

**HOMEOWNERS POLICY PROGRAM**

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## HOMEOWNERS POLICY PROGRAM

### BINDING RULES

A Homeowners Policy may be issued to an owner-occupant of a dwelling used for private residential purposes and containing no more than four families and no more than two boarders or roomers. A dwelling under construction can be insured in the name of the intended owner-occupant. All Homeowners Applications must be accompanied by a Residential Component Technology Estimating Form with two photographs (front and rear). Our goal is to write business at 100% of replacement cost. Earth or Berm homes are eligible for HO 00 02 Coverage under the Regular Homeowners Program. Earthquake Coverage is not available for Earth/Berm homes.

#### Agents' Binding Authority

Coverage A Binding Authority Limit is outlined as follows:

Protection Class	Regular Program	Superior Program	Ultra Program
<b>1 - 8</b>	\$500,000	\$650,000	\$750,000
<b>S8</b>	\$300,000	\$400,000	\$500,000
<b>9 - 10</b> (if home is 25 years old or LESS)	\$250,000	\$400,000*	n/a
<b>9 - 10</b> (if home is MORE than 25 years old)	\$150,000	n/a	n/a

\*Only applicable to PC 9 and if in a subdivision with 10 or more lots.

*Note: Underwriter approval is required for any Coverage A Limit that falls outside of the above table.*

Agents may not bind the following risks for Homeowners insurance with Standard Mutual:

- a. Section II coverage exceeds \$500,000.
- b. Value (combined) of scheduled items of jewelry, fine arts, furs, cameras, guns, silverware, goldware, pewterware, stamps or coins exceeds 50% of Coverage C or where any individual item exceeds \$15,000. Current appraisals or sales slips required on all items over \$3,000.
- c. Unmarried persons under 25 for Tenants Form HO 00 04.
- d. Risks where Market Value is less than 70% of Replacement Cost.
- e. Risks previously declined, rejected or canceled.
- f. Risks left unoccupied for long periods of time.
- g. Dwelling does not show good maintenance or good housekeeping.
- h. Isolated dwelling or high risk area.
- i. Risks with woodburning stoves or furnaces unless installed by a qualified contractor and the manufacturer's instructions followed conscientiously. Underwriter's Laboratories clearance and chimney requirements must be met. Dwellings where woodburning stoves or furnaces are the primary heating source are prohibited.
- j. Property situated on premises used for farming, unless incidental and not a business of the insured.
- k. The minimum amount for Tenants Form HO 00 04 and Condominium Unit-Owners Form HO 00 06 is \$15,000.
- l. Risks where applicant owns a dog that would be considered vicious, such as Rottweilers, Pit Bulls, Dobermans, Chows, Bull Mastiffs, etc.
- m. Risks with unfenced swimming pools.
- n. Risks with trampolines.
- o. Risks where applicant has an unacceptable credit score. Need an Insurance Score of 600 or higher - can submit with scores less than 600 only on an **unbound** basis.
- p. Primary applicant is not presently employed (does not apply to retirees).

## HOMEOWNERS POLICY PROGRAM

### BINDING RULES (continued)

#### Update Requirements

- Roofing: Composite roofing must have been fully updated in past 20 years.
- Heating: Permanently installed central heating system required. Must have been fully updated in past 25 years.
- Wiring: Must meet or exceed all local and state building codes. Must be a minimum of 100 amp service and have circuit breakers. Must have been fully updated in past 50 years.
- Plumbing: Must have been fully updated in past 50 years.

(Refer to **Superior Homeowners Program and Ultra Preferred Homeowners Program** for other rules.)

### FORMS AND COVERAGES

All common Homeowners forms, endorsements, limits, deductibles and so forth are available under *both* Agency and Direct Bill. (There is another section in this manual with additional eligibility rules for the Superior Homeowners Program.) Other Insurance Services Office endorsements and coverages may be available for a premium charge. Please check with Home Office Underwriting.

### RATES, PREMIUMS AND POLICY TERM

All rates and premiums shown in this section are annual and apply to both Agency and Direct Bill. Policies can be written for an annual term only. Tenant Homeowners Form HO 00 04 and Condominium Unit-Owners Form HO 00 06 can be written on an annual basis only. Due to rounding and computer rating, premiums may vary slightly.

### ACTUAL CASH VALUE LOSS SETTLEMENT - Windstorm or Hail Losses to Roof Surfacing (HP 606)

A Homeowner policy (excluding HO 00 04) may be endorsed to provide loss settlement on an Actual Cash Value basis exclusively for roof surfacing when damage is caused by the peril of windstorm or hail.

Underwriting judgment may also necessitate the requirement of this endorsement on certain risks, either at the time of submission or on existing business, as a condition for us to write or remain on a risk. The use of this endorsement should be a temporary measure, until the roof is replaced. The endorsement may be removed if the roof is updated. Proof of replacement is required.

There is no premium credit for use of this endorsement.

### AUTOMATIC INFLATION PROVISION (HO-310)

Each Homeowners policy (but not Mobile Homeowners) will include a provision, by endorsement, for increasing amounts of insurance at each renewal, in the same amount as the then-current increase in the "Marshall & Swift / Boeckh Residential Building Cost Percent Change Factors".

### BUILDERS RISK THEFT (HO-601)

A policy written in the name of the owner and covering a dwelling under construction for occupancy by that owner may be endorsed to cover theft of building materials and supplies from the premises.

The annual premium is \$10 per \$1,000 which is fully earned. The coverage limit is subject to a maximum of 10% of the dwelling amount. The policy deductible applies. Contact an underwriter if coverage is needed beyond renewal when it will be automatically deleted.

## HOMEOWNERS POLICY PROGRAM

### BUSINESS PROPERTY - INCREASED LIMITS (HO 04 12)

The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500. Business property coverage away from the residence premises is always 10% of the on-residence premises coverage.

Annual rate per \$2,500 is \$25.

### CHURCH PARSONAGE ENDORSEMENT (HO-305)

Standard Mutual allows church parsonages to be written on a Homeowners policy. Coverages are provided for both the church and the minister as to their interests in the dwelling and its contents. There is no additional premium charge. Be sure to include minister's name on the application.

### COVERAGE B - OTHER STRUCTURES

This coverage is included for a limit equal to 10% of the limit of Coverage A; however, it may be increased, decreased or eliminated by applying the appropriate premium charge or credit at the following rates:

Annual Rate per \$1,000 of Insurance	Protection Class
\$2	1-8, S8
\$4	9-10

This also applies to Other Structures Endorsement HO 04 48.

### COVERAGE C - PERSONAL PROPERTY

This coverage is included for a limit equal to 50% of the limit of Coverage A unless written with the Personal Property Replacement Cost endorsement attached where 70% applies. If the endorsement does not apply, coverage may be decreased by allowing the proper credit. In all cases, it may be increased for the proper charge.

Annual rate per \$1,000 is \$1.

### COVERAGE D - LOSS OF USE

Under forms **HO 00 02** and **HO 00 03**, this coverage is included for a limit equal to 50% of Coverage A.

Under form **HO 00 04**, this coverage is included for a limit equal to 20% of Coverage C.

Under form **HO 00 06**, this coverage is included for a limit equal to 40% of Coverage C.

### LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE

ISO endorsement HO 04 32 05 02 for use with form HO 00 03; HO 04 33 05 02 for use with form HO 00 03 with HO 00 15 and form HO 00 06 with HO 17 31 or HO 17 32; and HO 04 31 04 02 for use with forms except HO 00 03 will be added to Standard Mutual's homeowners policies. These endorsements limit the amount of property insurance available for loss caused by "fungi" etc. as captioned in **Bold** above, if "fungi" etc. is the result of a covered peril. "Fungi" are defined in the endorsement and include mold. Coverage is added for the testing of air or property to confirm the absence, presence or level of "fungi" etc. The amount of liability insurance available for injury or damage arising directly or indirectly out of "fungi" etc. is reduced. These forms will provide up to \$10,000 of coverage under section I of the policy, property coverages and up to \$50,000 of coverage under Section II liability coverage when loss is the result of a covered peril. Additional limits are not available at this time from Standard Mutual.

**HOMEOWNERS POLICY PROGRAM**

**CREDIT CARD, FORGERY AND COUNTERFEIT COVERAGE (HO 04 53)**

Homeowners forms include \$500 coverage at no additional charge. Higher limits are available.

<b>Limit</b>	<b>Annual Premium</b>
\$ 1,000	\$ 1
2,500	3
5,000	4
7,500	5
10,000	6

**CREDITS, DISCOUNTS, DEBITS AND SURCHARGES**

**AUTO/HOME DISCOUNT**

A special discount of 15% will be taken off the Homeowners base premium for all forms if the insured also has Private Passenger Automobile coverage with the Company. Refer to the Auto Section on how to apply the discount to the Auto policy.

**DISCOUNTS AND SURCHARGES BASED ON INSURANCE SCORE**

Risks with "ChoicePoint Attract Standard Auto" scores shown below are subject to a discount or surcharge.

<b>Score Range</b>	<b>Factor</b>	<b>Score Range</b>	<b>Factor</b>
102 - 599	1.50	700 - 774	.93
600 - 624	1.15	775 - 824	.90
625 - 649	1.15	825 - 997	.85
650 - 699	1.00	998 - 999	1.50

The Score Range 998-999 is used for "no hits." If an insurance score is ordered and a "no hit" is the result, a score of 100 or 101 can be assigned, resulting in a factor of 1.00, if form U-105 is satisfactorily completed.

Calculate the discount or surcharge using the appropriate factor after the deductible factor calculation.

**NEW HOME CREDIT - OLDER HOME DEBIT**

Dwellings with Coverage A amounts of \$100,000 or greater are eligible for a credit. All dwellings are subject to a debit to the base premium depending on the calendar year that the dwelling was completed.

<b>For Homes Constructed</b>	<b>Credit</b>	<b>For Homes Constructed</b>	<b>Debit</b>
During current calendar year	20%	40 years preceding current calendar year	1%
1 year preceding current calendar year	20%	41 years preceding current calendar year	2%
2 years preceding current calendar year	18%	42 years preceding current calendar year	3%
3 years preceding current calendar year	17%	43 years preceding current calendar year	4%
4 years preceding current calendar year	16%	44 years preceding current calendar year	5%
5 years preceding current calendar year	15%	45 years preceding current calendar year	6%
6 years preceding current calendar year	14%	46 years preceding current calendar year	7%
7 years preceding current calendar year	13%	47 years preceding current calendar year	8%
8 years preceding current calendar year	12%	48 years preceding current calendar year	9%
9 years preceding current calendar year	11%	49 years preceding current calendar year	10%
10 years preceding current calendar year	10%	50 years preceding current calendar year	12%
11 years preceding current calendar year	9%	51 years preceding current calendar year	12%
12 years preceding current calendar year	7%	52 years preceding current calendar year	12%
13 years preceding current calendar year	5%	53 years preceding current calendar year	12%
14 years preceding current calendar year	3%	54 years preceding current calendar year	12%
15 years preceding current calendar year	2%	55 & older years preceding current calendar year	12%
16-39 years do not receive a credit or a debit			

## HOMEOWNERS POLICY PROGRAM

### CREDITS AND DISCOUNTS (continued)

#### PROTECTIVE DEVICES CREDIT (HO 04 16)

If an insured dwelling has a properly installed and maintained **smoke detector** and **fire extinguisher** along with **dead bolt locks** on all exterior doors, a 2% credit can be deducted from the base premium. This must be noted on the application.

If an insured dwelling has a central station burglary and/or fire alarm system, a system that alerts the fire or police department or an automatic sprinkler system, additional credits may be taken. Maximum credit allowed is 20% including above 2%.

Application for Protective Devices Credit form U-83 must be completed and signed by both the agent and the applicant, if the credit is over 2%. This form shows the total credits that may be applied.

#### VALUED CUSTOMER DISCOUNT

A two percent (2%) discount will be given on Private Passenger Auto, Homeowners and Mobile Homeowners policies for each year of qualified experience. As a policy is renewed, an additional 2% discount will be allowed for each 12-month period the policy is in force. The total Valued Customer Discount will not exceed 10%. Losses will not affect this discount. If a policy is canceled for non-payment of premium, and later reinstated, the discount drops to zero.

#### SPECIAL COMPUTER COVERAGE (HO 04 14)

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Not needed with HO 00 15.

Annual Premium - \$15

#### CONDOMINIUM UNIT-OWNERS COVERAGE (HO 00 06)

- a. COVERAGE A-DWELLING (Alterations, Appliances, Fixtures, Improvements, Real Property, Other Structures, etc.), Increased Limits and Special Coverage

The Basic Limit of \$5,000 under Coverage A is increased by taking the appropriate \$20,000 \$100 deductible base premium for HO 00 06 times .04 for each additional \$1,000 of insurance, even if Coverage C has \$250 deductible.

Begin with the \$250 deductible HO 4 base rate from Illinois or Indiana HO Premium Page 4, x .70 (to convert to HO 6) x 1.20 (to get \$100 deductible base) then x .04. Round to nearest dollar after each calculation.

If Special Coverage under Unit-Owners coverage A (HO 17 32) is needed, the additional annual premium shall be developed as follows:

Basic Limit of Liability	\$5 per policy
Increased Limit of Liability	\$1 per \$1,000 of insurance

**HOMEOWNERS POLICY PROGRAM**

**CONDOMINIUM UNIT-OWNERS COVERAGE (HO 00 06)** (continued)

- b. COVERAGE C - PERSONAL PROPERTY insured against perils named in this form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions by attaching Unit-Owners Coverage C Special Coverage endorsement HO 17 31. Apply a rating factor of 1.40 to the base premium.
- c. UNIT-OWNERS RENTAL TO OTHERS (HO 17 33)  
25% Increase in Basic Premium
- d. LOSS ASSESSMENT COVERAGE (HO 04 35) Policy form provides \$1,000 coverage.

<b>New Amount of Coverage</b>	<b>Basic</b>	<b>Special</b>
\$ 5,000	\$ 3 annual	\$ 4 annual
\$10,000	5	7
Each add'l \$5,000 up to \$50,000	1	2

**DEDUCTIBLES**

<b>Deductible</b>	<b>HO 00 01, HO 00 02 &amp; HO 00 03 Deductible Factor</b>	<b>HO 00 04 &amp; HO 00 06 Deductible Factor</b>
\$ 50	1.75	1.40
100	1.50	1.20
250	1.25	1.00
500	1.00	.85
750	.95	.80
1,000	.90	.75
1,500	.85	.70
2,000	.80	.65
2,500	.75	.60
5,000	.70	n/a

**Minimum Deductibles By Program** (HO 00 01, HO 00 02, HO 00 03 only)

Regular	\$ 500
Superior (SHoP)	500
Ultra Preferred	1,000

*Note: Lower deductibles listed in table above are shown as a reference for existing business only.*

**FIRE DEPARTMENT SERVICE CHARGE (HO 04 85)**

Policy forms provide for \$500 in coverage. The amount can be increased.

Annual rate per \$100 is \$2.

**FUNCTIONAL REPLACEMENT COST (HO 05 30)**

This endorsement is available on homes built prior to 1940 where the insured does not wish to insure to full replacement cost. The Coverage A limit of liability is determined based on the amount it would cost to repair or replace damaged property with common construction materials and methods which are functionally equivalent to obsolete, antique, or custom methods and materials.



## HOMEOWNERS POLICY PROGRAM

### GUARANTEED REPLACEMENT COST (HO-600)

A Homeowners policy may be endorsed to provide Guaranteed Replacement Cost on Coverage A-Dwelling for an annual premium of \$10. At the time of a loss, this coverage increases the limit of liability to equal the current replacement cost of the dwelling if the amount of loss is more than the limit of liability indicated in the Declarations subject to a maximum amount equal to 125% of that limit. This endorsement does not apply to mine subsidence coverage.

Requirements for this coverage:

- Form HO 00 03 only
- Dwelling built since 1950
- Not applicable to seasonal or secondary homes
- Not available under Mobile Homeowners Policy Program
- Insured must notify Company of alterations to the dwelling that would increase the replacement cost by 5% or more within 30 days of completion of the alterations
- In case of loss, the damaged dwelling must be repaired or replaced with equivalent construction and use on the same premises
- When endorsement is attached, dwelling must be insured for 100% of the replacement cost as determined by a new Residential Component Technology Cost Estimating Form and approved by the Company. The Automatic Inflation Provision (HO-310) must also be attached.
- Cannot be written on Class 9-10 properties (Class S8 is eligible)
- Not available on Modular homes

### HEATED OUTBUILDINGS

Permanently installed natural gas or electric heating devices in outbuildings are acceptable; however, a photo of the unit must be submitted to Underwriting. Manually-fed systems such as wood or solid fuel burning devices are not acceptable.

### HOMEOWNERS PROTECTIVE ENDORSEMENT (HO-307)

This endorsement can be used on Homeowners policies with forms HO 00 02, HO 00 03, HO 00 04 and HO 00 06 attached. The endorsement broadens coverage to include \$300 refrigerated products, landslide, collapse, \$200 debris removal, personal injury (HO 24 82) and lock replacement.

This endorsement cannot be written in connection with the Homeowners Plus+ Endorsement HO-315.

Annual Premium - \$20

## HOMEOWNERS POLICY PROGRAM

### HOMEOWNERS PLUS + ENDORSEMENT (HO-315)

This enhancement endorsement can be used on policies with HO 00 02, HO 00 03, HO 00 04 and HO 00 06 attached. This endorsement cannot be written in connection with the Homeowners Protective Endorsement HO-307. The following coverages are included:

- + Liability for volunteer activities
- + The Special Limits of Liability are increased to the following amounts:
  - \$500 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals
  - \$2,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material.
  - \$2,000 on watercraft, including their trailers, furnishings, equipment and outboard engines or motors
  - \$2,000 on trailers not used with watercraft
  - \$2,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones
  - \$4,000 for loss by theft of firearms
  - \$5,000 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
  - \$5,000 on property on the Aresidence premises used at any time or in any manner for any "business" purpose
  - \$500 on property, away from the Aresidence premises used at any time or in any manner for any Abusiness purpose; however, this limit does not apply to loss to adaptable electronic apparatus as described in Special Limits 10. and 11. in the policy.
- + \$1,000 coverage for Tapes, Wires, Records, Discs or Other Media in a motor vehicle (policy deductible)
- + \$500 Debris Removal (\$50 deductible)
- + \$3,000 Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- + \$500 Refrigerated Property Coverage
- + \$1,000 Lock Replacement Due to Loss of House Keys
- + Landslide (policy deductible)
- + Collapse (policy deductible)
- + Personal Injury Liability
- + Incidental Business Pursuits Liability for Children
- + \$1,000 Liability Limit for Damage to Property of Others
- + Contingent Worker's Compensation
- + \$2,000 Identity Recovery Expense Coverage

Annual Premium - \$35

## HOMEOWNERS POLICY PROGRAM

### INCREASED SPECIAL LIMITS OF LIABILITY (HO 04 65)

a. **Jewelry, Watches and Furs**

The special limit of liability of \$1,000 for theft of jewelry, watches and furs may be increased to a maximum of \$5,000 but not exceeding \$1,000 for any one article. The additional premium shall be \$18 for each \$1,000 increase.

b. **Money and Securities**

The special limit of \$200 on money may be increased to a maximum of \$1,000. The \$1,000 limit on securities may be increased to a maximum of \$2,000. The additional premium shall be developed as follows.

	<b>Money</b>	<b>Securities</b>
Premium per \$100 of additional insurance:	\$6	\$4

c. **Silverware, Goldware and Pewterware**

The special limit of liability of \$2,500 for loss by theft of silverware, etc, may be increased to a maximum of \$10,000 in increments of \$500. The additional premium shall be \$3.25 for each \$500 increase.

d. **Guns**

The special limit of liability of \$2,000 for loss by theft of guns may be increased to a maximum of \$6,000 in increments of \$100. The additional premium shall be \$3 for each \$100 increase.

### MODULAR HOUSING

Pre-assembled homes, factory-built homes and modular homes can be written under a Regular Homeowners policy with Standard Mutual if they meet the Eligibility Criteria outlined below.

"Modular Housing" refers to residences constructed from modules that are assembled in manufacturing facilities, shipped to permanent locations, and permanently affixed to a foundation.

Manufactured homes, formerly referred to as "Mobile Homes" or "Trailers", built to conform to a Federal building code (called the HUD code) rather than to building codes at their destinations, are ineligible.

#### Eligibility Criteria

- a. The age of dwelling must be 15 years or less.
- b. The dwelling must be attached to a fully enclosed, permanent foundation, and comply with state and jurisdictional requirements for permanent affixation.
- c. All roofs must have a minimum of 4:12 pitch and a one-foot (1') eave overhang.
- d. The dwelling must conform to all state, local or regional building codes at their destination.

### ORDINANCE OR LAW COVERAGE (HO 04 77)

A policy with either form HO 00 02 or HO 00 03 may be endorsed to insure Coverages A and B against loss resulting from ordinances or laws which regulate construction, repair or demolition of the property.

Apply a 1.10 factor to the base premium. The base premium is the premium for the Coverage A amount of insurance equal to at least 80% (100% if Superior Homeowners) of the sum of:

- a. The full replacement cost of the dwelling; *and*
- b. The estimated amount of insurance necessary to cover increased construction costs and demolition.

## HOMEOWNERS POLICY PROGRAM

### PERSONAL PROPERTY REPLACEMENT COST (HO 04 90) Regular Homeowners Program

Forms HO 00 01,  
HO 00 02 & HO 00 03      Apply a 15% premium to the base premium and any premiums  
for the increased limits of liability for Coverage C above 70%  
which is included when the endorsement applies.

Forms HO 00 04 & HO 00 06      Apply a 20% premium.

Annual Minimum Premium      \$20

See the Superior Homeowners section of this manual for an explanation of the premium charge for this endorsement in the SHoP Program.

Personal Property Replacement Cost coverage will also apply to certain articles or classes of property separately described and specifically insured under the Scheduled Personal Property Endorsement HO 04 61 attached to the same policy.

### SCHEDULED PERSONAL PROPERTY ENDORSEMENT (HO 04 61)

The same rates apply as are shown in the Inland Marine section of this manual. The annual minimum premium is \$5.

### SPECIAL PERSONAL PROPERTY COVERAGE (HO 00 15)

This endorsement extends Coverage C against additional risk of physical loss subject to certain exclusions. It is included at no additional premium under the Ultra Preferred Program. It is available under the Superior Homeowners Program using the factor shown below with a minimum policy deductible of \$500. It is not available under the Regular Homeowners Program. This coverage is also not available on an HO-4 (Contents Broad Form) policy.

The charge is 1.10 times the base premium.

### REFRIGERATED PROPERTY COVERAGE (HO 04 98)

The policy may be extended to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A deductible of \$100 applies.

Annual Premium - \$10

## HOMEOWNERS POLICY PROGRAM

### RESIDENCE PREMISES-THREE OR FOUR FAMILY DWELLING (HO 04 44)

The definition of "residence premises" can be amended to include a three or four family dwelling that is owner occupied. Dwellings converted to apartment houses are not eligible. Submit basis under Superior Homeowners Program.

The charge is 1.10 times the base premium.

### RESIDENTIAL COMPONENT TECHNOLOGY FORM

Two photos, front and back, plus a Residential Component Technology (RCT) Form must accompany every Homeowners application.

### SNOWMOBILE FLOATER (HO-313)

The liability exposure arising out of the use of a snowmobile must be protected by attaching endorsement HO 24 64 if physical damage is provided. See Liability Coverages in this section for the appropriate premium charge.

Broad "All Risk" physical damage coverage can be provided at the below rates.

Deductible	Annual Rate Per \$100 of Insurance
\$ 100	\$ 1.75
250	1.50
500	1.00

### SUBURBAN PROTECTION RULE

Dwellings eligible for all Homeowners forms, except Mobile Homeowners, located in Protection Classes 9 or 10 may be rated as Protection Class S8 provided the following qualifications are met:

1. Located on a paved road within 5 miles travel distance from a recognized fire department, rated Class 8 or better that will **initially** respond.
2. Located within 1,000 feet of a public fire hydrant or the responding fire department is equipped to supply an adequate amount of water.
3. Not located in a severe brush or forest area and is not isolated. Must be situated where at least five permanently occupied homes are within view of the insured's home, at all seasons of the year.
4. Does not have a woodburning stove or furnace. Built-in fireplaces or fireplaces with inserts are not considered wood stoves.

In addition, Suburban Protection Rule Questionnaire form U-31 *must be completed and signed* by both the agent and applicant.

## HOMEOWNERS POLICY PROGRAM

### TOWN OR ROW HOUSES (CLASS RATED)

To develop the premium for an eligible owner occupied dwelling in a town or row house, apply the appropriate factor to the premium shown on the basic premium chart.

<u>Protection Class</u>	<u>Number of Individual Family Units Within a Fire Division</u>			
	<b>1-2</b>	<b>3-4</b>	<b>5-8</b>	<b>9-10</b>
1 - 8	Base	110%	125%	140%
9-10	Base	115%	130%	145%

### WATER BACKUP AND SUMP OVERFLOW ENDORSEMENTS

Policies may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump and which is not caused by the negligence of any insured. All other water damage exclusions still apply. The limits of liability available are outlined below. A deductible of \$500 applies. No other deductible is available. These endorsements are not available on an HO-4 (Contents Broad Form) policy.

<u>Limit</u>	<u>Form</u>	<u>ANNUAL PREMIUM</u>	
		<u>Territory A</u>	<u>Territory B</u>
\$ 2,500	HO 55 95	\$ 75	\$ 50
5,000	HO 54 95	100	75
10,000	HO 04 95	150	125
15,000	HO 56 95	200	175
20,000	HO 57 95	250	225
25,000	HO 58 95	300	275

Territory A: Illinois Homeowners Zone 01 (DuPage), Zone 02 (Lake), Zone 05 (Cook) and Zone 06 (Chicago)

Territory B: All other Illinois Homeowners Zones not in Territory A and entire state of Indiana

#### Conditions

- Coverage is not available for risks located in flood hazard areas.
- An endorsement should not be written for applicants or insureds who have a history of losses arising from backup of sewers or drains, or overflow of sump holes or hydrostatic pressure. **Underwriter approval is required if there has been any of the above loss activity within the past three years.**
- At inception, renewal or anniversary date, a 5-day waiting period will apply before coverage is provided. At any other time, a 30-day waiting period applies.
- A waiting period may also be imposed after an interval of heavy rainfall.

#### Additional Condition for Limits Greater Than \$15,000

- Available only if a non-electrical backup sump pump is installed and regularly maintained.

#### Note

Each request to add this coverage must be accompanied by a memorandum answering the following questions:\*

1. Does the dwelling have a regularly maintained sump pump?
2. Has the applicant or insured had any losses, insured or not, caused by water which backed up from sewers, drains or sump pumps in the past three years? Explain in detail.
3. Did the applicant or insured take any action to prevent future losses of the type that occurred? If so, please describe what was done.

\**The above questions are incorporated into the On-Line Homeowners Application.*

### WOOD STOVE UNDERWRITING

The Wood Stove Questionnaire form ENG-12 **must** be completed with all Homeowners applications when a woodburning unit is present. **Two** photographs are required: one of the stove and one of the chimney or flue.

Every home with a woodburning unit **must** have a smoke detector and fire extinguisher.

A \$50 annual surcharge per policy, before the application of any policy discounts, will be assessed to help offset the additional exposure caused by the presence of a woodburning unit.

**HOMEOWNERS POLICY PROGRAM**

**LIABILITY COVERAGES**

When the limit of liability for Coverage E or F is increased or coverage for additional exposures is provided, the additional annual premium shall be developed as shown below. The basic liability limit is \$100,000. These limits include \$1,000 Medical.

	<b>Limits of Liability in Thousands</b>				<b>Medical Payments</b>
	<b><u>\$100</u></b>	<b><u>\$200</u></b>	<b><u>\$300</u></b>	<b><u>\$500</u></b>	<b><u>Ea. Add'l \$500</u></b>
a. <b>Described Residence Premises</b>	--	8	12	15	4
b. <b>Additional Residence Premises</b>					
Occupied by Insured					
(1 or 2 Family)	8	10	12	20	2
1 Family-Rented to Others	14	16	18	30	2
2 Family-Rented to Others	20	22	24	40	2

(Standard Mutual allows a maximum of 5 rentals by use of endorsement HO 24 70.)

	<b>Limits of Liability in Thousands</b>				<b>Medical Payments</b>
	<b><u>\$100</u></b>	<b><u>\$200</u></b>	<b><u>\$300</u></b>	<b><u>\$500</u></b>	<b><u>Ea. Add'l \$500</u></b>
c. <b>Permitted Incidental Occupancies (HO 04 42)</b>					
Annual Premium	14	16	18	22	6

d. <b>Personal Injury (HO 24 82)</b>					
Personal Injury to others, such as false arrest, libel or invasion of privacy may be added to the Homeowners policy	14	16	18	22	

e. <b>Snowmobile (HO 24 64) Each</b>					
Annual Minimum Premium	50	60	70	80	4

f. **Business Pursuits (HO 24 71)**  
 Classify and apply charge separately for each person insured. Coverage for the liability of the insured arising out of business activities. Coverage is excluded if insured owns business, is a partner or maintains financial control in the business.

<b>Classifications:</b>	<b>Limits of Liability in Thousands</b>				<b>Medical Payments</b>
	<b><u>\$100</u></b>	<b><u>\$200</u></b>	<b><u>\$300</u></b>	<b><u>\$500</u></b>	<b><u>Ea. Add'l \$500</u></b>
A. Clerical Office Employees	4	4	4	8	2
B. Salesmen, Collectors or Messengers	8	8	8	12	2
C. Teachers-Athletic, lab, manual or physical training and swimming instructors, no corporal punishment	14	16	18	20	2
D. Teachers -Other, no corporal punishment	4	6	6	8	2
E. Teachers-Additional charge for corporal punishment (C or D must be written)	8	10	12	16	-

**HOMEOWNERS POLICY PROGRAM**

**LIABILITY COVERAGES** (continued)

g. **Farm Liability**

1. **Incidental Farming Personal Liability (HO 24 72)**

When incidental farming operations are conducted on the residence premises, the premium for this coverage shall be as indicated below:

<b>Limits of Liability in Thousands</b>			
<b><u>\$100</u></b>	<b><u>\$200</u></b>	<b><u>\$300</u></b>	<b><u>\$500</u></b>
15	20	25	30

2. **Farmers Comprehensive Personal Liability Endorsement (HO 24 73)**

When farming operations are conducted elsewhere, the premium for this coverage shall be as indicated below:

	<b>Limits of Liability in Thousands</b>				<b>Medical Payments</b>
	<b><u>\$100</u></b>	<b><u>\$200</u></b>	<b><u>\$300</u></b>	<b><u>\$500</u></b>	<b><u>Each Add'l \$500</u></b>
Initial Farm Premises	50	55	60	80	5
Each Add'l Farm Premises					
Occupied or Rented	12	15	18	30	2
Total Acreage for All Locations					
Occupied or					
Rented Over 500	18	20	22	35	--
Farm Employees per 100 Days					
Or Fraction Thereof	10	12	15	25	2
Each Farm Empl.-Part Time	12	15	18	30	2
Each Farm Empl.-Full Time	28	30	34	52	5
Minimum Premium per Policy (Farm Employees Only)	18	20	22	35	4
Animal Collision \$400 limit - \$3					

h. **Home Day Care Coverage (HO 04 97)**

Home day care business must be located in insured dwelling. Available up to three children, not including relatives. No transporting of children. No employees.

	<b>Limits of Liability in Thousands</b>				<b>Medical Payments</b>
	<b><u>\$100</u></b>	<b><u>\$200</u></b>	<b><u>\$300</u></b>	<b><u>\$500</u></b>	<b><u>Ea. Add'l \$500</u></b>
	100	122	140	180	3



**HOMEOWNERS POLICY PROGRAM**

**LIABILITY COVERAGES** (continued)

i. **Watercraft (HO 24 75)**

Under Homeowners 91, only outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form. Medical Payments coverage extends to water skiers. For all others, HO 24 75 must be attached to provide coverage.

<b>Outboards (up to 26 ft.)</b>	<b>Limits of Liability in Thousands</b>				<b>Medical Payments</b>
	<b><u>\$100</u></b>	<b><u>\$200</u></b>	<b><u>\$300</u></b>	<b><u>\$500</u></b>	<b><u>Ea. Add'l \$500</u></b>
Up to 50 horsepower	12	14	16	20	1
51 to 100 horsepower	17	20	23	28	1
101 to 150 horsepower	23	26	29	36	1
151 to 200 horsepower	28	32	37	45	2
over 200 hp. (Refer to Company)	36	42	48	60	3
<b>Inboard or Inboard-Outboards (up to 26 ft.)</b>					
Up to 50 horsepower	24	28	32	39	1
51 to 100 horsepower	35	40	45	56	1
101 to 150 horsepower	45	52	59	73	1
151 to 200 horsepower	56	65	73	91	2
over 200 hp. (Refer to Company)	69	81	92	115	3
<b>Sailboats With or Without Auxiliary Power</b>					
26 to 40 ft. in length	31	36	41	50	1
over 40 ft. in length	Refer to Company				
<b>Personal Watercraft (Jet Ski, Jet Boat)</b>					
Up to 300 cc	100	116	133	167	5
301 to 500 cc	133	155	177	222	5
over 500 cc	166	194	221	278	5

▪ Physical watercraft coverage rates appear in the Inland Marine Section of this manual.

**WATERCRAFT GUIDELINES**

1. Operators may have no more than 3 minor violations or more than one serious violation in the past 36 months.
2. Operators may have no major violations (includes alcohol & drug violations & suspensions) in past 60 months.
3. Applicant with more than one boating loss in the last 3 years will not be eligible.
4. Operators must be at least 16 years old.
5. Unit must be stock manufactured and not mechanically modified.
6. Unit may not be used for commercial or rental purposes.
7. Personal pleasure use only - no multiple or corporate ownership, no commercial or business use.
8. Personal watercraft may not be used for waterskiing, towing, racing, stunting or demo events.

## HOMEOWNERS POLICY PROGRAM

### **IDENTITY RECOVERY COVERAGE (HO-604)**

Provides toll-free help line with Identity Recovery Counselors; Case Management Service. Expense Reimbursement Insurance with a limit of \$15,000 for out-of-pocket expenses, lost wages and legal fees. Expense Reimbursement is subject to a deductible of \$250 per "identity theft event".

Annual Premium of \$22

**HOMEOWNERS POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - ADDITIONAL RULES**

**EARTHQUAKE COVERAGE (HO 04 54)**

When Earthquake coverage is provided it shall apply to all Section I Coverages for the same limits as provided under the policy. The premium for each \$1,000 of insurance shall be developed as follows:

ZONES	<u>Frame</u>		<u>All Others</u>		
	1-4, 5	6, 7	1-4, 5	6, 7	
FORM HO 00 01, 00 02 and 00 03	\$ .68	\$ .42	\$ .89	\$ .68	Coverage A Limit of Liability
FORM HO 00 04 and 00 06	.42	.32	.58	.42	Coverage C Limit of Liability
FORM HO 00 01, 00 02 and 00 03 Coverage C Increased Limits	.42	.32	.58	.42	Amount of Increase Only
ALL FORMS – Other Structures or Coverage D Increased or added Limits	.58	.42	.79	.58	Amount Increased or Added

**ZONE 1-4 - Counties of:** (Mandatory 20% deductible)

- |             |           |           |              |
|-------------|-----------|-----------|--------------|
| * Alexander | * Jackson | * Massac  | * Union      |
| * Franklin  | * Johnson | * Pulaski | * Williamson |

**ZONE 5 - Counties of:** (Mandatory 20% deductible)

- |            |            |             |            |              |
|------------|------------|-------------|------------|--------------|
| * Bond     | Effingham  | * Jasper    | * Monroe   | * Saline     |
| * Clay     | Fayette    | * Jefferson | * Perry    | * St. Clair  |
| * Clinton  | * Gallatin | * Lawrence  | * Pope     | * Wabash     |
| * Crawford | * Hamilton | * Madison   | * Randolph | * Washington |
| * Edwards  | * Hardin   | * Marion    | * Richland | * Wayne      |
|            |            |             |            | * White      |

**ZONE 6 - Counties of:** (Mandatory 15% deductible)

- |           |            |            |         |
|-----------|------------|------------|---------|
| * Calhoun | Coles      | * Macoupin | * Scott |
| Cass      | Cumberland | Montgomery | Shelby  |
| Christian | * Greene   | Morgan     |         |
| * Clark   | * Jersey   | Moultrie   |         |

**ZONE 7 - Counties of:** (Mandatory 10% deductible)

- |         |         |        |
|---------|---------|--------|
| * Adams | * Edgar | * Pike |
|---------|---------|--------|

Plus all remaining Illinois counties

NOTE: Exterior masonry veneer is always covered.

In the event of an earthquake occurring in the New Madrid fault that measures 5.0 or greater on the Richter scale, Standard Mutual will not add the coverage to existing policies or write policies with the coverage for a period of thirty (30) days.

Insurance companies are required to provide information regarding the availability of earthquake coverage to Homeowners insurance applicants in Illinois counties within the New Madrid Seismic Zone. Standard Mutual is relying on its agents to provide this information to its insureds. These counties include all those marked with an asterisk (\*).

**CONTINGENT WORKERS COMPENSATION (HO-303)**

This coverage can be added to Homeowners policies for an annual premium of \$2. This endorsement should not be added to Homeowners policies when the dwelling is under construction.

**HOMEOWNERS POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - ADDITIONAL RULES**

**MINE SUBSIDENCE (HO 23 88 and HO 23 98)**

The applicable endorsement **MUST** be issued on every risk in the following counties unless rejected in writing. Once rejected it will only be added if specifically requested by the insured. It is optional in other counties in Illinois.

Endorsement HO 23 98 applies to living units (HO 00 06) with a maximum available of \$15,000.

For Homeowners policies (except HO 00 06), the premium rating shall be the dwelling limit without regard to the other structures. The premium for the HO 00 06 is a flat \$12. If an 'other structure' is scheduled separately, the appropriate premium must be charged for the scheduled amount.

The rate reflects the premium for each scheduled structure that is insured on the basic policy.

The amount of Mine Subsidence insurance coverage (except for HO 00 06) must be equal to the basic policy amount or \$750,000, whichever is the lesser of the two amounts. Policy provisions providing automatic increases in the amount of insurance do not apply to Mine Subsidence coverage.

COUNTIES: Bond, Bureau, Christian, Clinton, Douglas, Franklin, Fulton, Gallatin, Grundy, Jackson, Jefferson, Knox, LaSalle, Logan, McDonough, Macoupin, Madison, Marion, Marshall, Menard, Mercer, Montgomery, Peoria, Perry, Putnam, Randolph, Rock Island, St. Clair, Saline, Sangamon, Tazewell, Vermilion, Washington and Williamson.

<u>LIMITS</u>		<u>PREMIUM</u>	<u>LIMITS</u>		<u>PREMIUM</u>	<u>LIMITS</u>		<u>PREMIUM</u>
<u>OF LIABILITY</u>	<u>OF LIABILITY</u>		<u>OF LIABILITY</u>	<u>OF LIABILITY</u>		<u>OF LIABILITY</u>	<u>OF LIABILITY</u>	
<u>From</u>	<u>To</u>		<u>From</u>	<u>To</u>		<u>From</u>	<u>To</u>	
\$ 10,000	or less	\$ 21	\$ 250,001	- 260,000	\$ 98	\$ 500,001	- 510,000	\$ 158
10,001	- 20,000	24	260,001	- 270,000	101	510,001	- 520,000	160
20,001	- 30,000	27	270,001	- 280,000	105	520,001	- 530,000	162
30,001	- 40,000	30	280,001	- 290,000	108	530,001	- 540,000	164
40,001	- 50,000	33	290,001	- 300,000	111	540,001	- 550,000	166
50,001	- 60,000	36	300,001	- 310,000	114	550,001	- 560,000	168
60,001	- 70,000	40	310,001	- 320,000	117	560,001	- 570,000	170
70,001	- 80,000	42	320,001	- 330,000	120	570,001	- 580,000	172
80,001	- 90,000	46	330,001	- 340,000	123	580,001	- 590,000	174
90,001	- 100,000	49	340,001	- 350,000	126	590,001	- 600,000	176
100,001	- 110,000	52	350,001	- 360,000	128	600,001	- 610,000	178
110,001	- 120,000	55	360,001	- 370,000	130	610,001	- 620,000	180
120,001	- 130,000	58	370,001	- 380,000	132	620,001	- 630,000	182
130,001	- 140,000	61	380,001	- 390,000	134	630,001	- 640,000	184
140,001	- 150,000	65	390,001	- 400,000	136	640,001	- 650,000	186
150,001	- 160,000	67	400,001	- 410,000	138	650,001	- 660,000	188
160,001	- 170,000	71	410,001	- 420,000	140	660,001	- 670,000	190
170,001	- 180,000	73	420,001	- 430,000	142	670,001	- 680,000	192
180,001	- 190,000	77	430,001	- 440,000	144	680,001	- 690,000	194
190,001	- 200,000	80	440,001	- 450,000	146	690,001	- 700,000	196
200,001	- 210,000	83	450,001	- 460,000	148	700,001	- 710,000	198
210,001	- 220,000	86	460,001	- 470,000	150	710,001	- 720,000	200
220,001	- 230,000	89	470,001	- 480,000	152	720,001	- 730,000	202
230,001	- 240,000	92	480,001	- 490,000	154	730,001	- 740,000	204
240,001	- 250,000	95	490,001	- 500,000	156	740,001	- 750,000	206

**HOMEOWNERS POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - ADDITIONAL RULES**

**TERRITORIAL ZONES**

- ZONE 01 DuPage County (including the entire cities of Hinsdale & Naperville)
- ZONE 02 Lake County
- ZONE 03 Remainder of State
- ZONE 04 Southern - Alexander, Franklin, Gallatin, Hamilton, Hardin, Jackson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, White and Williamson Counties
- ZONE 05 Cook County (including the entire city of Buffalo Grove), except City of Chicago
- City of Chicago
- ZONE 06a All Chicago Zip Codes except those listed below in zones b & c
- 06b Zip Codes: 60609, 60613, 60614, 60616, 60627, 60630, 60633, 60634, 60641, 60659
- 06c Zip Codes: 60631, 60635, 60638, 60642, 60645, 60646, 60648, 60655, 60656, 60658, 60666, 60707
- ZONE 07 Northern - Boone, Henry, Kane, McHenry, Rock Island, Will and Winnebago Counties
- ZONE 08 South Central - Bond, Calhoun, Clark, Clay, Clinton, Crawford, Cumberland, Edgar, Edwards, Effingham, Fayette, Greene, Jasper, Jefferson, Jersey, Lawrence, Macoupin, Marion, Monroe, Montgomery, Randolph, Richland, Vermilion, Wabash, Washington and Wayne Counties
- ZONE 09 Madison & St. Clair Counties

**ILLINOIS**  
**HOMEOWNERS**  
**BASE RATES AND FACTORS**

**HOMEOWNERS POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - ADDITIONAL RULES - RATES**

Homeowners Annual, Coverage A 100,000 Base Rates, HO 3, 500 deductible			
Zone	Protection Class	Masonry	Frame
1 DuPage County (including entire cities of Hinsdale and Naperville)	1-6	343	383
	7-8	390	430
	S8	410	453
	9	583	687
	10	635	796
2 Lake County	1-6	386	426
	7-8	435	482
	S8	454	507
	9	654	771
	10	710	889
3 Remainder of State	1-6	386	426
	7-8	435	482
	S8	454	507
	9	654	771
	10	710	889
4 Southern - Alexander, Franklin, Gallatin, Hamilton, Hardin, Jackson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, White and Williamson Counties	1-6	564	624
	7-8	623	692
	S8	654	726
	9	930	1,093
	10	1,011	1,265
5 Cook County (including the entire city of Buffalo Grove) except City of Chicago	1-6	419	469
	7-8	452	499
	S8	473	527
	9	641	758
	10	707	884
6 City of Chicago*	6A	691	763
	6B	531	590
	6C	470	519
7 Northern - Boone, Henry, Kane, McHenry, Rock Island, Will and Winnebago Counties	1-6	386	426
	7-8	435	482
	S8	454	507
	9	654	771
	10	710	889
8 South Central Counties - Bond, Calhoun, Clark, Clay, Clinton, Crawford, Cumberland, Edgar, Edwards, Effingham, Fayette, Greene, Jasper, Jefferson, Jersey, Lawrence, Macoupin, Marion, Monroe, Montgomery, Randolph, Richland, Vermilion, Wabash, Washington and Wayne	1-6	437	484
	7-8	495	552
	S8	519	580
	9	748	881
	10	815	1,013
9 Madison and St. Clair Counties	1-6	466	524
	7-8	538	595
	S8	564	623
	9	809	953
	10	872	1,092

HO 2 Form factor	.95
250 ded. factor	1.25
500 ded. factor	1.00
750 ded. factor	.95
1,000 ded. factor	.90
1,500 ded. factor	.85
2,000 ded. factor	.80
2,500 ded. factor	.75
5,000 ded. factor	.70

\*City of Chicago

Zone 6A All Chicago Zip Codes except those listed below in Zones B & C

Zone 6B Zip Codes: 60609, 60613, 60614, 60616, 60627, 60630, 60633, 60634, 60641, 60659

Zone 6C Zip Codes: 60631, 60635, 60638, 60642, 60645, 60646, 60648, 60655, 60656, 60658, 60666, 60707

**HOMEOWNERS POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - COVERAGE A RELATIVITIES**

	60000 & <	.876	280000	2.419
	65000	.918	285000	2.464
Do Not...	70000	.940	290000	2.509
	75000	.950	295000	2.554
Bind	80000	.960	300000	2.599
	85000	.970	305000	2.644
Limits	90000	.980	310000	2.689
	95000	.990	315000	2.734
Under	100000	1.000	320000	2.779
	105000	1.023	325000	2.824
60,000 -	110000	1.045	330000	2.869
	115000	1.072	335000	2.914
Refer	120000	1.098	340000	2.959
	125000	1.128	345000	3.004
To	130000	1.157	350000	3.049
	135000	1.190	355000	3.094
Underwriting	140000	1.222	360000	3.139
	145000	1.258	365000	3.184
	150000	1.293	370000	3.229
	155000	1.331	375000	3.274
Limits Under	160000	1.369	380000	3.319
	165000	1.409	385000	3.364
60,000	170000	1.448	390000	3.409
	175000	1.490	395000	3.454
For	180000	1.531	400000	3.499
	185000	1.574	405000	3.544
Secondary	190000	1.617	410000	3.589
	195000	1.661	415000	3.634
Dwellings	200000	1.705	420000	3.679
	205000	1.749	425000	3.724
Only -	210000	1.793	430000	3.769
	215000	1.838	435000	3.814
Need	220000	1.882	440000	3.859
	225000	1.926	445000	3.904
Supporting	230000	1.969	450000	3.949
	235000	2.014	455000	3.994
Primary	240000	2.059	460000	4.039
	245000	2.104	465000	4.084
Residence	250000	2.149	470000	4.129
	255000	2.194	475000	4.174
	260000	2.239	480000	4.219
	265000	2.284	485000	4.264
	270000	2.329	490000	4.309
	275000	2.374	495000	4.354
			** 500000	4.399

\*\* .009 Each Additional 1,000

Zone/Protection Class/Construction Base Rate x Form Factor (if needed)\*\*\* x Relativity Factor x Deductible Factor (if needed) = Base Premium. Round to nearest dollar after each calculation.

\*\*\* If an HO 3, \$500 deductible, Regular Homeowners is being rated, the only factor needed is Relativity.



**HOMEOWNERS POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - ADDITIONAL RULES - RATES**

Homeowners Annual, Coverage C 20,000 Base Rates, HO 4, 250 deductible			
Zone	Protection Class	Masonry	Frame
1 DuPage County (including entire cities of Hinsdale and Naperville)	1 - 8	138	152
	9-10	170	221
2 Lake County	1 - 8	166	176
	9-10	203	258
3 Remainder of State	1 - 8	138	152
	9-10	170	221
4 Southern - Alexander, Franklin, Gallatin, Hamilton, Hardin, Jackson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, White and Williamson Counties	1 - 8	138	152
	9-10	170	221
5 Cook County (including the entire city of Buffalo Grove) except City of Chicago	1 - 8	176	201
	9-10	228	288
6 City of Chicago	1 - 8	184	209
	9-10	237	299
7 Northern - Boone, Henry, Kane, McHenry, Rock Island, Will and Winnebago Counties	1 - 8	138	152
	9-10	170	221
8 South Central Counties - Bond, Calhoun, Clark, Clay, Clinton, Crawford, Cumberland, Edgar, Edwards, Effingham, Fayette, Greene, Jasper, Jefferson, Jersey, Lawrence, Macoupin, Marion, Monroe, Montgomery, Randolph, Richland, Vermilion, Wabash, Washington and Wayne	1 - 8	138	152
	9-10	170	221
9 Madison and St. Clair Counties	1 - 8	138	152
	9-10	170	221

Fire Resistive (HO 4 only)	.85
HO 6 Form Factor	.70
250 ded. factor	1.00
500 ded. factor	.85
750 ded. factor	.80
1,000 ded. factor	.75
1,500 ded. factor	.70
2,000 ded. factor	.65
2,500 ded. factor	.60

**HOMEOWNERS POLICY PROGRAM**

**ILLINOIS  
STATE PAGE – HO-4, 6 – COVERAGE C RELATIVITY TABLE**

AMOUNT OF INSURANCE COVERAGE C	HO-4 FACTOR	HO-6 FACTOR	AMOUNT OF INSURANCE COVERAGE C	HO-4 FACTOR	HO-6 FACTOR
4,000	.840	.840	53,000	2.254	2.122
5,000	.850	.850	54,000	2.292	2.156
6,000	.860	.860	55,000	2.330	2.190
7,000	.870	.870	56,000	2.358	2.216
8,000	.880	.880	57,000	2.386	2.242
9,000	.890	.890	58,000	2.414	2.268
10,000	.900	.900	59,000	2.442	2.294
11,000	.910	.910	60,000	2.470	2.320
12,000	.920	.920	61,000	2.498	2.346
13,000	.930	.930	62,000	2.526	2.372
14,000	.940	.940	63,000	2.554	2.398
15,000	.950	.950	64,000	2.582	2.424
16,000	.960	.960	65,000	2.610	2.450
17,000	.970	.970	66,000	2.638	2.476
18,000	.980	.980	67,000	2.666	2.502
19,000	.990	.990	68,000	2.694	2.528
20,000	1.000	1.000	69,000	2.722	2.554
21,000	1.038	1.034	70,000	2.750	2.580
22,000	1.076	1.068	71,000	2.778	2.606
23,000	1.114	1.102	72,000	2.806	2.632
24,000	1.152	1.136	73,000	2.834	2.658
25,000	1.190	1.170	74,000	2.862	2.684
26,000	1.228	1.204	75,000	2.890	2.710
27,000	1.266	1.238	76,000	2.918	2.736
28,000	1.304	1.272	77,000	2.946	2.762
29,000	1.342	1.306	78,000	2.974	2.788
30,000	1.380	1.340	79,000	3.002	2.814
31,000	1.418	1.374	80,000	3.030	2.840
32,000	1.456	1.408	81,000	3.058	2.866
33,000	1.494	1.442	82,000	3.086	2.892
34,000	1.532	1.476	83,000	3.114	2.918
35,000	1.570	1.510	84,000	3.142	2.944
36,000	1.608	1.544	85,000	3.170	2.970
37,000	1.646	1.578	86,000	3.198	2.996
38,000	1.684	1.612	87,000	3.226	3.022
39,000	1.722	1.646	88,000	3.254	3.048
40,000	1.760	1.680	89,000	3.282	3.074
41,000	1.798	1.714	90,000	3.310	3.100
42,000	1.836	1.748	91,000	3.338	3.126
43,000	1.874	1.782	92,000	3.366	3.152
44,000	1.912	1.816	93,000	3.394	3.178
45,000	1.950	1.850	94,000	3.422	3.204
46,000	1.988	1.884	95,000	3.450	3.230
47,000	2.026	1.918	96,000	3.478	3.256
48,000	2.064	1.952	97,000	3.506	3.282
49,000	2.102	1.986	98,000	3.534	3.308
50,000	2.140	2.020	99,000	3.562	3.334
51,000	2.178	2.054	100,000	* 3.590	** 3.360
52,000	2.216	2.088			

\* .028 Each Additional 1,000      \*\*.026 Each Additional 1,000

Zone/Protection Class/Construction Base Rate x Form Factor (if needed) x Relativity Factor x Fire Resistive Factor (if needed) x Deductible Factor if needed) = Base Premium. Round to nearest dollar after each calculation. If an HO 4, \$250 deductible is being rated, the only factor needed is relativity.

Due to rounding, premiums calculated from this rate table may be no more than a few dollars different from actual computer produced policy premiums, in some cases.

## ULTRA PREFERRED HOMEOWNERS PROGRAM

The Ultra Preferred Homeowners Program (HO 3) is designed for the exceptional home and homeowner. Market value of home must be in line with replacement cost. The insured should be of the highest moral character and believe that adequate insurance protection is important. The program has not been designed to take the place of our Superior and Regular Homeowners Policy Programs. It is an additional selling tool.

All applications must be accompanied by a completed Residential Component Technology (RCT) Estimating Form and two photographs (front and rear of home). The RCT will be used to determine the Replacement Cost of the home.

### ELIGIBILITY

- a. Coverage carried must be at least 100% of full Replacement Cost.
- b. Market Value of home must be at least 70% of Replacement Cost.
- c. Any home with a woodburning stove or furnace is not eligible (built-in fireplaces and fireplaces with inserts are not considered woodburning stoves).
- d. \$175,000 minimum Coverage A.  
\$ 75,000 minimum Coverage C on Tenants Form HO 00 04 or HO 00 06 Condominium Form.
- e. Protection Classes 1 - 8, S8.
- f. 1,800 square feet, not including unfinished basement or garage.
- g. No non-weather related losses in past 3 years.
- h. No risks where applicant owns a dog that would be considered vicious, such as Rottweilers, Pit Bulls, Dobermans, Chows, etc.
- i. Swimming pools must be adequately fenced, with no diving boards or slides.
- j. No risks with trampolines.
- k. No properties situated on premises used for farming, unless incidental and not a business of the insured.
- l. Modular Homes or other unconventional-type structures are not eligible. "Modular Homes" refers to residences constructed from modules that are assembled in manufacturing facilities, shipped to permanent locations, and permanently affixed to a foundation.
- m. \$1,000 Minimum Deductible (HO 3).
- n. Insurance Score of 700 or higher.
- o. Homes constructed in past 25 years.

### Update Requirements

Roofing: Composite roofing must have been fully updated in past 20 years.

### TYPE OF PAYMENT AND TERM

- a. Policies can be written either Agency or Direct Bill.
- b. Policies can be written for an annual term only.

### PREMIUM

- a. Basic premiums are shown in the Agency Manual for both Agency and Direct Bill.
- b. Optional coverages shall be written at the rates shown in the manual.

## ULTRA PREFERRED HOMEOWNERS PROGRAM

### FEATURES

- a. Each policy will include the Automatic Inflation Provision (HO-310) increasing amounts of insurance at each annual renewal date in the same amount as any then-current increase in the "Marshall & Swift/Boeckh - Residential Building Cost Percentage Change Factors".
- b. The Superior Homeowners endorsement (HO-312) will be attached to each policy amending the conditions to reflect 100% of the full replacement cost.
- c. Coverage C - Personal Property is automatically increased to 70% of Coverage A. This limit can be increased further for an additional premium, but it cannot be reduced.
- d. Personal Property Replacement Cost (HO 04 90) is included at no additional premium.
- e. Coverage D - Loss of Use is always 50% of Coverage A.
- f. Coverage E - Personal Liability is included for \$100,000 and Coverage F - Medical Payments to Others is included for \$1,000 at no additional charge.
- g. Auto/Home Discount - See regular Homeowners section for details.
- h. New Home Credit - See regular Homeowners section for amount of discount.
- i. Guaranteed Replacement Cost On Dwelling (HO-600) is included at no additional premium.
- j. Special Personal Property Coverage (HO 00 15) is included at no additional premium.

**ILLINOIS**

**ULTRA PREFERRED HOMEOWNERS**

**BASE RATES AND FACTORS**

**ULTRA PREFERRED POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - ADDITIONAL RULES - RATES**

Homeowners Annual, Coverage A 100,000 Base Rates, HO 3, 500 deductible			
Zone	Protection Class	Masonry	Frame
1 DuPage County (including entire cities of Hinsdale and Naperville)	1-6	343	383
	7-8	390	430
	S8	410	453
2 Lake County	1-6	386	426
	7-8	435	482
	S8	454	507
3 Remainder of State	1-6	386	426
	7-8	435	482
	S8	454	507
4 Southern - Alexander, Franklin, Gallatin, Hamilton, Hardin, Jackson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, White and Williamson Counties	1-6	564	624
	7-8	623	692
	S8	654	726
5 Cook County (including the entire city of Buffalo Grove) except City of Chicago	1-6	419	469
	7-8	452	499
	S8	473	527
6 City of Chicago*	6A	691	763
	6B	531	590
	6C	470	519
7 Northern - Boone, Henry, Kane, McHenry, Rock Island, Will and Winnebago Counties	1-6	386	426
	7-8	435	482
	S8	454	507
8 South Central Counties - Bond, Calhoun, Clark, Clay, Clinton, Crawford, Cumberland, Edgar, Edwards, Effingham, Fayette, Greene, Jasper, Jefferson, Jersey, Lawrence, Macoupin, Marion, Monroe, Montgomery, Randolph, Richland, Vermilion, Wabash, Washington and Wayne	1-6	437	484
	7-8	495	552
	S8	519	580
9 Madison and St. Clair Counties	1-6	466	524
	7-8	538	595
	S8	564	623

Ultra factor	.90
250 ded. factor	1.25
500 ded. factor	1.00
750 ded. factor	.95
1,000 ded. factor	.90
1,500 ded. factor	.85
2,000 ded. factor	.80
2,500 ded. factor	.75
5,000 ded. factor	.70

\*City of Chicago

Zone 6A All Chicago Zip Codes except those listed below in Zones B & C

Zone 6B Zip Codes: 60609, 60613, 60614, 60616, 60627, 60630, 60633, 60634, 60641, 60659

Zone 6C Zip Codes: 60631, 60635, 60638, 60642, 60645, 60646, 60648, 60655, 60656, 60658, 60666, 60707

**ULTRA PREFERRED POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - COVERAGE A RELATIVITIES**

100000	1.000	305000	2.644
105000	1.023	310000	2.689
110000	1.045	315000	2.734
115000	1.072	320000	2.779
120000	1.098	325000	2.824
125000	1.128	330000	2.869
130000	1.157	335000	2.914
135000	1.190	340000	2.959
140000	1.222	345000	3.004
145000	1.258	350000	3.049
150000	1.293	355000	3.094
155000	1.331	360000	3.139
160000	1.369	365000	3.184
165000	1.409	370000	3.229
170000	1.448	375000	3.274
175000	1.490	380000	3.319
180000	1.531	385000	3.364
185000	1.574	390000	3.409
190000	1.617	395000	3.454
195000	1.661	400000	3.499
200000	1.705	405000	3.544
205000	1.749	410000	3.589
210000	1.793	415000	3.634
215000	1.838	420000	3.679
220000	1.882	425000	3.724
225000	1.926	430000	3.769
230000	1.969	435000	3.814
235000	2.014	440000	3.859
240000	2.059	445000	3.904
245000	2.104	450000	3.949
250000	2.149	455000	3.994
255000	2.194	460000	4.039
260000	2.239	465000	4.084
265000	2.284	470000	4.129
270000	2.329	475000	4.174
275000	2.374	480000	4.219
280000	2.419	485000	4.264
285000	2.464	490000	4.309
290000	2.509	495000	4.354
295000	2.554	* 500000	4.399
300000	2.599		

\* .009 Each Additional 1,000

Zone/Protection Class/Construction Base Rate x Relativity Factor x Ultra Factor (.80) x Deductible Factor = Base Premium. Round to nearest dollar after each calculation.

## SUPERIOR HOMEOWNERS PROGRAM

The Superior Homeowners Program (SHoP) is designed for your better-than-average home. The insured should be of the highest moral character and believe that adequate insurance protection is important. The program has not been designed to take the place of our Regular Homeowners Policy Program. It is an additional selling tool.

All applications must be accompanied by a completed Residential Component Technology (RCT) Estimating Form and two photographs (front and rear of home). The RCT will be used to determine the Replacement Cost of the home.

### ELIGIBILITY

- a. Coverage carried must be at least 100% of full Replacement Cost.
- b. Market Value of home must be at least 70% of Replacement Cost.
- c. Any home with a woodburning stove or furnace is not eligible (built-in fireplaces and fireplaces with inserts are not considered woodburning stoves).
- d. \$140,000 minimum Coverage A.  
\$ 50,000 minimum Coverage C on Tenants Form HO 00 04 or HO 00 06 Condominium Form.
- e. Protection Classes 1 - 8. Protection Class 9 allowed in subdivisions with 10 or more lots and home is less than 25 years old.
- f. 1,400 square feet, not including unfinished basement or garage.
- g. No risks where applicant owns a dog that would be considered vicious, such as Rottweilers, Pit Bulls, Dobermans, Chows, etc.
- h. Swimming pools must be adequately fenced, with no diving boards or slides.
- i. No risks with trampolines.
- j. No properties situated on premises used for farming, unless incidental and not a business of the insured.
- k. Modular Homes or other unconventional-type structures are not eligible. "Modular Homes" refers to residences constructed from modules that are assembled in manufacturing facilities, shipped to permanent locations, and permanently affixed to a foundation.
- l. Insurance Score of 650 or higher.
- m. Homes constructed in past 50 years.

### Update Requirements

Roofing: Composite roofing must have been fully updated in past 20 years.

Heating: Permanently installed central heating system required. Must have been fully updated in past 25 years.

### TYPE OF PAYMENT AND TERM

- a. Policies can be written either Agency or Direct Bill.
- b. Policies can be written for an annual term only.

### PREMIUM

- a. Basic premiums are shown in this Agency Manual for both Agency and Direct Bill.
- b. Optional coverages shall be written at the rates shown in the manual.



## SUPERIOR HOMEOWNERS PROGRAM

### FEATURES

- a. Each policy will include the Automatic Inflation Provision (HO-310) increasing amounts of insurance at each annual renewal date in the same amount as any then-current increase in the "Marshall & Swift/Boeckh - Residential Building Cost Percentage Change Factors".
- b. The Superior Homeowners endorsement (HO-312) will be attached to each policy amending the conditions to reflect 100% of the full Replacement Cost.
- c. Coverage C - Personal Property is automatically increased to 70% of Coverage A. This limit can be increased further for an additional premium, but it cannot be reduced.
- d. Personal Property Replacement Cost (HO 04 90) is included for an additional premium of 10% of the base premium plus 10% of any premiums for the increased limits of liability for Coverage C above 70%.
- e. Coverage D - Loss of Use is always 50% of Coverage A.
- f. Coverage E - Personal Liability is included for \$100,000 and Coverage F - Medical Payments to Others is included for \$1,000 at no additional charge.
- g. No reduction in commission.
- h. Auto/Home Discount - See Regular Homeowners section for details.
- i. New Home Credit - See Regular Homeowners section for amount of discount.

**ILLINOIS**  
**SUPERIOR HOMEOWNERS**  
**BASE RATES AND FACTORS**

**SHoP POLICY PROGRAM**

**ILLINOIS**

**STATE PAGE - ADDITIONAL RULES - RATES**

Homeowners Annual, Coverage A 100,000 Base Rates, HO 3, 500 deductible			
Zone	Protection Class	Masonry	Frame
1 DuPage County (including entire cities of Hinsdale and Naperville)	1-6	343	383
	7-8	390	430
	S8	410	453
	9	583	687
2 Lake County	1-6	386	426
	7-8	435	482
	S8	454	507
	9	654	771
3 Remainder of State	1-6	386	426
	7-8	435	482
	S8	454	507
	9	654	771
4 Southern - Alexander, Franklin, Gallatin, Hamilton, Hardin, Jackson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, White and Williamson Counties	1-6	564	624
	7-8	623	692
	S8	654	726
	9	930	1,093
5 Cook County (including the entire city of Buffalo Grove) except City of Chicago	1-6	419	469
	7-8	452	499
	S8	473	527
	9	641	758
6 City of Chicago*	6A	691	763
	6B	531	590
	6C	470	519
7 Northern - Boone, Henry, Kane, McHenry, Rock Island, Will and Winnebago Counties	1-6	386	426
	7-8	435	482
	S8	454	507
	9	654	771
8 South Central Counties - Bond, Calhoun, Clark, Clay, Clinton, Crawford, Cumberland, Edgar, Edwards, Effingham, Fayette, Greene, Jasper, Jefferson, Jersey, Lawrence, Macoupin, Marion, Monroe, Montgomery, Randolph, Richland, Vermilion, Wabash, Washington and Wayne	1-6	437	484
	7-8	495	552
	S8	519	580
	9	748	881
9 Madison and St. Clair Counties	1-6	466	524
	7-8	538	595
	S8	564	623
	9	809	953

SHoP factor	.95
250 ded. factor	1.25
500 ded. factor	1.00
750 ded. factor	.95
1,000 ded. factor	.90
1,500 ded. factor	.85
2,000 ded. factor	.80
2,500 ded. factor	.75
5,000 ded. factor	.70

\*City of Chicago

Zone 6A All Chicago Zip Codes except those listed below in Zones B & C

Zone 6B Zip Codes: 60609, 60613, 60614, 60616, 60627, 60630, 60633, 60634, 60641, 60659

Zone 6C Zip Codes: 60631, 60635, 60638, 60642, 60645, 60646, 60648, 60655, 60656, 60658, 60666, 60707

**SHoP POLICY PROGRAM**

**ILLINOIS  
STATE PAGE - COVERAGE A RELATIVITIES**

100000	1.000	305000	2.644
105000	1.023	310000	2.689
110000	1.045	315000	2.734
115000	1.072	320000	2.779
120000	1.098	325000	2.824
125000	1.128	330000	2.869
130000	1.157	335000	2.914
135000	1.190	340000	2.959
140000	1.222	345000	3.004
145000	1.258	350000	3.049
150000	1.293	355000	3.094
155000	1.331	360000	3.139
160000	1.369	365000	3.184
165000	1.409	370000	3.229
170000	1.448	375000	3.274
175000	1.490	380000	3.319
180000	1.531	385000	3.364
185000	1.574	390000	3.409
190000	1.617	395000	3.454
195000	1.661	400000	3.499
200000	1.705	405000	3.544
205000	1.749	410000	3.589
210000	1.793	415000	3.634
215000	1.838	420000	3.679
220000	1.882	425000	3.724
225000	1.926	430000	3.769
230000	1.969	435000	3.814
235000	2.014	440000	3.859
240000	2.059	445000	3.904
245000	2.104	450000	3.949
250000	2.149	455000	3.994
255000	2.194	460000	4.039
260000	2.239	465000	4.084
265000	2.284	470000	4.129
270000	2.329	475000	4.174
275000	2.374	480000	4.219
280000	2.419	485000	4.264
285000	2.464	490000	4.309
290000	2.509	495000	4.354
295000	2.554	* 500000	4.399
300000	2.599		

\* .009 Each Additional 1,000

Zone/Protection Class/Construction Base Rate x Relativity Factor x SHoP Factor (.94) x Deductible Factor (if needed) = Base Premium. Round to nearest dollar after each calculation.