

TO: MICHIGAN PARTNERS MUTUAL AGENTS

HOMEOWNER RULES CHANGED

Enclosed are revised Homeowner rules in general and for our Elite program. The new rules are effective 06-01-04 for new business and 07-01-04 for renewals.

1. Homeowner General Rules - Pages 16.01 through 16.10
 - a. Elite new business requirement is changed from 35 years to built since 1950.
 - b. Rule II. outlines when a photograph is required and when inspections are made.
 - c. Rating rule X.C.2. reduces the older home debit to ½ of a percent for each year of age above 60 years.
2. Elite Homeowners. Page 17.01. Elite new business requirement is changed from 35 years of age to built since 1950.
3. Homeowner Optional Coverages. Pages 20.01 through 20.12.
 - a. Half log homes are eligible for enhanced replacement cost options.
 - b. Additional deductible options are added homes under construction.
 - c. Reference to Additional Insureds is added to rule IV.
 - d. The Country Homeowner ineligible section is changed for risks with 3 or more horses and higher deductible options are added for farm buildings and farm personal property.

One set of manual pages is included reflecting these changes. If you need additional copies, please print them from Agents Only section of the Partners Mutual website: www.partnersmutual.com. You can also update your rating software from the Agents Only section by clicking on **Quotation Program** and following the instructions.

If you have any questions, please contact Jennifer Dahms at extension 286.

Gregory E. Bergner, Vice-President Underwriting

Line	Insert Pages	Remove Pages	Change	State
HO Gen. Rules	16.01 - 16.10	Same	Rules Changed	MI
Elite	17.01 - 17.02	Same	Rules Changed	MI
HO Opt Cov	20.01 - 20.12	Same	Rules Changed	MI

04-2658

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.
- B. Custom** — This plan is for standard risks where the dwellings qualify for replacement cost coverage. Coverage A must be between 80% and 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.
- 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.
 - a. Coverage is limited to structures designed and used for private garage purposes unless the structure contains less than 250 square feet of floor area.
 - b. If there are no other structures or if the replacement cost of all other structures is less than the Coverage B limit, the unused Coverage B limit is added to Coverage A.
 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, home day care, permitted underage drinking and punitive damages is excluded.
 7. A \$500 to \$5,000 arson reward for arrest and conviction of the perpetrator is included.
 8. \$250 coverage for refrigerated property is included.
 9. \$1,000 water backup and sump discharge or overflow is included.Please refer to the contract for exact contract terms and coverage wording.

II. RISK INFORMATION

- A. Application** — A fully, correctly and truthfully completed Partners Mutual or ACORD application signed by the applicant and producer is necessary to underwrite the risk.
- **B. Photographs** —
 1. 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.
 2. A photograph is not required if the dwelling is over 40 years of age as an inspection will be made or if the insurance score is above 700. Although a picture may not be required, they do enhance the application.
- **C. Inspections** —
 1. All homes over 40 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 60 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.

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. Life Estate — Contracts of Sale** — The owner (life estate) or seller (contract of sale) interest is covered by adding HO 04 41 "Additional Insured."
- 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 limits in excess of shown.

COVERAGE	MINIMUM	MAXIMUM Protection Class		MINIMUM DEDUCTIBLE
		1-8	9-10	
Coverage A Elite Custom Repair Cost Seasonal	\$125,000 100,000 75,000 50,000	\$500,000 500,000 100,000 100,000	\$250,000 250,000 100,000 100,000	\$500
Coverage C Elite Custom Tenant Condominium Repair Cost	75% of Cov. A 40% of Cov. A \$15,000 20,000 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		\$500
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. Dwelling — 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.
2. Dwelling Upgrades — The roof surfacing and water heater must have been replaced in the past 10 years. The furnace must have been replaced in the past 20 years.
3. Protection Class — The dwelling must qualify for protection classes 2 through 9.
4. No losses in the last three years other than one weather related loss.
5. The amount of insurance for Coverage A–Dwelling must equal 100% of its replacement value.
6. Market Value must be at least 70% of replacement cost.
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 in the past 3 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 80% of its replacement value.
2. The dwelling cannot be of ornate or unusual construction.
3. No losses in the last three years other than one weather related loss.
4. Seasonal dwellings are eligible if the insurance for the primary residence is provided by Partners Mutual.
5. Tenant and Condominium Coverage C–Personal property must be insured at 100% of replacement cost.
6. Solid fuel burning devices must meet the requirements in section IX.
7. If there have been any losses in the past 3 years, risks with insurance scores below 600 are not acceptable.

C. Repair Cost Program

1. Coverage A–Dwelling must be insured for 100% of market value.
2. No losses in the last three 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 section IX.

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 — 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.
3. Three or more horses.
4. With more than two dogs or having dogs with vicious tendencies or with a bite history 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 devise
 - 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.

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. Custom, OLS programs.
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.4. through B.9. All programs.

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

1. It is not 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:

C. Dwelling Age Adjustment — Age = Policy effective year minus year of construction of the dwelling.

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

2. **Older Home Debit** — Homes that are 61 or more years old are debited according to the following schedule of the premium developed from the Basic Premium Chart.

Age of Home	Debit	Age of Home	Debit
61	0.5%	71	5.5%
62	1.0%	72	6.0%
63	1.5%	73	6.5%
64	2.0%	74	7.0%
65	2.5%	75	7.5%
66	3.0%	76	8.0%
67	3.5%	77	8.5%
68	4.0%	78	9.0%
69	4.5%	79	9.5%
70	5.0%	80 or more	Add 0.5% for each add'l year

- D. **Insurance Score Modifier** — The insurance score modifier applies to the named insured's score at the levels shown below. The insurance score must be determined from the ChoicePoint ATTRACT scoring system. Scores are updated annually, except for corrections. If multiple insureds, the highest score will apply. The modifier will apply to the basic premium charge.

SCORE	MODIFICATION
499 and below	+20% surcharge
500 - 549	+10% surcharge
550 - 599	No modification
600 - 699	-5% discount
700 - 799	-10% discount
800 and above	-20% discount

- 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. Roof Surfacing Adjustments

1. If the dwelling roof surfacing material is composed of wood shingles or wood shakes, add a flat charge of \$50 to the base premium.
2. Roof surfacing windstorm or hail ACV loss settlement HO 04 93. Apply a 5% credit to the basic premium charge.

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 based on the following schedule.

Surcharge	Number of Claims			
	1	2	3	4 or more
	+10%	+30%	+50%	+100%

H. Secondary Residence Credit — When liability coverage is provided on the primary residence as well as the secondary seasonal residence, the basic premium for the seasonal residence shall be reduced \$7. 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.

I. Senior Policyholder Discount) If the named insured or spouse is age 55 or over apply a 10% credit to the final policy premium. The credit may be applied to new and renewal policies, but may not be applied mid-term.

J. Superior Construction Credit — A 15% credit is applicable to the Masonry Basic Premium when the entire dwelling is constructed of non-combustible materials.

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 — If a one or two family dwelling is in a town or row house structure the Basic Premium is multiplied by these factors:

Total Individual Units Within One Fire Division*	Protection Class	
1-2	1-8	9-10
3-4	\$1.00	\$1.00
5-8	1.10	1.15
Over 8	1.25	1.30
	Refer to company	

*Fire Division: Number of family units not separated by a fire wall.

B. Rating Territories

The City of	In the County of	Code	The City of	In the County of	Code
Ann Arbor	Washtenaw	34	Kalamazoo	Kalamazoo	40
Benton Harbor	Berrien	55	Lansing	Clinton, Eaton & Ingham	42
Detroit	Wayne	30	Saginaw	Saginaw	44
Flint	Genesee	36	Warren	Macomb	32
Grand Rapids	Kent	38			

In the County of	Code	In the County of	Code	In the County of	Code
Alcona	53	Gratiot	54	Missaukee	53
Alger	52	Hillsdale	54	Monroe	51
Allegan	54	Houghton	52	Montcalm	54
Alpena	53	Huron	54	Montmorency	53
Antrim	53	Ingham	43	Muskegon	50
Arenac	53	Ionia	54	Newaygo	54
Baraga	52	Iosco	53	Oakland	46
Barry	54	Iron	52	Oceana	54
Bay	47	Isabella	54	Ogemaw	53
Benzie	53	Jackson	49	Ontonagon	52
Berrien	54	Kalamazoo	41	Osceola	53
Branch	54	Kalkaska	53	Oscoda	53
Calhoun	54	Kent	39	Otsego	53
Cass	54	Keweenaw	52	Ottawa	48
Charlevoix	53	Lake	53	Presque Isle	53
Cheboygan	53	Lapeer	54	Roscommon	53
Chippewa	52	Leelanau	53	Saginaw	45
Clare	53	Lenawee	54	St. Clair	54
Clinton	43	Livingston	54	St. Joseph	54
Crawford	53	Luce	52	Sanilac	54
Delta	52	Mackinac	52	Schoolcraft	52
Dickinson	52	Macomb	33	Shiawassee	54
Eaton	43	Manistee	53	Tuscola	54
Emmet	53	Marquette	52	Van Buren	54
Genesee	37	Mason	53	Washtenaw	35
Gladwin	53	Menominee	52	Wayne	31
Gogebic	52	Mecosta	54	Wexford	53
Grand Traverse	53	Midland	54		

C. Protection Classes — The Protection Class listing in the ISO Public Protection Classification Manual apply with this exception:

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:

1. It is located within six all-weather road miles of the fire station providing the response.
2. 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.
3. All owner occupied dwellings located over 6 miles from the fire station providing the response will take Class 10 rates.

D. Premium Group Chart. - All Coverage Forms.

Territory	Protection Class	Frame Premium Group	Masonry Premium Group
32-35	1-4	01	51
37-43	5	05	55
45-54	6	06	56
	7	07	57
	8	08	58
	9	09	59
	10	10	60
30, 31, 36	1-4	11	61
44, 55	5	15	65
	6	16	66
	7	17	67
	8	18	68
	9	19	69
	10	20	70

E. Premium Computation

1. Select the premium group.
 2. Select the premium for the Coverage A amount from the appropriate premium table and multiply it by the deductible factor. This is the base premium.
 3. Multiply the base premium by the sum* of the following:
 - a. Dwelling Age Adjustment*;
 - b. Superior Construction*;
 - c. Senior policyholder*;
 - d. Protective Device*;
 - e. Residential Loss Rating Surcharge*;
 - f. Insurance Score Modifier*.
 4. Add premiums for solid fuel, non-standard roofing and Optional Coverages to the premium developed through step 3.
 5. Apply 15% Car/Home Discount*, if applicable.
- *The maximum net total of all discounts is 40%.

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.

RESERVED FOR FUTURE USE

I. RULES

The General Rules, Homeowners General Rules and Homeowner Optional Coverage Sections apply.

● II. GENERAL

A. Risks eligible for the Elite program are written on coverage form HO 00 03 and HO 00 05. In addition to the normal Homeowner underwriting requirements, the dwelling must meet the following additional requirements:

1. The home must have been built since 1950.
2. The roof surfacing and water heater must have been replaced in the past 10 years.
3. The furnace must have been replaced within the last 20 years.

B. Coverage A–Dwelling — Amount of insurance must equal 100% of current replacement cost.

C. Coverage C–Personal Property — Minimum amount of insurance is 75% of Coverage A and is written on a Replacement Cost basis.

D. Coverage D–Loss of Use — Amount of insurance is "Actual Loss Sustained" for 12 consecutive months after the date of direct physical loss or damage.

E. Automatic Increases — At each renewal, Partners Mutual will automatically increase Section I limits consistent with Construction Cost Indices.

III. PARTNERS PLATINUM PLUS COVERAGES — Elite risks not of geodesic, log or earth home construction can have the Partners Platinum Protection Plan containing the following additional coverages added at an additional charge.

A. Dwelling Replacement Coverage is increased to 125% of the Coverage A Dwelling amount.

B. Coverage B–Other Structures amount is added to Coverage A–Dwelling if there are no other structures on the residence premises.

C. Refrigerated Products — Covers spoilage to food in a deep freezer or refrigerator from the perils of power failure or mechanical failure up to \$750. No deductible applies to losses payable under this coverage.

D. Lock Coverage — Up to \$250 coverage applies for re-keying house locks if keys are stolen. A \$25 deductible applies.

E. Debris Removal — Expenses incurred to remove debris of trees, resulting from windstorm or hail up to \$500.

F. Credit Card and Fund Transfer Card Coverage — The limit of liability is increased to \$1,000.

G. Sewer and Drain Backup — Direct loss due to water which backs up through a sewer or drain up to \$1,000 subject to a \$250 deductible.

H. Coverage C - Personal Property) Special Limits of Liability Item 1. Money, bank notes, bullion, gold other than goldware, silver, other than silverware, platinum coins and medals coverage is increased to \$500.

I. Thermopane Fogging) is covered up to \$500. A special deductible of \$250 applies to this coverage.

- J. **Arson Reward Coverage**) A minimum reward of \$500 and a maximum reward of \$5,000 may be offered subject to our discretion.
- K. **Loss of Use** — Coverage limit is actual loss sustained within 12 months immediately following a covered loss.
- L. **Business Property** on the residence premises is increased to \$5,000.
- M. **Identity Theft Remediation** costs of up to \$2,500.
- N. **Collapse** from Subsurface Water.
- O. **Personal Injury.**

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