-880 (2385)	88.40
81-160 (2383)	51.90	881-1500 (2386)	112.00

Refer to Regional Office for acreage over 1,500.

*\$50,000 Liability, \$1,000 Medical. For other limits, see Increased Liability and Medical Limit Factors.

COUNTRY Mutual Insurance Company
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EXCESS AND OPTIONAL COVERAGES - LIABILITY

Table 10033

FARMOWNERS LIABILITY (HO,TEN,CON)			
Acreage	Base Rate*	Acreage	Base Rate*
1-25 (1161)	29.00	161-440 (1164)	32.00
26-80 (1162)	29.00	441-880 (1165)	38.50
81-160 (1163)	29.00	881-1500 (1166)	48.80

Refer to Regional Office for acreage over 1,500.

*\$50,000 Liability, \$1,000 Medical. For other limits, see Increased Liability and Medical Limit Factors.

IN-TOWN OWNER-OCCUPIED FARM LIABILITY
Credit
-\$30.00

Apply credit to remove \$50,000/\$1,000 Liability and Medical coverage built in to the base rate. Liability and Medical coverage is to be purchased separately on the farm policy.

Table 10022

INCREASED LIABILITY LIMITS (HO,TEN,CON,CE)	
Liability Limit	Premium
\$50,000 (92)	Incl.
\$100,000 (93)	6.00
\$200,000 (94)	11.00
\$300,000 (95)	16.00
\$500,000 (97)	19.00
\$1,000,000 (98)	41.00

Table 10023

INCREASED MEDICAL LIMITS (HO,TEN,CON,CE)	
Medical Limit	Premium
\$1,000 (4)	Incl.
\$2,000 (5)	3.00
\$5,000 (8)	10.00
\$10,000 (9)	12.00
\$25,000 (A)	16.00

INCREASED LIABILITY LIMIT FACTORS (HO, HP, TEN,CON,CE)	
Liability Limit	Table 10034
	All LBX Codes
\$50,000 (92)	1.00
\$100,000 (93)	1.19
\$200,000 (94)	1.45
\$300,000 (95)	1.68
\$500,000 (97)	1.86
\$1,000,000 (98)	2.07

INCREASED MEDICAL LIMIT FACTORS (HO,HP,TEN,CON,CE)		
Medical Limit	Table 20028	Table 10035
	LBX Codes 1161-1166 & 2381-2386	All Other LBX Codes
\$1,000 (4)	0.00	0.00
\$2,000 (5)	0.10	0.14
\$5,000 (8)	0.20	0.30
\$10,000 (9)	0.30	0.44
\$25,000 (A)	0.37	0.58

To calculate the premium for increased liability and medical limits:

- a) Apply the increased liability factor to the base rate and round to one decimal.
- b) Apply the increased medical factor to the base rate and round to one decimal.
- c) Add a) and b).

Table 10033

LANDOWNER LIABILITY (HO,TEN,CON)	
All acreage over 25 acres	
Limit*	Base Rate
\$50,000 Liability, \$1,000 Medical (1310)	15.00

*For other limits, see Increased Liability and Medical Limit Factors.

Table 19120

LOSS ASSESSMENT COVERAGE (HO,HP,CON)
Rate per \$1,000 Insurance
0.40

Multiply the amount of insurance in thousands x rate per \$1,000 insurance and round to two decimals.

Table 10033

PERSONAL INJURY LIABILITY (HO,TEN,CON,CE)	
Limit	Base Rate
\$50,000 (1750)	9.60

*For other limits, see Increased Liability Limit Factors.

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EXCESS AND OPTIONAL COVERAGES - PROPERTY

Table 10130

ADDITIONAL BUSINESS PROPERTY (HO,TEN,CON,CE)	
Base Deductible	Rate per \$1,000 Insurance
\$500	5.40

Multiply the amount of insurance in thousands x rate per \$1,000 insurance and round to two decimals. Then multiply by the Home deductible factor and round to two decimals.

Table 10144

CREDIT CARD AND FORGERY (HO,HP,TEN,CON,CE)	
Limit	Premium
\$5,000	3.00
\$10,000	5.00

EARTHQUAKE COVERAGE- Rate per \$1,000 Insurance								
Earth-quake Zone	Homeowners*				Home Protector-Dwelling#		Tenant, Condo, Home Protector-Rental Condo	COUNTRY Estate Farm Personal Property*
	Dwelling		All Other		Brick** End. 19	Frame End. 20	Brick & Frame End. 19	Brick & Frame End. 19
	Brick** End. 19	Frame End. 20	Brick** End. 19	Frame End. 20				
2	0.60	0.40	0.40	0.30	0.40	0.30	0.30	0.30
4	0.30	0.20	0.20	0.20	0.20	0.10	0.20	0.20

*Owner Occupied Dwellings - use value of dwellings only when calculating rates. "All Other" refers to excess only coverage on additional living expenses. Farm personal property and outbuildings use the "All Other" Frame rate, but receive End. 19.

#To rate earthquake coverage for HP, remember to add the value of personal property and excess rental value to the value of the dwelling.

**Earthquake coverage cannot be written on new business or added to current policies insuring non-frame buildings (such as brick or concrete) built prior to 1940.

Notes:

- 1) The coverage has a deductible of 5 percent of each individual coverage limit shown in the Declarations.
- 2) Minimum premium for this coverage is \$1.00.
- 3) There is no charge for excess unscheduled personal property.

Table 19129

EARTHQUAKE ZONES	
Zone	Counties
2	Bibb (04), Blount (05), Calhoun (08), Cherokee (10), Chilton (11), Clay (14), Cleburne (15), Colbert (17), Coosa (19), Cullman (22), DeKalb (25), Etowah (28), Franklin (30), Hale (33), Jackson (36), Jefferson (37), Lauderdale (39), Lawrence (40), Limestone (42), Madison (45), Marshall (48), Morgan (52), Perry (53), Randolph (56), St. Clair (58), Shelby (59), Talladega (61), Tuscaloosa (63), Walker (64), Winston (67)
4	Remainder of State

EXCESS COVERAGE RATES		
Coverage	Rate per \$1,000 Insurance	Table
Additional Living Expense (HO,TEN,CON,CE)	2.00	10100
Auxiliary Private Structures (HO,CE)	2.00	10110
Auxiliary Private Structures (HP)	3.00	19030
Fire Department Service (HO,HP,TEN,CON,CE)	15.00	10145
Refrigerated Products (HO,TEN,CON,CE)*	4.00	10142
Rental Value (HP)	2.00	19020
Unscheduled Personal Property (HO,CE)	2.25 (peril 01)	10071
	1.50 (peril @)	

*Minimum premium of \$1.00

EXPERIENCE RATING FACTOR				
Years of Longevity	Number of Type 1 or 3 Claims*			
	0	1	2	3+
0	1.00	1.40	1.70	2.20
1-4	1.00	1.20	1.50	2.00
5+	1.00	1.00	1.20	1.50

*See Claim Type Rule for more detailed descriptions.

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EXCESS AND OPTIONAL COVERAGES - PROPERTY

Table 10168

IDENTITY THEFT EXPENSE AND ADVOCACY SERVICE (HO,HP,TEN,CON,CE)	
Limit	Premium
\$25,000	25.00

Table 10169

PROPERTY DEDUCTIBLE WAIVER (HO,TEN,CON,CE)	
Premium	
10.00	

RENTAL WATERCRAFT (HO,HP,TEN,CON)	
Premium*	
25.00	

* Premium is fully earned, handled manually and not subject to Policy Term and Billing Mode factors.

SINKHOLE COVERAGE (HO,HP,CE)		
Rate per \$1,000 Insurance Table 19145	Deductible Table 10068	Factor
0.27	\$250 (5,M,N,P,R)	1.12
Multiply the amount of insurance in thousands x rate per \$1,000 insurance. Then multiply by the deductible factor and round to two decimals.	\$500 (7,O,Q,S)	1.00
	\$1,000 (8)	0.81
	\$2,000 (9)	0.70
	\$5,000 (2)	0.60
	\$10,000 (3)	0.51

Table 19042

SPECIAL PERSONAL PROPERTY INCREASED COVERAGE (HO,TEN,CON,CE)*	
Code	Premium
600	25.00

*A \$250 deductible applies to this endorsement.

Table 19132

SUMP PUMP FAILURE/BACK-UP OF SEWER OR DRAIN				
Endorsement	Coverage	Limit	Premium per Dwelling or Unit	
			CMIC	CCIC
45 (Limited*)	HO,HP,TEN,CON,CE	\$5,000 (A)	15	20
	HO,HP,TEN,CON,CE	\$10,000 (B)	20	27
	HO,HP,CE	Policy# (C)	25	33
	HO,HP,TEN,CON,CE	\$25,000 (D)	49	65
	HO,HP,CE	Policy## (E)	62	83
47	HO,HP,TEN,CON,CE	\$5,000 (1)	30	40
	HO,HP,TEN,CON,CE	\$10,000 (2)	40	53
	HO,HP,CE	Policy# (3)	50	67
	HO,HP,TEN,CON,CE	\$25,000 (4)	70	93
	HO,HP,CE	Policy## (5)	88	117

*Personal property coverage is limited to seven items.

#Personal property coverage is limited to \$10,000.

##Personal property coverage is limited to \$25,000.

Table 19042

THEFT OF TOOLS AND MATERIALS (HO,CE)*	
Code	Rate per \$1,000 Insurance
200	10.00

*Six months coverage. Premium is fully earned, handled manually and not subject to Policy Term and Billing Mode factors.

Table 19133

UNOCCUPIED SEASONAL DWELLING ENDORSEMENT (HO,HP,CON,CE)	
Code	Premium
Y	10.00

COUNTRY Mutual Insurance Company
COUNTRY Casualty Insurance Company

EXCESS AND OPTIONAL COVERAGES - PROPERTY

WEIGHT OF ICE, SNOW, SLEET OR RAIN COVERAGE- PIERS, WHARVES AND DOCKS (HO,HP,TEN,CON)
Premium*
75.00

* Premium is fully earned, handled manually and not subject to Policy Term and Billing Mode factors.

COUNTRY Mutual Insurance Company
 COUNTRY Casualty Insurance Company

Table 19501

POLICY TERM AND BILLING MODE FACTOR			
Policy Term	Billing Mode	Factor	Installment Fee*
Annual (1)	Annual (A)	1.00	--
	Semi-Annual (S)	1.02	--
	Quarterly (Q)	1.03	2.00
	Monthly (M)**	1.06	3.00
	Monthly AMP (E)	1.00	1.00

*Fee per billing.

**Available on renewals only.

TABLE OF CONTENTS

Rule Name	Page
Policy Term and Billing Mode Factor	6
Recreational Motor Vehicles	2
Scheduled Personal Property	3
Watercraft	4-5

COUNTRY Mutual Insurance Company
COUNTRY Casualty Insurance Company

RECREATIONAL MOTOR VEHICLES

To calculate the liability and medical premium (round to the nearest dollar after each step):

1. Multiply the base rate by the liability limit factor.
2. Multiply the company deviation factor to the result of step 1.
3. Multiply the base rate by the medical limit factor.
4. Multiply the company deviation factor to the result of step 3.
5. Add step 2. and step 4.

Table 19112

OFF PREMISE LIABILITY AND MEDICAL BASE RATE (per vehicle)
27.00

Table 19114

LIABILITY LIMIT FACTORS	
Limit	Factor
\$50,000 (92)	1.00
\$100,000 (93)	1.22
\$200,000 (94)	1.50
\$300,000 (95)	1.77
\$500,000 (97)	2.15
\$1,000,000 (98)	2.55

Table 19115

MEDICAL LIMIT FACTORS	
Limit	LBX 1850 Factor
\$1,000 (4)	0.08
\$2,000 (5)	0.10
\$5,000 (8)	0.13
\$10,000 (9)	0.17
\$25,000 (A)	0.21

Table 19059

COMPANY DEVIATION FACTOR	
Company	Factor
CMIC	1.00
CCIC	1.40

To calculate the physical damage premium for each vehicle, multiply the base rate by the age/deductible factor and round to the nearest dollar.

Table 19101

PHYSICAL DAMAGE BASE RATES - \$500 Deductible			
Purchase Price	Base Rate	Purchase Price	Base Rate
1-149 (A)*	1.50	3,500-3,999 (P)	59.30
150-249 (B)*	3.20	4,000-4,499 (Q)	67.10
250-399 (C)	5.10	4,500-4,999 (R)	75.20
400-549 (D)	7.60	5,000-5,999 (S)	87.00
550-699 (E)	10.00	6,000-6,999 (T)	102.80
700-849 (F)	12.20	7,000-7,999 (U)	118.70
850-999 (G)	14.70	8,000-8,999 (V)	134.60
1,000-1,149 (H)	17.00	9,000-9,999 (W)	150.30
1,150-1,349 (I)	19.70	10,000-11,999 (X)	179.90
1,350-1,599 (J)	23.40	12,000-13,999 (Y)	219.40
1,600-1,899 (K)	27.70	14,000-15,999 (Z)	259.10
1,900-2,249 (L)	32.80	16,000-19,999 (0)	318.40
2,250-2,599 (M)	38.40	20,000-23,999 (1)	397.40
2,600-2,999 (N)	44.30	24,000-27,999 (2)	476.60
3,000-3,499 (O)	51.40	28,000-31,999 (3)	555.70

*Available for renewals only.

Table 19102

AGE/DEDUCTIBLE FACTOR			
Deductible	Age		
	0-1	2-3	4+
\$250 (5)	1.11	0.83	0.67
\$500 (7,M)	1.00	0.76	0.60
\$1,000 (8,N,O)	0.89	0.67	0.53
\$2,000 (9,P,Q)	0.83	0.62	0.50
\$5,000 (2,R,S)	0.78	0.59	0.47
\$10,000 (3)	0.72	0.54	0.43

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SCHEDULED PERSONAL PROPERTY

Table 19042

DESCRIPTION	RATE PER \$1,000 INSURANCE
Bicycles - Adult (731)	50.00
Bicycles - Child (732)	100.00
Cameras, other than video (120)	10.00
Cellular Phones (733)**	105.00
Coin Collections (015)	9.50
Depth Finders (734)	30.00
Fine Arts - Without Breakage (160)	2.00
Fine Arts - Including Breakage (162)	3.00
Furs (308)	3.80
Golf Equipment (836)	6.00
Guns (820)	8.00
Hearing Aids - Adult (735)	60.00
Hearing Aids - Child (736)	72.00
Jewelry (624)	10.00
Jewelry - Gemprinted (626)	9.00
Jewelry in Vaults (628)	2.50
Lawn/Garden Tractors (737)*	9.00
Microcomputers and Equipment (800)	10.00
Musical Instruments - Nonmobile Organs (184)	1.40
Musical Instruments - Nonprofessional (180)	3.00
Musical Instruments - Professional (182)	16.50
Radios - CB (960)**	35.00
Radios - FM (961)**	20.00
Silverware (814)	1.50
Sports Card Collections (730)	9.50
Stamp Collections (016)	3.50
Stereo Equipment/VCR (738)	20.00
Tools (739)**	35.00
Video Cameras (740)	25.00

Contact the Regional Office for rates on property not included in these descriptions (Codes 100 Sports Equipment & 900 Miscellaneous).

Each item is subject to a minimum premium of \$1.00.

Rates are for entire state (SPP zone 1).

*Schedule only when collision and upset coverage is desired and personal property is not otherwise covered for Risk of Direct Physical Loss.

**A \$50 deductible applies to theft, V&MM and mysterious disappearance.

COUNTRY Mutual Insurance Company
COUNTRY Casualty Insurance Company

WATERCRAFT

To calculate the liability and medical premium (round to the nearest dollar after each step):

1. Multiply the base rate by the liability limit factor.
2. Multiply the company deviation factor to the result of step 1.
3. Multiply the base rate by the medical limit factor.
4. Multiply the company deviation factor to the result of step 3.
5. Add step 2. and step 4.

The sum of the Physical Damage and Liability & Medical premiums are subject to the minimum premium.

Table 19113

LIABILITY AND MEDICAL CLASS CODE	BASE RATE
1	14.00
2	28.00
3	47.00
4	28.00
5	47.00
6	79.00
8	18.00
9	24.00

Table 19114

LIABILITY LIMIT FACTORS	
Limit	Factor
\$50,000 (92)	1.00
\$100,000 (93)	1.22
\$200,000 (94)	1.50
\$300,000 (95)	1.77
\$500,000 (97)	2.15
\$1,000,000 (98)	2.55

Table 19115

MEDICAL LIMIT FACTORS	
Limit	LBX @ Factor
\$1,000 (4)	0.11
\$2,000 (5)	0.21
\$5,000 (8)	0.34
\$10,000 (9)	0.64
\$25,000 (A)	0.85

WATERCRAFT TYPE	LIABILITY AND MEDICAL CLASS CODE
Boat Trailers	--
Houseboats and Pontoon Boats Less than 26'	4
Houseboats and Pontoon Boats 26'-40' in length	5
Houseboats 40' 1" to 45'	6
Inboard Boats Less than 26'	4
Inboard Boats 26'-40' in length	5
Inboard-Outboard Boats, Jet Boats Less than 26'	2
Inboard-Outboard Boats, Jet Boats 26'-40' in length	3
Outboard Boats 0-50 HP	8
Outboard Boats over 50 HP	9
Personal Watercraft/Jet Skis	5
Sailboats - no inboard motor power Less than 26'	1
Sailboats - no inboard motor power 26'-40' in length	4
Sailboats with auxiliary inboard power Less than 26'	4
Sailboats with auxiliary inboard power 26'-40' in length	5

Table 19514

MINIMUM PREMIUM	
Company	Minimum Premium
CMIC	5.00
CCIC	6.00

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COUNTRY Casualty Insurance Company

WATERCRAFT

To calculate the physical damage premium (round to the nearest dollar after each step):

1. Select the appropriate Base Rate based on purchase price, subject to the maximum coverage for the watercraft type. Refer to Regional Office for values over the maximum allowed by watercraft type.
2. Add the appropriate Accessory charge.
3. Multiply by the appropriate Kind and Horsepower Factor.
4. Multiply by the appropriate Premium Group Factor.
5. Multiply by the appropriate Company Deviation Factor.
6. Multiply by the appropriate Deductible Factor.

The sum of the Physical Damage and Liability & Medical premiums are subject to the minimum premium.

Table 19053

PHYSICAL DAMAGE BASE RATES - \$500 Deductible			
Purchase Price	Base Rate	Purchase Price	Base Rate
1-149 (A)*	0.90	5,000-5,999 (S)	49.50
150-249 (B)*	1.80	6,000-6,999 (T)	58.50
250-399 (C)	2.90	7,000-7,999 (U)	67.50
400-549 (D)	4.20	8,000-8,999 (V)	76.50
550-699 (E)	5.60	9,000-9,999 (W)	85.50
700-849 (F)	6.90	10,000-11,999 (X)	99.00
850-999 (G)	8.30	12,000-13,999 (Y)	116.90
1,000-1,149 (H)	9.60	14,000-15,999 (Z)	134.90
1,150-1,349 (I)	11.30	16,000-19,999 (0)	161.90
1,350-1,599 (J)	13.20	20,000-23,999 (1)	197.90
1,600-1,899 (K)	15.80	24,000-27,999 (2)	233.90
1,900-2,249 (L)	18.60	28,000-31,999 (3)	269.90
2,250-2,599 (M)	21.80	32,000-35,999 (4)	305.90
2,600-2,999 (N)	25.20	36,000-39,999 (5)	341.80
3,000-3,499 (O)	29.30	40,000-43,999 (6)	377.80
3,500-3,999 (P)	33.80	44,000-47,999 (7)	413.80
4,000-4,499 (Q)	38.30	48,000-51,999 (8)	449.80
4,500-4,999 (R)	42.80	52,000-55,999 (9)	485.80

*Only available for trailers.

Table 19058

DEDUCTIBLE FACTOR	
Deductible	Factor
\$250 (5)	1.11
\$500 (7,M)	1.00
\$1,000 (8,N,O)	0.89
\$2,000 (9,P,Q)	0.83
\$5,000 (2,R,S)	0.78
\$10,000 (3)	0.72

Table 19059

COMPANY DEVIATION FACTOR	
Company	Factor
CMIC	1.00
CCIC	1.40

WATERCRAFT TYPE	PHYSICAL DAMAGE		
	Maximum Coverage	Table 19054 Accessory Charge	Table 19055 Kind and HP Factor
Canoes and Rowboats (Q)	\$9,999	3.60	1.00
Houseboats and Pontoon Boats (E,J,O)	\$55,999	3.60	1.00
Inboard, Inboard-Outboard and Jet Boats (A,C,F,H,K,M)	\$55,999	3.60	1.32
Outboard Boats 0-50 HP (B,G)	\$19,999	3.60	1.00
Outboard Boats over 50 HP (L)	\$55,999	3.60	1.35
Outboard Motors 0-50 HP (T)	\$19,999	0.00	1.00
Outboard Motors over 50 HP (U)	\$19,999	0.00	1.35
Personal Watercraft/Jet Skis (Y,1)	\$19,999	3.60	2.32
Sailboats (D,I,N,P)	\$55,999	3.60	1.08
Trailers (R)	\$9,999	0.00	1.00

Table 19056

PREMIUM GROUP CHART						
Policy Effective Year Minus Year Purchased	Year Purchased Minus Model year					
	0 or -1	1	2	3	4	5+
0	A	A	A	A	A	A
1	B	B	B	B	B	A
2	C	C	C	C	B	A
3	D	D	D	C	B	A
4	E	E	D	C	B	A
5 or More	F	E	D	C	B	A

PREMIUM GROUP	FACTOR
A	1.00
B	0.92
C	0.85
D	0.78
E	0.72
F	0.66

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Table 19501

POLICY TERM AND BILLING MODE FACTOR			
Policy Term	Billing Mode	Factor#	Installment Fee*
Annual (1)	Annual (A)	1.00	--
	Semi-Annual (S)	1.02	--
	Quarterly (Q)	1.03	2.00
	Monthly (M)**	1.06	3.00
	Monthly AMP (E)	1.00	1.00

#Multiply total Recreational Vehicle, Scheduled Personal Property or Watercraft premium by the appropriate factor and round to two decimals.

*Fee per billing.

**Available on renewals only.

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AMOUNT OF INSURANCE FACTOR			
The following formulas generate factors for Homeowners Amounts of Insurance in the below ranges.			
A = amount of insurance in thousands.			
Multiply the factor generated from the appropriate formula by 0.01. This is the final factor.			
Coverage	Zone	A	Formula
Home	9,10,54	<\$30,000	0.343 x A + 41.420
		\$300,000 - \$1,000,000	0.668 x A + 47.600
		>\$1,000,000	0.959 x A - 243.400
	49,61	<\$30,000	0.440 x A + 37.900
		\$300,000 - \$1,000,000	0.825 x A + 25.339
		>\$1,000,000	1.163 x A - 312.700
	32,42,43	<\$30,000	0.442 x A + 38.000
		\$300,000 - \$1,000,000	0.830 x A + 45.100
		>\$1,000,000	1.210 x A - 334.900
	3,60	<\$30,000	0.362 x A + 39.840
		\$300,000 - \$1,000,000	0.781 x A + 46.000
		>\$1,000,000	1.121 x A - 294.000
	Remainder of State	<\$30,000	0.362 x A + 39.840
		\$300,000 - \$1,000,000	0.885 x A + 43.500
		>\$1,000,000	1.269 x A - 340.500
39,40,41,62	<\$30,000	0.245 x A + 41.730	
	\$300,000 - \$1,000,000	0.800 x A + 33.300	
	>\$1,000,000	1.146 x A - 312.700	
Home Protector Dwelling	All	<\$4,000	1.200 x A + 4.095
		\$4,000 - \$21,000	1.050 x A + 4.695
		\$21,000 - \$30,000	0.845 x A + 9.000
		>\$30,000	1.023 x A - 2.300
Home Protector Personal Property & Rental Condo	All	>\$150,000	2.046 x A - 2.300
Tenant & Condo	All	>\$100,000	1.800 x A + 66.250

DEDUCTIBLE FACTORS – SPLIT THEFT LIMIT								
Policy/Theft Deductible	Home Table 10102	Home Protector Table 19302	Tenant & Condo Table 10202	Sinkhole Table 10068	Recreational Vehicles Table 19102			Watercraft Table 19058
					Age 0-1	Age 2-3	Age 4+	
100/100 (6)	1.25	1.25	1.38	1.25	1.30	0.98	0.78	1.30
100/500 (B)	1.23	1.23	1.36	1.25	1.28	0.96	0.77	1.28
250/500 (C)	1.11	1.11	1.17	1.12	1.10	0.82	0.66	1.10
100/1000 (E)	1.22	1.22	1.35	1.25	1.27	0.96	0.76	1.27
250/1000 (F)	1.09	1.09	1.15	1.12	1.09	0.82	0.66	1.09
500/1000 (G)	0.99	0.99	0.99	1.00	0.99	0.74	0.59	0.99

EARTHQUAKE COVERAGE including APS - Rate per \$1,000 Insurance								
Earthquake Zone	HO*				HP-Dwelling#		Residential Other Structures	
	Dwelling		Excess APS		Brick End. 247	Frame End. 248	Brick & Frame End. 247	
	Brick End. 247	Frame End. 248	Brick End. 247	Frame End. 248				
2	0.66	0.44	0.44	0.33	0.44	0.33	0.33	
4	0.33	0.22	0.22	0.22	0.22	0.11	0.22	

*Owner Occupied Dwellings - use value of dwellings only when calculating rates.

#To rate earthquake coverage for HP, remember to add the value of personal property, excess rental value and excess auxiliary private structures to the value of the dwelling.

Table 19101

RECREATIONAL MOTOR VEHICLES PHYSICAL DAMAGE BASE RATES - \$500 Deductible			
Purchase Price		Base Rate	
\$32,000 - \$35,999 (4)	634.70	\$44,000 - \$47,999 (7)	871.90
\$36,000 - \$39,999 (5)	713.80	\$48,000 - \$51,999 (8)	951.00
\$40,000 - \$43,999 (6)	792.90	\$52,000 and Over (9)	1030.10

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WIND MITIGATION DISCOUNT*			
Effective 5/1/10			
Classification	Construction Type		
	Concrete/ Superior	Masonry	Frame
FFSLS	20.0%	35.0%	35.0%
Retrofit - Level 3	15.0%	25.0%	25.0%
Retrofit - Level 2	10.0%	20.0%	20.0%
Retrofit - Level 1	7.5%	15.0%	15.0%
2006 IRC	7.5%	15.0%	15.0%

* Applicable to the wind portion of the owner and non-owner occupied dwelling premium for properties in Baldwin and Mobile Counties.

COUNTRY Mutual Insurance Company

Billing Limited Distribution Rate Page**Bank Returned Item Fee and Late Payment Fee**

For new business and renewals effective on or after January 1, 2013

The following fees apply to:	
Automobile ^{1,2}	Commercial Auto
Homeowners ²	Businessowners
Farmowners	Commercial Umbrella
Special Personal Property ²	Commercial Package Policy
Personal and Farm Umbrella	Commercial Property
	Crime
	General Liability
	Inland Marine

¹ These fees also apply to COUNTRY Preferred Insurance Company.² These fees also apply to COUNTRY Casualty Insurance Company.

Type of Fee	Fee Amount
Late Payment Fee	20
Bank Returned Item Fee	25

- I. Late Payment Fee will be charged if payment due is not received within five calendar days of the due date.
- II. Late Payment Fee exceptions:
 - A. If the policy is billed through Automatic Monthly Payment then the late payment fee does not apply.
 - B. If the policy is billed directly to a mortgagee then the late payment fee does not apply.
 - C. If a Mobile Home, Watercraft or Personal Umbrella policy has a billing address different than the policy address then the late payment fee does not apply.
 - D. If the Named Insured is a Township, Municipality or Church then the late payment fee does not apply.
 - E. Policies that are administered as a Combined Bill account would be assessed the late pay fee once (regardless of the number of policies included in the Combined Bill) for that payment. The amount of the fee for a Combined Bill is the largest late payment fee that would otherwise apply if each policy was billed separately.
 - F. The Late Payment Fee will not be assessed until a payment is made.
 - G. If a Farmowners policy is a 4-H policy then the late payment fee does not apply.
- III. Bank Returned Item Fee will be charged for every item returned.
- IV. Payments are allocated first to fees (such as service charges, late payment fee, bank returned item fee) and then to premium amounts.
- V. If both a Late Payment Fee and a Bank Returned Item Fee would apply, only the Bank Returned Item Fee will be assessed.

Alabama Zones

INTRODUCTION

The state is divided into several premium zones. Determine from the following list in which zone the insured property is located.

These premium zones do not apply to earthquake coverage. For earthquake zone assignments, refer to the Earthquake Coverage table in the Rates section.

IMPORTANT NOTE: Post Office Box ZIP Codes should not be used for rating purposes. The ZIP Code corresponding to the risk location is the determining factor for the correct zone assignment. Any zones defined by ZIP Codes are determined by the ZIP Code boundaries in use on the effective date of these pages. Any subsequent changes to the ZIP Code boundaries may affect the zone definitions, but not until a rate change. Continue to use the old zone definition until these pages are updated with the most current ZIP Code information.

Zone #	Name	Definition																																																			
03...	MADISON zone comprises:	-the following county in its entirety: Madison																																																			
07...	NORTHEASTERN COUNTIES zone comprises:	-the following counties in their entirety: Cherokee Cleburne DeKalb																																																			
08...	ETOWAH zone comprises:	-the following county in its entirety: Etowah																																																			
09...	JACKSON zone comprises:	-the following county in its entirety: Jackson																																																			
10...	MARSHALL zone comprises:	-the following county in its entirety: Marshall																																																			
13...	MONTGOMERY zone comprises:	-the following county in its entirety: Montgomery																																																			
15...	CHILTON & CHOCTOW zone comprises:	-the following counties in their entirety: Chilton Choctow																																																			
18...	SEACOAST zone comprises:	-the following counties: Baldwin ¹ Mobile ¹ ¹ excluding that portion in zones 21 and 55																																																			
21...	BEACH zone comprises:	-The areas of Baldwin and Mobile counties that front on the Gulf of Mexico, Mississippi Sound, and Mobile Bay, the Bay Bridge Causeway, Blakely, Dauphin, Mon Louis, Pinto, Pineda, and Sand Islands, along with the following cities, towns, and communities and rural areas adjacent thereto: <u>Baldwin County</u> <table style="width: 100%; border: none;"> <tr> <td>Barnwell</td> <td>Battles Wharf</td> <td>Bay La Launch</td> </tr> <tr> <td>Bayou St. John</td> <td>Bear Point</td> <td>Belforest</td> </tr> <tr> <td>Bon Seccour</td> <td>Bridgehead</td> <td>Caswell</td> </tr> <tr> <td>Collins Creek</td> <td>Cotton Bayou</td> <td>Daphne</td> </tr> <tr> <td>Edith</td> <td>Hammock</td> <td>Fairhope</td> </tr> <tr> <td>Fort Morgan</td> <td>Ft Morgan Peninsula</td> <td>Gasque</td> </tr> <tr> <td>Gulf Highlands</td> <td>Gulf Shores</td> <td>Gulf State Park</td> </tr> <tr> <td>Hatchett Point</td> <td>Inerarity Point</td> <td>Jackson Oaks</td> </tr> <tr> <td>Jonesboro</td> <td>Josephine</td> <td>Lillian</td> </tr> <tr> <td>Little Lagoon</td> <td>Little Point Clear</td> <td>Magnolia Springs</td> </tr> <tr> <td>Malbis Plantation</td> <td>Mifflin</td> <td>MontroseNavy Cove</td> </tr> <tr> <td>Oak</td> <td>Old Spanish Fort</td> <td>Orange Beach</td> </tr> <tr> <td>Oyster Bay</td> <td>Palmetto Beach</td> <td>Perdido Bay</td> </tr> <tr> <td>Perdido Beach</td> <td>Pine Beach</td> <td>Point Clear</td> </tr> <tr> <td>Ragged Point</td> <td>Romar Beach</td> <td>Ross Point</td> </tr> <tr> <td>Sapling Point</td> <td>Seacliff</td> <td>Seymours Bluff</td> </tr> <tr> <td>Shell Banks</td> <td>Spanish Fort</td> <td>Three Rivers</td> </tr> </table>	Barnwell	Battles Wharf	Bay La Launch	Bayou St. John	Bear Point	Belforest	Bon Seccour	Bridgehead	Caswell	Collins Creek	Cotton Bayou	Daphne	Edith	Hammock	Fairhope	Fort Morgan	Ft Morgan Peninsula	Gasque	Gulf Highlands	Gulf Shores	Gulf State Park	Hatchett Point	Inerarity Point	Jackson Oaks	Jonesboro	Josephine	Lillian	Little Lagoon	Little Point Clear	Magnolia Springs	Malbis Plantation	Mifflin	MontroseNavy Cove	Oak	Old Spanish Fort	Orange Beach	Oyster Bay	Palmetto Beach	Perdido Bay	Perdido Beach	Pine Beach	Point Clear	Ragged Point	Romar Beach	Ross Point	Sapling Point	Seacliff	Seymours Bluff	Shell Banks	Spanish Fort	Three Rivers
Barnwell	Battles Wharf	Bay La Launch																																																			
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Oak	Old Spanish Fort	Orange Beach																																																			
Oyster Bay	Palmetto Beach	Perdido Bay																																																			
Perdido Beach	Pine Beach	Point Clear																																																			
Ragged Point	Romar Beach	Ross Point																																																			
Sapling Point	Seacliff	Seymours Bluff																																																			
Shell Banks	Spanish Fort	Three Rivers																																																			

Alabama Zones

Zone #	Name	Definition
21... (cont.)	BEACH zone comprises: (cont.)	<p><u>Baldwin County (cont.)</u></p> <p>Village Point Weeks Bay Wolf Bay Yelling Settlement Zundles</p> <p><u>Mobile County</u></p> <p>Alabama Port Bayou Labatre Bellefontaine Bellingrath Gardens Brookley Field Cedar Point Codan Dear River Point Delchamps Dog River Point Faustina Fowl River Fowl River Point Laurendine Mon Louis Smithport South Orchard Sunny Cove Dog River (both sides & all areas east thereof) Mobile (but only south of Bankhead Tunnel & east of Main Line L&N Railroad including Choctaw Point)</p>
23...	CALHOUN zone comprises:	-the following county in its entirety: Calhoun
31...	TALLADEGA zone comprises:	-the following county in its entirety: Talladega
32...	TUSCALOOSA zone comprises:	-the following county in its entirety: Tuscaloosa
33...	EAST CENTRAL COUNTIES zone comprises:	-the following counties in their entirety: Clay Coosa Tallapoosa
34...	NORTH CENTRAL COUNTIES zone comprises:	-the following counties in their entirety: Blount Cullman Morgan -the following Zip Code in its entirety 35172
36...	LEE zone comprises:	-the following county in its entirety: Lee
37...	RANDOLPH zone comprises:	-the following county in its entirety: Randolph
39...	BIRMINGHAM SUBURBAN zone comprises:	-the following zip codes in Jefferson County: 35022 35023 35068 35091 35111 35127 35180 35210 35215 35235
40...	BIRMINGHAM CENTRAL zone comprises:	-the following zip codes in Jefferson County: 35020 35036 35041 35061 35064 35073 35118 35204 35206 35207 35208 35211 35212 35214 35217 35218 35221 35224 35228 35234
41...	REMAINDER OF JEFFERSON zone comprises:	-the following county: Jefferson ¹ ¹ excluding that portion in zones 34, 39, 40 62 and 63
42...	ELMORE COUNTY zone comprises:	-the following county in its entirety: Elmore
43...	AUTAUGA COUNTY zone comprises:	-the following county in its entirety: Autauga
46...	FRANKLIN COUNTY zone comprises:	-the following county in its entirety: Franklin
47...	WINSTON COUNTY zone comprises:	-the following county in its entirety: Winston
48...	MARION COUNTY zone comprises:	-the following county in its entirety: Marion
49...	NORTHWESTERN COUNTIES zone comprises:	-the following counties in their entirety: Colbert Lawrence

Alabama Zones

Zone #	Name	Definition
50...	SHELBY COUNTY zone comprises:	-the following county in its entirety: Shelby
51...	CENTRAL COUNTIES zone comprises:	-the following counties in their entirety: Bibb Bullock Chambers Dallas Fayette Greene Hale Lamar Macon Marengo Perry Pickens Russell Sumter Wilcox
52...	COFFEE COUNTY zone comprises:	-the following county in its entirety: Coffee
53...	SOUTHEASTERN COUNTIES zone comprises:	-the following counties in their entirety: Dale Henry Houston
54...	WALKER COUNTY zone comprises:	-the following county in its entirety: Walker
55...	SOUTHERN COUNTIES zone comprises:	-the following counties: Barbour Baldwin ¹ Clarke Conecuh Crenshaw Escambia Mobile ¹ Monroe Washington ¹ that portion lying north of the 31 st parallel of latitude only
56...	GENEVA COUNTY zone comprises:	-the following county in its entirety: Geneva
57...	PIKE COUNTY zone comprises:	the following county in its entirety: Pike
58...	LOWNDES – BUTLER COUNTY zone comprises:	the following counties in their entirety: Butler Lowndes
59...	COVINGTON COUNTY zone comprises:	the following county in its entirety: Covington
60...	LIMESTONE COUNTY zone comprises:	the following county in its entirety: Limestone
61...	LAUDERDALE COUNTY zone comprises:	the following county in its entirety: Lauderdale
62...	BIRMINGHAM SUBURBAN EAST zone comprises:	-the following zip codes in Jefferson County: 35071 35094 35116 35117 35126 35173 35203 35205 35209 35213 35216 35222 35223 35226 35233 35242 35243 35244
63...	ST CLAIR zone comprises:	-the following county in its entirety: St Clair - the following zip code in its entirety: 35146