

SERFF Tracking Number: HCAP-125324194 State: Arkansas
First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
Company Tracking Number: PL20070064R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Filing at a Glance

Companies: West American Insurance Company, American Fire and Casualty Company, The Ohio Casualty Insurance Company

Product Name: Homeowners Program SERFF Tr Num: HCAP-125324194 State: Arkansas
TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: AR-PC-07-026524
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: PL20070064R State Status:
Combinations
Filing Type: Rule Co Status: Reviewer(s): Becky Harrington,
Betty Montesi
Author: Linda Baker Disposition Date: 11/09/2007
Date Submitted: 10/22/2007 Disposition Status: Filed
Effective Date Requested (New): 01/25/2008 Effective Date (New): 01/25/2008
Effective Date Requested (Renewal): 01/25/2008 Effective Date (Renewal):
01/25/2008

General Information

Project Name: Paris Filing Status of Filing in Domicile: Not Filed
Project Number: PL20070064R Domicile Status Comments: These revision
have not yet been filed in state of domicile.
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 11/09/2007
State Status Changed: 10/23/2007 Deemer Date:
Corresponding Filing Tracking Number: PL20070064F

Filing Description:

In accordance with the file and use filing requirements of your state, we submit for your review revisions to our Homeowners Program. We are revising various manual rules. The revisions are explained in detail in our attached Cover Letter and Rules Summary.

We are converting to a new policy administration system. Some of these revisions are to accommodate this conversion. Others are editorial in nature. We are submitting corresponding forms revisions under separate cover.

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These rule revisions correspond to form revisions submitted under separate cover under forms filing file number PL20070064F.

These revisions will apply to all new business and renewal policies written on or after January 25, 2008.

Company and Contact

Filing Contact Information

Linda Baker, Product Analyst Linda.Baker@ocas.com
 9450 Seward Road (800) 843-6446 [Phone]
 Fairfield, OH 45014-5456 (513) 603-2160[FAX]

Filing Company Information

West American Insurance Company	CoCode: 44393	State of Domicile: Indiana
9450 Seward Road	Group Code: 111	Company Type:
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 31-0624491	

American Fire and Casualty Company	CoCode: 24066	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type:
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 59-0141790	

The Ohio Casualty Insurance Company	CoCode: 24074	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type:
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 31-0396250	

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No

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Fee Explanation: *\$25.00 per rule filing.*
Per Company: *No*

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Fire and Casualty Company	\$0.00	10/22/2007	
The Ohio Casualty Insurance Company	\$25.00	10/22/2007	16225514
West American Insurance Company	\$0.00	10/22/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/09/2007	11/09/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	10/31/2007	10/31/2007	Linda Baker	11/08/2007	11/08/2007
Pending Industry Response	Becky Harrington	10/29/2007	10/29/2007	Linda Baker	10/31/2007	10/31/2007
Pending Industry Response	Becky Harrington	10/26/2007	10/26/2007	Linda Baker	10/26/2007	10/26/2007
Pending Industry Response	Becky Harrington	10/24/2007	10/24/2007	Linda Baker	10/26/2007	10/26/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Pride	Rate	Linda Baker	10/25/2007	10/25/2007

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Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Disposition

Disposition Date: 11/09/2007

Effective Date (New): 01/25/2008

Effective Date (Renewal): 01/25/2008

Status: Filed

Comment: Rule changes and data quality corrections may cause some premium changes for insureds.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Cover Letter and Rules Summary	Filed	Yes
Supporting Document	Territory Definitions	Filed	Yes
Rate	Dwelling in Course of Construction	Filed	Yes
Rate	Group Discount	Filed	Yes
Rate	Introduction	Filed	Yes
Rate	Home Business Overview changed to Introduction	Filed	Yes
Rate	Home Business Optional Coverages	Filed	Yes
Rate	Home Business Rating Rules	Filed	Yes
Rate	Home Business Basic Rating Tables	Filed	Yes
Rate	Home Business Basic Property and Liability Coverages	Filed	Yes
Rate	Home Business Eligibility	Filed	Yes
Rate	Home Business Related Alternative Coverages	Filed	Yes
Rate	Home Business Definitions of Coverages	Filed	Yes
Rate	Home Business Procedures Checklist	Filed	Yes
Rate	Home Business Factors to Consider	Filed	Yes
Rate	Home Business Frequently Asked Questions	Filed	Yes
Rate	Home Business Forms of Business	Filed	Yes
Rate	Descriptions of Coverages	Filed	Yes
Rate	Secondary Residence Premises	Filed	Yes
Rate	Renewal Plan	Filed	Yes
Rate	Whole Dollar Premium Rule changed to Rounding Rule	Filed	Yes
Rate	Program for Maintaining Insurance to Value on Computerized Policies changed	Filed	Yes

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to Insurance to Value Program

Rate	Basic Premium Charts	Filed	Yes
Rate	Premium Group Charts	Filed	Yes
Rate	Premium Determinations	Filed	Yes
Rate	Personal Property (Cov C) Replacement Cost Loss Settlement	Filed	Yes
Rate	Replacement or Repair Cost - Dwelling	Filed	Yes
Rate	Replacement or Repair Cost - Dwelling Rate Page	Filed	Yes
Rate	Special Personal Property Coverage	Filed	Yes
Rate	Secure Home	Filed	Yes
Rate	Secure Home Rate Page	Filed	Yes
Rate	Form HO 00 06 Coverage A Basic and Increased Limits	Filed	Yes
Rate	Form HO 00 06 Coverage A Basic and Increased Limits Rate Page	Filed	Yes
Rate	Unit Owners Coverage A Special Coverage	Filed	Yes
Rate	Loss Assessment Coverage	Filed	Yes
Rate	Loss Assessment Coverage Rate Page	Filed	Yes
Rate	Earthquake	Filed	Yes
Rate	Earthquake Rate Page	Filed	Yes
Rate	Personal Property	Filed	Yes
Rate	Personal Property Rate Page	Filed	Yes
Rate	Loss of Use - Increased Limits	Filed	Yes
Rate	Loss of Use - Increased Limits Rate Page	Filed	Yes
Rate	Water Back-up	Filed	Yes
Rate	Theft of Building Materials	Filed	Yes
Rate	Ordinance or Law	Filed	Yes
Rate	Ordinance or Law Rate Page	Filed	Yes
Rate	Building Additions and Alterations - Other Residences	Filed	Yes
Rate	Building Additions and Alterations - Other Residences Rate Page	Filed	Yes

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Rate	Building Additions and Alterations - Increased Limits	Filed	Yes
Rate	Building Additions and Alterations - Increased Limits Rate page	Filed	Yes
Rate	Inflation Guard changed to Reserved for Future Use	Filed	Yes
Rate	Inflation Guard Rate Page	Filed	Yes
Rate	Rental to Others - Extended Theft	Filed	Yes
Rate	Rental to Others - Extended Theft Rate Page	Filed	Yes
Rate	Landlords Furnishings Rate Page	Filed	Yes
Rate	Assisted Living Rate Page	Filed	Yes
Rate	Other Members of Named Insured's Household Rate Page	Filed	Yes
Rate	Residence Held in Trust	Filed	Yes
Rate	Residence Held in Trust Rate Page	Filed	Yes
Rate	Student Away From Home Rate Page	Filed	Yes
Rate	Pride Section	Filed	Yes
Rate (revised)	Pride	Filed	Yes
Rate	Pride		Yes
Rate	Pride		Yes
Rate	Condominium Pride	Filed	Yes
Rate	Condominium Pride Rate Page	Filed	Yes
Rate	Residence Premises Basic and Increased Limits	Filed	Yes
Rate	Residence Premises Basic and Increased Limits Rate Page	Filed	Yes
Rate	Other Insured Locations Rate Page	Filed	Yes
Rate	Residence Employees changed to Reserved for Future Use	Filed	Yes
Rate	Residence Employees Rate Page	Filed	Yes
Rate	Additional Residence Rate Page	Filed	Yes
Rate	Other Structures Rate Page	Filed	Yes
Rate	3 and 4 Family	Filed	Yes

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Rate	3 and 4 Family Rate Page	Filed	Yes
Rate	Permitted Incidental Occupancies	Filed	Yes
Rate	Permitted Incidental Occupancies Rate Page	Filed	Yes
Rate	Business Pursuits	Filed	Yes
Rate	Business Pursuits Rate Page	Filed	Yes
Rate	Personal Injury Rate Page	Filed	Yes
Rate	Owned Snowmobile Rate Page	Filed	Yes
Rate	Farmers Personal Liability Rate Page	Filed	Yes
Rate	Incidental Farming Rate Page	Filed	Yes
Rate	Other Exposures changed to Reserved for Future Use	Filed	Yes
Rate	Other Exposures - Med Pay changed to Reserved for Future Use	Filed	Yes
Rate	Other Exposures - Med Pay Rate Page	Filed	Yes
Rate	Computer Related Damage changed to Reserved for Future Use	Filed	Yes
Rate	Units Regularly Rented to Others	Filed	Yes
Rate	Units Regularly Rented to Others Rate Page	Filed	Yes
Rate	Church Residence changed to Reserved for Future Use	Filed	Yes
Rate	Additional Insured Locations - 3 & 4 Family Dwellings Rate Page	Filed	Yes
Rate	Beauty Shop or Barber Shop Liability Rate Page	Filed	Yes

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Project Name/Number: Paris Filing/PL20070064R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/31/2007

Submitted Date 10/31/2007

Respond By Date

Dear Linda Baker,

This will acknowledge receipt of the captioned filing.

Provide the number of insureds receiving an increase of more than 20%.

All things considered, I feel like your insureds deserve an explanation if their premium increases 102% when no changes have been made to the risk characteristics. This filing may not technically be categorized as a rate filing, however, I believe a case may be made for the notification requirements of Arkansas Code Annotated § 23-67-211(d) since rating corrections are being initiated by the company. Draft a notice and submit for my review.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/08/2007

Submitted Date 11/08/2007

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Harrington:

This is in response to your objection letter of 10/31/2007.

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Project Name/Number: *Paris Filing/PL20070064R*

1. There are 11 policies that will receive an increase of more than 20% due to incorrect data (territory).
2. The procedure we have established for handling all data corrections is to contact the agent prior to renewal issuance, advise them and verify the correct data. The agent then notifies the insureds and advises them that their policies are being corrected to reflect accurate rating information. In this manner, the insured does receive prior notification of the change.

Thank you,

Linda Baker, Product Analyst

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Linda Baker

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Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/29/2007

Submitted Date 10/29/2007

Respond By Date

Dear Linda Baker,

This will acknowledge receipt of the captioned filing.

Are your insureds being notified of the re-rating process and the possible increases?

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/31/2007

Submitted Date 10/31/2007

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Harrington:

This is in response to your objection to HCAP-125324194.

Renewals will be issued 31 days prior to the renewal date. Other than the renewal policy with the revised rating information and revised premium, no special notification will be sent to the insured.

Please advise if there is any additional information required.

Thank you,

Linda Baker, Product Analyst

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TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Paris Filing/PL20070064R*

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Linda Baker

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/26/2007

Submitted Date 10/26/2007

Respond By Date

Dear Linda Baker,

This will acknowledge receipt of the captioned filing.

Please respond using a response to objection letters instead of an amendment letter. The amendment letter does not change the status of the filing and should be used to make changes to the filing prior to review or after closing.

Objection 1

- Uniform Transmittal Document-Property & Casualty (Supporting Document)

Comment: This filing was submitted as a rule filing, but there is a rate schedule showing an overall 1.1% increase with maximums as high as 102.1%. Please explain what rule change generated these extremely high maximum changes.

Provide an RF-1 and HPCS if the rates have indeed changed.

Objection 2

No Objections

Comment: Please provide the territory definitions.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/26/2007

Submitted Date 10/26/2007

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Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Harrington:

This is in response to your objection letter. I apologize for responding incorrectly to your first objection letter.

The impacts indicated in our filing are primarily corrections to policies with data quality issues. In the state of Arkansas, we are validating the territory information and re-rating based on the true territory of the risk address. Our new system has also uncovered inconsistencies in our data which will be corrected.

We did not include RF-1 or HPCS because this is not a rate level revision.

We are including territory definitions per your request.

Thank You,

Linda Baker

Related Objection 1

Applies To:

- Uniform Transmittal Document-Property & Casualty (Supporting Document)

Comment:

This filing was submitted as a rule filing, but there is a rate schedule showing an overall 1.1% increase with maximums as high as 102.1%. Please explain what rule change generated these extremely high maximum changes.

Provide an RF-1 and HPCS if the rates have indeed changed.

Related Objection 2

Comment:

Please provide the territory definitions.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Territory Definitions

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Comment: See attached Territory Definitions (01-06) per your request.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Linda Baker

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Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/24/2007

Submitted Date 10/24/2007

Respond By Date

Dear Linda Baker,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: How were the rates adjusted to compensate for the withdrawal of premium group factors?

Confirm that the base rate for the HO 00 02 and HO 00 03 are the same as previously filed. I am unable to determine the HO 00 03 rate due to the page break. Is the HO 00 03 rate the same as that for HO 00 02?

Provide the territory definitions.

Provide the Market Tier definitions for 2-9. Have the factors changed from those filed previously? No-hits and thin files may not be surcharged.

Were the rate pages corresponding to Rules 225 and 226 omitted by mistake?

Should the Rule pages for 242, 238, 239, 240, 302, 304, 305, 309, 312, 313, 314, 320, and 322 have been submitted?

Rule 245 page reads apply appropriate factor state rate page. I am unable to locate the rates?

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

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Project Name/Number: Paris Filing/PL20070064R

Response Letter Status Submitted to State
Response Letter Date 10/26/2007
Submitted Date 10/26/2007

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Harrington,

Since I responded incorrectly to your first objection letter, I am repeating my response so it will be properly recorded in SERFF. I apologize again for the error.

This is in response to your questions:

1. There are no premium group "factors" in our current rating. Our premium groups are determined by territory, protection classification and construction. Once the premium group is selected, it is used to look up the Basic Premium from the appropriate Basic Premium Chart. With our new rating, we will no longer print basic premium charts because the premium is now determined according to the new algorithm in Rule 201. Separate factors are now used for each of those items in determining the premium so premium groups are no longer needed.
2. The base rate is the same for HO 00 02 and HO 00 03.
3. We did not submit territory definitions with this filing because they did not change. However, if you still would like to see our currently filed territory definitions, please advise and I'll forward a copy. (Sent with response to 2nd objection letter.)
4. Market Tiers did not change. They are now located as the last item on Rule 201. Premium Determination.
5. Rate pages for Rule 225 and 226 were not included in this filing because they did not change.
6. We did not submit Rules 242, 238, 239, 240, 302, 304, 305, 309, 312, 313, 314, 320 and 322 because those rules did not change. We only submitted rules and rate pages that are revised. This was not a complete manual revision so we did not send the entire manual.
7. We submitted the incorrect copy for Rule 245. We are submitting the correct copy which also contains the rates. We

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apologize for this error.

Please advise if you need anything else.

Thank you,

Linda Baker, Product Analyst

Related Objection 1

Comment:

How were the rates adjusted to compensate for the withdrawal of premium group factors?

Confirm that the base rate for the HO 00 02 and HO 00 03 are the same as previously filed. I am unable to determine the HO 00 03 rate due to the page break. Is the HO 00 03 rate the same as that for HO 00 02?

Provide the territory definitions.

Provide the Market Tier definitions for 2-9. Have the factors changed from those filed previously? No-hits and thin files may not be surcharged.

Were the rate pages corresponding to Rules 225 and 226 omitted by mistake?

Should the Rule pages for 242, 238, 239, 240, 302, 304, 305, 309, 312, 313, 314, 320, and 322 have been submitted?

Rule 245 page reads apply appropriate factor state rate page. I am unable to locate the rates?

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Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

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Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Pride	Rule 245	New	
Previous Version			
Pride	Rule 245	New	
Pride	Rule 245	New	

Sincerely,
Linda Baker

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Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Amendment Letter

Amendment Date:

Submitted Date: 10/25/2007

Comments:

Dear Ms. Harrington,

This is in response to you questions:

1. There are no premium group "factors" in our current rating. Our premium groups are determined by territory, Protection Class and construction. Once the premium group is selected, it is used to look up the Basic Premium from the appropriate Basic Premium Chart. With our new rating, we will no longer print basic premium charts because the premium is now determined according to the new algorithm in Rule 201. Separate factors are now used for each of those items in determining the premium so premium groups are no longer needed.
2. The base rate is the same for HO 00 02 and HO 00 03.
3. We did not submit territory definitions with this filing because they did not change. However, if you still would like see our currently filed territory definitions, please advise and I'll forward a copy.
4. Market Tiers did not change. They are now located as the last item on Rule 201 Premium Determination.
5. Rate pages for Rule 225 and 226 were not included in this filing because they did not change.
6. We did not submit Rules 242, 238, 239, 240, 302, 304, 305, 309, 312, 313, 314, 320, and 322 because those rules did not change. We only submitted rules and rate pages that are revised. This was not a complete manual revision so we did not send the entire manual.
7. We submitted the incorrect copy of Rule 245. We are submitting the correct copy which also contains the rates. We apologize for this error.

Please advise if you need anything else.

Thank you,

Linda Baker, Product Analyst

SERFF Tracking Number: *HCAP-125324194* *State:* *Arkansas*
First Filing Company: *West American Insurance Company, ...* *State Tracking Number:* *AR-PC-07-026524*
Company Tracking Number: *PL20070064R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Paris Filing/PL20070064R*

Changed Items:

SERFF Tracking Number: HCAP-125324194

State: Arkansas

First Filing Company: West American Insurance Company, ...

State Tracking Number: AR-PC-07-026524

Company Tracking Number: PL20070064R

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners Program

Project Name/Number: Paris Filing/PL20070064R

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Pride	Rule 245	New		HO Ex Rule 245 01 08.pdf

SERFF Tracking Number: *HCAP-125324194* *State:* *Arkansas*
First Filing Company: *West American Insurance Company, ...* *State Tracking Number:* *AR-PC-07-026524*
Company Tracking Number: *PL20070064R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Paris Filing/PL20070064R*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Dwelling in Course of Construction	Rule A.2.	Replacement	HO Addl Rule A.2. 01 08.pdf
Filed	Group Discount	Rule A.4.	New	HO Addl Rule A.4. 01 08.pdf
Filed	Introduction	No Rule #	Replacement	HO Introduction 01 08.pdf
Filed	Home Business Overview changed to Introduction	No Rule #	Replacement	HB Introduction 06 07.pdf
Filed	Home Business Optional Coverages	No Rule #	Replacement	HB Optional Coverages 01 08.pdf
Filed	Home Business Rating Rules	No Rule #	Replacement	HB Rating Rules 06 07.pdf
Filed	Home Business Basic Rating Tables	No Rule #	Replacement	HB Basic Rating Tables 01 08.pdf
Filed	Home Business Basic Property and Liability Coverages	No Rule #	Replacement	HB Basic Covs 06 07.pdf
Filed	Home Business Eligibility	No Rule #	Replacement	HB Eligibility 06 07.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Home Business Related Alternative Coverages	No Rule #	Replacement	HB Related Covs 06 07.pdf
Filed	Home Business Definitions of Coverages	No Rule #	Replacement	HB Definitions 06 07.pdf
Filed	Home Business Procedures Checklist	No Rule #	Replacement	HB Checklist 06 07.pdf
Filed	Home Business Factors to Consider	No Rule #	Replacement	HB Factors to Consider 06 07.pdf
Filed	Home Business Frequently Asked Questions	No Rule #	Replacement	HB FAQ 06 07.pdf
Filed	Home Business Forms of Business	No Rule #	Replacement	HB Forms of Business 06 07.pdf
Filed	Descriptions of Coverages	Rule 102	Replacement	HO Rule 102 06 07.pdf
Filed	Secondary Residence Premises	Rule 105	Replacement	HO Rule 105 06 07.pdf
Filed	Renewal Plan	Rule 108	Replacement	HO Rule 108 06 07.pdf
Filed	Whole Dollar Premium Rule changed to Rounding Rule	Rule 117	Replacement	HO Rule 117 06 07.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Program for Maintaining Insurance to Value on Computerized Policies changed to Insurance to Value Program	Rule 122	Replacement	HO Rule 122 06 07.pdf
Filed	Basic Premium Charts	No Rule #	Withdrawn	
Filed	Premium Group Charts	No Rule #	Withdrawn	
Filed	Premium Determinations	Rule 201	Replacement	HO Rates Rule 201 01 08.pdf
Filed	Personal Property (Cov C) Replacement Cost Loss Settlement	Rule 207	Replacement	HO Rule 207 01 08.pdf
Filed	Replacement or Repair Cost - Dwelling	Rule 208	Replacement	HO Rule 208 01 08.pdf
Filed	Replacement or Repair Cost - Dwelling Rate Page	Rule 208	Replacement	HO Rates Rule 208 01 08.pdf
Filed	Special Personal Property Coverage	Rule 209	Replacement	HO Rule 209 01 08.pdf
Filed	Secure Home	Rule 210	Replacement	HO Rule 210 01 08.pdf
Filed	Secure Home Rate	Rule 210	New	HO Rates Rule 210 01

SERFF Tracking Number: *HCAP-125324194* *State:* *Arkansas*
First Filing Company: *West American Insurance Company, ...* *State Tracking Number:* *AR-PC-07-026524*
Company Tracking Number: *PL20070064R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Paris Filing/PL20070064R*

Page

08.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Form HO 00 06 Coverage A Basic and Increased Limits	Rule 213	Replacement	HO Rule 213 06 07.pdf
Filed	Form HO 00 06 Coverage A Basic and Increased Limits Rate Page	Rule 213	New	HO Rates Rule 213 01 08.pdf
Filed	Unit Owners Coverage A Special Coverage	Rule 214	Replacement	HO Rule 214 06 07.pdf
Filed	Loss Assessment Coverage	Rule 215	Replacement	HO Rule 215 06 07.pdf
Filed	Loss Assessment Coverage Rate Page	Rule 215	Replacement	HO Rates Rule 215 01 08.pdf
Filed	Earthquake	Rule 218	Replacement	HO Ex Rule 218 01 08.pdf
Filed	Earthquake Rate Page	Rule 218	Replacement	HO Rates Rule 218 01 08.pdf
Filed	Personal Property	Rule 221	Replacement	HO Rule 221 01 08.pdf
Filed	Personal Property Rate Page	Rule 221	Replacement	HO Rates Rule 221 01 08.pdf
Filed	Loss of Use - Increased Limits	Rule 222	Replacement	HO Rule 222 06 07.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Loss of Use - Increased Limits Rate Page	Rule 222	Replacement	HO Rates Rule 222 01 08.pdf
Filed	Water Back-up	Rule 225	Replacement	HO Rule 225 06 07.pdf
Filed	Theft of Building Materials	Rule 226	Replacement	HO Rule 226 01 08.pdf
Filed	Ordinance or Law	Rule 228	Replacement	HO Rule 228 01- 08.pdf
Filed	Ordinance or Law Rate Page	Rule 228	Replacement	HO Rates Rule 228 01 08.pdf
Filed	Building Additions and Alterations - Other Residences	Rule 229	Replacement	HO Rule 229 06 07.pdf
Filed	Building Additions and Alterations - Other Residences Rate Page	Rule 229	New	HO Rates Rule 229 01 08.pdf
Filed	Building Additions and Alterations - Increased Limits	Rule 230	Replacement	HO Rule 230 06 07.pdf
Filed	Building Additions and Alterations - Increased Limits Rate page	Rule 230	New	HO Rates Rule 230 01 08.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Inflation Guard changed to Reserved for Future Use	Rule 233	Replacement	HO Rule 233 06 07.pdf
Filed	Inflation Guard Rate Page	Rule 233	Withdrawn	
Filed	Rental to Others - Extended Theft	Rule 236	Replacement	HO Rule 236 01 08.pdf
Filed	Rental to Others - Extended Theft Rate Page	Rule 236	Replacement	HO Rates Rule 236 01 08.pdf
Filed	Landlords Furnishings Rate Page	Rule 238	Replacement	HO Rates Rule 238 01 08.pdf
Filed	Assisted Living Rate Page	Rule 239	Replacement	HO Rates Rule 239 01 08.pdf
Filed	Other Members of Named Insured's Household Rate Page	Rule 240	Replacement	HO Rates Rule 240 01 08.pdf
Filed	Residence Held in Trust	Rule 241	Replacement	HO Rule 241 06 07.pdf
Filed	Residence Held in Trust Rate Page	Rule 241	Withdrawn	
Filed	Student Away From Home Rate Page	Rule 242	Replacement	HO Rates Rule 242 01 08.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Pride Section	No Rule #	Withdrawn	
Filed	Pride	Rule 245	New	HO Ex Rule 245 01 08.pdf
Filed	Condominium Pride	Rule 246	New	HO Rule 246 06 07.pdf
Filed	Condominium Pride Rate Page	Rule 246	New	HO Rates Rule 246 01 08.pdf
Filed	Residence Premises Basic and Increased Limits	Rule 301	Replacement	HO Rule 301 06 07.pdf
Filed	Residence Premises Basic and Increased Limits Rate Page	Rule 301	Replacement	HO Rates Rule 301 01 08.pdf
Filed	Other Insured Locations Rate Page	Rule 302	Replacement	HO Rates Rule 302 01 08.pdf
Filed	Residence Employees changed to Reserved for Future Use	Rule 303	Replacement	HO Rule 303 06 07.pdf
Filed	Residence Employees Rate Page	Rule 303	Withdrawn	
Filed	Additional Residence Rate Page	Rule 304	Replacement	HO Rates Rule 304 01 08.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Other Structures Rate Page	Rule 305	Replacement	HO Rates Rule 305 01 08.pdf
Filed	3 and 4 Family	Rule 306	Replacement	HO Rule 306 06 07.pdf
Filed	3 and 4 Family Rate Page	Rule 306	Replacement	HO Rates Rule 306 01 08.pdf
Filed	Permitted Incidental Occupancies	Rule 307	Replacement	HO Rule 307 06 07.pdf
Filed	Permitted Incidental Occupancies Rate Page	Rule 307	Replacement	HO Rates Rule 307 01 08.pdf
Filed	Business Pursuits	Rule 308	Replacement	HO Rule 308 06 07.pdf
Filed	Business Pursuits Rate Page	Rule 308	Replacement	HO Rates Rule 308 01 08.pdf
Filed	Personal Injury Rate Page	Rule 309	Replacement	HO Rates Rule 309 01 08.pdf
Filed	Owned Snowmobile Rate Page	Rule 312	Replacement	HO Rates Rule 312 01 08.pdf
Filed	Farmers Personal Liability Rate Page	Rule 313	Replacement	HO Rates Rule 313 01 08.pdf
Filed	Incidental Farming Rate Page	Rule 314	Replacement	HO Rates Rule 314 01 08.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
 First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
 Company Tracking Number: PL20070064R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Program
 Project Name/Number: Paris Filing/PL20070064R

Filed	Other Exposures changed to Reserved for Future Use	Rule 315	Replacement	HO Rule 315 06 07.pdf
Filed	Other Exposures - Med Pay changed to Reserved for Future Use	Rule 316	Replacement	HO Rule 316 06 07.pdf
Filed	Other Exposures - Med Pay Rate Page	Rule 316	Withdrawn	
Filed	Computer Related Damage changed to Reserved for Future Use	Rule 317	Replacement	HO Rule 317 06 07.pdf
Filed	Units Regularly Rented to Others	Rule 318	Replacement	HO Rule 318 06 07.pdf
Filed	Units Regularly Rented to Others Rate Page	Rule 318	Withdrawn	
Filed	Church Residence changed to Reserved for Future Use	Rule 319	Replacement	HO Rule 319 06 07.pdf
Filed	Additional Insured Locations - 3 & 4 Family Dwellings Rate Page	Rule 320	Replacement	HO Rates Rule 320 01 08.pdf

SERFF Tracking Number: HCAP-125324194 State: Arkansas
First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
Company Tracking Number: PL20070064R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Filed Beauty Shop or Rule 322 Replacement HO Rates Rule 322 01
Barber Shop Liability
Rate Page 08.pdf

OHIO CASUALTY GROUP®

**HOMEOWNERS 2000 POLICY PROGRAM MANUAL
ADDITIONAL RULES**

RULE-A.2.

ADDITIONAL RULE - DWELLING IN COURSE OF CONSTRUCTION

1. COVERAGE

A Policy may be issued to cover a new dwelling in course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.

- a.** Dwelling must be insured for 100% of the completed value.
- b.** Coverages **A** and **B** are provisional.
- c.** New Home Credit does not apply until the dwelling is completed and occupied.

2. ENDORSEMENT

Use Dwelling Under Construction [OCH-159](#).

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
ADDITIONAL RULES**

**RULE-A.4.
GROUP DISCOUNT**

A. ELIGIBILITY

1. Lines of Business.

- a. Homeowners
- b. Homeowners - Fam Pak
- c. Dwelling Fire
- d. Personal Liability
- e. Pleasure Boat
- f. Inland Marine

2. Participants

All full time permanent employees and retirees of the Ohio Casualty Group and its wholly owned subsidiaries are eligible including spouse, resident members of immediate family and children away at college. Surviving spouses of deceased employees and retirees also qualify.

B. Applicable Discount

- 1. A 15% discount applies to participants insured directly with the Ohio Casualty Group.

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM**

INTRODUCTION

- [About the Homeowners Manual](#)
- [Manual Structure](#)
- [Features of our Homeowners Program](#)
- [Special Company Options](#)
- [Fam-Pak Program](#)

INTRODUCTION

A. About the Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the Company for each coverage shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure

1. Contents

The Manual is divided into three primary sections, General Rules (Section **B**), Sections I and II Coverage Rules (Section **G**) and the State Section made up of the State Rates and the Special State Requirements and Additional Rules (Section **H**).

2. General Rules (100's)

These rules are made up of the following type rules:

- a. Coverage and Definition Type Rules,
- b. Servicing Type Rules.

3. Section I and II Coverage Rules (200's and 300's)

These rules are made up of the following type rules:

- a. Base Premium Computation Rules,
- b. Section I - Property - Additional Coverages and Increased Limits Rules,

- c. Section II - Liability - Additional Coverages, Increased Limits Rules and Other Exposures Increased Limits Rules.

4. State Section

These rules are grouped into the following categories:

- a. State Rates
- b. Special State Requirements and Additional Rules.

5. Form References

The Manual refers to Forms HO 00 02, HO 00 03, HO 00 04 and HO 00 06. These Form references are identified as follows:

- a. Homeowners 2 Broad form HO 00 02,
- b. Homeowners 3 Special Form HO 00 03,
- c. Homeowners 4 Contents Broad Form HO 00 04, and
- d. Homeowners 6 Unit-Owners Form HO 00 06.

Features of our Homeowners Program

- Coverage is available in The Ohio Casualty Insurance Company, West American Insurance Company and American Fire & Casualty Company.
- An Insurance to Value program to automatically increase the amount of insurance to help keep up with rising costs of construction.
- New Home Credits
- Blanket Coverage Changes. - Requests for blanket Homeowners/Dwelling Fire coverage changes can be made by sending written authorization to the Personal Lines Underwriter.

Special Company Options

- Replacement or Repair Cost Protection - Coverage A Dwelling Only - 125% Coverage Cap.
- Contents Replacement Cost Loss Settlement
- Standard Construction Repair Cost Endorsement
- Home Business Protection Plan - See Home Business Protection Plan section.
- Pride Endorsement - See Pride Rule-245.
- Condominium Pride Endorsement - See Rule-246.
- Secure Home Endorsement [OCH-1234](#) packages the following coverages at a competitive price:
 - 1. Special Personal Property Coverage
 - 2. Contents Replacement Cost Loss Settlement

3. Replacement or Repair Cost Protection - Coverage **A** Dwelling Only - 125% Coverage Cap
 4. Golf Cart Physical Damage
 5. Agreed Value on Scheduled Personal Property
 6. Lock or Tumbler Repair or Replacement for Theft of Keys
 7. Identity Fraud Expense Coverage
- Beauty Shop or Barber Shop Liability
 - 2% premium credit for operative smoke detector
 - Optional higher deductibles are available
 - Waterbed Coverage - Coverage for loss to property covered by accidental discharge of water may be written.
 - Personal Injury Liability for Business Pursuits may be added.
 - Electronic Systems Coverage - All risk coverage is available on a scheduled basis for electronic systems.
 - Special Protection Credit is available if the dwelling meets certain requirements.
 - Coverage **C** is 70% of Coverage **A**, which is provided at no additional charge and may not be reduced (All Forms except HO 00 04 and HO 00 06).
 - Additional Coverages Endorsement [OCH-163](#) is provided at no additional charge and includes some mortgage expense coverage if there is a total loss to the dwelling. See endorsement for more details.
 - Theft of Building Materials Coverage is available.
 - Homeowners Optional Additional Coverages Endorsement is available.

Fam-Pak Program

- Our West American Fam-Pak program provides a discount of 15% of the Homeowners Premium.
 1. A FAMPAC Discount will apply if the named insured has both a Homeowners (West American policy only) and a Personal Auto policy with a member company of the Ohio Casualty Group.
 2. The FAMPAC Discount will apply as long as both policies remain in-force. If the Personal Auto policy is cancelled, this discount will be removed from the homeowners policy at the next renewal.
- Special Family Protection Policy Enhancement Endorsement [OCH-247](#) is provided at no additional charge and provides the following:
 1. \$350 to replace or rekey door locks
 2. \$200 to replace garage door opener transmitters if stolen from the residence premises
 3. No deductible applies. See endorsement for details.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

INTRODUCTION

This manual contains the rules and rating procedures for the Home Business Protection Plan.

The Home Business Protection Plan provides coverage for both business property and liability for eligible home businesses. Coverage is available by the attachment of the Home Business Protection Plan Insurance Coverage endorsement OCH-610 to Homeowner's Coverage forms HO 00 02, HO 00 03, HO 00 04 or HO 00 06.

Monoline or stand-alone Home Business policies are not available.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN
EXCEPTION PAGE**

OPTIONAL COVERAGES
MANDATORY ENDORSEMENTS

OPTIONAL COVERAGES

• **ADDITIONAL INSURED FORM [OCH-613](#)**

Additional Insureds may be added for a business partner in a joint venture, partnership or other organization including corporation or limited liability company.

No charge

• **ADDITIONAL INSURED- LESSOR OF LEASED EQUIPMENT [OCH-619](#)**

Office equipment - No Charge

Companies who lease equipment often require their business be shown as an additional insured.

• **ADDITIONAL INSURED- LESSOR OF LEASED EQUIPMENT [OCH-614](#)**

Other than office equipment

Additional premium - \$10

Companies who lease equipment often require their business be shown as an additional insured.

• **ADDITIONAL INSURED- GRANTOR OF FRANCHISE [OCH-615](#)**

Additional premium - \$10

• **ADDITIONAL INSURED-VENDORS [OCH-616](#)**

Additional premium - \$10

• **BUSINESS PROPERTY OF OTHERS (Increased Special Limits of Liability)**

The Home Business Protection Plan endorsement provides coverage for the property of others in your care for the described business up to Coverage C limits subject to the Special Limits of liability in the basic policy form. The \$1,500 theft limitation for jewelry, watches and furs or the \$2,500 theft limitation for silverware, goldware or pewterware may be increased subject to total limits as follows:

\$10,000 with a local theft alarm or burglar resistive safe.

\$25,000 with a central station burglar alarm and burglar resistive safe.

NOTE: There is a \$1,000 per item limit for jewelry, watches and furs.

Use endorsement [HO 04 65](#) - Coverage C Increased Special Limits of Liability.

Use endorsement [OCH 04 66](#) - Coverage C Increased Special Limits of Liability for [HO 00 06](#) with [HO 17 31](#), [HO 00 04](#) with [HO 05 24](#), Pride, Condominium Pride and Secure Home endorsements.
(Rates available in Personal Lines Property Manual.)

MANDATORY ENDORSEMENTS

(Some coverages are excluded to help keep costs low and maintain coverage availability.)

- **EXCLUSION - PERSONAL INJURY AND ADVERTISING INJURY** [OCH-612](#)

Attached to businesses engaged in publishing and writing.

- **LIABILITY EXCLUSION-ELECTRONIC DATA PROCESSING SERVICES AND COMPUTER CONSULTING OR PROGRAMMING SERVICES** [OCH-622*](#)

Attach for Computer Programming, Instructions or Consulting Businesses.

- **EXCLUSION-PROPERTY DAMAGE TO ELECTRONIC DATA (COMPUTER SOFTWARE MANUFACTURER)** [OCH-623*](#)

Attach for Computer Software Manufacturer.

- **LIABILITY EXCLUSION-COMPUTER DATA PROCESSING** [OCH-624*](#)

Attach for Computer Data Processing Business.

- **LIABILITY EXCLUSION-COMPUTER SERVICE OR REPAIR** [OCH-625*](#)

Attach for Computer Service or Repair Business.

*Liability for professional services is excluded.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

RATING RULES

**TO DETERMINE THE PREMIUM FOR THE HOME BUSINESS PROTECTION PLAN
ENDORSEMENT/POLICY:**

- Determine the rate table based on the business description from the Eligibility section of the HOME BUSINESS PROTECTION PLAN MANUAL.
- Determine the liability and medical payment premium by selecting the appropriate limits.

When business coverage is added to the homeowners policy, the limit of liability must equal that of the homeowners policy.

The HOME BUSINESS PROTECTION PLAN Limits of Liability are on an annual aggregate limit basis. The aggregate limit of liability for PRODUCTS-COMPLETED OPERATIONS HAZARDS LIABILITY is equal to the Limit of Liability chosen for the Home Business Protection Plan endorsement. The aggregate limit of liability for ALL OTHER BUSINESS LIABILITY is twice the Limit of Liability chosen and the Med. Pay limit chosen combined. The limits will always be shown on the HOME BUSINESS PROTECTION PLAN endorsement, [OCH-610](#).

- Determine the premium (no premium charge for \$5,000 basic limit) for the Business Income, Extended Income and Extra Expense limit from the same table by selecting the desired limit.

For help in determining the appropriate limit, see the explanatory materials immediately following the rate tables.

- Add the liability and business income premiums to determine the total HOME BUSINESS PROTECTION PLAN endorsement premium.
- When the HOME BUSINESS PROTECTION PLAN endorsement is added to a homeowners policy, the insured must determine if the Personal Property Coverage **C** limit is adequate to cover both business and personal property. The Coverage **C** amount should be increased to the appropriate limits.
- When the business is conducted in an appurtenant structure, the value of the structure must be shown on the HOME BUSINESS PROTECTION PLAN endorsement. The rate per \$1,000 can be found in the PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES rule in the Homeowners Section of the Personal Property Manual.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

BASIC RATING TABLES

[TABLE 1](#) - CLASS CODES 100-199

[TABLE 2](#) - CLASS CODES 200-299

[TABLE 3](#) - CLASS CODES 300-399

**TABLE 1
(BUSINESS CLASS CODES 100-199)**

Limit of liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$ 100,000	\$63	\$68	\$78
300,000	66	71	81
500,000	69	74	84
1,000,000	72	77	87

The above premium charge for this endorsement provides for \$5,000 coverage for loss of income and extra expense. This limit may be increased for an additional charge added to the above premium. The following limits are available:

LOSS OF BUSINESS INCOME, EXTENDED INCOME AND EXTRA EXPENSE

Total Limit of Liability	Additional Premium
\$ 5,000	NO CHARGE
15,000	\$19
25,000	27
35,000	34
45,000	40
55,000	47
65,000	52
75,000	55

**TABLE 2
(BUSINESS CLASS CODES 200-299)**

Limit of liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$ 100,000	\$ 88	\$ 93	\$103
300,000	116	121	131
500,000	138	143	153
1,000,000	174	179	189

The above premium charge for this endorsement provides for \$5,000 coverage for loss of income and extra expense. This limit may be increased for an additional charge added to the above premium. The following limits are available:

LOSS OF BUSINESS INCOME, EXTENDED INCOME AND EXTRA EXPENSE

Total Limit of Liability	Additional Premium
\$ 5,000	NO CHARGE
15,000	\$34
25,000	48
35,000	59
45,000	69
55,000	78
65,000	87
75,000	94

**TABLE 3
(BUSINESS CLASS CODES 300-399)**

Limit of liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$ 100,000	\$119	\$124	\$134
300,000	179	184	194
500,000	227	232	242
1,000,000	304	309	319

The above premium charge for this endorsement provides for \$5,000 coverage for loss of income and extra expense. This limit may be increased for an additional charge added to the above premium. The following limits are available:

LOSS OF BUSINESS INCOME, EXTENDED INCOME AND EXTRA EXPENSE

Total Limit of Liability	Additional Premium
\$ 5,000	NO CHARGE
15,000	\$52
25,000	73
35,000	89
45,000	103
55,000	117
65,000	128
75,000	137

OHIO CASUALTY GROUP® HOME BUSINESS PROTECTION PLAN

PROPERTY COVERAGES LIABILITY COVERAGES

BASIC POLICY PROPERTY COVERAGES

Computer Coverage	A concern for most home businesses. Coverage is included in the Coverage C limit with the addition of the HOME BUSINESS PROTECTION PLAN.
Business Personal Property	Coverage is provided to repair or replace office furniture, equipment, and inventory for named perils losses such as fire and wind. OC's SECURE HOME endorsement can be added to modify this to include additional perils. Business Personal Property also includes the property of others in your care for business purposes.
Business Personal Property Off Premises	Coverage up to \$5,000 for business property away from the premises
Loss of Business Income	Reimburses the policyholder for loss of profits and continuing expenses during a business shutdown caused by a covered loss. Basic policy limit is \$5,000 but can be increased to \$75,000.
Loss of Valuable Papers	Covers the cost to reproduce valuable papers (e.g. incorporation documents). The policy limit is \$2,500.
Loss of Accounts Receivable	Covers the loss of accounts receivable documents up to the policy limits (\$5,000 on premises and \$2,500 off premises).
Money and Securities	THE HOME BUSINESS PROTECTION PLAN can extend the \$200 homeowners policy limit on money to the business. The limit can be increased using HO 04 65.
Outdoor Sign Coverage	Covered to the Coverage C limit on the policy for named perils.

BASIC POLICY LIABILITY COVERAGES

Defense Costs	An often overlooked feature/benefit is coverage for the cost of defending a lawsuit.
Business Liability	Provides liability from lawsuits arising from covered business activities on and off premises. Personal umbrella coverage can offer higher limits when written with the automobile policy.
Products/Completed Operations Liability	Covers lawsuits from products and operations of the business.
Advertising Liability	Covers lawsuits arising from use of advertising to promote your business goods, products or services.
Personal Injury Liability	Covers lawsuits for libel or slander in the course of business dealings.

Coverages described are subject to certain exclusions, limitations, terms and conditions. Please review the actual policy for complete details.

OHIO CASUALTY GROUP® HOME BUSINESS PROTECTION PLAN

ELIGIBILITY

1. If total sales/service revenue exceeds \$250,000 - refer to Ohio Casualty Commercial Lines representative.
2. If more than (2) qualified businesses in home - refer to Ohio Casualty Commercial Lines representative.
3. If more than 50% of the dwelling residence used for business operation - refer to Ohio Casualty Commercial Lines representative.
4. If more than (2) full-time (4 part-time) employees (not residents of the household) - refer to Ohio Casualty Commercial Lines representative.
5. Business must comply with zoning regulations and have secured the necessary licenses and permits to operate the business.
6. Should the total amount of business property exceed \$50,000 - discuss with your **Personal Lines Underwriter**.
7. Should additional coverage needed for business income, extra expense or extended income exceed \$50,000 - discuss with your **Personal Lines Underwriter**.
8. If number of additional insureds/shareholders (not residents of household) exceeds 3 - discuss with **Personal Lines Underwriter**.

RATE TABLE	CLASS CODE	DESCRIPTION	UNDERWRITING GUIDELINES
1	101	Abstracting (Title Guaranty)	
1	102	Accounting Service	
1	119	Addressing Service	
3	301	Adjuster	
2	212	Alterations (tailoring)	
2	235	Appliance Repair (small items)	
3	302	Appraisal or Inspection Service	
2	203	Art Supplies	No relabeling/manufacturing No direct importing
2	204	Artist Studio	Verify that any item valued over \$10,000 is substantiated with sales receipts No scheduling of items
2	205	Bait Shop	No lake/pond on premises
3	303	Bakery	Must have food license and current inspection by Health Dept.
2	206	Beauty/Barber Supplies	No repackaging or relabeling No sales of large beauty/barber shop equipment such as chairs, tanning or exercise equipment

1	103	Billing Service (Excluding receipt handling and access to customer funds)	
1	104	Book Distributor	
1	105	Bookkeeping Service	
3	311	Cake / Cookie Sales	Must have food license and current inspection from Health Dept.
2	207	Camera Repair	
2	208	Candy/Nut Confections	No relabeling No direct importing Must have food license and current inspection by Health Dept.
3	304	Catering	Restricted to food preparation - off premises in client's home
3	305	Ceramics	If other than electric kiln, refer to company Kiln must be manufacturer/U.L. approved Must have local fire alarm
2	229	Clock/Watch Repair	See "Business Property of Others" under the OPTIONAL COVERAGES section
2	210	Clothing	No sales of children's clothing No direct importing No relabeling
1	106	Clowns	
2	231	Computer Consulting	Attach E & O Liability Exclusion OCH-622
2	232	Computer Data Processing (uses own computer system to provide full range of services to others)	Attach E & O Liability Exclusion OCH-624
2	231	Computer Instructions	Attach E & O Liability Exclusion OCH-622
2	231	Computer Programming	Attach E & O Liability Exclusion OCH-622
2	234	Computer Repair or Service	Attach E & O Liability Exclusion OCH-625
2	231	Computer Retrieval Service	Attach E & O Liability Exclusion OCH-622
2	233	Computer Software Manufacturer	Attach Property Damage Exclusion to Electronic Data OCH-623
2	211	Cosmetic Sales	No direct importing No relabeling or remanufacturing Must be FDA approved Cosmetologist ineligible
1	107	Court Reporter	
1	108	Desktop Publishing (Excluding Personal Injury and Advertising Injury) <i>The creation of professional looking documents by combining text and graphics on a PC with the use of page layout software and printed via a high quality printer.</i>	Do not add OCH-349 (Personal Injury including Business Pursuits)
2	212	Dressmaking	
1	109	Editorial Service	
2	230	Electronics Repair (small items)	If repair is performed on computer and computer peripheral equipment, See Computer Repair or Service
2	212	Embroidery	
1	110	Engraving	See "Business Property of Others" under the OPTIONAL COVERAGES section
1	111	Executive Recruiting Service	
1	112	Expert Witness Consultant	
1	113	Financial Planning	Must be licensed if selling securities or insurance products

2	213	Floral Arrangements	
2	228	Food Product Sales	No sale or serving of alcoholic beverages No relabeling No modifications to another's product Must have food license and current health inspection
2	214	Food Supplement Sales	No relabeling No modifications to another's product No direct importing
2	215	Framing/Sale of Prints	If total value of prints exceed \$5,000, verify existence of inventory listing
2	216	Gift Delivery	
2	217	Glassware	No manufacturing
1	114	Graphic Artist <i>Fine and applied arts of representation, decoration and writing or printing on flat surfaces together with the techniques and crafts associated with each such as: painting, drawing, engraving, etching, lithography, photography, serigraphy and woodcut</i>	
2	218	Handicrafts <i>Articles are fashioned totally or chiefly by hand with manual and often artistic skills</i>	
2	219	Hobby and Model Supplies	No explosives (e.g. gun powder) No propellants No repair of motorized toys/model planes, boats, rockets No direct importing
2	220	Household Product Sales	No direct importing
1	115	Image Consultant	
1	116	Information Search/Retrieval	
1	117	Insurance Agent	Must be licensed to sell insurance products
3	306	Interior Decorating	Work performed by subcontractors must generate less than 50% of the annual revenue.
2	221	Jewelry (costume) <i>Jewelry for wear with current fashions, usually made of inexpensive materials (metals, shells, plastics, wood) often set with imitation or semi-precious stones</i>	If repairing, restoration or altering of property of others, See Jewelry Repair
2	209	Jewelry Repair	See "Business Property of Others" under the OPTIONAL COVERAGES section
1	106	Jugglers	
3	307	Kennels	No dog breeding No veterinary care Must be fenced and secured with locked gate No more than 5 runs No exotic animals Animals must be kept separated from each other No animal exercise/walking off-premises
2	222	Kitchen Supplies	No direct importing

1	118	Language Translation	
1	104	Magazine Distributor	
1	106	Magicians	
1	119	Mailing Service	
1	120	Market Research	
1	121	Medical Claims Processing (Excluding handling and access to customer funds)	
2	223	Personal Care Products	No direct importing No manufacturing or relabeling Cosmetologist ineligible
3	308	Pet Grooming	Grooming must be performed away from public access areas and separated from common areas within home Pets must be kept separated from each other
1	122	Photographer	
1	123	Professional Organizer/Planner	
1	124	Publisher (Excluding Personal Injury and Advertising Injury)	Do not add OCH-349 (Personal Injury including Business Pursuits)
1	125	Realtor	Must be a licensed real estate agent
2	224	Religious Goods	
1	126	Secretarial Services	
1	127	Shopping Services	
2	225	Stationary and Paper Goods	
1	128	Teachers/Tutors	No teachers/tutors who conduct athletic or physical training including dance
1	129	Telemarketing	
3	309	Toy Sales	No design, relabeling or manufacturing No direct importing No repair or restoration
1	130	Transcribing	
2	226	Trophy Sales	
3	310	Upholsterer	Local fire alarm recommended and extinguishers on premises Work must be on premises and performed in an appurtenant structure
1	131	Videotaping, Dubbing, Editing	
1	132	Welcoming Service	
2	227	Wood Products	No toy or furniture manufacturing No direct importing Must have local fire alarm Must have dust collection system Work must be on premises and performed in an appurtenant structure
1	133	Word Processing	
1	134	Writers (Excluding Personal Injury/Advertising Injury)	Do not add OCH-349 (Personal Injury including Business Pursuits)

Contact your Personal Lines Underwriter concerning classes of business not listed.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

RELATED/ALTERNATIVE COVERAGES/WHAT'S NOT COVERED

[PERSONAL PROPERTY ENDORSEMENT IM-206](#)
[ELECTRONICS SYSTEMS COVERAGE OCH-950](#)
[PERMITTED INCIDENTAL OCCUPANCIES \(RESIDENCE PREMISES\) HO 04 42](#)
[PERMITTED INCIDENTAL OCCUPANCIES - OTHER RESIDENCES HO 24 43](#)
[PERMITTED INCIDENTAL OCCUPANCIES - HO 04 42](#)
[BEAUTY OR BARBER SHOP LIABILITY OCH-353](#)
[BUSINESS PURSUITS HO 24 71](#)
[PERSONAL INJURY LIABILITY - INCLUDING BUSINESS PURSUITS OCH-349](#)

COVERAGES THAT CAN BE WRITTEN WITH THE HOME BUSINESS PROTECTION PLAN

PERSONAL PROPERTY ENDORSEMENT - [IM-206](#) (ENDORSEMENT ADDED TO HOMEOWNERS POLICY) AND [IM-207](#) (SEPARATE POLICY)

Coverage may be scheduled for specific values under the Miscellaneous section on an open peril basis (subject to exclusions) and no applicable deductible. Coverage scheduled on this endorsement is separately described and specifically insured. This prohibits coverage from another portion of the policy also applying to the specifically scheduled item. It is therefore important that the amount on this endorsement be adequate.

Certain types of business property may also be scheduled under the miscellaneous category to provide broader coverage than named perils and to eliminate the deductible.

ELECTRONICS SYSTEMS COVERAGE - [OCH-950](#)

Computer hardware and software, business equipment and furnishings may be insured for direct physical loss for specified values subject to exclusions. No deductible is applicable other than a \$100 Deductible for theft or mysterious disappearance off premises. The applicable rate is \$1.50 per \$100 of coverage.

Allows personal property used in the insured's business to be scheduled for specific values, provides broader coverage than named perils and eliminates deductibles in most cases. This endorsement provides property coverage only.

Loss of data is not covered under this endorsement.

COVERAGES THAT CAN BE WRITTEN IN LIEU OF THE HOME BUSINESS PROTECTION PLAN

PERMITTED INCIDENTAL OCCUPANCIES - HO 04 42 (RESIDENCE PREMISES)

This endorsement deletes several of the homeowners policy exclusions that apply to business activities conducted on the residence premises. Since separate structures used for business purposes are normally excluded from coverage, this endorsement allows structures used for business to be specifically insured and provides coverage for on-premises business 'furnishings, supplies and equipment' to the coverage C Personal Property limit.

The homeowners Section II exclusion of liability for business activities on the premises is modified to permit the premises to be used for activities associated with the covered business. Bodily injury liability is excluded for employees and corporal punishment to a pupil by or at the direction of the insured is excluded.

Provides liability coverage for premises exposures, e.g. trip and falls, and provides coverage for personal property used in the insured's business to the Personal Property Coverage **C** limit. No professional or product liability is provided.

This endorsement should not be written on a business covered under the HOME BUSINESS PROTECTION PLAN endorsement.

PERMITTED INCIDENTAL OCCUPANCIES - OTHER RESIDENCES - HO 24 43

Same as PERMITTED INCIDENTAL OCCUPANCIES - HO 04 42 except it provides coverage for businesses conducted at other residences that the insured owns.

BEAUTY OR BARBER SHOP LIABILITY - [OCH-353](#)

This endorsement provides the following coverages for the business:

1. Premises liability;
2. Limited liability for services performed;
3. Limited Product Liability;
4. Coverage **C** is extended to include equipment, supplies, and furnishings of the business; and
5. Allows \$500 coverage for damage to property of others while it is in the insured's possession in connection with the business.

Coverage for this business is not available under the HOME BUSINESS PROTECTION PLAN.

BUSINESS PURSUITS - HO 24 71

The attachment of this endorsement eliminates the exclusion of liability coverage for business pursuits of the insured as described in the endorsement (sales, clerical and instructional occupations). IT IS MOST IMPORTANT TO NOTE THAT COVERAGE DOES NOT APPLY TO BUSINESSES OWNED OR FINANCIALLY CONTROLLED BY THE INSURED OR WHERE THE INSURED IS A PARTNER. Professional services are not covered other than for teachers. Liability coverage for corporal punishment can be added.

When the insured is on the teaching staff of a college, university or school; coverage for liability claims arising out of maintenance, use, loading, unloading or entrustment by the insured to others of draft or saddle animals, vehicles, aircraft, watercraft or motorized land conveyances whether operated, owned or hired by the insured or insured's employer is excluded.

The HOME BUSINESS PROTECTION PLAN endorsement provides 'personal injury' and 'advertising injury' whereas the BUSINESS PURSUITS endorsement does not.

PERSONAL INJURY LIABILITY - INCLUDING BUSINESS PURSUITS - [OCH-349](#)

This endorsement changes the definition of bodily injury to protect the insured from lawsuits involving the following:

1. libel, slander or defamation of character; or
2. invasion of privacy, wrongful eviction or wrongful entry.
3. false arrest, detention or imprisonment, or malicious prosecution;

The HOME BUSINESS PROTECTION PLAN endorsement provides this coverage except when excluded for certain classes of business. See the Eligibility section in the Table of Contents.

THE FOLLOWING COVERAGES ARE NOT PROVIDED BY THE HOME BUSINESS PROTECTION PLAN:

1. WORKERS COMPENSATION (CONTACT YOUR OC COMMERCIAL LINES REPRESENTATIVE)
2. PROFESSIONAL LIABILITY (WHAT IS IMPOSED ON INSURED BECAUSE OF ACTS, ERRORS, OR OMISSIONS IN THE CONDUCT OF THEIR PROFESSIONS, E.G. DOCTORS, LAWYERS, ENGINEERS)

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

DEFINITIONS OF COVERAGES / TERMINOLOGY

ACCOUNTS RECEIVABLE

Monies owed by the customer for services and/or products provided by the business owner on a "billed" account basis are accounts receivable.

ADVERTISING INJURY

This is coverage for injury arising during the course of advertising the named insured's goods, products or services. It is intended for those businesses that buy advertising in order to sell its own goods and services.

BUSINESS INCOME

The Net Income (Net Profit or Loss before income taxes as shown on the business Profit/Loss Statement or Income Statement) generated by the business plus the continuing normal operating expenses incurred plus payroll equals business income.

CONTRACT OF SALE

This type of loss payee can be either a person or organization through whom the business owner has entered into a contract with to sell covered business property.

EXTENDED BUSINESS INCOME

This coverage is for the actual loss of business income that occurs between the time the property is actually repaired and the business becomes fully operational again. Thirty (30) days is the maximum time this coverage applies.

EXTRA EXPENSE

This covers all necessary extra expenses incurred during the period of restoration of the business/property. The period of restoration is defined as a time period that is necessary to repair or replace the damaged property. The loss must have be the result of direct damage caused by an insured peril--the same as business income.

IMPAIRED PROPERTY

Impaired property is tangible (material or substantive) property other than "your product" or "your work" that cannot be used or is less useful because:

1. It incorporates "your product" or "your work" which is known or thought to be defective, deficient, inadequate or dangerous
2. There is a failure to fulfill the terms of a contract or an agreement.

LEASED WORKER

A leased worker is a person leased to the business owner by a labor leasing firm, under a contractual agreement between the business owner and the labor leasing firm, to perform duties related to the conduct of the business. A leased worker is defined as an employee in the Home Business Protection Plan.

LENDER'S LOSS PAYABLE

Loss payees are creditors whose interest in the business property is established by different types of written contracts including warehouse receipts, a contract for deed, bills of lading (receipt issued by a common carrier for goods being transported) or financing statements.

LOSS PAYABLE

This is a financial entity that has a direct insurable interest in the business property being purchased by the business owner.

PERSONAL INJURY

This is coverage for injury caused by one or more of the following:

- a. False arrest, detention, imprisonment.
- b. Malicious prosecution.
- c. Wrongful entry into or eviction of a person from a room, dwelling or premises that the person occupies.
- d. Oral statement that slanders (the utterance of false charges or misrepresentations which defame or damage another's reputation).

or

LIBELS (the act or crime of injuring a person's reputation by means of PRINTED, WRITTEN OR VISIBLY-a picture)

- e. Oral or written publication of material that violates a person's right to privacy.

PRODUCTS/COMPLETED OPERATIONS

The PRODUCTS portion includes all bodily injury and property damage arising out of "your product" occurring:

1. Away from the premises owned/rented by the named insured.
2. After the product is in the physical possession of someone other than the named insured.

The COMPLETED OPERATIONS portion includes all bodily injury and property damage arising out of "your work"

1. Occurring away from the residence premises owned or rented by the named insured.
2. After the work has been completed or abandoned.

REPRESENTATIONS

A sign or symbol of something is a REPRESENTATION.

TEMPORARY WORKER

A person who is furnished to substitute for a permanent "employee" who is on leave or to meet seasonal or short-term workload conditions is a TEMPORARY WORKER. The definition of employee in the Home Business Protection Plan does not include TEMPORARY WORKERS.

VALUABLE PAPERS/RECORDS

VALUABLE PAPERS/RECORDS are any business materials that are inscribed, printed or written such as documents, manuscripts or records (abstracts, books, deeds, drawings, films, maps or mortgages). Any such item that would be considered of an artistic, rare or historical nature would not be included.

WARRANTIES

A WARRANTY is a written guarantee of a product's integrity and of the maker's responsibility for the repair or replacement of defective parts.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

PROCEDURES CHECKLIST

ASSESS ELIGIBILITY

- Home Business Protection Plan vs. Commercial Policy
- Business Class Eligibility

DETERMINE IF CHANGES TO UNDERLYING HOMEOWNERS POLICY ARE NEEDED

- Coverage **C** Limits - appropriate for personal and business property combined
- Coverage **E** Liability Limits - adequate for personal and/or business liability risks
- Coverage **F** Medical Payments Limits
- Basic policy (named perils) vs. Secure Home or Pride (enhanced list of covered perils)
- Higher limits on losses for money and securities

CHOOSE APPROPRIATE LIMIT LEVELS, OPTIONS, REQUIRED ENDORSEMENTS

- Schedule any business property items (enhanced list of covered perils, reduced/no deductible)
- Liability limits (Limit is determined by the underlying homeowners policy)
- Choose appropriate limits for Loss of Business Income, Extended Income, Extra Expenses (Base policy limit is \$5,000), any other limit change options.
- Personal umbrella option for personal/business liability coverage

DETERMINE RATE

- Select rate table specific to class of business
- Determine cost impact of any changes to underlying homeowners policy
- Determine cost of any optional endorsements, increases in limits

COMPLETE HOME BUSINESS PROTECTION PLAN APPLICATION/QUESTIONNAIRE [OC-611](#)

Supplemental application form that is required when using the Home Business Protection Plan.

ENDORSEMENT

When the insured has homeowners coverage with Ohio Casualty Group, the Home Business Protection Plan is attached as an endorsement to the homeowners policy form. The Coverage **C** Limit should be reviewed carefully as it should be the total of both the personal and business coverages desired.

The liability limit is the same as the Homeowners liability limit, but will be applied on an aggregate basis for any business claim.

OHIO CASUALTY GROUP HOME BUSINESS PROTECTION PLAN

FACTORS TO CONSIDER IN CHOOSING OPTIONAL HIGHER LIMITS FOR BUSINESS INCOME, EXTENDED INCOME, EXTRA EXPENSES (Base policy limit is \$5,000)

This coverage (provided by the Home Business Protection Plan endorsement) helps a business continue to function after a covered loss.

If the home business was damaged by a covered peril:

- (1) What is the **NET INCOME** (*net profit or loss before income taxes*) generated by the business that would be lost during restoration period?
- (2) Are there employees **other than** officers, executives, managers or "employees" under contract?
If YES, what are the **annual payroll expenses** (*payroll, employee benefits related to payroll, FICA taxes, union dues, workers' compensation premiums*) for each employee not otherwise excluded for the restoration period.
- (3) What is the **estimated amount of 'extra expenses'** incurred during a period of restoration on the business premises as a result of a covered loss under this contract?

The total of (1), (2) and (3) is the amount of coverage needed.

PERSONAL UMBRELLA LIABILITY RATES

Umbrella liability coverage for a home business may be added to the existing Personal Umbrella Liability Policy or endorsement which is written in combination with an Ohio Casualty Group Personal Automobile Policy.

The minimum underlying business liability limit requirement is \$300,000. Endorsement [PX 79 24](#) (HOME BUSINESS PROTECTION PLAN) will be attached. This endorsement provides that the umbrella business liability limit is an aggregate limit of liability.

The **additional six month premium** for Home Business Coverage when added to the umbrella policy with a \$1,000,000 liability limit is :

Class Code Range	Premium
100-199	\$12.50
200-299	25.00
300-399	40.00

The premiums for all available coverages and applicable charges for a Personal Umbrella Policy are shown in the Personal Umbrella section of the Personal Automobile Manual.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

FREQUENTLY ASKED QUESTIONS AND ANSWERS

- Q. My client runs a business in the house. Can I write the HOME BUSINESS PROTECTION PLAN endorsement?**
- A.** Check the manual for the listing of eligible businesses for the HOME BUSINESS PROTECTION PLAN. If the business is not on the list, call your Personal Lines Underwriter to see if it may qualify or if a separate commercial policy is needed.
- Q. What size of business is eligible for HOME BUSINESS PROTECTION PLAN coverage?**
- A.** If yearly sales or gross receipts are less than \$250,000, and if the insured uses no more than 50% of the insured location for the business, it is eligible.
- Q. My client has some employees. Is this acceptable?**
- A.** The HOME BUSINESS PROTECTION PLAN endorsement allows a maximum of two full time equivalent employees who are not family members living in the household. This could be four part-time employees each working 20 hours per week or one full time employee and two part-time employees.
- Q. The client has a partner in the business even though it is operated at the residence. Can I still write a HOME BUSINESS PROTECTION PLAN endorsement?**
- A.** The HOME BUSINESS PROTECTION PLAN endorsement has a special endorsement for including up to three partners or stockholders who do not live in the household. If more than three owners are not residents and relatives, then talk with your commercial underwriter for coverage.
- Q. My insured needs an umbrella policy too. Can the business be included?**
- A.** Yes, the Home Business can be included in the Personal Umbrella. Each class of business has its own umbrella rate. See the Personal Auto Manual for the rate table. Personal Umbrella must be written as part of the automobile coverage. There are incremental Personal Umbrella charges for the Home Business Protection Plan exposures.
- Q. What does the HOME BUSINESS PROTECTION PLAN cover?**
- A.** The HOME BUSINESS PROTECTION PLAN provides broad business property coverage and business liability coverage. See attached list for specific coverages and any special limits. It also gives the insured flexibility to choose their desired limits for Loss of Business Income, Extra Income and Extra Expense. See the rate tables for each class of business and the options available.
- Q. The insured wants to know more about OHIO CASUALTY GROUP and the HOME BUSINESS PROTECTION PLAN, where do I get this information?**
- A.** The insured, agency personnel and the general public can learn more about Ohio Casualty Group and our HOME BUSINESS PROTECTION PLAN by accessing our internet page at www.ocas.com. Please check our internet pages for the latest products and company information.

- Q. The insured has a contracting business run from his home, but I did not see this on the list of acceptable businesses for the HOME BUSINESS PROTECTION PLAN. Does it qualify?**
- A.** Our Commercial Lines offers an excellent Artisan Contractors Program for this type of risk. Please contact your Commercial Underwriter for full details.
- Q. My client mentioned professional liability but I did not see that listed on the coverages provided by the HOME BUSINESS PROTECTION PLAN. Is this correct?**
- A.** Professional liability is not available at this time through Ohio Casualty Group. You may have some specialty markets in your agency that write this coverage. Remember to check our web site for new products that may include this in the future.

**OHIO CASUALTY GROUP®
HOME BUSINESS PROTECTION PLAN**

**THE FOLLOWING FORMS OF BUSINESS ARE ELIGIBLE FOR
COVERAGE UNDER THE HOME BUSINESS PROTECTION PLAN**

Corporation

Within this structure, stock or shares in the business are sold to investors or stockholders who control the company. The advantage is that corporate stockholders are removed from liability against personal assets. The most anyone can lose in the event of bankruptcy or a liability claim is his or her stock.

General Partnership

Responsibilities and capitalization are usually shared by two or more partners. Taxation is based on each partner's share of business income and determined by their individual tax rates. As in a sole proprietorship claims against the business can be filed against personal assets and financial liability is shared equally by all partners.

Joint Ventures

A joint venture is a temporary association of two or more entities created to carry out one particular business transaction or operation. For example, several contractors might join forces to build a single building. Each of those members of the joint venture may be either a corporation, partnership or a sole proprietorship. It is often viewed as a *'temporary partnership'*.

The interests of all parties should be clearly defined with this form of business.

Limited Liability Company

A hybrid legal entity that is taxed as a partnership while providing limited liability protection for all of its co-owners who are called "members".

Limited Partnership

This type of structure is established when one or more people are willing to invest cash or tangible property in the business with active participation in the daily operations. There must be one general partner, however, who carries unlimited financial liability and maintains a full-time managerial position within the company.

The limited partners are only liable for business debts up to the amount of their individual investment. Although not a taxable entity, it must figure its profit or loss and file an annual tax return.

Sole Proprietorship

This is the easiest to establish. It is relatively free from government regulation. Profits from the operation of the business are treated as personal income for purposes of taxation and the individual's proprietary interest ends with death or dissolution of the business.

The major drawback is that the owner is personally liable for any and all claims against the business and undertake the risks of the business to the extent of all assets, whether they are used in the business or personally owned.

Subchapter S Corporations

This structure has proved to be advantageous to small business owners who want the benefit of corporate protection from personal liability without double taxation. There can be a maximum of 35 stockholders (who can be family members).

The corporation is generally exempt from federal income tax; however, it may be required to pay a tax on excess net passive investment income, capital gains or built-in gains. In this type of structure, all of the shareholders must consent to the choice.

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
GENERAL RULES**

**RULE-102.
DESCRIPTION OF COVERAGES**

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact contract conditions.

A. Section I - Property - Perils Insured Against

PERILS	HO-0002	HO-0003	HO-0004 And HO-0006	PRIDE & CONDOMINIUM PRIDE	SECURE HOME
Fire or Lightning	Yes	Yes Cov. C	Yes	*No	*No
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes	Yes Cov. C	Yes	*No	*No
Vandalism or malicious mischief	Yes	Yes Cov. C	Yes	*No	*No
Theft	Yes	Yes Cov. C	Yes	*No	*No
Volcanic eruption	Yes	Yes Cov. C	Yes	*No	*No
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current.	Yes	Yes Cov. C	Yes	*No	*No
Open Perils with certain exceptions (Special Coverage)	No	Yes Cov. A, B and D	No	Yes	Yes

Open Perils Examples
(building only):

- Heat not due to fire itself (thermostat malfunctions and damages wall surfaces)
- FALLING OBJECTS inside dwelling (hammer or other object falls and chips fixtures, bathtubs, sinks, etc.)
- WIND regardless of velocity (wind blows door out of hand and causes damage)
- ICE and SNOW backing up under eaves (causes water damage to interior and/or exterior walls)
- VANDALISM - without proof of intent (insured returns home to find siding damaged)
- WEIGHT OF ICE AND SNOW (gutter and drain pipe)
- EXPOSURE TO HEAT - not fire (kitchen counter scorched by hot cookware)
- CHEMICAL SPILLS (bleach spills on carpeting, permanent flooring or walls causing damage)
- PAINT SPILLS (a can of paint is accidentally turned over on carpeting, permanent flooring or walls, causing damage)

*Although these are not named perils under Pride and Secure Home, these perils are covered under open perils.

B. Section II - Liability - All Forms

1. Coverage E - Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F - Medical Payments To Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

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**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
GENERAL RULES**

**RULE-105.
SECONDARY RESIDENCE PREMISES**

A. Application

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this manual apply except that Section II coverage is not mandatory for the secondary residence policy when:

1. The same company insures the initial and secondary residence; and
2. The policy number of the initial residence is indicated on the policy covering the secondary residence.

B. Premium Adjustment

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made.

1. Reduce the BASIC PREMIUM for the policy covering the secondary residence by the credit shown on the state rate page; and
2. Add the charge for Other Insured Location Occupied by Insured, developed from Rule-302., Other Insured Locations Occupied by the Insured to the policy covering the initial residence premises.
3. A minimum annual premium of \$50 shall be charged for each secondary residence premises regardless of the credit allowed.

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GENERAL RULES

RULE-108.
RENEWAL PLAN

- A.** A Homeowners Policy may be written under the Renewal Plan for a term of six or twelve months. The policy may be continued for successive terms upon payment of the required premium to the Company.
- B.** The continuation premium shall be based upon the premiums in effect on renewal date. The then current editions of the applicable forms and endorsements must be made a part of the policy.

The premium for a six month term shall be pro rata of the annual premium.

Additional premiums for policy changes occurring during the current policy term shall be computed pro rata of the annual premium.

- C.** Endorsements

With all Customer Billed policies, use Renewal Plan endorsement

[OCH-52.](#)

With all Account Current policies, use Special Provision endorsement

[OCH-189.](#)

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**RULE-117.
ROUNDING RULE**

Round to the nearest penny.

The premium for each endorsement added after the basic premium is calculated should be rounded to the nearest penny.

In the event of cancellation by the Company, the return premium may be rounded to the next higher whole dollar.

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**RULE-122.
INSURANCE TO VALUE PROGRAM**

A. The following is applicable to all new Homeowners policies except policies with forms HO 00 04, HO 00 06 attached.

1. When a new policy is issued, the following data elements are entered into our policy issuance/rating system:
 - (a) Zip Code
 - (b) Number of Families
 - (c) Year Built
 - (d) Style ID
 - (e) Number of Stories
 - (f) Total Living Area
 - (g) Construction Type
 - (h) Exterior Construction Type
 - (i) Foundation Type

The policy issuance/rating system electronically sends the above data elements for each policy to a reputable company's on-line replacement cost estimator that computes and returns the current replacement cost. The policy is to be issued at that amount unless an outside estimator has been obtained to justify a different Coverage A limit.

B. The following is applicable to all renewal Homeowner policies.

1. Each state will be divided into meaningful "valuation zones". The zones will be identified and controlled by Postal Zip Codes.
2. A recognized appraisal agency, using the same valuation zones, will advise us quarterly of the status of construction costs in each zone as compared with 6 months prior, 12 months prior, 18 months prior, etc., for the previous three years. This information, as received, will be inserted into our computerized program.
3. The computer will consider each valuation zone individually to determine if construction costs have risen sufficiently since the last date of policy increase to warrant an additional increase.
4. Increases will be rounded to the nearest \$500. This means increases under \$250 will be ignored until the next renewal.
5. Increases will be automatically applied on renewal. The Renewal Certificate will be issued with the following message:

All Forms Except HO 00 04 and HO 00 06:
COVERAGE HAS BEEN INCREASED FROM \$XX,XXX TO REFLECT THE
CURRENT CONSTRUCTION COST IN YOUR AREA. PLEASE CONTACT
YOUR AGENT IF YOU HAVE ANY QUESTIONS.

Form HO 00 06:
COVERAGE A AND C HAVE BEEN INCREASED FROM \$XX,XXX AND
\$XX,XXX RESPECTIVELY TO REFLECT THE CONSTRUCTION AND
INFLATIONARY COST INCREASES IN YOUR AREA. PLEASE CONTACT
YOUR AGENT IF YOU HAVE ANY QUESTIONS.

Form HO 00 04:
COVERAGE C HAS BEEN INCREASED FROM \$XX,XXX TO REFLECT
INFLATIONARY COST IN YOUR AREA. PLEASE CONTACT YOUR AGENT IF
YOU HAVE ANY QUESTIONS.

6. If you believe a coverage amount reduction is justified, complete a current Replacement Cost Estimator and submit the request to your Underwriter for consideration.

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SECTION I - RATES**

**RULE 201.
PREMIUM DETERMINATION**

- RATING SEQUENCE**
- BASE RATES**
- COMPANY FACTOR**
- FORM FACTOR**
- TERRITORY RELATIVITIES**
- PROTECTION CLASS/CONSTRUCTION TYPE RELATIVITIES**
- AMOUNT OF INSURANCE**
- MARKET TIERS AND RATING FACTORS**

A. RATING SEQUENCE

1. Premiums for each homeowners policy will be determined using the following rating sequence and the rates and factors displayed in the rules reference below.
2. Round to the nearest penny at the end of the Base Premium and Basic Premium calculations. Do not round during intermediate steps.

Rule		
		BASE PREMIUM
201 B.		Base Rates by Form
201 C.	x	Company Deviation Factor
201 D.	x	Form Factor
201 E.	x	Territory Relativity
201 F.	x	Protection Class/Construction Type
201 G.	x	Amount Of Insurance
		BASIC PREMIUM
204	x	Deductible Factor
210, 227 244, 245, 246,	x	Coverage Modification Relativity
208	x	Replacement Cost (Coverage A)
207	x	Replacement Cost (Coverage C)
235	x	Replacement Cost Loss Settlement on Certain Non-Building Structures
209	x	Special Personal Property Coverage
232	x	Modified Other Insurance Conditions
228	x	Ordinance or Law Coverage
206	x	Townhouse or Rowhouse Surcharge
205	x	Protective Devices Discount
202	x	Age of Home
201 H.	x	Market Tier Factor
Introduction	x	Package (Fam Pak) Discount
A.4.	x	Group Discount

105.	+	Secondary and Seasonal Residence Premises
115		Minimum Premium

3. Add premium for miscellaneous coverages and endorsements in the following order.

Rule

219		Permitted Incidental Occupancies
219	+	Residence Premises - Section I
307	+	Residence Premises - Section II
307	+	Other Residence - Section II
220		Other Structures
	+	Specific Structure On Premises - Increased Limits
	+	Specific Structure On Premises - Rented to Others
	+	Off Premises Structures - Blanket Coverage for Owner Forms
	+	Specific Structure Off Premises
221		Personal Property
	+	Coverage C Increased Limit
	+	Increased Limits - Other Residences
	+	Increased Special Limits of Liability
	+	Personal Property - Scheduled
		Condominium Coverages
318	+	Units Regularly Rented to Others
214	+	Unit Owners Coverage A Special Coverage
213	+	Unit Owners Coverage A Increased Limits
215		Loss Assessment Coverage
	+	Residence Premises - Higher Limits
	+	Additional Locations
		Farming
313		Farmers Personal Liability
313	+	Farms Owned by Insured and Operated by Insured or Insured Employees
313	+	Farms Owned by Insured and Rented to Others
313	+	Farm Employees
314	+	Incidental Farming Personal Liability
237	+	Livestock Collision Coverage
		Business Coverages
308	+	Business Pursuits
322	+	Beauty Shop or Barber Shop Liability
223	+	Business Property Increased Limit
238	+	Landlord's Furnishings
		Home Business Protection Plan

		Other Property Coverages
211	+	Electronic Systems Coverage
212	+	Homeowners Optional Additional Coverages
216	+	Credit/Debit Card, Forgery, Counterfeit Money
217	+	Fire Department Service Charge
222	+	Loss of Use - Increased Limit
224	+	Waterbed Coverage
225	+	Water Backup & Sump Discharge
226	+	Theft of Building Material - Dwelling Under Construction
231	+	Sinkhole Collapse
236	+	Rental to Others Extended Theft Coverage
239	+	Assisted Living Care Coverage
240	+	Other Members of Named Insured Household
241	+	Residence Held in Trust
242	+	Student Away from Home
243	+	Identity Fraud Expense Coverage
229	+	Building Additions and Alterations at Other Residences
230	+	Building Additions and Alterations HO 00 04
		Other Liability Coverages
301		Residence Premises - Basic and Increased Limits
302,320	+	Other Insured Locations Occupied by Insured
304,320	+	Add'l Residence Rented to Others
310	+	Incidental Low Power Recreational Vehicle
312	+	Owned Snowmobile
306	+	3 or 4 Family Dwelling
209	+	Personal Injury
218	+	Earthquake Coverage
218	+	Loss Assessment for Earthquake

B. BASE RATES

Base rates are for the following limits:

Coverage Form	Amount of Insurance	Deductible	Liability Limit	Medical Payments
HO 00 02 or HO 00 03	\$100,000	\$500	\$100,000	\$1,000
HO 00 04 or HO 00 06	\$10,000	\$250	\$100,000	\$1,000

Policy Form	Base Rates
HO 00 02,	\$1,803.00

HO 00 03	
HO 00 04	215.00
HO 00 06	172.00

C. COMPANY FACTOR

Apply the factor from the factor table based on the company.

Company	HO 00 02 HO 00 03	HO 00 04	HO 00 06
West American Insurance Company	1.000	1.000	1.000
Ohio Casualty Insurance Company	1.250	1.111	1.250
American Fire and Casualty Company	0.937	0.000	0.937

D. FORM FACTOR

Apply the factor from the factor table based upon the policy form.

Form	Factor
HO 00 02	0.750
HO 00 03	1.000
HO 00 04	1.000
HO 00 06	1.000

E. TERRITORY RELATIVITIES

Determine the Rating Territory Assignment from the Territory Definitions page based on the risk address and apply the appropriate factor for each peril.

HO 00 02 AND HO 00 03

Territory	Factor
030	0.901
031	1.009
089	1.592
090	1.198
091	0.581
092	0.968
093	0.882
094	0.836
095	1.000
096	1.851
097	0.939
098	1.723
099	1.101

HO 00 04

Territory	Factor
030	1.000
031	1.000
089	1.000
090	1.000
091	1.000
092	1.000
093	1.000
094	1.000
095	1.000
096	1.000
097	1.000
098	1.000
099	1.000

HO 00 06

Territory	Factor
030	1.000
031	1.000
089	1.000
090	1.000
091	1.000
092	1.000
093	1.000
094	1.000
095	1.000
096	1.000
097	1.000
098	1.000
099	1.000

F. PROTECTION CLASS/CONSTRUCTION TYPE RELATIVITIES

1. These factors will be applied to the fire peril. Use ISO's Community Mitigation Classification Manual to determine Protection Class.
2. See **Rule 119**. Construction Definitions for valid construction types.
3. **Factors.**

HO 00 02 and HO 00 03

Territory	Protection Class	All Frame	Frame with Siding	Masonry Veneer	Masonry	Superior
All	1	1.000	1.000	0.900	0.900	0.765
All	2	1.000	1.000	0.900	0.900	0.765
All	3	1.000	1.000	0.900	0.900	0.765
All	4	1.000	1.000	0.900	0.900	0.765
All	5	1.000	1.000	0.900	0.900	0.765
All	6	1.150	1.150	1.050	1.050	0.893
All	7	1.350	1.350	1.200	1.200	1.020
All	8	1.750	1.750	1.350	1.350	1.148
All	8A	1.750	1.750	1.350	1.350	1.148
All	8B	2.500	2.500	2.200	2.200	1.870
All	9	2.500	2.500	2.200	2.200	1.870
All	10	3.100	3.100	2.700	2.700	2.295

HO 00 04

Territory	Protection Class	All Frame	Frame with Siding	Masonry Veneer	Masonry	Superior
All	1	1.000	1.000	1.000	1.000	0.850
All	2	1.000	1.000	1.000	1.000	0.850
All	3	1.000	1.000	1.000	1.000	0.850
All	4	1.000	1.000	1.000	1.000	0.850
All	5	1.000	1.000	1.000	1.000	0.850
All	6	1.000	1.000	1.000	1.000	0.850
All	7	1.200	1.200	1.200	1.200	1.020
All	8	1.200	1.200	1.200	1.200	1.020
All	8A	1.200	1.200	1.200	1.200	1.020
All	8B	1.450	1.450	1.450	1.450	1.233
All	9	1.450	1.450	1.450	1.450	1.233
All	10	1.800	1.800	1.800	1.800	1.530

HO 00 06

Territory	Protection Class	All Frame	Frame with Siding	Masonry Veneer	Masonry	Superior
All	1	1.000	1.000	1.000	1.000	0.850
All	2	1.000	1.000	1.000	1.000	0.850
All	3	1.000	1.000	1.000	1.000	0.850
All	4	1.000	1.000	1.000	1.000	0.850
All	5	1.000	1.000	1.000	1.000	0.850
All	6	1.000	1.000	1.000	1.000	0.850
All	7	1.200	1.200	1.200	1.200	1.020
All	8	1.200	1.200	1.200	1.200	1.020
All	8A	1.200	1.200	1.200	1.200	1.020
All	8B	1.450	1.450	1.450	1.450	1.233
All	9	1.450	1.450	1.450	1.450	1.233
All	10	1.800	1.800	1.800	1.800	1.530

G. AMOUNT OF INSURANCE

1. Select the desired amount of insurance for Coverage A (HO 2 and HO 3) or Coverage C (HO 4 and HO 6) and apply the appropriate factor from the factor table.

2. Interpolate for limits not shown.

To interpolate, select the two AOIs from the factor table that are immediately above and below the desired AOI, and use the following formula. Do not round.

$$DesiredAOIFactor = \frac{DesiredAOI - LowAOI}{HighAOI - LowAOI} (HighAOIFactor - LowAOIFactor) + LowAOIFactor$$

Example:

Desired AOI = 41,200
 Lower table AOI = 40,000
 Higher table AOI = 45,000

AOI	Factors
30,000	0.610
35,000	0.620
40,000	0.620
45,000	0.630

$$DesiredAOIFactor = \frac{DesiredAOI - LowAOI}{HighAOI - LowAOI} (HighAOIFactor - LowAOIFactor) + LowAOIFactor$$

3. Factors

Amount of Insurance	HO 00 02 or HO 00 03 Factor
10,000	0.648
15,000	0.651
20,000	0.653
25,000	0.657
30,000	0.663
35,000	0.676
40,000	0.690
45,000	0.713
50,000	0.738
55,000	0.773
60,000	0.811
65,000	0.857
70,000	0.907
75,000	0.923
80,000	0.933
85,000	0.948
90,000	0.962
95,000	0.981
100,000	1.000
105,000	1.023
110,000	1.045
115,000	1.072
120,000	1.098
125,000	1.128
130,000	1.157
135,000	1.190
140,000	1.222

Amount of Insurance	HO 00 04 Factor
1,000	0.700
2,000	0.700
3,000	0.700
4,000	0.700
5,000	0.750
6,000	0.800
7,000	0.850
8,000	0.900
9,000	0.950
10,000	1.000
11,000	1.070
12,000	1.140
13,000	1.210
14,000	1.280
15,000	1.350
16,000	1.410
17,000	1.470
18,000	1.530
19,000	1.590
20,000	1.650
21,000	1.710
22,000	1.770
23,000	1.830
24,000	1.890
25,000	1.950
26,000	2.010
27,000	2.070

Amount of Insurance	HO 00 06 Factor
1,000	0.700
2,000	0.700
3,000	0.700
4,000	0.700
5,000	0.750
6,000	0.800
7,000	0.850
8,000	0.900
9,000	0.950
10,000	1.000
11,000	1.070
12,000	1.140
13,000	1.210
14,000	1.280
15,000	1.350
16,000	1.410
17,000	1.470
18,000	1.530
19,000	1.590
20,000	1.650
21,000	1.710
22,000	1.770
23,000	1.830
24,000	1.890
25,000	1.950
26,000	2.010
27,000	2.070

145,000	1.258
150,000	1.293
155,000	1.331
160,000	1.369
165,000	1.409
170,000	1.448
175,000	1.490
180,000	1.531
185,000	1.574
190,000	1.617
195,000	1.661
200,000	1.705
250,000	2.149
300,000	2.599
350,000	3.049
400,000	3.499
450,000	3.949
500,000	4.399
Each add'l \$1,000	0.009

28,000	2.130
29,000	2.190
30,000	2.250
31,000	2.310
32,000	2.370
33,000	2.430
34,000	2.490
35,000	2.550
36,000	2.610
37,000	2.670
38,000	2.730
39,000	2.790
40,000	2.850
41,000	2.910
42,000	2.970
43,000	3.030
44,000	3.090
45,000	3.140
46,000	3.190
47,000	3.230
48,000	3.270
49,000	3.310
50,000	3.350
55,000	3.550
60,000	3.750
65,000	3.950
70,000	4.150
75,000	4.350
80,000	4.550
85,000	4.750
90,000	4.950
95,000	5.150
100,000	5.350
Each Add'l \$1,000	0.040

28,000	2.130
29,000	2.190
30,000	2.250
31,000	2.310
32,000	2.370
33,000	2.430
34,000	2.490
35,000	2.550
36,000	2.610
37,000	2.670
38,000	2.730
39,000	2.790
40,000	2.850
41,000	2.910
42,000	2.970
43,000	3.030
44,000	3.090
45,000	3.140
46,000	3.190
47,000	3.230
48,000	3.270
49,000	3.310
50,000	3.350
55,000	3.550
60,000	3.750
65,000	3.950
70,000	4.150
75,000	4.350
80,000	4.550
85,000	4.750
90,000	4.950
95,000	5.150
100,000	5.350
Each Add'l \$1,000	0.040

H. MARKET TIERS AND RATING FACTORS

1. Policies will be placed in a Market Tier based on the information returned from ChoicePoint for the first named insured.
2. The following Markets will be used:
 - a. Market 1 - Reserved For Future Use
 - b. Markets 2-9 - Scored Business
 - c. Market 98 - "No Hit"
 - d. Market 99 - "No Score" or "Thin File"
3. Retiering Guidelines
 - a. Agents may rescore policies once annually at the insured's request.
 - b. OCG will rescore policies as required by law.
4. Renewal Re-Scoring

a. The following rules (in order of precedence) are applicable:

- 1) Credit reports shall be obtained for the first named insured every 3 years.
- 2) Policies may move up or down only one market tier per review, subject to the following credit reclassification rules:
 - a) It is the re-scored renewal date for the policy, AND the policy satisfies the requirement for the better market tier.
 - b) It is the re-scored renewal date for the policy, AND the policy satisfies the requirement for the worse market tier.

b. Renewal Re-Scoring Exception:

A policy where the first named insured was a prior "No Hit or No Score" will be subject to new business market tier rules, and will be placed in the appropriate market tier based on his/her renewal insurance score.

5. Apply the appropriate factor from the state factor table.

6. Rating Factor Table:

MARKET TIER	HO 00 02, HO 00 03 RATING FACTORS	HO 00 04 RATING FACTORS	HO 00 06 RATING FACTORS
1	N/A	N/A	N/A
2	1.000	1.000	1.000
3	1.000	1.000	1.000
4	0.700	0.800	0.800
5	0.600	0.650	0.650
6	0.450	0.650	0.650
7	0.350	0.600	0.600
8	0.300	0.500	0.500
9	0.300	0.500	0.500
98	0.350	0.800	0.800
99	0.350	0.800	0.800

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION I - COVERAGES
GENERAL RULES**

**RULE-207.
PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST LOSS SETTLEMENT**

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis (excluding golf carts).

C. Endorsement

Use Contents Replacement Cost Loss Settlement Endorsement [OCH-772](#) (All Forms).

Note: Contents Replacement Cost Loss Settlement is also available in the *Secure Home Endorsements [OCH-1234](#) and [OCH-456](#) and the [OCH-162](#) and [OCH-462](#) *Pride Endorsements and the [OCH-373](#) *Condominium Pride Endorsement. See Rule-210. Secure Home, Pride Rule-245 or Condominium Pride Rule-246 for additional information. *Not available in all states.

D. Scheduled Personal Property (with Agreed Value Loss Settlement).

When Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsements [IM-206](#) and [OCH-185](#) are attached to a policy with [OCH-772](#), the property subject to agreed value loss settlement will not be subject to repair or replacement cost loss settlement.

E. Premium Determination

The additional premium shall be developed by applying the appropriate factor found in the state rates to the BASE PREMIUM.

*\$15,000 minimum Coverage **C** amount required when Replacement Cost Coverage on contents is written on Forms HO 00 04 or HO 00 06.

Coverage **C** is 70% of Coverage **A**, which is provided at no additional charge and may not be reduced (All forms except HO 00 04 and HO 00 06.)

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HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION I - COVERAGES
GENERAL RULES

RULE-208.
REPLACEMENT OR REPAIR COST PROTECTION - COVERAGE A
DWELLING

A. Eligibility

Coverage may be written to provide loss payment without regard to the stated limits for the Dwelling. This is subject to a maximum of 125% or an optional 150% of the limit of liability shown in the Declarations. One family dwellings with the following characteristics are eligible:

1. Homes
 - a. Electrical system must have updated wiring or circuit breakers
 - b. Entire living area must be heated by a permanently installed, thermostatically controlled heating system in good operating condition
 - c. Plumbing must be updated and in good condition.
2. Located in protection classes 1 through 9.

To qualify for this coverage, the insured must:

1. Insure the dwelling building for 100% of Replacement Cost as determined by the Home Cost Estimator or other reputable method.
2. Notify the Company of any additions or other physical changes which increase the value of the dwelling more than 5 percent of the rating basis and pay the appropriate premium.
3. Agree to accept any annual increases in coverage as suggested by our insurance to value program.
4. Year of construction:
 - a. 125% cap: Structures built 1925 – 1940 may be eligible if the wiring, heating and plumbing systems, and roof have been updated or replaced within the past fifteen years. Structures built prior to 1925 are ineligible for this endorsement.
 - b. 150% cap: Structures built prior to 1940 are ineligible for this endorsement.

B. Premium

Apply the appropriate factor from the state rate page.

C. Endorsement

Use Replacement Or Repair Cost Protection - Coverage A Dwelling Only:

125% Coverage Cap [OCH-926](#).

150% Coverage Cap [OCH-455](#)

Note: Replacement Or Repair Cost Protection - Coverage A Dwelling Only - 125% and 150% Coverage Cap is also available in the *Secure Home Endorsement and the *Pride Endorsement. See Rule-210. Secure Home or Rule-245 Pride Coverage Endorsement for additional information. *Not available in all states.

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**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM
SECTION I STATE RATES**

**RULE-208.
REPLACEMENT OR REPAIR COST PROTECTION - COVERAGE A
DWELLING**

B. Premium

125% Coverage Cap..... 1.010
150% Coverage Cap..... 1.015

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RULE-209.

SPECIAL PERSONAL PROPERTY COVERAGE [HO 00 03](#), [HO 00 04](#) AND [HO 00 06](#)

A. [HO 00 03](#) Only

1. Coverage Description

Coverage **A** and **B** under Form [HO 00 03](#) are insured against additional risks of physical loss subject to certain exclusions. Coverage **C** is insured against perils named in the form.

The policy may be endorsed to insure Coverage **C** against additional risks of physical loss subject to certain exclusions.

2. Premium Determination

Develop the **Basic Premium** in accordance with the basic premium section of this manual.

3. Endorsement

Use Secure Home Endorsement [OCH-1234](#). (125% cap) or [OCH-456](#) (150% cap)

NOTE: Special Personal Property Coverage is also included in the Pride endorsement [OCH-162](#) or [OCH-462](#). See Pride Rule-245 for more information.

B. [HO 00 04](#) and [HO 00 06](#) Only

1. Coverage Description

Coverage **C** - Personal Property under Forms [HO 00 04](#) and [HO 00 06](#) is insured against perils named in the form. The policy may be endorsed to insure Coverage **C** against additional risks of physical loss subject to certain exclusions.

2. This option may only be used when:

a. For Form [HO 00 04](#), the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or

b. For Form [HO 00 06](#), the condominium or cooperative unit is owner occupied and not rented to others.

3. Premium Computation

To develop the **Basic Premium**, multiply the Form [HO 00 04](#) and [HO 00 06](#) premiums by the factor indicated in the state rates.

4. Endorsement

- a.** Use Special Personal Property Coverage Endorsement [HO 05 24](#) with [HO 00 04](#) only.
- b.** Use Unit-Owners - Coverage **C** - Special Coverage Endorsement [HO 17 31](#) with [HO 00 06](#) only.

Note: Special Personal Property Coverage is also included in Condominium Pride Endorsement [OCH-373](#). See Condominium Pride Rule-246 for more information.

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**RULE-210.
SECURE HOME**

A. Description

This endorsement may be added to an [HO 00 03](#) policy to provide the following coverages:

1. Special Personal Property Coverage
2. Contents Replacement Cost Loss Settlement (Not applicable to Scheduled Personal Property with Agreed Value)
3. Replacement or Repair Cost Protection - Coverage A Dwelling Only. (Subject to a maximum of 125% of the limit of liability shown in the Declarations or an optional 150% maximum.)
4. Golf Cart Physical Damage
5. Agreed Value on Scheduled Personal Property
6. Lock or Tumbler Repair or Replacement for Theft of Keys
7. Identity Fraud Expense Coverage

B. Eligibility

1. Homes
 - electrical system must have updated wiring or circuit breakers
 - entire living area must be heated by a permanently installed, thermostatically controlled heating system in good operating condition
 - plumbing must be updated and in good condition.
2. Located in protection classes 1 through 9.

To qualify for this coverage the insured must:

1. Insure the dwelling for 100% of Replacement Cost as determined by Home Cost Estimator or other reputable method. (For the 150% cap endorsement a detailed RCT must be included.)

2. Notify the Company of any additions or other physical changes which increase the value of the dwelling more than 5 percent of the rating basis and pay the appropriate premium.
3. Agree to accept any annual increases in coverage as suggested by our insurance to value program.
4. Year of construction:
 - a. 125% cap: Structures built 1925 - 1940 may be eligible if the wiring, heating and plumbing systems, and the roof have been updated or replaced within the past fifteen years. Structures built prior to 1925 are ineligible for this endorsement.
 - b. 150% cap: Structures built prior to 1940 are ineligible for this endorsement.

C. Premium

Apply the appropriate factor from the state rate page.

D. Endorsement

1. 125% Cap use Secure Home [OCH-1234](#)
2. 150% Cap use Secure Home [OCH-456](#)

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**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM
SECTION I STATE RATES**

**RULE-210.
SECURE HOME**

C. Premium

125% Coverage Cap..... 1.200
150% Coverage Cap..... 1.205

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RULE-213.

FORM HO 00 06 COVERAGE A DWELLING - BASIC AND INCREASED LIMITS

A. Basic Limits

The policy automatically provides a basic Coverage **A** limit of \$1,000 on a named perils basis. If increased limits are not desired, enter "\$1,000" under Coverage **A** - Dwelling on the Declarations page.

B. Increased Limits

The Coverage **A** limit may be increased. Refer to the state rate page for the rate per \$1,000.

Enter the total Coverage **A** limit on the Declarations page.

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**RULE-213.
FORM HO 00 06 COVERAGE A DWELLING - BASIC AND INCREASED LIMITS**

B. Increased Limits

HO 00 06 policies without Condominium Pride OCH-373:
Rate per \$1,000.....\$6.88.

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RULE-214.

FORM HO 00 06 COVERAGE A DWELLING - (UNIT OWNERS COVERAGE A) SPECIAL COVERAGE

A. The Section I Perils Insured Against may be broadened for Coverage **A** to cover additional risks of loss. The additional premium is developed as indicated in the state rates.

B. Endorsement

Use Unit Owners Coverage **A** - Special Coverage [HO 17 32](#).

Note: Unit Owners Coverage **A** - Special Coverage is also included in the Condominium Pride Endorsement [OCH-373](#). See Condominium Pride Rule-246.

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RULE-215.
LOSS ASSESSMENT COVERAGE

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section I Additional Coverage 7. Loss Assessment and Section II Additional Coverage D. Loss Assessment, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. (Refer to Earthquake Coverage Rule-218. for the Earthquake rule of application.)

Note: Condominium Pride Endorsement [OCH-373](#) provides Loss Assessment Coverage in the amount of \$5,000. Refer to Rule-246. Condominium Pride.

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage 7. Loss Assessment or Section II Additional Coverage D. Loss Assessment; or
- b. Both Section I and Section II.

3. Premium

Refer to the state rates for the charge for the increased limit.

B. Additional Locations

1. Coverage Description

- a. The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in Paragraph A.2.
- b. No more than 2 additional locations can be written in addition to the residence premises.

2. Premium

Refer to the state rates for the premiums applicable to **each** location covered.

C. Endorsement

Use Loss Assessment Coverage Endorsement [HO 04 35](#) (Note: This Endorsement does not cover loss to property under Section I caused by Earthquake.)

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**RULE-215.
 LOSS ASSESSMENT COVERAGE**

A. Residence Premises

3. Premium

The charge for the increased limit:

Increased Amount	HO 00 02, HO 00 04, HO 00 06	HO 00 03, or HO 00 06 with HO 17 32	HO 00 06 with OCH-373
\$ 5,000	\$3	\$4	\$3
10,000	5	7	5
Each Additional \$5,000 (Up to \$100,000)	1	2	2

B. Additional Locations

2. Premium

The premium applicable to each location covered:

Increased Amount	HO 00 02, HO 00 04 or HO 00 06	HO 00 03, HO 00 06 with HO 17 32, HO 00 06 with OCH-373
\$ 1,000	\$5	\$6
5,000	8	10
10,000	10	13
Each Additional \$5,000 (Up to \$100,000)	1	2

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EXCEPTION PAGE

RULE-218.
EARTHQUAKE COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.

Use Earthquake endorsement [OCH-315](#).

B. Deductible

The base deductible is 5%. The minimum deductible is 5% for Zones 4 and 5 and 10% for Zones 2 and 3, and is subject to a \$250 minimum. This deductible may be increased for a premium credit.

The deductible applies separately to loss under the various Section I Property Coverages. If the limit of liability on certain property is increased by endorsement, the total limit of liability is used to determine the deductible.

C. Loss Assessment Coverage

1. Coverage Description

The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners.

2. Premium

Use the rates from the table in the state rates.

3. Endorsement

Use Loss Assessment Coverage For Earthquake (all forms) HO 04 36.

D. Premium for Base Deductible

Develop the premium as follows:

1. From the state rate pages:

- a. Determine if Rate Table A, B and/or C applies.
 - b. Determine the Earthquake Zone.
 - c. Select the rate per \$1,000 according to construction from the Rate Table; and
2. Multiply the rate determined above by the:
- a. Coverage **A** limit for all Forms except HO 00 04 and HO 00 06;
 - b. Coverage **C** limit for Form HO 00 04 or HO 00 06; and
 - c. Amount of insurance for:
 - (1) Increased limits for Coverage **C** or **D**;
 - (2) Other building coverage options (e.g. HO 04 48);
 - (3) Coverage A Limit for HO 00 06; and
 - (4) Ordinance or Law base and increased limits for all forms.

E. Premium for Higher Deductibles

- 1. Determine the premium for the Base Deductible.
- 2. Select the credit factor for the percentage deductible desired from the table in the state rates.
- 3. Multiply the premium in Step 1 by the factor selected in Step 2.

F. Underwriting

The Modified Mercalli Intensity Scale measures the intensity of an earthquake based on the effects of ground shaking on people, buildings and natural features. The Mercalli Scale is composed of twelve increasing levels of intensity. The mapping of the potential effects around earthquake areas allows zones of similar effects to be established.

The Mercalli Scale will be used to determine the acceptance of homeowners risks. I.S.O. rates and rules will be used for policy issuance purposes.

Earthquake coverage may be written in Mercalli zones 1 through 7.

Earthquake coverage written in zone 8 requires:

- 1. minimum 10% deductible
- 2. meet earthquake eligibility rules

Earthquake coverage written in zones 9, 10, 11 and 12 requires:

- 1. risks should be submitted for agency or account consideration only and require Business Center manager approval
- 2. minimum 10% deductible
- 3. completion of the earthquake questionnaire, [OC-2482](#)
- 4. meet earthquake eligibility rules

Earthquake Eligibility Rules (zones 8, 9, 10, 11 and 12):

1. Dwelling must sit on a solid concrete foundation (no piers or pilings) and be bolted to the foundation.
2. The lot must not slope more than 30 degrees, and may not be filled land.
3. Gas water heaters must be secured by bolting to the floor or wall.
4. No old damage from an earthquake or evidence of settling.
5. No inground pools or spas.
6. Earthquake coverage may not be bound for 30 days following an earthquake of 4.0 or greater on the Richter Scale.

Refer to State Rate Page for Mercalli Zones.

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**RULE-218.
EARTHQUAKE COVERAGE**

Premium

C.2. Loss Assessment Coverage

Zone	Rate Per \$1,000				
	5% Deductible	10% Deductible	15% Deductible	20% Deductible	25% Deductible
2	1.22	1.09	0.96	0.81	0.68
3	0.82	0.73	0.64	0.55	0.46
4	0.61	0.54	0.48	0.41	0.34
5	0.42	0.37	0.33	0.28	0.24

D.1. Base Deductible - Rates per \$1,000

Table A	Zone	Frame +	Masonry +	Superior
All Forms except	2	\$1.22	\$2.80	\$1.22
HO 00 04 & HO 00 06	3	.82	2.14	.82
	4	.61	1.55	.56
	5	.42	1.13	.40

Table B	Zone	Frame +	Masonry +	Superior
Form HO 00 04 or	2	\$.82	\$1.86	\$.69
HO 00 06 & Higher	3	.54	1.42	.46
Cov. C limits for	4	.36	.96	.29
other forms	5	.26	.71	.24

Table C	Zone	Frame +	Masonry +	Superior
Increased Cov. D	2	\$.82	\$1.86	\$.82
Limits, HO 04 48	3	.54	1.42	.54
& Other Bldg.	4	.42	1.06	.41
Options	5	.28	.75	.28

- + If exterior Masonry Veneer is
 - * Covered - rate as Masonry
 - * Not Covered - rate as Frame
- Make appropriate declaration on endorsement

E.2. Premium for Higher Deductibles

	Factor
--	---------------

Deductible Percentage	Frame & Superior	Masonry
10%	.89	.95
15%	.78	.89
20%	.67	.84
25%	.56	.79

Earthquake Zone Definition

Zone 2

Clay	Cross	Mississippi
Craighead	Greene	Poinsett
Crittenden	Jackson	

Zone 3

Independence	Monroe	St. Francis
Lawrence	Phillips	White
Lee	Randolph	Woodruff

Zone 4

Arkansas	Izard	Searcy
Baxter	Jefferson	Sebastian
Cleburne	Little River	Sharp
Conway	Lonoke	Stone
Desha	Marion	Van Buren
Faulkner	Prairie	
Fulton	Pulaski	

Zone 5

Balance of State

Mercalli Zones Applicable In Arkansas

**EARTHQUAKE ZONES
ARKANSAS**

COUNTY	D.F. ZONE	H.O. ZONE	ISO ZONE	MERCALLI ZONE	LINE AUTHORITY
Arkansas	4	4	4	M 9	CL EQ PL EQ
Ashley	5	5	5	M 8	Agent Authority Guide
Baxter	4	4	4	M 1 thru 7	CL EQ PL EQ
Chicot	5	5	5	M 8	Agent Authority Guide
Clay	2	2	2	M 9	
Cleburne	4	4	4	M 8	
Conway	4	4	4	M 1 thru 7	CL EQ PL EQ
Craighead	2	2	2	M 11	Agent Authority Guide
Crittenden	2	2	2	M 11	
Cross	2	2	2	M 11	
Desha	4	4	4	M 8	CL EQ PL EQ
Drew	5	5	5	M 8	Agent Authority Guide
Faulkner	4	4	4	M 1 thru 7	CL EQ PL EQ

COUNTY	D.F. ZONE	H.O. ZONE	ISO ZONE	MERCALLI ZONE	LINE AUTHORITY
Fulton	4	4	4	M 8	Agent Authority Guide
Greene	2	2	2	M 9	
Independence	3	3	3	M 9	
Izard	4	4	4	M 8	CL EQ PL EQ
Jackson	2	2	2	M 9	Agent Authority Guide
Jefferson	4	4	4	M 8	
Lawrence	3	3	3	M 9	CL EQ PL EQ
Lee	3	3	3	M 9	Agent Authority Guide
Lincoln	5	5	5	M 8	
Little River	4	4	4	M 1 thru 7	CL EQ PL EQ
Lonoke	4	4	4	M 8	Agent Authority Guide
Marion	4	4	4	M 1 thru 7	
Mississippi	2	2	2	M 11	CL EQ PL EQ
Monroe	3	3	3	M 9	Agent Authority Guide
Phillips	3	3	3	M 9	
Poinsett	2	2	2	M 11	CL EQ PL EQ
Prairie	4	4	4	M 9	Agent Authority Guide
Pulaski	4	4	4	M 1 thru 7	
Randolph	3	3	3	M 9	CL EQ PL EQ
St. Francis	3	3	3	M 11	Agent Authority Guide
Searcy	4	4	4	M 1 thru 7	
Sebastian	4	4	4	M 1 thru 7	
Sharp	4	4	4	M 8	CL EQ PL EQ
Stone	4	4	4	M 8	Agent Authority Guide
Van Buren	4	4	4	M 1 thru 7	
White	3	3	3	M 9	CL EQ PL EQ
Woodruff	3	3	3	M 9	Agent Authority Guide
Balance of State	5	5	5	M 1 thru 7	

Note: Agents will not be able to link on "CL EQ" or "PL EQ"

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 GENERAL RULES**

**RULE-221.
 PERSONAL PROPERTY**

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.
2. Charge the additional premium per \$1,000 of insurance.
3. Refer to the State Rates for additional charge.

B. Increased Limits - Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or \$1,000, whichever is greater. This limit may be increased.
2. Charge the additional rate per \$1,000.
3. Refer to State Rates for additional charge.
4. Use Increased Limits on Personal Property in Other Residences Endorsement [HO 04 50](#).

C. Reduction In Limit

Coverage **C** is 70% of Coverage **A**, which is provided at no additional charge and may not be reduced. (All forms except [HO 00 04](#) and [HO 00 06](#)).

D. Increased Special Limits of Liability

1. The Special Limits of Liability in the policy form for the categories of property noted in the following table may be increased to the maximum limits shown:

Special Limits

Personal Property	Limit In Form	Maximum Limit Allowed
1. Jewelry, Watches and Furs	\$1,500	\$6,500*
2. Money	200	1,000
3. Securities	1,500	3,000

4. Silverware, Goldware and Pewterware	2,500	10,000**
5. Firearms	2,500	6,500***
6. Electronic Apparatus		
a. In or upon a motor vehicle or motorized land conveyance	1,500	6,000**
b. Not in or upon a motor vehicle that is away from the residence premises and used for business	1,500	6,000**
*Not exceeding \$1,000 for any one article.		
**Increase must be in increments of \$500.		
***Increase must be in increments of \$100.		

2. Refer to state rates for additional charges.
3. Use Coverage **C** Increased Special Limits of Liability Endorsement [HO 04 65](#) for all forms except as noted in Paragraph 4.
4. For [HO 00 03](#) with [OCH-1234](#) or [OCH-456](#) Secure Home, for Form [HO 00 04](#) with [HO 05 24](#), for Form [HO 00 06](#) with [HO 17 31](#) or [OCH-373](#), and the [HO 00 03](#) with the [OCH-162](#) or [OCH-462](#) Pride Endorsement use Coverage **C** Increased Special Limits of Liability Endorsement [OCH-0466](#).

E. Personal Property - Scheduled

Coverage may be provided on scheduled personal property. Refer to the Personal Inland Marine Section of this manual for information and rates. Use [IM-206](#) Scheduled Personal Property.

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**RULE-221.
PERSONAL PROPERTY**

A. Increased Limit

3. Charge per \$1,000:

Form	Rate per \$1,000
HO 00 02 or HO 00 03 without OCH-1234 , OCH-456 , OCH-162 or OCH-462	\$2.00
HO 00 03 with Pride (OCH-162 or OCH-462)	\$3.00
HO 00 03 with Secure Home (OCH-1234 or OCH-456)	\$3.00
HO 00 02 or HO 00 03 with Replacement Cost Personal Property OCH-772	\$2.20

B. Increased Limits - Other Residences

3. Charge per \$1,000.....\$7.00

D. Increased Special Limits of Liability

		Rate Per \$100
1.	Jewelry, Watches & Furs	\$1.80
2.	Money	\$6.00
3.	Securities	\$4.00
4.	Silverware	\$.65
5.	Firearms	\$3.00
6.	Electronic Apparatus in or upon a motor vehicle	\$2.00
7.	Electronic Apparatus not in or upon a motor vehicle, away from residence premises, and used for business	\$2.00

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**RULE-222.
LOSS OF USE - INCREASED LIMIT**

A. All Forms Except HO 00 04 and HO 00 06

When the limit of liability for Coverage **D** is increased, charge the rate per \$1,000 of additional insurance shown in the state rates.

B. HO 00 04 and HO 00 06

When the limit of liability for Coverage **D** is increased, charge the rate per \$1,000 additional insurance shown in the state rates.

C. Endorsement

Use Loss Of Use Increased Limits [OCH-193](#).

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RULE-222.
LOSS OF USE - INCREASED LIMIT

Policy Form	Rate Per \$1,000
HO 00 04	\$8.60
HO 00 06	6.88
All Other Forms	4.00

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RULE-225.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Options

1. The policy may be endorsed to provide coverage for loss to dwelling and personal property for the following limits:
 - \$5,000
 - \$10,000
 - \$15,000
 - \$20,000
 - \$25,000

2. The policy may be endorsed to provide coverage for loss to dwelling and personal property consisting of clothes washer and dryers, freezers and refrigerators and the food in them, dehumidifiers, ranges and portable dishwashers for the following limits:
 - \$2,000
 - \$3,000
 - \$5,000
 - \$10,000

C. Premium

Refer to the state rates for the premiums.

D. Endorsement

Use Water Back Up And Sump Discharge Or Overflow [OCH-289](#) for coverage Option 1.

Use Water Back Up And Sump Discharge Or Overflow – Limited Personal Property Coverage [OCH-299](#) for coverage Option 2.

E. Underwriting Requirements

A prior water back up loss at the "residence premises" makes the risk ineligible unless corrective action to prevent future losses has occurred. Discuss the corrective action with your underwriter prior to binding coverage.

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RULE-226.

THEFT OF BUILDING MATERIALS - DWELLING UNDER CONSTRUCTION

A. Coverage Description

Coverage may be written to provide loss payment for theft from the insured location of building materials and supplies, fixtures or equipment which are or will be a permanent part of the dwelling or other structure under construction.

A \$5,000 per loss limit applies with a \$10,000 aggregate limit.

Coverage expires at policy expiration or when the dwelling is completed and occupied; whichever comes first. The endorsement need not be deleted from the policy.

B. Eligibility

1. Must be new construction only;
2. Must be built by a contractor other than the insured;
3. Must be a six or twelve month policy;
4. Must meet coinsurance requirements of the program written in based on completed values; and
5. Must NOT be written with Replacement or Repair Cost Protection - Coverage A Dwelling, [OCH-926](#) or [OCH-455](#), Pride - [OCH-162](#) or [OCH-462](#), or Secure Home [OCH-1234](#) or [OCH-456](#).

C. Premium

Refer to the state rates for the premium charge.

D. Endorsement

Use Theft Of Building Materials - Dwelling Under Construction, [OCH-112](#).

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RULE-228.
ORDINANCE OR LAW COVERAGE ALL FORMS

A. Basic Limit

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form [HO 00 04](#), the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law. When PRIDE Endorsement ([OCH-162](#) or [OCH-462](#) for [HO 00 03](#)) is attached, the policy includes 30% of the Coverage A limit.

B. Increased Amount of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, to the percentages as noted in the table below, to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

Percentage Of Coverage A	
Increase In Amount	Total Amount
15%	25%
40%	50%*
65%	75%*
90%	100%*

2. Premium Determination

- a. Forms [HO 00 02](#) And [HO 00 03](#)

To develop the Premium, multiply the Basic Premium from the Basic Premium Charts by the appropriate factor selected from the table in the state rates.

- b. Form [HO 00 04](#) and [HO 00 06](#)

- (1) Coverage Increase

The Homeowners Policy may be endorsed to provide coverage against loss resulting from ordinances or laws which regulate construction, repair or demolition of property.

(2) Premium Determination

For rating instructions, see the following Section I Rules: Rule-213. Form [HO 00 06](#), Cov **A**. Dwelling - Basic and Increased Limits; Rule-229. Building Additions and Alterations at Other Residences; and Rule-230. Building Additions and Alterations Increased Limits.

3. Endorsement

Use Ordinance Or Law - Increased Amount Of Coverage Endorsement [HO 04 77](#).

*Company approval is required when the "total amount" exceeds 25% of Coverage **A**.

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SECTION I - RATES**

**RULE-228.
ORDINANCE OR LAW COVERAGE ALL FORMS**

B. Increased Amount of Coverage

2. Premium Determination

a. Forms [HO 00 02](#) And [HO 00 03](#)

Factors:

Increase In Amount	Total Amount	Factors
15%	25%	1.03
40%	50%	1.07
65%	75%	1.11
90%	100%	1.15

b. Forms [HO 00 04](#) And [HO 00 06](#)

Factors:

Increase In Amount	Total Amount	HO 00 04 Factors	HO 00 06 with \$1,000 Cov. A
15%	25%	1.003	1.000
40%	50%	1.007	1.000
65%	75%	1.011	1.000
90%	100%	1.015	1.000

If HO 00 06 coverage A is increased or if HO 00 04 Building Additions and Alterations is increased, use the following factors:

Increase In Amount	Total Amount	HO 00 04 with HO 04 51	HO 00 06 with Cov A over \$1,000
15%	25%	1.030	1.030
40%	50%	1.070	1.070
65%	75%	1.110	1.110
90%	100%	1.150	1.150

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**RULE-229.
BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES**

A. Coverage

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium

Refer to the state rate page for the rate per \$1,000.

C. Endorsement

Use Building Additions and Alterations at Other Residences HO 04 49.

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**RULE-229.
BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES**

B. Premium

Rate per \$1,000.....\$7.74

OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION I - COVERAGES
GENERAL RULES

RULE-230.

BUILDING ADDITIONS AND ALTERATIONS INCREASED LIMIT - HO 00 04

A. Coverage

The limit of liability of 10% of Coverage **C** may be increased.

B. Premium

Refer to the state rate page for the rate per \$1,000.

C. Endorsement

Use Building Additions and Alterations Increased Limits HO 04 51.

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**OHIO CASUALTY GROUP®
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SECTION I - RATES**

RULE-230.

BUILDING ADDITIONS AND ALTERATIONS INCREASED LIMIT - HO 00 04

B. Premium

Rate per \$1,000.....\$8.60

COUNTRYWIDE 06-07

OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION I - COVERAGES
GENERAL RULES

RULE-233.
RESERVED FOR FUTURE USE

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION I - COVERAGES
GENERAL RULES**

RULE-236.

RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT [HO 00 03](#) WITH [OCH-1234](#) OR [OCH-456](#), [HO 00 03](#) WITH [OCH-162](#) OR [OCH-462](#), [HO 00 04](#) WITH [HO 05 24](#), [HO 00 06](#) WITH [HO 17 31](#) AND [HO 00 06](#) WITH [OCH-373](#)

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

NOTE: Refer to underwriter before writing.

B. Premium

Refer to the state rates for the additional premium charge.

C. Endorsement

Use Extended Theft Coverage for Residence Premises Occasionally Rented to Others Endorsement HO 05 41.

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**OHIO CASUALTY GROUP®
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SECTION I - RATES**

RULE-236.

RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 03 WITH OCH-1234 OR OCH-456, HO 00 03 WITH OCH-162 OR OCH-462, HO 00 04 WITH HO 05 24 AND HO 00 06 WITH HO 17 31 AND HO 00 06 WITH OCH-373

B. Premium

Premium charge.....\$26.00

##HOSTYLE##

ARKANSAS 01-08

##HOLOGO##

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SECTION I - RATES**

**RULE-238.
LANDLORDS FURNISHINGS**

C. Premium

Form	Rate per \$500
HO 2 and HO 3	\$0.95
HO 3 with PRIDE (OCH-162 or OCH-462)	1.43
HO 3 with Secure Home (OCH-1234 or OCH-456)	1.43
HO 2 or HO 3 with Replacement Cost Personal Property (OCH-772)	1.05

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SECTION I - RATES**

**RULE-239.
ASSISTED LIVING CARE COVERAGE**

C. Premium

- 1. Section 1 and Section II Basic Limits

Rate per unit..... \$68.00

- 2. Increased Limits

Add to the basic limit rate in Paragraph 1. above:

- a. Coverage **C.** - Rate per \$1,000.....\$6.00
- b. Coverage **E.** (Coverage **F** does not apply to this option.)

Limit	Rate
\$100,000	Included
\$300,000	\$5.00
\$500,000	\$7.00
\$1,000,000	\$9.00

**OHIO CASUALTY GROUP®
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 SECTION I - RATES**

**RULE-240.
 OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD**

C. Premium

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$53.00	\$54.00	\$57.00
\$300,000	68.00	69.00	72.00
\$500,000	75.00	76.00	79.00
*\$1,000,000	82.00	83.00	86.00

OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
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RULE-241.

RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

A. Trust And Trustee - Named Insured

A Homeowners policy may be issued in the name of both the trust and trustee(s) when:

1. The residence held in trust is a 1 or 2 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in [Rule-103](#). Eligibility F. and H.;
2. Legal title to the dwelling or condominium unit is held solely by the trust;
3. The resident(s) of the residence held in trust include at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and
4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Endorsement

Use Residence Held in Trust Endorsement OCH-0543.

C. Other Persons Insured - Grantor And/Or Beneficiary Regularly Resides In The Residence Held In Trust

Both the name of the Grantor and the name of the Beneficiary should be shown on endorsement OCH-0543. If the Grantor and/or the Beneficiary reside(s) in the dwelling, contents coverage is automatically extended.

D. Liability Coverage Explained

1. Coverage **E** - Personal Liability and Coverage **F** - Medical Payments To Others is provided to the trust and trustee named insured who regularly resides on the "residence premises". However, if the trustee named insured does not regularly reside on the "residence premises", coverage for the trust and trustee is only provided for bodily injury or property damage arising out of the ownership, maintenance or use of the "residence premises" (premises liability).—If the Grantor and/or the Beneficiary reside(s) in the dwelling, Coverage **E** - Personal Liability and Coverage **F** - Medical Payments To Others is provided with the attachment of OCH-0543.
2. Endorsement OCH-0543 excludes:
 - a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph 1.; and

- b.** Liability coverage for "bodily injury" to all insureds covered under this policy, for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

E. Additional Conditions

The policy may not be endorsed or extended to insure:

- 1.** Under Section I, any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or
- 2.** Under Section II, any location away from the residence premises unless legal title to that other location is held solely by the trust.

F. Premium

There is no charge for this endorsement.

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 SECTION I - RATES**

**RULE-242.
 STUDENT AWAY FROM HOME**

C. Premium

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$60.00	\$61.00	\$64.00
\$300,000	75.00	76.00	79.00
\$500,000	82.00	83.00	86.00
*\$1,000,000	89.00	90.00	93.00

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM
SECTION I COVERAGES
GENERAL RULES
EXCEPTION PAGE**

**RULE-245.
PRIDE - PRIDE HOMEOWNERS ENDORSEMENT**

Rule-245 is replaced by the following:

A. Description

This endorsement may be added to an [HO 00 03](#) policy to provide the following coverages:

1. "Open Perils" on all covered property, subject to policy exclusions
2. Personal Property at replacement cost
3. Carpeting, appliances, awning, antennas and equipment at replacement cost
4. An additional 20% of Coverage **A** for increased cost due to building code changes (30% total)
5. Building losses under \$5,000 will be settled on a replacement cost basis even before repairs are completed
6. Dwelling replacement to 125% or an optional 150% of the limit of liability shown in the Declarations
7. Special Limits on Contents:
 - a. \$300 on Money
 - b. \$5,000 on Securities
 - c. \$2,500 on Watercraft
 - d. \$2,500 on Credit Card Coverage
 - e. \$2,500 on Trailers
 - f. \$5,000 for theft, misplacing or losing of Jewelry and Furs
 - g. \$5,000 for theft, misplacing or losing of Silverware

- h. \$5,000 for theft, misplacing or losing of Guns
- 8. Business property at residence held as a sample for sale is covered for \$5,000
- 9. Business property away from residence held as a sample for sale is covered for \$1,000
- 10. Theft of property at an insured's other residences is covered for \$5,000 even when the insured is away.
- 11. Theft of a boat and equipment is covered for \$2,000 away from the insured's residence.
- 12. If the Debris Removal expense is more than the limit for the damaged property, an additional 10% of that limit is available.
- 13. Property at a new residence is covered for 60 days from the time you begin to move the property there.
- 14. Property removed for safety is covered for 60 days.
- 15. \$500 for damage to refrigerated products due to power interruption (subject to \$100 deductible)
- 16. \$500 reward coverage
- 17. Water damage to property away from premises is covered
- 18. Sewer back up coverage to policy limits
- 19. Personal Injury coverage
- 20. Loss of Use increased to 40% of Coverage A
- 21. Golf carts are covered for physical damage
- 22. Trees, shrubs or plants felled by specified perils are covered for Debris Removal for \$1,000 aggregate without damage to a covered structure.
- 23. Agreed Value coverage is provided for items scheduled for a specific value
- 24. \$15,000 for expenses incurred as the direct result of "identity fraud".
- 25. Lock replacements to \$350 for theft of keys
- 26. Loss of earnings reimbursed up to \$450 per day

B. Eligibility

- 1. The dwelling must be insured at 100% of Replacement Cost as determined by the Home Cost Estimator or other reputable method. (For the 150% cap endorsement a detailed RCT must be included.)

2. Protection Class 1 - 8 only. 8A and 8B risks can be written for a maximum dwelling value of \$300,000
3. Currently insured risks with more than two losses in the last three years are ineligible.
4. Year of Construction:
 - a. 125% Cap-Risks built 1925 - 1940 may be eligible if the wiring, plumbing, and the roof have been updated or replaced within the past 15 years. Risks built prior to 1925 are ineligible for this coverage.
 - b. 150% Cap-Risks built prior to 1940 are ineligible for this coverage.
5. A prior water back up loss at the "residence premises" makes the risk ineligible unless corrective action to prevent future losses has occurred. Discuss the corrective action with your underwriter prior to binding the Pride coverage.

C. Coverage Comparison (OCH-162 or OCH-462 and HO 00 03)

<u>HO 00 03</u>	<u>OCH-162 OR OCH-462 PRIDE</u>
"Open Perils" Structures, Named Perils Contents	"Open Perils" on all covered property, subject to policy exclusions
Loss Settlement - Personal Property at Actual Cash Value	Personal Property at Replacement Cost
Carpeting, appliances, awning, antennas and equipment at Actual Cash Value	All at Replacement Cost
Provides 10% of Coverage A for increased cost due to building code changes	Provides an additional 20% of Coverage A for increased cost due to building code changes (30% total)
Building loss over \$2,500 limited to Actual Cash Value until repairs are completed	Building loss over \$5,000 limited to Actual Cash Value until repairs are completed
Dwelling replacement limited to Coverage A limit of liability	Dwelling Replacement up to 125% or an optional 150% of limit of liability shown in the Declarations.
\$200 on Money	\$300 on Money
\$1,500 on Securities	\$5,000 on Securities
\$1,500 on Watercraft	\$2,500 on Watercraft
\$500 on Credit Card Coverage	\$2,500 on Credit Card Coverage
\$1,500 on Trailers	\$2,500 on Trailers
\$1,500 Theft of Jewelry & Furs	\$5,000 Theft, misplacing or losing of Jewelry & Furs
\$2,500 Theft of Silverware	\$5,000 Theft, misplacing or losing of Silverware

\$2,500 Theft of Guns	\$5,000 Theft, misplacing or losing of Guns
Business property at residence held as a sample for sale covered for \$2,500	Business Property at residence held as a sample for sale covered for \$5,000
Business Property away from residence premises covered for \$500	Business Property away from residence premises covered for \$1,000
Theft of property at an insured's other residences not covered if insured away	\$5,000
Theft of a boat and equipment not covered away from insured residence	\$2,000
Debris Removal - Maximum recovery 5% of limit for damaged property	Limit increased to 10% for all debris created by a covered loss
Property at a new residence covered for 30 days	Property at a new residence covered for 60 days
Property removed to safety covered for 30 days	Property removed to safety covered for 60 days.
No coverage for refrigerated products damaged by power interruption	\$500 for damage due to power interruption
No provision for reward coverage	\$500 reward coverage
Water damage to property not covered	Water damage to property away from premises is covered
Sewer back-up not covered	Sewer back-up covered
Personal Liability including loss from bodily injury and property damage	Personal Liability also covers loss from personal injury
Loss of use 30% of Coverage A (Additional Living Expense)	Loss of use increased to 40% of Coverage A
No coverage for golf carts unless used in servicing the premises	Golf carts are covered
Trees felled by specified perils are covered for debris removal when a covered structure is damaged - \$1,000 aggregate	Trees, shrubs or plants felled by specified perils are covered for debris removal - 1,000 aggregate
Total losses of items scheduled for a specific value on IM-206 settled per IM-206 loss settlement provisions	Total losses of items scheduled for a specific value on IM-206 will be settled for the specific value of the item.
No coverage for expenses associated with "identity fraud".	\$15,000 for expenses incurred as the direct result of one "identity fraud".
No provisions for lock replacements coverage	Lock replacements to \$350 for theft of keys.
Loss of earnings reimbursed up to \$250 per day when helping	Loss of earnings reimbursed up to \$450 per day.

defend a claim	
----------------	--

D. Endorsement

Use Pride Homeowners Endorsement [OCH-162](#) for 125% cap or [OCH-462](#) AR for 150% cap.

Delete the following forms when [OCH-162](#) or the [OCH-462](#) AR is used:

1. Contents Replacement Cost Loss Settlement Endorsement, [OCH-772](#)
2. Replacement Cost or Repair Cost Protection - Coverage A Dwelling, [OCH-926](#) or [OCH-455](#)
3. Optional Additional Coverages Endorsement, [OCH-878](#)
4. Personal Injury Liability, [HO 24 82](#)
5. Water Back Up and Sump Discharge or Overflow endorsements, [OCH-289](#), [OCH-299](#) or [OCH-594](#)
6. Identity Fraud Expense Coverage, [OCH-242](#)

Endorsements [HO 04 77](#), Ordinance or Law Coverage, and [HO 04 65](#), Coverage C Increased Special Limits of Liability, should be reviewed to see if these endorsement forms can be deleted.

E. Optional Coverages

1. Increased Special Limits
 - a. Money - The special limit of \$300 on money may be increased to a maximum of \$1,000. The additional premium shall be \$6 per \$100 of additional insurance
 - b. Silverware, Goldware and Pewterware - The special limit of liability of \$5,000 for loss by theft of silverware, etc., may be increased to a maximum of \$10,000 in increments of \$500. The additional premium shall be \$3.25 for each \$500 increase.
 - c. Firearms - The special limit of liability of \$5,000 for loss by theft of firearms may be increased to a maximum of \$6,500 in increments of \$100. The additional premium shall be \$3 for each \$100 increase.

Use Endorsement [OCH-0466](#) Coverage C Increased Special Limits of Liability

2. Business Property - Increased Limits - All Forms

The \$5,000 limit of liability for business property on the residence premises may be increased to \$10,000. The premium for each \$2,500 increase is \$25.

Use Endorsement [HO 04 12](#) Increased Limits on Business Property

3. Personal Property - Increased limits - Other Residences

Coverage for personal property at other residences is limited in the policy form to 10% of Coverage C or \$5,000, whichever is greater. The limit may be increased.

The additional premium shall be \$7 per \$1,000 of additional insurance.

Use Endorsement [HO 04 50](#) Increased Limits on Personal Property in Other Residences

4. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money

When the \$2,500 limit of liability afforded under the policy is increased, the additional premium shall be:

Limit of Liability	Premium
\$5,000	\$4
\$7,500	\$5
\$10,000	\$6

Use Endorsement [HO 04 53](#) Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage Increased Limits

F. Premium

Apply the appropriate factor:

125% coverage cap 1.345

150% coverage cap 1.350

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM
SECTION I COVERAGES
GENERAL RULES**

**RULE 246.
PRIDE - CONDOMINIUM PRIDE ENDORSEMENT**

A. Description

The Condominium Pride Endorsement may be added to an HO 00 06 policy to provide the following coverages:

1. Unit-Owners Coverage **C** Special Coverage
2. Unit-Owners Coverage **A** Special Coverage
3. Blanket Coverage **A** and **C**
4. Contents Replacement Cost Loss Settlement (Not applicable to Scheduled Personal Property with Agreed Value)
5. Agreed Value on Scheduled Personal Property
6. \$5,000 Loss Assessment Coverage – Sections **I** and **II** - The limit of \$5,000 may be applied to an assessment that results from a deductible in the policy of insurance purchased by a corporation or association of property owners.
7. Identity Fraud Expense Coverage
8. Water Back Up and Sump Discharge Or Overflow
9. Personal Injury
10. Refrigerated Property
11. Debris Removal

B. Eligibility

1. Must be an owner-occupied one-family condominium unit.
2. Must insure for at least minimum Coverage **C** limit of \$35,000.

C. Coverage Comparison (OCH 373 and HO 00 06)

HO 00 06	OCH 373
-----------------	----------------

Named perils coverage for Coverage C	Open perils coverage for Coverage C subject to policy exclusions
Named perils coverage for Coverage A	Open perils coverage for Coverage A subject to policy exclusions
Stated limits Coverage A and C	Blanket Coverage A and C - The sum of the limits for coverages A and C shall be considered a blanket limit. The blanket limit can be applied to Coverage A or Coverage C or both but will not exceed the blanket limit amount.
Loss settlement - Personal Property at Actual Cash Value	Loss Settlement - Personal Property at Replacement Cost
Most Scheduled Personal Property with IM-206 at actual cash value	Scheduled Personal Property with IM-206 at Agreed (stated) value
\$1,000 Section I & II Loss Assessment	\$5,000 Section I & II Loss Assessment - \$5,000 may be applied to an assessment resulting from an association insurance policy deductible
No coverage for Identity Fraud Expense Coverage	Coverage for Identity Fraud Expense Coverage to \$15,000
No coverage for Water Back Up and Sump Discharge or Overflow	Coverage for Water Back Up and Sump Discharge or Overflow to Coverage A and C policy limits
No Personal Injury Protection	Personal Injury Protection
No coverage for refrigerated products damaged by power interruption	Coverage to \$500 for damage to refrigerated products due to power interruption (\$100 deductible)
No Debris Removal coverage for trees and limbs felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet unless trees and limbs damage a covered structure	\$500 Debris Removal coverage for trees and limbs felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet

D. Endorsement

Use Condominium Pride Endorsement [OCH-373](#).

When [OCH-373](#) is attached to an HO 00 06 policy, delete the following forms and their charge, if attached, to prevent coverage duplication:

1. Unit Owners Coverage C Special Coverage - HO 00 06 - HO 17 31
2. Unit Owners Coverage A Special Coverage - HO 00 06 - HO 17 32
3. Agreed Value Loss Settlement Endorsement - [OCH-185](#)
4. Identity Fraud Expense Coverage - [OCH-242](#)

5. Water Back Up and Sump Discharge or Overflow - [OCH-289](#)
6. Water Back Up and Sump Discharge or Overflow - Limited Personal Property Coverage - [OCH-299](#)
7. Contents Replacement Cost Loss Settlement Endorsement - [OCH-772](#)
8. Homeowners Optional Additional Coverages Endorsement - [OCH-878](#)

E. Premium

1. Step 1. - Apply the appropriate factor from the table found in state rates to base premium.
2. Step 2. - Add the flat charge for Special Coverage A basic limit on the state rate page (see item a.) to the charge for increased Coverage A Special Coverage, if applicable, (see item b.1.), then multiply by the factor found on state rate page (see item b.2.).
3. Step 3. - Add results from Step 1 and Step 2.
4. In addition:

If Coverage A is increased above the \$1,000 limit included in the base policy, apply the Condo Pride rate per \$1,000 from the state rate page when determining the Condominium Coverage A Dwelling Increased Limits premium.

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**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM
SECTION I COVERAGES
STATE RATES**

**RULE 246.
CONDOMINIUM PRIDE ENDORSEMENT - HO 00 06 ONLY**

E. Premium

Step 1. Factor: 2.400

Step 2.

a. Flat Rate: \$2.00

b.1. If Coverage A is increased: - Increased Limit per \$1,000: \$1.00

b.2. Condo Pride Section A Factor: 1.05

Optional additional coverage:

Condominium Coverage A Dwelling Increased Limits Condo Pride rate per
\$1,000: \$7.22

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GENERAL RULES

RULE-301.
RESIDENCE PREMISES - BASIC AND INCREASED LIMITS/OTHER
EXPOSURES - BASIC LIMITS

A. Residence Premises

1. The minimum limits for Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments to Others) are shown in the state rates. The premium for these limits is included in the **Base Premium**.
2. Refer to the state rates for increased limits rates.
3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise indicated.

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 SECTION II - RATES**

**RULE-301.
 RESIDENCE PREMISES - BASIC AND INCREASED LIMITS/OTHER EXPOSURES - BASIC
 LIMITS**

A. Residence Premises

2. Increased limits rates

Limit of Liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$ 100,000	*\$---	\$ 3	\$12
300,000	8	11	20
500,000	12	15	24
1,000,000	22	25	34

FOOTNOTE

Minimum Limits of Liability

*Section II - Liability

	All Forms
Personal Liability	\$100,000
Medical Payments to Others	\$1,000

**OHIO CASUALTY GROUP®
 HOMEOWNERS 2000 POLICY PROGRAM MANUAL
 SECTION II - RATES**

RULE-302.

OTHER INSURED LOCATION OCCUPIED BY INSURED

B. Premium

Dwelling	Coverage E Limit	Coverage F Limit		
		\$1,000	\$2,000	\$5,000
One Family	\$100,000	\$6.00	\$ 7.00	\$10.00
	\$300,000	8.00	9.00	12.00
	\$500,000	9.00	10.00	13.00
	*\$1,000,000	11.00	12.00	15.00
Two Family	\$100,000	12.00	13.00	16.00
	\$300,000	16.00	17.00	20.00
	\$500,000	18.00	19.00	22.00
	*\$1,000,000	21.00	22.00	25.00

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RULE-303.
RESERVED FOR FUTURE USE

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 SECTION II - RATES**

**RULE-304.
 ADDITIONAL RESIDENCE RENTED TO OTHERS**

B. Premium

1. One Family

Limit of Liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$100,000	\$38	\$39	\$42
300,000	51	52	55
500,000	57	58	61
1,000,000	68	69	72

2. Two Family

Limit of Liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$100,000	\$47	\$48	\$51
300,000	63	64	67
500,000	70	71	74
1,000,000	84	85	88

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 SECTION II - RATES**

RULE-305.

OTHER STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES

B. Premium

1. One family

Limit of Liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$100,000	\$38	\$39	\$42
300,000	51	52	55
500,000	57	58	61
1,000,000	68	69	72

2. Two family

Limit of Liability	\$1,000 Med. Pay	\$2,000 Med. Pay	\$5,000 Med. Pay
\$100,000	\$47	\$48	\$51
300,000	63	64	67
500,000	70	71	74
1,000,000	84	85	88

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SECTION II - COVERAGES
GENERAL RULES**

**RULE-306.
THREE OR FOUR FAMILY DWELLING (PREMISES LIABILITY) - FORM HO
00 04 ONLY**

- A.** An HO 00 04 policy may be issued to the owner of a three or four family dwelling who occupies an apartment in that dwelling. The policy may be endorsed to provide premises liability coverage for the portion of the dwelling not occupied by the owner.
- B.** If limits for Coverage **E** and/or Coverage **F** are increased under this option, also charge for increased limits under "Residence Premises" [Rule-301](#).
- C. Premium**

Refer to state rates.
- D. Endorsement**

Use Three or Four Family Premises Liability [OCH 24 74](#).

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 SECTION II - RATES**

RULE-306.

THREE OR FOUR FAMILY DWELLING (PREMISES LIABILITY) - FORM [HO 00 04](#) ONLY

C. Premium

Dwelling	Coverage E Limit	Coverage F Limit		
		\$1,000	\$2,000	\$5,000
Three Family	\$100,000	\$36.00	\$36.00	\$36.00
	\$300,000	48.00	48.00	48.00
	\$500,000	54.00	54.00	54.00
	*\$1,000,000	64.00	64.00	64.00
Four Family	\$100,000	37.00	37.00	37.00
	\$300,000	49.00	49.00	49.00
	\$500,000	55.00	55.00	55.00
	*\$1,000,000	66.00	66.00	66.00

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SECTION II - COVERAGES
GENERAL RULES

RULE-307.
PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES AND
OTHER RESIDENCES

- A.** The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.
- B. Endorsement**
1. Residence Premises
Use Permitted Incidental Occupancies - Residence Premises HO 04 42.
 2. Other Residence
Use Permitted Incidental Occupancies - Other Residence HO 24 43.
- C. Premium**
- Refer to state rates.

NOTE:These premiums are for basic limits. Refer to [Rule-315](#). and [Rule-316](#). for increased limits.

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 HOMEOWNERS 2000 POLICY PROGRAM MANUAL
 SECTION II - RATES**

RULE-307.

PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES AND OTHER RESIDENCES

C. Premium

Residence Premises

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$19.00	\$24.00	\$38.00
\$300,000	25.00	30.00	44.00
\$500,000	28.00	33.00	47.00
*\$1,000,000	34.00	39.00	53.00

Other Residences

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$18.00	\$21.00	\$29.00
\$300,000	24.00	27.00	35.00
\$500,000	27.00	30.00	38.00
*\$1,000,000	32.00	35.00	43.00

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - COVERAGES
GENERAL RULES**

**RULE-308.
BUSINESS PURSUITS**

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

The Company must be advised of the specific type of teaching activity the insured is involved in, including extracurricular duties.

Submit **unbound** for prior approval for:

- 1. Bodily Injury Liability Coverage** - any teacher engaged in laboratory or shop instruction.
- 2. Liability for Corporal Punishment** - any teacher engaged in physical education or in overseeing the administration of corporal punishment (principals, vice principals, etc.)

B. Premium

Refer to state rates for the eligible business activities and premiums.

C. Endorsement

Use Business Pursuits Endorsement HO 24 71.

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**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - RATES**

**RULE-308.
BUSINESS PURSUITS**

B. Premium

Business Type		Coverage E Limit	Coverage F Limit			
			\$1,000	\$2,000	\$5,000	
Clerical Employees		\$100,000	\$4.00	\$5.00	\$8.00	
		\$300,000	5.00	6.00	9.00	
		\$500,000	6.00	7.00	10.00	
		*\$1,000,000	7.00	8.00	11.00	
Sales Person, Collector, or Messenger	Installation, Demonstration or Servicing Operation Included	\$100,000	6.00	7.00	10.00	
		\$300,000	8.00	9.00	12.00	
		\$500,000	9.00	10.00	13.00	
		*\$1,000,000	11.00	12.00	15.00	
	Installation, Demonstration, or Servicing Operation Excluded	\$100,000	4.00	5.00	8.00	
		\$300,000	5.00	6.00	9.00	
		\$500,000	6.00	7.00	10.00	
		*\$1,000,000	7.00	8.00	11.00	
Teachers	Lab, Athletic Manual/Physical Training	Corporal Punishment Included	\$100,000	15.00	N/A	N/A
		\$300,000	20.00	N/A	N/A	
		\$500,000	22.00	N/A	N/A	
		*\$1,000,000	27.00	N/A	N/A	
		Corporal Punishment Excluded	\$100,000	11.00	13.00	18.00
		\$300,000	15.00	17.00	22.00	
		\$500,000	16.00	18.00	23.00	
		*\$1,000,000	20.00	22.00	27.00	
	Not Otherwise Classified	Corporal Punishment Included	\$100,000	9.00	N/A	N/A
		\$300,000	12.00	N/A	N/A	
		\$500,000	13.00	N/A	N/A	
		*\$1,000,000	16.00	N/A	N/A	
Corporal Punishment Excluded		\$100,000	5.00	6.00	9.00	
\$300,000		7.00	8.00	11.00		
\$500,000	8.00	9.00	12.00			
*\$1,000,000	9.00	10.00	13.00			

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - RATES**

**RULE-309.
PERSONAL INJURY**

B. Premium

1. Business Pursuits

Coverage E Limits	Rate
\$100,000	\$7.00
\$300,000	\$9.00
\$500,000	\$10.00
\$1,000,000	\$13.00

2. Non-Business Pursuits

Included in [OCH-878](#). See Rule-212, Homeowners Optional Additional Coverages.

**OHIO CASUALTY GROUP®
 HOMEOWNERS 2000 POLICY PROGRAM MANUAL
 SECTION II - RATES**

**RULE-312.
 OWNED SNOWMOBILE**

B. Premium

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$46.00	\$47.00	\$50.00
\$300,000	61.00	62.00	65.00
\$500,000	69.00	70.00	73.00
\$1,000,000	82.00	83.00	86.00

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - RATES**

**RULE-313.
FARMERS PERSONAL LIABILITY**

C. Premium and Rating Instructions

1. Farms Owned By Insured And Operated By Insured Or Insured's Employees

a. Initial Farm Premises

Total Acreage	Coverage E Limit	Coverage F Limit		
		\$1,000	\$2,000	\$5,000
0-160 Acres	\$100,000	\$113.00	116.00	124.00
	\$300,000	150.00	153.00	161.00
	\$500,000	168.00	171.00	179.00
	\$1,000,000	202.00	205.00	213.00
161-500 Acres	\$100,000	180.00	183.00	191.00
	\$300,000	239.00	242.00	250.00
	\$500,000	268.00	271.00	279.00
	\$1,000,000	322.00	325.00	333.00
501+ Acres	\$100,000	312.00	315.00	323.00
	\$300,000	415.00	418.00	426.00
	\$500,000	465.00	468.00	476.00
	\$1,000,000	558.00	561.00	569.00

b. For each additional farm premises with buildings

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$21.00	22.00	25.00
\$300,000	28.00	29.00	32.00
\$500,000	31.00	32.00	35.00
\$1,000,000	38.00	39.00	42.00

2. Owned By Insured And Rented To Others

a. Farm Premises

Farm Premises	Coverage E Limit	Coverage F Limit		
		\$1,000	\$2,000	\$5,000
Without	\$100,000	\$21.00	22.00	25.00

Buildings	\$300,000	28.00	29.00	32.00
	\$500,000	31.00	32.00	35.00
	\$1,000,000	38.00	39.00	42.00
With Buildings	\$100,000	21.00	22.00	25.00
	\$300,000	28.00	29.00	32.00
	\$500,000	31.00	32.00	35.00
	\$1,000,000	38.00	39.00	42.00

b. Total Acreage of All Farm Premises Rented

Acreage	Flat Rate
161-500	\$2.00
501+	8.00

3. Farm Employees

Class	Coverage E Limit	Coverage F Limit		
		\$1,000	\$2,000	\$5,000
Part Time Employees Working Less Than 40 Days Per Year	\$100,000	\$11.00	\$12.00	\$15.00
	\$300,000	15.00	16.00	19.00
	\$500,000	16.00	17.00	20.00
	*\$1,000,000	20.00	21.00	24.00
Part Time Employees (Working 40-180 Days Per Year)	\$100,000	13.00	14.00	17.00
	\$300,000	17.00	18.00	21.00
	\$500,000	19.00	20.00	23.00
	*\$1,000,000	23.00	24.00	27.00
Full Time Employees (Working More Than 180 Days Per Year)	\$100,000	31.00	32.00	35.00
	\$300,000	41.00	42.00	45.00
	\$500,000	46.00	47.00	50.00
	*\$1,000,000	55.00	56.00	59.00

**OHIO CASUALTY GROUP®
 HOMEOWNERS 2000 POLICY PROGRAM MANUAL
 SECTION II - RATES**

**RULE-314.
 INCIDENTAL FARMING PERSONAL LIABILITY**

A.2. On The Residence Premises

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$40.00	\$41.00	\$44.00
\$300,000	53.00	54.00	57.00
\$500,000	60.00	61.00	64.00
*\$1,000,000	72.00	73.00	76.00

B.2. Away From The Residence Premises

Coverage E Limit	Coverage F Limit		
	\$1,000	\$2,000	\$5,000
\$100,000	\$60.00	\$61.00	\$64.00
\$300,000	80.00	81.00	84.00
\$500,000	89.00	90.00	93.00
*\$1,000,000	107.00	108.00	111.00

COUNTRYWIDE 06-07

OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - COVERAGES
GENERAL RULES

RULE-315.
RESERVED FOR FUTURE USE

COUNTRYWIDE 06-07

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - COVERAGES
GENERAL RULES**

**RULE-316.
RESERVED FOR FUTURE USE**

COUNTRYWIDE 06-07

OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - COVERAGES
GENERAL RULES

RULE-317.
RESERVED FOR FUTURE USE

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - COVERAGES
GENERAL RULES**

RULE-318.

FORM [HO 00 06](#) - UNITS REGULARLY RENTED TO OTHERS

A. Coverage C And Section II Liability

There is no coverage for Coverage **C** - Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may* be endorsed, however, to provide such coverage, including Theft.

*Refer to underwriter for approval before writing.

B. Premium Computation

Multiply the [HO 00 06](#) Basic Premium by a factor of 0.25.

C. Endorsement

Use Unit-Owners Rental To Others Endorsement [HO 17 33](#).

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COUNTRYWIDE 06-07

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 POLICY PROGRAM MANUAL
SECTION II - COVERAGES
GENERAL RULES**

**RULE-319.
RESERVED FOR FUTURE USE**

**OHIO CASUALTY GROUP®
 HOMEOWNERS 2000 POLICY PROGRAM MANUAL
 SECTION II - RATES**

**RULE-320.
 ADDITIONAL INSURED LOCATIONS - 3 & 4 FAMILY DWELLINGS**

A. Occupied by Insured

2. Premium

Dwelling	Coverage E Limit	Coverage F Limit		
		\$1,000	\$2,000	\$5,000
Three Family	\$100,000	24.00	25.00	28.00
	\$300,000	32.00	33.00	36.00
	\$500,000	36.00	37.00	40.00
	*\$1,000,000	43.00	44.00	47.00
Four Family	\$100,000	26.00	27.00	30.00
	\$300,000	35.00	36.00	39.00
	\$500,000	39.00	40.00	43.00
	*\$1,000,000	47.00	48.00	51.00

B. Rented to Others

2. Premium

Dwelling	Coverage E Limit	Coverage F Limit		
		\$1,000	\$2,000	\$5,000
Three Family	\$100,000	95.00	96.00	99.00
	\$300,000	126.00	127.00	130.00
	\$500,000	142.00	143.00	146.00
	\$1,000,000	170.00	171.00	174.00
Four Family	\$100,000	95.00	96.00	99.00
	\$300,000	126.00	127.00	130.00
	\$500,000	142.00	143.00	146.00
	\$1,000,000	170.00	171.00	174.00

**OHIO CASUALTY GROUP®
 HOMEOWNERS 2000 POLICY PROGRAM MANUAL
 SECTION II - RATES**

**RULE-322.
 BEAUTY SHOP OR BARBER SHOP LIABILITY**

B. Premium

BEAUTICIANS		BARBERS	
First Full Time	\$66.00	First Full Time	\$18.00
Additional		Additional	
Full Time - Each	\$46.00	Full Time - Each	\$12.00
Part Time - Each	\$26.00	Part Time - Each	\$ 8.00
Minimum Premium	\$92.00	Minimum Premium	\$45.00
		Additional Charge Manicurist - Each	\$18.00

NOTE: Full time equals 16 or more hours

Increased Limits

Liability

Limit	Factor
\$100,000	1.00
\$300,000	1.33
\$500,000	1.49
\$1,000,000	1.79

Medical Payments

Limit	Rate
\$1,000	\$0.00
\$2,000	\$2.00
\$5,000	\$8.00

SERFF Tracking Number: HCAP-125324194 State: Arkansas
First Filing Company: West American Insurance Company, ... State Tracking Number: AR-PC-07-026524
Company Tracking Number: PL20070064R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: Paris Filing/PL20070064R

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 11/09/2007

Comments:
Transmittal and Rate/Rule Filing Schedule are attached.

Attachments:
PCTD-1 HO Rules.pdf
PCRRFS-1 HO Rules.pdf

Satisfied -Name: Cover Letter and Rules Summary **Review Status:** Filed 11/09/2007

Comments:
We are also submitting a Cover Letter and Rules Summary which explains each rule revision.

Attachment:
Paris HO filing letter RULES.pdf

Satisfied -Name: Territory Definitions **Review Status:** Filed 11/09/2007

Comments:
See attached Territory Definitions (01-06) per your request.

Attachment:
HO Territory Definitions (01-06).pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only <div style="border: 1px solid black; height: 150px; width: 100%;"></div>	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---

3. Group Name	Group NAIC #
Liberty Mutual Group	0111

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Ohio Casualty Insurance Company	Ohio	0111-24074	31-0396250	
West American Insurance Company	Indiana	0111-44393	31-0624491	
American Fire and Casualty Company	Ohio	0111-24066	59-0141790	

5. Company Tracking Number	PL20070064R
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Linda Baker 9450 Seward Road Fairfield, Ohio 45014	PL Prod. Analyst	1-800-843-6446 Ext. 2120	513-603-2160	linda.baker@ocas.com

7. Signature of authorized filer: *Linda Baker*

8. Please print name of authorized filer: Linda Baker

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	04.0 Homeowners
10. Sub-Type of Insurance (Sub-TOI)	04.0000 Homeowners Sub-TOI Combinations
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Homeowners
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 01/25/2008 Renewal: 01/25/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	October 22, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # PL20070064

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

In accordance with the file and use filing requirements of your state, we submit for your review revisions to our Homeowners Program. We are revising various manual rules. The revisions are explained in detail in the attached filing exhibits.

We are converting to a new policy administration system. Some of these revisions are to accommodate this conversion. Others are editorial in nature. We are submitting corresponding forms revisions under separate cover.

These rule revisions correspond to form revisions submitted under separate cover under forms filing file number PL20070064F.

These revisions will apply to all new business and renewal policies written on or after January 25, 2008.

Should you have questions regarding these revisions or require additional information pertaining to this submission, please do not hesitate to contact me at the number provided.

[View Complete Filing Description](#)

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT

Amount: \$25.00

\$25.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Effective March 1, 2007

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	PL20070064R
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	PL20070064F

Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
----	---	--------------

4a.	Rate Change by Company (As Proposed)						
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
The Ohio Casualty Ins. Co	N/A	4.1%	+\$3,575	66	\$86,726	102.1%	-3.6%
West American Ins.Co.	N/A	0.7%	+\$4,875	727	\$694,894	74.0%	-45.9%
American Fire & Casualty Co.	N/A	1.2%	+\$1,285	79	\$110,552	73.7%	-5.0%

4b.	Rate Change by Company (As Accepted) For State Use Only						
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	+1.1%	
5c.	Effect of Rate Filing – Written premium change for this program	+\$9,735	
5d.	Effect of Rate Filing – Number of policyholders affected	872	

6.	Overall percentage of last rate revision	+2.1%
7.	Effective Date of last rate revision	5/10/2007 (New), 7/1/2007 (Renewal)
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	See attached Rules Summary which lists 81 revised, new or withdrawn rules/pages. Due to the number of changes we hope this is acceptable.	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



October 22, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: THE OHIO CASUALTY INSURANCE COMPANY NAIC #111-24074 FEIN# 31-0396250
WEST AMERICAN INSURANCE COMPANY NAIC #111-44393 FEIN# 31-0624491
AMERICAN FIRE AND CASUALTY COMPANY NAIC #111-24066 FEIN# 59-0141790
HOMEOWNERS PROGRAM
RULE REVISIONS
OUR FILE NO.: PL20070064 R

In accordance with the file and use filing requirements of your state, we submit for your review revisions to our Homeowners Program. We are revising various manual rules. The revisions are explained in detail in the attached filing exhibits.

We are converting to a new policy administration system. Some of these revisions are to accommodate this conversion. Others are editorial in nature. We are submitting corresponding forms revisions under separate cover.

These rule revisions correspond to form revisions submitted under separate cover under forms filing file number PL20070064F.

These revisions will apply to all new business and renewal policies written on or after January 25, 2008.

Should you have questions regarding these revisions or require additional information pertaining to this submission, please do not hesitate to contact me at the number provided below.

To the best of our knowledge, information and belief, this filing is in compliance with the provisions of the insurance statutes, rules and regulations of the state of Arkansas.

Sincerely,

A handwritten signature in cursive script that reads 'Linda M. Baker'.

Linda Baker, CPCU, AU
Product Analyst
Personal Lines Product Management
1-800-843-6446, Ext. 2120
FAX (513) 603-2160
linda.baker@ocas.com

**RULES SUMMARY
HOMEOWNERS PROGRAM**

Revised/New/Withdrawn Rules

RULE NUMBER & EDITION DATE	RULE NAME	CHANGE
Rule A.2. (01-08)	Dwelling In Course of Construction	This rule has been revised to delete restrictions for Coverage C and Coverage D. The 30% credit has also been deleted. Replaces 08-02 edition.
Rule A.4. (01-08)	Group Discount	This is a new rule which provides a rule of application for our employee discount.
(01-08)	Introduction	Our introduction has been revised to reference Pride Rule 245 and Condominium Pride Rule 246 under Special Company Options. Revised Fam-Pak section to take out reference to Company Eligibility section since this doesn't exist any more. We have also added paragraphs 1. and 2. explaining when the discount is applied. Replaces 01-06 edition.
(06-07)	Home Business Overview - Revised to INTRODUCTION	This page is revised to delete "Marketing Material". The title has been changed to Introduction. We have deleted the company names from bottom of page. Replaces 12-04 edition.
(01-08)	Home Business Optional Coverages	This page is revised to correct endorsement HO 04 66 to OCH 04 66. Added reference to Condominium Pride and HO 00 04 with HO 05 24. Company names have been deleted. Replaces 04-05 edition.
(06-07)	Home Business Rating Rules	This page is revised to take out endorsement HO 04 19 (and all of bullet #4.). No longer offering this option. Deleted company names at the bottom of the page. Replaces 08-02 edition.
(01-08)	Home Business Basic Rating Tables	This has been revised to delete Table A. Replaces 04-05 edition.
(06-07)	Home Business Sections: Basic Property and Liability Coverages Eligibility Related Alternative Coverages Definitions of Coverages Procedures Checklist Factors to Consider Frequently Asked Questions Forms of Business	Deleted company names from the bottom of each section.. Replaces 12-04 edition of each of these pages.
Rule 102 (06-07)	Description of Coverages	Added Condominium Pride to table of Perils. Replaces 05-01 edition.
Rule 105 (06-07)	Secondary Residence Premises	Deleted "Not applicable to AF&C" Added name of Rule 302 to paragraph B.2. Replaces 05-01 edition.
Rule 108 (06-07)	Renewal Plan	Revised to delete reference to \$.50 charge for a six month term. This no longer applies.
Rule 117 (06-07)	Whole Dollar Premium Rule Change to Rounding Rule	The title is changed to "Rounding Rule". Also revised to state: "Round to nearest penny" and to add new wording regarding rounding of optional endorsement premiums. Replaces 05-01 edition.

Rule 122 (06-07)	Program for Maintaining Insurance to Value on Computerized Policies Change Title to Insurance to Value Program	Revised to include Resident Component Technology (Replacement Cost Estimator) procedures. Also revised to update Insurance to Value procedures. Also revised to include separate Dec messages for HO 00 04 and HO 00 06. Replaces the 05-01 edition.
D-1 thru D-23, E-1 thru 23 and F-1 thru F 22 (05-07)	Ohio Casualty, West American and American Fire and Casualty Basic Premium Charts	These pages are withdrawn. Our new rating system will use rating sequence and methodology in Rule 201. Premium Determination.
(01-06)	Premium Group Charts	These pages are withdrawn. Our rating methodology no longer requires premium groups.
Rule 201 (01-08)	Premium Determination	This rule is revised to add new rating rules A through G and follows the rating sequence and methodology of our new rating system. Market Tier factors are now located under letter H. This revised rule replaces previous Rule 201 (12-06) and the Basic Premium Charts (05-07) which we are withdrawing.
Rule 207 (01-08)	Personal Property (Cov C) Replacement Cost Loss Settlement	Revised to add reference to OCH-373 Condominium Pride Endorsement. Changed reference from Pride Section to Pride Rule 245 and Condominium Pride Rule 246. Under E. Premium Determination, first paragraph, the following is deleted: "including amended limit of liability for Coverage C." Also added reference to new endorsements OCH-462 and OCH-456. Replaces 12-02 edition.
Rule 208 (01-08)	Replacement or Repair Cost - Dwelling	The premium section is revised to refer to a factor rather than a flat charge on the state rate page. Revised to add reference to Rule 245 which was previously not numbered in the Pride Section. Also, revised to include new 150% cap on replacement option, and endorsements OCH-455 and OCH-462. Replaces 12-04 edition.
Rule 208 State Rate Page (01-08)	Replacement or Repair Cost - Dwelling	Revised to display a factor, in lieu of a flat charge. Also, displays factor for new 150% cap on replacement cost coverage.
Rule 209 (01-08)	Special Personal Property Coverage	Revised to add reference to OCH-373 Condominium Pride Endorsement. Changed reference from Pride "Section" to new Pride Rule 245. Also, added notation to HO 00 06 section to indicate Special Coverage is included under Condominium Pride Rule 246. Also added reference to new endorsements OCH-456 and OCH-462 to list of endorsements which afford Special Personal Property coverage. Replaces 05-01 edition.
Rule 210 (01-08)	Secure Home	Revised to add a coverage comparison. Also, revised to add new 150% cap on replacement or repair cost coverage option and endorsement OCH-456. The rates are now on a separate rate page. Replaces 07-05 edition.
Rule 210 (01-08) State Rate Page NEW	Secure Home	This is a new page. It includes Secure Home rates for both the 125% cap on dwelling replacement cost and 150% cap on dwelling replacement cost options.
Rule 213 (06-07)	Form HO 00 06 Coverage A Basic and Increased Limits	Revised to delete previous rating method and refer to separate rate page. Replaces 05-01 edition.

Rule 213 State Rate Page (01-08) NEW	Form HO 00 06 Coverage A Basic and Increased Limits	This is a new rate page which displays rates per \$1,000.
Rule 214 (06-07)	Unit Owners Coverage A Special Coverage	Revised to added reference to OCH-373 Condominium Pride Endorsement to indicate Special Coverage is included. Replaces 05-01 edition.
Rule 215 (06-07)	Loss Assessment Coverage	Revised to delete OCH-35. We will withdraw this form and use HO 04 35 for both residence premises and additional locations. Added note to indicate the Limit for Loss Assessment is \$5,000 in the Condominium Pride Endorsement. Replaces 05-01 edition.
Rule 215 State Rate Page (01-08)	Loss Assessment Coverage	Revised rate page to add rates up to \$100,000 (in lieu of \$50,000) and for Condominium Pride. Replaces 08-02 edition.
Rule 218 (01-08)	Earthquake	Revised to add sentences D.2.c. (3) and (4) to match rating methodology of new system. Also, deleted sentences regarding requirements for photos and inspections as they no longer apply. Replaces 08-02 edition.
Rule 218 State Rate Page (01-08)	Earthquake	Revised to add table of factors C.2. for Loss Assessment for earthquake. Replaces 08-02 edition.
Rule 221 (01-08)	Personal Property	Revised to add reference to OCH-373 Condominium Pride in paragraph D.4. Also revised to add OCH-456 and OCH-462 to list of endorsements to which the OCH-0466 applies. Replaces 05-01 edition.
Rule 221 State Rate Page (01-08)	Personal Property	Revised to add rates for HO 00 03 with OCH-162, OCH-462, OCH-456 and HO 00 03 with OCH-772 Replacement Cost Contents endorsement attached. Rate table for increased special limits has been revised to reflect rates per \$100 for all classes to be more consistent. Replaces 08-02 edition.
Rule 222 (06-07)	Loss of Use - Increased Limits	Revised to refer to rate per \$1,000 for HO 00 04 and HO 00 06 on the state rate page. Replaces 05-01 edition.
Rule 222 State Rate Page (01-08)	Loss of Use - Increased Limits	Revised to display a rate per \$1,000 for HO 00 04 and HO 00 06. Replaces 08-02 edition.
Rule 225 (06-07)	Water Back Up	Eligibility section revised. Replaces 03-07edition.
Rule 226 (01-08)	Theft of Building Materials	Revised to add OCH-455, OCH-162, OCH-462, OCH-1234 and OCH-456 to list of endorsements which should not be attached when the OCH-112 is attached. These endorsements are all Replacement Cost endorsements which should not be attached to a dwelling under construction. Replaces 12-04 edition.
Rule 228 (01-08)	Ordinance or Law	Revised rating methodology for HO 00 04 and HO 00 06. Also revised to add a note to indicate that the ordinance or law limit contained in the Pride Endorsements OCH-162 and OCH-462 is 30%. Replaces 05-01 edition.
Rule 228 State Rate Page (01-08)	Ordinance or Law	Added factors for coverage forms HO 00 04 and HO 00 06. Replaces 01-06 edition.
Rule 229 (06-07)	Building Additions and Alterations - Other	Revised to indicate that rates are now located on a separate rate page. Replaces 05-01 edition.

	Residences	
Rule 229 (01-08) NEW	Building Additions and Alterations - Other Residences	This is and new rate page which displays rates per \$1,000.
Rule 230 (06-07)	Building Additions and Alterations - Increased Limits	Revised to indicate that rates are now located on a separate rate page. Replaces 05-01 edition.
Rule 230 (01-08) NEW	Building Additions and Alterations - Increased Limits	This is a new rate page which displays rates per \$1,000.
Rule 233 (06-07)	Inflation Guard Now Reserved for Future Use	Replaced with Reserved For Future Use We are withdrawing Inflation Guard option. Replaces 05-01 edition.
Rule 233 State Rate page (08-02) WITHDRAWN	Inflation Guard	Withdraw rate page, 08-02 edition. We are withdrawing Inflation Guard option.
Rule 236 (01-08)	Rental to Others - Extended Theft	Revised heading to add HO 00 03 with OCH-162, OCH-462 and OCH-456 and HO 00 06 with OCH-373. Replaces 05-01 edition.
Rule 236 State Rate Page (01-08)	Rental to Others - Extended Theft	Revised heading to add HO 00 03 with OCH-162, OCH-462 and OCH-456 and HO 00 06 with OCH-373. Replaces 08-02 edition.
Rule 238 Rate Page (01-08)	Landlords Furnishings	Revised to add OCH-456, OCH-462 to rate table. Also added a separate rate for HO 00 02 and HO 00 03 with the OCH-772 attached. Replaces 08-02 edition.
Rule 239 State Rate Page (01-08)	Assisted Living	Revised to add rates for \$1,000,000 limit. Replaces 08-02 edition.
Rule 240 State Rate Page (01-08)	Other Members of Named Insured's Household	Revised to add rates for higher liability and medical payments limits including \$1,000,000 liability limit. Replaces 08-02 edition.
Rule 241 (06-07)	Residence Held in Trust	Revised rule to reflect Company version of endorsement with OCH prefix. Rule is revised to simplify and indicate "no charge." Replaces 05-01 edition.
Rule 241 State Rate page (08-02) WITHDRAWN	Residence Held in Trust	Withdraw rate page (08-02). There will be no charge for this endorsement.
Rule 242 State Rate Page (01-08)	Student Away From Home	Revised to add rates for higher liability and medical payments limits including \$1,000,000 liability limit. Replaces 08-02 edition.
WITHDRAWN	Pride Section	Withdraw Underwriting Guidelines (12-04) Withdraw Rating Procedures and Optional Coverage page (01-06) Withdraw Pride Coverage Comparison (04-05) Withdraw Pride Rating Examples (04-05) All above are replaced by new Rule 245.
Rule 245 (01-08) NEW	Pride	New Rule replaces Pride Section. Revised maximum special limit for guns from \$6,000 to \$6,500. Also, revised heading to take out "High Valued" Revised guidelines Comparison Chart revised to delete Secure Home. This rule is also revised to add

		a new 150% coverage cap on Replacement or Repair Cost Protection - Coverage A Dwelling option and new endorsement OCH-462 and corresponding rate (factor). This rule replaces the above parts contained in what was formerly known as the "Pride Section".
Rule 246 (06-07) NEW	Condominium Pride	New Rule replaces old Condo Pride Rule which was not numbered. Also, reflects new rating methodology and a Comparison Chart has been added. Replaces page with 03-07 edition which was not numbered.
Rule 246 State Rate Page (01-08) NEW	Condominium Pride Rate Page	This new rate page reflects new rating methodology. Replaces un-numbered page, 07-07 edition.
Rule 301 (06-07)	Residence Premises Basic and Increased Limits	Revised to delete reference to Rules 315 and 316. These rules are being withdrawn. Rates for higher liability and medical payments limits are now included on state rate page. Replaces 05-01 edition.
Rule 301 State Rate Page (01-08)	Residence Premises Basic and Increased Limits	Revised to add rates for \$1,000,000 liability limit. Replaces 08-02 edition.
Rule 302 State Rate Page (01-08)	Other Insured Locations	Revised to add rates for \$1,000,000 liability limit. Replaces 08-02 edition.
Rule 303 (06-07)	Residence Employees Now Reserved for Future Use	Revised to RESERVED FOR FUTURE USE . No longer offering coverage option. Replaces 05-01 edition.
Rule 303 State Rate Page (08-02) Withdrawn	Residence Employees	This rate page is withdrawn . We are no longer offering coverage option.
Rule 304 State Rate Page (01-08)	Additional Residence	Revised to add rates for \$1,000,000 liability limit. Replaces 08-02 edition.
Rule 305 State Rate Page (01-08)	Other Structures	Revised to add rates for \$1,000,000 liability limit. Replaces 08-02 edition.
Rule 306 (06-07)	3 and 4 Family	Revised to delete reference to Rules 315 and 316. These rules are being withdrawn. Rates for higher limits are now included on state rate page. Replaces 05-01 edition.
Rule 306 State Rate Page (01-08)	3 and 4 Family	Revised to display rates for higher liability and medical payment limits, including \$1,000,000 liability limit. Also revised to deleted reference to Rules 315 and 316. These pages are being withdrawn. Replaces 08-02 edition.
Rule 307 (06-07)	Permitted Incidental Occupancies	Delete reference to Rules 315 and 316. These rules are withdrawn. Rates for higher limits are now included on the state rate page. Replaces 05-01 edition.
Rule 307 State Rate Page (01-08)	Permitted Incidental Occupancies	Revised to display rates for higher liability and medical payment limits, including \$1,000,000 liability limit. Also revised to delete reference to Rules 315 and 316 that are being withdrawn. Replaces 08-02 edition.
Rule 308 (06-07)	Business Pursuits	Delete reference to Rules 315 and 316. These rules are withdrawn. Rates for higher limits are now included on the state rate page. (05-01)

Rule 308 State Rate Page (01-08)	Business Pursuits	Revised to display rates for higher liability and medical payment limits, including \$1,000,000 liability limit. Replaces 08-02 edition.
Rule 309 State Rate Page (01-08)	Personal Injury	Revised to add rates for higher liability limits including \$1,000,000. Also revised to delete reference to Rule 315 which is being withdrawn. Replaces 08-02 edition.
Rule 312 State Rate Page (01-08)	Owned Snowmobile	Revised to add rates for higher liability and med pay limits, including \$1,000,000. Also revised to delete reference to Rules 315 and 316 that are being withdrawn. Replaces 08-02 edition.
Rule 313 State Rate Page (01-08)	Farmers Personal Liability	Revised to add rates for higher liability and med pay limits, including \$1,000,000. Also revised to delete reference to Rules 315 and 316 that are being withdrawn. Replaces 08-02 edition.
Rule 314 State Rate Page (01-08)	Incidental Farming	Revised to add rates for higher liability and med pay limits, including \$1,000,000 liability limit. Also revised to delete reference to Rules 315 and 316 that are being withdrawn. Replaces 08-02 edition.
Rule 315 (06-07)	Other Exposures Now Reserved for Future Use	Changed to Reserved for Future Use . We have revised all rate pages containing liability coverage to include higher liability limits. The Other Exposures rule is no longer needed. Replaces 03-04 edition.
Rule 316 (06-07)	Other Exposures - Med Pay Now Reserved for Future Use	Changed to Reserved for Future Use . We have revised all rate pages containing liability coverage to include higher medical payments limits. The Other Exposures - Medical Payments rule is no longer needed. Replaces 05-01 edition.
Rule 316 State Rate Page (08-02) Withdrawn	Other Exposures - Med Pay	Withdrawn . We have revised all rate pages containing liability coverage to include higher liability and medical payments limits. This page is no longer needed.
Rule 317 (06-07)	Computer Related Damage Now Reserved for Future Use	Revised to Reserved for Future Use . No longer offering coverage. (Keep exclusion and rule on Additional Rule A.1.) Replaces 08-02 edition.
Rule 318 (06-07)	Units Regularly Rented to Others	Revised rating to match ISO's rating method. Revised to discontinue adding \$15 as previously. Incorporated rate into rule. Replaces 05-01 edition.
Rule 318 (08-02) State Rate Page Withdrawn	Units Regularly Rented to Others	Withdraw rate page, 08-02 edition. Rate is now included in the rule.
Rule 319 (06-07) State Rate Page	Church Residence Reserved For Future Use	Revised to Reserved for Future Use . We will no longer offer this endorsement. Replaces 05-01 edition.
Rule 320 State Rate Page (01-08)	Additional Insured Locations - 3 & 4 Family Dwellings	Revised to add premiums for higher liability and medical payments limits including 1,000,000 liability limit. Replaces 08-02 edition.
Rule 322 State Rate Page (01-08)	Beauty Shop or Barber Shop Liability	Revise to include definition of "full time" on rate page. Also, revised to add factors for higher liability and medical payments limits. Also revised to delete reference to Rules 315 and 316 that are being withdrawn. Replaces 08-02 edition.

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM**

TERRITORY DEFINITIONS

(FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE)

THE CITY OF	IN THE COUNTY OF	CODE
Little Rock	Pulaski	30
No. Little Rock	Pulaski	30

TERRITORIES OTHER THAN THE CITIES NAMED ABOVE

IN THE COUNTY OF	CODE	IN THE COUNTY OF	CODE	IN THE COUNTY OF	CODE
Arkansas	98	Garland	*	Newton	94
Ashley	98	Grant	95	Ouachita	98
Baxter	94	Greene	96	Perry	95
Benton	*	Hempstead	95	Phillips	96
Boone	94	Hot Spring	95	Pike	95
Bradley	98	Howard	95	Poinsett	96
Calhoun	98	Independence	94	Polk	95
Carroll	93	Izard	94	Pope	95
Chicot	98	Jackson	96	Prairie	97
Clark	95	Jefferson	*	Pulaski	31
Clay	96	Johnson	95	Randolph	96
Cleburne	94	Lafayette	99	St. Francis	96
Cleveland	98	Lawrence	96	Saline	*
Columbia	98	Lee	96	Scott	95
Conway	95	Lincoln	98	Searcy	94
Craighead	96	Little River	95	Sebastian	92
Crawford	92	Logan	95	Sevier	95
Crittenden	96	Lonoke	97	Sharp	94
Cross	96	Madison	94	Stone	94
Dallas	98	Marion	94	Union	98
Desha	98	Miller	99	Van Buren	94
Drew	98	Mississippi	96	Washington	93
Faulkner	97	Monroe	96	White	97
Franklin	95	Montgomery	95	Woodruff	96
Fulton	94	Nevada	95	Yell	95

*Garland County	
The following zip code 71909	91
Balance of County	95
*Benton County	

The following zip code 72714	91
Balance of County	93
*Jefferson County	
The following zip code 71602	90
Balance of County	89
*Saline County	
"The Village" gated community	91
Balance of County	95

SERFF Tracking Number: *HCAP-125324194* *State:* *Arkansas*
First Filing Company: *West American Insurance Company, ...* *State Tracking Number:* *AR-PC-07-026524*
Company Tracking Number: *PL20070064R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners Program*
Project Name/Number: *Paris Filing/PL20070064R*

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
10/15/2007	Rate and Rule	Pride	10/25/2007	HO Ex Rule 245 01 08.pdf
No original date	Rate and Rule	Pride	10/15/2007	HO Rule 245 01 08.pdf

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM
SECTION I COVERAGES
GENERAL RULES
EXCEPTION PAGE**

**RULE-245.
PRIDE - PRIDE HOMEOWNERS ENDORSEMENT**

Rule-245 is replaced by the following:

A. Description

This endorsement may be added to an [HO 00 03](#) policy to provide the following coverages:

1. "Open Perils" on all covered property, subject to policy exclusions
2. Personal Property at replacement cost
3. Carpeting, appliances, awning, antennas and equipment at replacement cost
4. An additional 20% of Coverage **A** for increased cost due to building code changes (30% total)
5. Building losses under \$5,000 will be settled on a replacement cost basis even before repairs are completed
6. Dwelling replacement to 125% or an optional 150% of the limit of liability shown in the Declarations
7. Special Limits on Contents:
 - a. \$300 on Money
 - b. \$5,000 on Securities
 - c. \$2,500 on Watercraft
 - d. \$2,500 on Credit Card Coverage
 - e. \$2,500 on Trailers
 - f. \$5,000 for theft, misplacing or losing of Jewelry and Furs
 - g. \$5,000 for theft, misplacing or losing of Silverware

- h.** \$5,000 for theft, misplacing or losing of Guns
- 8.** Business property at residence held as a sample for sale is covered for \$5,000
- 9.** Business property away from residence held as a sample for sale is covered for \$1,000
- 10.** Theft of property at an insured's other residences is covered for \$5,000 even when the insured is away.
- 11.** Theft of a boat and equipment is covered for \$2,000 away from the insured's residence.
- 12.** If the Debris Removal expense is more than the limit for the damaged property, an additional 10% of that limit is available.
- 13.** Property at a new residence is covered for 60 days from the time you begin to move the property there.
- 14.** Property removed for safety is covered for 60 days.
- 15.** \$500 for damage to refrigerated products due to power interruption (subject to \$100 deductible)
- 16.** \$500 reward coverage
- 17.** Water damage to property away from premises is covered
- 18.** Sewer back up coverage to policy limits
- 19.** Personal Injury coverage
- 20.** Loss of Use increased to 40% of Coverage **A**
- 21.** Golf carts are covered for physical damage
- 22.** Trees, shrubs or plants felled by specified perils are covered for Debris Removal for \$1,000 aggregate without damage to a covered structure.
- 23.** Agreed Value coverage is provided for items scheduled for a specific value
- 24.** \$15,000 for expenses incurred as the direct result of "identity fraud".
- 25.** Lock replacements to \$350 for theft of keys
- 26.** Loss of earnings reimbursed up to \$450 per day

B. Eligibility

- 1.** The dwelling must be insured at 100% of Replacement Cost as determined by the Home Cost Estimator or other reputable method. (For the 150% cap endorsement a detailed RCT must be included.)

2. Protection Class 1 - 8 only. 8A and 8B risks can be written for a maximum dwelling value of \$300,000
3. Currently insured risks with more than two losses in the last three years are ineligible.
4. Year of Construction:
 - a. 125% Cap-Risks built 1925 - 1940 may be eligible if the wiring, plumbing, and the roof have been updated or replaced within the past 15 years. Risks built prior to 1925 are ineligible for this coverage.
 - b. 150% Cap-Risks built prior to 1940 are ineligible for this coverage.
5. A prior water back up loss at the "residence premises" makes the risk ineligible unless corrective action to prevent future losses has occurred. Discuss the corrective action with your underwriter prior to binding the Pride coverage.

C. Coverage Comparison (OCH-162 or OCH-462 and HO 00 03)

<u>HO 00 03</u>	<u>OCH-162 OR OCH-462 PRIDE</u>
"Open Perils" Structures, Named Perils Contents	"Open Perils" on all covered property, subject to policy exclusions
Loss Settlement - Personal Property at Actual Cash Value	Personal Property at Replacement Cost
Carpeting, appliances, awning, antennas and equipment at Actual Cash Value	All at Replacement Cost
Provides 10% of Coverage A for increased cost due to building code changes	Provides an additional 20% of Coverage A for increased cost due to building code changes (30% total)
Building loss over \$2,500 limited to Actual Cash Value until repairs are completed	Building loss over \$5,000 limited to Actual Cash Value until repairs are completed
Dwelling replacement limited to Coverage A limit of liability	Dwelling Replacement up to 125% or an optional 150% of limit of liability shown in the Declarations.
\$200 on Money	\$300 on Money
\$1,500 on Securities	\$5,000 on Securities
\$1,500 on Watercraft	\$2,500 on Watercraft
\$500 on Credit Card Coverage	\$2,500 on Credit Card Coverage
\$1,500 on Trailers	\$2,500 on Trailers
\$1,500 Theft of Jewelry & Furs	\$5,000 Theft, misplacing or losing of Jewelry & Furs
\$2,500 Theft of Silverware	\$5,000 Theft, misplacing or losing of Silverware

\$2,500 Theft of Guns	\$5,000 Theft, misplacing or losing of Guns
Business property at residence held as a sample for sale covered for \$2,500	Business Property at residence held as a sample for sale covered for \$5,000
Business Property away from residence premises covered for \$500	Business Property away from residence premises covered for \$1,000
Theft of property at an insured's other residences not covered if insured away	\$5,000
Theft of a boat and equipment not covered away from insured residence	\$2,000
Debris Removal - Maximum recovery 5% of limit for damaged property	Limit increased to 10% for all debris created by a covered loss
Property at a new residence covered for 30 days	Property at a new residence covered for 60 days
Property removed to safety covered for 30 days	Property removed to safety covered for 60 days.
No coverage for refrigerated products damaged by power interruption	\$500 for damage due to power interruption
No provision for reward coverage	\$500 reward coverage
Water damage to property not covered	Water damage to property away from premises is covered
Sewer back-up not covered	Sewer back-up covered
Personal Liability including loss from bodily injury and property damage	Personal Liability also covers loss from personal injury
Loss of use 30% of Coverage A (Additional Living Expense)	Loss of use increased to 40% of Coverage A
No coverage for golf carts unless used in servicing the premises	Golf carts are covered
Trees felled by specified perils are covered for debris removal when a covered structure is damaged - \$1,000 aggregate	Trees, shrubs or plants felled by specified perils are covered for debris removal - 1,000 aggregate
Total losses of items scheduled for a specific value on IM-206 settled per IM-206 loss settlement provisions	Total losses of items scheduled for a specific value on IM-206 will be settled for the specific value of the item.
No coverage for expenses associated with "identity fraud".	\$15,000 for expenses incurred as the direct result of one "identity fraud".
No provisions for lock replacements coverage	Lock replacements to \$350 for theft of keys.
Loss of earnings reimbursed up to \$250 per day when helping	Loss of earnings reimbursed up to \$450 per day.

defend a claim	
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D. Endorsement

Use Pride Homeowners Endorsement [OCH-162](#) for 125% cap or [OCH-462](#) AR for 150% cap.

Delete the following forms when [OCH-162](#) or the [OCH-462](#) AR is used:

1. Contents Replacement Cost Loss Settlement Endorsement, [OCH-772](#)
2. Replacement Cost or Repair Cost Protection - Coverage A Dwelling, [OCH-926](#) or [OCH-455](#)
3. Optional Additional Coverages Endorsement, [OCH-878](#)
4. Personal Injury Liability, [HO 24 82](#)
5. Water Back Up and Sump Discharge or Overflow endorsements, [OCH-289](#), [OCH-299](#) or [OCH-594](#)
6. Identity Fraud Expense Coverage, [OCH-242](#)

Endorsements [HO 04 77](#), Ordinance or Law Coverage, and [HO 04 65](#), Coverage C Increased Special Limits of Liability, should be reviewed to see if these endorsement forms can be deleted.

E. Optional Coverages

1. Increased Special Limits
 - a. Money - The special limit of \$300 on money may be increased to a maximum of \$1,000. The additional premium shall be \$6 per \$100 of additional insurance
 - b. Silverware, Goldware and Pewterware - The special limit of liability of \$5,000 for loss by theft of silverware, etc., may be increased to a maximum of \$10,000 in increments of \$500. The additional premium shall be \$3.25 for each \$500 increase.
 - c. Firearms - The special limit of liability of \$5,000 for loss by theft of firearms may be increased to a maximum of \$6,500 in increments of \$100. The additional premium shall be \$3 for each \$100 increase.

Use Endorsement [OCH-0466](#) Coverage C Increased Special Limits of Liability

2. Business Property - Increased Limits - All Forms

The \$5,000 limit of liability for business property on the residence premises may be increased to \$10,000. The premium for each \$2,500 increase is \$25.

Use Endorsement [HO 04 12](#) Increased Limits on Business Property

3. Personal Property - Increased limits - Other Residences

Coverage for personal property at other residences is limited in the policy form to 10% of Coverage C or \$5,000, whichever is greater. The limit may be increased.

The additional premium shall be \$7 per \$1,000 of additional insurance.

Use Endorsement [HO 04 50](#) Increased Limits on Personal Property in Other Residences

4. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money

When the \$2,500 limit of liability afforded under the policy is increased, the additional premium shall be:

Limit of Liability	Premium
\$5,000	\$4
\$7,500	\$5
\$10,000	\$6

Use Endorsement [HO 04 53](#) Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage Increased Limits

F. Premium

Apply the appropriate factor:

125% coverage cap 1.345

150% coverage cap 1.350

**OHIO CASUALTY GROUP®
HOMEOWNERS 2000 PROGRAM
SECTION I COVERAGES
GENERAL RULES**

**RULE-245.
PRIDE - PRIDE HOMEOWNERS ENDORSEMENT**

A. Description

This endorsement may be added to an [HO 00 03](#) policy to provide the following coverages:

1. "Open Perils" on all covered property, subject to policy exclusions
2. Personal Property at replacement cost
3. Carpeting, appliances, awning, antennas and equipment at replacement cost
4. An additional 20% of Coverage **A** for increased cost due to building code changes (30% total)
5. Building losses under \$5,000 will be settled on a replacement cost basis even before repairs are completed
6. Dwelling replacement to 125% or an optional 150% of the limit of liability shown in the Declarations
7. Special Limits on Contents:
 - a. \$300 on Money
 - b. \$5,000 on Securities
 - c. \$2,500 on Watercraft
 - d. \$2,500 on Credit Card Coverage
 - e. \$2,500 on Trailers
 - f. \$5,000 for theft, misplacing or losing of Jewelry and Furs
 - g. \$5,000 for theft, misplacing or losing of Silverware
 - h. \$5,000 for theft, misplacing or losing of Guns

8. Business property at residence held as a sample for sale is covered for \$5,000
9. Business property away from residence held as a sample for sale is covered for \$1,000
10. Theft of property at an insured's other residences is covered for \$5,000 even when the insured is away.
11. Theft of a boat and equipment is covered for \$2,000 away from the insured's residence.
12. If the Debris Removal expense is more than the limit for the damaged property, an additional 10% of that limit is available.
13. Property at a new residence is covered for 60 days from the time you begin to move the property there.
14. Property removed for safety is covered for 60 days.
15. \$500 for damage to refrigerated products due to power interruption (subject to \$100 deductible)
16. \$500 reward coverage
17. Water damage to property away from premises is covered
18. Sewer back up coverage to policy limits
19. Personal Injury coverage
20. Loss of Use increased to 40% of Coverage **A**
21. Golf carts are covered for physical damage
22. Trees, shrubs or plants felled by specified perils are covered for Debris Removal for \$1,000 aggregate without damage to a covered structure.
23. Agreed Value coverage is provided for items scheduled for a specific value
24. \$15,000 for expenses incurred as the direct result of "identity fraud".
25. Lock replacements to \$350 for theft of keys
26. Loss of earnings reimbursed up to \$450 per day

B. Eligibility

1. The dwelling must be insured at 100% of Replacement Cost as determined by the Home Cost Estimator or other reputable method. (For the 150% cap endorsement a detailed RCT must be included.)
2. Protection Class 1 - 8 only. 8A and 8B risks can be written for a maximum dwelling value of \$500,000

3. Currently insured risks with more than two losses in the last three years are ineligible.
4. Year of Construction:
 - a. 125% Cap-Risks built 1925 - 1940 may be eligible if the wiring, plumbing, and the roof have been updated or replaced within the past 15 years. Risks built prior to 1925 are ineligible for this coverage.
 - b. 150% Cap-Risks built prior to 1940 are ineligible for this coverage.
5. A prior water back up loss at the "residence premises" makes the risk ineligible unless corrective action to prevent future losses has occurred. Discuss the corrective action with your underwriter prior to binding the Pride coverage.

C. Coverage Comparison (OCH-162 and HO 00 03)

<u>HO 00 03</u>	<u>OCH-162 PRIDE</u>
"Open Perils" Structures, Named Perils Contents	"Open Perils" on all covered property, subject to policy exclusions
Loss Settlement - Personal Property at Actual Cash Value	Personal Property at Replacement Cost
Carpeting, appliances, awning, antennas and equipment at Actual Cash Value	All at Replacement Cost
Provides 10% of Coverage A for increased cost due to building code changes	Provides an additional 20% of Coverage A for increased cost due to building code changes (30% total)
Building loss over \$2,500 limited to Actual Cash Value until repairs are completed	Building loss over \$5,000 limited to Actual Cash Value until repairs are completed
Dwelling replacement limited to Coverage A limit of liability	Dwelling Replacement up to 125% or an optional 150% of limit of liability shown in the Declarations.
\$200 on Money	\$300 on Money
\$1,500 on Securities	\$5,000 on Securities
\$1,500 on Watercraft	\$2,500 on Watercraft
\$500 on Credit Card Coverage	\$2,500 on Credit Card Coverage
\$1,500 on Trailers	\$2,500 on Trailers
\$1,500 Theft of Jewelry & Furs	\$5,000 Theft, misplacing or losing of Jewelry & Furs
\$2,500 Theft of Silverware	\$5,000 Theft, misplacing or losing of Silverware
\$2,500 Theft of Guns	\$5,000 Theft, misplacing or losing of Guns

Business property at residence held as a sample for sale covered for \$2,500	Business Property at residence held as a sample for sale covered for \$5,000
Business Property away from residence premises covered for \$500	Business Property away from residence premises covered for \$1,000
Theft of property at an insured's other residences not covered if insured away	\$5,000
Theft of a boat and equipment not covered away from insured residence	\$2,000
Debris Removal - Maximum recovery 5% of limit for damaged property	Limit increased to 10% for all debris created by a covered loss
Property at a new residence covered for 30 days	Property at a new residence covered for 60 days
Property removed to safety covered for 30 days	Property removed to safety covered for 60 days.
No coverage for refrigerated products damaged by power interruption	\$500 for damage due to power interruption
No provision for reward coverage	\$500 reward coverage
Water damage to property not covered	Water damage to property away from premises is covered
Sewer back-up not covered	Sewer back-up covered
Personal Liability including loss from bodily injury and property damage	Personal Liability also covers loss from personal injury
Loss of use 30% of Coverage A (Additional Living Expense)	Loss of use increased to 40% of Coverage A
No coverage for golf carts unless used in servicing the premises	Golf carts are covered
Trees felled by specified perils are covered for debris removal when a covered structure is damaged - \$1,000 aggregate	Trees, shrubs or plants felled by specified perils are covered for debris removal - 1,000 aggregate
Total losses of items scheduled for a specific value on IM-206 settled per IM-206 loss settlement provisions	Total losses of items scheduled for a specific value on IM-206 will be settled for the specific value of the item.
No coverage for expenses associated with "identity fraud".	\$15,000 for expenses incurred as the direct result of one "identity fraud".
No provisions for lock replacements coverage	Lock replacements to \$350 for theft of keys.
Loss of earnings reimbursed up to \$250 per day when helping defend a claim	Loss of earnings reimbursed up to \$450 per day.

D. Endorsement

Use Pride Homeowners Endorsement [OCH-162](#) for 125% cap or [OCH-462](#) for 150% cap.

Delete the following forms when [OCH-162](#) or the [OCH-462](#) is used:

1. Contents Replacement Cost Loss Settlement Endorsement, [OCH-772](#)
2. Replacement Cost or Repair Cost Protection - Coverage A Dwelling, [OCH-926](#) or [OCH-455](#)
3. Optional Additional Coverages Endorsement, [OCH-878](#)
4. Personal Injury Liability, [HO 24 82](#)
5. Water Back Up and Sump Discharge or Overflow endorsements, [OCH-289](#), [OCH-299](#), [OCH-594](#) or [OCH-2320](#)
6. Identity Fraud Expense Coverage, [OCH-242](#)

Endorsements [HO 04 77](#), Ordinance or Law Coverage, and [HO 04 65](#), Coverage C Increased Special Limits of Liability, should be reviewed to see if these endorsement forms can be deleted.

E. Optional Coverages

1. Increased Special Limits
 - a. Money - The special limit of \$300 on money may be increased to a maximum of \$1,000. The additional premium shall be \$6 per \$100 of additional insurance
 - b. Silverware, Goldware and Pewterware - The special limit of liability of \$5,000 for loss by theft of silverware, etc., may be increased to a maximum of \$10,000 in increments of \$500. The additional premium shall be \$3.25 for each \$500 increase.
 - c. Firearms - The special limit of liability of \$5,000 for loss by theft of firearms may be increased to a maximum of \$6,500 in increments of \$100. The additional premium shall be \$3 for each \$100 increase.

Use Endorsement [OCH-0466](#) Coverage C Increased Special Limits of Liability

2. Business Property - Increased Limits - All Forms

The \$5,000 limit of liability for business property on the residence premises may be increased to \$10,000. The premium for each \$2,500 increase is \$25.

Use Endorsement [HO 04 12](#) Increased Limits on Business Property

3. Personal Property - Increased limits - Other Residences

Coverage for personal property at other residences is limited in the policy form to 10% of Coverage C or \$5,000, whichever is greater. The limit may be increased.

The additional premium shall be \$7 per \$1,000 of additional insurance.

Use Endorsement [HO 04 50](#) Increased Limits on Personal Property in Other Residences

4. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money

When the \$2,500 limit of liability afforded under the policy is increased, the additional premium shall be:

Limit of Liability	Premium
\$5,000	\$3
\$7,500	\$4
\$10,000	\$5

Use Endorsement [HO 04 53](#) Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage Increased Limits

F. Premium

Apply the appropriate factor from the state rate page.