



American Modern Insurance Company

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(077)

*New & Renewal Business* 11-15-06

**J. E. BROWN & ASSOCIATES**

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**A Specialty HO-3 Program  
Program Manual**

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# PROGRAM COVERAGES & FEATURES

## TARGET MARKET

Designed to provide a market for owner-occupied properties not eligible in the "standard" or "preferred" homeowner's market where many standard homeowner companies have restricted eligibility or underwriting guidelines in their existing programs.

This program is not intended to insure "substandard" or "non-standard" dwellings with evidence of poor upkeep, but rather those risks that are well maintained, in good repair, and show visible signs of pride in ownership. The applicant must be responsible, value their property, and be gainfully employed.

## ELIGIBILITY & POLICY FORM

Policy Form	S3002 (4/91) ISO HO-3 Special Form (04/91)
Loss Settlement - Dwelling and Other Structures	Replacement Cost - Homes 60 years and newer insure to 100% Replacement cost
Loss Settlement - Personal Property	ACV (Replacement Cost Optional)
Home Values	\$75,000-\$600,000* *Dwellings over \$500,000 must be submitted unbound.
Protection Classes Available	1-10
Eligible Occupancies	Owner
Age Requirements	Roofs over 20 years of age or if the roof is made of wood shake or wood shingles require the "ACV Roof" Endorsement (S3R00 (08/00) to be attached. Wood shake or wood shingle roofs over 20 years of age are <b>not</b> eligible. Homes over 60 years of age are ineligible.
Minimum Written and Earned	Written - \$250.00 / Earned - \$200.00

## PACKAGE LIMITS

Deductible	\$500 All Peril (Other deductible options available)
Personal Property	50% of Dwelling Limit
Other Structures	10% of Dwelling Limit
Loss of Use	20% of Dwelling Limit
Personal Liability & Medical Payments	\$100,000 / \$1,000 (Increased limits available)
Section I - Water / Mold Coverage	10% of Coverage A, or a maximum of \$20,000 per occurrence.
Section II - Animal Liability	\$10,000 Animal Liability Sub-Limit

## PERILS INSURED AGAINST

Dwelling and Other Structures	Risks of direct physical loss not otherwise excluded
Personal Property	Named Perils

## ADDITIONAL COVERAGES INCLUDED

Credit Card, Fund Transfer Card and Check Forgery Protection	\$500
Debris Removal	Reasonable and Necessary
Fire Department Service Charge	\$500
Loss Assessment	\$1,000
Outdoor Plants, Trees, and Shrubs	5% of Dwelling Limit, \$500 limit for any one tree, plant or shrub

## OPTIONAL COVERAGES

Personal Property, Other Structures, Loss of Use, Medical Payments to Others and Personal Liability, Extended Replacement Cost, Ordinance or Law Coverage.	Personal Property Replacement Cost, Earthquake, Scheduled Personal Property, Business Property, Special Computer Coverage, Water Backup & Sump Overflow, Loss Assessment, Additional Residence Rented to Others, Replacement of Theft With Burglary, and Section II Mold Coverage Buyback.
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# TERRITORY DEFINITIONS

## Territory 70

Kern	Kings	Orange	Riverside	San Bernardino	Ventura	Calaveras	Colusa
Fresno	Glenn	Madera	Mariposa	Merced	Sacramento	Santa Clara	Solano
Stanislaus	Tuolumne	Alameda					

## Territory 71

Imperial	San Luis Obispo	Santa Barbara	Alpine	Amador	Del Norte	Ed Dorado	Humboldt
Inyo	Lake	Lassen	Marin	Mendocino	Modoc	Mono	Monterey
Napa	Nevada	Placer	Plumas	San Benito	San Diego	Sierra	Siskiyou
Sonoma	Sutter	Tehama	Trinity	Yolo	Yuba	Contra Costa	San Mateo

## Territory 72

Butte	Shasta	San Francisco	Remainder of Los Angeles County
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## Territory 73

San Joaquin Tulare

Los Angeles Zip codes:

90001	90002	90003	90004	90005	90006	90007	90008	90009	90010	90011	90012
90013	90014	90015	90016	90017	90018	90019	90020	90021	90022	90023	90024
90025	90026	90027	90028	90029	90031	90032	90042	90044	90047	90057	90058
90059	90061	90062	90063	90065	90067	90068	90071	90077	90201	90210	90211
90212	90220	90221	90222	90247	90248	90249	90250	90255	90260	90261	90262
90266	90267	90270	90272	90274	90275	90280	90290	90291	90292	90293	90295
90300	90301	90302	90303	90304	90305	90306	90307	90308	90309	90310	90311
90312	90400	90401	90402	90403	90404	90405	90406	90407	90408	90409	90410
90411	90500	90501	90502	90503	90504	90505	90506	90507	90508	90509	90510
90608	90609	90610	90611	90612	90661	90662	90665	90704	90710	90716	90731
90745	90746	90747	90748	90749	90800	90801	90802	90803	90804	90805	90806
90807	90808	90809	90810	90813	90814	90815	90822	90831	90832	90833	90834
90835	90840	90842	90844	90845	90847	90848	90853	90888	91010	91211	91310
91330	91331	91333	91334	91335	91337	91340	91341	91342	91350	91351	91352
91400	91401	91402	91403	91404	91405	91406	91407	91408	91409	91410	91411
91412	91413	91416	91423	91426	91436	91470	91482	91495	91496	91497	91499
91600	91601	91602	91603	91604	91605	91606	91607	91608	91609	91610	91611
91612	91614	91615	91616	91617	91618	91744	91746	93537	93538	93543	

## Territory 74

Santa Cruz

## DIRECT BILL PREMIUM PLANS

**Direct Bill** is American Modern Insurance Group's own automated billing and processing system. With the completion of an easy application, this system will automatically produce a declarations page, bills and renewals. All policies can be dispatched from our office to the insured. Please inquire for details.

### ANNUAL POLICIES

- 1.) Paid in Full.
- 2.) 4-Pay Plan - 25% down with 3 installments. Collect the 25% down. We will bill 3 installments which will be due by day 65, day 155, & day 245.
- 3.) 10-Pay Plan - 16.3% down with 9 installments. Collect the 16.3% down. We will bill 9 installments which will be due by day 40, day 70, day 100, day 130, day 160, day 190, day 220, day 250 & day 280.
- 4.) EFT Plan - 2 months downpayment required with 10 additional installments automatically deducted from a savings/checking account. Enter the downpayment via modernLINK® while inputting the application. Print form 00220-08-G, have the insured sign the completed form, and file it in your records with a voided check/savings withdrawal slip attached. The customer may choose the date of automatic withdrawal.

**A \$250 MINIMUM WRITTEN PREMIUM AND A \$200 MINIMUM EARNED PREMIUM WILL APPLY.**

**A \$30 INSPECTION FEE WILL APPLY TO ALL NEW BUSINESS APPLICATIONS AND IS FULLY EARNED.**

**WE ACCEPT CREDIT CARDS AS A METHOD OF PAYMENT. VISA, MASTERCARD AND DISCOVER ACCEPTED.**

**A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING THE DOWN PAYMENT.**

# HO3 (Product Code 0B3)

## Territory 70

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
\$ 75,000	384	442	634	125,001-126,000	535	615	882
75,001- 76,000	387	445	639	126,001-127,000	537	618	887
76,001- 77,000	390	449	644	127,001-128,000	540	621	891
77,001- 78,000	393	452	649	128,001-129,000	543	624	895
78,001- 79,000	397	456	654	129,001-130,000	545	627	900
79,001- 80,000	400	460	660	130,001-131,000	548	630	904
80,001- 81,000	403	463	664	131,001-132,000	551	633	909
81,001- 82,000	405	466	668	132,001-133,000	554	637	913
82,001- 83,000	408	469	673	133,001-134,000	556	640	918
83,001- 84,000	410	472	677	134,001-135,000	559	643	923
84,001- 85,000	413	475	682	135,001-136,000	562	646	927
85,001- 86,000	416	478	686	136,001-137,000	565	650	932
86,001- 87,000	418	481	690	137,001-138,000	568	653	937
87,001- 88,000	421	484	694	138,001-139,000	570	656	941
88,001- 89,000	423	487	698	139,001-140,000	573	659	946
89,001- 90,000	426	490	703	140,001-141,000	576	663	951
90,001- 91,000	429	493	707	141,001-142,000	579	666	955
91,001- 92,000	432	497	713	142,001-143,000	582	669	960
92,001- 93,000	435	500	717	143,001-144,000	585	672	964
93,001- 94,000	438	504	722	144,001-145,000	587	675	969
94,001- 95,000	441	507	728	145,001-146,000	590	679	974
95,001- 96,000	444	510	732	146,001-147,000	593	682	978
96,001- 97,000	447	514	737	147,001-148,000	596	685	983
97,001- 98,000	449	517	742	148,001-149,000	599	688	988
98,001- 99,000	452	520	746	149,001-150,000	601	692	992
99,001-100,000	455	523	751	150,001-151,000	604	695	996
100,001-101,000	458	527	756	151,001-152,000	606	697	1,001
101,001-102,000	461	531	761	152,001-153,000	609	701	1,005
102,001-103,000	464	534	766	153,001-154,000	612	704	1,009
103,001-104,000	468	538	771	154,001-155,000	615	707	1,014
104,001-105,000	471	542	777	155,001-156,000	617	710	1,018
105,001-106,000	474	545	782	156,001-157,000	620	712	1,022
106,001-107,000	477	548	787	157,001-158,000	622	715	1,026
107,001-108,000	480	552	792	158,001-159,000	625	718	1,031
108,001-109,000	483	555	797	159,001-160,000	627	721	1,035
109,001-110,000	486	559	802	160,001-161,000	630	725	1,040
110,001-111,000	489	563	808	161,001-162,000	633	728	1,044
111,001-112,000	493	567	813	162,001-163,000	636	731	1,049
112,001-113,000	496	571	819	163,001-164,000	639	734	1,054
113,001-114,000	500	575	825	164,001-165,000	641	738	1,058
114,001-115,000	503	579	830	165,001-166,000	644	741	1,063
115,001-116,000	506	582	835	166,001-167,000	647	744	1,068
116,001-117,000	509	586	840	167,001-168,000	650	747	1,072
117,001-118,000	512	589	845	168,001-169,000	653	751	1,077
118,001-119,000	515	592	850	169,001-170,000	656	754	1,082
119,001-120,000	518	596	855	170,001-171,000	658	757	1,086
120,001-121,000	521	599	860	171,001-172,000	661	760	1,091
121,001-122,000	524	602	864	172,001-173,000	664	764	1,096
122,001-123,000	527	606	869	173,001-174,000	667	767	1,100
123,001-124,000	529	609	874	174,001-175,000	670	770	1,105
124,001-125,000	532	612	878	175,001-176,000	672	773	1,109

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 70

### FRAME & MASONRY

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Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
176,001-177,000	675	777	1,114	228,001-229,000	824	948	1,360
177,001-178,000	678	780	1,119	229,001-230,000	828	952	1,365
178,001-179,000	681	783	1,123	230,001-231,000	831	955	1,371
179,001-180,000	684	786	1,128	231,001-232,000	834	959	1,376
180,001-181,000	686	789	1,133	232,001-233,000	837	962	1,381
181,001-182,000	689	793	1,137	233,001-234,000	840	966	1,386
182,001-183,000	692	796	1,142	234,001-235,000	843	970	1,391
183,001-184,000	695	799	1,147	235,001-236,000	846	973	1,396
184,001-185,000	698	802	1,151	236,001-237,000	849	977	1,402
185,001-186,000	701	806	1,156	237,001-238,000	853	980	1,407
186,001-187,000	703	809	1,161	238,001-239,000	856	984	1,412
187,001-188,000	706	812	1,165	239,001-240,000	859	988	1,417
188,001-189,000	709	815	1,170	240,001-241,000	862	991	1,422
189,001-190,000	712	819	1,175	241,001-242,000	865	995	1,427
190,001-191,000	715	822	1,179	242,001-243,000	868	998	1,433
191,001-192,000	717	825	1,184	243,001-244,000	871	1,002	1,438
192,001-193,000	720	828	1,188	244,001-245,000	874	1,006	1,443
193,001-194,000	723	832	1,193	245,001-246,000	878	1,009	1,448
194,001-195,000	726	835	1,198	246,001-247,000	881	1,013	1,453
195,001-196,000	728	838	1,202	247,001-248,000	884	1,016	1,458
196,001-197,000	731	841	1,207	248,001-249,000	887	1,020	1,463
197,001-198,000	734	844	1,211	249,001-250,000	890	1,024	1,469
198,001-199,000	737	847	1,216	250,001-251,000	893	1,027	1,474
199,001-200,000	740	851	1,220	251,001-252,000	896	1,031	1,479
200,001-201,000	742	854	1,225	252,001-253,000	899	1,034	1,484
201,001-202,000	745	857	1,230	253,001-254,000	903	1,038	1,489
202,001-203,000	748	860	1,234	254,001-255,000	906	1,042	1,494
203,001-204,000	751	864	1,239	255,001-256,000	909	1,045	1,500
204,001-205,000	754	867	1,244	256,001-257,000	912	1,049	1,505
205,001-206,000	757	870	1,248	257,001-258,000	915	1,052	1,510
206,001-207,000	759	873	1,253	258,001-259,000	918	1,056	1,515
207,001-208,000	762	877	1,258	259,001-260,000	921	1,060	1,520
208,001-209,000	765	880	1,262	260,001-261,000	924	1,063	1,525
209,001-210,000	768	883	1,267	261,001-262,000	928	1,067	1,531
210,001-211,000	771	886	1,272	262,001-263,000	931	1,070	1,536
211,001-212,000	773	889	1,276	263,001-264,000	934	1,074	1,541
212,001-213,000	776	893	1,281	264,001-265,000	937	1,078	1,546
213,001-214,000	779	896	1,285	265,001-266,000	940	1,081	1,551
214,001-215,000	782	899	1,290	366,001-267,000	943	1,085	1,556
215,001-216,000	785	902	1,295	267,001-268,000	946	1,088	1,562
216,001-217,000	788	906	1,299	268,001-269,000	950	1,092	1,567
217,001-218,000	790	909	1,304	269,001-270,000	953	1,096	1,572
218,001-219,000	793	912	1,309	270,001-271,000	956	1,100	1,578
219,001-220,000	796	916	1,314	271,001-272,000	960	1,104	1,584
220,001-221,000	799	919	1,319	272,001-273,000	963	1,108	1,589
221,001-222,000	803	923	1,324	273,001-274,000	967	1,112	1,595
222,001-223,000	806	926	1,329	274,001-275,000	970	1,116	1,601
223,001-224,000	809	930	1,334	275,001-276,000	974	1,120	1,606
224,001-225,000	812	934	1,340	276,001-277,000	977	1,124	1,612
225,001-226,000	815	937	1,345	277,001-278,000	980	1,128	1,618
226,001-227,000	818	941	1,350	278,001-279,000	984	1,132	1,623
227,001-228,000	821	944	1,355	279,001-280,000	988	1,136	1,630

*Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)*

# HO3 (Product Code 0B3)

## Territory 70

### FRAME & MASONRY

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Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
280,001-281,000	991	1,140	1,636	332,001-333,000	1,199	1,379	1,978
281,001-282,000	995	1,144	1,642	333,001-334,000	1,203	1,383	1,985
282,001-283,000	999	1,149	1,648	334,001-335,000	1,207	1,388	1,991
283,001-284,000	1,003	1,153	1,654	335,001-336,000	1,211	1,393	1,998
284,001-285,000	1,006	1,157	1,661	336,001-337,000	1,215	1,397	2,005
285,001-286,000	1,010	1,162	1,667	337,001-338,000	1,219	1,402	2,012
286,001-287,000	1,014	1,166	1,673	338,001-339,000	1,223	1,407	2,018
287,001-288,000	1,018	1,170	1,679	339,001-340,000	1,227	1,411	2,025
288,001-289,000	1,021	1,175	1,685	340,001-341,000	1,231	1,416	2,032
289,001-290,000	1,025	1,179	1,692	341,001-342,000	1,235	1,421	2,038
290,001-291,000	1,029	1,183	1,698	342,001-343,000	1,239	1,425	2,045
291,001-292,000	1,033	1,188	1,704	343,001-344,000	1,243	1,430	2,052
292,001-293,000	1,036	1,192	1,710	344,001-345,000	1,248	1,435	2,058
293,001-294,000	1,040	1,196	1,716	345,001-346,000	1,252	1,439	2,065
294,001-295,000	1,044	1,201	1,723	346,001-347,000	1,256	1,444	2,072
295,001-296,000	1,048	1,206	1,730	347,001-348,000	1,260	1,449	2,079
296,001-297,000	1,052	1,210	1,736	348,001-349,000	1,264	1,453	2,085
297,001-298,000	1,056	1,215	1,743	349,001-350,000	1,268	1,458	2,092
298,001-299,000	1,061	1,220	1,750	350,001-351,000	1,272	1,463	2,099
299,001-300,000	1,065	1,224	1,757	351,001-352,000	1,276	1,467	2,105
300,001-301,000	1,069	1,229	1,763	352,001-353,000	1,280	1,472	2,112
301,001-302,000	1,073	1,234	1,770	353,001-354,000	1,284	1,477	2,119
302,001-303,000	1,077	1,238	1,777	354,001-355,000	1,288	1,481	2,126
303,001-304,000	1,081	1,243	1,783	355,001-356,000	1,292	1,486	2,132
304,001-305,000	1,085	1,248	1,790	356,001-357,000	1,296	1,491	2,139
305,001-306,000	1,089	1,252	1,797	357,001-358,000	1,300	1,495	2,146
306,001-307,000	1,093	1,257	1,804	358,001-359,000	1,304	1,500	2,152
307,001-308,000	1,097	1,262	1,810	359,001-360,000	1,309	1,505	2,159
308,001-309,000	1,101	1,266	1,817	360,001-361,000	1,313	1,510	2,166
309,001-310,000	1,105	1,271	1,824	361,001-362,000	1,317	1,514	2,173
310,001-311,000	1,109	1,276	1,830	362,001-363,000	1,321	1,519	2,179
311,001-312,000	1,113	1,280	1,837	363,001-364,000	1,325	1,524	2,186
312,001-313,000	1,117	1,285	1,844	364,001-365,000	1,329	1,528	2,193
313,001-314,000	1,122	1,290	1,851	365,001-366,000	1,333	1,533	2,199
314,001-315,000	1,126	1,294	1,857	366,001-367,000	1,337	1,538	2,206
315,001-316,000	1,130	1,299	1,864	367,001-368,000	1,341	1,542	2,213
316,001-317,000	1,134	1,304	1,871	368,001-369,000	1,345	1,547	2,219
317,001-318,000	1,138	1,308	1,877	369,001-370,000	1,349	1,552	2,226
318,001-319,000	1,142	1,313	1,884	370,001-371,000	1,353	1,556	2,233
319,001-320,000	1,146	1,318	1,891	371,001-372,000	1,357	1,561	2,240
320,001-321,000	1,150	1,322	1,897	372,001-373,000	1,361	1,566	2,246
321,001-322,000	1,154	1,327	1,904	373,001-374,000	1,365	1,570	2,253
322,001-323,000	1,158	1,332	1,911	374,001-375,000	1,370	1,575	2,260
323,001-324,000	1,162	1,337	1,918	375,001-376,000	1,374	1,580	2,266
324,001-325,000	1,166	1,341	1,924	376,001-377,000	1,378	1,584	2,273
325,001-326,000	1,170	1,346	1,931	377,001-378,000	1,382	1,589	2,280
326,001-327,000	1,174	1,351	1,938	378,001-379,000	1,386	1,594	2,287
327,001-328,000	1,178	1,355	1,944	379,001-380,000	1,390	1,598	2,293
328,001-329,000	1,183	1,360	1,951	380,001-381,000	1,394	1,603	2,300
329,001-330,000	1,187	1,365	1,958	381,001-382,000	1,398	1,608	2,307
330,001-331,000	1,191	1,369	1,965	382,001-383,000	1,402	1,612	2,313
331,001-332,000	1,195	1,374	1,971	383,001-384,000	1,406	1,617	2,320

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 70

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
384,001-385,000	1,410	1,622	2,327	436,001-437,000	1,636	1,882	2,700
385,001-386,000	1,414	1,626	2,334	437,001-438,000	1,641	1,887	2,707
386,001-387,000	1,418	1,631	2,340	438,001-439,000	1,645	1,892	2,714
387,001-388,000	1,422	1,636	2,347	439,001-440,000	1,649	1,897	2,722
388,001-389,000	1,426	1,640	2,354	440,001-441,000	1,654	1,902	2,729
389,001-390,000	1,431	1,645	2,360	441,001-442,000	1,658	1,907	2,736
390,001-391,000	1,435	1,650	2,368	442,001-443,000	1,663	1,912	2,743
391,001-392,000	1,439	1,655	2,375	443,001-444,000	1,667	1,917	2,750
392,001-393,000	1,444	1,660	2,382	444,001-445,000	1,671	1,922	2,758
393,001-394,000	1,448	1,665	2,389	445,001-446,000	1,676	1,927	2,765
394,001-395,000	1,452	1,670	2,396	446,001-447,000	1,680	1,932	2,772
395,001-396,000	1,457	1,675	2,404	447,001-448,000	1,684	1,937	2,779
396,001-397,000	1,461	1,680	2,411	448,001-449,000	1,689	1,942	2,787
397,001-398,000	1,466	1,685	2,418	449,001-450,000	1,693	1,947	2,794
398,001-399,000	1,470	1,690	2,425	450,001-451,000	1,698	1,952	2,801
399,001-400,000	1,474	1,695	2,433	451,001-452,000	1,702	1,957	2,808
400,001-401,000	1,479	1,700	2,440	452,001-453,000	1,706	1,962	2,816
401,001-402,000	1,483	1,706	2,447	453,001-454,000	1,711	1,967	2,823
402,001-403,000	1,487	1,711	2,454	454,001-455,000	1,715	1,972	2,830
403,001-404,000	1,492	1,716	2,462	455,001-456,000	1,720	1,977	2,837
404,001-405,000	1,496	1,721	2,469	456,001-457,000	1,724	1,982	2,844
405,001-406,000	1,501	1,726	2,476	457,001-458,000	1,728	1,987	2,852
406,001-407,000	1,505	1,731	2,483	458,001-459,000	1,733	1,993	2,859
407,001-408,000	1,509	1,736	2,490	459,001-460,000	1,737	1,998	2,866
408,001-409,000	1,514	1,741	2,498	460,001-461,000	1,741	2,003	2,873
409,001-410,000	1,518	1,746	2,505	461,001-462,000	1,746	2,008	2,881
410,001-411,000	1,522	1,751	2,512	462,001-463,000	1,750	2,013	2,888
411,001-412,000	1,527	1,756	2,519	463,001-464,000	1,755	2,018	2,895
412,001-413,000	1,531	1,761	2,527	464,001-465,000	1,759	2,023	2,902
413,001-414,000	1,536	1,766	2,534	465,001-466,000	1,763	2,028	2,909
414,001-415,000	1,540	1,771	2,541	466,001-467,000	1,768	2,033	2,917
415,001-416,000	1,544	1,776	2,548	467,001-468,000	1,772	2,038	2,924
416,001-417,000	1,549	1,781	2,555	468,001-469,000	1,776	2,043	2,931
417,001-418,000	1,553	1,786	2,563	469,001-470,000	1,781	2,048	2,938
418,001-419,000	1,558	1,791	2,570	470,001-471,000	1,785	2,053	2,946
419,001-420,000	1,562	1,796	2,577	471,001-472,000	1,790	2,058	2,953
420,001-421,000	1,566	1,801	2,584	472,001-473,000	1,794	2,063	2,960
421,001-422,000	1,571	1,806	2,592	473,001-474,000	1,798	2,068	2,967
422,001-423,000	1,575	1,811	2,599	474,001-475,000	1,803	2,073	2,974
423,001-424,000	1,579	1,816	2,606	475,001-476,000	1,807	2,078	2,982
424,001-425,000	1,584	1,821	2,613	476,001-477,000	1,811	2,083	2,989
425,001-426,000	1,588	1,826	2,620	477,001-478,000	1,816	2,088	2,996
426,001-427,000	1,593	1,831	2,628	478,001-479,000	1,820	2,093	3,003
427,001-428,000	1,597	1,836	2,635	479,001-480,000	1,825	2,098	3,011
428,001-429,000	1,601	1,841	2,642	480,001-481,000	1,829	2,103	3,018
429,001-430,000	1,606	1,847	2,649	481,001-482,000	1,833	2,108	3,025
430,001-431,000	1,610	1,852	2,657	482,001-483,000	1,838	2,113	3,032
431,001-432,000	1,614	1,857	2,664	483,001-484,000	1,842	2,118	3,039
432,001-433,000	1,619	1,862	2,671	484,001-485,000	1,846	2,123	3,047
433,001-434,000	1,623	1,867	2,678	485,001-486,000	1,851	2,128	3,054
434,001-435,000	1,628	1,872	2,685	486,001-487,000	1,855	2,134	3,061
435,001-436,000	1,632	1,877	2,693	487,001-488,000	1,860	2,139	3,068
				488,001-489,000	1,864	2,144	3,076
				489,001-490,000	1,868	2,149	3,083
				490,001-491,000	1,873	2,154	3,090
				491,001-492,000	1,877	2,159	3,097
				492,001-493,000	1,882	2,164	3,104
				493,001-494,000	1,886	2,169	3,112
				494,001-495,000	1,890	2,174	3,119
				495,001-496,000	1,895	2,179	3,126
				496,001-497,000	1,899	2,184	3,133
				497,001-498,000	1,903	2,189	3,141
				498,001-499,000	1,908	2,194	3,148
				499,001-500,000	1,912	2,199	3,155

*Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)*

Rates above \$500,000 may be obtained through modernLINK. Quoting and issuance of policies is available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies. In **modernLINK**, an accurate quote will be ensured by entering all of the requested information.

# HO3 (Product Code 0B3)

## Territory 71

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
\$ 75,000	403	464	665	125,001-126,000	562	646	927
75,001- 76,000	407	468	671	126,001-127,000	564	649	931
76,001- 77,000	410	471	676	127,001-128,000	567	652	936
77,001- 78,000	413	475	682	128,001-129,000	570	655	940
78,001- 79,000	416	479	687	129,001-130,000	573	659	945
79,001- 80,000	420	483	693	130,001-131,000	575	662	949
80,001- 81,000	423	486	697	131,001-132,000	578	665	954
81,001- 82,000	425	489	702	132,001-133,000	581	668	959
82,001- 83,000	428	492	707	133,001-134,000	584	672	964
83,001- 84,000	431	495	711	134,001-135,000	587	675	969
84,001- 85,000	434	499	716	135,001-136,000	590	679	974
85,001- 86,000	436	502	720	136,001-137,000	593	682	979
86,001- 87,000	439	505	724	137,001-138,000	596	685	983
87,001- 88,000	442	508	729	138,001-139,000	599	689	988
88,001- 89,000	444	511	733	139,001-140,000	602	692	993
89,001- 90,000	447	514	738	140,001-141,000	605	696	998
90,001- 91,000	450	518	743	141,001-142,000	608	699	1,003
91,001- 92,000	454	522	748	142,001-143,000	611	702	1,008
92,001- 93,000	456	525	753	143,001-144,000	614	706	1,013
93,001- 94,000	460	529	759	144,001-145,000	617	709	1,018
94,001- 95,000	463	532	764	145,001-146,000	620	713	1,022
95,001- 96,000	466	536	769	146,001-147,000	623	716	1,027
96,001- 97,000	469	539	774	147,001-148,000	626	719	1,032
97,001- 98,000	472	543	779	148,001-149,000	629	723	1,037
98,001- 99,000	475	546	784	149,001-150,000	631	726	1,042
99,001-100,000	478	549	788	150,001-151,000	634	729	1,046
100,001-101,000	481	553	794	151,001-152,000	637	732	1,051
101,001-102,000	484	557	799	152,001-153,000	640	736	1,056
102,001-103,000	488	561	805	153,001-154,000	642	739	1,060
103,001-104,000	491	565	810	154,001-155,000	645	742	1,065
104,001-105,000	495	569	816	155,001-156,000	648	745	1,069
105,001-106,000	498	572	821	156,001-157,000	651	748	1,073
106,001-107,000	501	576	826	157,001-158,000	653	751	1,078
107,001-108,000	504	579	831	158,001-159,000	656	754	1,082
108,001-109,000	507	583	837	159,001-160,000	659	758	1,087
109,001-110,000	510	587	842	160,001-161,000	662	761	1,092
110,001-111,000	514	591	848	161,001-162,000	665	764	1,097
111,001-112,000	518	595	854	162,001-163,000	668	768	1,102
112,001-113,000	521	599	860	163,001-164,000	671	771	1,106
113,001-114,000	525	603	866	164,001-165,000	674	775	1,111
114,001-115,000	528	608	872	165,001-166,000	676	778	1,116
115,001-116,000	531	611	877	166,001-167,000	679	781	1,121
116,001-117,000	535	615	882	167,001-168,000	682	785	1,126
117,001-118,000	538	618	887	168,001-169,000	685	788	1,131
118,001-119,000	541	622	892	169,001-170,000	688	792	1,136
119,001-120,000	544	626	898	170,001-171,000	691	795	1,141
120,001-121,000	547	629	903	171,001-172,000	694	798	1,145
121,001-122,000	550	633	908	172,001-173,000	697	802	1,150
122,001-123,000	553	636	912	173,001-174,000	700	805	1,155
123,001-124,000	556	639	917	174,001-175,000	703	809	1,160
124,001-125,000	559	643	922	175,001-176,000	706	812	1,165

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)



# HO3 (Product Code 0B3)

## Territory 71

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
176,001-177,000	709	815	1,170	228,001-229,000	866	995	1,428
177,001-178,000	712	819	1,175	229,001-230,000	869	999	1,434
178,001-179,000	715	822	1,180	230,001-231,000	872	1,003	1,439
179,001-180,000	718	826	1,184	231,001-232,000	875	1,007	1,445
180,001-181,000	721	829	1,189	232,001-233,000	879	1,011	1,450
181,001-182,000	724	832	1,194	233,001-234,000	882	1,014	1,455
182,001-183,000	727	836	1,199	234,001-235,000	885	1,018	1,461
183,001-184,000	730	839	1,204	235,001-236,000	889	1,022	1,466
184,001-185,000	733	843	1,209	236,001-237,000	892	1,026	1,472
185,001-186,000	736	846	1,214	237,001-238,000	895	1,029	1,477
186,001-187,000	739	849	1,219	238,001-239,000	898	1,033	1,482
187,001-188,000	742	853	1,223	239,001-240,000	902	1,037	1,488
188,001-189,000	744	856	1,228	240,001-241,000	905	1,041	1,493
189,001-190,000	747	860	1,233	241,001-242,000	908	1,045	1,499
190,001-191,000	750	863	1,238	242,001-243,000	912	1,048	1,504
191,001-192,000	753	866	1,243	243,001-244,000	915	1,052	1,510
192,001-193,000	756	870	1,248	244,001-245,000	918	1,056	1,515
193,001-194,000	759	873	1,253	245,001-246,000	921	1,060	1,520
194,001-195,000	762	877	1,258	246,001-247,000	925	1,063	1,526
195,001-196,000	765	880	1,262	247,001-248,000	928	1,067	1,531
196,001-197,000	768	883	1,267	248,001-249,000	931	1,071	1,537
197,001-198,000	771	886	1,272	249,001-250,000	935	1,075	1,542
198,001-199,000	774	890	1,277	250,001-251,000	938	1,079	1,547
199,001-200,000	777	893	1,281	251,001-252,000	941	1,082	1,553
200,001-201,000	780	897	1,286	252,001-253,000	944	1,086	1,558
201,001-202,000	783	900	1,291	253,001-254,000	948	1,090	1,564
202,001-203,000	786	903	1,296	254,001-255,000	951	1,094	1,569
203,001-204,000	788	907	1,301	255,001-256,000	954	1,097	1,575
204,001-205,000	791	910	1,306	256,001-257,000	958	1,101	1,580
205,001-206,000	794	914	1,311	257,001-258,000	961	1,105	1,585
206,001-207,000	797	917	1,316	258,001-259,000	964	1,109	1,591
207,001-208,000	800	920	1,320	259,001-260,000	967	1,113	1,596
208,001-209,000	803	924	1,325	260,001-261,000	971	1,116	1,602
209,001-210,000	806	927	1,330	261,001-262,000	974	1,120	1,607
210,001-211,000	809	931	1,335	262,001-263,000	977	1,124	1,613
211,001-212,000	812	934	1,340	263,001-264,000	981	1,128	1,618
212,001-213,000	815	937	1,345	264,001-265,000	984	1,131	1,623
213,001-214,000	818	941	1,350	265,001-266,000	987	1,135	1,629
214,001-215,000	821	944	1,355	366,001-267,000	990	1,139	1,634
215,001-216,000	824	948	1,359	267,001-268,000	994	1,143	1,640
216,001-217,000	827	951	1,364	268,001-269,000	997	1,147	1,645
217,001-218,000	830	954	1,369	269,001-270,000	1,001	1,151	1,651
218,001-219,000	833	958	1,374	270,001-271,000	1,004	1,155	1,657
219,001-220,000	836	961	1,380	271,001-272,000	1,008	1,159	1,663
220,001-221,000	839	965	1,385	272,001-273,000	1,011	1,163	1,669
221,001-222,000	843	969	1,390	273,001-274,000	1,015	1,167	1,675
222,001-223,000	846	973	1,396	274,001-275,000	1,019	1,171	1,681
223,001-224,000	849	977	1,401	275,001-276,000	1,022	1,176	1,687
224,001-225,000	852	980	1,407	276,001-277,000	1,026	1,180	1,693
225,001-226,000	856	984	1,412	277,001-278,000	1,029	1,184	1,699
226,001-227,000	859	988	1,417	278,001-279,000	1,033	1,188	1,705
227,001-228,000	862	992	1,423	279,001-280,000	1,037	1,193	1,711

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 71

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
280,001-281,000	1,041	1,197	1,718	332,001-333,000	1,259	1,448	2,077
281,001-282,000	1,045	1,202	1,724	333,001-334,000	1,263	1,452	2,084
282,001-283,000	1,049	1,206	1,731	334,001-335,000	1,267	1,457	2,091
283,001-284,000	1,053	1,211	1,737	335,001-336,000	1,272	1,462	2,098
284,001-285,000	1,057	1,215	1,744	336,001-337,000	1,276	1,467	2,105
285,001-286,000	1,061	1,220	1,750	337,001-338,000	1,280	1,472	2,112
286,001-287,000	1,065	1,224	1,757	338,001-339,000	1,284	1,477	2,119
287,001-288,000	1,069	1,229	1,763	339,001-340,000	1,289	1,482	2,126
288,001-289,000	1,073	1,233	1,770	340,001-341,000	1,293	1,487	2,133
289,001-290,000	1,076	1,238	1,776	341,001-342,000	1,297	1,492	2,140
290,001-291,000	1,080	1,242	1,783	342,001-343,000	1,301	1,497	2,147
291,001-292,000	1,084	1,247	1,789	343,001-344,000	1,306	1,502	2,154
292,001-293,000	1,088	1,252	1,796	344,001-345,000	1,310	1,506	2,161
293,001-294,000	1,092	1,256	1,802	345,001-346,000	1,314	1,511	2,168
294,001-295,000	1,096	1,261	1,809	346,001-347,000	1,318	1,516	2,175
295,001-296,000	1,101	1,266	1,816	347,001-348,000	1,323	1,521	2,183
296,001-297,000	1,105	1,271	1,823	348,001-349,000	1,327	1,526	2,190
297,001-298,000	1,109	1,276	1,830	349,001-350,000	1,331	1,531	2,197
298,001-299,000	1,114	1,281	1,837	350,001-351,000	1,336	1,536	2,204
299,001-300,000	1,118	1,286	1,844	351,001-352,000	1,340	1,541	2,211
300,001-301,000	1,122	1,290	1,851	352,001-353,000	1,344	1,546	2,218
301,001-302,000	1,126	1,295	1,859	353,001-354,000	1,348	1,551	2,225
302,001-303,000	1,131	1,300	1,866	354,001-355,000	1,353	1,556	2,232
303,001-304,000	1,135	1,305	1,873	355,001-356,000	1,357	1,560	2,239
304,001-305,000	1,139	1,310	1,880	356,001-357,000	1,361	1,565	2,246
305,001-306,000	1,143	1,315	1,887	357,001-358,000	1,365	1,570	2,253
306,001-307,000	1,148	1,320	1,894	358,001-359,000	1,370	1,575	2,260
307,001-308,000	1,152	1,325	1,901	359,001-360,000	1,374	1,580	2,267
308,001-309,000	1,156	1,330	1,908	360,001-361,000	1,378	1,585	2,274
309,001-310,000	1,161	1,335	1,915	361,001-362,000	1,383	1,590	2,281
310,001-311,000	1,165	1,340	1,922	362,001-363,000	1,387	1,595	2,288
311,001-312,000	1,169	1,344	1,929	363,001-364,000	1,391	1,600	2,295
312,001-313,000	1,173	1,349	1,936	364,001-365,000	1,395	1,605	2,302
313,001-314,000	1,178	1,354	1,943	365,001-366,000	1,400	1,610	2,309
314,001-315,000	1,182	1,359	1,950	366,001-367,000	1,404	1,614	2,316
315,001-316,000	1,186	1,364	1,957	367,001-368,000	1,408	1,619	2,323
316,001-317,000	1,190	1,369	1,964	368,001-369,000	1,412	1,624	2,330
317,001-318,000	1,195	1,374	1,971	369,001-370,000	1,417	1,629	2,338
318,001-319,000	1,199	1,379	1,978	370,001-371,000	1,421	1,634	2,345
319,001-320,000	1,203	1,384	1,985	371,001-372,000	1,425	1,639	2,352
320,001-321,000	1,207	1,389	1,992	372,001-373,000	1,429	1,644	2,359
321,001-322,000	1,212	1,394	1,999	373,001-374,000	1,434	1,649	2,366
322,001-323,000	1,216	1,398	2,006	374,001-375,000	1,438	1,654	2,373
323,001-324,000	1,220	1,403	2,013	375,001-376,000	1,442	1,659	2,380
324,001-325,000	1,225	1,408	2,021	376,001-377,000	1,447	1,664	2,387
325,001-326,000	1,229	1,413	2,028	377,001-378,000	1,451	1,668	2,394
326,001-327,000	1,233	1,418	2,035	378,001-379,000	1,455	1,673	2,401
327,001-328,000	1,237	1,423	2,042	379,001-380,000	1,459	1,678	2,408
328,001-329,000	1,242	1,428	2,049	380,001-381,000	1,464	1,683	2,415
329,001-330,000	1,246	1,433	2,056	381,001-382,000	1,468	1,688	2,422
330,001-331,000	1,250	1,438	2,063	382,001-383,000	1,472	1,693	2,429
331,001-332,000	1,254	1,443	2,070	383,001-384,000	1,476	1,698	2,436

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 71

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
384,001-385,000	1,481	1,703	2,443	436,001-437,000	1,718	1,976	2,835
385,001-386,000	1,485	1,708	2,450	437,001-438,000	1,723	1,981	2,842
386,001-387,000	1,489	1,713	2,457	438,001-439,000	1,727	1,986	2,850
387,001-388,000	1,494	1,718	2,464	439,001-440,000	1,732	1,992	2,858
388,001-389,000	1,498	1,722	2,471	440,001-441,000	1,737	1,997	2,865
389,001-390,000	1,502	1,727	2,478	441,001-442,000	1,741	2,002	2,873
390,001-391,000	1,507	1,733	2,486	442,001-443,000	1,746	2,008	2,880
391,001-392,000	1,511	1,738	2,494	443,001-444,000	1,750	2,013	2,888
392,001-393,000	1,516	1,743	2,501	444,001-445,000	1,755	2,018	2,896
393,001-394,000	1,520	1,749	2,509	445,001-446,000	1,760	2,023	2,903
394,001-395,000	1,525	1,754	2,516	446,001-447,000	1,764	2,029	2,911
395,001-396,000	1,530	1,759	2,524	447,001-448,000	1,769	2,034	2,918
396,001-397,000	1,534	1,764	2,531	448,001-449,000	1,773	2,039	2,926
397,001-398,000	1,539	1,770	2,539	449,001-450,000	1,778	2,045	2,934
398,001-399,000	1,543	1,775	2,547	450,001-451,000	1,782	2,050	2,941
399,001-400,000	1,548	1,780	2,554	451,001-452,000	1,787	2,055	2,949
400,001-401,000	1,553	1,786	2,562	452,001-453,000	1,792	2,060	2,956
401,001-402,000	1,557	1,791	2,569	453,001-454,000	1,796	2,066	2,964
402,001-403,000	1,562	1,796	2,577	454,001-455,000	1,801	2,071	2,971
403,001-404,000	1,566	1,801	2,585	455,001-456,000	1,805	2,076	2,979
404,001-405,000	1,571	1,807	2,592	456,001-457,000	1,810	2,082	2,987
405,001-406,000	1,576	1,812	2,600	457,001-458,000	1,815	2,087	2,994
406,001-407,000	1,580	1,817	2,607	458,001-459,000	1,819	2,092	3,002
407,001-408,000	1,585	1,823	2,615	459,001-460,000	1,824	2,097	3,009
408,001-409,000	1,589	1,828	2,623	460,001-461,000	1,828	2,103	3,017
409,001-410,000	1,594	1,833	2,630	461,001-462,000	1,833	2,108	3,025
410,001-411,000	1,599	1,838	2,638	462,001-463,000	1,838	2,113	3,032
411,001-412,000	1,603	1,844	2,645	463,001-464,000	1,842	2,119	3,040
412,001-413,000	1,608	1,849	2,653	464,001-465,000	1,847	2,124	3,047
413,001-414,000	1,612	1,854	2,660	465,001-466,000	1,851	2,129	3,055
414,001-415,000	1,617	1,860	2,668	466,001-467,000	1,856	2,134	3,062
415,001-416,000	1,622	1,865	2,676	467,001-468,000	1,861	2,140	3,070
416,001-417,000	1,626	1,870	2,683	468,001-469,000	1,865	2,145	3,078
417,001-418,000	1,631	1,875	2,691	469,001-470,000	1,870	2,150	3,085
418,001-419,000	1,635	1,881	2,698	470,001-471,000	1,874	2,156	3,093
419,001-420,000	1,640	1,886	2,706	471,001-472,000	1,879	2,161	3,100
420,001-421,000	1,645	1,891	2,714	472,001-473,000	1,884	2,166	3,108
421,001-422,000	1,649	1,897	2,721	473,001-474,000	1,888	2,171	3,116
422,001-423,000	1,654	1,902	2,729	474,001-475,000	1,893	2,177	3,123
423,001-424,000	1,658	1,907	2,736	475,001-476,000	1,897	2,182	3,131
424,001-425,000	1,663	1,912	2,744	476,001-477,000	1,902	2,187	3,138
425,001-426,000	1,668	1,918	2,751	477,001-478,000	1,907	2,193	3,146
426,001-427,000	1,672	1,923	2,759	478,001-479,000	1,911	2,198	3,154
427,001-428,000	1,677	1,928	2,767	479,001-480,000	1,916	2,203	3,161
428,001-429,000	1,681	1,934	2,774	480,001-481,000	1,920	2,208	3,169
429,001-430,000	1,686	1,939	2,782	481,001-482,000	1,925	2,214	3,176
430,001-431,000	1,691	1,944	2,789	482,001-483,000	1,930	2,219	3,184
431,001-432,000	1,695	1,949	2,797	483,001-484,000	1,934	2,224	3,191
432,001-433,000	1,700	1,955	2,805	484,001-485,000	1,939	2,230	3,199
433,001-434,000	1,704	1,960	2,812	485,001-486,000	1,943	2,235	3,207
434,001-435,000	1,709	1,965	2,820	486,001-487,000	1,948	2,240	3,214
435,001-436,000	1,714	1,971	2,827	487,001-488,000	1,953	2,245	3,222
				488,001-489,000	1,957	2,251	3,229
				489,001-490,000	1,962	2,256	3,237
				490,001-491,000	1,966	2,261	3,245
				491,001-492,000	1,971	2,267	3,252
				492,001-493,000	1,976	2,272	3,260
				493,001-494,000	1,980	2,277	3,267
				494,001-495,000	1,985	2,282	3,275
				495,001-496,000	1,989	2,288	3,282
				496,001-497,000	1,994	2,293	3,290
				497,001-498,000	1,999	2,298	3,298
				498,001-499,000	2,003	2,304	3,305
				499,001-500,000	2,008	2,309	3,313

**Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)**

Rates above \$500,000 may be obtained through modernLINK. Quoting and issuance of policies is available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies. In **modernLINK**, an accurate quote will be ensured by entering all of the requested information.

# HO3 (Product Code 0B3)

## Territory 72

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
\$ 75,000	426	490	703	125,001-126,000	594	683	979
75,001- 76,000	430	494	709	126,001-127,000	596	686	984
76,001- 77,000	433	498	715	127,001-128,000	600	689	989
77,001- 78,000	437	502	721	128,001-129,000	602	693	994
78,001- 79,000	440	506	726	129,001-130,000	605	696	999
79,001- 80,000	444	511	733	130,001-131,000	608	699	1,004
80,001- 81,000	447	514	737	131,001-132,000	611	703	1,009
81,001- 82,000	450	517	742	132,001-133,000	614	707	1,014
82,001- 83,000	453	521	747	133,001-134,000	618	710	1,019
83,001- 84,000	455	524	752	134,001-135,000	621	714	1,024
84,001- 85,000	459	527	757	135,001-136,000	624	717	1,029
85,001- 86,000	461	531	761	136,001-137,000	627	721	1,034
86,001- 87,000	464	534	766	137,001-138,000	630	725	1,040
87,001- 88,000	467	537	770	138,001-139,000	633	728	1,045
88,001- 89,000	470	540	775	139,001-140,000	636	732	1,050
89,001- 90,000	473	544	780	140,001-141,000	639	735	1,055
90,001- 91,000	476	547	785	141,001-142,000	643	739	1,060
91,001- 92,000	479	551	791	142,001-143,000	646	743	1,065
92,001- 93,000	483	555	796	143,001-144,000	649	746	1,071
93,001- 94,000	486	559	802	144,001-145,000	652	750	1,076
94,001- 95,000	489	563	808	145,001-146,000	655	753	1,081
95,001- 96,000	493	567	813	146,001-147,000	658	757	1,086
96,001- 97,000	496	570	818	147,001-148,000	661	761	1,091
97,001- 98,000	499	574	823	148,001-149,000	664	764	1,096
98,001- 99,000	502	577	828	149,001-150,000	668	768	1,102
99,001-100,000	505	581	833	150,001-151,000	670	771	1,106
100,001-101,000	509	585	839	151,001-152,000	673	774	1,111
101,001-102,000	512	589	845	152,001-153,000	676	778	1,116
102,001-103,000	516	593	851	153,001-154,000	679	781	1,120
103,001-104,000	519	597	856	154,001-155,000	682	784	1,126
104,001-105,000	523	601	863	155,001-156,000	685	788	1,130
105,001-106,000	526	605	868	156,001-157,000	688	791	1,135
106,001-107,000	529	609	874	157,001-158,000	690	794	1,139
107,001-108,000	533	612	879	158,001-159,000	693	797	1,144
108,001-109,000	536	616	884	159,001-160,000	696	801	1,149
109,001-110,000	539	620	890	160,001-161,000	700	804	1,154
110,001-111,000	543	625	896	161,001-162,000	703	808	1,159
111,001-112,000	547	629	903	162,001-163,000	706	812	1,165
112,001-113,000	551	634	909	163,001-164,000	709	815	1,170
113,001-114,000	555	638	915	164,001-165,000	712	819	1,175
114,001-115,000	559	642	922	165,001-166,000	715	822	1,180
115,001-116,000	562	646	927	166,001-167,000	718	826	1,185
116,001-117,000	565	650	933	167,001-168,000	721	830	1,190
117,001-118,000	568	654	938	168,001-169,000	725	833	1,195
118,001-119,000	572	658	943	169,001-170,000	728	837	1,201
119,001-120,000	575	662	949	170,001-171,000	731	840	1,206
120,001-121,000	578	665	954	171,001-172,000	734	844	1,211
121,001-122,000	581	669	959	172,001-173,000	737	848	1,216
122,001-123,000	585	672	965	173,001-174,000	740	851	1,221
123,001-124,000	588	676	970	174,001-175,000	743	855	1,226
124,001-125,000	591	679	975	175,001-176,000	746	858	1,232

176,001-177,000 750 862 1,237 178,001-179,000 815 915 1,510  
 Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 72

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
177,001-178,000	753	866	1,242	229,001-230,000	919	1,056	1,516
178,001-179,000	756	869	1,247	230,001-231,000	922	1,060	1,521
179,001-180,000	759	873	1,252	231,001-232,000	926	1,064	1,527
180,001-181,000	762	876	1,257	232,001-233,000	929	1,068	1,533
181,001-182,000	765	880	1,262	233,001-234,000	932	1,072	1,539
182,001-183,000	768	883	1,268	234,001-235,000	936	1,076	1,544
183,001-184,000	771	887	1,273	235,001-236,000	939	1,080	1,550
184,001-185,000	775	891	1,278	236,001-237,000	943	1,084	1,556
185,001-186,000	778	894	1,283	237,001-238,000	946	1,088	1,561
186,001-187,000	781	898	1,288	238,001-239,000	950	1,092	1,567
187,001-188,000	784	901	1,293	239,001-240,000	953	1,096	1,573
188,001-189,000	787	905	1,299	240,001-241,000	957	1,100	1,579
189,001-190,000	790	909	1,304	241,001-242,000	960	1,104	1,584
190,001-191,000	793	912	1,309	242,001-243,000	964	1,108	1,590
191,001-192,000	796	916	1,314	243,001-244,000	967	1,112	1,596
192,001-193,000	799	919	1,319	244,001-245,000	971	1,116	1,602
193,001-194,000	803	923	1,324	245,001-246,000	974	1,120	1,607
194,001-195,000	806	927	1,329	246,001-247,000	978	1,124	1,613
195,001-196,000	809	930	1,334	247,001-248,000	981	1,128	1,619
196,001-197,000	812	933	1,339	248,001-249,000	985	1,132	1,624
197,001-198,000	815	937	1,344	249,001-250,000	988	1,136	1,630
198,001-199,000	818	941	1,350	250,001-251,000	991	1,140	1,636
199,001-200,000	821	944	1,355	251,001-252,000	995	1,144	1,642
200,001-201,000	824	948	1,360	252,001-253,000	998	1,148	1,647
201,001-202,000	827	951	1,365	253,001-254,000	1,002	1,152	1,653
202,001-203,000	830	955	1,370	254,001-255,000	1,005	1,156	1,659
203,001-204,000	834	959	1,375	255,001-256,000	1,009	1,160	1,665
204,001-205,000	837	962	1,380	256,001-257,000	1,012	1,164	1,670
205,001-206,000	840	966	1,386	257,001-258,000	1,016	1,168	1,676
206,001-207,000	843	969	1,391	258,001-259,000	1,019	1,172	1,682
207,001-208,000	846	973	1,396	259,001-260,000	1,023	1,176	1,687
208,001-209,000	849	977	1,401	260,001-261,000	1,026	1,180	1,693
209,001-210,000	852	980	1,406	261,001-262,000	1,030	1,184	1,699
210,001-211,000	855	984	1,411	262,001-263,000	1,033	1,188	1,705
211,001-212,000	859	987	1,417	263,001-264,000	1,037	1,192	1,710
212,001-213,000	862	991	1,422	264,001-265,000	1,040	1,196	1,716
213,001-214,000	865	994	1,427	265,001-266,000	1,044	1,200	1,722
214,001-215,000	868	998	1,432	366,001-267,000	1,047	1,204	1,728
215,001-216,000	871	1,002	1,437	267,001-268,000	1,050	1,208	1,733
216,001-217,000	874	1,005	1,442	268,001-269,000	1,054	1,212	1,739
217,001-218,000	877	1,009	1,447	269,001-270,000	1,058	1,216	1,745
218,001-219,000	880	1,012	1,453	270,001-271,000	1,062	1,221	1,752
219,001-220,000	884	1,016	1,458	271,001-272,000	1,065	1,225	1,758
220,001-221,000	887	1,020	1,464	272,001-273,000	1,069	1,230	1,764
221,001-222,000	891	1,024	1,470	273,001-274,000	1,073	1,234	1,771
222,001-223,000	894	1,028	1,476	274,001-275,000	1,077	1,238	1,777
223,001-224,000	898	1,032	1,481	275,001-276,000	1,081	1,243	1,783
224,001-225,000	901	1,036	1,487	276,001-277,000	1,085	1,247	1,789
225,001-226,000	905	1,040	1,493	277,001-278,000	1,088	1,252	1,796
226,001-227,000	908	1,044	1,498	278,001-279,000	1,092	1,256	1,802
227,001-228,000	912	1,048	1,504	279,001-280,000	1,096	1,261	1,809

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 72

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
280,001-281,000	1,100	1,266	1,816	332,001-333,000	1,331	1,530	2,196
281,001-282,000	1,105	1,270	1,823	333,001-334,000	1,335	1,535	2,203
282,001-283,000	1,109	1,275	1,830	334,001-335,000	1,340	1,541	2,210
283,001-284,000	1,113	1,280	1,836	335,001-336,000	1,344	1,546	2,218
284,001-285,000	1,117	1,285	1,843	336,001-337,000	1,349	1,551	2,225
285,001-286,000	1,121	1,290	1,850	337,001-338,000	1,353	1,556	2,233
286,001-287,000	1,125	1,294	1,857	338,001-339,000	1,358	1,561	2,240
287,001-288,000	1,130	1,299	1,864	339,001-340,000	1,362	1,567	2,248
288,001-289,000	1,134	1,304	1,871	340,001-341,000	1,367	1,572	2,255
289,001-290,000	1,138	1,309	1,878	341,001-342,000	1,371	1,577	2,263
290,001-291,000	1,142	1,313	1,885	342,001-343,000	1,376	1,582	2,270
291,001-292,000	1,146	1,318	1,891	343,001-344,000	1,380	1,587	2,277
292,001-293,000	1,150	1,323	1,898	344,001-345,000	1,385	1,593	2,285
293,001-294,000	1,155	1,328	1,905	345,001-346,000	1,389	1,598	2,292
294,001-295,000	1,159	1,333	1,913	346,001-347,000	1,394	1,603	2,300
295,001-296,000	1,164	1,338	1,920	347,001-348,000	1,398	1,608	2,307
296,001-297,000	1,168	1,343	1,927	348,001-349,000	1,403	1,613	2,315
297,001-298,000	1,173	1,349	1,935	349,001-350,000	1,407	1,618	2,322
298,001-299,000	1,177	1,354	1,942	350,001-351,000	1,412	1,624	2,330
299,001-300,000	1,182	1,359	1,950	351,001-352,000	1,416	1,629	2,337
300,001-301,000	1,186	1,364	1,957	352,001-353,000	1,421	1,634	2,344
301,001-302,000	1,191	1,369	1,965	353,001-354,000	1,425	1,639	2,352
302,001-303,000	1,195	1,375	1,972	354,001-355,000	1,430	1,644	2,359
303,001-304,000	1,200	1,380	1,980	355,001-356,000	1,434	1,650	2,367
304,001-305,000	1,204	1,385	1,987	356,001-357,000	1,439	1,655	2,374
305,001-306,000	1,209	1,390	1,995	357,001-358,000	1,443	1,660	2,382
306,001-307,000	1,213	1,395	2,002	358,001-359,000	1,448	1,665	2,389
307,001-308,000	1,218	1,400	2,009	359,001-360,000	1,452	1,670	2,397
308,001-309,000	1,222	1,406	2,017	360,001-361,000	1,457	1,676	2,404
309,001-310,000	1,227	1,411	2,024	361,001-362,000	1,462	1,681	2,411
310,001-311,000	1,231	1,416	2,032	362,001-363,000	1,466	1,686	2,419
311,001-312,000	1,236	1,421	2,039	363,001-364,000	1,471	1,691	2,426
312,001-313,000	1,240	1,426	2,047	364,001-365,000	1,475	1,696	2,434
313,001-314,000	1,245	1,432	2,054	365,001-366,000	1,480	1,702	2,441
314,001-315,000	1,249	1,437	2,062	366,001-367,000	1,484	1,707	2,449
315,001-316,000	1,254	1,442	2,069	367,001-368,000	1,489	1,712	2,456
316,001-317,000	1,258	1,447	2,076	368,001-369,000	1,493	1,717	2,464
317,001-318,000	1,263	1,452	2,084	369,001-370,000	1,498	1,722	2,471
318,001-319,000	1,267	1,458	2,091	370,001-371,000	1,502	1,727	2,479
319,001-320,000	1,272	1,463	2,099	371,001-372,000	1,507	1,733	2,486
320,001-321,000	1,276	1,468	2,106	372,001-373,000	1,511	1,738	2,493
321,001-322,000	1,281	1,473	2,114	373,001-374,000	1,516	1,743	2,501
322,001-323,000	1,286	1,478	2,121	374,001-375,000	1,520	1,748	2,508
323,001-324,000	1,290	1,484	2,129	375,001-376,000	1,525	1,753	2,516
324,001-325,000	1,295	1,489	2,136	376,001-377,000	1,529	1,759	2,523
325,001-326,000	1,299	1,494	2,143	377,001-378,000	1,534	1,764	2,531
326,001-327,000	1,304	1,499	2,151	378,001-379,000	1,538	1,769	2,538
327,001-328,000	1,308	1,504	2,158	379,001-380,000	1,543	1,774	2,546
328,001-329,000	1,313	1,509	2,166	380,001-381,000	1,547	1,779	2,553
329,001-330,000	1,317	1,515	2,173	381,001-382,000	1,552	1,785	2,560
330,001-331,000	1,322	1,520	2,181	382,001-383,000	1,556	1,790	2,568
331,001-332,000	1,326	1,525	2,188	383,001-384,000	1,561	1,795	2,575

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 72

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
384,001-385,000	1,565	1,800	2,583	436,001-437,000	1,816	2,089	2,997
385,001-386,000	1,570	1,805	2,590	437,001-438,000	1,821	2,094	3,005
386,001-387,000	1,574	1,810	2,598	438,001-439,000	1,826	2,100	3,013
387,001-388,000	1,579	1,816	2,605	439,001-440,000	1,831	2,106	3,021
388,001-389,000	1,583	1,821	2,613	440,001-441,000	1,836	2,111	3,029
389,001-390,000	1,588	1,826	2,620	441,001-442,000	1,841	2,117	3,037
390,001-391,000	1,593	1,832	2,628	442,001-443,000	1,845	2,122	3,045
391,001-392,000	1,598	1,837	2,636	443,001-444,000	1,850	2,128	3,053
392,001-393,000	1,602	1,843	2,644	444,001-445,000	1,855	2,133	3,061
393,001-394,000	1,607	1,848	2,652	445,001-446,000	1,860	2,139	3,069
394,001-395,000	1,612	1,854	2,660	446,001-447,000	1,865	2,145	3,077
395,001-396,000	1,617	1,860	2,668	447,001-448,000	1,870	2,150	3,085
396,001-397,000	1,622	1,865	2,676	448,001-449,000	1,875	2,156	3,093
397,001-398,000	1,627	1,871	2,684	449,001-450,000	1,879	2,161	3,101
398,001-399,000	1,632	1,876	2,692	450,001-451,000	1,884	2,167	3,109
399,001-400,000	1,636	1,882	2,700	451,001-452,000	1,889	2,173	3,117
400,001-401,000	1,641	1,888	2,708	452,001-453,000	1,894	2,178	3,125
401,001-402,000	1,646	1,893	2,716	453,001-454,000	1,899	2,184	3,133
402,001-403,000	1,651	1,899	2,724	454,001-455,000	1,904	2,189	3,141
403,001-404,000	1,656	1,904	2,732	455,001-456,000	1,909	2,195	3,149
404,001-405,000	1,661	1,910	2,740	456,001-457,000	1,914	2,201	3,157
405,001-406,000	1,666	1,915	2,748	457,001-458,000	1,918	2,206	3,165
406,001-407,000	1,671	1,921	2,756	458,001-459,000	1,923	2,212	3,173
407,001-408,000	1,675	1,927	2,764	459,001-460,000	1,928	2,217	3,181
408,001-409,000	1,680	1,932	2,772	460,001-461,000	1,933	2,223	3,189
409,001-410,000	1,685	1,938	2,780	461,001-462,000	1,938	2,228	3,197
410,001-411,000	1,690	1,943	2,788	462,001-463,000	1,943	2,234	3,205
411,001-412,000	1,695	1,949	2,796	463,001-464,000	1,948	2,240	3,213
412,001-413,000	1,700	1,955	2,804	464,001-465,000	1,952	2,245	3,221
413,001-414,000	1,705	1,960	2,812	465,001-466,000	1,957	2,251	3,229
414,001-415,000	1,709	1,966	2,820	466,001-467,000	1,962	2,256	3,237
415,001-416,000	1,714	1,971	2,828	467,001-468,000	1,967	2,262	3,245
416,001-417,000	1,719	1,977	2,837	468,001-469,000	1,972	2,268	3,254
417,001-418,000	1,724	1,983	2,845	469,001-470,000	1,977	2,273	3,262
418,001-419,000	1,729	1,988	2,853	470,001-471,000	1,982	2,279	3,270
419,001-420,000	1,734	1,994	2,861	471,001-472,000	1,986	2,284	3,278
420,001-421,000	1,739	1,999	2,869	472,001-473,000	1,991	2,290	3,286
421,001-422,000	1,743	2,005	2,877	473,001-474,000	1,996	2,296	3,294
422,001-423,000	1,748	2,011	2,885	474,001-475,000	2,001	2,301	3,302
423,001-424,000	1,753	2,016	2,893	475,001-476,000	2,006	2,307	3,310
424,001-425,000	1,758	2,022	2,901	476,001-477,000	2,011	2,312	3,318
425,001-426,000	1,763	2,027	2,909	477,001-478,000	2,016	2,318	3,326
426,001-427,000	1,768	2,033	2,917	478,001-479,000	2,020	2,323	3,334
427,001-428,000	1,773	2,038	2,925	479,001-480,000	2,025	2,329	3,342
428,001-429,000	1,777	2,044	2,933	480,001-481,000	2,030	2,335	3,350
429,001-430,000	1,782	2,050	2,941	481,001-482,000	2,035	2,340	3,358
430,001-431,000	1,787	2,055	2,949	482,001-483,000	2,040	2,346	3,366
431,001-432,000	1,792	2,061	2,957	483,001-484,000	2,045	2,351	3,374
432,001-433,000	1,797	2,066	2,965	484,001-485,000	2,050	2,357	3,382
433,001-434,000	1,802	2,072	2,973	485,001-486,000	2,054	2,363	3,390
434,001-435,000	1,807	2,078	2,981	486,001-487,000	2,059	2,368	3,398
435,001-436,000	1,811	2,083	2,989	487,001-488,000	2,064	2,374	3,406
				488,001-489,000	2,069	2,379	3,414
				489,001-490,000	2,074	2,385	3,422
				490,001-491,000	2,079	2,391	3,430
				491,001-492,000	2,084	2,396	3,438
				492,001-493,000	2,088	2,402	3,446
				493,001-494,000	2,093	2,407	3,454
				494,001-495,000	2,098	2,413	3,462
				495,001-496,000	2,103	2,419	3,470
				496,001-497,000	2,108	2,424	3,478
				497,001-498,000	2,113	2,430	3,486
				498,001-499,000	2,118	2,435	3,494
				499,001-500,000	2,122	2,441	3,502

*Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)*

Rates above \$500,000 may be obtained through modernLINK. Quoting and issuance of policies is available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies. In **modernLINK**, an accurate quote will be ensured by entering all of the requested information.

# HO3 (Product Code 0B3)

## Territory 73

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
\$ 75,000	465	534	767	125,001-126,000	647	744	1,068
75,001- 76,000	468	539	773	126,001-127,000	650	748	1,073
76,001- 77,000	472	543	779	127,001-128,000	654	752	1,078
77,001- 78,000	476	547	786	128,001-129,000	657	755	1,083
78,001- 79,000	480	552	792	129,001-130,000	660	759	1,089
79,001- 80,000	484	557	799	130,001-131,000	663	762	1,094
80,001- 81,000	487	560	804	131,001-132,000	666	766	1,100
81,001- 82,000	490	564	809	132,001-133,000	670	770	1,105
82,001- 83,000	493	567	814	133,001-134,000	673	774	1,111
83,001- 84,000	497	571	819	134,001-135,000	677	778	1,116
84,001- 85,000	500	575	825	135,001-136,000	680	782	1,122
85,001- 86,000	503	578	830	136,001-137,000	683	786	1,128
86,001- 87,000	506	582	835	137,001-138,000	687	790	1,133
87,001- 88,000	509	585	840	138,001-139,000	690	794	1,139
88,001- 89,000	512	589	845	139,001-140,000	694	798	1,145
89,001- 90,000	515	593	850	140,001-141,000	697	802	1,150
90,001- 91,000	519	597	856	141,001-142,000	700	806	1,156
91,001- 92,000	523	601	862	142,001-143,000	704	809	1,161
92,001- 93,000	526	605	868	143,001-144,000	707	813	1,167
93,001- 94,000	530	609	874	144,001-145,000	711	817	1,173
94,001- 95,000	534	614	880	145,001-146,000	714	821	1,178
95,001- 96,000	537	618	886	146,001-147,000	718	825	1,184
96,001- 97,000	540	621	892	147,001-148,000	721	829	1,189
97,001- 98,000	544	625	897	148,001-149,000	724	833	1,195
98,001- 99,000	547	629	903	149,001-150,000	728	837	1,201
99,001-100,000	551	633	909	150,001-151,000	731	840	1,206
100,001-101,000	554	638	915	151,001-152,000	734	844	1,211
101,001-102,000	558	642	921	152,001-153,000	737	848	1,216
102,001-103,000	562	646	927	153,001-154,000	740	851	1,221
103,001-104,000	566	651	933	154,001-155,000	744	855	1,227
104,001-105,000	570	655	940	155,001-156,000	747	859	1,232
105,001-106,000	573	659	946	156,001-157,000	750	862	1,237
106,001-107,000	577	664	952	157,001-158,000	753	866	1,242
107,001-108,000	581	668	958	158,001-159,000	756	869	1,247
108,001-109,000	584	672	964	159,001-160,000	759	873	1,253
109,001-110,000	588	676	970	160,001-161,000	763	877	1,258
110,001-111,000	592	681	977	161,001-162,000	766	881	1,264
111,001-112,000	596	686	984	162,001-163,000	769	885	1,269
112,001-113,000	601	691	991	163,001-164,000	773	889	1,275
113,001-114,000	605	695	998	164,001-165,000	776	893	1,281
114,001-115,000	609	700	1,005	165,001-166,000	780	896	1,286
115,001-116,000	612	704	1,010	166,001-167,000	783	900	1,292
116,001-117,000	616	708	1,017	167,001-168,000	786	904	1,298
117,001-118,000	619	712	1,022	168,001-169,000	790	908	1,303
118,001-119,000	623	717	1,028	169,001-170,000	793	912	1,309
119,001-120,000	627	721	1,035	170,001-171,000	797	916	1,314
120,001-121,000	630	725	1,040	171,001-172,000	800	920	1,320
121,001-122,000	634	729	1,046	172,001-173,000	803	924	1,326
122,001-123,000	637	733	1,052	173,001-174,000	807	928	1,331
123,001-124,000	641	737	1,057	174,001-175,000	810	932	1,337
124,001-125,000	644	741	1,063	175,001-176,000	814	936	1,342

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)



# HO3 (Product Code 0B3)

## Territory 73

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
176,001-177,000	817	940	1,348	228,001-229,000	998	1,147	1,646
177,001-178,000	820	944	1,354	229,001-230,000	1,001	1,152	1,652
178,001-179,000	824	947	1,359	230,001-231,000	1,005	1,156	1,658
179,001-180,000	827	951	1,365	231,001-232,000	1,009	1,160	1,665
180,001-181,000	831	955	1,371	232,001-233,000	1,013	1,165	1,671
181,001-182,000	834	959	1,376	233,001-234,000	1,016	1,169	1,677
182,001-183,000	837	963	1,382	234,001-235,000	1,020	1,173	1,683
183,001-184,000	841	967	1,387	235,001-236,000	1,024	1,178	1,690
184,001-185,000	844	971	1,393	236,001-237,000	1,028	1,182	1,696
185,001-186,000	848	975	1,399	237,001-238,000	1,032	1,186	1,702
186,001-187,000	851	979	1,404	238,001-239,000	1,035	1,191	1,708
187,001-188,000	854	983	1,410	239,001-240,000	1,039	1,195	1,715
188,001-189,000	858	987	1,416	240,001-241,000	1,043	1,199	1,721
189,001-190,000	861	991	1,421	241,001-242,000	1,047	1,204	1,727
190,001-191,000	865	994	1,427	242,001-243,000	1,051	1,208	1,733
191,001-192,000	868	998	1,432	243,001-244,000	1,054	1,212	1,740
192,001-193,000	872	1,002	1,438	244,001-245,000	1,058	1,217	1,746
193,001-194,000	875	1,006	1,444	245,001-246,000	1,062	1,221	1,752
194,001-195,000	878	1,010	1,449	246,001-247,000	1,066	1,226	1,758
195,001-196,000	881	1,014	1,454	247,001-248,000	1,069	1,230	1,765
196,001-197,000	885	1,017	1,460	248,001-249,000	1,073	1,234	1,771
197,001-198,000	888	1,021	1,465	249,001-250,000	1,077	1,239	1,777
198,001-199,000	892	1,025	1,471	250,001-251,000	1,081	1,243	1,783
199,001-200,000	895	1,029	1,477	251,001-252,000	1,085	1,247	1,790
200,001-201,000	898	1,033	1,482	252,001-253,000	1,088	1,252	1,796
201,001-202,000	902	1,037	1,488	253,001-254,000	1,092	1,256	1,802
202,001-203,000	905	1,041	1,494	254,001-255,000	1,096	1,260	1,808
203,001-204,000	909	1,045	1,499	255,001-256,000	1,100	1,265	1,815
204,001-205,000	912	1,049	1,505	256,001-257,000	1,103	1,269	1,821
205,001-206,000	915	1,053	1,510	257,001-258,000	1,107	1,273	1,827
206,001-207,000	919	1,057	1,516	258,001-259,000	1,111	1,278	1,833
207,001-208,000	922	1,061	1,522	259,001-260,000	1,115	1,282	1,840
208,001-209,000	926	1,064	1,527	260,001-261,000	1,119	1,286	1,846
209,001-210,000	929	1,068	1,533	261,001-262,000	1,122	1,291	1,852
210,001-211,000	932	1,072	1,539	262,001-263,000	1,126	1,295	1,858
211,001-212,000	936	1,076	1,544	263,001-264,000	1,130	1,299	1,864
212,001-213,000	939	1,080	1,550	264,001-265,000	1,134	1,304	1,871
213,001-214,000	943	1,084	1,555	265,001-266,000	1,138	1,308	1,877
214,001-215,000	946	1,088	1,561	366,001-267,000	1,141	1,313	1,883
215,001-216,000	949	1,092	1,567	267,001-268,000	1,145	1,317	1,889
216,001-217,000	953	1,096	1,572	268,001-269,000	1,149	1,321	1,896
217,001-218,000	956	1,100	1,578	269,001-270,000	1,153	1,326	1,903
218,001-219,000	960	1,104	1,583	270,001-271,000	1,157	1,331	1,909
219,001-220,000	963	1,108	1,590	271,001-272,000	1,161	1,336	1,916
220,001-221,000	967	1,112	1,596	272,001-273,000	1,166	1,340	1,923
221,001-222,000	971	1,117	1,602	273,001-274,000	1,170	1,345	1,930
222,001-223,000	975	1,121	1,608	274,001-275,000	1,174	1,350	1,937
223,001-224,000	979	1,125	1,615	275,001-276,000	1,178	1,355	1,944
224,001-225,000	982	1,130	1,621	276,001-277,000	1,182	1,360	1,951
225,001-226,000	986	1,134	1,627	277,001-278,000	1,186	1,364	1,958
226,001-227,000	990	1,138	1,633	278,001-279,000	1,191	1,369	1,964
227,001-228,000	994	1,143	1,640	279,001-280,000	1,195	1,374	1,972

*Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)*

# HO3 (Product Code 0B3)

## Territory 73

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
280,001-281,000	1,200	1,380	1,979	332,001-333,000	1,451	1,668	2,393
281,001-282,000	1,204	1,385	1,987	333,001-334,000	1,455	1,674	2,401
282,001-283,000	1,209	1,390	1,994	334,001-335,000	1,460	1,679	2,410
283,001-284,000	1,213	1,395	2,002	335,001-336,000	1,465	1,685	2,418
284,001-285,000	1,218	1,400	2,009	336,001-337,000	1,470	1,691	2,426
285,001-286,000	1,222	1,406	2,017	337,001-338,000	1,475	1,696	2,434
286,001-287,000	1,227	1,411	2,024	338,001-339,000	1,480	1,702	2,442
287,001-288,000	1,231	1,416	2,032	339,001-340,000	1,485	1,708	2,450
288,001-289,000	1,236	1,421	2,039	340,001-341,000	1,490	1,713	2,458
289,001-290,000	1,240	1,427	2,047	341,001-342,000	1,495	1,719	2,466
290,001-291,000	1,245	1,432	2,054	342,001-343,000	1,500	1,725	2,475
291,001-292,000	1,250	1,437	2,062	343,001-344,000	1,505	1,730	2,483
292,001-293,000	1,254	1,442	2,069	344,001-345,000	1,510	1,736	2,491
293,001-294,000	1,259	1,447	2,077	345,001-346,000	1,514	1,742	2,499
294,001-295,000	1,264	1,453	2,085	346,001-347,000	1,519	1,747	2,507
295,001-296,000	1,268	1,459	2,093	347,001-348,000	1,524	1,753	2,515
296,001-297,000	1,273	1,464	2,101	348,001-349,000	1,529	1,759	2,523
297,001-298,000	1,278	1,470	2,109	349,001-350,000	1,534	1,764	2,531
298,001-299,000	1,283	1,476	2,117	350,001-351,000	1,539	1,770	2,539
299,001-300,000	1,288	1,481	2,125	351,001-352,000	1,544	1,776	2,548
300,001-301,000	1,293	1,487	2,134	352,001-353,000	1,549	1,781	2,556
301,001-302,000	1,298	1,493	2,142	353,001-354,000	1,554	1,787	2,564
302,001-303,000	1,303	1,498	2,150	354,001-355,000	1,559	1,793	2,572
303,001-304,000	1,308	1,504	2,158	355,001-356,000	1,564	1,798	2,580
304,001-305,000	1,313	1,510	2,166	356,001-357,000	1,569	1,804	2,588
305,001-306,000	1,318	1,515	2,174	357,001-358,000	1,574	1,810	2,596
306,001-307,000	1,323	1,521	2,182	358,001-359,000	1,578	1,815	2,604
307,001-308,000	1,328	1,527	2,190	359,001-360,000	1,583	1,821	2,613
308,001-309,000	1,332	1,532	2,199	360,001-361,000	1,588	1,827	2,621
309,001-310,000	1,337	1,538	2,207	361,001-362,000	1,593	1,832	2,629
310,001-311,000	1,342	1,544	2,215	362,001-363,000	1,598	1,838	2,637
311,001-312,000	1,347	1,549	2,223	363,001-364,000	1,603	1,843	2,645
312,001-313,000	1,352	1,555	2,231	364,001-365,000	1,608	1,849	2,653
313,001-314,000	1,357	1,561	2,239	365,001-366,000	1,613	1,855	2,661
314,001-315,000	1,362	1,566	2,247	366,001-367,000	1,618	1,860	2,669
315,001-316,000	1,367	1,572	2,255	367,001-368,000	1,623	1,866	2,677
316,001-317,000	1,372	1,578	2,263	368,001-369,000	1,628	1,872	2,686
317,001-318,000	1,377	1,583	2,272	369,001-370,000	1,633	1,877	2,694
318,001-319,000	1,382	1,589	2,280	370,001-371,000	1,637	1,883	2,702
319,001-320,000	1,387	1,595	2,288	371,001-372,000	1,642	1,889	2,710
320,001-321,000	1,391	1,600	2,296	372,001-373,000	1,647	1,894	2,718
321,001-322,000	1,396	1,606	2,304	373,001-374,000	1,652	1,900	2,726
322,001-323,000	1,401	1,612	2,312	374,001-375,000	1,657	1,906	2,734
323,001-324,000	1,406	1,617	2,320	375,001-376,000	1,662	1,911	2,742
324,001-325,000	1,411	1,623	2,328	376,001-377,000	1,667	1,917	2,751
325,001-326,000	1,416	1,628	2,337	377,001-378,000	1,672	1,923	2,759
326,001-327,000	1,421	1,634	2,345	378,001-379,000	1,677	1,928	2,767
327,001-328,000	1,426	1,640	2,353	379,001-380,000	1,682	1,934	2,775
328,001-329,000	1,431	1,645	2,361	380,001-381,000	1,687	1,940	2,783
329,001-330,000	1,436	1,651	2,369	381,001-382,000	1,692	1,945	2,791
330,001-331,000	1,441	1,657	2,377	382,001-383,000	1,696	1,951	2,799
331,001-332,000	1,446	1,662	2,385	383,001-384,000	1,701	1,957	2,807

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 73

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
384,001-385,000	1,706	1,962	2,815	436,001-437,000	1,980	2,277	3,267
385,001-386,000	1,711	1,968	2,824	437,001-438,000	1,985	2,283	3,276
386,001-387,000	1,716	1,974	2,832	438,001-439,000	1,991	2,289	3,284
387,001-388,000	1,721	1,979	2,840	439,001-440,000	1,996	2,295	3,293
388,001-389,000	1,726	1,985	2,848	440,001-441,000	2,001	2,301	3,302
389,001-390,000	1,731	1,991	2,856	441,001-442,000	2,006	2,307	3,311
390,001-391,000	1,736	1,997	2,865	442,001-443,000	2,012	2,313	3,319
391,001-392,000	1,742	2,003	2,874	443,001-444,000	2,017	2,320	3,328
392,001-393,000	1,747	2,009	2,882	444,001-445,000	2,022	2,326	3,337
393,001-394,000	1,752	2,015	2,891	445,001-446,000	2,028	2,332	3,346
394,001-395,000	1,757	2,021	2,900	446,001-447,000	2,033	2,338	3,354
395,001-396,000	1,763	2,027	2,908	447,001-448,000	2,038	2,344	3,363
396,001-397,000	1,768	2,033	2,917	448,001-449,000	2,044	2,350	3,372
397,001-398,000	1,773	2,039	2,926	449,001-450,000	2,049	2,356	3,381
398,001-399,000	1,779	2,045	2,935	450,001-451,000	2,054	2,362	3,389
399,001-400,000	1,784	2,051	2,943	451,001-452,000	2,059	2,368	3,398
400,001-401,000	1,789	2,058	2,952	452,001-453,000	2,065	2,374	3,407
401,001-402,000	1,795	2,064	2,961	453,001-454,000	2,070	2,381	3,416
402,001-403,000	1,800	2,070	2,970	454,001-455,000	2,075	2,387	3,424
403,001-404,000	1,805	2,076	2,978	455,001-456,000	2,081	2,393	3,433
404,001-405,000	1,810	2,082	2,987	456,001-457,000	2,086	2,399	3,442
405,001-406,000	1,816	2,088	2,996	457,001-458,000	2,091	2,405	3,450
406,001-407,000	1,821	2,094	3,005	458,001-459,000	2,096	2,411	3,459
407,001-408,000	1,826	2,100	3,013	459,001-460,000	2,102	2,417	3,468
408,001-409,000	1,832	2,106	3,022	460,001-461,000	2,107	2,423	3,477
409,001-410,000	1,837	2,112	3,031	461,001-462,000	2,112	2,429	3,485
410,001-411,000	1,842	2,119	3,040	462,001-463,000	2,118	2,435	3,494
411,001-412,000	1,847	2,125	3,048	463,001-464,000	2,123	2,441	3,503
412,001-413,000	1,853	2,131	3,057	464,001-465,000	2,128	2,448	3,512
413,001-414,000	1,858	2,137	3,066	465,001-466,000	2,134	2,454	3,520
414,001-415,000	1,863	2,143	3,075	466,001-467,000	2,139	2,460	3,529
415,001-416,000	1,869	2,149	3,083	467,001-468,000	2,144	2,466	3,538
416,001-417,000	1,874	2,155	3,092	468,001-469,000	2,149	2,472	3,547
417,001-418,000	1,879	2,161	3,101	469,001-470,000	2,155	2,478	3,555
418,001-419,000	1,885	2,167	3,110	470,001-471,000	2,160	2,484	3,564
419,001-420,000	1,890	2,173	3,118	471,001-472,000	2,165	2,490	3,573
420,001-421,000	1,895	2,179	3,127	472,001-473,000	2,171	2,496	3,582
421,001-422,000	1,900	2,186	3,136	473,001-474,000	2,176	2,502	3,590
422,001-423,000	1,906	2,192	3,145	474,001-475,000	2,181	2,508	3,599
423,001-424,000	1,911	2,198	3,153	475,001-476,000	2,187	2,515	3,608
424,001-425,000	1,916	2,204	3,162	476,001-477,000	2,192	2,521	3,617
425,001-426,000	1,922	2,210	3,171	477,001-478,000	2,197	2,527	3,625
426,001-427,000	1,927	2,216	3,179	478,001-479,000	2,202	2,533	3,634
427,001-428,000	1,932	2,222	3,188	479,001-480,000	2,208	2,539	3,643
428,001-429,000	1,938	2,228	3,197	480,001-481,000	2,213	2,545	3,652
429,001-430,000	1,943	2,234	3,206	481,001-482,000	2,218	2,551	3,660
430,001-431,000	1,948	2,240	3,214	482,001-483,000	2,224	2,557	3,669
431,001-432,000	1,953	2,246	3,223	483,001-484,000	2,229	2,563	3,678
432,001-433,000	1,959	2,253	3,232	484,001-485,000	2,234	2,569	3,686
433,001-434,000	1,964	2,259	3,241	485,001-486,000	2,240	2,575	3,695
434,001-435,000	1,969	2,265	3,249	486,001-487,000	2,245	2,582	3,704
435,001-436,000	1,975	2,271	3,258	487,001-488,000	2,250	2,588	3,713
				488,001-489,000	2,255	2,594	3,721
				489,001-490,000	2,261	2,600	3,730
				490,001-491,000	2,266	2,606	3,739
				491,001-492,000	2,271	2,612	3,748
				492,001-493,000	2,277	2,618	3,756
				493,001-494,000	2,282	2,624	3,765
				494,001-495,000	2,287	2,630	3,774
				495,001-496,000	2,293	2,636	3,783
				496,001-497,000	2,298	2,642	3,791
				497,001-498,000	2,303	2,649	3,800
				498,001-499,000	2,308	2,655	3,809
				499,001-500,000	2,314	2,661	3,818

*Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)*

Rates above \$500,000 may be obtained through modernLINK. Quoting and issuance of policies is available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies. In **modernLINK**, an accurate quote will be ensured by entering all of the requested information.

# HO3 (Product Code 0B3)

## Territory 74

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
\$ 75,000	530	610	875	125,001-126,000	738	849	1,218
75,001- 76,000	534	614	882	126,001-127,000	741	853	1,223
76,001- 77,000	539	619	889	127,001-128,000	745	857	1,230
77,001- 78,000	543	624	896	128,001-129,000	749	861	1,236
78,001- 79,000	547	629	903	129,001-130,000	753	866	1,242
79,001- 80,000	552	635	911	130,001-131,000	756	870	1,248
80,001- 81,000	555	639	917	131,001-132,000	760	874	1,254
81,001- 82,000	559	643	922	132,001-133,000	764	879	1,260
82,001- 83,000	563	647	929	133,001-134,000	768	883	1,267
83,001- 84,000	566	651	934	134,001-135,000	772	887	1,273
84,001- 85,000	570	656	941	135,001-136,000	776	892	1,280
85,001- 86,000	574	660	946	136,001-137,000	779	896	1,286
86,001- 87,000	577	664	952	137,001-138,000	783	901	1,293
87,001- 88,000	581	668	958	138,001-139,000	787	905	1,299
88,001- 89,000	584	672	964	139,001-140,000	791	910	1,305
89,001- 90,000	588	676	970	140,001-141,000	795	914	1,312
90,001- 91,000	592	680	976	141,001-142,000	799	919	1,318
91,001- 92,000	596	685	983	142,001-143,000	803	923	1,325
92,001- 93,000	600	690	990	143,001-144,000	807	928	1,331
93,001- 94,000	604	695	997	144,001-145,000	811	932	1,337
94,001- 95,000	609	700	1,004	145,001-146,000	814	937	1,344
95,001- 96,000	612	704	1,011	146,001-147,000	818	941	1,350
96,001- 97,000	616	709	1,017	147,001-148,000	822	946	1,357
97,001- 98,000	620	713	1,023	148,001-149,000	826	950	1,363
98,001- 99,000	624	718	1,030	149,001-150,000	830	954	1,369
99,001-100,000	628	722	1,036	150,001-151,000	833	958	1,375
100,001-101,000	632	727	1,043	151,001-152,000	837	962	1,381
101,001-102,000	637	732	1,050	152,001-153,000	841	967	1,387
102,001-103,000	641	737	1,058	153,001-154,000	844	971	1,393
103,001-104,000	645	742	1,065	154,001-155,000	848	975	1,399
104,001-105,000	650	747	1,072	155,001-156,000	852	979	1,405
105,001-106,000	654	752	1,079	156,001-157,000	855	983	1,411
106,001-107,000	658	757	1,086	157,001-158,000	858	987	1,416
107,001-108,000	662	761	1,092	158,001-159,000	862	991	1,422
108,001-109,000	666	766	1,100	159,001-160,000	866	996	1,429
109,001-110,000	671	771	1,107	160,001-161,000	870	1,000	1,435
110,001-111,000	675	777	1,114	161,001-162,000	874	1,005	1,441
111,001-112,000	680	782	1,122	162,001-163,000	877	1,009	1,448
112,001-113,000	685	788	1,130	163,001-164,000	881	1,014	1,454
113,001-114,000	690	793	1,138	164,001-165,000	885	1,018	1,461
114,001-115,000	694	799	1,146	165,001-166,000	889	1,022	1,467
115,001-116,000	698	803	1,152	166,001-167,000	893	1,027	1,473
116,001-117,000	703	808	1,159	167,001-168,000	897	1,031	1,480
117,001-118,000	707	813	1,166	168,001-169,000	901	1,036	1,486
118,001-119,000	711	817	1,173	169,001-170,000	905	1,040	1,493
119,001-120,000	715	822	1,180	170,001-171,000	909	1,045	1,499
120,001-121,000	719	827	1,186	171,001-172,000	912	1,049	1,505
121,001-122,000	723	831	1,193	172,001-173,000	916	1,054	1,512
122,001-123,000	727	836	1,199	173,001-174,000	920	1,058	1,518
123,001-124,000	731	840	1,206	174,001-175,000	924	1,063	1,525
124,001-125,000	735	845	1,212	175,001-176,000	928	1,067	1,531

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 74

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
176,001-177,000	932	1,072	1,537	228,001-229,000	1,138	1,308	1,877
177,001-178,000	936	1,076	1,544	229,001-230,000	1,142	1,313	1,884
178,001-179,000	940	1,081	1,550	230,001-231,000	1,146	1,318	1,891
179,001-180,000	943	1,085	1,557	231,001-232,000	1,151	1,323	1,899
180,001-181,000	947	1,089	1,563	232,001-233,000	1,155	1,328	1,906
181,001-182,000	951	1,094	1,570	233,001-234,000	1,159	1,333	1,913
182,001-183,000	955	1,098	1,576	234,001-235,000	1,164	1,338	1,920
183,001-184,000	959	1,103	1,582	235,001-236,000	1,168	1,343	1,927
184,001-185,000	963	1,107	1,589	236,001-237,000	1,172	1,348	1,934
185,001-186,000	967	1,112	1,595	237,001-238,000	1,177	1,353	1,941
186,001-187,000	971	1,116	1,602	238,001-239,000	1,181	1,358	1,948
187,001-188,000	975	1,121	1,608	239,001-240,000	1,185	1,363	1,956
188,001-189,000	978	1,125	1,614	240,001-241,000	1,189	1,368	1,963
189,001-190,000	982	1,130	1,621	241,001-242,000	1,194	1,373	1,970
190,001-191,000	986	1,134	1,627	242,001-243,000	1,198	1,378	1,977
191,001-192,000	990	1,139	1,634	243,001-244,000	1,202	1,383	1,984
192,001-193,000	994	1,143	1,640	244,001-245,000	1,207	1,388	1,991
193,001-194,000	998	1,148	1,646	245,001-246,000	1,211	1,393	1,998
194,001-195,000	1,002	1,152	1,653	246,001-247,000	1,215	1,398	2,005
195,001-196,000	1,005	1,156	1,659	247,001-248,000	1,220	1,403	2,012
196,001-197,000	1,009	1,160	1,665	248,001-249,000	1,224	1,408	2,020
197,001-198,000	1,013	1,165	1,671	249,001-250,000	1,228	1,413	2,027
198,001-199,000	1,017	1,169	1,678	250,001-251,000	1,233	1,418	2,034
199,001-200,000	1,021	1,174	1,684	251,001-252,000	1,237	1,422	2,041
200,001-201,000	1,025	1,178	1,691	252,001-253,000	1,241	1,427	2,048
201,001-202,000	1,028	1,183	1,697	253,001-254,000	1,246	1,432	2,055
202,001-203,000	1,032	1,187	1,703	254,001-255,000	1,250	1,437	2,062
203,001-204,000	1,036	1,192	1,710	255,001-256,000	1,254	1,442	2,069
204,001-205,000	1,040	1,196	1,716	256,001-257,000	1,259	1,447	2,077
205,001-206,000	1,044	1,201	1,723	257,001-258,000	1,263	1,452	2,084
206,001-207,000	1,048	1,205	1,729	258,001-259,000	1,267	1,457	2,091
207,001-208,000	1,052	1,210	1,735	259,001-260,000	1,271	1,462	2,098
208,001-209,000	1,056	1,214	1,742	260,001-261,000	1,276	1,467	2,105
209,001-210,000	1,060	1,219	1,748	261,001-262,000	1,280	1,472	2,112
210,001-211,000	1,063	1,223	1,755	262,001-263,000	1,284	1,477	2,119
211,001-212,000	1,067	1,227	1,761	263,001-264,000	1,289	1,482	2,126
212,001-213,000	1,071	1,232	1,768	264,001-265,000	1,293	1,487	2,134
213,001-214,000	1,075	1,236	1,774	265,001-266,000	1,297	1,492	2,141
214,001-215,000	1,079	1,241	1,780	366,001-267,000	1,302	1,497	2,148
215,001-216,000	1,083	1,245	1,787	267,001-268,000	1,306	1,502	2,155
216,001-217,000	1,087	1,250	1,793	268,001-269,000	1,310	1,507	2,162
217,001-218,000	1,091	1,254	1,800	269,001-270,000	1,315	1,512	2,170
218,001-219,000	1,095	1,259	1,806	270,001-271,000	1,320	1,518	2,178
219,001-220,000	1,099	1,264	1,813	271,001-272,000	1,325	1,523	2,186
220,001-221,000	1,103	1,269	1,820	272,001-273,000	1,329	1,529	2,193
221,001-222,000	1,107	1,274	1,827	273,001-274,000	1,334	1,534	2,201
222,001-223,000	1,112	1,279	1,834	274,001-275,000	1,339	1,540	2,209
223,001-224,000	1,116	1,284	1,842	275,001-276,000	1,344	1,545	2,217
224,001-225,000	1,120	1,288	1,849	276,001-277,000	1,348	1,551	2,225
225,001-226,000	1,125	1,293	1,856	277,001-278,000	1,353	1,556	2,233
226,001-227,000	1,129	1,298	1,863	278,001-279,000	1,358	1,561	2,240
227,001-228,000	1,133	1,303	1,870	279,001-280,000	1,363	1,567	2,249

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 74

### FRAME & MASONRY

Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
280,001-281,000	1,368	1,573	2,257	332,001-333,000	1,654	1,902	2,730
281,001-282,000	1,373	1,579	2,266	333,001-334,000	1,660	1,909	2,739
282,001-283,000	1,379	1,585	2,275	334,001-335,000	1,666	1,915	2,748
283,001-284,000	1,384	1,591	2,283	335,001-336,000	1,671	1,922	2,757
284,001-285,000	1,389	1,597	2,292	336,001-337,000	1,677	1,928	2,767
285,001-286,000	1,394	1,603	2,300	337,001-338,000	1,682	1,935	2,776
286,001-287,000	1,399	1,609	2,309	338,001-339,000	1,688	1,941	2,785
287,001-288,000	1,404	1,615	2,317	339,001-340,000	1,694	1,948	2,794
288,001-289,000	1,410	1,621	2,326	340,001-341,000	1,699	1,954	2,804
289,001-290,000	1,415	1,627	2,334	341,001-342,000	1,705	1,961	2,813
290,001-291,000	1,420	1,633	2,343	342,001-343,000	1,710	1,967	2,822
291,001-292,000	1,425	1,639	2,351	343,001-344,000	1,716	1,973	2,831
292,001-293,000	1,430	1,645	2,360	344,001-345,000	1,722	1,980	2,841
293,001-294,000	1,435	1,651	2,369	345,001-346,000	1,727	1,986	2,850
294,001-295,000	1,441	1,657	2,378	346,001-347,000	1,733	1,993	2,859
295,001-296,000	1,447	1,664	2,387	347,001-348,000	1,738	1,999	2,868
296,001-297,000	1,452	1,670	2,396	348,001-349,000	1,744	2,006	2,878
297,001-298,000	1,458	1,677	2,406	349,001-350,000	1,750	2,012	2,887
298,001-299,000	1,464	1,683	2,415	350,001-351,000	1,755	2,019	2,896
299,001-300,000	1,469	1,690	2,424	351,001-352,000	1,761	2,025	2,906
300,001-301,000	1,475	1,696	2,433	352,001-353,000	1,767	2,032	2,915
301,001-302,000	1,480	1,702	2,443	353,001-354,000	1,772	2,038	2,924
302,001-303,000	1,486	1,709	2,452	354,001-355,000	1,778	2,044	2,933
303,001-304,000	1,492	1,715	2,461	355,001-356,000	1,783	2,051	2,943
304,001-305,000	1,497	1,722	2,470	356,001-357,000	1,789	2,057	2,952
305,001-306,000	1,503	1,728	2,480	357,001-358,000	1,795	2,064	2,961
306,001-307,000	1,508	1,735	2,489	358,001-359,000	1,800	2,070	2,970
307,001-308,000	1,514	1,741	2,498	359,001-360,000	1,806	2,077	2,980
308,001-309,000	1,520	1,748	2,507	360,001-361,000	1,811	2,083	2,989
309,001-310,000	1,525	1,754	2,517	361,001-362,000	1,817	2,090	2,998
310,001-311,000	1,531	1,761	2,526	362,001-363,000	1,823	2,096	3,007
311,001-312,000	1,536	1,767	2,535	363,001-364,000	1,828	2,102	3,017
312,001-313,000	1,542	1,773	2,544	364,001-365,000	1,834	2,109	3,026
313,001-314,000	1,548	1,780	2,554	365,001-366,000	1,839	2,115	3,035
314,001-315,000	1,553	1,786	2,563	366,001-367,000	1,845	2,122	3,044
315,001-316,000	1,559	1,793	2,572	367,001-368,000	1,851	2,128	3,054
316,001-317,000	1,565	1,799	2,581	368,001-369,000	1,856	2,135	3,063
317,001-318,000	1,570	1,806	2,591	369,001-370,000	1,862	2,141	3,072
318,001-319,000	1,576	1,812	2,600	370,001-371,000	1,868	2,148	3,081
319,001-320,000	1,581	1,819	2,609	371,001-372,000	1,873	2,154	3,091
320,001-321,000	1,587	1,825	2,619	372,001-373,000	1,879	2,161	3,100
321,001-322,000	1,593	1,831	2,628	373,001-374,000	1,884	2,167	3,109
322,001-323,000	1,598	1,838	2,637	374,001-375,000	1,890	2,173	3,118
323,001-324,000	1,604	1,844	2,646	375,001-376,000	1,896	2,180	3,128
324,001-325,000	1,609	1,851	2,656	376,001-377,000	1,901	2,186	3,137
325,001-326,000	1,615	1,857	2,665	377,001-378,000	1,907	2,193	3,146
326,001-327,000	1,621	1,864	2,674	378,001-379,000	1,912	2,199	3,155
327,001-328,000	1,626	1,870	2,683	379,001-380,000	1,918	2,206	3,165
328,001-329,000	1,632	1,877	2,693	380,001-381,000	1,924	2,212	3,174
329,001-330,000	1,637	1,883	2,702	381,001-382,000	1,929	2,219	3,183
330,001-331,000	1,643	1,890	2,711	382,001-383,000	1,935	2,225	3,192
331,001-332,000	1,649	1,896	2,720	383,001-384,000	1,940	2,232	3,202

Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)

# HO3 (Product Code 0B3)

## Territory 74

### FRAME & MASONRY

#### Age of Home: 11 to 25 Years

**Package Includes: 50% Personal Property Coverage, 10% Other Structures Coverage, 20% Loss of Use, \$100,000 Personal Liability Coverage, \$1,000 Medical Payments to Others Coverage, and \$500 Deductible**

Dwelling Limit	Protection Class			Dwelling Limit	Protection Class		
	1-6	7 & 8	9 & 10		1-6	7 & 8	9 & 10
384,001-385,000	1,946	2,238	3,211	436,001-437,000	2,258	2,597	3,726
385,001-386,000	1,952	2,244	3,220	437,001-438,000	2,264	2,604	3,736
386,001-387,000	1,957	2,251	3,230	438,001-439,000	2,270	2,611	3,746
387,001-388,000	1,963	2,257	3,239	439,001-440,000	2,276	2,618	3,756
388,001-389,000	1,969	2,264	3,248	440,001-441,000	2,282	2,625	3,766
389,001-390,000	1,974	2,270	3,257	441,001-442,000	2,288	2,632	3,776
390,001-391,000	1,980	2,277	3,267	442,001-443,000	2,294	2,639	3,786
391,001-392,000	1,986	2,284	3,277	443,001-444,000	2,300	2,645	3,796
392,001-393,000	1,992	2,291	3,287	444,001-445,000	2,306	2,652	3,806
393,001-394,000	1,998	2,298	3,297	445,001-446,000	2,312	2,659	3,816
394,001-395,000	2,004	2,305	3,307	446,001-447,000	2,319	2,666	3,826
395,001-396,000	2,010	2,312	3,317	447,001-448,000	2,325	2,673	3,836
396,001-397,000	2,016	2,319	3,327	448,001-449,000	2,331	2,680	3,846
397,001-398,000	2,022	2,326	3,337	449,001-450,000	2,337	2,687	3,855
398,001-399,000	2,029	2,333	3,347	450,001-451,000	2,343	2,694	3,865
399,001-400,000	2,035	2,340	3,357	451,001-452,000	2,349	2,701	3,875
400,001-401,000	2,041	2,347	3,367	452,001-453,000	2,355	2,708	3,885
401,001-402,000	2,047	2,354	3,377	453,001-454,000	2,361	2,715	3,895
402,001-403,000	2,053	2,361	3,387	454,001-455,000	2,367	2,722	3,905
403,001-404,000	2,059	2,368	3,397	455,001-456,000	2,373	2,729	3,915
404,001-405,000	2,065	2,374	3,407	456,001-457,000	2,379	2,736	3,925
405,001-406,000	2,071	2,381	3,417	457,001-458,000	2,385	2,743	3,935
406,001-407,000	2,077	2,388	3,427	458,001-459,000	2,391	2,750	3,945
407,001-408,000	2,083	2,395	3,437	459,001-460,000	2,397	2,757	3,955
408,001-409,000	2,089	2,402	3,447	460,001-461,000	2,403	2,764	3,965
409,001-410,000	2,095	2,409	3,457	461,001-462,000	2,409	2,771	3,975
410,001-411,000	2,101	2,416	3,467	462,001-463,000	2,415	2,777	3,985
411,001-412,000	2,107	2,423	3,477	463,001-464,000	2,421	2,784	3,995
412,001-413,000	2,113	2,430	3,487	464,001-465,000	2,427	2,791	4,005
413,001-414,000	2,119	2,437	3,497	465,001-466,000	2,433	2,798	4,015
414,001-415,000	2,125	2,444	3,507	466,001-467,000	2,439	2,805	4,025
415,001-416,000	2,131	2,451	3,517	467,001-468,000	2,445	2,812	4,035
416,001-417,000	2,137	2,458	3,526	468,001-469,000	2,451	2,819	4,045
417,001-418,000	2,143	2,465	3,536	469,001-470,000	2,458	2,826	4,055
418,001-419,000	2,149	2,472	3,546	470,001-471,000	2,464	2,833	4,065
419,001-420,000	2,155	2,479	3,556	471,001-472,000	2,470	2,840	4,075
420,001-421,000	2,161	2,486	3,566	472,001-473,000	2,476	2,847	4,085
421,001-422,000	2,167	2,493	3,576	473,001-474,000	2,482	2,854	4,095
422,001-423,000	2,174	2,500	3,586	474,001-475,000	2,488	2,861	4,105
423,001-424,000	2,180	2,506	3,596	475,001-476,000	2,494	2,868	4,115
424,001-425,000	2,186	2,513	3,606	476,001-477,000	2,500	2,875	4,125
425,001-426,000	2,192	2,520	3,616	477,001-478,000	2,506	2,882	4,135
426,001-427,000	2,198	2,527	3,626	478,001-479,000	2,512	2,889	4,145
427,001-428,000	2,204	2,534	3,636	479,001-480,000	2,518	2,896	4,155
428,001-429,000	2,210	2,541	3,646	480,001-481,000	2,524	2,903	4,165
429,001-430,000	2,216	2,548	3,656	481,001-482,000	2,530	2,910	4,175
430,001-431,000	2,222	2,555	3,666	482,001-483,000	2,536	2,916	4,184
431,001-432,000	2,228	2,562	3,676	483,001-484,000	2,542	2,923	4,194
432,001-433,000	2,234	2,569	3,686	484,001-485,000	2,548	2,930	4,204
433,001-434,000	2,240	2,576	3,696	485,001-486,000	2,554	2,937	4,214
434,001-435,000	2,246	2,583	3,706	486,001-487,000	2,560	2,944	4,224
435,001-436,000	2,252	2,590	3,716	487,001-488,000	2,566	2,951	4,234
				488,001-489,000	2,572	2,958	4,244
				489,001-490,000	2,578	2,965	4,254
				490,001-491,000	2,584	2,972	4,264
				491,001-492,000	2,590	2,979	4,274
				492,001-493,000	2,596	2,986	4,284
				493,001-494,000	2,603	2,993	4,294
				494,001-495,000	2,609	3,000	4,304
				495,001-496,000	2,615	3,007	4,314
				496,001-497,000	2,621	3,014	4,324
				497,001-498,000	2,627	3,021	4,334
				498,001-499,000	2,633	3,028	4,344
				499,001-500,000	2,639	3,035	4,354

*Age of Home Surcharges apply to rates. (See credit and surcharge chart in back of manual)*

Rates above \$500,000 may be obtained through modernLINK. Quoting and issuance of policies is available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies. In **modernLINK**, an accurate quote will be ensured by entering all of the requested information.

# TEMPORARY SUSPENSIONS OF WRITING

During Temporary Suspensions of Writing, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing American Modern policies will renew during this time, provided there is no increase in coverage or lapse between policies.

### Impending Severe Weather

Impending severe weather includes, but is not limited to:

- ◆ Tornado watches and/or warnings
- ◆ Flood watches and/or warnings
- ◆ Tropical storm or Hurricane watches and/or warnings

**Earthquake** (This only applies when Earthquake Coverage is provided.)

- ◆ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continues for a period of 72 hours for dwellings located in counties (in their entireties) within 100 miles of the epicenter.

### Wildfire

- ◆ No risks may be bound within a 25 mile radius of any existing wildfire.

For Updates Call **(888) 593-3032** or LOG ON to our website: [www.amig.com/agents/bindres.html](http://www.amig.com/agents/bindres.html)

## PRIOR LOSS HISTORY

		HO-3
<b>LOSSES IN THE PAST 3 YEARS</b>		Up to 1 non-weather loss and 2 weather losses.
		If the applicant has <b>more than 5 rental properties</b> and incurred losses exceed these guidelines then, Submit, Do Not Bind.
<b>SUBMIT, DO NOT BIND</b>	<b>FIRE LOSSES &gt; \$10,000</b>	A copy of the fire report is required. Arson, or intentional act by applicant NOT acceptable.
	<b>ALL LIABILITY LOSSES</b>	Maximum available coverage: \$100,000 Liability and \$1,000 Med Pay
	<b>THEFT LOSSES &gt; \$5,000</b>	Provide preventative measures taken.
	<b>WATER LOSSES &gt; \$5,000</b>	N/A
<b>GENERAL GUIDELINES</b>		Prior losses include any loss incurred on any property and/or structure owned, rented, or leased by the applicant. Complete details regarding the loss such as cause, location, date, and the amount paid for the loss are required. All repairs from prior losses must be complete.



# RISK CHARACTERISTICS

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<b>Animals</b>	<ul style="list-style-type: none"><li>◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are <b>ONLY</b> acceptable with the Animal Liability Exclusion. Animals in this category include, but are not limited to:<ul style="list-style-type: none"><li>Animals with a previous bite history or vicious propensities</li><li>Dobermans, Chows, Rottweilers, Akitas, American Staffordshire Terriers (Pit Bulls), attack dogs and Wolf Hybrids, (or any mix thereof) Ostriches, Emus, Horses, Farm or Ranch animals, or any type of wild exotic animals or pets.</li></ul></li></ul>
<b>Swimming Pools</b>	<ul style="list-style-type: none"><li>◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool.</li><li>◆ Above-ground pools must have either a fence, at least four feet high with a locking gate that encloses the pool or steps and ladders that can be secured, locked, or removed when the pool is not in use.</li><li>◆ Risks with an unfenced swimming pool on the premises are <b>NOT</b> acceptable.</li></ul>
<b>Roof</b>	<ul style="list-style-type: none"><li>◆ The ACV Settlement Applying to Roof Endorsement is required for all roofs:<ul style="list-style-type: none"><li>- over 20 years of age</li><li>- made of wood shake or wood shingles.</li></ul></li><li>◆ Tile roofs over 20 years of age may be SUBMITTED UNBOUND with photos <b>of roof</b>.</li><li>◆ Wood shakes or wood shingle roofs over 20 years of age are <b>NOT</b> eligible.</li></ul>
<b>Wiring</b>	<ul style="list-style-type: none"><li>◆ <b>Must</b> have circuit breakers.</li><li>◆ Fuse boxes (full or partial) or knob &amp; tube wiring are <b>NOT</b> acceptable.</li></ul>
<b>Heating</b>	<ul style="list-style-type: none"><li>◆ Primary heat source must be thermostatically controlled and <b>NOT</b> a supplemental heat source.</li></ul>
<b>Supplemental Heating</b>	<ul style="list-style-type: none"><li>◆ Wood, coal, or pellet burning stoves or any other heating device that is not thermostatically controlled is considered a supplemental heating device.</li><li>◆ Kerosene or portable space heaters are <b>NOT</b> acceptable.</li></ul>
<b>Business on Premises</b>	<p><b>Submit, Do Not Bind:</b></p> <ul style="list-style-type: none"><li>◆ Any risk with a business on premises.</li><li>◆ Applicants with employees are <b>NOT</b> acceptable.</li></ul>
<b>Non-Renewed Or Canceled</b>	<p><b>Submit, Do Not Bind:</b></p> <ul style="list-style-type: none"><li>◆ Applicants non-renewed or canceled by the prior carrier due to underwriting reasons.</li><li>◆ Reason for non-renewal or cancellation <b>MUST</b> be provided.</li></ul>
<b>No Prior Insurance</b>	<ul style="list-style-type: none"><li>◆ If the risk has been uninsured for 31-90 days <b>DO NOT BIND/SUBMIT</b> with explanation.</li><li>◆ If the risk has been uninsured for more than 90 days then <b>DO NOT BIND/DO NOT SUBMIT</b>. Special exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.</li></ul>

## RISKS THAT ARE NOT ACCEPTABLE • DO NOT BIND • DO NOT SUBMIT

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<b>Applicants</b>	◆	Currently unemployed, other than retired or disabled
<i>With these characteristics</i>	◆	Four or more losses of any kind in the last three years ( <i>For additional guidelines see "Prior Loss History"</i> )
	◆	Past conviction for arson, fraud, or other insurance-related offenses
	◆	Purchasing home under land contract, contract for deed, bond for title, or lienholder is an individual
	◆	Mortgage payments 60 days or more past due or currently in foreclosure
	◆	More than two lienholders and/or mortgagees
	◆	Retaining a residence employee who works over 20 hours per week inside the home or 10 hours per week outside the home

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<b>Dwellings</b>	◆	Attached to, occupied as, or converted from a commercial risk
<i>With these characteristics</i>	◆	Condemned, vacant, unoccupied or rented.
	◆	Under construction, or undergoing major renovations ( <i>Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering</i> )
	◆	Unrepaired or existing damage
	◆	Hand-hewn log homes, earth homes, dome homes, open pier homes, stilt homes, row homes, town homes, or condominiums
	◆	Manufactured homes, modified manufactured homes, or trailers ( <i>Refer to AMIG's Manufactured Home Program</i> )
	◆	Open foundations
	◆	Common wall exposures, other than two-family dwellings
	◆	Constructed of metal
	◆	Non-conventional construction or design ( <i>Shell homes, Do-It-Yourself construction, or homemade homes</i> )
	◆	Primary heat source <b>NOT</b> thermostatically controlled or a supplemental heat source
	◆	Kerosene or portable space heaters
	◆	Underground fuel tank on premises
	◆	Without smoke detectors
	◆	Rolled flat roofs or tin roofs
	◆	Without utilities such as natural gas, electric, or water
	◆	In the name of a corporation
	◆	Within 1,000 feet of rising water, or in an area that is prone to flooding
	◆	With farming conducted on premises
	◆	In a landslide or isolated area, not accessible by road
	◆	In a forest fire, brush fire area or within 350 feet of brush

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<b>Other Structures</b>	◆	In poor physical condition and not properly maintained
<i>With these characteristics</i>	◆	A supplemental heating device in the structure

**Circumstances reflecting an unusual exposure or increase in hazard not addressed above are unacceptable.**

# OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
<b>Personal Liability</b>	Owner	\$100,000 \$200,000 \$300,000 \$500,000	<b>1 - 2 Family</b> Included \$25.00 \$40.00 \$55.00	\$1,000 Medical Payments each person, \$25,000 each occurrence.	\$10,000 Animal Liability Sub-Limit applies. (\$500,000 available if required by Umbrella)	<b>K1</b>
<b>Personal Liability Mold Coverage Buy-Back</b>	Owner	\$100,000 \$200,000 \$300,000 \$500,000	<b>1 - 2 Family</b> \$40.00 \$60.00 \$120.00 \$160.00		The Limit of Liability for the Mold Coverage Buy-Back is required to be equal to or less than the selected Section II (Personal Liability) Limit of Liability	<b>LD</b>
<b>Increased Medical Payments</b>	Owner	\$1,000 \$2,000 \$3,000 \$4,000 \$5,000	Included \$3.00 \$6.00 \$9.00 \$12.00			<b>S7</b>
<b>Additional Residence Premises Rented to Others</b>	Owner	\$100,000 \$200,000 \$300,000	<b>1-2 Fam.</b> <b>3-4 Fam.</b> \$28.00    \$40.00 \$37.00    \$49.00 \$42.00    \$54.00		This policy may be endorsed to extend liability up to two additional premises owned by the insured.	<b>1 Fam-1W</b> <b>2 Fam-1X</b> <b>3 Fam-1Y</b> <b>4 Fam-1Z</b>
<b>Optional Deductibles</b>	Owner	\$250 \$500 \$1,000 \$1,500 \$2,500 \$5,000	<b>Owner</b> 5% Base -5% -12% -15% -25%			<b>Q1</b>
<b>Other Structures Coverage</b>	Owner		\$2.00 per \$1,000	10% of Coverage A		<b>6M3</b>
<b>Increased Personal Property</b>	Owner		\$3.00 per \$1,000	50% of Coverage A		<b>5M3</b>
<b>Personal Property Replacement Cost</b>	Owner		10% surcharge applied to the Base Premium			<b>M3</b>
<b>Additional Living Expense Loss of Use</b>	Owner		\$4.00 per \$1,000	20% of Coverage A		<b>S4</b>
<b>Earthquake Coverage</b>	Owner		Rate per \$1,000 Coverage A - \$12.50 Coverage B - \$5.50 Coverage C - \$9.50		Rate must be equal to Coverage A, B, and C Limits. 10% Earthquake Ded. applies to each applicable Coverage. *Masonry Veneer is not covered.	<b>2A</b> <b>2B</b> <b>2C</b>
<b>Replacement of Theft with Burglary Coverage</b>	Owner		\$10 Credit		Remove Peril of Theft and replaces with Peril of Burglary (Coverage C)	<b>PJ</b>
<b>Special Computer Coverage</b>	Owner		\$15			<b>N9</b>
<b>Business Property</b>	Owner	Max Limit \$10,000	\$25.00 per \$2,500	\$2,500.00 Included		<b>U9</b>
<b>Scheduled Personal Property</b>	Owner	Cameras Rare/Curt. Coins Silverware Jewelry Musical Instru. Golfer's Equip. Furs Postage Stamps Fine Arts	Rate per \$100 \$1.50 \$2.50 \$0.65 \$1.50 \$0.75 \$1.25 \$1.50 \$1.20 \$0.50		Applicants requesting Scheduled Personal Property must be submitted unbound.	<b>38</b> <b>M9</b> <b>42</b> <b>37</b> <b>39</b> <b>M7</b> <b>36</b> <b>M8</b> <b>N7</b>

## OPTIONAL COVERAGES (Continued)

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Loss Assessment Coverage	Owner	\$5,000 \$10,000 Up to \$50,000	\$4.00 \$7.00 add \$2.00 for each additional \$5,000			1S
Loss Assessment Coverage (add'l residence)	Owner	\$1,000 \$5,000 \$10,000 Up to \$50,000	\$6.00 \$10.00 \$13.00 add \$2.00 for each additional \$5,000		No more than 2 locations can be written in addition to the residence premises.	1T
Water Backup & Sump Overflow Coverage	Owner		\$50.00			3S
Extended Replacement Cost	Owner		8% surcharge to base premium applies		Provides up to 120% replacement cost (must be insured to 100% Replacement Cost)	XR
Ordinance or Law Coverage	Owner	Max. Limit 25%	10% surcharge to base premium applies.	10% included		1P

## OPTIONAL EXCLUSIONS / LOSS SETTLEMENTS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Animal Liability Exclusion	Owner	N/A	\$3.00 Credit per home, per year.		This exclusion will remove all Animal Liability Coverage.	LF
ACV Roof Settlement	Owner	N/A		Changes Loss Settlement for Roof from Replacement Cost to Actual Cash Value	Attached if: - Roof is over 20 years - Wood Shake/Shingle Roof (Wood Shake roofs over 20 years are not eligible)	Risk Code C7
Repair Cost Loss Settlement	Owner	N/A				Risk Code H6
Building Exclusion	Owner	N/A			This exclusion will remove all Other Structures Cov. at the insured premises.	P5

## CREDITS/SURCHARGES/FEEES

Premium surcharges and/ or credits may apply for the following:	Important Information	Amount	Code
Supplemental Heating Device		\$35.00	S5
Bankruptcy Surcharge	Must be applied if applicant has bankruptcy in past 5 years.	25%	Risk Code G2
Age of Home	Age of Home		
	0-10	-8%	
	11-25	Base	
	26-35	5%	
	36-40	10%	
	41-50	20%	
	51-60	30%	
Multiple Claims	Claims		
	0-1	0%	Risk Code L2
	2	5%	L3
	3	10%	
Protective Devices:	Central Station Alarm (Fire or Burglar)	Maximum credit available 5%	74
	Local Smoke and/or Burglar alarm		E6
	Dead Bolts, Smoke Alarm, and Fire Extinguisher		D6
Inspection Fee		\$30.00	

# FORMS LISTING (For Reference Only)

Form Number	Title
S3002 (04/91)	Special Form Homeowners 3 Policy
0110-4269 (05/92)	Declarations Page
<b><u>BASIC PROGRAM - MANDATORY ENDORSEMENTS</u></b>	
71908 (04/98)	Construction Cost Index Endorsement
72539 (09/01)	Log Building Endorsement
SHA00 (11/00)	Special Limit for Animal Liability and Animal Liability Exclusion
SH300 (11/00)	Total Pollution and Lead Contamination Exclusions
SH400 (11/00)	Homeowners Policy - Liability Exclusions
SH800 (11/00)	Homeowners Policy Business, Commercial or Farming Enterprise Exclusion and Home Day Care Coverage Clarification
S3A04 (07/05)	Homeowners 3 Special Form Special Provisions - California
73202 (04/98)	Worker's Compensation
S3M04 (02/03)	Homeowners 3 Special Form Water Damage and Mold Endorsement
S3504 (02/03)	Homeowners 3 Special Form Mold Liability Exclusion
<b><u>BASIC PROGRAM - OPTIONAL ENDORSEMENTS</u></b>	
70399 (03/85)	Notice of Cancellation or Non Renewal
71482 (08/00)	Replacement of Theft Coverage with Burglary Coverage
71485 (01/98)	California Homeowner Earthquake Endorsement
72923 (05/96)	Increased Limits on Business Property
72924 (05/96)	Special Computer Coverage
73229 (05/98)	Additional Residence Including Rented to Others
73295 (07/98)	Valuable Personal Property List
72368 (04/94)	Schedules Personal Property
S3300(08/00)	Repair Cost Loss Settlement
S3R00 (08/00)	Actual Cash Value Settlement Applying to Roof
71754 (06/92)	Premises Alarm or Fire Protection System
71751 (06/92)	Personal Property Replacement Cost
73204 (04/98)	Loss Assessment
S3200 (06/05)	Homeownerws -3 Special Form Specified Additional Amount of Insurance for Coverage A Dwelling
71419 (04/89)	Building Exclusion Endorsement (Renewal only)
72378 (02/02)	Water Back up and Sump Overflow
S3704 (02/03)	Homeowners 3 Special Form Special Limit for Mold Coverage
S3N0E (09/06)	California Residential Property Insurance Disclosure - California (If Extended Replacement Cost is purchased)
S3O00 (06/05)	Homeowners 3 Special Form Ordinance or Law Coverage - Increased Amount of Coverage
<b><u>IMPORTANT NOTICES AND FORMS NOT REQUIRED TO BE FILED, BUT ARE ATTACHED SYSTEMATICALLY</u></b>	
73859 (02/01)	CA - Important Notice - Your Privacy and Its' Protection, CA Insurance Guarantee Association and Consumer Affaris - California
S3N02 (11/00)	California Residential Property Insurance Disclosure - CA
73139 (12/97)	California Earthquake Offer
V9295 (11/05)	Summary of Rights
SHN06 (07/06)	California Residential Property Insurance - Bill of Rights

O = Owner

# HOW TO REACH US WHEN YOU NEED US

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## TO REPORT A CLAIM:

Please **call**:  
1-800-543-2644

**Fax**:  
1-800-217-5150

or **Report Claims Online:**

<http://www.amig.com>

choose "Claims"

select "File a Claim"

select the "Homes" form

**New Loss Notices** may be sent to:  
**American Modern Insurance Group, Inc.**

Attn: Customer Care  
P.O. Box 5323  
Cincinnati, Ohio 45201-5323

## FOR CUSTOMER SERVICE OR BILLING QUESTIONS:

Please **call**: 1-800-955-8213

## TO ORDER SUPPLIES:

Please **call**:  
1-925-947-2990

or

1-800-955-8213

or **Fax**:

1-925-947-3978

**Supply orders** may be sent to:

**J. E. Brown & Associates**

303 Lennon Lane  
Walnut Creek, CA 94598

When ordering, please refer to the form number at the lower left hand corner of this page.



## **AMERICAN MODERN INSURANCE COMPANY**

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