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Underwriting Rules and Guidelines

For American Mutual Insurance Association

Changes to This Revision

1. Effective August 1st, 2023, any outbuilding older than 50 years old will have the RC 306 Rebuilding Endorsement put on the building.
2. Decreased the HHPP limit to 65%.
3. Updated the claims surcharges and differentiated between farm and home.
4. Added a \$3,500 and \$15,000 deductible and moved the base deductible to \$2500.
5. Increased the minimum wind/hail deductible to \$2,500 on all Home Guards & Rented Dwellings and \$3,500 on all Farmates & Community Properties.
6. Increase the maximum dwelling amount to \$800,000 unless they are on an active farm operation that includes farm personal property.
7. Increased the maximum amount on a blanket for cattle to \$5,000.
8. Lift moratorium on supported rented dwellings but only at ACV with an RC 306 rebuilding endorsement.
9. Lift moratorium on mobile homes.
10. Lift moratorium on solid fuel burners with prior inspection and installation guidelines.
11. Re-define Classes on Outbuildings so all Class 1 Buildings will have replacement cost coverage and Class 2 will be all ACV coverage.

General Rules Applying to All Policies

According to State Statute, American Mutual, may write insurance only on the following class of properties:

1. Farm property, including residences and other farm buildings and all classes of personal property in connection therewith.
2. Buildings and personal property used in the processing of agricultural products in conjunction with a farming operation.
3. Town, city and suburban residences, including household and personal effects. Insured premises are defined as a one to four-family dwelling, including the building, the grounds, and other structures on the grounds, and which is described in the Declarations.
4. Churches, schools and community buildings.

All new business is subject to inspection by the mutual. If you are concerned with acceptance, then do not bind coverage and ask for the property to be pre-inspected. All Home-Guard 2, Rented Dwelling and Custom Dwelling Homes must be pre-inspected prior to binding coverage.

Estimators

All dwellings and structures, whether they are insured to replacement cost or actual cash value **must have a replacement cost estimator** completed by the agent and attached to the application upon submittal. Please round your coverage to the nearest \$500 increment. Acceptable replacement cost estimators are:

- 1) Marshall & Swift - Boeckh (On-line or off-line versions) known as: *Residential Component Technology*, RCT
- 2) E - 2 Value
- 3) CoreLogic

When using any of these programs the applicant and/or insured must be given a valuation based upon the year the house was built. If the home has extensive remodeling, you may use the current year or functional building cost versus the original year. Typically, you would select current year building costs in a situation where it is an older home with extensive remodeling utilizing today's materials such as drywall, vinyl siding, new cabinetry, and updated flooring.

Financial Stability Discount/Surcharge Factor:

American Mutual utilizes credit scores to determine rates on its insurance policies. The credit score is obtained through LexisNexis and is used to determine if the policy receives a Financial Stability discount or surcharge. A Financial Stability Discount or Surcharge Factor shall apply to the **base premiums** of the following policies on new business: Home-Guard 2 Broad Form, Home-Guard 3 Special Form (Select), Home-Guard 4, Home-Guard 5, Home-Guard 6 Condo, Home-Guard 9, Custom Farm Dwelling, Commander Farm Dwelling, Farm Tenant Household Goods Package, Owner Occupied Dwellings, Rented Dwellings, Farm Personal Property and Farm Outbuildings excluding Class 3 Buildings. The Financial Stability Discount or Surcharge Factor does **not** apply to the Relative package policy.

There are financial stability levels ranging from a 30% credit to a 55% surcharge. If a couple is applying for insurance, the higher of the two scores will be used. If a no-hit or no-score is returned the customer shall be given our base rate of Level 4 Financial Stability with no credit or surcharge. Credit information is not used to deny any application or renewal without consideration of other applicable underwriting factors that are prohibited by Iowa law such as income, gender, address, zip code, ethnicity, race, religion, marital status or nationality. American Mutual will not require the score to be re-ran unless it meets the conditions under Re-Scoring Credit below.

Waiving the Financial Stability Surcharge

There are cases where it may make sense to waive a surcharge when we have a currently insured child applying for homeowners or renter's insurance with limited credit history. For that reason, we will honor any applicable credit or waive any surcharge and apply our base rate under the following conditions:

1. It must be a child of a current American Mutual customer.
2. It must be the child's first renters or homeowner's insurance policy. If it is not the child's first policy (the child had a renter's policy through the mutual and is now buying a home) American Mutual may grant an exception if all other conditions are met.
3. This is not intended for adults who have had sufficient time to establish their own history and have owned their own home previously.
4. The waiving of the financial stability factor must be approved by American Mutual prior to submitting final application for processing.

Extraordinary Life Circumstances

We will waive a financial stability surcharge at the request of a customer who has experienced one of the following events:

1. Catastrophic event, as declared by the federal or state government.
2. Serious illness or injury, or serious illness or injury to an immediate family member.
3. Death of a spouse, child, or parent.
4. Divorce or involuntary interruption of legally owed alimony or support payments.
5. Identity theft.
6. Temporary loss of employment for a period of three months or more if such loss results from involuntary termination of employment.
7. Military deployment overseas.
8. Other events, as determined by American Mutual.

American Mutual may ask for written documentation or verifiable documentation of the event.

Credit Authorization and Disclosure

Prior to running credit for the first time, the agent is responsible to provide the customer with our "Credit Authorization and Disclosure" either verbally or in writing. The disclosure can be found on the agent secured area at: <https://www.amutualinsurance.com/secure/forms.php>

An agent is not required to provide the disclosure statement to a consumer at renewal or when re-scoring credit in the next section if it has been provided previously.

Re-scoring Credit

Every month American Mutual will generate a report for 3-year renewals 60 days in advance to identify policies that are level 5 through 7 that are currently receiving a surcharge on the policy. If the policy is a Level 4 (base rate), receiving a discount (Level 1 to 4b), or never scored, we will not require the credit to be re-scored.

After pulling the report we will send an e-mail to the agency with a list of customers that will be coming up for renewal and ask them to re-run the credit for the customer to determine if their credit has improved. The Mutual does not receive policyholder information such as social security number and birthdate to accurately re-run the score themselves, and rather than trying to obtain this information from the agent and safely secure it, it is in the best interest of the customer to ask their agent to re-score the credit to protect their information.

If the agent runs the credit and finds it has improved, we will ask them to submit a change to update the Financial Stability Level on the policy. Upon receipt of the change, we will verify the new Financial Stability Level in the quoting system and update the credit. If the agency runs the credit for the customer and it is worse than the current Financial Stability Level, we will not require any changes to the policy. The agent at their discretion or at the request of the customer may run a new report no more than once in a 12-month period.

Reminder for 4 H & FFA Animals – AMIA must have at least one of the following when insuring animals for their 4 – H or FFA projects: Sex, Tattoos, and/or Tag numbers are required.

Special agri-business, commercial, livestock; or poultry and community buildings are subject to inspection by GMRC.

General Rates		Deductibles									
Annual Rates per \$1000 Unless Otherwise Noted	Coverage Amt	\$ 500	\$ 1000	\$ 1500	\$ 2000	\$ 2500	\$3500	\$ 5000	\$ 7500	\$10000	\$15000
Farm HHPP, Farm ALE, Refrigerated Products, Farm Records, & Spoilage, Farmate Loss of Rents.		9.94	7.74	6.83	6.40	6.10	5.85	5.61	5.06	4.63	4.14
Silos (RC 272) 80% Co insurance		6.54	5.10	4.49	4.21	4.01	3.85	3.69	3.33	3.05	2.73
Harvestor/Steel & Glass Lined											
Farm Mobile Homes, MHPP	\$50 + rate	9.92	7.73	6.81	6.39	6.08	5.84	5.60	5.05	4.62	4.14
Portable Buildings unfloored		68.36	53.26	46.97	44.03	41.94	40.26	38.58	34.81	31.87	28.52
Business Income Loss & Exp, Farm Ext. Exp.		10.64	8.29	7.31	6.85	6.52	6.26	6.00	5.42	4.96	4.44
Delete FBA Rate Code (move to FBB rate code - See Farm Blanket Tab)											
Scheduled Comp Machinery (RC 56) \$25 Minimum		3.41	2.66	2.35	2.20	2.09	2.01	1.93	1.74	1.59	1.42
Leased Mach. (RC 87) \$25 Min. Premium		13.69	10.67	9.41	8.82	8.40	8.06	7.73	6.97	6.38	5.71
Specific Farm Personal Property "A" Rates (ATV's, AMT's, Scheduled & No Blanket)		10.87	8.47	7.47	7.00	6.67	6.40	6.14	5.54	5.07	4.54
Specific Farm Personal Property "B" Rates WITH Non-Depreciation of Repairs RC 399		8.42	6.56	5.79	5.43	5.17	4.96	4.75	4.29	3.93	3.51
Specific Farm Personal Property "B" Rates Depreciation of Repairs		7.09	5.52	4.87	4.57	4.35	4.17	4.00	3.61	3.30	2.96
Blanket Comp Machinery Endorsement (Flat Rate by Deductible)		193.64	150.88	133.06	124.74	118.80	114.05	109.30	98.60	90.29	80.78
Peak Season Endorsement (RC 85)		7.23	5.64	4.97	4.66	4.44	4.26	4.08	3.68	3.37	3.02
Wiring	\$10 + rate	7.89	6.14	5.42	5.08	4.84	4.64	4.45	4.02	3.68	3.29
Submersible Pump (well pumps)	\$20 + rate	7.89	6.14	5.42	5.08	4.84	4.64	4.45	4.02	3.68	3.29
Satellites, TV antennas,		19.18	14.95	13.18	12.36	11.77	11.30	10.83	9.77	8.94	8.00
Cabins and Contents		22.81	17.77	15.67	14.69	13.99	13.43	12.87	11.61	10.63	9.51
Churches including contents		10.10	7.87	6.94	6.51	6.20	5.95	5.70	5.14	4.71	4.21
Comm. Buildings & Contents		10.39	8.09	7.14	6.69	6.37	6.12	5.86	5.29	4.84	4.33
4 H & FFA Animals \$25 Minimum		13.77	10.73	9.46	8.87	8.45	8.11	7.77	7.01	6.42	5.75
Livestock Freezing (RC 69)		1.45	1.13	1.00	0.94	0.89	0.86	0.82	0.74	0.68	0.61
Broad Form RC 412 see underwriting		1.11	0.87	0.76	0.72	0.68	0.66	0.63	0.57	0.52	0.46
Weight of Ice, Snow, & Sleet (RC 135)		0.68	0.53	0.47	0.44	0.42	0.40	0.38	0.35	0.32	0.28

Outbuildings Rates – See Definitions in Underwriting Rules and Guidelines

Class I										
Rate Per \$1,000										
Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
1-24,999	12.53	9.76	8.61	8.07	7.68	7.38	7.07	6.38	5.84	5.23
25,000-49,999	12.11	9.43	8.32	7.80	7.43	7.13	6.83	6.17	5.65	5.05
50,000-99,999	11.70	9.12	8.04	7.54	7.18	6.89	6.60	5.96	5.45	4.88
100,000-149,999	11.29	8.80	7.76	7.28	6.93	6.65	6.38	5.75	5.27	4.71
150,000+	10.90	8.49	7.49	7.02	6.68	6.42	6.15	5.55	5.08	4.55

Class 2										
Rate Per \$1,000										
Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
1-24,999	14.02	10.93	9.64	9.03	8.60	8.26	7.92	7.14	6.54	5.85
25,000-49,999	13.56	10.56	9.32	8.73	8.32	7.99	7.65	6.90	6.32	5.66
50,000-99,999	13.10	10.21	9.00	8.44	8.04	7.72	7.39	6.67	6.11	5.47
100,000-149,999	12.65	9.86	8.69	8.15	7.76	7.45	7.14	6.44	5.90	5.28
150,000+	12.20	9.51	8.39	7.86	7.49	7.19	6.89	6.21	5.69	5.09

Class 3										
Rate Per \$1,000										
Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
All Coverage Amounts	21.12	16.45	14.51	13.60	12.96	12.44	11.92	10.75	9.85	8.81

Farm Blanket Rates

Farm Blanket With RC 399 Non Dep. of Repairs

Rate Per \$1,000

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
<50K	9.37	7.30	6.44	6.03	5.75	5.52	5.29	4.77	4.37	3.91
50K-99K	9.01	7.02	6.19	5.80	5.53	5.31	5.09	4.59	4.20	3.76
100K-\$499K	8.67	6.75	5.95	5.58	5.32	5.10	4.89	4.41	4.04	3.61
500K-\$999K	8.33	6.49	5.72	5.37	5.11	4.91	4.70	4.24	3.88	3.47
\$1MM-\$1.5MM	8.00	6.23	5.50	5.15	4.91	4.71	4.52	4.07	3.73	3.34
\$1.5MM+	7.67	5.98	5.27	4.94	4.71	4.52	4.33	3.91	3.58	3.20

Farm Blanket Depreciation of Repairs

Rate Per \$1,000

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
<50K	7.88	6.14	5.42	5.08	4.84	4.64	4.45	4.01	3.68	3.29
50K-99K	7.58	5.91	5.21	4.88	4.65	4.47	4.28	3.86	3.54	3.16
100K-\$499K	7.29	5.68	5.01	4.70	4.47	4.29	4.12	3.71	3.40	3.04
500K-\$999K	7.01	5.46	4.82	4.52	4.30	4.13	3.96	3.57	3.27	2.92
\$1MM-\$1.5MM	6.73	5.25	4.63	4.34	4.13	3.97	3.80	3.43	3.14	2.81
\$1.5MM+	6.46	5.03	4.44	4.16	3.96	3.80	3.65	3.29	3.01	2.69

Earthquake Coverage

Annual Rates per \$1,000

Deductible 10.00% 15.00%

Earthquake Coverage for Dwelling (Frame) Minimum \$10	0.37	0.30
Earthquake Coverage for Dwelling (Brick) Minimum \$10	0.49	0.38
Earthquake Coverage for Contents (Frame) Non-Package Tenant Policy Minimum \$10	0.25	0.20
Earthquake Coverage for Contents (Brick) Non-Package Tenant Policy Minimum \$10	0.33	0.27
Earthquake Coverage for Farm Personal Property	0.25	0.20
Earthquake Coverage for Farm Buildings	0.37	0.31

Optional Endorsements & Fees

Annual Rates Unless Otherwise Noted

Policy Fee	100.00
Solid Fuel Burner Fee	140.00
No Tenant Liability (FEE IS PER UNIT)	110.00
Vacancy Permit (RC 310 & HG 310)	78.00
Extended Theft (RC 77)	12.34
Polution Clean Up & Removal (RC 287)	92.57
Back Up of Sewer & Drain (Rate Per Additional \$1,000 of Coverage)	12.00
Additional Coverage On Commander Contents (RC 320)	77.00
Dwelling Additional Coverage (RC 106 & HG 106) \$10 Minimum, Rate is per \$1,000 Coverage	0.49
Replacement Cost - Outbuilding RC 107	80.00
Replacement Cost - Custom Dwelling RC 107 (roll on form with rate code)	100.00
Replacement Cost - Home Guard Dwelling HG 107	100.00
Replacement Cost - Other Structures HG 107	55.00
Household Goods Replacement Cost (RC 90 & HG 90)	22.00
Farm Service Building Additional Coverage (RC 96) \$10 Minimum, Rate is per \$1,000 Coverage	0.64
Dwelling & Other Structure Cosmetic Damage Coverage For Metal Roofs \$25 Minimum, Rate is per \$1,000 Coverage	0.00
Cosmetic Damage Coverage For Outbuilding \$25 Minimum, Rate is per \$1,000 Coverage	0.00
Metal Siding Surcharge	0.00
Theft of Construction Material (HG 129)	30.86
Farm Tractor Property Coverage	0.00
Home Guard Plus Extended Coverages	74.00
Home Guard Plus Service line	28.00
Stand Alone Service Line Coverage	75.00
Condo Unit Owners Special Coverage A (HG 149)	12.34
Mobile Home Movement & Trip (Per Trip) HG 114	56.10
Mobile Home Vendors Single Interest	28.05
Mobile Home Appurtenant Structures Rate Is Per \$100	1.10
Limited Livestock Suffocation 0-1250 Capacity (RC 91), Minimum \$75, Rate is per \$1,000	2.75
Limited Livestock Suffocation 1251-4800 Capacity (RC 91), Minimum \$125, Rate is per \$1,000	2.29
Limited Livestock Suffocation 4801-9600 Capacity (RC 91), Minimum \$175, Rate is per \$1,000	2.13
Limited Livestock Suffocation 9601+ Capacity (RC 91), Minimum \$225, Rate is per \$1,000	2.07
Livestock Suffocation 0-1250 Capacity (RC 420), Minimum \$75, Rate is per \$1,000	2.75
Livestock Suffocation 1251-4800 Capacity (RC 420), Minimum \$125, Rate is per \$1,000	2.29
Livestock Suffocation 4801-9600 Capacity (RC 420), Minimum \$175, Rate is per \$1,000	2.13
Livestock Suffocation 9601+ Capacity (RC 420), Minimum \$225, Rate is per \$1,000	2.07
Special Coverage for Church/School Community Property	39.60
Broad Form for Church/School Community Property	19.80

POLICY MINIMUMS, DISCOUNTS AND FEES:

1. MINIMUM POLICY PREMIUM: **\$25.00** plus installment service charges.
2. POLICY FEE: **\$100 non-refundable annual** policy fee.
3. PREMIUM Installment and SERVICE fee on **all** policies is: **\$10.00** Semi-annual, **\$10.00** quarterly, or **\$1** Monthly EFT.
4. MINIMUM PREMIUM REFUND: \$10
5. AUTO/HOME DISCOUNT: When an American Mutual agent writes an insured personal auto insurance with GMRC, American Mutual will apply a **10% discount** to the dwelling premium and a **10% discount** to the liability premium (**including** endorsements), except PL 1976-Farm Landowner's liability coverage. **The Dwelling Discount does not apply to:** Home Guard 4 Contents, Mobile Home Guard, Tenant Mobile Home Guard policies or FARMATE policies. A **10% discount** only applies to the dwelling premium on Commander or Custom Farm Dwelling.
6. CLASS 4 ROOFING DISCOUNT: When a customer installs a class 4 roof there will be a **20%** discount applied to the remaining home premium after all other financial stability and auto/home discounts are applied. Policyholders must provide the make and model of the shingle to verify it is a Class 4 shingle as defined by UL 2218/FM 4473.
7. HOME SECURITY DISCOUNT: When a customer installs a home security system that connects to an outside service that will alert authorities there will be a **5%** discount applied after all other financial stability and auto-home discounts are applied. Policyholders must provide proof of the system installation and outside service.
8. COUNTRY HOME DISCOUNT: See "Country Home" page 16.
9. CANCELLATION/REINSTATEMENT: If the policy premium is not received by the due date, **the policy is in suspension and no coverage exists**. Five (5) business days after the due date, a Notice of Cancellation for Non-Payment is sent. The premium **plus a \$20.00** reinstatement fee must be received within ten (10) days. **If payment is received**, notice of reinstatement will be sent. **If not received**, the policy is cancelled. Rewritten business is subject to current underwriting guidelines. **Any policy cancelled 3 times** for non-payment of premium, will not be reinstated.
10. NON-SUFFICIENT FUNDS FEE: **\$30.00** - The day the check is returned to us from the bank, the agent will be contacted and given a choice of one of the following:
 - a. If the premium is past due, the agent may submit payment **THAT DAY** for the returned check amount **PLUS the \$30.00 returned check fee**, OR
 - b. If the premium is past due the agent may allow the policy to cancel for non-payment and we will send a cancel notice with the option to reinstate. Requirement to reinstate would include a **\$20.00 reinstatement fee**, and a **\$30.00 returned check fee**.
11. EARTH SHELTERED DWELLINGS: **25% premium discount on dwelling excluding endorsements if 3** walls and roof are earth covered. **12.5% premium discount** if walls are covered 2/3 the way up, with conventional roof.
12. NO TENANTS LIABILITY FEE: **\$100 fee per unit** will be charged unless the tenant provides the owner with a **Certificate of Liability Insurance** showing proof of personal liability coverage.
13. CLAIMS SURCHARGE:

- a. Home-Guard & Dwelling Policies - All weather and non-weather-related claims will incur a policy surcharge of 15% for the 1st claim, 20% for the 2nd claim, and 25% for the 3rd claim. All claims over \$1000 paid will count toward the surcharge.
- b. Farm & Community Property – All weather and non-weather-related claims will incur a policy surcharge of 5% for the 1st claim, 10% for the 2nd claim, and 20% for the 3rd claim. All claims over \$2000 paid will count toward the surcharge.

At renewal, every policy will have its claim history reviewed. If the date of loss is within 5 years of the renewal date the surcharge will apply for the upcoming renewal period. If the date of loss is over 5 years old from the renewal date, then it will not be applied. Policies with 3 or more non-weather-related claims in a 5-year period need to be sent to underwriting for review prior to renewal. For new business, the quoting system will stop the quote from advancing until the claim has been reviewed and approved by underwriting and the appropriate surcharge applied. Only claims relating to the insured and property being quoted will be counted. If it is a new purchase, a claims surcharge will not apply.

Minimum Coverage

100,000	Commander
50,000	Custom Farm Dwelling
10,000	Home-Guard 4
100,000	Home-Guard 5
50,000	Home-Guard 6 Condo
50,000	Home-Guard 9
150,000	Home-Guard PLUS
100,000	Home-Guard 3
50,000	Home-Guard 2
4,000	Mobile Home-Guard

Minimum Coverage

20,000	Household Goods Replacement Cost (RC/HG90)
10,000	Custom Farm Tenant Household goods
4,000	Mobile Home Guard Tenant Household Goods
25,000	Dwelling and Rented Dwellings
2,000	Additional Living Expense / Loss of Rents
1,000	Outside wiring & Equipment per location
5,000	Additional Operating Expense
2,000	Blanket Farm Personal Property - All eligible property must be insured to 100% at time of application.

Binding Authority & Facultative Information

“Agents Binding Authority” – Coverage may be bound up to the amounts shown without prior authorization from the company. **Limitations:** Buildings and contents values exceeding the following limitations must have company approval and are subject to inspections by GMRC.

Instead of reviewing a risk by classification and within a 50-foot exposure distance, we are now looking at risks by location. Only those locations with a total insurable value (TIV) over \$20 million will be subject to facultative coverage.

Grinnell will still want to review any risk with a location TIV over \$10 million, so please contact your Mutual so we can notify Grinnell. Grinnell’s intent is to review and monitor these larger risks and conduct loss control surveys as needed. We will then share the results of the loss control survey with your agency and discuss any necessary changes.

Underwriting & Claim Authority

Angela Hafner has authority to approve Home-Guard 3 & 5 applications up to \$400,000 and all Home-Guard 4 applications that do not have any special endorsements such as ACV restrictions or optional liability endorsements.

Underwriting Requirements Applying to All Policies.

An Estimator for Replacement cost values must be included with all applications.

Solid Fuel Burning Heating Appliances: Effective January 1, 2025, Dwellings or outbuildings with solid fuel burners, including wood burning fireplaces will be accepted on new business subject to the following guidelines.

The following applies to all existing stoves, add-on furnaces or dual solid fueled furnaces and airtight fireplace inserts. See page 49 for questionnaire and guidelines.

1. All solid fuel burning stoves and dual fired furnaces **will be inspected** for adequate installation for insurances purpose only.
2. Installation requirements will follow guidelines established in NFPA 211.
3. Wood burning stoves with heat reclaimers will not be accepted.
4. Correction of any deficiencies found on inspection must be made within 30 days or the policy will be subject to cancellation.
5. A solid fuel burner located at least 10 ft. or further away from the structure will **NOT** be defined as a solid fuel burner and no fee will be charged.
6. Solid Fuel Burners are allowed in Home Guard 3, Home Guard 5, or Commander in a fire class 7 or better.

Agents Responsibility:

Agent should be familiar with property insured or know the applicant. **DO NOT BIND** when applicants have been **denied** coverage, **cancelled** or **non-renewed** by another insurance company.

When coverage is bound, the property **must** have been looked at by the agent. The application must be completed and submitted to the company **within 5 days of the effective date**. After 5 days, the bound application is no longer honored.

The premium for the first policy term must be included, unless paid by mortgage at closing.

Properties not eligible for American Mutual coverage:

“Supported” defined: AMIA must insure the owner-occupied resident property.

1. Commercial risks which include HG 4 or HHPP located within or adjoining commercial building.
2. Fur-bearing animals and turkeys.
3. Dilapidated and poorly constructed buildings.
4. Windmills, hollow tile buildings & silos, unanchored single cribs and unanchored grain bins.
5. Aircraft, trailers, and all motor vehicles are subject to motor vehicle registration laws.
6. Farm buildings and dwellings which are vacant, unoccupied or not in use.
7. Current insured buildings or dwellings which become vacant or unoccupied and are in good condition will be considered for continued coverage, subject to a vacancy permit (RC/HG 310).
8. Log homes (Frame homes with log veneer siding are eligible).
9. Non-supported rented dwellings.
10. Property with knob & tube wiring.
11. 3-4 Unit Multifamily Dwellings.

A Relative Package Policy

AMIA must insure the primary residence of the owner as supporting insurance.

A Relative Package Policy is one in which the dwelling is owned by an existing policyholder that has their primary insurance with American Mutual and occupied by different close relatives. A relative is defined as a parent, child, brother, sister, niece, nephew, grandparent or grandchild. Please state the relationship between the owner and occupant on the application.

The financial Stability Factor does not apply to Relative Package Policies.

On a Commander or Custom Farm Dwelling (CFD) policy, the dwelling is written on a policy in the owner's name. The dwelling premium is calculated at 66% of the Commander/CFD premium. The Household Personal Property, which equals 75% of the dwelling coverage, is written on a separate policy in the name of the dwelling occupant. The occupant must provide evidence of Personal Liability coverage, or the Landlords Liability Endorsement will apply. The premium for the Household Personal Property is calculated at 34% of the Commander/CFD premium.

On a Home-Guard Policy the Named Insured is the occupant. The owner of the dwelling should be listed as a Loss Payee on the dwelling and an Additional Insured Limited on the liability. If you want the billing to go to the dwelling owner, indicate this in the billing area on the application.

I. FARMATE - General Underwriting Rules and Guidelines:

1. If there is an insurable dwelling on the farm premise, it must be included. We will not accept the outbuildings only if there is a dwelling on the property.
2. Heating units operated in any service buildings must be noted on the application with fuel type.
3. Portable buildings, shelters or bulk feed bins are **not eligible** for blanket coverage. Portable buildings or shelters must be identified and insured specifically as a farm building at the Portable Building's rate. Bulk feed bins are at farm building rates.

A. PREMIER FARM OWNER PACKAGE is included on every Farmate Policy effective August 1st, 2015, at no additional charge. Coverage includes the following:

1. Collapse Coverage for Farm Personal Property from a Structures - AM 613
2. Collapse, Collision, Overturn for Farm Personal Property – AM 613
3. Cab Glass Breakage - \$500 Deductible – AM 613
4. Income Loss & Extra Expense Coverage – RC 392
 - a. \$10,000 limit excluding mobile equipment.
 - b. \$1,000 for mobile equipment extra expense
5. Theft of Building Materials – RC 129
6. \$10,000 Unspecified Leased Equipment – RC 278
7. \$500 Spoilage of Perishable Farm Products – RC 286
8. \$10,000 Outside Storage of Harvested Crops – RC 98

B. UNSCHEDULED Farm Personal Property - (Farm Blanket): "B" rates. All eligible farm personal property must be included in the inventory at actual cash value and insured for 100% of the inventory value when the application is taken and updated at a minimum of every 3 years.

1. **NOT ELIGIBLE** - ATV's, snowmobiles, shelters, portable buildings, bulk bins and lawn mowers. For lawn mowers to have "**overturn/collision,**" the mowers must be specifically listed on a FARMATE policy charged at their blanket rate. ATVs used for recreational purposes should be insured via a "Recreational Vehicle" policy or schedule at "A" rates with a Select Recreational Vehicle Endorsement for Liability coverage.
2. All Material Transports (AMT) used for farming purposes such as Gators, Mules, etc. with steering wheels, rear cargo compartment and a front bench seat are not considered ATV. If used as farm machinery, it may be added to the blanket. If used for recreational purposes, schedule using "A" rates. Serial # and CCs are required. If used for recreational purposes add a Select Recreational Vehicle Liability endorsement or put on a "Recreational Vehicle" policy.
3. The maximum per head livestock value, when insured on a blanket basis, is the cash market value not to exceed: Cattle - ~~\$5000~~, Horses - \$1000, Hogs - \$1000, Sheep & Goats - \$500 and Other Livestock \$1000. Increased coverage amounts may be purchased with individual identification.
4. Machinery requiring a mortgage or loss payee must be scheduled on the declarations page, but if there is a farm blanket, "B" rates will apply. Include year, make, model, serial number and value.
5. Effective 1/1/2017 all Unscheduled Farm Personal Property had the RC 399 Non-Depreciation of Repairs added to the policy at no charge. Starting 1/1/2020 agents will have a choice to include the RC 399 or have depreciation apply to the Farm Blanket with a reduced rate in the quoting system. A change must be submitted to existing policies to remove RC 399 due to the coverage differences.

C. SCHEDULED FARM Personal Property:

Specifically identified farm property will be settled at actual cash value and charged at "A" rates when there is no Farm Blanket. Also used when insuring AMT's and ATVs for recreational purposes (see above). Effective 1/1/2017 all Scheduled Farm Personal Property had the RC 399 Non-Depreciation of Repairs added to the policy at no charge. Starting 1/1/2020 agents will have the option to include the RC 399 or have depreciation apply to the scheduled farm personal property with a reduced rate in the quoting system. A change must be submitted on existing policies to remove the RC 399 due to the coverage differences.

D. FARM PERSONAL PROPERTY Optional Coverage:

1. Comprehensive Farm Machinery Coverage Scheduled (RC 56) - Establish the value at ACV. Utilize when there is no Farm Blanket with a Comprehensive Farm Machinery Unscheduled (RC 95).
2. Comprehensive Farm Machinery Unscheduled (RC 95) - Subject to minimum \$500 deductible or policy deductible, whichever is higher. An existing policy may have the RC95 removed with a change of coverage. If there is a RC 95 on the Farm Blanket, it also applies to any scheduled farm personal property.
3. Seasonal and/or short term Leased Machinery (RC 87); includes Comprehensive Farm Machinery Scheduled (RC 56) – items must be listed and insured at actual cash value. **Minimum Non-refundable** premium is **\$25.00**.
4. Blanket Lease / Purchase Machinery (RC 278) – Items must be specifically listed. Blanket rates will apply. (RC 95) is also recommended.

E. LIVESTOCK EXCEEDING Maximum Blanket Value:

1. Livestock specifically insured because their value is more than the maximum blanket per head value, will be charged at blanket rates. The livestock must be identified using tags or tattoos and it is recommended proof of value be established at the time they are insured.
2. **EXCEPTION:** Horse Maximum per head is **\$3000**.

F. CUSTOM FEEDING of Livestock:

If we insure all other eligible farm property, including a blanket, we will insure the custom fed livestock at blanket rates. Copy of the written agreement between the owner and the feeder is required. Refer to Contract Grower Liability Coverage for Confined Animals (GMRC 4308) or Non-Owned Livestock Suffocation Coverage (GMRC 4309) in your Farm Guard Manual for additional coverage for non-owned livestock for Custom Feeders.

G. FARM BUILDING Underwriting:

Effective August 1, 2015, American Mutual has 3 classes of buildings.

1. **Class I Farm Buildings** are any buildings that qualify for RC 107 Replacement Cost Coverage (see underwriting guidelines below). Class I Buildings must be insured to 100% of replacement cost and have the RC 107 Replacement Cost Coverage and RC 89 Inflation Guard on the building. Additional endorsements such as RC 96 Additional Coverage, RC 412 Broad form or earthquake coverage can be added subject to underwriting approval.
2. **Class II Farm Buildings** are all other buildings not classified as Class I and insured for Actual Cash Value. Buildings must be insured to at least 70% of replacement cost and have the RC 89 Inflation Guard attached. All buildings older than 50 years must have the RC 306 Rebuilding Endorsement attached. Additional endorsements such as RC 96 Additional Coverage, RC 412 Broad form or earthquake coverage can be added subject to underwriting approval.
3. **Class III Farm Buildings** are all farm buildings insured below 70% of replacement cost with an RC 97 Total Loss Endorsement. Buildings must be structurally sound. All new business with a Class III Building requires prior approval of American Mutual Insurance Association.

Guidelines applying to all building classes:

1. A replacement Cost Estimator must be completed **on all insured buildings**.
2. Silos-Steel glass lined silos of the Harvester type. If insured for 100% of replacement cost at the time the policy is issued, shall be eligible for the preferred rate. If this type of structure is NOT insured for 100% of replacement cost, the regular building rate shall apply.
 - a. Supporting insurance of all other eligible buildings on the farmstead is required.
 - b. Any silo must be identified on the application.
 - c. Hollow tile silos of any type are **NOT eligible** for coverage.
 - d. Silo values must reflect more than just the cost of the roofs and/or unloading equipment.
3. NO WIND coverage on portable structures i.e.: buildings, huts, shelters, wire Cribs or bulk bins unless they are anchored.

H. FARM BUILDING OPTIONAL COVERAGE:

1. **Additional Coverage Endorsement (RC 96):** Outbuildings must be insured to a **minimum** of 70% of replacement cost. Building must be in good to superior design, construction and state of repair, paying particular attention to roof components – specifically trusses and beams.
2. **Replacement Cost Endorsement (RC 107):** Outbuildings must be insured to 100 % of replacement cost.
 - a. Reserved for buildings 30 years old or newer. Livestock Buildings or Confinements must be 20 years or newer. Grain Handling systems including bins and dryers must be 20 years or newer.
 - b. Buildings must be in good to superior design, construction, and state of repair, paying particular attention to roof components, trusses, poles, and beams. No visible signs of physical damage, rot, rusting, or deterioration. No exclusions or restrictions can apply to the building.
 - c. Must have a continuous masonry or concrete foundation under all exterior walls or, if pole construction, the poles must be treated and fastened to a concrete foundation or concrete pads in bottom of post holes.
 - d. Must be fully utilized in the farming operation. The replacement cost endorsement will not apply to vacant or unused buildings.
 - e. Buildings must be fully enclosed on at least three sides.
 - f. Canvas Hoop Buildings are not eligible for this coverage.

I. COMMANDER Farm Dwelling: (RC 53): Must be insured to 100% of replacement cost. **Purpose:** Broadens coverage on the dwelling(s) specified in the Declarations with this form number to open perils with replacement cost; coverage for household personal property is named perils with replacement cost. Requires RC 41P (7-08). The following endorsements may not be attached because this coverage is included in RC 53:

RC 107 – Replacement Cost Coverage

RC 106 – Additional Coverage Endorsement

RC 90 – Household Personal Property Replacement Cost Endorsement

1. For newer farm homes (built since 1980) and older homes in superior condition which have had extensive remodeling with modern finishes including updated electrical wiring, circuit breakers, heating unit, and plumbing with roof age less than 15 years old or in good condition.
2. Effective January 1, 2025, dwellings with a coverage amount over \$800K are unacceptable on new business unless they are associated with an active farm operation that includes farm personal property.
3. Dwelling with an oil furnace is **not eligible** for new business. The dwelling must have a thermostat-controlled heating system.
4. Includes **RC 368, backup of sewer/drain, \$ 500 deductible minimum** or higher policy deductible, whichever is greater. \$2,000/occurrence, \$2,000 aggregate. Limits may be increased up to \$25,000 of coverage.
5. Includes \$2,000 of outside wiring and \$2,000 of submersible well pump coverage.
6. Includes \$1,000 for refrigerated property coverage.
7. Includes: Replacement Cost on Dwelling and Household Personal Property.
8. Includes RC 318 Dwelling Repair/Replacement Cost Coverage. If the dwelling is a total loss, and the cost to replace the dwelling exceeds the amount of insurance stated on the Declarations, the company will pay an additional 25% of the amount of insurance stated on the Declarations for the dwelling if the insured has complied with the following requirements:
 - a. Dwelling must be insured for 100% of replacement cost based on the property evaluations made by the company; and
 - b. The insured must notify the company within 30 days of any alterations to the dwelling which increases the replacement cost by 5% or more.
9. The Commander dwelling must be insured for:
 - a. 100% replacement cost.
 - b. 65% of Dwelling amount for household personal property.
 - c. 20% of Dwelling amount for additional living expense.

J. CUSTOM Farm Dwelling (RC 54) Purpose: Provides broad form perils for the dwelling(s) specified in the Declarations with this form number, and associated household personal property.

1. For older homes built prior to 1980 with limited updates or remodeling.
2. Requires a pre-inspection prior to binding to determine acceptability.
3. The dwelling must have a thermostat-controlled heating system.
4. Must be insured to at least 70% of Replacement Cost on an ACV basis.
5. Dwelling RC 107 Replacement Cost endorsement may be added if the home is in good condition with some remodeling and the roof and siding are in good state of repair. Must be insured to 100% of replacement cost.
6. Effective June 1, 2023, dwellings with a coverage amount over \$600K are unacceptable on new business unless they are associated with an active farm operation that includes farm personal property.
7. 65% of Dwelling amount for household personal property.
8. 20% of Dwelling amount for additional living expense.
9. Includes \$2,000 of outside wiring and \$2,000 of submersible well pump coverage.
10. Includes \$1,000 for refrigerated property coverage.

K. “COUNTRY HOME” Liability: Qualifying for a 40% Farm Liability discount. **Discount** is only for the liability portion of the policy. The “**Country Home**” discount is intended for the acreage situation where the insured lives in the dwelling and coverage may be added for some outbuildings and/or farm personal property, with the following stipulations:

1. Use with only the Custom (RC 54) or Commander (RC 53) policies.
2. Maximum of 100 acres.
3. This option should be written with a minimum of \$60,000 dwelling package coverage.
4. Includes 1 man-month employee labor.

II HOME-GUARD Policies: A – G

1. Effective January 1, 2025, dwellings with a coverage amount over \$800K are unacceptable on new business unless they are associated with an active farm operation that includes farm personal property.
2. Must have an **Estimator Program valuation included**. Limits applying to HOME GUARD 2, 3, 5 & 6 Policies include: 65% of dwelling amount for household personal property; 20% of dwelling amount for additional living expense; and 10% of dwelling amount for other structures, excluding HG 6.
3. To insure a Farm Type Building on a Home-Guard policy, the building(s) must first be excluded from the “Other Structures” coverages of the Home-Guard policy. The insured must sign the Other Structures Exclusion (HG 333), identifying the farm building(s) to be excluded from other structures coverage. The farm type building(s) must then be listed in the declarations of the Home-Guard policy with only form 41 P provisions applying to the farm building(s). Machine sheds, if used as a garage, will be considered “other structures.”

Special Limits on Certain Personal Property mandatory see AM 379.

A. HOME-GUARD BROAD FORM: (HG 2)

1. For older homes built prior to 1980 with limited updates or remodeling.
2. Requires a pre-inspection prior to binding coverage to determine acceptability.
3. Must have a thermostat-controlled heating system and be in a good state of repair.
4. Owner occupied dwellings that do not meet these requirements, because of lower value and state of repair, may be insured at the Dwelling 7 or 9 peril rates with a CPL II added for liability.
5. Must be insured to at least 70% of Replacement Cost.
6. Dwelling HG 107 Replacement Cost endorsement may be added if the home is in good condition with some remodeling and the roof and siding are in a good state of repair. Must be insured to 100% of replacement cost.

B. HOME-GUARD SPECIAL FORM: (HG 3)

1. Dwelling with an oil furnace **is not eligible** on NEW BUSINESS.
2. Must have a thermostat-controlled heating system and be in a good state of repair.

3. For newer homes (built since 1980) and older homes in superior condition which have had extensive remodeling with modern finishes including updated electrical wiring, circuit breakers, heating unit, and plumbing with roof age less than 15 years old or in good condition.
4. Includes replacement cost on Dwelling and Household personal property.
5. Dwelling must be insured to 100% of replacement cost.
6. Includes the following endorsements at No Charge:
 - a. HG 368 Backup of Sewer/Drain \$500 deductible minimum or higher policy deductible, whichever is greater \$2,000/occurrence, \$2,000 aggregate. Limits may be increased up to \$25,000.
 - b. HG 318 Dwelling Repair/Replacement Cost Coverage. If the dwelling is a total loss, and the cost to replace the dwelling exceeds the amount of insurance stated on the Declarations, the company will pay an additional 25% of the amount of insurance stated on the Declarations for the dwelling if the insured has complied with the following requirements:
 - i. Dwelling must be insured for 100% of replacement cost based on the property evaluations made by the company; and
 - ii. The insured must notify the company within 30 days of any alterations to the dwelling which increases the replacement cost by 5% or more.

C. HOME-GUARD CONTENTS: (HG 4)

1. \$500 Minimum Deductible; \$10,000 Minimum content coverage.
2. May purchase Replacement Cost Household Goods (HG 90), \$20,000 Minimum.

D. HOME-GUARD COMPREHENSIVE FORM: (HG 5) Provides Limited Additional Coverage Endorsement for HHPP.

1. Dwelling with an oil furnace is **not eligible** on NEW BUSINESS. Must have a thermostat-controlled heating system and be in a good state of repair.
2. Must be insured to 100% replacement cost. For newer homes built after 1980 and older homes in superior condition that have had extensive remodeling with modern finishes, including the replacement of electrical wiring, heating plant, plumbing and a roof not older than 15 years.
3. Replacement cost on Household personal property is included.
4. Includes the following endorsements at No Charge:
5. HG 368 Backup of Sewer/Drain, \$500 deductible minimum or policy deductible, whichever is greater. Coverage of \$2,000/occurrence, \$2,000 aggregate. Limits increased up to \$25,000.
6. HG 318 Dwelling Repair/Replacement Cost Coverage. If the dwelling is a total loss, and the cost to replace the dwelling exceeds the amount of insurance stated on the Declarations, the company will pay an additional 25% of the amount of insurance stated on the Declarations for the dwelling if the insured has complied with the following requirements:
 - a. Dwelling must be insured for 100% of replacement cost based on the property evaluations made by the company; and
 - b. The insured must notify the company within 30 days of any alterations to the dwelling which increases the replacement cost by 5% or more.

E. HOME-GUARD BROAD FORM PROPERTY: (HG 9): This is a Named Perils, property **only** with additional living expenses, loss of rents, and additional coverage policy. Losses are settled based on actual cash value.

If **HG 9** is written on a secondary dwelling, liability coverage can be extended from the liability policy covering the primary residence. (*Refer to the Farm Guard, Personal Liability or Owners, 'Landlords, or Tenants' section of your manual for information regarding adding liability coverage for the additional premises.*)

F. CONDOMINIUM UNIT OWNERS: (HG 6) \$50,000 Dwelling Minimum.

1. Replacement Cost on dwelling is included, but NO estimator is required.
2. **HG 90** required for replacement cost on household personal property.
3. **HG 380** Additional loss assessment coverage (above the \$1000 included in HG 6 provisions), use endorsement priced at additional dwelling rates.

4. **HG 149** Unit-Owners Coverage A Special Coverage: Used for Condo Unit-Owners (HG6) policies.
Purpose: This provides Open Perils coverage for property insured under Coverage A - Dwelling, under Unit-Owners Forms (HG 6).

G. MOBILE & MANUFACTURED HOME

Effective January 1, 2025, we will start accepting mobile home applications again.

For existing policies mobile and manufactured homes must be written on a Mobile Home Guard: (**HG 2+ HG 119**) & Mobile Home Farm Policy - (**RC 117**).

"Mobile Home" refers to homes built PRIOR to 1976 when the HUD code governing building standards for factory-built homes was instituted, improving quality standards. Homes built AFTER 1976 should, technically, no longer be referred to as *Mobile Homes* but instead are *Manufactured Homes* and are built to a higher standard of quality. Manufactured homes come in single, or two-section units and their dimensions range from 8 feet wide or wider and 40 feet or more long. Manufactured homes can be placed in a basement and include multi-wide and expandable manufactured homes. Excluded are travel trailers, motor homes, and modular housing.

A *Modular Home* is manufactured in a production facility and is built in two or more sections in a controlled factory setting that are then transported and assembled on location. The assembly process typically uses a traditional concrete foundation (permanent) and is finished according to local, or state building codes as opposed to Manufactured Homes which are built to HUD Federal Code. Unlike a mobile home or manufactured home, a modular home cannot be moved once built. These homes are treated just like a traditional home you would buy in a neighborhood.

1. Both Manufactured and Mobile Homes should be insured on a Mobile Home Guard or Farm Policy except for Double-Wide Manufactured Home on a permanent foundation or basement on private land may be insured on a regular Home Guard Policy with prior approval of AMIA.
2. Modular Homes should be insured on a Home Guard Policy (not a Mobile Home Guard) just as you would any stick-built home.
3. Mobile & Manufactured Homes should be owner occupied dwellings in good state of repair. Structurally altered mobile homes with extensive room additions or 2 separate units which have been combined **will not be accepted**.
4. Mobile Homes built since 1995 will be eligible for HG 90, HG 106, and HG 107.
5. Other Structures covers awnings, shelters, cabanas, porches, utility sheds, carports, water pumps, structures and equipment used in connection with the Mobile Home, if specifically described in the declarations.
6. **AM 379** Special Limits on Certain Personal Property are mandatory.
7. **HG 86** Refrigerated Property Coverage limit of \$1000 is included at no charge.
8. The Mobile Home must be anchored to concrete footings or piers prior to binding coverage.

III. DWELLING / RENTED Dwelling:

Effective January 1, 2025, we will start accepting supported rented dwelling applications but only with Actual Cash Value coverage. Dwellings written prior to this date are exempt provided they meet our underwriting standards for RC 107 Replacement Cost.

All dwellings must be owner occupied. All existing rented dwellings must be supported and 3–4-unit multifamily rented dwellings are no longer acceptable. "Supported" means AMIA must insure the owner's resident premises. Must be insured at Actual Cash Value and 70% of replacement cost with an RC 306 rebuilding endorsement.

All supported rented dwellings will be required to furnish proof of the tenant's liability with either a certificate of insurance or a copy of their declarations page at renewal or incur a \$100 No Tenant Liability charge for each unit where proof is not provided. In addition, AMIA will request the dwelling owners check each units' smoke detectors at renewal to ensure they are in working order.

Endorsements: Some endorsement rates are listed per endorsement.

Remember to make sure any endorsement added to the original policy is designed for that policy type. i.e.: an RC endorsement is designed for the FARMATE policies and HG endorsements are used for Home Guard policies. There are very few endorsements that work for both policy types.

Various endorsements are available to amend the basic coverage provided by these policies: HG 2, 3, 4, 5, & 6. These packaged policies provide property & liability coverage like: ISO HO 2, 3, 4, 5, 6 & 9.

HG 2 Home-Guard 2 Broad Form Purpose: ISO HO 2, for an owner-occupied town or city dwelling and, in some instances, a rural non-farm dwelling.

HG 3 Home-Guard 3 Special Form Purpose: ISO HO 3, for an owner-occupied town or city dwelling and, in some instances, a rural non-farm dwelling.

HG 4 Home Guard 4 Contents Broad Form Purpose: for a tenant-occupied town or city dwelling and, in some instances, a rural non-farm dwelling.

HG 5 Home Guard 5 Comprehensive Form Purpose: ISO HO 5, for an owner-occupied town or city dwelling and, in some instances, a rural non-farm dwelling.

HG 6 Home-Guard 6 Unit Owners Form Purpose: ISO HO 6, for an owner-occupied condominium unit or townhouse with HG 149 attached. This is a Named Perils policy. Coverage A: losses are settled at replacement cost; Coverage C: losses are settled at actual cash value. The policy also provides \$1000 coverage for Loss Assessment; higher limits are available.

HG 9 Home Guard 9 Broad Foam- Property Policy Purpose: Section I of ISO's HO 2 policy, for an owner-occupied town or city dwelling and, in some instances, a rural non-farm dwelling. The primary purpose of the policy is to provide property coverage for the insured's secondary residence. However, this policy may also be used to insure a farm owner who resides in town, in conjunction with a FARMATE policy (to provide coverage for the farm property) and a Farm Guard policy (to provide coverage for liability arising out of insured's personal acts and farm).

If HG 9 is written on a secondary dwelling, liability coverage can be extended from the liability policy covering the primary residence. (*Refer to the Farm Guard, Personal Liability or Owners', Landlords, or Tenants' section of your manual for information regarding adding liability coverage for the additional premises.*)

This is a Named Perils, property only policy that provides coverage for the dwelling, other structures, personal property, additional living expenses, loss of rent, and additional coverage. Losses are settled based on actual cash value.

AM 379 Special Limits on Certain Personal Property or Household Personal Property: No charge. Limits on bicycles, antiques, electronic processing, HHPP, Auto parts, tack etc.

AM 613 Special Farm Property Collapse (RC 434), Collision (RC 137), Glass (RC 64) combined into this AM 613 endorsement for blankets and items specifically listed.

RC 41a FARMATE Application Purpose: Provides information required to underwrite and rate a farming operation or agri-business risk.

RC 41P FARMATE Policy Purpose: Policy provisions contain the basic insuring agreements, definitions, exclusions, and conditions of the FARMATE policy. Only that coverage for which a limit of insurance is listed in the declarations applies. This policy provides basic perils coverage (fire, windstorm, and extended coverage); actual cash value settlement terms apply (depreciation applies to labor and materials). Coverage may be broadened by endorsement.

RC 42 Special Livestock Endorsement: Purpose: Provides coverage against death of animals enrolled in 4H, FFA or other youth educational groups from any cause, subject to the stated exclusions. Animals must be specifically listed on the endorsement. Note: There is a separate application (RC 42a) for this endorsement that should be completed and signed by the applicant.

RC 47 Change of Coverage Purpose: Required when the applicant requests a change in coverage.

RC 56 Comprehensive Farm Machinery Scheduled: Broadens coverage to include all direct physical loss or damage, except as excluded, to specific farm machinery and equipment.

RC 64 Cab Glass: included at no charge. See AM 613, Special Farm Property Endorsement.

RC 69 Livestock Freezing: Or smothering in snowstorm 80% co-insurance applies.

RC 77 Extended Theft: Applies to Household personal property. Purpose: Extends the theft coverage provided under the basic policy. Applies only to household personal property.

RC 83 Farm/Household Operations Records: Purpose: Coverage is provided for the cost of researching and obtaining data necessary to restore the farm operations records following a loss caused by a covered peril. \$250 coverage is automatically included in the Commander and Custom Farm Dwelling Endorsements.

RC 84 Farm Extra Expense Coverage: Minimum \$5,000 coverage. Use the Specific Farm Personal Property "A" Rates. For additional coverage use the Specific Farm Personal Property "A" Rates. Purpose: Provides coverage for extra expenses incurred during the period of restoration, following a covered loss, to resume or continue normal farming operations.

RC 85 Peak Season Endorsement: Pro-rate with a 3 month Minimum premium. Purpose: This endorsement provides a means of insuring farm commodities when inventories are at their peak at a lower rate than Blanket rates.

HG 86 Refrigerated Products: For Household Personal Property only. Purpose: This endorsement provides coverage for consequential loss associated with power outages which affect refrigeration equipment.

RC 87 Leased Machinery - Seasonal and/or Short-term Basis Include "Comprehensive Machinery Endorsement" (RC 56). Purpose: Provides coverage for scheduled leased or rented farm equipment and machinery.

RC / HG 89 Inflation Guard Endorsement: The insured value of the dwelling and associated coverage will increase annually by 2%. Agents are responsible for contacting their clients to add this on.

RC / HG 90 Household Goods & Personal Property Replacement Cost: Min. \$500 deductible minimum with a \$20,000 min. coverage. RC/HG 90 Purpose: Provides Replacement Cost coverage for household personal property, except for specified items which are subject to actual cash value settlement terms.

RC 91 Limited Livestock Suffocation: DO NOT BIND. Is subject to inspection by GMRC. Suffocation deductible shall be the greater of \$1,000.00 or the deductible stated in the declarations.

Purpose: Adds the peril of suffocation to the policy. This peril provides coverage for suffocation of owned livestock confined in a specified building if the loss is caused by electrical interruption or mechanical breakdown of the ventilation equipment. Poultry risks are **not eligible** for coverage.

RC 95 Blanket Comp. Machinery Endorsement: Purpose: To provide risks of direct loss to farm machinery and equipment insured under the blanket farm personal property coverage. MINIMUM \$500 deductible or policy deductible, if higher:

RC 96 Farm Service Buildings Additional Coverage Endorsement: Must be insured to 70% of replacement cost & inspected. Purpose: To extend risks of direct loss coverage to better quality farm service buildings. If RC 135 is attached, then must remove it.

RC 97a Total Loss Endorsement Application: The Total Loss Endorsement applies to the building (s) identified in your Declarations with this form number or described below.

RC 97 Total Loss Endorsement: In consideration of the special characteristics of the specified buildings, we will only make a payment to you in the event of a total loss of the described building by an insured peril. A total loss means that at least 75% of the exterior of the building structure has been destroyed. We will not pay you for any loss which is not a total loss. Purpose: When attached to the policy, no losses will be paid on the specified building(s) unless at least 75% of the exterior has been destroyed.

RC 99 Special Coverage Endorsement: To increase special limits on certain household personal property.

HG 105 Other Structures Special Coverage Endorsement: No Charge. Used only on Home Guard policies. Purpose: This endorsement is designed to apply the coverage for other structures to the amount of dwelling when no other structures exist.

RC/HG 106 Dwelling Additional Coverage Endorsement: And Other Structures on a Home Guard Policy - Purpose: Provides Open Perils coverage for the specified dwelling only. Dwelling or building MUST be

insured to 100% of Replacement Cost. Revised to clarify there is no coverage for damage caused by continuous or repeated seepage of water, or for damage caused by wet rot, mold, or contamination. RC 106 Purpose: Provides risks of direct loss to the dwelling and other structures, specifically listed.

RC/HG 107 Replacement Cost: RC/ HG 107 Purpose: Amends the basic policy to provide replacement cost coverage for buildings specifically identified in the Declarations. A completed RC estimator must accompany the application. Dwelling or building MUST be insured to 100% of Replacement Cost.

RC 125 Obsolescence, Diminished Value, Age, Fading, Wear and Tear Limitation Purpose: This endorsement excludes coverage for mismatch between undamaged materials and new materials used to repair or replace damaged material beyond the cost necessary to result in a reasonably uniform appearance within the same line of sight caused by, but not limited to obsolescence or discontinued materials, age, wear and tear, marring, scratching, deterioration, color, fading, oxidation, weathering, or texture or dimensional differences.

The replacement cost terms are replaced with actual cash value terms with respect to loss to obsolete or discontinued materials, supplies or parts, which have direct physical damage caused by a covered peril.

RC 129 Theft of Construction Materials: Free in all Farmate Policies

HG 129 Theft of Construction Materials: Must be added to policy to be covered.

RC 130 Earthquake Extension Coverage, 01-12: We cover direct loss by earthquake to the types of property listed only when identified in "your" Declarations with this form number or specifically described in the Schedule of Covered Property in this endorsement. A special deductible is noted. Purpose: Amends the perils in the basic policy to include earthquake coverage. Coverage is available for dwellings, other structures, household personal property, farm buildings and farm personal property. (scheduled & unscheduled).

For all package dwelling policies, the premium is charged on the dwelling only, but includes coverage personal property at no additional charge.

RC 135 Weight of Ice, Snow & Sleet: Do not add where there is a RC 96 already on the building.

RC 137 Collision & Overturn other than machinery: Included \$100 Minimum deductible. or policy deductible, whichever is greater.

HG 141a Scheduled Personal Property: HG 141 and for HG 142 is: Minimum \$25.00.

HG 141 M Scheduled Personal Property: Actual Cash Value

HG 142 Replacement Value Coverage Endorsement: to be used with HG 141A and endorses the policy language to allow for replacement value coverage, for policy language see HG 141M.

HG 149 Unit-Owners Coverage A Special Coverage: Used for Condo Unit-Owners (HG6) policies. Purpose: This provides Open Perils coverage for property insured under Coverage A - Dwelling, under Unit-Owners Forms (HG 6).

RC 168 Special Coverage: For Church, School, and Community Property: Must be insured to 100% of replacement cost & inspected. Purpose: Amends the Church, School and Community Property Policy to include coverage for risks of direct physical loss to buildings or personal property of the insured.

RC 169 Broad Form Endorsement: For Church, School, and Community Property: Purpose: Amends policy to include broad form coverage including theft or attempted theft coverage.

RC 211 Loss Payable Clause: Purpose: Recognizes the interests of a loss payee. States that any loss will be adjusted only with the insured, but payment will be made to both parties "as their respective interests may appear."

*For FARMATE only: If an objection is raised using this form or listing the lender on the Declarations page, RC 408 may be used to further protect the lender's interest with respect to farm or household personal property.

HG 211 Loss Payable Clause: Purpose: Recognizes the interests of a loss payee. States that any loss will be adjusted only with the insured, but payment will be made to both parties as their respective interests may appear. October 18, 2012

RC 272 Steel Silo Endorsement: Purpose: In exchange for a reduced rate the insured is required to maintain an amount of insurance on steel silo(s) or structure(s) which is equal to 100% of replacement cost.

RC 278 Unscheduled Leased or Rented Farm Equipment and Machinery Coverage: Blanket Lease/Purchase Mach.- No charge - To be used when insured has a blanket and acquires an item of machinery on a lease/purchase agreement. Add Blanket Comprehensive Machinery Endorsement (RC 95) if not already on the policy.

RC 286 Spoilage Coverage: Perishable Farm Personal Property.

RC 287 Pollution Clean Up & Removal Coverage: Covers pollution damage to insured premises caused by an insured peril. Provides coverage up to \$ 25,000 per occurrence/\$ 50,000 aggregate.

RC/HG 306 Rebuilding Endorsement: If a loss occurs to a described building, payment due more than 40% of the amount of insurance listed for that building will be withheld. Upon completion of repairs or replacement of the building, the balance of the loss payment will be paid. This endorsement will be applied to dwellings and buildings which are:

1. Vacant or unoccupied.
2. Marginal or obsolete.
3. Insured for amounts more than current market value.
4. Other reasonable causes as determined by agent and/or Mutual office.

RC 310 and HG 310 Vacancy or Unoccupancy Permit: FARMATE, Dwelling and Rented Dwelling policies coverage is void after a premise has been vacant or unoccupied for 60 days. Selected coverage is void on ALL policies after 30 days. Coverage, excluding vandalism, may be continued after these periods, subject to the terms of this endorsement. This DOES NOT APPLY to insured on vacation if dwellings plumbing system has been drained and water shut off, and the dwelling is periodically checked during insured's absence. Purpose: This endorsement grants permission for the "residence premises" described in the Declarations to remain vacant for a specified period, voids policy exclusion and conditions concerning vacancy or unoccupied with respect to all perils except vandalism and malicious mischief (vacancy only) for a stated period.

RC 318 and HG 318 Dwelling Repair/Replacement Cost Coverage: If the dwelling is a total loss, and the cost to replace the dwelling exceeds the amount of insurance stated on the Declarations, the company will pay an additional 25% of the amount of insurance stated on the Declarations for the dwelling if the insured has complied with the following requirements:

1. Dwelling must be insured for 100% of replacement cost based on the property evaluations made by the company; and
2. The insured must notify the company within 30 days of any alterations to the dwelling which increases the replacement cost by 5% or more.

AMIA 322AS Limited Aluminum and Steel Siding Endorsement: Purpose: Replacement cost loss settlement terms are deleted and replaced by "actual cash value" loss settlement terms. This applies to the aluminum or steel siding on the dwelling or Coverage B – Other Structures identified in the Declarations with this form number.

RC 320 Additional Coverage on Contents: May be attached only to Commander Policies. Purpose: Provides coverage against risks of direct physical loss to personal property, except loss excluded in the endorsement or in Exclusions in the policy.

HG 333 Other Structures Exclusion: The "Other Structures" Exclusion (HG 333) endorsement must be attached to remove "Other Structures" coverage from farm type buildings. It is not our intent to insure farm buildings such as barns, corn cribs, livestock buildings, etc. on a Home Guard policy. Purpose: Deletes coverage for outbuildings and other structures as specified on the form and requires insured's signature.

RC/HG 368 Backup of Sewer or Drain Coverage: \$2,000 per occurrence / aggregate included at no charge on: Commander, (RC 53); Home Guard Special Form, (HG 3); and the Home Guard Comprehensive Form, (HG 5). Coverage up to \$25,000 is available for an additional charge. Coverage more than \$2,000 requires the sump pump pit to have a properly working sump pump. This endorsement has a mandatory \$500 minimum deductible or the policy deductible, whichever is greater. A 50% discount is given on the Backup of Sewer or Drain premium for homes that have a battery backup sump pump.

HG 380 Property Loss Assessment Coverage Increased Limits: Used with Home Guard forms: HG 2, HG 3, HG 4, HG 6, HG 9 policies. Purpose: This endorsement increases the limit that applies to the property coverage provided for Loss Assessment, under Additional Coverage:

HG 386 July 2012 Functional Replacement Cost: will be attached to larger older homes with ornate style and design. This form is used when a building's original construction included obsolete, antique or custom construction materials and methods, and permits policy to be issued with an amount of insurance equivalent to market value. The insured must agree to repair loss to the buildings using common construction materials and methods where functionally equivalent to and less costly than the original materials and methods. The insured's signature is required.

Caution: Do not attach this endorsement to the policy if either of the following endorsements are attached:
HG 107 – Specified Structures – Replacement Cost Loss Settlement; or
HG 276 – Variable Replacement Cost Terms.

HG 387 Property Coverage for Farm Tractors: Coverage applies to damage caused by a covered peril, when tractor is used for display; parades; servicing the insured premises; and for other incidental agricultural activities. ACV settlement terms apply.

RC 392 Income Loss and Extra Expense Coverage: Purpose: This form provides a combined limit of insurance for income loss and extra expenses. The form also provides an optional extra expenses limit for mobile farm equipment. Extra Expenses would be used for the rental of a replacement piece of farm equipment due to a covered cause of loss.

RC 412 Broad Form: Amends the basic policy to provide broad form peril coverage to the described dwelling and its associated household personal property. Also, must have an automatically controlled and well-maintained heating system. Not eligible unless the dwelling is occupied.

RC 420 Livestock Suffocation Coverage: DO NOT BIND: Subject to inspection by GMRC. Suffocation deductible shall be the greater of \$1,000.00 or the deductible stated in the declarations. The premium is based on a combination of total hog capacity, minimum coverage and a per \$1,000 rate.

Purpose: This endorsement covers death of non-owned livestock caused on by suffocation while confined in a building resulting from the mechanical breakdown or interruption of power of the ventilating equipment. Loss from any other cause is not covered by this endorsement. Poultry risks are not eligible for coverage.

HG 431: Home-Guard Plus Endorsement with Service Line Coverage: (Applies to forms: HG 2 AND HG 9 Only). Purpose: This endorsement broadens coverage) provided under the AAIS Homeowners Forms, only when the dwelling is owner-occupied and is not a mobile home. Refer to the endorsement for a complete description of coverage and exclusions. Eligibility Guidelines:

This coverage is provided if the following terms are met:

1. Dwelling is insured for \$150,000, or more.
2. Dwelling insurance maintained at 100% of replacement cost; and
3. Insured has notified the company within 60 days of any alterations which increase the replacement cost of your residence.

When HG 431 is added to the policy, none of the following endorsements may be added for the same dwelling or other structure. If any of these endorsements were previously added to the policy, they must be deleted to avoid duplication of the coverage provided under HG 431:

1. HG 107 Specified Structures – Replacement Cost Loss Settlement
2. HG 276 Variable Replacement Cost Terms
3. HG 318 Dwelling Repair or Replacement Cost Coverage
4. HG 378 Limited Replacement Cost Coverage – Buildings
5. HG 386 Functional Replacement Cost – Specified Buildings

HG 432: Home-Guard Plus Endorsement with Service Line Coverage: (Applies to forms: HG 3 and HG 5 ONLY). Purpose: This endorsement broadens coverage provided under the Home Guard Forms only when the dwelling is owner-occupied and is not a mobile home. Refer to the endorsement for a complete description of coverage and exclusions.

This coverage is provided if the following terms are met:

1. Dwelling is insured for \$150,000, or more.
2. Dwelling is appraised annually, and insurance maintained at 100% of replacement cost; and
3. Insured has notified the company within 60 days of any alterations which increase the replacement cost of your residence.

When HG 432 is added to the policy, none of the following endorsements may be added for the same dwelling avoids duplication of the coverage provided under HG 432:

1. HG 276 Variable Replacement Cost Terms
2. HG 318 Dwelling Repair or Replacement Cost Coverage
3. HG 386 Functional Replacement Cost – Specified Buildings

RC 434: Collapse Coverage for Farm Personal Property: Provides coverage to farm personal property.

Purpose: covers loss to farm personal property, including farm implements caused by collapse of a structure caused by named perils.

AM 445 Cosmetic Damage Exclusion: **This form was discontinued 11/1/2023 and replaced with RC 445.**

This form is rolled on all policies and excludes coverage for cosmetic damage to all covered buildings that have metal surfacing. See the endorsement for definition of “Cosmetic Damage,” “Exterior Surfacing,” and “Roof Surfacing.” This exclusion does not apply to Dwellings or Coverage B – Other Structures. This endorsement does not require the insured’s signature, and the buildings do not have to be specifically identified. Use with HG 2, HG 3, HG 5, HG 9, including Mobile Home-Guard; Commercial & Public Property; Church, School & Community Property; Dwelling Property; Dwelling 1; and any equivalent property forms used.

RC 445 Cosmetic Damage Exclusion: **Effective 11/1/2023.** This form excludes coverage to all covered buildings for cosmetic damage to dwelling(s), other structure(s), farm building(s), structures, includes but not limited to grain bins, corn cribs, silos, grain legs, and portable building(s) to exterior surfacing which includes roof surfacing; siding, including soffits, fascia, gutters and downspouts; doors, including overhead doors and door wraps; windows, including window wraps; skylights; and valley metal caused by wind, hail or wind-driven debris. This endorsement does not require the insured's signature, and the buildings do not have to be specifically identified.

HG 452 Actual Cash Value Loss Settlement for Coverage B - Other Structures: Only HG 3 & HG 5.

Purpose: This endorsement is used to change the loss settlement terms that apply to Coverage B – Other Structures from replacement cost to actual cash value.

RC/HG 456 Stand Alone Service Line Coverage - Purpose: This endorsement provides up to \$10,000 for loss or damage resulting from a service line failure, subject to a \$500 deductible. This coverage applies to exterior/underground water/sewer piping, power lines, and ground loop piping that connects to a heat pump. All homes 1960 and older will not be eligible for Stand Alone Service Line Coverage unless they can prove they have replaced or repaired the sewer lines. See Home-Guard Plus with Service Line for coverage in those situations.

RC/HG 477 Loss Settlement for Windstorm or Hail Losses to Roof Surfacing – Purpose: This endorsement replaces replacement cost loss settlement terms with actual cash value loss settlement terms for loss caused by windstorm or hail to the roof surfacing of the dwelling (and other structures on a HG policy form) located on the residence premises when the age of the roof surfacing is 15 years or older.

Windstorm and Hail Deductible: This coverage is subject to a minimum \$2,500 deductible on dwelling policies and \$3500 on Farm & Community Property Policies per occurrence unless a higher deductible is stated in the Declarations. Purpose: This endorsement replaces the Policy Deductible clause in the policy with respect to loss caused by windstorms or hail.

Equipment Breakdown

Homeowners / Dwellings Form HG 4900: Includes coverage for Dwellings and certain items of Personal Property. \$ 500 Deductible applies.

Farm Owners Form RC 4901/4908: has limited coverage for farm dwelling and certain items of Farm Personal

Property and Household Personal Property. Separate Deductibles available Policy deductible stated in the declaration pages applies, unless stated otherwise. Minimum of \$500 deductible or policy deductible, if higher.

The Classifications used for rating purposes are listed below: See Classes A through D.

- A. This class is designed for rural landowners with minimal incidental farming exposure and whose principal source of income is not derived from farming operations.
- B. This class is designed for farm operations consisting primarily of:
 - 1. Growing crops.
 - 2. Raising livestock; and/or
 - 3. Small dairy or confinement operations.
- C. This class is designed for farming operations with greater than normal exposure to equipment breakdown loss, such as:
 - 1. Dairy operations that are highly mechanized; or
 - 2. Large livestock confinement operations
- D. This class is designed for rural dwellings whose owner's principal occupation does not involve farming.

Commander RC 53

Liability is NOT included.

Commander Farm Dwelling

Rate Per \$1,000

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
100,000-149,999	11.34	10.00	9.38	8.93	8.57	8.21	7.41	6.79	6.07
150,000-199,999	10.37	9.15	8.58	8.17	7.84	7.51	6.78	6.21	5.55
200,000-249,999	9.47	8.35	7.83	7.45	7.15	6.86	6.19	5.66	5.07
250,000-299,999	8.64	7.62	7.14	6.80	6.53	6.26	5.65	5.17	4.63
300,000-349,999	7.89	6.96	6.52	6.21	5.96	5.72	5.16	4.72	4.22
350,000-499,999	7.25	6.40	6.00	5.71	5.48	5.25	4.74	4.34	3.88
500,000-699,999	7.15	6.30	5.91	5.63	5.40	5.18	4.67	4.28	3.83
700,000+	7.60	6.70	6.28	5.98	5.74	5.51	4.97	4.55	4.07

Contents Additional Coverage: \$1.75/\$1,000

Commander Farm Relative Package

Rate Per \$1,000

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
100,000-149,999	7.47	6.59	6.18	5.88	5.65	5.41	4.88	4.47	4.00
150,000-199,999	6.86	6.05	5.67	5.40	5.18	4.97	4.48	4.10	3.67
200,000-249,999	6.26	5.52	5.17	4.93	4.73	4.53	4.09	3.74	3.35
250,000-299,999	5.72	5.04	4.73	4.50	4.32	4.14	3.74	3.42	3.06
300,000-349,999	5.21	4.59	4.31	4.10	3.94	3.77	3.41	3.12	2.79
350,000-499,999	4.78	4.22	3.95	3.76	3.61	3.46	3.12	2.86	2.56
500,000-699,999	4.71	4.15	3.89	3.71	3.56	3.41	3.08	2.82	2.52
700,000+	5.00	4.41	4.13	3.93	3.78	3.62	3.26	2.99	2.67

Contents Additional Coverage: \$1.75/\$1,000

Commander HHPP Relative Package

Rate Per \$1,000

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
100,000-149,999	3.87	3.41	3.20	3.05	2.93	2.80	2.53	2.32	2.07
150,000-199,999	3.51	3.10	2.91	2.77	2.66	2.55	2.30	2.10	1.88
200,000-249,999	3.21	2.83	2.65	2.53	2.43	2.32	2.10	1.92	1.72
250,000-299,999	2.95	2.60	2.44	2.32	2.23	2.14	1.93	1.76	1.58
300,000-349,999	2.68	2.36	2.21	2.11	2.03	1.94	1.75	1.60	1.43
350,000-499,999	2.47	2.18	2.04	1.95	1.87	1.79	1.62	1.48	1.32
500,000-699,999	2.44	2.15	2.01	1.92	1.84	1.76	1.59	1.46	1.30
700,000+	2.59	2.28	2.14	2.04	1.96	1.87	1.69	1.55	1.39

Contents Additional Coverage: \$1.75/\$1,000

Commander Farm Dwelling Cont'd

Commander Farm Dwelling - (RC 53): Coverage is required to be 100% of replacement cost. **Dwelling with an oil** furnace is not eligible on new business. If writing a relative package, it must be occupied by insured's relative as defined in guidelines and both policies **must** be written with American Mutual. Special Limits On Certain Personal Property, AM 379 (1-09).

Household Personal Property:	65% of dwelling amount
Additional Living Expense:	20% of dwelling amount
RC 368, backup of sewer/drain:	\$2,000/occurrence, \$2,000 aggregate.
RC 318 Dwelling Repair/Replacement Cost	
Outside Wiring and Submersible Pump:	\$2,000 each

Custom Dwelling RC 54

Liability is NOT included.

Custom Farm Dwelling

Rate Per \$1,000

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
50,000-99,999	17.13	15.11	14.16	13.49	12.95	12.41	11.20	10.25	9.17
100,000-149,999	15.95	14.07	13.19	12.56	12.06	11.56	10.42	9.55	8.54
150,000-199,999	14.80	13.06	12.24	11.66	11.19	10.72	9.68	8.86	7.93
200,000-249,999	13.75	12.13	11.37	10.83	10.40	9.96	8.99	8.23	7.36
250,000-299,999	12.76	11.25	10.55	10.05	9.65	9.24	8.34	7.64	6.83
300,000+	11.72	10.34	9.69	9.23	8.86	8.49	7.66	7.01	6.28

Contents Additional Coverage: \$1.75/\$1,000

Custom Farm Relative Package

Rate Per \$1,000

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
50,000-99,999	11.32	9.99	9.36	8.92	8.56	8.20	7.40	6.78	6.06
100,000-149,999	10.51	9.27	8.69	8.27	7.94	7.61	6.87	6.29	5.63
150,000-199,999	9.77	8.62	8.08	7.69	7.39	7.08	6.39	5.85	5.23
200,000-249,999	9.08	8.00	7.50	7.15	6.86	6.58	5.93	5.43	4.86
250,000-299,999	8.42	7.43	6.96	6.63	6.36	6.10	5.50	5.04	4.51
300,000+	7.73	6.82	6.39	6.09	5.84	5.60	5.05	4.63	4.14

Contents Additional Coverage: \$1.75/\$1,000

Custom Farm HHPP Relative Package

Rate Per \$1,000

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
50,000-99,999	5.84	5.15	4.83	4.60	4.42	4.23	3.82	3.50	3.13
100,000-149,999	5.41	4.77	4.47	4.26	4.09	3.92	3.53	3.24	2.90
150,000-199,999	5.03	4.44	4.16	3.96	3.80	3.65	3.29	3.01	2.69
200,000-249,999	4.68	4.12	3.87	3.68	3.54	3.39	3.06	2.80	2.50
250,000-299,999	4.34	3.83	3.59	3.42	3.28	3.14	2.84	2.60	2.32
300,000+	3.99	3.52	3.30	3.14	3.02	2.89	2.61	2.39	2.14

Contents Additional Coverage: \$1.75/\$1,000

Custom Farm Dwelling RC 54: Coverage is required to be 70% of replacement cost. If writing a relative package, it must be occupied by the insured's relative as defined by guidelines. With a relative package policy both policies **must** be written with American Mutual.

Household Personal Property:	65% of dwelling amount
Additional Living Expense:	20% of dwelling amount
Outside Wiring and Submersible Pump:	\$2,000 each

Custom Dwelling RC 54 cont'd

Special Limits On Certain Personal Property, AM 379 **Mandatory**

Vacancy Permit (RC 310):

Replacement Cost Personal Property (RC 90): **\$20,000** min., \$100 min. deductible.

Replacement Cost Endorsement (RC 107): **Dwellings specifically identified:**

Additional Coverage Buildings (RC 106): **\$50,000 minimum**

RC 107 and RC 106 Dwelling or buildings **MUST** be insured to 100% of Replacement Cost.

Optional--**Backup of Sewer/Drain (HG 368)**: \$500 or policy deductible whichever is highest and may purchase up to \$25,000.

Farm Tenant Household Goods Package RC 54

Minimum \$ 10,000

Liability is NOT included. Farm Guard liability or CPL can be added.

Farm Tenant HHPP Package Policy										
Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000
Base Rate +	34.15	26.61	23.47	22.00	20.95	20.11	19.28	17.39	15.92	14.25
Rate Per \$1,000	3.00	2.33	2.06	1.93	1.84	1.76	1.69	1.53	1.40	1.25

Special Limits On Certain Personal Property, (AM 379 1-09) **Mandatory**

Additional living expenses are 20% of the unscheduled personal property coverage.

Replacement Cost Household Goods (RC 90) is \$35.00 with a \$ 20,000 – Minimum.

Applicants renting farm dwellings may insure their Unscheduled Personal Property with a farm tenant policy.

Home Guard 2 Broad Form

Liability is NOT included.

HG 2 Broad Form

Town Class 1 -3

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
50,000-99,999	14.38	12.68	11.89	11.32	10.87	10.41	9.40	8.60
100,000-149,999	13.35	11.78	11.04	10.51	10.09	9.67	8.73	7.99
150,000-199,999	12.42	10.95	10.27	9.78	9.39	9.00	8.12	7.43
200,000-249,999	11.54	10.17	9.54	9.08	8.72	8.36	7.54	6.90
250,000-299,999	10.67	9.41	8.82	8.40	8.07	7.73	6.98	6.39
300,000+	9.80	8.64	8.10	7.72	7.41	7.10	6.41	5.86

Town Class 4-6

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
50,000-99,999	14.42	12.72	11.92	11.35	10.90	10.45	9.42	8.63
100,000-149,999	13.41	11.83	11.09	10.56	10.14	9.72	8.77	8.03
150,000-199,999	12.46	10.99	10.30	9.81	9.42	9.03	8.15	7.46
200,000-249,999	11.57	10.20	9.56	9.11	8.74	8.38	7.56	6.92
250,000-299,999	10.75	9.48	8.89	8.46	8.12	7.79	7.02	6.43
300,000+	9.89	8.72	8.18	7.79	7.47	7.16	6.46	5.92

Town Class 7-8

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
50,000-99,999	14.97	13.20	12.38	11.79	11.32	10.84	9.78	8.96
100,000-149,999	13.94	12.29	11.52	10.97	10.53	10.10	9.11	8.34
150,000-199,999	12.93	11.40	10.69	10.18	9.77	9.36	8.45	7.74
200,000-249,999	12.01	10.59	9.93	9.45	9.08	8.70	7.85	7.19
250,000-299,999	11.14	9.82	9.21	8.77	8.42	8.07	7.28	6.67
300,000+	10.26	9.04	8.48	8.07	7.75	7.43	6.70	6.14

Town Class 9

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
50,000-99,999	17.11	15.09	14.15	13.47	12.94	12.40	11.18	10.24
100,000-149,999	15.90	14.02	13.15	12.52	12.02	11.52	10.39	9.52
150,000-199,999	14.79	13.05	12.23	11.65	11.18	10.72	9.67	8.85
200,000-249,999	13.74	12.12	11.36	10.82	10.39	9.96	8.98	8.22
250,000-299,999	12.75	11.25	10.54	10.04	9.64	9.24	8.34	7.63
300,000+	11.72	10.33	9.69	9.23	8.86	8.49	7.66	7.01

Town Class 10

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
50,000-99,999	19.68	17.36	16.27	15.50	14.88	14.26	12.86	11.78
100,000-149,999	18.31	16.15	15.14	14.42	13.84	13.26	11.97	10.96
150,000-199,999	17.01	15.00	14.06	13.40	12.86	12.32	11.12	10.18
200,000-249,999	15.82	13.95	13.08	12.45	11.96	11.46	10.34	9.46
250,000-299,999	14.66	12.93	12.12	11.54	11.08	10.62	9.58	8.77
300,000+	13.48	11.88	11.14	10.61	10.19	9.76	8.81	8.06
Contents Additional Coverage	2.28	2.01	1.88	1.79	1.72	1.65	1.49	1.36
Other Structures Add Coverage	8.85	7.81	7.32	6.97	6.69	6.41	5.79	5.30

Special Limits On Certain Personal Property, AM 379 Mandatory
Vacancy Limitation (HG 310):

Solid Fuel Burner Fee All fire classes.

Household Personal Property: 65% of dwelling amount

Additional Living Expense: 20% of dwelling amount

Appurtenant Structures, (Other) 10% of dwelling amount **does not include** Farm structures.

Replacement Cost End. (HG 107): MUST be insured 100% of Replacement Cost.

Replacement Cost HHPP (HG 90):

Additional Coverage Buildings (HG 106): **\$50,000 min.**

Outside solid fuel burning equipment is acceptable but must be 10 feet away from any structure.

Optional--**Backup of Sewer/Drain (HG 368)**: \$500 or policy deductible whichever is higher and may purchase up to \$25,000.

Home Guard 3 Special Form

Liability is NOT included.

HG 3 Special Form

Town Class 1 -3

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	10.65	9.39	8.80	8.38	8.05	7.71	6.96	6.37
150,000-199,999	9.88	8.71	8.17	7.78	7.47	7.16	6.46	5.91
200,000-249,999	9.18	8.10	7.59	7.23	6.94	6.65	6.00	5.50
250,000-299,999	8.50	7.50	7.03	6.69	6.42	6.16	5.55	5.09
300,000-349,999	7.88	6.95	6.51	6.20	5.96	5.71	5.15	4.72
350,000-499,999	7.36	6.49	6.09	5.80	5.57	5.33	4.81	4.41
500,000-699,999	7.25	6.40	6.00	5.71	5.48	5.25	4.74	4.34
700,000+	7.73	6.82	6.39	6.09	5.84	5.60	5.05	4.63

Town Class 4-6

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	10.68	9.42	8.83	8.41	8.07	7.74	6.98	6.39
150,000-199,999	9.92	8.75	8.20	7.81	7.50	7.19	6.49	5.94
200,000-249,999	9.21	8.12	7.61	7.25	6.96	6.67	6.02	5.51
250,000-299,999	8.54	7.53	7.06	6.72	6.45	6.18	5.58	5.11
300,000-349,999	7.90	6.97	6.53	6.22	5.97	5.73	5.17	4.73
350,000-499,999	7.40	6.52	6.12	5.82	5.59	5.36	4.83	4.43
500,000-699,999	7.29	6.43	6.03	5.74	5.51	5.28	4.76	4.36
700,000+	7.75	6.83	6.41	6.10	5.86	5.61	5.06	4.64

Town Class 7-8

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	10.85	9.57	8.97	8.54	8.20	7.86	7.09	6.49
150,000-199,999	10.08	8.89	8.34	7.94	7.62	7.31	6.59	6.03
200,000-249,999	9.36	8.26	7.74	7.37	7.08	6.78	6.12	5.60
250,000-299,999	8.68	7.66	7.18	6.84	6.56	6.29	5.68	5.20
300,000-349,999	8.04	7.09	6.65	6.33	6.08	5.83	5.26	4.81
350,000-499,999	7.51	6.62	6.21	5.91	5.68	5.44	4.91	4.49
500,000-699,999	7.40	6.52	6.12	5.82	5.59	5.36	4.83	4.43
700,000+	7.88	6.95	6.51	6.20	5.96	5.71	5.15	4.71

Town Class 9

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	12.27	10.82	10.15	9.66	9.28	8.89	8.02	7.35
150,000-199,999	11.41	10.06	9.43	8.98	8.62	8.26	7.46	6.83
200,000-249,999	10.59	9.34	8.76	8.34	8.01	7.67	6.92	6.34
250,000-299,999	9.82	8.66	8.12	7.73	7.42	7.11	6.42	5.88
300,000-349,999	9.09	8.02	7.52	7.16	6.87	6.59	5.94	5.44
350,000-499,999	8.49	7.48	7.02	6.68	6.42	6.15	5.55	5.08
500,000-699,999	8.36	7.37	6.91	6.58	6.32	6.06	5.46	5.00
700,000+	8.89	7.84	7.35	7.00	6.72	6.44	5.81	5.32

Town Class 10

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	14.12	12.45	11.67	11.12	10.67	10.23	9.23	8.45
150,000-199,999	13.13	11.58	10.85	10.34	9.92	9.51	8.58	7.86
200,000-249,999	12.17	10.73	10.06	9.58	9.20	8.81	7.95	7.28
250,000-299,999	11.28	9.95	9.33	8.89	8.53	8.17	7.37	6.75
300,000-349,999	10.45	9.22	8.64	8.23	7.90	7.57	6.83	6.26
350,000-499,999	9.76	8.61	8.07	7.69	7.38	7.07	6.38	5.84
500,000-699,999	9.62	8.48	7.95	7.57	7.27	6.97	6.28	5.75
700,000+	10.24	9.03	8.46	8.06	7.74	7.42	6.69	6.13
Contents Additional Coverage	2.28	2.01	1.88	1.79	1.72	1.65	1.49	1.36
Other Structures Add Coverage	8.85	7.81	7.32	6.97	6.69	6.41	5.78	5.30

Dwellings with oil furnace are not eligible for coverage under HG3.

Special Limits On Certain Personal Property, AM 379 **Mandatory**

Solid Fuel Burner Fee	(Fire Class 1-7 only)
Household Personal Property:	65% of dwelling amount
Additional Living Expense:	20% of dwelling amount
Appurtenant Structures, (Other)	10% of dwelling amount does not include Farm structures.
RC 368, backup of sewer/drain,	\$2,000/occurrence, \$2,000 aggregate
HG 318 Dwelling Repair/Replacement Cost	

Outside solid fuel burning equipment is acceptable but must be 10 feet away from any structure.

Home Guard 4 Contents

Liability is NOT included.

Home Guard 4 Contents								
Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
Town Class 1 -3								
Base Rate +	34.15	26.61	23.47	22.00	20.95	20.11	19.28	17.39
Rate Per \$1,000	1.71	1.33	1.17	1.10	1.05	1.01	0.96	0.87
Town Class 4-6								
Base Rate +	34.15	26.61	23.47	22.00	20.95	20.11	19.28	17.39
Rate Per \$1,000	1.80	1.40	1.24	1.16	1.10	1.06	1.01	0.92
Town Class 7-8								
Base Rate +	34.15	26.61	23.47	22.00	20.95	20.11	19.28	17.39
Rate Per \$1,000	2.10	1.63	1.44	1.35	1.29	1.24	1.18	1.07
Town Class 9								
Base Rate +	34.15	26.61	23.47	22.00	20.95	20.11	19.28	17.39
Rate Per \$1,000	3.00	2.33	2.06	1.93	1.84	1.76	1.69	1.53
Town Class 10								
Base Rate +	34.15	26.61	23.47	22.00	20.95	20.11	19.28	17.39
Rate Per \$1,000	3.60	2.80	2.47	2.32	2.21	2.12	2.03	1.83

Additional Living Expense is: 20% of the HHPP.

Special Limits on Certain Personal Property, (AM 379 1-09) Mandatory.

Replacement cost Household Personal Property (**HG 90**) is: \$20,000 minimum.

Solid Fuel Burner Fee if inside the Dwelling or an attached structure.

Home Guard 5 Comprehensive Form

Liability is NOT included.

HG 5 Comprehensive Form

Town Class 1 -3

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	11.18	9.86	9.25	8.81	8.45	8.10	7.31	6.69
150,000-199,999	10.39	9.16	8.59	8.18	7.85	7.52	6.79	6.22
200,000-249,999	9.64	8.50	7.97	7.59	7.28	6.98	6.30	5.77
250,000-299,999	8.93	7.87	7.38	7.03	6.75	6.47	5.83	5.34
300,000-349,999	8.28	7.31	6.85	6.52	6.26	6.00	5.41	4.96
350,000-499,999	7.72	6.81	6.39	6.08	5.84	5.60	5.05	4.62
500,000-699,999	7.61	6.71	6.29	5.99	5.75	5.51	4.97	4.55
700,000+	8.11	7.15	6.70	6.38	6.13	5.87	5.30	4.85

Town Class 4-6

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	11.22	9.89	9.27	8.83	8.48	8.13	7.33	6.71
150,000-199,999	10.41	9.18	8.60	8.19	7.87	7.54	6.80	6.23
200,000-249,999	9.67	8.53	7.99	7.61	7.31	7.00	6.32	5.79
250,000-299,999	8.97	7.91	7.42	7.06	6.78	6.50	5.86	5.37
300,000-349,999	8.29	7.31	6.85	6.53	6.27	6.00	5.42	4.96
350,000-499,999	7.77	6.85	6.42	6.11	5.87	5.63	5.07	4.65
500,000-699,999	7.65	6.75	6.32	6.02	5.78	5.54	5.00	4.58
700,000+	8.14	7.18	6.73	6.41	6.15	5.90	5.32	4.87

Town Class 7-8

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	11.38	10.04	9.41	8.96	8.60	8.25	7.44	6.81
150,000-199,999	10.59	9.34	8.76	8.34	8.01	7.67	6.92	6.34
200,000-249,999	9.84	8.68	8.14	7.75	7.44	7.13	6.43	5.89
250,000-299,999	9.11	8.04	7.53	7.18	6.89	6.60	5.96	5.45
300,000-349,999	8.45	7.45	6.99	6.65	6.39	6.12	5.52	5.06
350,000-499,999	7.90	6.96	6.53	6.22	5.97	5.72	5.16	4.72
500,000-699,999	7.78	6.86	6.43	6.12	5.88	5.63	5.08	4.65
700,000+	8.27	7.29	6.84	6.51	6.25	5.99	5.41	4.95

Town Class 9

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	12.90	11.37	10.66	10.16	9.75	9.34	8.43	7.72
150,000-199,999	11.97	10.56	9.90	9.43	9.05	8.67	7.82	7.16
200,000-249,999	11.12	9.81	9.20	8.76	8.41	8.06	7.27	6.66
250,000-299,999	10.30	9.08	8.52	8.11	7.79	7.46	6.73	6.16
300,000-349,999	9.55	8.42	7.89	7.52	7.22	6.92	6.24	5.71
350,000-499,999	8.92	7.87	7.37	7.02	6.74	6.46	5.83	5.34
500,000-699,999	8.79	7.75	7.26	6.92	6.64	6.37	5.74	5.26
700,000+	9.35	8.25	7.73	7.36	7.07	6.78	6.11	5.60

Town Class 10

Deductible:	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
100,000-149,999	14.83	13.08	12.26	11.68	11.21	10.74	9.69	8.87
150,000-199,999	13.77	12.15	11.39	10.85	10.41	9.98	9.00	8.24
200,000-249,999	12.78	11.27	10.57	10.06	9.66	9.26	8.35	7.65
250,000-299,999	11.84	10.44	9.79	9.32	8.95	8.58	7.74	7.09
300,000-349,999	10.98	9.68	9.08	8.64	8.30	7.95	7.17	6.57
350,000-499,999	10.24	9.03	8.47	8.06	7.74	7.42	6.69	6.13
500,000-699,999	10.09	8.90	8.34	7.94	7.62	7.31	6.59	6.04
700,000+	10.74	9.48	8.88	8.46	8.12	7.78	7.02	6.43
Contents Additional Coverage	2.28	2.01	1.88	1.79	1.72	1.65	1.49	1.36
Other Structures Add Coverage	8.86	7.81	7.32	6.98	6.70	6.42	5.79	5.30

Dwellings with oil furnace are not eligible for coverage under HG5.

Special Limits On Certain Personal Property, AM 379 **Mandatory**

Solid Fuel Burner Fee	(Fire Class 1-7 only)
Household Personal Property:	65% of dwelling amount
Additional Living Expense:	20% of dwelling amount
Appurtenant Structures, (Other)	10% of dwelling amount does not include Farm structures.
RC 368, backup of sewer/drain,	\$2,000/occurrence, \$2,000 aggregate
HG 318 Dwelling Repair/Replacement Cost	

Outside solid fuel burning equipment is acceptable but must be 10 feet away from any structure.

Home Guard 6 Condo

Liability is NOT included.

HG 6 Condo

Town Class 1-3

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
50,000-99,999	8.44	6.58	5.80	5.44	5.18	4.97	4.76	4.30
100,000-149,999	8.04	6.27	5.53	5.18	4.93	4.74	4.54	4.09
150,000-199,999	7.66	5.97	5.26	4.93	4.70	4.51	4.32	3.90
200,000-249,999	7.29	5.68	5.01	4.69	4.47	4.29	4.11	3.71
250,000-299,999	6.93	5.40	4.76	4.47	4.25	4.08	3.91	3.53
300,000+	6.61	5.15	4.54	4.26	4.05	3.89	3.73	3.36

Town Class 4-6

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
50,000-99,999	8.66	6.75	5.95	5.58	5.31	5.10	4.89	4.41
100,000-149,999	8.30	6.47	5.70	5.35	5.09	4.89	4.68	4.23
150,000-199,999	7.93	6.17	5.45	5.11	4.86	4.67	4.47	4.04
200,000-249,999	7.59	5.91	5.21	4.89	4.65	4.47	4.28	3.86
250,000-299,999	7.26	5.65	4.99	4.67	4.45	4.27	4.10	3.69
300,000+	6.94	5.40	4.77	4.47	4.26	4.09	3.92	3.53

Town Class 7-8

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
50,000-99,999	9.10	7.09	6.25	5.86	5.58	5.36	5.14	4.63
100,000-149,999	8.71	6.78	5.98	5.61	5.34	5.13	4.91	4.43
150,000-199,999	8.32	6.48	5.72	5.36	5.11	4.90	4.70	4.24
200,000-249,999	7.97	6.21	5.48	5.14	4.89	4.70	4.50	4.06
250,000-299,999	7.61	5.93	5.23	4.90	4.67	4.48	4.30	3.88
300,000+	7.29	5.68	5.01	4.69	4.47	4.29	4.11	3.71

Town Class 9

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
50,000-99,999	10.40	8.10	7.14	6.70	6.38	6.12	5.87	5.29
100,000-149,999	9.95	7.75	6.84	6.41	6.10	5.86	5.62	5.07
150,000-199,999	9.51	7.41	6.54	6.13	5.84	5.60	5.37	4.84
200,000-249,999	9.12	7.10	6.26	5.87	5.59	5.37	5.14	4.64
250,000-299,999	8.71	6.78	5.98	5.61	5.34	5.13	4.91	4.43
300,000+	8.33	6.49	5.73	5.37	5.11	4.91	4.70	4.24

Town Class 10

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
50,000-99,999	11.95	9.31	8.21	7.70	7.33	7.04	6.74	6.08
100,000-149,999	11.44	8.91	7.86	7.37	7.02	6.74	6.46	5.83
150,000-199,999	10.95	8.53	7.52	7.05	6.72	6.45	6.18	5.58
200,000-249,999	10.47	8.16	7.20	6.75	6.42	6.17	5.91	5.33
250,000-299,999	10.01	7.80	6.88	6.45	6.14	5.90	5.65	5.10
300,000+	9.56	7.45	6.57	6.16	5.87	5.63	5.40	4.87
Contents Additional Coverage:	2.93	2.28	2.01	1.89	1.80	1.72	1.65	1.49
Additional Loss Assessment	6.77	5.27	4.65	4.36	4.15	3.99	3.82	3.45

Special Limits on Certain or Household Personal Property: AM 379 **Mandatory**

Solid Fuel Burner Fee (Fire Class 1-7 only) **\$60.00** If inside dwelling or an attached structure.
Household Personal Property: 65% of dwelling amount
Additional Living Expense: 20% of dwelling amount

Replacement Cost with Household goods: (HG or RC 90)

Unit-Owners Coverage A Special Coverage: (HG 149) **\$50,000 minimum**

Optional – **Backup of Sewer/Drain (HG 368)**: \$500 or policy deductible whichever is highest and may purchase up to \$25,000.

Home Guard 9

See policy language.

Rates are the same as HG 2 rates.

This policy provides property coverage, like Section I of ISO's HO 2 policy, for an owner-occupied town or city dwelling and, in some instances, a rural non-farm dwelling. Various endorsements are available to amend the basic coverage provided by the policy.

If HG 9 is written on a secondary dwelling, liability coverage can be extended from the policy covering the primary residence. *(Refer to the Farm Guard, Personal Liability or Owners', Landlords, or Tenants' section of your manual for information regarding adding liability coverage for the additional premises.)*

The primary purpose of the policy is to provide property coverage for the insured's secondary residence. However, this policy may also be used to insure a farm owner who resides in town, in conjunction with a FARMATE policy *(to provide coverage for the farm property)* and a Farm Guard policy to provide coverage for liability arising from out of insured's personal acts and farm.

Optional--Backup of Sewer and Drain (HG 368): \$500 or policy deductible whichever is highest and may purchase up to \$25,000.

Mobile Homes

Liability is NOT included.

Mobile Home Guard

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
Base Rate +	545.69	425.17	374.95	351.52	334.78	321.39	308.00	277.87
Rate Per \$1,000	20.87	16.26	14.34	13.45	12.81	12.29	11.78	10.63

Contents Additional Coverage: \$5.00/\$1,000

Tenant Mobile Home Guard

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
Base Rate +	187.58	146.15	128.89	120.83	115.08	110.48	105.87	95.52
Rate Per \$1,000	19.13	14.91	13.15	12.33	11.74	11.27	10.80	9.74

Rented Mobile Home

Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500
Base Rate +	613.90	478.32	421.82	395.46	376.63	361.56	346.50	312.60
Rate Per \$1,000	20.87	16.26	14.34	13.45	12.81	12.29	11.78	10.63

Special Limits on Certain Personal Property, AM 379 **Mandatory**

Mobile Home Questionnaire (RC 120) **must accompany all** applications.

Mobile Home Guard

50% of the Mobile Home amount for unscheduled personal property.

20% of the Mobile Home amount for additional living expenses.

Tenant Mobile Home Guard

20% of the contents amount for additional living expense.

Mobile Home Dwellings - **Not Eligible for Replacement Cost endorsement.**

Appurtenant Structures - Items covered under appurtenant structures are as follows: Awnings, shelters, cabanas, porches, utility shed, carports, water pumps and other structures and equipment used in connection with the Mobile Home **only if** specifically described in the declarations.

Mobile Home Movement & Trip Endorsement, (HG 114), Collision & Upset per trip.

Solid Fuel Burner Fee

Vendors Single Interest (HG 118)

Town & Farm Dwelling, Rented Dwelling – “Supported” and Owner Occupied

Supported – Must have owner’s house and other Eligible property to qualify the Rented Dwelling.

Liability is NOT included.

Occupied Dwelling & Rented Dwelling & Farm Dwelling 7 or 9 Peril											
Deductible:	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000	\$15,000	
0-99,999	20.20	15.74	13.88	13.01	12.39	11.90	11.40	10.29	9.42	8.43	
100,000-149,999	19.22	14.98	13.21	12.38	11.79	11.32	10.85	9.79	8.96	8.02	
150,000-199,999	18.29	14.25	12.57	11.78	11.22	10.77	10.32	9.31	8.53	7.63	
200,000-249,999	17.40	13.55	11.95	11.21	10.67	10.25	9.82	8.86	8.11	7.26	
250,000-299,999	16.51	12.87	11.35	10.64	10.13	9.72	9.32	8.41	7.70	6.89	
300,000+	15.67	12.21	10.77	10.10	9.62	9.23	8.85	7.98	7.31	6.54	

Dwelling Replacement Cost, (RC 107) and Dwelling Additional Coverage Endorsement, (RC 106) subject to AMIA approval after inspection and insured to 100% of the replacement cost estimator.

No Tenants Liability: Required if we do not have a copy of the renter’s policy or a certificate of liability from the renter.
Broad Form (RC 412), Minimum: \$25,000

For new business: Rebuilding Endorsement (RC 306) will apply.

For household personal property, outside wiring, loss of rents, other structures and lawn equipment use the appropriate farm rates.

FIRE PROTECTION CLASSIFICATION INFORMATION

Some fire districts reach into the neighboring county and classification are listed twice.

*A responding fire department is defined as the department that has primary responsibility to service the defined area.

1. Risks located within five (5) road miles of a responding fire department* and **within 1,000 feet** of a public fire hydrant shall receive the same protection classification of the responding fire department.
2. Risks located within five (5) road miles of a responding fire department* and **over 1,000 feet of a public fire hydrant** shall receive the next higher protection classification of the responding fire department, with **NO** Classification Lower than a Six (6).
3. Risks located over five (5) road miles from a responding fire department* shall use protection classification ten (10).

<u>Cedar County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
ATALISSA FD	Jul-18	9 10	9 10	Cedar
BENNETT FPSA	Feb-20	6 6X	7 7X	Cedar
CLARENCE FPSA	Nov-19	5 5X	7 7X	Cedar
DURANT FPSA	Apr-20	5 5X	6 6X	Cedar
LOWDEN FD	Dec-14	6 6Y	7 7X	Cedar
MECHANICSVILLE FPSA	Jan-20	4 4Y	9 9	Cedar
STANWOOD FPSA	Jan-20	6 6X	7 7X	Cedar
TIPTON FPSA	Jul-20	4 4Y	5 5Y	Cedar
WEST BRANCH FPSA	Oct-19	5 5Y	5 5Y	Cedar
WEST LIBERTY FPSA	Jan-18	5 5Y	7 9	Cedar
WILTON FPSA	Jan-18	5 5X	6 6X	Cedar

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<u>Clinton County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
ANDOVER FPSA	Sep-20	9 10	9 9	Clinton
CALAMUS FD	Jan-15	6 6Y	7	Clinton
CAMANACHE FPSA	Jul-20	3	4	Clinton
CHARLOTTE FD	Dec-14	7 7Y	7	Clinton
CLINTON	Nov-14	2 2Y	3 3	Clinton
DE WITT FPSA	Feb-17	4 4Y	5	Clinton
DELMAR FD	Jul-20	5 5Y	8 9	Clinton
GOOSE LAKE	Jul-20	7 7X	8	Clinton
GRAND MOUND FPSA	Oct-14	7 7Y	6 6Y	Clinton
LOST NATION FPSA	Jan-21	6 6Y	7 7Y	Clinton
LOWDEN FD	Dec-14	8B 10	7 7X	Clinton
LOW MOOR FD	Jun-20	6 6Y	7 7Y	Clinton
TORONTO	Jan-14	10	10	Clinton
WELTON FPSA	Nov-14	6 6Y	7	Clinton
WHEATLAND FPSA	Jun-20	6 6Y	7 7	Clinton

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<u>Delaware County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
COGGON FPSA	May-18	05 5Y		Delaware
COLESBURG FPSA	Nov-18	07 7X		Delaware
DELAWARE FPSA	Oct-13	8B	09	Delaware
DELHI FPSA	Oct-18	4	05 5Y	Delaware
DUNDEE	Jul-21	06 6X	09	Delaware
DUNDEE FD	Jul-21	06 6X	09 10	Delaware
DYERSVILLE FPSA	Oct-20	03 3Y	04 4Y	Delaware
EARLVILLE FPSA	Jan-21	05 5Y	06 06Y	Delaware
EDGEWOOD FD	Feb-20	06 6Y	06 6Y	Delaware
GREELEY FPSA	Oct-20	05		Delaware
HOPKINGTON FPSA	Nov-18	05 5Y		Delaware
LAMONT FPSA	Apr-19	07 7X		Delaware
MANCHESTER FPSA	Oct-15	04 4Y	05	Delaware
MASONVILLE FPSA	Oct-20	09 10		Delaware
NEW VIENNA FD	Oct-20	05 5X	09 09	Delaware
RYAN FPSA	Oct-18	05 5Y		Delaware
STRAWBERRY POINT FD	Dec-19	05 5Y	8B 10	Delaware
WORTHINGTON FD	Sep-20	06 6Y	09 10	Delaware

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<u>Dubuque County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
ASBURY FPSA	Nov-15	03 3Y	04 4Y	Dubuque
BERNARD	Aug-20	09	09	Dubuque
CASCADE FPSA	Nov-19	04 4Y		Dubuque
CENTRALIA PEOSTA FPSA	Oct-20	04 4Y	05 5Y	Dubuque
DUBUQUE	Mar-16	02	03	Dubuque
DYERSVILLE FPSA	Oct-20	03 3Y	04 04Y	Dubuque
EPWORTH FPSA	Oct-20	04 4Y	04 4X	Dubuque
FARLEY FPSA	Oct-20	04 4Y	05 5X	Dubuque
HOLY CROSS FPSA	Sep-20	05 5X	06	Dubuque
KEY WEST FPSA	Oct-20	04 4X	09 09	Dubuque
LUXEMBURG	Oct-20	10	06 6X	Dubuque
NEW VIENNA FPSA	Oct-20	05 5X	06 6X	Dubuque
PEOSTA	Oct-20	10	05	Dubuque
SHERRILL FPSA	Oct-20	09 10		Dubuque
WORTHINGTON FPSA	Sep-20	06 6Y	09 10	Dubuque

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Mutual**

<u>Jackson County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
ANDREW FPSA	Sep-19	5 5X	6 6X	Jackson
BALDWIN	Sep-19	7 7X	8 8X	Jackson
BELLEVUE FPSA	Dec-19	4 4Y	5 8B	Jackson
BERNARD FD	Aug-20	9 10	9 10	Jackson
LA MOTTE FPSA	Oct-19	04	5 5Y	Jackson
MAQUOKETA FPSA	Sep-19	4 4Y	5 5	Jackson
MILES FPSA	Sep-19	5	6 6Y	Jackson
PRESTON FPSA	Nov-19	5	5 5Y	Jackson
SABULA FPSA	Sep-19	5 5X	6	Jackson
SPRINGBROOK FPSA	Oct-20	9 10	9	Jackson
ZWINGLE	Oct-19	10	9	Jackson

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<u>Johnson County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
CORALVILLE FPSA	Apr-18	02 2Y		Johnson
HILLS FPSA	Jul-16	05 5X	09	Johnson
HILLS FD	Jul-16	07 7X	09 10	Johnson
IOWA CITY FPSA	Apr-18	02 2X		Johnson
KALONA FPSA	Dec-16	06 6Y		Johnson
LONE TREE FPSA	Dec-21	04 4Y	05 5X	Johnson
NORTH LIBERTY FPSA	Apr-18	04 4Y		Johnson
OXFORD FPSA	Jul-18	05 5X	6 6X	Johnson
RIVERSIDE FPSA	Jul-17	04 4Y		Johnson
OLON FPSA	Apr-18	04 4Y		Johnson
SWISHER FPSA	May-19	09 10		Johnson
TIFFIN FPSA	Apr-18	04 4Y	5 5Y	Johnson
WELLMAN FPSA	Dec-16	06 6Y		Johnson
WEST BRANCH FPSA	Oct-19	05 5Y		Johnson
WEST LIBERTY FPSA	Jan-18	05 5Y		Johnson

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<u>Jones County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
ANAMOSA FPSA	Nov-19	5 5Y	6 6X	Jones
CASCADE FPSA	Nov-19	4 4Y	6 9	Jones
CENTER JUNCTION FPSA	Nov-19	7 7X	7	Jones
MARTELLE FPSA	Sep-19	4 4X	9 9	Jones
MECHANICSVILLE FPSA	Jan-20	4 4Y		Jones
MONTICELLO FPSA	Dec-19	5 5Y	6 6	Jones
MORLEY FPSA	Aug-18	9 10	9 9	Jones
OLIN FPSA	Oct-19	6 6Y	7 7X	Jones
ONSLOW FD	Jul-15	8 8X	9 9	Jones
OXFORD JUNCTION FD	Jan-15	6 6Y	7 7X	Jones
WYOMING FPSA	Nov-22	6 6X	06 6Y	Jones

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<u>Linn County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
ALBURNETT FPSA	May-18	05 5X		Linn
ANAMOSA FPSA	Nov-19	05 5Y		Linn
ATKINS FPSA	Dec-18	04 4X		Linn
CEDAR RAPIDS	Jun-18	02 2X	03 3X	Linn
CENTER POINT FPSA	May-18	04	05 5X	Linn
CENTRAL CITY FPSA	Jun-18	05 5Y		Linn
COGGON FPSA	May-18	04		Linn
ELY FPSA	Jul-23	04	04 4Y	Linn
FAIRFAX FPSA	May-18	04	04 4Y	Linn
HIAWATHA FPSA	Jun-18	03 3X		Linn
LISBON FPSA	May-18	04 4Y		Linn
MARION FPSA	May-18	03 3X		Linn
MARTELLE FPSA	Sep-19	04 4X		Linn
MONROE TS FPSA	Jun-18	8B 10		Linn
MOUNT VERNON FPSA	May-18	04 4Y		Linn
PALO FPSA	Jun-18	04 4Y	09 10	Linn
PRAIRIEBURG	Sep-16	09	09	Linn
PRAIRIEBURG FD	Sep-16	09 10	09 10	Linn
ROBINS FPSA	Apr-18	03 3Y	04 4Y	Linn
SPRINGVILLE FPSA	Apr-18	04 4X		Linn
TROY MILLS FD	Oct-20	09 10	09 10	Linn
WALKER FPSA	Jun-18	04 4Y		Linn
WEST BERTRAM TS FD	Nov-16	09 10	09 09	Linn

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Mutual**

<u>Muscatine County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
ATALISSA FPSA	Aug-20	09 10		Muscatine
BLUE GRASS FPSA	Feb-17	05 5Y		Muscatine
CONESVILLE FPSA	Sep-17	09 10		Muscatine
DURANT FPSA	Apr-20	05 5X	06 09	Muscatine
FRUITLAND FPSA	Aug-18	05 5Y		Muscatine
LETTS FPSA	Sep-20	09 10		Muscatine
MONTPELIER FPSA	Sep-18	09 10		Muscatine
MUSCATINE	Jan-18	03 3X		Muscatine
NICHOLS FPSA	Oct-20	09 10		Muscatine
STOCKTON	Apr-20	10	09	Muscatine
WALCOTT FPSA	Nov-22	05	05 5Y	Muscatine
WEST LIBERTY FPSA	Jan-18	05 5Y		Muscatine
WILTON FPSA	Jan-18	05 5X		Muscatine

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<u>Scott County</u>	<u>Effective Date</u>	<u>Current</u>	<u>Previous</u>	<u>County</u>
BETTENDORF FPSA	Jan-18	3 3Y	3 8B	Scott
BLUE GRASS FPSA	Feb-17	5 5Y	7 9	Scott
BUFFALO FPSA	Oct-22	6	06 6Y	Scott
DAVENPORT	Feb-18	2 2X	3 3X	Scott
DIXON	Mar-93	8	8	Scott
DIXON FDS	Nov-22	07 10	9 10	Scott
DONAHUE FPSA	Nov-22	5 5X	05 5Y	Scott
DURANT	Apr-20	5 5X	6 6X	Scott
ELDRIDGE FPSA	Jul-17	4 4Y	5 5Y	Scott
LE CLAIRE FPSA	Jan-23	4 4X	4 4Y	Scott
LONG GROVE FPSA	Jun-17	5 5Y	6 6Y	Scott
MAYSVILLE FD	Oct-22	9 10	9 10	Scott
MCCAUSLAND FD	Nov-16	9 10	9 10	Scott
NEW LIBERTY FD	Oct-14	8B 10	9 10	Scott
PRINCETON FPSA	Apr-17	4 4Y	6 6Y	Scott
RIVERDALE FPSA	Jan-23	3 3Y	3	Scott
WALCOTT FPSA	Nov-22	5	05 5Y	Scott

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Mutual**

This Endorsement Modifies the Scheduled Personal Property Forms HG 141a and HG 141M 1-05

ATVs used for any recreational use or operated by an **under age 25**-person, issue on a RV policy.

Note: This endorsement does not apply to the following types of property:

- ** The limit for a single piece of jewelry is: **\$ 20,000**, higher values need to use GMRC Inland Marine.
 ** Jewelry requires a current bill of sale, or an appraisal dated within the last 2 years for new business.

Scheduled Personal Property -- Actual Cash Value

Rates per \$ 100.00	Deductible:	No	\$100	\$250	\$500	\$1,000
ATVs used for any recreational use or operated by an under age 25 -person, issue on a RV policy.						
ATVs		9.35	7.53	6.00	5.30	4.46
Bicycles		14.50	11.58	10.88	10.19	8.79
Boats and/or Trailers						
Outboard Under 50 HP		2.79	2.23	1.82	1.54	1.39
Outboard 50-100 HP		3.21	2.51	2.10	1.82	1.54
Outboard over 100 HP		3.63	2.93	2.38	1.95	1.67
Inboard or I/O 150 HP/Under		3.63	2.93	2.38	1.95	1.67
Inboard or I/O over 150 HP		4.05	3.21	2.51	2.23	1.95
Cameras & Projectors		2.10	1.54	1.39	1.26	0.98
C.B.s; Pagers		4.74	3.77	3.49	3.21	2.79
Coins		2.23	1.82	1.67	1.54	1.26
Docks		5.45	4.33	4.05	3.63	3.07
Electronic Data Processing Equipment,		3.96	3.22	2.93	2.79	2.34
Incl. Data & Media, as scheduled						
Fine Arts & Antiques w/out Glass Breakage		0.84	0.70	0.56	0.42	0.28
Fine Arts & Antiques with Glass Breakage		1.39	1.12	0.91	0.70	0.56
Fishing Equipment		4.61	3.63	3.35	3.21	2.66
Furs		0.98	0.70	0.56	0.42	0.28
Golf Carts		4.18	3.49	2.79	2.23	1.82
Golfer's Equipment		1.54	1.26	1.12	0.98	0.84
Guns		4.89	3.91	3.63	3.35	2.93
Handicap & Medical Items (Hearing aids,		4.74	3.77	3.49	3.21	2.79
Oxygen tanks, wheelchairs, etc.)						
Hoists for Boats		5.45	4.26	4.05	3.02	3.07
Jewelry		1.55	1.39	1.09	0.93	0.78
Musical Instruments		1.12	0.70	0.56	0.49	0.42
Musical Instruments for Professional Use		4.61	3.77	3.21	2.93	2.51
Portable Electronic Devices,		N/A	7.54	6.03	4.52	3.02
Such As: Cell phones, iPads, GPS,						
book						
readers, iPods, Laptops, etc.						
Photographic Equip. for Professional Use		3.49	2.79	2.66	2.38	2.10
Postage Stamps		1.12	0.70	0.56	0.49	0.42
Saddles		4.74	3.77	3.49	3.35	2.79
Satellite Receiving Dish		5.72	4.61	4.18	3.91	3.35
Silverware		0.98	0.70	0.56	0.42	0.35
Snowmobiles		5.86	4.89	3.91	3.21	2.79
Tools and Equipment		4.74	3.77	3.49	3.35	2.79
Minimum Premium:		25.00	25.00	25.00	25.00	25.00

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT MODIFIES THE POLICY.

SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY OR HOUSEHOLD PERSONAL PROPERTY

The coverage provided by “your” policy, under **Coverage C – Personal Property** or **HOUSEHOLD PERSONAL PROPERTY** is amended as follows:

Special Limits of Liability or Special Limits on Certain Household Personal Property

The following Special Limits are added to “your” policy or, if the following items are already stated in “your” policy or revised by endorsement, they are deleted, and the following Special Limits are added:

SPECIAL LIMIT	PERSONAL PROPERTY GROUP
\$ 1,000	Bicycles.
\$ 1,500	Antiques.
\$ 2,500	Electronic data processing equipment and the recording or storage media used with that equipment. Recording or storage media will be covered only up to: <ul style="list-style-type: none"> a. The retail value of the media, if pre-programmed; or b. The retail value of the media in blank or unexposed form, if blank or self-programmed.
\$ 10,000	For loss by theft of household tools including, but not limited to, auto mechanic tools and woodworking tools.
\$ 500	“Motor vehicle” parts and accessories used, or intended to be used, on a “motor vehicle,” while not attached to the vehicle.
\$ 2,500	Horse Tack and associated equipment and supplies.

PROPERTY COVERAGES

Under **3. Special Limits of Liability**, the following is deleted.

- n. \$10,000 on lawn, garden, agricultural, or utility tractors; and lawn mowers, including their trailers, accessories, parts, and tires.

Under **c. Special Limits on Certain Household Personal Property**, the following is deleted.

- 9) \$5,000 Lawn or garden tractors and lawn mowers, including their trailers, accessories, parts, and tires.

All other terms and conditions of this policy apply.

Solid Fuel Burner Questionnaire

April 8, 2015

Date _____ New application Yes

Name _____

This form shall be attached to and become part of the application.

Structure (s) to be used in: Dwelling Garage Tool Shed Machine Shed Other

At the time of inspection the Solid Fuel Burner and Chimney meets American Mutual Insurance Association's requirements for insurability. The insured agrees that if there are any changes made to the Solid Fuel Burner and/or Chimney, or if there is an additional Solid Fuel Burner installed, the customer acknowledges that they must notify your **Agent** for re-inspection immediately and any changes, must follow the **NFPA 211** guidelines found at www.nfpa.org/211. Failure to notify your **Agent**, of any changes or failure to follow the **NFPA 211** guidelines may result in claims stemming from the Solid Fuel Burner or Chimney to be denied.

Must be **at least 18 inches from** wall to chimney and the burning unit **Must be at least 36" from wall unless** fire resistant material is applied!

MUST have floor protection of at least **18 inches beyond** the burning unit **in all directions**.

Wall type: brick plaster drywall U. L. Labeled Yes No

Does stove pipe pass through a wall: Yes No

Does stove pipe contain a heat re-claimer? Yes No **If yes, the structure is Not acceptable for insurance.**

Type of Chimney:

Manufactured Metal Insulated? Yes No
 Manufactured Metal Triple Wall Non-Insulate? Yes No
 Concrete with tile lining? Yes No
 Brick or concrete with metal liner? Yes No
 Brick with plastered lining? Yes No

Chimney Must only service the wood burner? Yes No

Does Structure contain a fire extinguisher? Yes No

Smoke Alarms Yes No

Carbon Monoxide detectors Yes No

Insured signature: _____

Company employee: _____