

**I. PARTNERS MUTUAL HOMEOWNERS PROGRAMS**

- A. Elite** — Targets homes built since 1950. This plan requires Coverage A to be at 100% of replacement cost. Dwellings with solid fuel stoves are not eligible in this program. Target homes are \$150,000 to \$250,000 in value.
- B. Custom** — Targets homes built since 1920 of \$100,000 to \$250,000 in value. This plan is for standard risks where the dwellings qualify for replacement cost coverage. Coverage A must be 100% of replacement cost. This plan is also used for Tenant and Condominium risks. Dwellings with woodburning stoves are eligible in this program.
- C. Optional Loss Settlement** — Provides coverage on an actual cash value or repair cost basis if repaired within 180 days. Roofing coverage is provided at ACV. Dwellings with woodburning stoves are eligible in this program. Target homes are over 80 years of age.
- D.** All Partners Mutual Homeowner policies contain the following coverage changes from the standard Insurance Service Office Homeowner policy form:
- 1. Coverage B - Other Structures — Coverage is limited to structures designed and used for private garage purposes unless the structure contains less than 250 square feet of floor area.
  - 2. Coverage C - Personal Property. Personal property coverage on the residence premises is excluded if the personal property is located in a building not insured under Section I of the policy.
  - 3. Additional Coverages. Coverage for glass or safety glazing material does not include fibreglass or fibre-optic materials but, does include coverage for thermal window fogging.
  - 4. There is no duty to defend against any suit not covered by the policy.
  - 5. Under Section II, outboard motor powered watercraft are covered regardless of horsepower.
  - 6. Liability due to lead, asbestos, nuclear, biological, chemical, radio active, home day care, permitted underage drinking and punitive damages is excluded.
  - 7. Home Day Care is excluded.

Please refer to the contract for exact contract terms and coverage wording.

**II. RISK INFORMATION**

- A.** A complete submission necessary to bind and underwrite a risk includes:
- 1. A fully, correctly and truthfully completed Partners Mutual or ACORD application signed by the applicant and producer;
  - 2. A completed replacement cost estimator; and
  - 3. Photographs
    - a. A photograph of the dwelling; other structures for which a specific charge is made; any coal or wood burning stove or furnace; any free standing fireplace, fireplace insert or space heater is required and must accompany each application for Homeowners insurance.
    - b. Photographs are reimbursed at \$5.00 per photograph up to a maximum of two exterior pictures per dwelling, one per solid fuel burning device and one per additional structure.
- B. Inspections** — Initiated by Partners Mutual
- 1. All homes over 60 years of age will have an external inspection completed.
  - 2. Those homes containing a coal or woodburning stove or furnace, freestanding fireplace, fireplace insert or space heater will have an inspection done inside the house. In addition, homes over 80 years of age will have an electrical and heating inspection done. Since these inspections will involve the inspector entering the dwelling. PLEASE REMIND YOUR INSURED THAT AN INSPECTOR WILL BE CALLING TO SET UP AN APPOINTMENT. If the inspection is not able to be completed, the risk will be canceled.
  - 3. Inspectors for our two primary inspection companies will identify themselves as being from Midwest Technical Inspection (Wisconsin, Iowa ) or LP Reports (Michigan), will carry photo identification for their respective inspection companies and will indicate that they are doing the inspection on behalf of Partners Mutual.

**III. RISK QUALIFICATIONS**

- A. Dwelling** — Owner occupied dwelling used exclusively for private residential purposes containing not more than two families and not more than two boarders or roomers per family.
- B. Tenant** — Non owner occupant of a dwelling or apartment. If there are non-related tenants occupying a single unit, separate policies must be issued to each.
- C. Condominium** — Owner-occupant of a condominium unit which is used exclusively for residential purposes and is occupied by not more than one additional family or more than two boarders or roomers.
- D. Builders Risk** — One or two family dwelling in the course of construction by a qualified general contractor provided the policy is issued only in the name of the intended owner-occupant of the dwelling.
- E. Other Interests**
1. Life Estate - Contracts of Sale - The owner (life estate) or seller (contract of sale) interest is covered by adding HO 04 41 "Additional Insured."
  2. Trusts - The interest of a trust is covered by adding HO 0543, Residence Held in Trust.
- F. Co-Ownership of a Two Family Dwelling** — Co-owners who occupy separate living quarters are covered by issuing an HO-2 or HO-3 to one owner with a HO 04 41 "Additional Interest" endorsement attached listing the second owner. The second owner may be covered by a tenant policy.

**IV. POLICY ISSUE**

- A. Term — Six Month or One Year**
- B. Minimum Annualized Premium — \$100.**

● **V. BINDING LIMITS** — Please contact your underwriter for approval for binding beyond limits below:

COVERAGE	MINIMUM	MAXIMUM Protection Class		MINIMUM DEDUCTIBLE
		1-8	9-10	
Coverage A Elite Custom Optional Loss Seasonal	\$160,000 130,000 90,000 100,000	\$500,000 500,000 120,000 200,000	\$300,000 300,000 120,000 200,000	\$500
Coverage C Elite Custom Tenant Condominium Optional Loss	75% of Cov. A 40% of Cov. A \$15,000 30,000 40% of Cov. A	100% of Cov. A 75% of Cov. A \$ 50,000 100,000 75% of Cov. A		\$500
Scheduled Items		\$15,000 per item \$50,000 total schedule		
Liability	\$100,000	\$500,000		
Earthquake	30 day wait unless added at renewal. See 20.03. Item F.			
Sewer Backup	30 day wait unless added at renewal.			

**VI. ELIGIBILITY** — Coverage can be bound on risks meeting the following eligibility requirements.

**A. Elite Program**

1. The amount of insurance for Coverage A–Dwelling must equal 100% of its replacement value.
2. Market Value must be at least 70% of replacement cost.
3. The dwelling must have been built since 1950. Dwellings completely remodeled down to structural studs including new roof and complete electrical and plumbing system replacement since 1950 are acceptable subject to underwriter approval.
4. If the dwelling is over 20 years of age at the time of application, the roof surfacing material and water heater must have been replaced in the last 10 years and the furnace must have been replaced in the past 20 years.
5. The dwelling must qualify for protection classes 2 through 9.
6. No losses in the last three years other than one weather related loss.
7. Solid fuel burning devices other than a built in fireplace not used as a heating source are not eligible.
8. Seasonal dwellings are not eligible in Elite, but may be written in the Custom or Optional Loss Settlement programs.
9. If there have been any losses other than one weather related claim in the past 5 years, risks with insurance scores below 700 are not acceptable.

**B. Custom Program**

1. The amount of insurance for Coverage A–Dwelling must equal at least 100% of its replacement value.
2. Market Value must be at least 70% of replacement cost.
3. The dwelling must have been built since 1920 and cannot be of ornate or unusual construction. Dwellings completely remodeled down to structural studding including new roof and electrical systems replacement are acceptable subject to underwriter approval.
4. If the dwelling is over 20 years of age at the time of application, the roof surfacing and water heater must have been replaced in the last 15 years and the furnace in the past 20 years.
5. No losses in the last three years other than one weather related loss.
6. Seasonal dwellings are eligible if the insurance for the primary residence is provided by Partners Mutual.
7. Tenant and Condominium Coverage C–Personal property must be insured at 100% of replacement cost.
8. Solid fuel burning devices must meet the requirements in section IX.
9. If there have been any losses other than one weather related claim in the past 5 years, risks with insurance scores below 600 are not acceptable.

**C. Optional Loss Settlement Program**

1. Coverage A–Dwelling must be insured for 100% of market value less the value of land and at least 50% of replacement cost.
2. No losses in the last 5 years other than one weather related loss.
3. Seasonal dwellings are eligible provided a primary residence for the same insured is covered by Partners Mutual.
4. Solid fuel burning devices must meet the requirements in IX, of this section.

**D. All Programs**

1. A construction analysis showing the estimated replacement cost must be completed for each dwelling.
2. Forward the construction description, value, use, amount of insurance and photo of each building if there is more than one outbuilding or any structures are not designed and used for private garage purposes.
3. Swimming Pools must be fenced in, well supervised, locked when not in use, with no slides or diving boards, and, above ground pools must have locking ladders.
4. A permanently installed central heating system and minimum 100 ampere electrical service are required.

**VII. NON-BINDING SECTION** — Refer risks with the following exposures to your underwriter for approval prior to binding.

**A.** Risks canceled or nonrenewed by another company.

**B.** Horses or farm animals.

**C.** Snowmobiles with engine size over 600 cc.; all terrain vehicles; and personal watercraft.

**D.** Applicants who have filed for personal bankruptcy, had repossessions, unsatisfied court judgments, or had substantial past due mortgage, utility or property tax payments within the past five years.

- E. Farming or other business operations.
- F. Risks with other structures that are not designed and used exclusively for private garage purposes.

**VIII. INELIGIBLE RISKS — DO NOT SUBMIT RISKS WITH THE FOLLOWING EXPOSURES:**

**A. Dwellings**

1. Without a permanently installed central heating system.
2. With less than 100 ampere electrical service in the main electrical box.
3. With solid fuel heating devices that do not meet section IX requirements.
4. With more than two layers of roof surfacing material.
5. With mobile or trailer homes including tenants of mobile or trailer homes.

**B. Animals**

1. Boarded or trained on premises or by the insured.
2. Wild or non-domestic animals or any animal that has bitten or attacked a person or another animal.
3. Three or more horses unless written with prior approval in the Country Home program.
4. With more than two dogs or having dogs with vicious tendencies or that has bitten or attacked a person or another animal, and wolf hybrid, Akita, American Staffordshire Terrier breeds, Bernese Mountain Dog, Bernese Cattle Dog, Canario, Chows, Dingo, Doberman Pinscher, Husky (including American, Eskimo and Greenland but not including the Siberian Husky), Karelian Bear Dog, Malamute, Pitbull, Pressa Canario, Rhodesian Ridgeback, Rottweiler, Russo-European Laika, and others. Service dogs are exempt regardless of breed. Due to the large number of breeds, we reserve the right to add other breeds at our discretion.

**C. Premises**

1. With poor housekeeping and maintenance of premises.
2. With other structures
  - a. containing any solid fuel heating device
  - b. having more than two layers of roof surfacing material
  - c. that are not substantially built, in good repair or entirely enclosed.
3. With trampolines or unsecured swimming pools.
4. With three wheel all terrain vehicles.
5. Skateboard ramp or bicycle jump.
6. Home day care exceeding three children.

**IX. SOLID FUEL BURNING DEVICES**

**A. Acceptable heating devices are:**

1. Auxiliary wood or coal central heating units attached to a gas or oil furnace central heating system and stoves, freestanding fireplaces or fireplace inserts meeting requirements in B below. These types of heating devices do not meet the requirement in VIII A.1. above and may be used only in dwellings written in the Custom and Optional Loss Programs. Devices listed above and fueled by wood pellets or corn may be used in dwellings written in any program. These devices cannot be the primary source of heat.
2. A solid fuel heating device located in a structure separate from the insured dwelling which circulates hot water to the dwelling, is controlled by a thermostat and meets the requirements of B.2. through B.9. These devices are eligible in all programs. These devices can be the primary source of heat but not the only source of heat.

**B. Acceptable solid fuel burning devices must meet the following requirements:**

1. Items described under A.1. above cannot be used as a primary source of heat and there is no more than one unit in the dwelling.
2. Photograph of the unit must accompany the application.
3. The solid fuel appliance application must be fully completed.
4. The device must meet the following standards:
  - a. Factory made, listed and tested by a recognized testing laboratory such as Underwriters Laboratory (U.L.) or Building Officials and Code Administrators (B.O.C.A.).
  - b. Installed by a qualified contractor according to manufacturers specifications and in conformity with building codes.
  - c. Not installed in a garage or other structure where flammable liquids, dust or gases are present.

5. Chimney/Stove Pipe
  - a. Shall not be connected to a flue serving any other device.
  - b. Chimney must be:
    - (1) masonry, built from the ground up, have a metal clean out door, and lined with a mortared fire clay liner,
    - (2) double wall insulated stainless steel; or
    - (3) triple wall stainless steel.
  - c. If the pipe passes through a combustible partition, it must be fitted with a wall pass through device bearing the listing of a recognized testing laboratory such as Underwriters Laboratories (U.L.).
6. Clearances to combustible materials must meet the following minimum requirements unless lesser distances are allowed by the testing laboratory in 4.a. above and documented on the stove or manufacturer's installation instructions.
  - a. Heating device.
    - (1) 48" to combustibles in front.
    - (2) 36" to side and rear combustibles.
  - b. Stove pipe.
    - (1) 18" horizontal distance to walls
    - (2) 36" vertical distance to ceiling.

All walls are considered combustible except for vented drywall on metal studs, solid concrete, solid concrete block or solid brick with no combustible studs located within them.
7. Flooring — Non-combustible flooring must be under the device and extend out 18" on all sides.
8. Ashes — Non-combustible containers are required for removal of ashes and must be placed on a non-combustible surface.
9. Smoke Alarm — Required.

**C. Premium Charge** —10% of the modified Base Policy Premium

No surcharge will be made to a solid fuel heating device meeting the following requirements:

1. Located outside of and at least 25' away from any insured structure and standing in the open without any enclosure. Structures such as wood sheds (but not wood piles) within 25' of the solid fuel device or any enclosure of the heating device will continue to result in a surcharge.
2. A solid fuel standalone or supplemental central furnace unit fueled by wood pellets or corn. The clearances to combustible materials must meet the requirements of item 6. above.

**X. BASIC PREMIUM MODIFICATION** — Maximum total credit available for items A, C, D, E, F, G, I, J and solid fuel is 65%.

● **A. Car-Home Discount**

1. Eligibility — A 15% discount will apply to the final policy premium if the named insured also has a personal automobile policy with Partners Mutual or an application having an effective date within 60 days and the named insured on the auto and home policies must be for the same individual (or husband and wife) except for the auto policy for a resident child or parent.
2. Effective Date
  - a. New business policies will have the discount applied at once.
  - b. Existing homeowner policies that become eligible as a result of a submitted automobile application will receive the discount on the effective date of the automobile policy.
  - c. If the automobile policy is canceled or nonrenewed, the discount will be deleted from the homeowner policy at the next renewal.
3. Qualifying applications must be quoted and issued under the same account number as the existing automobile policy in order to receive the discount.

**B. Deductible Options**

1. Section I—Flat Property Deductible—Factors of the \$500 deductible base premium.

Deductible	Factor	Deductible	Factor
\$100*	1.39	\$1,000	0.85
\$250*	1.18	\$2,500	0.80
\$500	1.00	\$5,000	0.74

\*Not available for new business.

**HOMEOWNER GENERAL RULES**

• 2. Flat Deductible with a 1% Windstorm or Hail Deductible - Form HO 03 12

	Coverage A Limit Up to \$99,999	Coverage A Limit \$100,000 to \$199,999	Coverage A Limit \$200,000 to \$299,999	Coverage A Limit \$300,000 and above
\$ 100	1.34	1.24	1.17	1.10
250	1.16	1.08	1.01	0.96
500	0.99	0.93	0.88	0.84
1,000	NA	0.82	0.78	0.74
2,500	NA	NA	NA	0.69
5,000	NA	NA	NA	NA

3. Flat Deductible with a 2% Windstorm or Hail Deductible - Form HO 03 12

	Coverage A Limit Up to \$99,999	Coverage A Limit \$100,000 to \$199,999	Coverage A Limit \$200,000 to \$299,999	Coverage A Limit \$300,000 and above
\$ 100	1.31	1.24	1.21	1.20
250	1.09	1.06	1.04	1.03
500	0.95	0.94	0.91	0.90
1,000	0.84	0.81	0.79	0.78
2,500	NA	NA	0.77	0.77
5,000	NA	NA	NA	0.71

Car/Home Deductible — If the insured has both homeowners and car insurance with Partners Mutual at the time of a loss, the maximum deductible amount will not exceed the single highest deductible when multiple items of property are involved in the same occurrence.

- C. Dwelling Age Adjustment** — Age = Policy effective year minus year of construction of the dwelling.  
**New Home Credit** — Homes that are 0-19 years old are eligible for a credit of the premium developed from the Basic Premium Chart modified by any deductible charges or credits.

Age of Home	Credit	Age of Home	Credit	Age of Home	Credit
New	- 20%	7	- 13%	14	- 6%
1 Year Old	- 19	8	- 12	15	- 5
2	- 18	9	- 11	16	- 4
3	- 17	10	- 10	17	- 3
4	- 16	11	- 9	18	- 2
5	- 15	12	- 8	19	- 1
6	- 14	13	- 7	20 or more	- 0

**D. Insurance Score Modifier**

- The insurance score premium modifier is based on the named insured's insurance score. If there are multiple named insureds, the highest score will apply.
- The insurance score must be determined from the ChoicePoint ATTRACT PROPERTY scoring system.
- Scores Updates.
  - Scores are updated annually. If the new score is higher than the current score, the new score will be used. If the new score is lower than the current score, the current score will be used.
  - Risks will be rescored regardless of the prior score at the next renewal following any loss chargeable under the Residential Loss Rating Plan.
- The insurance score premium modifier applies only to the basic premium charge.

TIER	MODIFICATION	TIER	MODIFICATION
1	- 35% discount	6	- 0% discount
2	- 30% discount	7	+10% surcharge
3	- 20% discount	8	+20% surcharge
4	- 10% discount	9	+30% surcharge
5	- 5% discount	10	+40% surcharge

- If a score is not available because of insufficient data or is a "no hit", Tier 8 applies.

- E. Protective Devices HO 04 16** — The following premium credits may be allowed for the installation of a burglar alarm, fire alarm, smoke detector, or automatic sprinkler system in the dwelling.
 

1. Central Station Fire Alarm System. The system must be approved and properly maintained.	5%
2. Central Station Burglar Alarm system	5%
3. Automatic Sprinkler Systems with sprinklers in all areas	10%
4. Limited Automatic Sprinkler System (not installed in closets, attics, attached structures)	5%

These credits apply to the Coverage A Base Premium.

**F. Roofing Surfacing Adjustments**

- 1. If the dwelling roof surfacing material is composed of wood shingles or wood shakes, add a 10% surcharge to the modified base policy premium.
  - 2. Roof surfacing windstorm or hail ACV loss settlement HO 04 93. Apply a 5% credit to the modified base policy premium.
- This surcharge or credit applies to the Coverage A Base Premium.

- **G. Residential Loss Rating Plan** — Surcharge the annual base dwelling premium for claims incurred within the past three years for those claims which are attributed to factors under control of the insured and each claim for hail in excess of \$5,000 based on the following schedule. These surcharges apply to the Coverage A Base Premium.

Surcharge	Number of Claims			
	1	2	3	4 or more
	+10%	+30%	+50%	+80%

- H. Secondary Residence Credit** — When liability coverage is provided on the primary residence as well as the secondary seasonal residence, the base premium for the seasonal residence shall be reduced \$7.00. The policy covering the primary residence shall be extended under Section II to cover the additional insured location. See Optional Coverages and Additional Charges — Section II-Liability. This credit applies to the Coverage A Base Premium.
- I. Senior Policyholder Discount** – If the named insured or spouse is age 50 or over apply a 15% credit to the base policy premium. The credit may be applied to new and renewal policies, but may not be applied mid-term. This credit applies to the Coverage A Base Premium.
- J. Superior Construction Credit** — A 10% credit applies to the Masonry Basic Premium when the entire dwelling is constructed of non-combustible materials. This credit applies to the Coverage A Base Premium.

**XI. PREMIUM DETERMINATION**

**A. Construction Definitions**

- 1. Frame — Exterior wall of wood or other combustible construction, including wood-iron clad, stucco or wood or plaster on combustible supports.
- 2. Masonry Veneer — Exterior walls of combustible construction veneered with brick or stone.
- 3. Masonry — Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction.
- 4. Mixed — A combination of both frame and masonry construction shall be classed and coded as frame when the exterior frame walls exceed 1/3 of the total exterior wall area.
- 5. Town or Row Houses — A one or two family dwelling in a town or row house structure is rated the same as a single family dwelling.

**B. Rating Territories - Zip codes.**

## HOMEOWNER GENERAL RULES

Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory
53001	44	53079	44	53172	45	53405	40	53572	30	53805	36	53964	38
53002	32	53080	32	53176	37	53406	40	53573	36	53806	36	53965	38
53003	38	53081	44	53177	33	53407	40	53574	37	53807	36	53968	38
53004	32	53082	44	53178	38	53408	40	53575	30	53808	36	53969	38
53005	45	53083	44	53179	34	53501	37	53576	37	53809	36	54001	43
53006	38	53085	44	53181	34	53502	37	53577	38	53810	36	54002	43
53007	45	53086	32	53182	33	53503	37	53578	38	53811	36	54003	43
53008	45	53088	44	53183	45	53504	37	53579	38	53812	36	54004	43
53010	44	53089	45	53184	37	53505	37	53580	37	53813	36	54005	43
53011	44	53090	32	53185	33	53506	37	53581	36	53816	36	54006	43
53012	32	53091	38	53186	45	53507	37	53582	37	53817	36	54007	43
53013	44	53092	32	53187	45	53508	30	53583	38	53818	36	54009	43
53014	44	53093	44	53188	45	53510	37	53584	36	53820	36	54010	43
53015	44	53094	38	53189	45	53511	37	53585	37	53821	36	54011	43
53016	38	53095	32	53190	37	53512	37	53586	37	53824	36	54013	43
53017	32	53097	32	53191	37	53515	30	53587	37	53825	36	54014	43
53018	45	53098	38	53192	34	53516	37	53588	38	53826	36	54015	43
53019	44	53099	38	53194	34	53517	30	53589	30	53827	36	54016	43
53020	44	53101	34	53195	37	53518	36	53590	30	53901	38	54017	43
53021	32	53102	34	53201	31	53520	37	53593	30	53910	38	54020	43
53022	32	53103	45	53202	31	53521	37	53594	38	53911	38	54021	43
53023	44	53104	34	53203	31	53522	37	53595	37	53913	38	54022	43
53024	32	53105	33	53204	31	53523	30	53596	30	53916	38	54023	43
53026	44	53108	33	53205	31	53525	37	53597	30	53919	44	54024	43
53027	32	53109	34	53206	31	53526	37	53598	30	53920	38	54025	43
53029	45	53110	45	53207	31	53527	30	53599	37	53922	38	54026	43
53031	44	53114	37	53208	31	53528	30	53701	30	53923	38	54027	43
53032	38	53115	37	53209	45	53529	30	53702	30	53924	36	54028	43
53033	32	53118	45	53210	31	53530	37	53703	30	53925	38	54082	43
53034	38	53119	45	53211	31	53531	30	53704	30	53926	38	54101	42
53035	38	53120	37	53212	31	53532	30	53705	30	53927	38	54102	42
53036	38	53121	37	53213	45	53533	37	53706	30	53928	38	54103	43
53037	32	53122	45	53214	45	53534	37	53707	30	53929	38	54104	42
53038	38	53125	37	53215	31	53535	37	53708	30	53930	38	54106	42
53039	38	53126	33	53216	31	53536	37	53711	30	53931	44	54107	35
53040	32	53127	45	53217	45	53537	37	53713	30	53932	38	54110	44
53042	44	53128	37	53218	45	53538	38	53714	30	53933	38	54111	35
53044	44	53129	45	53219	45	53540	36	53715	30	53934	38	54112	42
53045	45	53130	45	53220	45	53541	37	53716	30	53935	38	54113	42
53046	45	53132	45	53221	45	53542	37	53717	30	53936	38	54114	42
53047	38	53137	38	53222	45	53543	37	53718	30	53937	38	54115	42
53048	38	53138	37	53223	45	53544	37	53719	30	53939	38	54119	42
53049	44	53139	33	53224	31	53545	37	53725	30	53940	38	54120	43
53050	38	53140	41	53225	45	53546	37	53726	30	53941	38	54121	43
53051	45	53141	41	53226	45	53547	37	53744	30	53942	38	54123	44
53052	45	53142	41	53227	45	53548	37	53774	30	53943	38	54124	42
53056	45	53143	41	53228	45	53549	38	53777	30	53944	38	54125	42
53057	44	53144	41	53233	31	53550	37	53778	30	53946	38	54126	42
53058	45	53146	45	53234	31	53551	38	53779	30	53947	38	54127	35
53059	38	53147	37	53235	45	53553	37	53782	30	53948	38	54128	35
53060	32	53148	37	53237	31	53554	36	53783	30	53949	38	54129	44
53061	44	53149	45	53259	31	53555	38	53784	30	53950	38	54130	42
53062	44	53150	45	53263	31	53556	36	53785	30	53951	38	54131	42
53063	44	53151	45	53267	31	53557	38	53786	30	53952	38	54135	43
53064	45	53152	34	53268	31	53558	30	53788	30	53953	38	54136	42
53065	44	53153	45	53274	31	53559	30	53789	30	53954	38	54137	35
53066	45	53154	45	53278	31	53560	30	53790	30	53955	38	54138	42
53069	45	53156	38	53288	31	53561	38	53791	30	53956	38	54139	42
53070	44	53157	37	53290	31	53562	30	53792	30	53957	38	54140	42
53072	45	53158	34	53293	31	53563	37	53793	30	53958	38	54141	42
53073	44	53159	34	53295	31	53565	37	53794	30	53959	38	54143	42
53074	32	53167	33	53401	40	53566	37	53801	36	53960	38	54149	42
53075	44	53168	34	53402	40	53569	36	53802	36	53961	38	54150	43
53076	32	53170	34	53403	40	53570	37	53803	37	53962	38		
53078	38	53171	34	53404	40	53571	30	53804	36	53963	38		

HOMEOWNER GENERAL RULES

Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory	Zip Code	Home Territory
54151	42	54402	35	54475	35	54566	43	54721	43	54824	43	54922	42
54152	42	54403	35	54476	35	54568	43	54722	43	54826	43	54923	38
54153	42	54404	35	54479	35	54601	36	54723	43	54827	43	54926	35
54154	42	54405	35	54480	35	54602	36	54724	43	54828	43	54927	42
54155	42	54406	35	54481	35	54603	36	54725	43	54829	43	54928	35
54156	42	54407	35	54482	35	54610	36	54726	43	54830	43	54929	35
54157	42	54408	35	54484	35	54611	36	54727	43	54832	43	54930	38
54159	42	54409	35	54485	43	54612	36	54728	43	54834	43	54931	42
54160	44	54410	35	54486	35	54613	38	54729	43	54835	43	54932	44
54161	42	54411	35	54487	43	54614	36	54730	43	54836	43	54933	35
54162	42	54412	35	54488	35	54615	36	54731	43	54837	43	54934	42
54165	42	54413	35	54489	35	54616	36	54732	43	54838	43	54935	44
54166	35	54414	35	54490	35	54618	38	54733	43	54839	43	54936	44
54169	44	54415	35	54491	43	54619	36	54734	43	54840	43	54937	44
54170	42	54416	35	54492	35	54620	36	54735	43	54841	43	54940	35
54171	42	54417	35	54493	35	54621	36	54736	43	54842	43	54941	38
54173	42	54418	35	54494	35	54622	36	54737	43	54843	43	54942	42
54174	42	54420	35	54495	35	54623	36	54738	36	54844	43	54943	38
54175	42	54421	35	54498	35	54624	36	54739	43	54845	43	54944	42
54177	42	54422	35	54499	35	54625	36	54740	43	54846	43	54945	35
54180	42	54423	35	54501	43	54626	36	54741	43	54847	43	54946	35
54182	35	54424	43	54511	43	54627	36	54742	43	54848	43	54947	42
54201	44	54425	35	54512	43	54628	36	54743	36	54849	43	54948	35
54202	44	54426	35	54513	43	54629	36	54745	43	54850	43	54949	35
54204	44	54427	35	54514	43	54630	36	54746	35	54853	43	54950	35
54205	44	54428	43	54515	43	54631	36	54747	36	54854	43	54952	42
54207	44	54429	35	54517	43	54632	36	54748	43	54855	43	54956	42
54208	42	54430	43	54519	43	54634	36	54749	43	54856	43	54957	42
54209	44	54432	35	54520	43	54635	36	54750	43	54857	43	54960	38
54210	44	54433	35	54521	43	54636	36	54751	43	54858	43	54961	35
54211	44	54434	35	54524	43	54637	38	54754	36	54859	43	54962	35
54212	44	54435	43	54525	43	54638	36	54755	36	54861	43	54963	42
54213	44	54436	35	54526	43	54639	36	54756	36	54862	43	54964	42
54214	44	54437	35	54527	43	54640	36	54757	43	54864	43	54965	38
54215	44	54439	35	54529	43	54641	38	54758	36	54865	43	54966	38
54216	44	54440	35	54530	43	54642	36	54759	43	54867	43	54967	38
54217	44	54441	35	54531	43	54643	36	54760	36	54868	43	54968	38
54220	44	54442	43	54532	43	54644	36	54761	43	54870	43	54969	35
54221	44	54443	35	54534	43	54645	36	54762	43	54871	43	54970	38
54226	44	54446	35	54536	43	54646	38	54763	43	54872	43	54971	44
54227	44	54447	35	54537	43	54648	36	54764	43	54873	43	54974	44
54228	44	54448	35	54538	43	54649	36	54765	43	54874	43	54976	38
54229	42	54449	35	54539	43	54650	36	54766	43	54875	43	54977	35
54230	44	54450	35	54540	43	54651	36	54767	43	54876	43	54978	35
54232	44	54451	35	54541	43	54652	36	54768	43	54880	43	54979	44
54234	44	54452	43	54542	43	54653	36	54769	43	54888	43	54980	42
54235	44	54454	35	54543	43	54654	36	54770	36	54889	43	54981	35
54240	44	54455	35	54545	43	54655	36	54771	35	54890	43	54982	38
54241	44	54456	35	54546	43	54656	36	54772	43	54891	43	54983	35
54245	44	54457	35	54547	43	54657	36	54773	36	54893	43	54984	38
54246	44	54458	35	54548	43	54658	36	54774	43	54895	43	54985	42
54247	44	54459	43	54550	43	54659	36	54801	43	54896	43	54986	42
54301	42	54460	35	54552	43	54660	36	54805	43	54901	42	54990	35
54302	42	54462	43	54554	43	54661	36	54806	43	54902	42		
54303	42	54463	43	54555	43	54662	36	54810	43	54903	42		
54304	42	54464	43	54556	43	54664	36	54812	43	54904	42		
54305	42	54465	43	54557	43	54665	36	54813	43	54906	42		
54306	42	54466	35	54558	43	54666	36	54814	43	54909	35		
54307	42	54467	35	54559	43	54667	36	54816	43	54911	42		
54308	42	54469	35	54560	43	54669	36	54817	43	54912	42		
54311	42	54470	35	54561	43	54670	36	54818	43	54913	42		
54313	42	54471	35	54562	43	54701	43	54819	43	54914	42		
54324	42	54472	35	54563	43	54702	43	54820	43	54915	42		
54344	42	54473	35	54564	43	54703	43	54821	43	54919	42		
54401	35	54474	35	54565	43	54720	43	54822	43	54921	35		

**C. Fire Protection Classes**

1. The Fire Protection Class listing in the ISO Public Protection Classification Manual apply except that an owner occupied dwelling located outside city limits may be rated with the same protection class as the responding fire department if the following conditions are met:
  - a. It is located within five all-weather road miles of the fire station providing the response.
  - b. The responding fire department is graded as ISO fire protection class 1-8 and will transport water to use in fighting a fire at the site.
2. All owner occupied dwellings located over five miles from a responding fire station will use Class 10 rates.
3. Following is a list of townships and municipalities which are specific exceptions to the town class rule 1. above. Risks located within the limits of the following towns, townships and cities will take the protection class as listed.

COMMUNITY	COUNTY	CLASS
Paris, T.S.	Kenosha	8
Randall, T.S.	Kenosha	8
Wheatland, T.S.	Kenosha	8

● **D. Premium Group Chart - All Coverage Forms.**

Territory	Protection Class	Frame Premium Group	Masonry Premium Group	Territory	Protection Class	Frame Premium Group	Masonry Premium Group
41	1-4	01	51	30, 40	1-4	02	52
	5-6	05	55		5-6	03	53
	7-8	07	57		7-8	04	54
	9	09	59		9	06	56
	10	10	60		10	08	58
31, 32, 45	1-4	11	61	44	1-4	12	62
	5-6	15	65		5-6	13	63
	7-8	17	67		7-8	14	64
	9	19	69		9	16	66
	10	20	70		10	18	68
34, 42	1-4	21	71	36	1-4	22	72
	5-6	25	75		5-6	23	73
	7-8	27	77		7-8	24	74
	9	29	79		9	26	76
	10	30	80		10	28	78
33, 35, 37	1-4	31	81	43	1-4	32	82
	5-6	35	85		5-6	33	83
	7-8	37	87		7-8	34	84
	9	39	89		9	36	86
	10	40	90		10	38	88
38	1-4	41	91				
	5-6	45	95				
	7-8	47	97				
	9	49	99				
	10	50	92				

**E. Reserved for Future Use**

**F. Premium Rounding**

All premiums shown on the policy are rounded to the nearest whole dollar on annual policies and to the next \$ .50 on six month policies.

**G. Premium Computation**

Homeowner Program - Elite, Custom, Optional Loss Settlement

Base Premium	X
Key Factor Table (Coverage A Relativities)	X
Territory Factor	X
Program Factor (Elite, Custom OLS)	X
Form Factor (02, 03, 05, 08)	X
Protection Class/Construction (Frame, Masonry) Factor	X
Deductible Factor	X
*Dwelling Age Adjustment Factor	X
*Superior Construction Factor	X
*Senior Factor	X
*Protective Device Factor HO 04 16	X
*Residential Loss Factor.	X
*Roof Surfacing Factor.	X
*Insurance Score Factor	X
*Solid Fuel Factor	X
*Car/Home Discount Factor	X
Base Policy Premium	=
Optional Coverages x *Car/Home discount factor	+
Homeowner Premium	=

- \*See page 16.05 for the maximum total discount which can be applied to each risk.

RESERVED FOR FUTURE USE.