

<i>SERFF Tracking Number:</i>	<i>KEMP-125344060</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Trinity Universal Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Arkansas Homeowners</i>		
<i>Project Name/Number:</i>	<i>AR-HO-TUIC-20080201/AR-HO-TUIC-20080201</i>		

Filing at a Glance

Company: Trinity Universal Insurance Company

Product Name: Arkansas Homeowners	SERFF Tr Num: KEMP-125344060	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num:	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Kristy Ryan	Disposition Date: 11/27/2007
	Date Submitted: 11/13/2007	Disposition Status: Filed
Effective Date Requested (New): 02/01/2008		Effective Date (New): 02/01/2008
Effective Date Requested (Renewal): 02/01/2008		Effective Date (Renewal): 02/01/2008

General Information

Project Name: AR-HO-TUIC-20080201	Status of Filing in Domicile:
Project Number: AR-HO-TUIC-20080201	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/27/2007	
State Status Changed: 11/14/2007	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

The above captioned company a member of the Kemper, a Unitrin Business will introduce revised Territory Definitions, Base Rates, Protection Construction Factors, Amount of Insurance Factors, Pricing Level Factors, Loss Record Factors, Age of Dwelling Factors, Customer Loyalty Discount Factors, Pool Surcharge Factors, Non-Smoker Credit Factor. The effective date for these revisions is February 01, 2008 for new and renewal business. The proposed impact is an overall rate decrease of -2.0%.

Company and Contact

SERFF Tracking Number: KEMP-125344060 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Arkansas Homeowners
 Project Name/Number: AR-HO-TUIC-20080201/AR-HO-TUIC-20080201

Filing Contact Information

Kristy Ryan, Product Analyst kryan@kahg.com
 5210 Belfort Road (904) 245-5846 [Phone]
 Jacksonville, FL 32256 (904) 245-5601[FAX]

Filing Company Information

Trinity Universal Insurance Company CoCode: 19887 State of Domicile: Texas
 5210 Belfort Rd. Suite 120 Group Code: 215 Company Type:
 Jacksonville, FL 32256 Group Name: State ID Number:
 (904) 245-5600 ext. [Phone] FEIN Number: 75-0620550

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trinity Universal Insurance Company	\$100.00	11/13/2007	16624346

SERFF Tracking Number: KEMP-125344060 State: Arkansas
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 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Arkansas Homeowners
 Project Name/Number: AR-HO-TUIC-20080201/AR-HO-TUIC-20080201

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/27/2007	11/27/2007

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	11/14/2007	11/14/2007	Kristy Ryan	11/20/2007	11/20/2007

SERFF Tracking Number: *KEMP-125344060* State: *Arkansas*
 Filing Company: *Trinity Universal Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number:
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Arkansas Homeowners*
 Project Name/Number: *AR-HO-TUIC-20080201/AR-HO-TUIC-20080201*

Disposition

Disposition Date: 11/27/2007
 Effective Date (New): 02/01/2008
 Effective Date (Renewal): 02/01/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Trinity Universal Insurance Company	-2.000%	\$8,347	518	\$417,361	-2.900%	-8.400%	0.000%

SERFF Tracking Number: KEMP-125344060 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Arkansas Homeowners
 Project Name/Number: AR-HO-TUIC-20080201/AR-HO-TUIC-20080201

Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
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	Homeowners Abstract	Filed	Yes
Supporting Document	Cover Letter & Memo	Filed	Yes
Supporting Document (revised)	CONFIDENTIAL RDSS RULES	Filed	No
Supporting Document	CONFIDENTIAL RDSS RULES		No
Supporting Document (revised)	Actuarial Tools	Filed	No
Supporting Document	Actuarial Tools		No
Rate	Rate Workbook	Filed	Yes
Rate	Rules Manual	Filed	Yes

SERFF Tracking Number: KEMP-125344060 State: Arkansas
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Arkansas Homeowners
Project Name/Number: AR-HO-TUIC-20080201/AR-HO-TUIC-20080201

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/14/2007

Submitted Date 11/14/2007

Respond By Date

Dear Kristy Ryan,

This will acknowledge receipt of the captioned filing.

Objection 1

- CONFIDENTIAL RDSS RULES (Supporting Document)

Comment: Is there a mistake in example 2? It reads Policy in tier D now qualifies for tier D, Policy moves to tier C.

Objection 2

- Actuarial Tools (Supporting Document)

Comment: Provide statistical data used to development of the proposed loss record factors.

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 11/20/2007

Submitted Date 11/20/2007

Dear Becky Harrington,

Comments:

Response 1

Comments: Please find the Corrected RDSS Memo and Support for our Loss Records

SERFF Tracking Number: KEMP-125344060 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Arkansas Homeowners
Project Name/Number: AR-HO-TUIC-20080201/AR-HO-TUIC-20080201

Related Objection 1

Applies To:

- CONFIDENTIAL RDSS RULES (Supporting Document)

Comment:

Is there a mistake in example 2? It reads Policy in tier D now qualifies for tier D, Policy moves to tier C.

Related Objection 2

Applies To:

- Actuarial Tools (Supporting Document)

Comment:

Provide statistical data used to development of the proposed loss record factors.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: CONFIDENTIAL RDSS RULES

Comment:

Satisfied -Name: Actuarial Tools

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Kristy Ryan

SERFF Tracking Number: KEMP-125344060 State: Arkansas
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 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Arkansas Homeowners
 Project Name/Number: AR-HO-TUIC-20080201/AR-HO-TUIC-20080201

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 10.000%
Effective Date of Last Rate Revision: 05/01/2006
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Trinity Universal Insurance Company	0.000%	-2.000%	\$8,347	518	\$417,361	-2.900%	-8.400%

SERFF Tracking Number: *KEMP-125344060* State: *Arkansas*
 Filing Company: *Trinity Universal Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number:
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Arkansas Homeowners*
 Project Name/Number: *AR-HO-TUIC-20080201/AR-HO-TUIC-20080201*

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed	Rate Workbook	Complete Rating	Replacement	AR-PC-06-021269	AR Rate Workbook 02012008.pdf
Filed	Rules Manual	Complete Rules Manual	Replacement	AR-PC-06-021269	AR_TUIC HO Rules Manual.pdf

Rating State: ARKANSAS

Company: Trinity Universal Insurance Company

Business Line: Homeowners

New Business Effective Date: 2/1/2008

Renewal Business Effective Date: 2/1/2008

Page Header: TUIC HO ARKANSAS

	Page	Edition
Rating Order	R0 - 1	11/1/2006
Base Rates	RT - 2	2/1/2008
Protection Construction	RT - 3	2/1/2008
Pricing Level	RT - 4	2/1/2008
Amount of Insurance	RT - 5	2/1/2008
Age of Home	RT - 6	2/1/2008
Deductibles	RT - 7	11/1/2006
Package - Classic	RT - 8	2/1/2008
Ordinance or Law	RT - 9	11/1/2006
Earthquake	RT - 10	11/1/2006
Discounts	RT - 11	2/1/2008
Protective Devices	RT - 12	11/1/2006
Surcharges	RT - 13	2/1/2008
Misc. Endorsements Cov. A, B & D	RT - 14	11/1/2006
Misc Endorsements Cov. C	RT - 15	11/1/2006
BVI & SPP	RT - 16	11/1/2006
Liability	RT - 17	11/1/2006
Territory Definitions	RT - 18	2/1/2008

RATING ORDER

Step	Description	HO 00 03 1 or 2 Family Residence	HO 00 04	HO 00 06
1	BASE PREMIUM			
2	PROTECTION AND CONSTRUCTION CLASS FACTOR	*	*	*
3	RELATIVITY CURVE	*	*	*
4	PRICING LEVEL FACTOR	*	*	*
5	LOSS RECORD	*	*	*
6	AGE OF DWELLING DISCOUNT	*		
7	SPECIAL PERSONAL PROPERTY COVERAGE	*		*
8	SUPERIOR CONSTRUCTION FACTOR	*	*	*
9	WOOD ROOF SURCHARGE	*		
10	HAIL-RESISTANT ROOF CREDIT			
11	MATURE HOMEOWNER CREDIT	*	*	*
12	TOWNHOUSE FACTOR	*		
13	ALARM CREDITS			
14	RESIDENCE SAFETY PACKAGE	*	*	*
15	INFLATION GUARD	*		
16	DEDUCTIBLE FACTOR	*	*	*
17	WOOD STOVE SURCHARGE	*	*	*
18	ACV ROOF SETTLEMENT	*	*	*
19	PACKAGE PLUS FACTOR	*	*	*
20	SEASONAL OR SECONDARY DISCOUNT	*	*	*
21	POOL SURCHARGE	*		
22	NON-SMOKER CREDIT	*	*	*
23	CUSTOMER LOYALTY DISCOUNT	*		
24	NETWORK DISCOUNT	*	*	*
25	ADJUSTED BASE PREMIUM			
26	INCREASED COVERAGE A PREMIUM	+	+	+
27	LOSS ASSESSMENT PREMIUM	+	+	+
28	REPLACEMENT COST CONTENTS PREMIUM OR SPECIAL HOMEOWNERS ENDORSEMENT PREMIUM	+	+	+
29	RESIDENCE EMPLOYEES PREMIUM	+	+	+
30	SCHEDULE PERSONAL PROPERTY PREMIUM	+	+	+
31	WATER BACK UP PREMIUM	+	+	+
32	INCREASED COVERAGE E & F PREMIUM	+		+
33	REPLACEMENT COST DWELLING	+		
34	INCREASE/DECREASE COVERAGE C PREMIUM	+		
35	BUILDING ADDITIONS AND ALTERATIONS PREMIUM		+	
36	INCREASE COVERAGE A PREMIUM			+
37	UNIT-OWNERS COVERAGE A – SPECIAL COVERAGE PREMIUM			+
38	OTHER ENDORSEMENT OR ADDITIONAL COVERAGE PREMIUM	+	+	+
39	COMPANY DEVIATION	*	*	*
40	NETWORK DISCOUNT (MULTIPLY BY STEPS 26-39)	*	*	*
41	EARTHQUAKE PREMIUM	+	+	+
42	DEVELOPED PREMIUM			

Round to the nearest whole dollar after each step.

BASE RATES

Territory	HO 00 03	HO 00 04	HO 00 06
30	1,664	125	168
31	1,570	122	75
32	1,570	122	75
33	1,682	143	168
34	1,682	143	168
35	1,682	143	168
36	1,664	125	168
37	1,682	143	168
38	1,181	67	159
42	1,477	85	75
43	1,175	139	168
44	1,844	143	168
45	1,844	67	75
46	1,464	85	75
47	1,605	125	168
48	1,664	125	168
51	1,181	67	159
52	1,499	68	75
56	1,181	68	159

PROTECTION CONSTRUCTION FACTORS

Protection Class	HO 00 03		HO 00 04		HO 00 06	
	Frame	Masonry	Frame	Masonry	Frame	Masonry
1	1.000	0.900	1.000	0.900	1.000	0.900
2	1.000	0.900	1.000	0.900	1.000	0.900
3	1.000	0.900	1.000	0.900	1.000	0.900
4	1.000	0.900	1.000	0.900	1.000	0.900
5	1.000	0.900	1.000	0.900	1.000	0.900
6	1.050	0.900	1.050	0.900	1.050	0.900
7	1.170	1.060	1.170	1.060	1.170	1.060
8	1.200	1.150	1.200	1.150	1.200	1.150
9	1.800	1.600	1.800	1.600	1.800	1.600
10	1.930	1.750	1.930	1.750	1.930	1.750

PRICING LEVEL FACTORS

Symbol	Monoline Factor	Package Plus Factor
A	0.77	0.67
B	0.78	0.68
C	0.79	0.68
D	0.81	0.70
E	0.83	0.71
F	0.85	0.73
G	0.87	0.75
H	0.88	0.76
J	0.91	0.77
K	0.95	0.81
L	1.00	0.85
M	1.06	0.90
N	1.13	0.96
P	1.18	1.00
Q	1.24	1.05
R	1.29	1.10
S	1.35	1.15
T	1.41	1.20
U	1.48	1.25
V	1.54	1.31
W	1.61	1.37
X	1.69	1.43
Y	1.79	1.52
Z	1.91	1.63

Price Level	HO 00 04	HO 00 06
1	0.75	0.750
2	0.90	0.900
3	1.00	1.000
4	1.10	1.100
5	1.60	1.600
6	2.00	2.000

AMOUNT OF INSURANCE FACTORS

HO 00 03		HO 00 04		HO 00 06	
AOI	Factor	AOI	Factor	AOI	Factor
50	0.476	25	1.000	25	1.000
60	0.491	30	1.091	30	1.091
70	0.494	35	1.183	35	1.183
80	0.496	40	1.280	40	1.280
90	0.501	45	1.389	45	1.389
100	0.521	50	1.491	50	1.491
110	0.562	55	1.571	55	1.571
120	0.612	60	1.640	60	1.640
130	0.667	65	1.720	65	1.720
140	0.706	70	1.800	70	1.800
150	0.755	75	1.880	75	1.880
160	0.805	80	1.960	80	1.960
170	0.852	85	2.040	85	2.040
180	0.898	90	2.143	90	2.143
190	0.949	95	2.493	95	2.493
200	1.000	100	2.843	100	2.843
220	1.100				
240	1.174	Each Reduction per \$,5000 Below \$25,000: 0.154 Additional rate per \$5,000 0.200		Each Reduction per \$,5000 Below \$25,000: 0.154 Additional rate per \$5,000 0.200	
260	1.241				
280	1.314				
300	1.403				
350	1.625				
400	1.848				
450	2.079				
500	2.331				
600	2.731				
700	3.131				
800	3.531				
900	3.931				
1000	4.331				
Additional rate per \$10,000 0.040					

AGE OF HOME

Homes written on Form HO 00 03 are eligible for the following premium credits depending on the calendar year in which the dwelling was completed. The credits shown below apply to the BASE PREMIUM only.

Home Completed During	Factor
Current calendar year	0.68
One year preceding current calendar year	0.70
Two years preceding current calendar year	0.73
Three years preceding current calendar year	0.77
Four years preceding current calendar year	0.80
Five years preceding current calendar year	0.83
Six years preceding current calendar year	0.87
Seven years preceding current calendar year	0.90
Eight years preceding current calendar year	0.92
Nine years preceding current calendar year	0.93
Ten years preceding current calendar year	0.95
Eleven years preceding current calendar year	0.98
Twelve to Fifty-Five years preceding current calendar year	1.00
Fifty-six to Sixty-two years preceding current calendar year	1.05
Sixty-three to Seventy-two years preceding current calendar year	1.06
Seventy-three to Eighty-three years preceding current calendar year	1.07

DEDUCTIBLES

All Other Perils Deductibles

Deductible	Factor
\$100*	1.30
\$200*	1.20
\$250*	1.10
\$500	1.00
\$1,000	0.91
\$2,500	0.85
\$5,000	0.75

*Only open to renewals which currently carry this deductible

Windstorm or Hail Deductible

Coverage A Amount	All Other Perils Deductible	Windstorm or Hail Deductible (Available Statewide)					
		\$1,000	\$2,000	\$5,000	1%	2%	5%
	\$100*	0.89	0.76	0.39	0.94	0.86	0.64
	\$100 w/ \$250 THEFT*	0.89	0.76	0.39	0.94	0.86	0.64
	\$200*	0.90	0.78	0.40	0.95	0.88	0.65
\$0 - \$59,999	\$250*	0.91	0.78	0.41	0.96	0.88	0.66
	\$500	0.94	0.81	0.44	0.99	0.91	0.69
	\$1,000	-	0.88	0.50	-	0.98	0.75
	\$2,500	-	-	0.69	-	-	0.94
	\$5,000	-	-	-	-	-	-
	\$100*	0.93	0.86	0.64	0.93	0.86	0.64
	\$100 w/ \$250 THEFT*	0.93	0.86	0.64	0.93	0.86	0.64
	\$200*	0.94	0.87	0.65	0.94	0.87	0.65
\$60,000 - \$99,000	\$250*	0.95	0.87	0.65	0.95	0.87	0.65
	\$500	0.96	0.89	0.67	0.96	0.89	0.67
	\$1,000	-	0.93	0.71	-	0.93	0.71
	\$2,500	-	-	0.82	-	-	0.82
	\$5,000	-	-	-	-	-	-
	\$100*	0.95	0.89	0.70	0.93	0.86	0.63
	\$100 w/ \$250 THEFT*	0.95	0.89	0.70	0.93	0.86	0.63
	\$200*	0.95	0.89	0.71	0.94	0.86	0.64
\$100,000 - \$200,000	\$250*	0.95	0.89	0.71	0.94	0.86	0.64
	\$500	0.97	0.91	0.73	0.95	0.88	0.65
	\$1,000	-	0.94	0.76	0.98	0.91	0.71
	\$2,500	-	-	0.85	-	-	0.75
	\$5,000	-	-	-	-	-	0.85
	\$100*	0.96	0.92	0.84	0.88	0.80	0.60
	\$100 w/ \$250 THEFT*	0.96	0.92	0.84	0.88	0.80	0.60
	\$200*	0.97	0.93	0.84	0.89	0.80	0.60
\$200,001 & UP	\$250*	0.97	0.93	0.85	0.89	0.81	0.60
	\$500	0.98	0.94	0.86	0.90	0.82	0.61
	\$1,000	-	0.96	0.88	0.92	0.84	0.63
	\$2,500	-	-	0.94	-	0.90	0.69
	\$5,000	-	-	-	-	-	0.80

*Only open to renewals which currently carry this deductible.

PACKAGE PLUS & PACKAGE PLUS CLASSIC

Package Plus Rates

Apply the following factor to the BASE PREMIUM.

Form	Factor
HO 00 03	1.00
HO 00 04	1.40
HO 00 06	1.14

Classic Coverage Enhancement Rates

Apply the following factor to the BASE PREMIUM.

Form	Factor
HO 00 03	1.12
HO 00 06	1.37

Kemper Elite

Apply the following factor to the BASE PREMIUM.

Form	Factor
HO 00 03	1.49
HO 00 04	1.49
HO 00 06	1.49

Special Homeowners Endorsement- VK 11 19 & VK 21 00

Form	Factor
HO 00 03	1.12
HO 00 04	1.50
HO 00 06	1.20

ORDINANCE OR LAW

Percentage of Coverage A or Blanket Amount		HO 00 03	Package Plus
Increase In Amount	Total Amount		
15%	25%	0.13	0.35
40%	50%	0.35	0.67
65%	75%	0.51	0.83
90%	100%	0.67	0.99
For each additional 25% increment, up to a maximum of 200%, add		0.16	N/A

EARTHQUAKE

Earthquake Coverage Rates

Develop the HO 00 03 base premium as follows:

- Determine if Rate Table A, B, or C apply
- Determine the Earthquake Zone
- Select the rate according to construction

Zone	Counties
2	Clay, Craighead, Crittenden, Cross, Greene, Jackson, Mississippi, and Poinsett
3	Independence, Lawrence, Lee, Monroe, Phillips, Randolph, St. Francis, White, and Woodruff
4	Arkansas, Baxter, Cleburne, Conway, Desha, Faulkner, Izard, Jefferson, Little River, Lonoke, Marion, Prairie, Pulaski, Searcy,
5	Remainder of state

Apply the rate determined above to the Coverage A limit for Form HO 00 03, or the Coverage A rating limit for PACKAGE PLUS (One or Two Family Residences) after any adjustments have been made.

Earthquake				
Table	Zone	Rates per \$1,000		
		Frame+	Masonry+	Superior
A HO 00 03	2 & 3	1.16	3.00	2.50
	4	0.56	1.15	0.85
	5	0.28	0.62	0.43
B HO 00 04 or HO 00 06, Higher Coverage C Limits for other forms	2 & 3	0.58	0.85	0.63
	4	0.27	0.63	0.29
	5	0.20	0.56	0.21
C HO6 Increased Coverage A Limits over 20% Higher Coverage D Limits, HO 04 48 & Other Bldg. Options, or Ordinance or Law	2 & 3	0.58	3.41	1.20
	4	0.27	0.73	0.48
	5	0.20	0.38	0.34

For HO 00 04 or HO 00 06, determine the flat rate based on zone and construction type.

For HO 00 03 and HO 00 06: +If Exterior Masonry Veneer is covered - rate as Masonry. If Exterior Masonry Veneer is not covered - rate as Frame. Make appropriate declaration on endorsement.

For HO 00 04: +The construction type chosen for the dwelling must equal the construction type chosen for the earthquake coverage.

The Earthquake charges apply to:

- Coverage A limit for Form HO 00 03, or the Coverage A rating limit for PACKAGE PLUS (One or Two Family Residences) after any adjustments have been made, if applicable
- Coverage C limit for Form HO 00 04 or 06 or the Coverage C rating limit for PACKAGE PLUS (Condominiums and Tenants)
- Coverage C or D increased limits (For PACKAGE PLUS, charge for 20% of the Coverage A rating limit using the rates found in Table B)
- Ordinance or Law total amount of insurance (if increased amounts of coverage are requested)
- Other Building or Structure options (Other Structures HO 04 40, HO 04 48 and HO 04 92; Building Additions and Alterations HO 04 51)
- HO 00 06 Coverage A Increased Limits over 20%

Earthquake Coverage Deductibles

The base deductible is 10% of the limit of liability for each coverage A or C, whichever is greater and is subject to a \$250 minimum. This deductible may be increased for a premium credit. In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages A, B and C.

% Deductible	Frame	Superior	Masonry
5%	1.00	1.00	1.00
10%	0.90	0.90	0.95
15%	0.80	0.80	0.90
20%	0.70	0.70	0.85

DISCOUNTS

Customer Loyalty Discount

Multiply the BASE PREMIUM by a factor of **0.97** for policies that has been in-force with either Kemper Independence Insurance Company or Unitrin Preferred Insurance Company for five or more policy terms.

Hail Resistant Roof Credit

HO 00 03 only

Apply a factor of 0.95 to the BASE PREMIUM if the dwelling's roof covering meets the impact resistance of the Underwriters Laboratories testing criteria of UL Standard 2218.

Mature Homeowner Credit

Dwellings are eligible for the Mature Homeowner credit if the named insured is 60 years of age and an adult is usually home during the day. Multiply the BASE PREMIUM by a factor of 0.95

Network Discount

The Network Discount is a plan to provide Homeowners Insurance to individual members of a "Network Group."

All rules and rates of this manual are applicable to individual members of the Network Group. A Network Group is defined as follows:

1. A group of individuals who are employees of a corporation, partnership, credit union, association, or governmental department, unit or agency or
2. A group of individuals who are members of a corporation, partnership, credit union, association or governmental department, unit or agency or
3. A group of individuals who hold mortgages, loan, credit cards, and/or checking or savings accounts at a financial institution
4. A group of individuals in any other organization formed in good faith for purposes other than that of obtaining insurance

Network Discount Factor

A discount of 5% will be provided on group policies. The discount is applicable to all coverages except Earthquake and Umbrella (PCL). This discount is the result of reduced commission.

Non- Smoker Credit

The Non-Smoker discount is applied to the Base Rates if there are no smokers residing in the household. The agency should retain the Non-Smoker form in the files. Attach: VS 21 05: Non-Smoking Household Discount

Non-Smoker Credit Factor

Multiply the BASE PREMIUM by a factor of **.96**

Seasonal or Secondary Dwelling Credit

Seasonal homes must be written as part of a package, and the company must insure the primary home. Apply a 5% discount to the BASE PREMIUM of a monoline homeowners policy.

Secondary Residence Credit

Homeowners coverage on a secondary residence premises may be provided under a separate policy.

Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

Secondary Residence Rates

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 BASE PREMIUM for the policy covering the secondary residence by \$17; and
2. Add the charge for Other Insured Location Occupied by Insured to the policy covering the initial residence

Superior Construction

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry BASE PREMIUM for a comparable dwelling or apartment unit by a factor of 0.85.

PROTECTIVE DEVICES

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium computed by multiplying the BASE PREMIUM by the selected factors below. Unless otherwise indicated, credits may be cumulative.

The Smoke Detector credit is not applicable if the Residence Safety Package Credit is applied.

Attach: HO 04 16: Premises Alarm or Fire Protection System

Type of Installation	Factor
Central Station Reporting Burglar Alarm	0.90
Central Station Reporting Fire Alarm	0.90
Police Station Reporting Burglar Alarm	0.95
Fire Department Reporting Fire Alarm	0.95
Local Burglar and/or Fire Alarm and/or Smoke Detectors	0.98*
Automatic Sprinklers in all areas including attics, bathrooms, closets, and attached structures	0.87
Automatic Sprinklers in all areas except attic, bathroom, closets, and attached structure areas that are protected by a fire detector	0.92

* The smoke detector credit is not applicable if the Residence Safety Package Credit is applied.

Residence Safety Package Credit

A factor of 0.97 will be applied to the BASE PREMIUM for the installation and proper maintenance of the following three items in the dwelling:

- Smoke Detectors
- Deadbolt Locks
- Fire Extinguishers

Attach: VK 10 12: Residence Safety Package

SURCHARGES

Loss Record

A chargeable loss is defined as any loss within the experience period, with the exception of the first loss under \$1000. However, if the loss occurs within the first 12 months of being insured with The Company, regardless of the dollar amount, the loss is chargeable. (The loss amount will be determined after application of the insured's deductible.)
 The premium adjustment applies separately to each residence premises on the policy, and does not apply to premiums for earthquake.

# of Losses	Code	Factor
Loss free within the experience period	0	0.95
One non-weather related loss within 25-36 months	1	1.15
One non-weather related loss within 13-24 months	2	1.15
One non-weather related loss within 0-12 months	3	1.15
Two non-weather related losses within the experience period	4	1.25
Three non-weather related losses within the experience period	5	1.40
Four non-weather related losses within the experience period	6	1.55
Five, Six or Seven non-weather related losses within the experience period	+1	1.70

Pool Surcharge:

For HO-3 policies with a swimming pool on the premises, multiply the base premium by a factor of **1.05**

Town House or Row House

All Forms Except HO 00 04 and HO 00 06

The premium for an eligible 1 or 2 family dwelling in a town or row house structure is computed by multiplying the BASE PREMIUM by the appropriate factor below. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be considered 8 individual family units.

Total No. of Individual Family Units Within the Fire Division	Protection Class	
	1- 8	9- 10
1	1.00	1.00
2	1.00	1.00
3	1.10	1.15
4	1.10	1.15
5	1.25	1.30
6	1.25	1.30
7	1.25	1.30
8	1.25	1.30
9 & over	refer to company	

Wood Burning Stove:

A wood burning stove includes:

- Fireplace inserts
- Furnace add-ons
- Freestanding stoves

The wood burning stove must not be used as a primary heat source. Annual written verification that the stove has been professionally cleaned is required. New business located in Protection Classes 9 or 10 must have prior approval before being written or bound.

Wood Burning Stove Rates:

Multiply the BASE PREMIUM by a factor of 1.08.

Wood Roof Surcharge:

If the roof composition consists of wood shake, wood shingle, or similar wood shingle materials, multiply the BASE PREMIUM by a factor of 1.08. This surcharge does not apply if the roof covering meets UL Standard 2218

MISC. ENDORSEMENT COVERAGE A, B & D

Building Additions and Alterations

Increased Limits - Form HO 00 04

The limit of *liability* of 10% of Coverage C (10% of the Blanket Property Limit for PACKAGE PLUS) may be increased.

Increased Limits - Form HO 00 04 Rates:

To develop the premium per \$1,000 of coverage multiply the \$25,000 HO 00 04 premium by a factor of .05

Debris Removal - Broadened Tree Removal

Coverage up to \$5,000 will be provided to remove fallen trees from the residence premises felled by any peril insured against. No more than \$1,500 of this limit may be used for the removal of any one tree. A \$250 deductible applies.

Debris Removal - Broadened Tree Removal Rates:\$50 per policy

Attach: VS 15 39: Debris Removal Monoline or
Attach: VS 15 40: Debris Removal – PACKAGE PLUS & CLASSIC COVERAGE ENHANCEMENT

Dwelling Under Construction

The policy may be endorsed to cover property while under construction from the following losses. Coverage applies to the property during construction until occupied or for 180 days, whichever is less.

Collapse

Coverage against loss caused by:
directly or indirectly by landslide or other earth movement, excluding earthquake
by water below the surface of the ground which exerts pressure on, or flows, seeps or leaks through:sidewalks, driveways, foundations, walls (basement or otherwise), doors, windows, or any other openings in (a) through (d) above.
Attach: VS 13 41 Collapse Coverage

Collapse Coverage Rates: \$35 per policy.

Theft

The policy may be extended to cover theft, including burglary, or attempted burglary of lumber, building materials, supplies, fixtures, and equipment which will be or are permanently part of the dwelling and the other structures.
The coverage applies only while the property is on or next to the residence premises and may only be purchased when Collapse coverage is applicable
Attach: VS 10 68 Theft Coverage

Theft Coverage rates: \$25 per policy.

Inflation Guard

All Forms except HO 00 04 and HO 00 06
The limits of *liability* on Coverages A, B, C and D will be automatically increased by 4% per year at no additional charge.
The increase will be 1% per quarter.
Attach VK 220-1: Inflation Protection Endorsement - HO 00 03 or VK 10 90: Inflation Protection Endorsement - PACKAGE PLUS and CLASSIC COVERAGE ENHANCEMENT

Inflation Guard - Increased Limits

The policy may be endorsed to provide higher annual increases of the Section I limits of liability as selected by the insured.
The Inflation Guard Program does not apply when HO 0420 or VS 17 80 is used.
Attach: HO 04 46: Inflation Guard - HO 00 03
Attach: VK 10 91: Inflation Guard - PACKAGE PLUS and CLASSIC COVERAGE ENHANCEMENT

Amount of Annual Increase	Factor
6%	1.03
8%	1.04
Each additional 4% over 8%, add	0.02

MISC. ENDORSEMENT COVERAGE A, B & D

HO 00 06 Unit-Owners - Coverage A

This rule does not apply to PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT since the limit for Coverage A is included in the Blanket Property Limit and Coverage A is provided on a Special Coverage basis. If additional Coverage A is needed, increase the Blanket Property Limit.

The Coverage A Limit of *Liability* provided in the policy is:

50% of the Limit of Liability for Coverage C during the first 90 days the policy is in effect, rounded up to the nearest hundred.
(This does not apply to renewal or continuation of the policy.)

20% of the Limit of Liability for Coverage C after the first 90 days the policy is in effect, rounded up to the nearest hundred.

This coverage is automatically included on all HO 00 06 policies.

Attach VK 10 44: Unit-Owners Building Items

HO 00 06 Unit-Owners - Coverage A Increased Limits

The basic limit may be increased. The premium is developed based on the additional limit of insurance.

To develop the premium for each additional \$1,000 of insurance, multiply the \$25,000 HO 00 06 premium by a factor of .05

HO 00 06 Unit-Owners Coverage A Special Coverage

The Section I Perils Insured Against may be broadened to cover additional risks of loss.

This rule does not apply when Endorsement VS 1244 Special Personal Property Coverage - HO 00 06 is used.

The additional premium is developed as follows:

\$2 per policy for 20% in basic form

\$1 for each additional \$1,000 of coverage A

Attach: HO 17 36: Unit-Owners Coverage A - Special Coverage

HO 00 06 Unit-Owners Rental to Others

Not applicable to PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT

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.

The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than \$10,000.

Attach: HO 17 33: Unit-Owners Rental to Others

Form HO 00 06 Units Regularly Rented to Others Rate:

Multiply the Coverage C base premium (after it has been adjusted for a higher or lower *deductible*, if , if applicable) by a factor of 0.25.

Loss Assessment Coverage

Residence Premises

The policy automatically provides, at no additional charge, \$1,000 (\$10,000 for CLASSIC COVERAGE ENHANCEMENT) of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises.

Attach: HO 04 35: Loss Assessment Coverage

This limit may be increased, using the rates below.

New Amount of Coverage	All Forms Except HO 00 06	HO 00 06
\$1,000	Included	Included
\$25,000	\$8	\$5
\$50,000	\$13	\$10

Loss Assessment - Additional Locations

The policy may be endorsed to provide loss assessment coverage pertaining to additional locations.

The premiums listed below apply to each location covered. No more than 2 locations can be written in addition to the residence premises.

Endorsement HO 04 35 does not cover loss to property caused by Earthquake.

New Amount of Coverage	All Forms Except HO 00 06	HO 00 06
\$1,000	\$5	\$5
\$25,000	\$13	\$10
\$50,000	\$18	\$20

Loss of Use - Increased Limit

Not Applicable to PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT

\$4 per \$1,000 of coverage

MISC. ENDORSEMENT COVERAGE A, B & D

Other Structures

Increased Limits

This rule does not apply for PACKAGE PLUS or Classic Coverage Enhancement (One or Two Family Residences).
 The total limit for Coverage B should be included in the Blanket Property Limit.
 Attach HO 04 48: Other Structures

Other Structures Increased Limits Rate:

\$4 per \$1,000 of coverage (applies separately to each structure).

Other Structures - Rented to Others - Residence Premises

The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
 Attach HO 04 40: Structures Rented to Others - Residence Premises

Other Structures Rented to Other - Residence Premises Rates:

\$5 per \$1,000 of coverage plus the premium for the increased Coverages E and F exposure (\$10 per structure)

Other Structures - Off Premises Structures

Under Form HO 00 03, the policy automatically provides Coverage B - Other Structures at 10% of Coverage A on a blanket basis to structures located on the residence premises.
 This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.
 Under all forms, when insurance is written on a specific structure located away from the residence premises, the rate per \$1,000 of insurance shall apply separately to each location.

Attach: HO 04 91: Coverage B - Off Premises – Monoline
 Attach: VS 11 61: Coverage B - Off Premises - PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT
 Attach: HO 04 92: Specific Structures Away From Residence Premises

Off Premises Structures Rate:

Blanket Basis: \$12 per policy
 Specific Structure: \$3 per \$1,000 of coverage

Rental to Others - Theft Coverage

Not available with VS 12 42, VS 12 43, or VS 12 44
 The policy may be endorsed to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder.
 Attach HO 04 80: Residence Rental Theft

Rental to Others - Theft Coverage Rate: \$15 per policy

Replacement Cost Dwelling Coverage

Extended *Replacement Cost* Coverage is available for HO 00 03 policies.
 The dwelling amount is extended to provide coverage up to the dwelling replacement cost subject to a limit of 125% of the Coverage A limit.
 The following risks are not eligible for Replacement Cost Dwelling Coverage:
 Dwellings located in *Protection Class* 10
 Dwellings under construction
 Homes built prior to 1950
 Dwellings not insured to 100% replacement cost
 Attach: HO 23 47: Specific Additional Amount of Insurance Monoline or
 Attach: VS 17 80: Extended Dwelling Replacement Cost Coverage - PACKAGE PLUS or CLASSIC COVERAGE ENDORSEMENT

Replacement Cost Dwelling Rate: Apply a factor of .04 to the adjusted base premium

If any changes are made to the dwelling which increase the dwelling replacement cost by 5% (\$5,000 for PACKAGE PLUS or Classic Coverage Enhancement) or more, notification must be submitted to the Company within 30 days after completion.
 Policy premiums will be based on annually revised dwelling values updated by the use of a residential building index used by the Company.

Sinkhole Collapse Coverage

ALL FORMS EXCEPT HO 00 04 AND HO 00 06
 The policy may be endorsed to provide *sinkhole collapse* coverage.
 Attach: HO 04 99: Sinkhole Collapse

Sinkhole Collapse Rate: \$0.35 per \$1,000 coverage

Multiply the Rate shown by the:
 Coverage A amount of insurance.
 Increased Limits for Coverage C and D
 Loss Assessment Coverage, increased limits and additional locations;
 Ordinance or Law coverage, increased limits and additional locations;
 Other Building or Structure options (e.g. Other Structures HO 04 40, HO 04 48, and HO 04 92)
 For Package Plus and Classic Coverage Enhancement, the additional premium charge shall be \$0.35 per \$1,000 of the Coverage A rating limit.

Water Back Up Coverage

Coverage may be provided for loss by water which backs up through sewers or drains, or overflows from a sump and is subject to a \$250 Deductible
 Attach: VS 12 93 Water Back Up and Sump Overflow for \$5,000 - Package Plus or Monoline

Water Back Up Rates:

Coverage	Min Cov A Required	Rate
\$5,000	-	\$40
\$10,000	-	\$80
\$15,000	-	\$120
\$20,000	-	\$130
\$25,000	-	\$180

MISC. ENDORSEMENT COVERAGE A, B & D

\$30,000	\$250,000	\$220
\$40,000	\$250,000	\$300
\$50,000	\$250,000	\$400

MISC ENDORSEMENT COVERAGE C

Business Property - Increased Limits

The \$2,500 (\$5,000 for Classic Coverage Enhancement) limit of *liability* for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.

The limit of liability in excess of \$2,500 does not apply to:

Business property in storage or held as a sample or for sale or delivery after sale;

Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by HO 04 42 - Permitted Incidental Occupancies.)

When the on-premises limit is increased, the off-premises limit of \$250 (\$500 for Classic Coverage Enhancement) is automatically increased,

at no additional charge, to an amount that is 10% of the total on-premises limit.

Attach HO 04 12: Increased Limits of Business Property

Business Property - Increased Limits Rate: \$25 for each \$2,500 increase

Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money

The \$1,000 limit is included when Endorsement VK 1119 Special Homeowners Endorsement is used. Classic Coverage Enhancement includes \$10,000 of coverage.

Refer limits over \$10,000 to Company.

Attach HO 04 53: Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage Increased Limits

Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money Rates:

When the limit of \$500 (\$5,000 for Package PLUS) is increased, the additional premium shall be developed as follows:

Limit	Monoline Rate	Package Plus Rate
\$1,000	\$1	--
\$2,500	\$3	--
\$5,000	\$4	Included
\$7,500	\$5	\$3
\$10,000	\$6	\$4

Identity Fraud Expense Coverage

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, coverage is available to pay for the following expenses incurred by an insured

as a direct result of any one identity fraud first discovered or learned of during the policy period:

Costs for notarizing fraud affidavits or similar documents

Certified mail sent to law enforcement, financial institutions and credit agencies

Lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies

Loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information

Reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments

Up to \$15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period, subject to a \$250 deductible.

Attach HO 04 55: Identity Fraud Expense Coverage

Identity Fraud Rate - \$25 per policy

Replacement Cost Contents Coverage

Included in PACKAGE PLUS, CLASSIC COVERAGE ENHANCEMENT, VK 11 19

"Replacement Value" may be substituted for "Actual Cash Value" for Section I - Coverage C - Unscheduled *Personal Property*.

The Replacement Value Endorsement is not available for residences rented or leased to others, seasonal, or secondary dwellings.

Replacement Cost Coverage also applies to classes of property separately described and specifically insured in this policy,

as listed in the Scheduled Personal Property endorsement.

Attach VK 10 36: Replacement Value Endorsement

Personal Property Replacement Cost Coverage Rates:

HO 00 03: Add a 10% surcharge to the base premium for Coverage A after it has been adjusted for a higher or lower deductible, if applicable.

Coverage C is automatically elevated to 70% of Coverage A at no additional charge.

HO 00 04: Add a 40% surcharge to the base premium after it has been adjusted or a higher or lower deductible, if applicable.

HO 00 06: Add a 15% surcharge to the base premium after it has been adjusted or a higher or lower deductible, if applicable.

Personal Property - Increased Limit

This rule does not apply to PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT. The total limit for Coverage C should be included in the Blanket Property Limit.

Otherwise, the limit of liability for Coverage C may be increased, or the amount may be decreased to an amount not less than 40% of the Coverage A limit

Reduction in the limit of liability for Coverage C is not permitted when the following endorsements are used VK 10 36 Replacement Value,

VK 11 19: Special Homeowners Endorsement or HO 2347 Additional Limits of Liability for Cov A

Personal Property Increased Limits Rates:

HO 00 03 without VS 11 78: \$2 per \$1,000 of coverage

HO 00 03 with VS 11 78: \$3 per \$1,000 of coverage

Personal Property - Reduction in Limit Rate: \$1 credit per \$1,000 of coverage

Personal Property - Increased Limits - Other Residences

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.

Attach HO 04 50: Increased Limits on Personal Property in Other Residences

Personal Property - Increased Limits - Other Residences Rate: \$7 per \$1,000 of coverage

MISC ENDORSEMENT COVERAGE C

Increased Special Limits of Liability

Special Limits of *Liability* for Jewelry, Watches, and Furs, Money and Securities, Silverware, Goldware, and Pewterware, Firearms, and Electronic Apparatus may be increased.
 Attach HO 04 65: Coverage C Increased Special Limits of Liability or VS 13 02: Coverage C Increased Special Limits of Liability for policies with
 VS 12 42, VS 12 43 or VS 12 44

Increased Special Limits of Liability - Jewelry, Watches, and Furs

CLASSIC COVERAGE ENHANCEMENT: The special limit of liability is \$5,000 without a per article limit.
 PACKAGE PLUS: The special limit of liability is \$5,000 with a per article limit of \$1,000.
 VK 11 19 Special Homeowners Endorsement: An additional \$500 is automatically included
 The special limit of liability of \$2,500 for theft of jewelry, watches and furs is automatically provided at no additional charge on all Homeowners policies.
 This limit may be increased to a maximum of \$5,000 but not exceeding \$1,000 for any one article.
 An additional \$500 is automatically included when VK 11 19 Special Homeowners Endorsement is used.
 Attach: VK 10 46 Unscheduled Jewelry, Watches and Furs Increased Limits of Liability

Jewelry, Watches, and Furs Rates:

Limit	Rate
\$2,500	Included
\$3,000	\$9
\$4,000	\$15
\$5,000	\$21

Increased Special Limits of Liability - Money and Securities

CLASSIC COVERAGE ENHANCEMENT includes limits of \$1,000 for Money and \$5,000 for Securities.
 The special limit of liability of \$200 on money may be increased to a maximum of \$1,000. The \$1,000 limit on securities may be increased to a maximum of \$2,000.

Money and Securities Rates:

Money: \$6 per \$100 of Coverage
 Securities: \$4 per \$100 of coverage

Increased Special Limits of Liability - Silverware, Goldware, and Pewterware

CLASSIC COVERAGE ENHANCEMENT: The special limit of liability is \$5,000.
 PACKAGE PLUS: The special limit of liability is \$5,000.
 VK 11 19 Special Homeowners Endorsement: An additional \$500 is automatically included.
 The special limit of liability of \$2,500 for loss by theft of silverware, etc., may be increased to a maximum of \$10,000 in increments of \$500.
 An additional \$500 is automatically included when VK 1119 Special Homeowners Endorsement is used.
 Attach VK 10 46 Unscheduled Jewelry, Watches and furs Increased Limits of Liability.

Silverware, Goldware, and Pewterware Rate: \$3.25 per \$500 of coverage

Increased Special Limits of Liability - Firearms

CLASSIC COVERAGE ENHANCEMENT: The special limit of liability is \$5,000 without a per article limit.
 PACKAGE PLUS: The special limit of liability is \$5,000 with a per article limit of \$1,000.
 The special limit of liability of \$2,000 for loss by theft of firearms may be increased to a maximum of \$6,000 in increments of \$100.

Firearms Rate: \$3 per \$100 of coverage

Increased Special Limits of Liability - Electronic Apparatus

The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability of being operated by other sources of power:
 Up to \$1,000 for apparatus in or upon a motor vehicle or motorized land conveyance, and
 Up to \$1,000 for apparatus not in or upon a motor vehicle that is away from the residence premises and used for business.
 Each of these limits may be increased to a maximum of \$5,000 in increments of \$500.

Electronic Apparatus Rate: \$8 per \$500 of coverage

Refrigerated Property

Not Applicable with PACKAGE PLUS, CLASSIC COVERAGE ENHANCEMENT, VS 12 13
 The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A deductible of \$100 applies.
 This coverage is included in the VK 11 19 Special Homeowners Endorsement or PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT service interruption or mechanical failure. A deductible of \$100 applies. Attach HO 0498: Refrigerated Property Coverage
 Attach HO 04 98: Refrigerated Property Coverage

Refrigerated Property Rate: \$10 per policy

Special Computer Coverage

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.
 Attach VS 17 76: Special Computer Coverage

Special Computer Coverage Rate: \$15 per policy

Special Personal Property

HO 00 03 Only

Coverages 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.
 The \$100 Deductible is not applicable when this coverage is included in the policy.
 Attach VS 17 78: Special *Personal Property* Coverage - HO 00 03 Only or VS 17 77: Special Personal Property Coverage – PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT

HO 00 06 Only

Coverage C and Coverage A under Form HO 00 06 are insured against perils named in the form.
 The policy may be endorsed to insure Coverage C and Coverage A against additional risks of physical loss subject to certain exclusions.
 This option may only be used when the condominium or cooperative unit is owner occupied.
 The \$100 Deductible is not applicable when this coverage is included in the policy.
 Attach VS 17 79: Special Personal Property Coverage - HO 00 06 Only or VS 17 77: Special Personal Property Coverage – PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT
 Endorsements VS 12 42, VS 12 43, and VS 12 44 do not cover loss to personal property under Section I caused by Earthquake.

Special Personal Property Rates:

Form	Factor
HO 00 03	1.15

MISC ENDORSEMENT COVERAGE C

HO 00 06	1.20
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BLANKET VALUABLE ITEMS

The classes of valuable items listed below are covered under a blanket coverage basis. The items are insured against risk of direct loss only if the loss is a physical loss to property. No *deductible* applies to this coverage, except if a loss under this coverage is also covered under Coverage C of this policy, such Coverage C insurance shall be excess and the Section I deductible shall apply to the excess coverage. Charge the rate shown below. A minimum coverage amount \$1,000 with a minimum premium of \$10 applies. Attach VS 15 99: Coverage G - Blanket Valuable Items

The following property classes have a per item limit of \$10,000 and an aggregate limit of \$50,000:

Class	Rate per \$100
Jewelry	\$1.13
Furs	\$0.31
Fine Arts PC 1-9	\$0.18
Fine Arts PC 10	\$0.23
Silverware	\$0.23
All Classes	\$1.13

The following property classes have a per item limit of \$5,000 and an aggregate limit of \$25,000:

Class	Rate per \$100
Golfer's Equipment	\$0.59
Cameras	\$1.02
Guns	\$2.72
Musical Instruments	\$0.32
Fragile Articles (includes breakage coverage) PC 1-9	\$0.43
Fragile Articles (includes breakage coverage) PC 10	\$0.51

Collectibles

The following property classes have a per item limit of \$5,000 and an aggregate limit of \$25,000:

Class	Rate/\$100	Class	Rate/\$100
Advertising Memorabilia	\$0.41	Lamps & Lighting	\$0.51
Art - Craft Equipment and Tools	\$0.46	License Plates	\$0.39
Art - Paintings, Prints, Sculpture	\$0.39	Lighted Signs	\$0.36
Autograph Collection	\$0.44	Maps	\$0.39
Beauty & Grooming Tools and Memorabilia	\$0.41	Marbles	\$0.35
Bell Collection	\$0.39	Matchcovers and Matchbooks	\$0.37
Bicycles	\$0.53	McDonalds Memorabilia	\$0.52
Books - Bibles & Liturgy	\$0.36	Metal Detecting	\$0.32
Books - Comic	\$0.43	Metal Signs	\$0.41
Books - General	\$0.42	Microfiche (film and equipment)	\$0.47
Bottles	\$0.51	Military	\$0.37
Breweriana	\$0.39	Movies/Television films	\$0.45
Bric-a-brac (not otherwise classified)	\$0.49	Music Boxes	\$0.42
Business History, Signage, Documents	\$0.51	Music Memorabilia & Related	\$0.37
Buttons	\$0.37	Musical Instruments	\$0.60
Canes	\$0.32	Native Artifacts	\$0.38
Celebrity Memorabilia	\$0.51	Paperweights	\$0.42
Ceramics	\$0.48	Perfume Bottles	\$0.46
China	\$0.48	Photography Cameras, Projectors, Equipment	\$0.61
Clocks	\$0.42	Photography Prints, books	\$0.43
Coins	\$1.25	Plaques	\$0.38
Comic Characters	\$0.45	Political Memorabilia	\$0.39
Computers (unique/antique)	\$0.53	Porcelain	\$0.48
Correspondence	\$0.42	Postcards	\$0.37
Costumes	\$0.51	Posters/Paper	\$0.37
Currency	\$1.25	Quilts	\$0.36
Depression Glass	\$0.44	Radio Memorabilia & Related	\$0.37
Disney	\$0.52	Railroad Memorabilia & Related	\$0.38
Dolls - Barbie and accessories	\$0.41	Religious (statues, votive, books, papers)	\$0.38
Dolls - Cinnabar and accessories	\$0.41	Royalty Memorabilia	\$0.38
Dolls - General	\$0.41	Science Fiction (models, books, educational material)	\$0.43
Dolls - Kachina and accessories	\$0.41	Shells/Stones/Gems	\$0.42
Dolls - Stuffed Dolls and Animals	\$0.44	Soda Collectibles	\$0.41
Eyeglasses and Magnifiers	\$0.47	Space & Flying (models, books, education material)	\$0.43
Farm Memorabilia & Related	\$0.33	Spoons	\$0.42
Figurines - Hummel	\$0.43	Sports Cards/Baseball Cards	\$0.38
Figurines - Miniatures	\$0.44	Sports Memorabilia (Autographs, equipment, posters, film)	\$0.44
Figurines - Royal Doulton	\$0.41	Stamps	\$0.36
Fire Memorabilia & Related	\$0.44	Textiles & Needlework (equipment, material)	\$0.36
Firearms	\$0.70	Tobacco History (equipment, books, posters, advertisement)	\$0.41
Fountain Pens	\$0.37	Tokens & Medals	\$0.39
Glass Sculpture	\$0.44	Tools & Machinery	\$0.46
Golf Equipment and Memorabilia	\$0.48	Toys & Games	\$0.42
Holiday Ornaments	\$0.45	Trains (model, toy)	\$0.33
Hubcaps	\$0.82	Transportation	\$0.35
Kitchen Tools & Utensils	\$0.34	Western	\$0.39
Knives	\$0.41	Wine	\$0.50

SCHEDULED PERSONAL PROPERTY

Minimum coverage amount per class is \$1,000. Minimum endorsement premium is \$17.
 Jewelry is considered "Highly Protected" if the covered article(s) is kept at all times, when not being worn, in a secured on-premises safe or vault.
 The safe or vault must be permanently attached to the residential structure and not capable of being lifted or moved by an individual person.
 Bicycles cannot be scheduled, they can be added to the Blanket Valuables endorsement.
 Attach VS 17 77: Scheduled Personal Property

Agreed Value

Agreed value can be added for an additional 5% per \$100 of coverage
 This coverage is Included with CLASSIC COVERAGE ENHANCEMENT. Not available for Personal Electronic Equipment.
 Attach VK 10 35: Scheduled Personal Property - Agreed Value

Scheduled Personal Property Rates (Jewelry Rates, separate chart)

Scheduled Personal Property Rates Class	Rate per \$100
Cameras - Personal	\$1.15
Cameras - Professional	\$2.30
Coins	\$1.25
Stamps (Endorsement ISC 1311 Stamp & Coin Collection Safe Credit Endorsement)	\$0.45
Furs	\$0.35
Golfer's Equipment	\$0.65
Guns - Single item up to \$5,000	\$3.00
Guns - Single item over \$5,000	\$4.00
Musical Instruments - Personal	\$0.35
Musical Instruments - Professional (Bass violins not eligible)	\$0.70
Personal Electronics (Endorsement VK 935) Minimum Premium \$15	\$0.50
Silverware	\$0.25

Scheduled Personal Property - Jewelry Rates

Single Articles Valued: Rate per \$100	Up to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999
Basic	\$1.25	\$1.31	\$1.38	\$1.44
Melee	\$1.06	\$1.12	\$1.17	\$1.22
Highly Protected	\$1.06	\$1.12	\$1.17	\$1.22
Melee Highly Protected	\$0.88	\$0.92	\$0.96	\$1.01
Vault	\$0.30	\$0.32	\$0.33	\$0.35
Melee Vault	\$0.26	\$0.27	\$0.28	\$0.29
Broad Pair and Set**	\$0.50	\$0.53	\$0.55	\$0.58

**Broad Pair and Set is in addition to the basic, highly protected or vaulted rate
 Attach Endorsement VS 18 37: Highly Protected Property (includes Melee)
 Attach Endorsement IJF 10 12: Jewelry in Vaults (includes Melee)
 Attach Endorsement IJF 10 11: Jewelry Broad pair & Set Clause

Scheduled Personal Property - Fine Arts

For the Primary Location stated in the Declaration of the Policy, use the chart below.
 For Secondary Locations - If risk or articles of the Fine Arts private collection have considerable transit exposure between Primary and Secondary Locations use highest applicable protection class premium. Use the chart below if located in this state.
 If located in another state, refer to that state's manual or the Company.
 Breakage coverage for fragile articles may be extended to cover all risk of physical loss at a rate of \$0.15 per \$100. When special breakage coverage is extended to fine arts, rate that portion with breakage and that portion without breakage separately.

Single Articles Valued: Rate per \$100	Up to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999
Fine Arts- Homeowner Residence				
Masonry & Frame PC 1-8	\$0.12	\$0.10	\$0.10	\$0.10
Masonry & Frame PC 9-10	\$0.22	\$0.18	\$0.18	\$0.18
Fine Arts- Condo or Tenants Residence				
Masonry & Frame PC 1-8	\$0.22	\$0.18	\$0.18	\$0.18
Masonry & Frame PC 9-10	\$0.33	\$0.28	\$0.27	\$0.27

ADDITIONAL OPTIONS- LIABILITY

Additional Residence

Section II coverage may be provided on locations other than the residence premises, where an insured resides, but which are insured for Section I coverage under another insurance program or by another company.
Attach ADRES: Additional Residence

Other Insured Location Rates:

Residence Type	Rate
One Family	\$6
Two Family	\$12
Three Family	\$24
Four Family	\$25

Additional Residence Rented to Others

The policy may be endorsed to provide coverage when an additional residence is rented to others.
Attach HO 24 70: Additional Residence Rented to Others

Additional Residence Rates:

Residence Type	Rate
One Family	\$10
Two Family	\$16
Three Family	\$28
Four Family	\$30

Business Pursuits

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.
Attach HO 24 71: Business Pursuits

Business Pursuits Rates:

Insured Person	Rate per Person
Clerical Employees	\$4
Salesperson, Collector or Messenger - Installation, Demonstration or Servicing operation: Included	\$6
Sales person, Collector or Messenger - Installation, Demonstration or Servicing operation: Excluded	\$4
Teachers: Laboratory, athletic, manual, or physical training	\$11
Teachers: Other	\$5

Incidental Farming Personal Liability

On the Residence Premises

The policy may be endorsed to provide coverage for the *liability* of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operation is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.
Attach HO 24 72: Incidental Farming Personal Liability

Incidental Farming - Away From the Residence Premises

The policy may be endorsed to provide coverage for the *liability* of the insured whose incidental farming activities are conducted at the locations specified in the endorsement, which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.
Attach HO 24 72: Incidental Farming Personal Liability

Incidental Farming Personal Liability Rates:

Location	Rate
On the Residence Premises	\$40
Away From the Residence Premises	\$50

Other Exposures

Other Exposures - Medical Payments to Others Increased Limits

Coverage F - Medical Payments	\$2,000	\$3,000	\$4,000	\$5,000
Home Business Insurance Coverage:				
Under 10 Business Visitors per Week	\$ 5	\$ 10	\$ 15	\$ 19
10 or more visitors per week				
1. Gross Annual Receipts of \$100,000 or less	\$ 8	\$ 13	\$ 18	\$ 22
2. Gross Annual Receipts over \$100,000	\$ 9	\$ 14	\$ 19	\$ 23
Other Insured Locations Occupied By Insured	\$ 1	\$ 2	\$ 3	\$ 4
Residence Employees	\$ 1	\$ 2	\$ 3	\$ 4
Additional Residence Rented to Others	\$ 1	\$ 2	\$ 3	\$ 4
Other Structures Rented to Others Residence Premises	\$ 1	\$ 2	\$ 3	\$ 4
Permitted Incidental Occupancies				
• Residence Premises	\$ 5	\$ 10	\$ 15	\$ 19
• Other Residences	\$ 3	\$ 6	\$ 9	\$ 11
Business Pursuits				
• Clerical Employees	\$ 1	\$ 2	\$ 3	\$ 4
• Salesperson, Installation, etc.	\$ 1	\$ 2	\$ 3	\$ 4
• Lab Teachers	\$ 2	\$ 4	\$ 6	\$ 7
• Other Teachers	\$ 1	\$ 2	\$ 3	\$ 4
Incidental Farming Personal Liability	\$ 1	\$ 2	\$ 3	\$ 4

Other Exposures - Personal Liability Increased Limits

Apply the appropriate factor shown below to the basic limits premium for each exposure

Limit	Factor
\$200,000	1.15
\$300,000	1.24
\$400,000	1.30
\$500,000	1.35

ADDITIONAL OPTIONS- LIABILITY

Permitted Incidental Occupancies

Residence Premises and Other Residences

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I coverage and Section II coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.

Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

If the permitted incidental occupancy is located in another structure, Coverage B does not apply to that structure. See below, for charge for specific insurance on the structure.

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations.

Attach HO 04 42: Permitted Incidental Occupancies Residence Premises

Attach HO 24 43: Permitted Incidental Occupancies - Other Residence

Section I: Property - Permitted Incidental Occupancies Rates:

If the permitted incidental occupancy is located in the dwelling, no additional charge is made.

If the permitted incidental occupancy is located in another structure, charge \$5 per \$1,000 of coverage.

Section II: Liability - Permitted Incidental Occupancies Rates:

Location	Rate Per Residence
Residence Premises	\$19
Other Residence	\$18

Personal Injury

Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.

This coverage is included in the VK 11 19 Special Homeowners Endorsement or PACKAGE PLUS or CLASSIC COVERAGE ENHANCEMENT is used

Attach HO 24 82: Personal Injury

Personal Injury Rate: \$13 per policy

Residence Employees

Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy.

There is no additional charge for up to two residence employees.

Residence Employees Rate: \$5 per person (in excess of two).

Residence Premises - Basic and Increased limits

If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

Coverage E - Liability

Limit	1 or 2 Family Premium	3 or 4 Family Premium
\$100,000	Included	Included
\$200,000	\$10	\$25/\$32
\$300,000	\$15	\$40/\$52
\$400,000*	\$18	\$50/\$65
\$500,000	\$20	\$59/\$76

* Not Available for Package Plus or Classic Coverage Enhancement

Coverage F - Medical Payments to Others

Limit	Rate
\$1,000	Included
\$2,000	\$3
\$3,000	\$6
\$4,000	\$9
\$5,000	\$12

Zip Code	Current	Proposed
71601	033	044
71602	033	033
71603	033	044
71611	033	044
71612	033	033
71613	033	044
71630	033	033
71631	033	033
71635	053	036
71638	033	033
71639	033	033
71640	033	033
71642	053	036
71643	033	033
71644	033	033
71646	053	036
71647	033	033
71651	033	033
71652	033	033
71653	033	033
71654	033	033
71655	033	033
71656	033	033
71657	033	033
71658	053	036
71659	033	033
71660	033	033
71661	053	036
71662	033	033
71663	053	036
71665	033	033
71666	033	033
71667	033	033
71670	033	033
71671	033	033
71674	033	033
71675	033	033
71676	053	036
71677	033	033
71678	033	033
71701	033	033
71711	033	033
71720	033	033
71721	051	051
71722	033	033
71724	042	042
71725	033	033
71726	033	033
71728	051	051
71730	042	042
71731	042	042

71740	042	042
71742	033	033
71743	051	051
71744	033	033
71745	033	033
71747	042	042
71748	033	033
71749	042	042
71750	042	042
71751	033	033
71752	042	042
71753	042	042
71754	042	042
71758	042	042
71759	042	042
71762	042	042
71763	033	033
71764	033	033
71765	042	042
71766	033	033
71768	042	042
71770	042	042
71772	051	051
71801	033	033
71802	033	033
71820	033	033
71822	033	033
71823	033	033
71825	033	033
71826	042	042
71827	042	042
71828	033	033
71831	033	033
71832	033	033
71833	053	036
71834	042	042
71835	033	033
71836	033	033
71837	042	042
71838	033	033
71839	042	042
71840	042	042
71841	033	033
71842	033	033
71844	033	033
71845	042	042
71846	033	033
71847	033	033
71851	053	036
71852	053	036
71853	033	033
71854	042	042

71855	033	033
71857	033	033
71858	033	033
71859	053	036
71860	042	042
71861	042	042
71862	033	033
71864	033	033
71865	033	033
71866	033	033
71901	051	056
71902	051	056
71903	051	056
71909	055	038
71910	055	038
71913	051	056
71914	051	056
71920	051	051
71921	051	051
71922	033	033
71923	051	051
71929	053	036
71932	033	033
71933	053	036
71935	033	033
71937	033	033
71940	033	033
71941	053	036
71942	053	036
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71952	033	033
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71957	033	033
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71961	033	033
71962	051	051
71964	051	051
71965	033	033
71966	033	033
71968	051	051
71969	033	033
71970	033	033
71971	053	036
71972	033	033

71973	033	033
72001	033	033
72002	040	047
72003	033	033
72004	033	033
72005	053	036
72006	053	036
72007	031	031
72010	053	036
72011	040	032
72012	053	036
72013	033	033
72014	053	036
72015	040	032
72016	033	033
72017	033	033
72018	040	032
72019	040	032
72020	053	036
72021	033	033
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72023	031	032
72024	031	032
72025	033	033
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72030	033	035
72031	033	033
72032	041	035
72033	041	035
72034	041	035
72036	053	036
72037	031	032
72038	033	033
72039	041	035
72040	033	033
72041	033	033
72042	033	033
72043	053	036
72044	033	033
72045	053	036
72046	031	032
72047	041	035
72048	033	033
72051	033	033
72052	053	036
72053	031	032
72055	033	033
72057	033	033
72058	041	035

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72063	033	035
72064	033	033
72065	040	032
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72074	053	036
72075	053	036
72076	031	032
72078	031	032
72079	033	033
72080	033	035
72081	053	036
72082	053	036
72083	031	032
72084	033	033
72085	053	036
72086	031	032
72087	051	038
72088	033	033
72089	040	032
72101	053	036
72102	053	036
72103	040	032
72104	053	036
72105	053	036
72106	041	035
72107	033	035
72108	033	033
72110	033	035
72111	041	035
72112	053	036
72113	031	047
72114	030	048
72115	030	048
72116	030	048
72117	030	048
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72119	030	048
72120	031	047
72121	053	036
72122	040	032
72123	053	036
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72444	033	033
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72447	046	046
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72578	033	033
72579	033	033
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72584	033	033
72585	033	033
72587	033	033
72601	040	034
72602	040	034
72611	040	034
72613	054	037
72615	040	034

72616	054	037
72617	033	034
72619	033	034
72623	033	034
72624	033	034
72626	033	034
72628	033	034
72629	033	033
72630	040	034
72631	054	037
72632	054	037
72633	040	034
72634	033	034
72635	033	034
72636	040	034
72638	054	037
72639	040	034
72640	033	034
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72642	033	034
72644	040	034
72645	040	034
72648	033	034
72650	040	034
72651	033	034
72653	033	034
72654	033	034
72655	033	034
72657	033	033
72658	033	034
72659	033	034
72660	054	037
72661	033	034
72662	040	034
72663	033	033
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72668	033	034
72669	040	034
72670	033	034
72672	033	034
72675	040	034
72677	033	034
72679	052	052
72680	033	033
72682	040	034
72683	033	034
72685	033	034
72686	040	034
72687	033	034
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72702	054	037
72703	054	037

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72812	052	052
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72865	052	052
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72945	043	043
72946	043	043
72947	043	043
72948	043	043
72949	052	052
72950	033	033
72951	052	052
72952	043	043
72955	043	043
72956	043	043
72957	043	043
72958	033	033
72959	054	037

Zip Code	Territory
71601	044

TUIC HO ARKANSAS

Kemper

A UNITRIN BUSINESS

**HOMEOWNERS
INSURANCE FOR THE
WAY YOUR
CUSTOMERS LIVE**



Their Home is their biggest Investment. Kemper will help YOUR Agency make sure it's fully protected. We provide a number of innovative options so you can design the perfect coverage to meet your customer's needs.

WHAT'S NEW?

BUSINESS EFFECTIVE DATES:

New: 02-01-2008

Renewal: 02-01-2008

Revisions have been made to:

RAPID REFERENCE (CLICK ON TOPIC FOR DIRECT LINK)	
UNDERWRITING GUIDELINES AND ELIGIBILITY	ADDITIONAL OPTIONS - COVERAGE A, B & D
Guidelines HO 00 03	HO 00 06 Unit-Owners Special Coverage
Guidelines HO 00 04 & HO 00 06	HO 00 06 Units Regularly Rented to Others
Unacceptable Risks	Loss Assessment
Additional Requirements	Loss of Use – Increased Limit
Eligibility	
BINDING AUTHORITY	Ordinance or Law
AGENCY DOCUMENT RETENTION	Other Structures
PRODUCT SUMMARY	Rental To Others Theft Coverage
Coverage Description and Limits	Replacement Cost Dwelling
Homeowners Policy Features	Sinkhole Collapse
Special Homeowners Endorsement	Water Back Up
Kemper Elite	ADDITIONAL OPTIONS - COVERAGE C
PACKAGE PLUS	Blanket Valuable Items
PACKAGE PLUS CLASSIC	Collectibles
DEDUCTIBLES	Business Property – Increased Limits
All Other Perils	Credit Card, Fund Transfer
Wind and Hail Percentage	Identity Fraud
DISCOUNTS	Replacement Cost Coverage – Personal Property
Discount Table	Scheduled Personal Property
Protective Devices	Increased Limits
SURCHARGES	Increased Special Limits – Personal Property
GENERAL INFORMATION	Refrigerated Property
Additional Insured	Special Computer Coverage
Changes or Cancellations	Special Personal Property Coverage
Credit for Existing Insurance	ADDITIONAL OPTIONS - LIABILITY
Construction Definitions	Additional Residence
Manual Premium Revision	Additional Residence Rented to Others
Protection Classifications	Business Pursuits
Single Building Definition	Incidental Farming
Secondary Dwelling	Other Exposures - Medical Payments Increased Limit
State Specific Amendatory Endorsements	Other Exposures - Personal Liability Increased Limits
Town House or Row House	Permitted Incidental Occupancies
Waiver of Premium and Whole Dollar Premium	Personal Injury
PAYMENT PLANS & FEES	Residence Employees
ADDITIONAL OPTIONS TABLE	Residence Premises Liability Increased Limits
ADDITIONAL OPTIONS - COVERAGE A, B & D	TERRITORY ASSIGNMENT
Building Additions and Alterations Form HO 00 04	ENDORSEMENT INDEX BY FORM NUMBER
Debris Removal – Broadened Tree Removal	ENDORSEMENT INDEX BY NAME
Dwelling Under Construction	HOME BUSINESS
Earthquake Coverage	BOATOWNERS
Inflation Guard	UMBRELLA/PCL
HO 00 06 Unit-Owners Coverage A	
HO 00 06 Unit-Owners Coverage A Increased Limits	

TUIC HO Underwriting Guidelines and Eligibility

UNDERWRITING GUIDELINES - HO 00 03

Tiering Criteria

- No Non-Cat/Non-Weather losses of any type in Tier A-D
- 2 Non-Cat/Non-Weather losses of any type only acceptable in Tier S-Z
- More than 2 Non-Cat/Non-Weather losses of any type not acceptable for coverage
- Homes built prior to 1920 only acceptable in Tier T-Z
- Seasonal homes acceptable in Tier H-Z for Coverage A values \$80,000 to \$200,000

Acceptability Criteria

The following apply to all risks at any Tier:

- Insurance to 100% of replacement cost is required – validated by HomeValue replacement cost estimate
- Home must demonstrate pride of ownership, good housekeeping, free of yard debris
- Kemper must insure primary residence for Secondary/Seasonal homes. Secondary/Seasonal homes must be accessible year round by fire and safety equipment. At least one other dwelling should have a clear, unobstructed view.
- Homes built prior to 1920 are not acceptable with Replacement Cost Dwelling Coverage endorsement
- Maximum of 2 mortgagees (if either is an individual, must be prior owner or insured's relative)
- Minimum \$500 deductible for all forms
- Wood or coal burning stoves must be inspected prior to binding
- Dwellings in Protection Class 1-8 require active Central Station Fire & Burglar alarm for Coverage A values \$750,000 and above
- Dwellings in Protection Class 9 –require active Central Station Fire & Burglar alarm for \$400,000 Coverage A and above. Coverage A max is \$800,000 for PC 9 risks.
- Dwellings in Protection Class 10 must 1) Be built in last 40 years; 2) have Coverage A max of \$400,000 for primary and \$200,000 for secondary or seasonal; 3) Have no Wood Burning Stoves; 4) have year round access on paved roads; 5) have active Central Station Fire & Burglar alarm
- Required Updates - All dwellings must have acceptable roof, plumbing, electric, and heat source.
 - Electric—full service to a breaker box with a minimum of 100 amps. The presence of the following in any amount is ineligible; fuses, knob & tube wiring, and/or aluminum wiring.
 - Heat Source—units in service longer than 20 years eligible with inspection/documentation of regular cleaning/servicing/replacement of worn parts and condition of unit.
 - Roof—older than 20 years ineligible. Flat roofs require resealing within 2 years.
 - Plumbing—copper or PVC water supply lines. No mixed lead & copper. No galvanized plumbing.
- Owner occupied 1 or 2 family primary dwellings. Applicants that currently own a home and are uninsured are not eligible. Dwellings with boarders or roomers on premises are not eligible.
- Peace of Mind Increases are madatory

UNDERWRITING GUIDELINES - HO 00 03 (CONTINUED...)

Eligibility Criteria

The following are not eligible at any tier:

- Losses involving negligence or carelessness
- Homes on any Historical Registry
- Homes with exterior walls constructed of Exterior Insulation and Finish Systems (also known as EIFS, Faux Stucco, Synthetic Stucco, or Dryvit)
- Homes with asbestos siding
- Homes with open foundations
- Homes under renovation
- Unfenced pools
- Pets characterized by aggressive behavior, including but not limited to the following dog breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bull Terrier, Cane Corso, Chow Chow, Doberman Pinscher, English Bull Terrier, German Shepherd, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, and Wolfdog/Wolf hybrids.
- Risks with exotic or non-domestic pets
- Trampolines without safety netting and protective padding
- Individuals subject to high public exposure
- Other Structures over 1000 square feet and/or in poor condition
- Risks with Farm Barns of any type (Risks with livestock must have underwriting approval before binding)
- Mobile homes, Log Homes, Trailer homes, or House Trailers and their contents
- Business exposures that do not qualify for Home Business Endorsement

UNDERWRITING GUIDELINES - HO 00 04 AND HO 00 06

Tiering Criteria

- One CAT loss eligible Tier 1 and 2
- One Weather related non-CAT eligible Tier 3 and 4
- No more than one loss of any type eligible Tier 5 and 6

Acceptability Criteria

The following apply to all risks at any Tier:

- HO 00 06 – Kemper must insure primary residence for Secondary/Seasonal risks. Secondary/Seasonal risks must be accessible year round by fire and safety equipment. At least one other dwelling should have a clear, unobstructed view.
- HO 00 06 – Maximum of 2 mortgages (if either is an individual, must be prior owner or insured's relative)
- Minimum \$500 deductible for all forms
- Peace of Mind increases are mandatory

Eligibility Criteria

The following are not eligible at any Tier:

- Losses involving negligence or carelessness
- Pets characterized by aggressive behavior, including but not limited to the following dog breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bull Terrier, Cane Corso, Chow Chow, Doberman Pinscher, English Bull Terrier, German Shepherd, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, and Wolfdog/Wolf hybrids.
- Risks with exotic or non-domestic pets
- Unfenced pools
- Trampolines without safety netting or protective padding
- Individuals subject to high public exposure
- Mobile Homes, Trailer Homes, or House Trailers and their contents
- Business exposures that do not qualify for Home Business Endorsement

ELIGIBILITY

BINDING AUTHORITY

Brush, Range or Forest Fire

Any dwelling exposed to an announced Brush, Range or Forest Fire, or within the susceptible path of an existing fire may not be bound.

Storm Watch or Warning

Do not bind, issue or request issuance of policies when a hurricane watch or warning has been announced by the Weather Bureau for the area. No new or additional property coverage is to be accepted after the Weather Bureau has declared a "Tornado Watch" or other storm warnings that forecast the probability that an abnormally severe storm will strike the area – until the threat has passed and the warnings have been withdrawn. During this time deductibles cannot be reduced.

AGENCY DOCUMENTATION RETENTION

REQUIREMENT	FAX TO UNDERWRITING AND RETAIN IN AGENCY FILE	RETAIN IN AGENCY FILE	ACCEPTABLE DOCUMENTATION
ACORD Application		X	Completed and signed application
Square Footage Estimator		X	Replacement cost calculation and verification form
Central Alarm Certificate	X		Central station alarm proof of purchase and installation
Appraisal	X		Scheduled personal property appraisals
High Value Home Questionnaire	X		Homes valued over \$500,000
Photo		X	Residency photo
Replacement Cost Dwelling – Older Home Questionnaire	X		Homes built prior to 1920 with Replacement Cost Dwelling coverage
Updates – Dwellings over 30 years	X		Proof of plumbing, electrical, roof and heating updated equipment
Woodstove Questionnaire	X		Completed questionnaire and photo
Dog Questionnaire	X		Completed questionnaire required prior to possible underwriting approval of an unacceptable breed
Non-Smoking Household Form	X		VS 2105: Non-Smoking Household Discount Form

Note: Documentation must be retained as long as the coverage remains in force with the company, **plus** the additional statutory requirement for record retention after the policy is non-renewed or cancelled.

TUIC HO Product Summary

BASIC LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

The basic Limits of Liability required under the Homeowners are as follows:

SECTION I - PROPERTY DAMAGE			
COVERAGE	DESCRIPTION		AMOUNT
A	Dwelling		Selected Coverage A limits should reflect the amount that will allow the customer to rebuild their existing dwelling.
B	<i>Other Structures</i>	HO 00 03 1 or 2 Family Dwelling 3 or 4 Family Dwelling	10% of A 5% of A
C	<i>Personal Property</i>	HO 00 03 1 or 2 Family Dwelling 3 Family Dwelling 4 Family Dwelling	50% of A 30% of A 25% of A
D	Loss of Use	HO 00 03 HO 00 04 HO 00 06	20% of A 20% of C 40% of C
SECTION II - LIABILITY FORM			
E	<i>Personal Liability</i>		\$100,000 Each Occurrence
F	<i>Medical Payments to Others</i>		\$1,000 Each Person

DESCRIPTION OF COVERAGES - The policy shall be consulted for exact contract conditions.

SECTION I COVERAGE – PROPERTY DAMAGE	HO 00 03	HO 00 04 & HO 00 06
Fire or Lightning	Coverage A, B, C & D	Coverage C & D
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	Coverage A, B, C & D	Coverage C & D
Vandalism or Malicious Mischief	Coverage A, B, C & D	Coverage C & D
Theft	Coverage A, B, C & D	Coverage C & D
Volcanic Eruption	Coverage A, B, C & D	Coverage C & D
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	Coverage A, B, C & D	Coverage C & D
Additional risks with certain exceptions (Special Coverage)	Coverage A, B, & D	No
SECTION II COVERAGES - LIABILITY		
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.	
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.	

Mandatory Coverages

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

Note: Section II Coverage is not mandatory for the secondary residence policy if the same company insures the initial and secondary residence.

HOMEOWNERS POLICY FEATURES

COVERAGE FEATURES	STANDARD HOMEOWNERS	STANDARD HOMEOWNERS WITH SPECIAL HOMEOWNERS ENDORSEMENT VK 1119	PACKAGE PLUS	PACKAGE PLUS CLASSIC
Blanket Property Limit	N/A	N/A	Included	Included
Covered Peril				
Dwelling	Open Perils	Open Perils	Open Perils	Open Perils
Contents	Named Perils	Named Perils	Named Perils	Open Perils
Replacement Cost Coverage				
On Dwelling	Add HO 2347	Add HO 2347	Add VS 1780	Add VS 1780
On Contents	Add VK 1036	Included	Included	Included
Money	\$200	\$200	\$200	\$1,000
Securities	\$1,000	\$1,000	\$1,000	\$5,000
Watercraft	\$1,000	\$1,000	\$1,000	\$3,000
Trailers	\$1,000	\$1,000	\$1,000	\$3,000
Theft of Jewelry	\$2,500	\$3,000	\$5,000	\$5,000
Per-Item Limit	\$1,000	\$1,000	\$1,000	\$5,000
Theft of Firearms	\$2,000	\$2,000	\$2,000	\$5,000
Theft of Silverware	\$2,500	\$3,000	\$5,000	\$5,000
Business Property				
On Premises	\$2,500	\$2,500	\$2,500	\$5,000
Off Premises	\$250	\$250	\$250	\$500
Tree, Shrub and Plants	5% of Dwelling	5% of Dwelling	5% of Blanket Limit	5% of Blanket Limit
Per-Item Limit	\$500	\$500	\$500	\$500
Credit Card	\$500	\$1,000	\$5,000	\$10,000
Loss Assessment	\$1,000	\$1,000	\$1,000	\$10,000
Fire Department Service Charge	\$500	\$500	\$500	\$500
Refrigerated Property Subject to \$100 deductible	Add HO 04 98	Add HO 04 98	\$500	\$500
Lock Replacement	N/A	N/A	50% up to \$500	50% of cost, to \$500
Water Back-up Subject to \$250 deductible	\$5,000 By endorsement VS 1293	\$5,000 By endorsement VS 1293		
Ordinance or Law	10% of Dwelling	10% of Dwelling	10% of Blanket Limit	10% of Blanket Limit
Agreed Amount on Scheduled Personal Property	Add VK 1035	Add VK 1035	Add VK 1035	Included
Identity Fraud Coverage Subject to \$250 deductible	Add HO 0455	Add HO 0455	Add HO 0455	Add HO 0455
Personal Injury Coverage	Add HO 2482	Included	Included	Included
Special Personal Property				
HO 00 03	Add VS 1778	Add VS 1778	Add VS 1777	Included
HO 00 06	Add VS 1779	Add VS 1779	Add VS 1777	Included

SPECIAL HOMEOWNERS ENDORSEMENT

Included in PACKAGE and PACKAGE PLUS Policies

This endorsement is not available for *Seasonal* dwellings. The following coverage is included in the Special Homeowners Endorsement:

Attach: VK 1119: Special Homeowners Endorsement

<p><i>Personal Property</i> (Coverage C) <i>Replacement Cost</i> Coverage</p>	<ul style="list-style-type: none"> • Replacement Value may be substituted for Actual Cash Value for the following Section I - Coverage C - Unscheduled Personal Property Coverage. • Coverage C is automatically elevated to 70% of Coverage A at no additional charge. • This coverage does not apply to residences rented or leased to others.
<p>Credit Card, Fund Transfer Card, Forgery and Counterfeit Money</p>	<ul style="list-style-type: none"> • The limit of liability for Section I is increased by \$500.
<p>Refrigerated Property</p>	<ul style="list-style-type: none"> • Loss to contents of freezer and refrigerator units on the residence premises will be covered up to \$500. • The loss must be caused by change in temperature resulting from interruption of electrical service, caused by damage to generating or transmission lines or equipment; or, mechanical or electrical breakdown. • A <i>deductible</i> of \$100 applies.
<p>Personal Property - Special Limit of Liability</p>	<p>The special limit of liability under Section I - Coverage C - Personal Property are increased as follows:</p> <ul style="list-style-type: none"> • The special limit of liability for Jewelry, Watches and Furs is increased by \$500; not to exceed \$1,000 for any one article. • The Special limit of liability for Silverware, Silver-plated ware, Gold-plated ware and Pewterware is increased by \$500.
<p>Watercraft liability Coverage</p>	<ul style="list-style-type: none"> • Motors up to and including 50 horsepower.
<p>Personal Injury Liability</p>	

SPECIAL HOMEOWNERS ENDORSEMENT (CONTINUED...)

This endorsement is not available for new business or *Seasonal* dwellings.

Note: This endorsement is for MLI Consolidated policies only. Attach: VS 2100: Special Homeowners Coverage Endorsement

The following coverage is included in the Special Homeowners Endorsement:

<p><i>Personal Property</i> (Coverage C) <i>Replacement Cost</i> Coverage</p>	<ul style="list-style-type: none"> • Replacement Value may be substituted for Actual Cash Value for the following Section I - Coverage C - Unscheduled Personal Property Coverage. • Coverage C is automatically elevated to 70% of Coverage A at no additional charge. • This coverage does not apply to residences rented or leased to others.
<p>Credit Card, Fund Transfer Card, Forgery and Counterfeit Money</p>	<ul style="list-style-type: none"> • The limit of liability for Section I is increased by \$500.
<p>Refrigerated Property</p>	<ul style="list-style-type: none"> • Loss to contents of freezer and refrigerator units on the residence premises will be covered up to \$500. • The loss must be caused by change in temperature resulting from interruption of electrical service, caused by damage to generating or transmission lines or equipment; or, mechanical or electrical breakdown. • A <i>deductible</i> of \$100 applies.
<p>Personal Property - Special Limit of Liability</p>	<p>The special limit of liability under Section I - Coverage C - Personal Property are increased as follows:</p> <ul style="list-style-type: none"> • The special limit of liability for Jewelry, Watches and Furs is increased by \$500; not to exceed \$1,000 for any one article. • The Special limit of liability for Silverware, Silver-plated ware, Gold-plated ware and Pewterware is increased by \$500.
<p>Watercraft liability Coverage</p>	<ul style="list-style-type: none"> • Motors up to and including 50 horsepower.
<p>Personal Injury Liability</p>	
<p>Trees, Shrubs, and Other Plants</p>	<p>Limit of liability is \$250 with no deductible and no damage to the dwelling is required.</p>

**KEMPER ELITE ENDORSEMENT
NOT AVAILABLE FOR NEW BUSINESS**

The following coverages are included in the Kemper Elite endorsement. To develop the premium charge, apply a factor of 1.49 to the adjusted Base Premium.

Attach: VS 2177: Elite Endorsement - Monoline policies or VS 2176: Elite Endorsement - PACKAGE PLUS and PACKAGE PLUS CLASSIC

COVERAGE	MONOLINE	PACKAGE PLUS/CLASSIC COVERAGE ENHANCEMENT POLICIES
	LIMIT PROVIDED	LIMIT PROVIDED
SECTION I PROPERTY COVERAGES		
Builders Risk	% of Cov. A	% of BPL
Debris Removal – reasonable expense - Tree removal (\$500 per tree) -	Add'l 5% of Limit of Liab. \$1,000	Add'l 5% of Limit of Liab. \$1,000
Evacuation due to Civil Authority (after 48 hours)	7 days	7 days
Evacuation due to Civil Authority – damage to neighboring property	2 weeks	2 weeks
Fire Department Service charge	\$1,000	\$1,000
Land Stabilization	10% of Covered Property Loss	10% of the BPL
Lock Replacement	50% of loss/\$500 max	Included in Package Plus/Classic Coverage Enhancement
Loss Assessment	\$50,000	\$50,000
Materials and Supplies (Theft coverage)	Included	Included
Mortgage extra expenses Increased monthly mortgage expenses Acquisition costs	\$250 month/ \$20,000 max. \$2,000	\$250 month/ \$20,000 max. \$2,000
Ordinance or Law Coverage	15% of Cov. A	15% of the BPL
Replacement Cost Dwelling	Limited 30%	Limited 50%
Reward Coverage	10% of the loss \$1,000 max.	10% of the loss \$1,000 max.
Trees, shrubs & other plants (\$1,000 per item)	10% of dwelling limit	5% of the BPL
VMM for vacant dwelling	Included	Included
COVERAGE C – PERSONAL PROPERTY		
Business Property away from the Residence Premises	\$5,000	\$5,000
Business Property on the Residence Premises	\$10,000	\$10,000
Credit Card, Fund Transfer Card, etc.	\$10,000	\$10,000
Data Records	\$5,000	\$5,000
Electronic apparatus not in the vehicle (no special limit)	Included in Cov C	Included in Cov C
Electronic apparatus, in the vehicle (no special limit)	Included in Cov C	Included in Cov C
Firearms	\$5,000	\$5,000
Jewelry, watches, furs, precious and semi-precious stones	\$10,000	\$10,000
Landlord's Furnishings (N/A for HO 00 04 or 06)	\$5,000	\$5,000
Money, Bank notes, bullion, etc.	\$1,000	\$1,000
Refrigerated Property	\$500	Included in Package Plus/Classic Coverage Enhancement
Replacement Cost Contents	Included	Included in Package Plus/Classic Coverage Enhancement
Securities, Accounts, Deeds, Evidence of Debts, etc	\$5,000	\$5,000
Silverware, goldware, etc.	\$10,000	\$10,000
Special Personal Property Coverage	Included	Included
Trailers – Not used with watercraft	\$3,000	\$3,000
Water Backup	\$15,000	\$15,000
Watercraft	\$2,000	\$2,000

KEMPER ELITE CONTINUED...

COVERAGE D – LOSS OF USE		
HO 00 03	30% of Cov. A	15% of the BPL
HO 00 04	30% of Cov. C	
HO 00 06	40% of Cov. C	
SECTION I CONDITIONS		
Replacement Cost Holdback Threshold	\$3,000	\$3,000
SECTION II LIABILITY COVERAGES		
Broadened Golf Cart Coverage	Included	Included
Claims Expense	\$100 per day	\$100 per day
Coverage F – Medical Payments (Residence Prem. only)	\$5,000	\$5,000
Loss Assessment	\$50,000	\$50,000
Personal Injury	Included	Included
Volunteer Wrongful Acts Coverage (\$10,000 limit)	Included	Included

PACKAGE PLUS

A PACKAGE PLUS Policy may be issued to the owner of a 1 or 2 Family Primary Residence, a Condominium unit-owner; or the tenant of an Apartment, Condominium or 1 or 2 Family Residence in accordance with the eligibility requirements. Coverage enhancements included in a PACKAGE PLUS policy include:

- Personal Injury
- *Replacement Cost* contents
- Refrigerated property to a maximum of \$500; subject to a \$100 *deductible*
- Watercraft liability coverage for motors up to and including 50 HP
- Watercraft physical damage coverage may be purchased
- Lock Replacement coverage - up to 50% of the cost to replace the house locks if the keys are lost or stolen to a maximum of \$500; no deductible applies
- Increased coverage for Credit Card, fund transfer card, forgery and counterfeit money
- Increased coverage for Special Limit of Liability for jewelry, watches, furs and silverware

The base premium is determined by dividing the Blanket Property Limit by:

- 2.00 for a One or Two Family Residence
- 1.60 for a Condominium
- 1.20 for Tenants coverage

PACKAGE PLUS CLASSIC

A CLASSIC Coverage Enhancement Policy may be issued to the owner of a 1 or 2 Family Primary Residence or a Condominium unit-owner in accordance with the eligibility requirements. The CLASSIC Coverage Enhancement endorsement is not available for HO 00 04 policies. Attach: VS 1820: Classic Coverage Enhancement.

Coverage enhancements included in a CLASSIC Coverage Enhancement policy include:

- Personal Injury
- *Replacement Cost* contents
- Refrigerated property to a maximum of \$500; subject to a \$100 *deductible*
- Watercraft liability coverage for motors up to and including 50 HP
- Watercraft physical damage coverage may be purchased
- Lock Replacement coverage - up to 50% of the cost to replace the house locks if the keys are lost or stolen to a maximum of \$500; no deductible applies
- Increased coverage for Credit Card, fund transfer card, forgery and counterfeit money
- Increased coverage for Special Limit of Liability for jewelry, watches, furs and silverware
- Special *Personal Property* Coverage
- Money increased from \$200 to \$1,000
- Securities increased from \$1,000 to \$5,000
- Jewelry, watches and furs covered to \$5,000; no per item limit applies
- Firearms increased from \$2,000 to \$5,000
- Watercraft increased from \$1,000 to \$3,000
- Trailers increased from \$1,000 to \$3,000
- Loss Assessment increased from \$1,000 to \$10,000
- Debris Removal is expanded to include removal of a fallen tree due to losses from wind, hail, snow or sleet at the insured location which does not damage otherwise covered property to a maximum of \$500
- Reward Coverage is offered to a maximum of \$1,000
- Claim Expense increased from \$50/day to \$250/day
- Agreed Amount for HO 04 61
- Limit of Liability for Credit Card, Fund Transfer Card, Forgery and Counterfeit Money is increased to \$10,000
- Limit of Liability for business property located on the residence premises is increased to \$5,000; the limit for business property located away from the residence premises is increased to \$500

PACKAGE PLUS CLASSIC (Continued...)

The base premium is determined by dividing the Blanket Property Limit by:

- 2.00 for a One or Two Family Residence
- 1.60 for a Condominium
- 1.20 for Tenants coverage

TUIC HO Deductibles

ALL OTHER PERILS DEDUCTIBLES

All Homeowners Policies are subject to a *deductible* applicable to loss from all Section I perils covered under the policy on an occurrence basis. When a separate deductible amount applies to a certain peril such as Windstorm or Hail, also enter that deductible amount and peril in the Deductible declaration of the policy.

Base Deductible: \$500

Optional Higher Deductibles: \$1,000, \$2,500 OR \$5,000

*\$100 and \$200 deductibles are only open to renewals which currently carry this deductible.

\$250 Theft Deductible

Mandatory for HO 00 04, PACKAGE PLUS Tenants and *Seasonal* Dwellings.

The theft deductible applies to Coverage C *Personal Property* and is available only when the \$100 deductible applies to All Other Perils or a higher deductible applies to the peril of Windstorm or Hail, and a \$100 deductible applies to All Other Perils.

When the \$100 deductible applies to All Other Perils, and a separate Wind-storm or Hail Deductible is not desired, compute the premium by multiplying the base premium by a factor of 1.15 for all forms except HO 00 04 and HO 00 06; 1.10 for HO 00 04 and HO 00 06.

WINDSTORM OR HAIL DEDUCTIBLES

In conjunction with the *deductible* applicable to All Other Section I perils, a percentage Windstorm or Hail Deductible may be used. A percentage of \$1,000, \$2,000, \$5,000, 1%, 2% or 5% of the Coverage A limit of liability is available when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils. In the event of a Windstorm loss to covered property, the dollar amount is deducted from the total of the loss of all coverages. Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I Perils.

Attach HO 0312:Windstorm Percentage Deductible - Monoline or VS 1415: Windstorm Percentage Deductible - PACKAGE PLUS or PACKAGE PLUS CLASSIC

Optional Windstorm or Hail Deductibles: \$1,000, \$2,000, \$5,000, 1%, 2% or 5%

Example of Percentage Deductible:

Deductible - Section I \$500 All Peril with 1% Windstorm or Hail deductible of Coverage A Limit

- \$500 for theft of Personal Property
- Windstorm 1% of Coverage A Limits

In the event of a Windstorm/Hail loss, the dollar amount is deducted from the total loss.

COVERAGE	LIMIT OF LIABILITY	1% DEDUCTIBLE	AMOUNT OF LOSS	
			BEFORE DEDUCTIBLE	AFTER DEDUCTIBLE
A	\$100,000	\$1,000	\$7,500	--
B	\$10,000		\$1,350	--
C	\$50,000		\$3,000	--
D	\$20,000		\$660	
			\$12,510	\$11,510

TUIC HO Discounts

DISCOUNTS

The following discounts are offered in the Homeowners Program.

DISCOUNT	REQUIREMENT	% DISCOUNT
Age of Home	Home completed during current calendar year to ten years preceding	Up to 32%
Loss Free	Loss Free three years immediately preceding the new business effective date	5
Mature Home	Insured 60+ and home during the day	5
Network Group	Member to group relationship: <ul style="list-style-type: none"> • Employees of a corporation, partnership, credit union, association, or governmental department, unit or agency; or • Who hold mortgages, loan, credit cards, and/or checking or savings accounts at a financial institution; or • Group of individuals in any other organization formed in good faith for purposes other than that of obtaining insurance 	5
PACKAGE PLUS	When Homeowners is combined with Automobile Blanket Property Limit with enhanced coverage (see Features Comparison)	
PACKAGE PLUS CLASSIC	When Homeowners is combined with Automobile Blanket Property Limit with more enhanced coverage (see Features Comparison)	
Protective Devices	Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling (see Protective Device table)	Per device
Residence Safety	Smoke Detectors, Fire Extinguishers and Deadbolt Locks on all exterior doors	3
Season or Secondary Dwelling	Mono-line home policy written in conjunction with a PACKAGE PLUS or PACKAGE PLUS CLASSIC policy. Company must write primary.	5
Superior Construction	Non-combustible or Fire-resistive constructions	15
Non Smoker	The Non-Smoker discount is applied if there are no smokers residing in the household. The agency should retain the Non-Smoker form in the files. Attach: VS 2105: Non-Smoking Household Discount	4
Hail Resistant Roof	If the dwelling's roof covering meets the impact resistance of the Underwriters Laboratories testing criteria of UL Standard 2218. **Not available for New Business	5
Customer Loyalty	For policies that have been in-force with either Trinity Universal Insurance Company, Security National Insurance Company or Trinity Universal Insurance Company of Kansas for five or more policy terms.	5

PROTECTIVE DEVICES

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium - computed by multiplying the base premium by the selected factors below. Unless otherwise indicated, credits may be cumulative. The Smoke Detector credit is not applicable if the Residence Safety Package Credit is applied. The Maximum Credit for all Protective Devices is 20%.

Attach HO 0416: Premises Alarm or Fire Protection System

TYPE OF INSTALLATION	FACTOR
Central Station Reporting Burglar Alarm	10%
Central Station Reporting Fire Alarm	10%
Police Station Reporting Burglar Alarm	5%
Fire Department Reporting Fire Alarm	5%
Local Burglar and/or Fire Alarm and/or Smoke Detectors	2%*
Automatic Sprinklers in all areas including attics, bathrooms, closets, and attached structures	13%
Automatic Sprinklers in all areas except attic, bathroom, closets, and attached structure areas that are protected by a fire detector	8%
Residence Safety Package - Installation and proper maintenance of Smoke Detectors, Deadbolt Locks and Fire extinguishers in the dwelling. Attach VK 1012: Residence Safety Package	3%

* The smoke detector credit is not applicable if the Residence Safety Package Credit is applied.

TUIC HO Surcharges

LOSS RECORD

A chargeable loss is defined as any loss within the experience period, with the exception of the first loss under \$1000. The experience period is the three years immediately preceding the new business effective date or the policy effective date of the renewal. If the loss occurs within the first 12 months of being insured with The Company, regardless of the dollar amount, the loss is chargeable. (The loss amount will be determined after application of the insured's *deductible*.) The loss credit or surcharge applies separately to each residence premises on the policy, and does not apply to premiums for earthquake.

Loss Free and Loss Surcharge Factors

NUMBER OF CHARGEABLE LOSSES	CODE	FACTOR
Loss free within the <i>experience period</i>	0	0.95
One non-weather related loss within 25-36 months	1	1.15
One non-weather related loss within 13-24 months	2	1.15
One non-weather related loss within 0-12 months	3	1.15
Two non-weather related losses within the experience period	4	1.25
Three non-weather related losses within the experience period	5	1.40
Four non-weather related losses within the experience period	6	1.55
Five, Six or Seven non-weather related losses within the experience period	+1	1.70

POOL SURCHARGE

Multiply the base premium by a factor of 1.05 for policies that have a pool present at the insured location.

WOOD BURNING STOVES

A wood burning stove includes:

- Fireplace inserts
- Freestanding stoves
- Furnace add-ons

The presence of a wood burning stove shall require an additional premium on both new and renewal business. New business located in Protection Classes 9 or 10 must have prior approval before being written or bound. A wood burning stove used as a primary heat source is not acceptable.

Multiply the base premium by a factor of 1.08.

WOOD ROOF SURCHARGE - HO 00 03

If the roof composition consists of wood shake, wood shingle, or similar wood shingle materials. No surcharge applies if the roof covering meets UL Standard 2218.

Multiply the base premium by a factor of 1.08.

TUIC HO General Information

ADDITIONAL INSURED

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.

Attach: VS 1146: Additional Insured

CHANGES OR CANCELLATION

Mandatory coverages can not be cancelled unless the entire policy is cancelled. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.

CREDIT FOR EXISTING INSURANCE

PACKAGE PLUS and PACKAGE PLUS CLASSIC Only

To determine the credit for existing insurance:

- Develop the applicable full term homeowners premium based on the effective date of the Package Plus policy.
- Calculate a pro rata factor based on the expiration date of the insured's existing Homeowners policy.
- Multiply the applicable full term homeowners premium by the pro rata factor.

Attach: VK 1116: Existing Insurance

CONSTRUCTION DEFINITIONS

- A. Frame - exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports. Aluminum, plastic or vinyl siding over frame.
- B. Masonry Veneer - exterior walls of combustible construction veneered with brick or stone.
- C. Masonry - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete brick, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground).
- D. Superior Construction
 1. Non-Combustible - exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible - exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive - exterior walls and floors and roof constructed of masonry or other fire resistive materials.

Note: Mixed (Masonry/Frame) - a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry.

MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

- The effective date of such revision shall be announced.
- The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

MULTIPLE COMPANY INSURANCE

Not Applicable With Package Plus and Classic Coverage Enhancement

When the companies agree to do so, insurance under Section I may be divided among two or more companies on a percentage basis. The same form, Section I endorsements and deductibles must apply to all policies.

- All Section I Coverages must be divided.
- Schedule Personal Property Coverages may be divided/
- Section II Coverages are not divided.
- Credit for existing insurance, other than that listed above and in the Additional Rule-Credit of Existing Insurance, is not permitted.

POLICY PERIOD

The policy may be written for a period of one year and may be continued for successive policy periods based upon the premiums, forms and endorsements then in effect for the company.

PROTECTION CLASSIFICATIONS

The *Protection Class* listings in the Public Protection Classification manual apply to risks insured under Dwelling Fire and Homeowners policies. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.)

In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

DISTANCE TO FIRE STATION	CLASS
5 road miles or less with hydrant within 1,000 feet	First protection class (e.g. 6/9, use Class 6)
5 road miles or less with hydrant beyond 1,000 feet	9
Over 5 road miles but within 10 road miles	10
All other properties	10

RESTRICTION OF INDIVIDUAL POLICIES

Refer to Company

If a policy would not be issued because of unusual circumstances or exposures, the *named insured* may request a restriction of the policy provided no reduction in the premium is allowed.

SINGLE BUILDING DEFINITION

The following will be considered single buildings:

- Buildings, or sections of buildings, accessible through unprotected openings
- Buildings which are separated by space
- Buildings, or sections of buildings, which are separated by a 6 inch reinforced concrete wall or an 8 inch masonry party wall, which has been laboratory tested for independent structural integrity under fire conditions which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall

Accessibility between buildings with independent walls or through masonry, party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

SECONDARY RESIDENCE PREMISES

The company must insure the primary residence. Homeowners coverage on a secondary residence premises may be provided under a separate policy. Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

Secondary Residence Rate:

1. Reduce the base premium for the policy covering the secondary residence by \$17; and
2. Add the charge for Other Insured Location Occupied by Insured to the policy covering the initial residence.

SPECIAL STATE REQUIREMENTS

VS 2159: Special Provisions Endorsement

Use with all Monoline Homeowner policies that do not have the Elite Endorsement.

VS 2108: Special Provisions Endorsement

Use with all Monoline Homeowner policies that have the Elite Endorsement

TOWN HOUSE OR ROW HOUSE

All Forms Except HO 00 04 and HO 00 06

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be considered 8 individual family units.

WAIVER OF PREMIUM

When a policy is endorsed after the inception date, any additional or return premium of \$5 or less may be waived.

WHOLE DOLLAR PREMIUM

Each premium shown on the policy and endorsements will be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more will be rounded to the next higher whole dollar. In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

Payment Plans

Paper Billing (By check, Visa or MasterCard)

Paper Bill Fee Applies

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining billed quarterly
- Monthly: 1 installment due on policy effective date; remaining billed monthly

Checkless (EFT)

No Processing Charges

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining withdrawn quarterly
- Monthly: 1 installment due on policy effective date; remaining withdrawn monthly

Billing Fees

- \$5.00 Bill Fee per paper bill produced and recurring Credit Card Program
- \$10.00 Late Fee
- \$15.00 Reinstatement Fee
- \$25.00 NSF Fee

ADDITIONAL OPTIONAL COVERAGE AVAILABILITY BY FORM

HO 00 03	HO 00 04	HO 00 06	PACKAGE PLUS	PACKAGE PLUS CLASSIC	COVERAGE
	X				Building Additions and Alterations
X			X	X	Debris Removal
X			X	X	Dwelling Under Construction
X	X	X	X	X	Earthquake
X			X	X	Inflation Guard
		X			HO 00 06 Unit-Owners Increased Coverage A
		X			HO 00 06 Unit-Owners Rental to Others
X	X	X	X	X	Loss Assessment
X	X	X	X	X	Ordinance or Law
X					Other Structures – Increased Limits
X			X	X	Other Structures – Rented to Others
X	X	X	X	X	Other Structures Off Premises
X			X	X	Rental to Others - Theft
X			X	X	Replacement Cost Dwelling
X			X	X	Sinkhole Collapse
X	X	X	X	\$5,000 included	Water Back-up
X	X	X	X	X	Blanket Valuable Items
X	X	X	X	X	Collectibles
X	X	X	X	\$5,000 included	Business Property – Increased Limit
X	X	X	\$5,000 included	\$10,000 included	Credit Card, Fund Transfer Card
X	X	X	X	X	Identity Fraud
X	X	X	Included	Included	Replacement Cost Personal Property
X	X	X	X	X	Scheduled Personal Property
X	X	X	X	Included	Scheduled Personal Property – Agreed Value
X	X	X	X	X	Personal Property – Other Residences
X	X	X	X	X	Increased Special Limits Personal Property
X	X	X	Included	Included	Refrigerated Property
X	X	X	X	X	Special Computer Coverage
X		X	X	Included	Special Personal Property
X	X	X	X	X	Additional Residence - Liability
X	X	X	X	X	Additional Residence Rented to Others - Liability
X	X	X	X	X	Business Pursuits - Liability
X		X	X	X	Incidental Farming
X	X	X	X	X	Permitted Incidental Occupancies
X	X	X	Included	Included	Personal Injury
X	X	X	X	X	Residence Employees

TUIC HO Additional Options - Property BUILDING ADDITIONS AND ALTERATIONS

Increased Limits - Form HO 00 04

The limit of liability of 10% of Coverage C (10% of the Blanket Property Limit for Package Plus) may be increased.

Attach: HO 0451: Building Additions and Alterations Increased Limits

Increased Limits - Form HO 00 04 Rate: To develop the premium per \$1,000 of insurance, multiply the \$25,000 HO 00 04 premium by a factor of 0.05.

DEBRIS REMOVAL

Coverage up to \$5,000 will be provided to remove fallen trees from the residence premises felled by any peril insured against. No more than \$1,500 of this limit may be used for the removal of any one tree. A \$250 deductible applies.

Attach: VS1539 Debris Removal – Monoline or VS1540 Debris Removal – PACKAGE PLUS & PACKAGE PLUS CLASSIC

Debris Removal - Broadened Tree Removal Rate: \$50 per policy

DWELLINGS UNDER CONSTRUCTION

The policy may be extended to cover theft, including burglary, or attempted burglary of lumber, building materials, supplies, fixtures and equipment which will be or are permanently part of the dwelling and other structures. The coverage applies only while the property is on or next to the residence premises. Coverage applies to the property during construction until occupied or for 180 days, whichever is less. The policy may be endorsed to cover property while under construction from the following losses.

Collapse

Coverage against loss caused:

- directly or indirectly by landslide or other earth movement, excluding earth-quake;
- by water below the surface of the ground which exerts pressure on, or flows, seeps or leaks through:
 - sidewalks;
 - driveways;
 - foundations;
 - walls (basement or otherwise);
 - doors;
 - windows; or
 - any other openings in (a) through (d) above.

Attach: VS 1341: Collapse Coverage

Collapse coverage Rate: \$35 per policy

THEFT

The policy may be extended to cover theft, including burglary, or attempted burglary of lumber, building materials, supplies, fixtures and equipment which will be or are permanently part of the dwelling and other structures. The coverage applies only while the property is on or next to the residence premises and may only be purchased when Collapse coverage is applicable.

Attach: VS 1068: Theft Endorsement

Theft coverage Rate: \$25 per policy

EARTHQUAKE COVERAGE - FULL

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

Attach: VS 1305 - Earthquake - All forms or VS 1304 - Earthquake - PACKAGE PLUS or PACKAGE PLUS CLASSIC

Earthquake Coverage Rating:

The Earthquake charge applies to:

- Coverage A limit for Form HO 00 03, or the Coverage A rating limit for PACKAGE PLUS* (One or Two Family Residences) after any adjustments have been made, if applicable
- Coverage C limit for Form HO 00 04 or 06 or the Coverage C rating limit for PACKAGE PLUS (Condominiums and Tenants)
- Coverage C or D increased limits (For PACKAGE PLUS*, charge for 20% of the Coverage A rating limit using the rates found in Table B)
- Ordinance or Law total amount of insurance (if increased amounts of coverage are requested)
- Other Building or Structure options (e.g. Other Structures HO 04 40, HO 04 48 and HO 04 92; Building Additions and Alterations HO 04 51) and HO 00 06 Cov. A Increased Limits over 20%
- HO 00 06 Cov A. Increased Limits over 20%
- For HO 00 03 and HO 00 06:
 - If Exterior Masonry Veneer is covered - rate as Masonry.
 - If Exterior Masonry Veneer is not covered - rate as Frame. Make appropriate declaration on endorsement.
 - Answer Yes - Exclude for Masonry Veneer
- For HO 00 04
 - The construction type chosen for the dwelling must equal the construction type chosen for the earthquake coverage.

Earthquake Coverage Deductibles:

The base deductible is 5% of the limit of liability for either Coverage A or C, whichever is greater and is subject to a \$250 minimum. This deductible may be increased for a premium credit.

Optional Percentage Deductibles: 15%, 20%, 25%

EARTHQUAKE COVERAGE – FULL (CONTINUED...)

Zone Definitions

ZONE	COUNTIES
2	Clay, Craighead, Crittenden, Cross, Greene, Jackson, Mississippi, and Poinsett
3	Independence, Lawrence, Lee, Monroe, Phillips, Randolph, St. Francis, White, and Woodruff
4	Arkansas, Baxter, Cleburne, Conway, Desha, Faulkner, IZard, Jefferson, Little River, Lonoke, Marion, Prairie, Pulaski, Searcy, Sebastian, Sharp, Stone, and Van Buren
5	Remainder of state

INFLATION GUARD

All Forms Except HO 00 04 and HO 00 06

The limits of liability on Coverages A, B, C and D will be automatically increased by 4% per year at no additional charge. The increase will be 1% per quarter.

Attach: VK 220-1: Inflation Protection Endorsement - HO 00 03 or VK 1090: Inflation Protection Endorsement - PACKAGE PLUS and PACKAGE PLUS CLASSIC

Inflation Guard - Increased Limits

The policy may be endorsed to provide higher annual increases of the Section I limits of liability as selected by the insured. The Inflation Guard Program does not apply when Replacement Cost Dwelling Endorsement HO 0420 or VS 1780 is used.

Attach: HO 0446: Inflation Guard - HO 00 03 or VK 1091: Inflation Guard - PACKAGE PLUS and PACKAGE PLUS CLASSIC

AMOUNT OF ANNUAL INCREASE	FACTOR
6%	1.03
8%	1.04
Each additional 4% over 8%, add	0.02

FORM HO 00 06 COVERAGE A

This rule does not apply to PACKAGE PLUS or Classic Coverage Enhancement since the limit for Coverage A is included in the Blanket Property Limit and Coverage A is provided on a Special Coverage basis. If additional Coverage A is needed, increase the Blanket Property Limit.

The Coverage A Limit of Liability provided in the policy is:

- 50% of the Limit of Liability for Coverage C during the first 90 days the policy is in effect, rounded up to the nearest hundred. (This does not apply to renewal or continuation of the policy.)
- 20% of the Limit of Liability for Coverage C after the first 90 days the policy is in effect, rounded up to the nearest hundred.

This coverage is automatically included on all HO 00 06 policies.

Attach: VK 1044: Unit-Owners Building Items

FORM HO 00 06 COVERAGE A (Continued...)

Form HO 00 06 Coverage A Increased Limits Rate:

The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional \$1,000 of insurance, multiply the \$25,000 HO 00 06 premium by a factor of 0.05.

Form HO 00 06 Coverage A Special Coverage

The Section I Perils Insured Against may be broadened to cover additional risks of loss. This rule does not apply when Endorsement VS 1244 Special *Personal Property* Coverage - HO 00 06 is used. The additional premium is developed as follows:

- \$2 Charge per policy for 20% in basic form
- \$1 For each additional \$1,000 of coverage A

Attach: HO 1736: Unit-Owners Coverage A - Special Coverage

FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

Not Applicable to PACKAGE PLUS or PACKAGE PLUS CLASSIC

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. The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than \$10,000.

Attach: HO 1733: Unit-Owners Rental to Others

Form HO 00 06 Unites Regularly Rented to Others Rate:

Multiply the Coverage C BASE PREMIUM (after it has been adjusted for a higher or lower *deductible*, if applicable) by a factor of 0.25.

LOSS ASSESSMENT COVERAGE

Residence Premises

The policy automatically provides, at no additional charge, \$1,000 (\$10,000 for Classic Coverage Enhancement) of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. This limit may be increased, using the rates below.

Attach: HO 0435: Loss Assessment Coverage

NEW AMOUNT OF COVERAGE	ALL FORMS EXCEPT HO 00 06	HO 00 06
1,000	Included	Included
25,000	\$8	\$5
50,000	\$13	\$10

LOSS ASSESSMENT COVERAGE (CONTINUED...)

Additional Locations

The policy may be endorsed to provide loss assessment coverage pertaining to additional locations. The premiums listed below apply to each location covered. No more than 2 locations can be written in addition to the residence premises. Endorsement HO 04 35 does not cover loss to property under Section I caused by Earthquake.

Attach: HO 0435: Loss Assessment Coverage

NEW AMOUNT OF COVERAGE	ALL FORMS EXCEPT HO 00 06	HO 00 06
1,000	\$5	\$5
25,000	\$13	\$10
50,000	\$18	\$20

LOSS OF USE - INCREASED LIMIT

Not Applicable to PACKAGE PLUS or PACKAGE PLUS CLASSIC (The total limit for Coverage D should be included in the Blanket Property Limit). When the limit is increased on a monoline policy, charge \$4 per \$1,000 of coverage.

ORDINANCE OR LAW COVERAGE

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. For a PACKAGE PLUS One or Two Family Residence or Condominium policy, coverage is provided up to 10% of the Blanket Property Limit. For a PACKAGE PLUS Tenants policy, coverage is provided up to 10% of the Building Additions and Alterations limit.

Ordinance or Law Coverage - HO 00 03 Increased Limits:

The policy may be endorsed to increase the basic ordinance or law coverage amount, as noted 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.

Attach: HO 0477: Ordinance or Law Coverage - Increased Amount of Coverage - or VS 1233: Ordinance or Law Coverage - Increased Amount of Coverage - PACKAGE PLUS or PACKAGE PLUS CLASSIC

PERCENTAGE OF COVERAGE A OR BLANKET PROPERTY LIMIT	
INCREASE IN AMOUNT	TOTAL AMOUNT
15%	25%
40%	50%
65%	75%
90%	100%

ORDINANCE OR LAW COVERAGE (CONTINUED...)

Increased Limits - HO 00 04 and HO 00 06

The basic amount of coverage may be initially increased to 100% of the HO 00 04 Building Additions and Alterations limit or 50% of the HO 00 06 Coverage A limit. This amount may be further increased in 25% increments above those listed above.

Attach: HO 0477: Ordinance or Law Coverage - Increased Amount of Coverage Monoline or VS 1233: Ordinance or Law Coverage - Increased Amount of Coverage - PACKAGE PLUS or PACKAGE PLUS CLASSIC

The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit. To develop the premium for each additional \$1,000 of insurance, multiply the HO 00 04 or HO 00 06 \$25,000 premium by a factor of 0.05.

OTHER STRUCTURES

When insurance is written on a specific structure on the residence premises for increased limits or rented to others for residential purposes the rates below apply separately to each structure.

Increased Limits

This rule does not apply for PACKAGE PLUS or PACKAGE PLUS CLASSIC (One or Two Family Residences). The total limit for Coverage B should be included in the Blanket Property Limit.

Attach: HO 0448: *Other Structures*

Other Structures Increased Limits Rate: \$4 per \$1,000 of coverage (applies separately to each structure).

Rented to Others - Residence Premises

The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.

Attach: HO 0440: Structures Rented to Others - Residence Premises

Other Structures Rented to Others - Residence Premises Rates:

Section I Coverage: \$5 per \$1,000 of coverage (plus the premium for the increased Coverages E and F exposure)

Section II Coverage: \$10 per structure

Off Premises Structures

Under Form HO 00 03, the policy automatically provides Coverage B - Other Structures at 10% of Coverage A on a blanket basis to structures located on the residence premises. This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

Attach: HO 0491: Coverage B - Off Premises - Monoline or VS 1161 Coverage B - Off Premises - PACKAGE PLUS or PACKAGE PLUS CLASSIC

Under all forms, when insurance is written on a specific structure located away from the residence premises, the rate per \$1,000 of insurance shall apply separately to each location.

Attach: HO 0492: Specific Structures Away From Residence Premises

OTHER STRUCTURES (CONTINUED...)

Off Premises Structures Rate:

Blanket Basis: \$12 per policy
Specific Structure: \$3 per \$1,000 of coverage

RENTAL TO OTHERS - THEFT COVERAGE

Not available when Special Personal Property is added.

The policy may be endorsed to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder.

Attach: HO 0480: Residence Rental Theft

Rental to Others - Theft Coverage – Rate: \$15 per policy

REPLACEMENT COST DWELLING COVERAGE

Extended Dwelling *Replacement Cost* Coverage is available for HO 00 03 policies or PACKAGE PLUS or PACKAGE PLUS CLASSIC (One or Two Family Residence) policies for home built since 1920. The limit of liability for Coverage A - Dwelling is extended to provide coverage up to the dwelling replacement cost subject to a limit of 125% of the Dwelling value for monoline policies or the Blanket Property Limit for PACKAGE PLUS or PACKAGE PLUS CLASSIC policies will be increased up to 25%.

Attach: HO 2347: Specified Additional Amount of Insurance - Monoline or VS 1780: Extended Dwelling Replacement Cost Coverage - PACKAGE PLUS or PACKAGE PLUS CLASSIC

The following risks are not eligible for Replacement Cost Dwelling Coverage:

- Dwellings located in *Protection Class 10*
- Dwellings not insured to 100% replacement cost
- Dwellings under construction
- Dwellings built prior to 1920
- Seasonal or Secondary Dwellings

HO 00 03 - Limit of Liability

The Limit of Liability for Coverages B, C, and D is determined by multiplying the following percentages times the Coverage A replacement cost as of the time of the loss:

- Coverage B - Other Structures 10%
- Coverage C - Personal Property 50%
- Coverage D - Loss of Use 20%

Note: If the Replacement Cost Value Endorsement for Personal Property is used, the limit up to 125% liability for Coverage C is automatically increased to 70% of Coverage A. If any changes are made to the dwelling which increase the dwelling replacement cost by 5% (\$5,000 for PACKAGE PLUS or PACKAGE PLUS CLASSIC) or more, notification must be submitted to the Company within 30 days after completion. Policy premiums will be based on annually revised dwelling values updated by the use of a residential building index used by the Company.

Replacement Cost Dwelling Rate: Apply a factor of 0.04 to the adjusted base premium.

SINKHOLE COLLAPSE COVERAGE

ALL FORMS EXCEPT HO 00 04 AND HO 00 06

The policy may be endorsed to provide *sinkhole collapse* coverage.

Attach: HO 0499: Sinkhole Collapse

Sinkhole Collapse Rate:

\$0.35 per \$1,000 coverage

For PACKAGE PLUS or PACKAGE PLUS CLASSIC, the additional premium charge shall be \$0.35 per \$1,000 of the Coverage A rating limit.

WATER BACK UP COVERAGE

Coverage may be provided for loss by water which backs up through sewers or drains, or overflows from a sump and is subject to a \$250 *Deductible*.

Attach: VS 1293: Water Back Up and Sump Overflow for \$5,000 - PACKAGE PLUS or Monoline

Water Back Up Rates

The following coverage options are available on a per occurrence basis:

COVERAGE	MINIMUM COVERAGE A	RATE
\$5,000	--	\$40
\$10,000	--	\$80
\$15,000	--	\$120
\$20,000	--	\$130
\$25,000	--	\$180
\$30,000	\$250,000	\$220
\$40,000	\$250,000	\$300
\$50,000	\$250,000	\$400

TUIC HO Additional Options - Coverage C

BLANKET VALUABLE ITEMS

The classes of valuable items listed below are covered under a blanket coverage basis. The items are insured against risk of direct loss only if the loss is a physical loss to property.

Attach: VS 1599:Coverage G - Blanket Valuable Items

No *deductible* applies to this coverage, except if a loss under this coverage is also covered under Coverage C of this policy, such Coverage C insurance shall be excess and the Section I deductible shall apply to the excess coverage. Charge the rate shown below. A minimum coverage amount \$1,000 with a minimum premium of \$10 applies.

The following property classes have a per item limit of \$10,000 and an aggregate limit of \$50,000:

CLASS	RATE PER \$100
Jewelry	\$1.13
Furs	\$0.31
<i>Fine Arts - Protection Class 1-9</i>	\$0.18
Fine Arts - Protection Class 10	\$0.23
Silverware	\$0.23
All Classes	\$1.13

The following property classes have a per item limit of \$5,000 and an aggregate limit of \$25,000:

CLASS	RATE PER \$100
Golfer's Equipment	\$0.59
Cameras	\$1.02
Guns	\$2.72
Musical Instruments	\$0.32
Fragile Articles (includes breakage coverage) - Protection Class 1-9	\$0.43
Fragile Articles (includes breakage coverage) - Protection Class 10	\$0.51

BLANKET VALUABLE ITEMS - COLLECTIBLE CLASSES AND RATES

The following items have a per item limit of \$5,000 and an aggregate limit of \$25,000.

TITLE	RATE/\$100	TITLE	RATE/\$100
Advertising Memorabilia	\$0.41	Lamps & Lighting	\$0.51
Art - Craft Equipment and Tools	\$0.46	License Plates	\$0.39
Art - Paintings, Prints, Sculpture	\$0.39	Lighted Signs	\$0.36
Autograph Collection	\$0.44	Maps	\$0.39
Beauty & Grooming Tools and Memorabilia	\$0.41	Marbles	\$0.35
Bell Collection	\$0.39	Matchcovers and Matchbooks	\$0.37
Bicycles	\$0.53	McDonalds Memorabilia	\$0.52
Books - Bibles & Liturgy	\$0.36	Metal Detecting	\$0.32
Books - Comic	\$0.43	Metal Signs	\$0.41
Books - General	\$0.42	Microfiche (film and equipment)	\$0.47
Bottles	\$0.51	Military	\$0.37
Breweriana	\$0.39	Movies/Television films	\$0.45
Bric-a-brac (not otherwise classified)	\$0.49	Music Boxes	\$0.42
Business History, Signage, Documents	\$0.51	Music Memorabilia & Related	\$0.37
Buttons	\$0.37	Musical Instruments	\$0.60
Canes	\$0.32	Native Artifacts	\$0.38
Celebrity Memorabilia	\$0.51	Paperweights	\$0.42
Ceramics	\$0.48	Perfume Bottles	\$0.46
China	\$0.48	Photography Cameras, Projectors, Equipment	\$0.61
Clocks	\$0.42	Photography Prints, books	\$0.43
Coins	\$1.25	Plaques	\$0.38
Comic Characters	\$0.45	Political Memorabilia	\$0.39
Computers (unique/antique)	\$0.53	Porcelain	\$0.48
Correspondence	\$0.42	Postcards	\$0.37
Costumes	\$0.51	Posters/Paper	\$0.37
Currency	\$1.25	Quilts	\$0.36
Depression Glass	\$0.44	Radio Memorabilia & Related	\$0.37
Disney	\$0.52	Railroad Memorabilia & Related	\$0.38
Dolls - Barbie and accessories	\$0.41	Religious (statues, votive, books, papers)	\$0.38
Dolls - Cinnabar and accessories	\$0.41	Royalty Memorabilia	\$0.38
Dolls - General	\$0.41	Science Fiction (models, books, educational material)	\$0.43
Dolls - Kachina and accessories	\$0.41	Shells/Stones/Gems	\$0.42
Dolls - Stuffed Dolls and Animals	\$0.44	Soda Collectibles	\$0.41
Eyeglasses and Magnifiers	\$0.47	Space & Flying (models, books, education material)	\$0.43
Farm Memorabilia & Related	\$0.33	Spoons	\$0.42
Figurines - Hummel	\$0.43	Sports Cards/Baseball Cards	\$0.38
Figurines - Miniatures	\$0.44	Sports Memorabilia (Autographs, equipment, posters, film)	\$0.44
Figurines - Royal Doulton	\$0.41	Stamps	\$0.36
Fire Memorabilia & Related	\$0.44	Textiles & Needlework (equipment, material)	\$0.36
Firearms	\$0.70	Tobacco History (equipment, books, posters, advertisement)	\$0.41
Fountain Pens	\$0.37	Tokens & Medals	\$0.39
Glass Sculpture	\$0.44	Tools & Machinery	\$0.46
Golf Equipment and Memorabilia	\$0.48	Toys & Games	\$0.42
Holiday Ornaments	\$0.45	Trains (model, toy)	\$0.33
Hubcaps	\$0.82	Transportation	\$0.35
Kitchen Tools & Utensils	\$0.34	Western	\$0.39
Knives	\$0.41	Wine	\$0.50

BUSINESS PROPERTY - INCREASED LIMITS

The \$2,500 (\$5,000 for Classic Coverage Enhancement) limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500. The limit of liability in excess of \$2,500 does not apply to:

- Business property in storage or held as a sample or for sale or delivery after sale;
- Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by HO 04 42 - Permitted Incidental Occupancies.)

When the on-premises limit is increased, the off-premises limit of \$250 (\$500 for PACKAGE PLUS CLASSIC) is automatically increased, at no additional charge, to an amount that is 10% of the total on-premises limit of liability.

Attach: HO 0412: Increased Limits of Business Property

Business Property - Increased Limits Rate: \$25 for each \$2,500 increase

CREDIT CARD, FUND TRANSFER CARD, FORGERY, AND COUNTERFEIT MONEY

The \$1,000 limit is included when Endorsement VK 1119 Special Homeowners Endorsement is used. PACKAGE PLUS CLASSIC includes \$10,000 of coverage. Refer limits over \$10,000 to Company.

Attach: HO 0453: Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage Increased Limits

Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money Rates

LIMIT	MONOLINE RATE	PACKAGE PLUS RATE
\$1,000	\$1	--
\$2,500	\$3	--
\$5,000	\$4	Included
\$7,500	\$5	\$3
\$10,000	\$6	\$4

IDENTITY FRAUD EXPENSE COVERAGE

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, coverage is available to pay for the following expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the *policy period*:

- Costs for notarizing fraud affidavits or similar documents
- Certified mail sent to law enforcement, financial institutions and credit agencies
- Lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies
- Loan application fees for re-applying for a loan when the application is ejected solely because the lender received incorrect credit information
- Reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments

Up to \$15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period, subject to a \$250 *deductible*.

Attach: HO 0455: Identity Fraud Expense Coverage

Identity Fraud Rate: \$25 per policy

PERSONAL PROPERTY REPLACEMENT COST COVERAGE

Included in Package Plus, Package Plus Classic, and VK 1119

"Replacement Value" may be substituted for "Actual Cash Value" for Section I - Coverage C - *Unscheduled Personal Property*. The Replacement Value Endorsement will not apply to residences rented or leased to others. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

Attach: VK 1036: Replacement Value Endorsement

Personal Property Replacement Cost Coverage Rates:

- HO 00 03: Add a 10% surcharge to the Base Premium for Coverage A after it has been adjusted for a higher or lower *deductible*, if applicable. Coverage C is automatically elevated to 70% of Coverage A at no additional charge.
- HO 00 04: Add a 40% surcharge to the Base Premium after it has been adjusted or a higher or lower deductible, if applicable.
- HO 00 06: Add a 15% surcharge to the Base Premium after it has been adjusted or a higher or lower deductible, if applicable.

SCHEDULED PERSONAL PROPERTY

Minimum coverage amount per class is \$1,000. Minimum endorsement premium is \$17.

Jewelry is considered "Highly Protected" if the covered article(s) is kept at all times, when not being worn, in a secured on-premises safe or vault. The safe or vault must be permanently attached to the residential structure and not capable of being lifted or moved by an individual person. Bicycles cannot be scheduled, they can be added to the [Blanket Valuables](#) endorsement.

Attach: VS 1777: Scheduled Personal Property

Agreed Value

Agreed value can be added for an additional 5% per \$100 of coverage

This coverage is included with PACKAGE PLUS CLASSIC. Not available for Personal Electronic Equipment.

Attach: VK 1035: Agreed Amount of Insurance

Personal Property - Scheduled Rates

CLASS	RATE PER \$100
Cameras - Personal	\$1.15
Cameras - Professional	\$2.30
Coins	\$1.25
Stamps (Endorsement ISC 1311 Stamp & Coin Collection Safe Credit Endorsement)	\$0.45
Furs	\$0.35
Golfer's Equipment	\$0.65
Guns - Single item up to \$5,000	\$3.00
Guns - Single item over \$5,000	\$4.00
Musical Instruments - Personal	\$0.35
Musical Instruments - Professional (Bass violins not eligible)	\$0.70
Personal Electronics (Endorsement VK 935) - Minimum Premium \$15	\$0.50
Silverware	\$0.25

Personal Property - Scheduled Jewelry Rates

SINGLE ARTICLES VALUED: RATE PER \$100	UP TO \$24,999	\$25,000 TO \$49,999	\$50,000 TO \$74,999	\$75,000 TO \$99,999
Basic	\$1.25	\$1.31	\$1.38	\$1.44
<i>Melee</i>	\$1.06	\$1.12	\$1.17	\$1.22
Highly Protected	\$1.06	\$1.12	\$1.17	\$1.22
Melee Highly Protected	\$0.88	\$0.92	\$0.96	\$1.01
Vault	\$0.30	\$0.32	\$0.33	\$0.35
Melee Vault	\$0.26	\$0.27	\$0.28	\$0.29
Broad Pair and Set (apply to the total amount of insurance on the applicable items)	\$0.50	\$0.53	\$0.55	\$0.58

Attach: IJF 10 11 Jewelry Broad Pair & Set Clause
 VS 1837 Highly Protected Property (includes Melee)
 IJF 1012 Jewelry in Vaults (includes Melee)

Personal Property - Scheduled Fine Arts

For the Primary Location stated in the Declaration of the Policy, use the chart below. For Secondary Locations - If risk or articles of the *Fine Arts* private collection have considerable transit exposure between Primary and Secondary Locations use highest applicable *protection class* premium. Use the chart below if located in this state. If located in another state, refer to that state's manual or the Company.

Breakage coverage for fragile articles may be extended to cover all risk of physical loss at a rate of \$0.15 per \$100 coverage. When special breakage coverage is extended to fine arts, rate that portion with breakage and that portion without breakage separately.

SINGLE ARTICLES VALUED: RATE PER \$100	UP TO \$24,999	\$25,000 TO \$49,999	\$50,000 TO \$74,999	\$75,000 TO \$99,999
Fine Arts - Homeowner Residence				
<i>Masonry & Frame PC</i> 1-8	\$0.12	\$0.10	\$0.10	\$0.10
Masonry & Frame PC 9-10	\$0.22	\$0.18	\$0.18	\$0.18
Fine Arts - Condo or Tenants Residence				
Masonry & Frame PC 1-8	\$0.22	\$0.18	\$0.18	\$0.18
Masonry & Frame PC 9-10	\$0.33	\$0.28	\$0.27	\$0.27

PERSONAL PROPERTY - INCREASED LIMIT

This rule does not apply to PACKAGE PLUS or PACKAGE PLUS CLASSIC. The total limit for Coverage C should be included in the Blanket Property Limit. Otherwise, the limit of liability for Coverage C may be increased, or the amount may be decreased to an amount not less than 40% of the Coverage A limit.

Reduction in the limit of liability for Coverage C is not permitted when the following endorsements are used:

- HO 2347: Additional Limits of Liability for Cov A
- VK 1036: Replacement Value
- VK 1119: Special Homeowners Endorsement

Personal Property - Increased Limit Rates:

HO 00 03 without VS 1778: \$2 per \$1,000 of coverage
 HO 00 03 with VS 1778: \$3 per \$1,000 of coverage

Personal Property - Reduction in Limit Rate: \$1 credit per \$1,000 of coverage

Personal Property - Increased Limits - Other Residences

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.

Attach: HO 0450: Increased Limits on Personal Property in Other Residences

Personal Property - Increased Limits - Other Residences Rate: \$7 per \$1,000 of coverage

INCREASED SPECIAL LIMITS OF LIABILITY

Special Limits of Liability for [Jewelry, Watches, and Furs](#), [Money and Securities](#), [Silverware, Goldware, and Pewterware](#), [Firearms](#), and [Electronic Apparatus](#) may be increased.

Attach: HO 0465: Coverage C Increased Special Limits of Liability or VS 1302: Coverage C Increased Special Limits of Liability for policies with VS 1242, VS 1243 or VS 1244

Jewelry, Watches, and Furs

- PACKAGE PLUS CLASSIC: The special limit of liability is \$5,000 without a per article limit.
- PACKAGE PLUS: The special limit of liability is \$5,000 with a per article limit of \$1,000.
- VK 1119 Special Homeowners Endorsement: An additional \$500 is automatically included.
- VK 1046 Unscheduled Jewelry, Watches and Furs Increased Limits of Liability: At no additional charge, all monoline Homeowners policies receive an increased special limit of liability for theft of jewelry, watches and furs in the amount of \$2,500. This replaces the standard monoline homeowners limit of \$1,000 via Endorsement VK 1046, which is automatically attached to all monoline policies. This limit may be increased to a maximum of \$5,000 but not exceeding \$1,000 for any one article

Jewelry, Watches, and Furs Rates

LIMIT	RATE
\$2,500	Included
\$3,000	\$9
\$4,000	\$15
\$5,000	\$21

Money and Securities

- PACKAGE PLUS CLASSIC includes limits of \$1,000 for Money and \$5,000 for Securities.
- The special limit of liability of \$200 on money may be increased to a maximum of \$1,000. The \$1,000 limit on securities may be increased to a maximum of \$2,000.

Money and Securities Rates

TYPE	RATE PER \$100
Money	\$6
Securities	\$4

Silverware, Goldware, and Pewterware

- PACKAGE PLUS CLASSIC: The special limit of liability is \$5,000.
- PACKAGE PLUS: The special limit of liability is \$5,000.
- VK 1119 Special Homeowners Endorsement: An additional \$500 is automatically included.
- The special limit of liability of \$2,500 (\$5,000 for PACKAGE PLUS) for loss by theft of silverware, etc., may be increased to a maximum of \$10,000 in increments of \$500. An additional \$500 is automatically included when VK 1119 Special Home-owners Endorsement is used.

Silverware, Goldware, and Pewterware Rate: \$3.25 per \$500 of coverage

Firearms

- PACKAGE PLUS CLASSIC: The special limit of liability is \$5,000 without a per article limit.
- PACKAGE PLUS: The special limit of liability is \$5,000 with a per article limit of \$1,000.

- The special limit of liability of \$2,000 for loss by theft of firearms may be increased to a maximum of \$6,000 in increments of \$100.

Firearms Rate: \$3 per \$100 of coverage

Electronic Apparatus

The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability of being operated by other sources of power:

- Up to \$1,000 for apparatus in or upon a motor vehicle or motorized land conveyance, and
- Up to \$1,000 for apparatus not in or upon a motor vehicle that is away from the residence premises and used for business.

Each of these limits may be increased to a maximum of \$5,000 in increments of \$500.

Electronic Apparatus Rate: \$8 per \$500 of coverage

REFRIGERATED PROPERTY

Not Applicable with PACKAGE PLUS, PACKAGE PLUS CLASSIC, or VS 1213

The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A *deductible* of \$100 applies. This coverage is included in the VK 1119 Special Homeowners Endorsement or PACKAGE PLUS or PACKAGE PLUS CLASSIC.

Attach: HO 0498: Refrigerated Property Coverage

Refrigerated Property Rate: \$10 per policy

SPECIAL COMPUTER COVERAGE

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Attach: VS 1776: Special Computer Coverage

Special Computer Coverage Rate: \$15 per policy

SPECIAL PERSONAL PROPERTY

HO 00 03 Only

Coverages 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. The \$100 *Deductible* is not applicable when this coverage is included in the policy.

Attach: VS 1778: Special *Personal Property* Coverage - HO 00 03 Only or VS 1777: Special Personal Property Coverage – PACKAGE PLUS or PACKAGE PLUS CLASSIC

SPECIAL PERSONAL PROPERTY (CONTINUED...)

HO 00 06 Only

Coverage C and Coverage A under Form HO 00 06 are insured against perils named in the form. The policy may be endorsed to insure Coverage C and Coverage A against additional risks of physical loss subject to certain exclusions. This option may only be used when the condominium or cooperative unit is owner occupied. The \$100 Deductible is not applicable when this coverage is included in the policy.

Attach: VS 1779: Special Personal Property Coverage - HO 00 06 Only or VS 1777: Special Personal Property Coverage – PACKAGE PLUS or PACKAGE PLUS CLASSIC

Special Personal Property Rates

FORM	FACTOR
HO 00 03	1.15
HO 00 06	1.20

Note: Endorsements VS 1242, VS 1243, and VS 1244 do not cover loss to personal property under Section I caused by Earthquake.

TUIC HO Additional Options - Liability

ADDITIONAL RESIDENCE

Section II coverage may be provided on locations other than the residence premises, where an insured resides, but which are insured for Section I coverage under another insurance program or by another company.

Attach: ADRES: Additional Residence

Other Insured Location Rates

RESIDENCE TYPE	RATE
One Family	\$6
Two Family	\$12
Three Family	\$24
Four Family	\$25

ADDITIONAL RESIDENCE RENTED TO OTHERS

The policy may be endorsed to provide coverage when an additional residence is rented to others.

Attach: HO 2470: Additional Residence Rented to Others

Additional Residence Rates

RESIDENCE TYPE	RATE
One Family	\$10
Two Family	\$16
Three Family	\$28
Four Family	\$30

BUSINESS PURSUITS

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.

Attach: HO 2471: Business Pursuits

Business Pursuits Rates

INJURED PERSON	RATE PER PERSON
Clerical Employees	\$4
Sales person, Collector or Messenger - Installation, Demonstration or Servicing operation: Included	\$6
Sales person, Collector or Messenger - Installation, Demonstration or Servicing operation: Excluded	\$4
Teachers: Laboratory, athletic, manual, or physical training	\$11
Teachers: Other	\$5

INCIDENTAL FARMING PERSONAL LIABILITY

On the Residence Premises

The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operation is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.

The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

Attach: HO 2472: Incidental Farming Personal Liability

Away From the Residence Premises

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement, which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

Attach: HO 2472: Incidental Farming Personal Liability

Incidental Farming Personal Liability Rates

LOCATION	RATE
On the Residence Premises	\$40
Away From the Residence Premises	\$50

OTHER EXPOSURES

Other Exposures - Medical Payments to Others Increased Limits

COVERAGE F - <i>MEDICAL PAYMENTS</i>	\$2,000	\$3,000	\$4,000	\$5,000
Other Insured Locations Occupied By Insured	1	2	3	4
Residence Employees	1	2	3	4
Additional Residence Rented to Others	1	2	3	4
<i>Other Structures</i> Rented to Others Residence Premises	1	2	3	4
Permitted Incidental Occupancies				
• Residence Premises	5	10	15	19
• Other Residences	3	6	9	11
Business Pursuits				
• Clerical Employees	1	2	3	4
• Salesperson, Installation, etc.	1	2	3	4
• Lab Teachers	2	4	6	7
• Other Teachers	1	2	3	4
Incidental Farming <i>Personal Liability</i>	1	2	3	4

Other Exposures - Personal Liability Increased Limits

Apply the appropriate factor shown below to the basic limits premium for each exposure of:

- Additional Residence
- Additional Residence Rented to Others
- Business Pursuits
- Incidental Farming
- Permitted Incidental Occupancies
- Personal Injury
- Residence Employees
- Other Structures Rented to Others

LIMIT	FACTOR
200,000	1.15
300,000	1.24
400,000	1.30
500,000	1.35

PERMITTED INCIDENTAL OCCUPANCIES

Residence Premises and Other Residences

Coverage for a permitted incidental *occupancy* is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I coverage and Section II coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.

Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes. If the permitted incidental occupancy is located in another structure, Coverage B does not apply to that structure. See below, for charge for specific insurance on the structure. The permitted incidental occupancies endorsement also covers *personal property* pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations.

Attach: HO 0442: Permitted Incidental Occupancies Residence Premises
HO 2443: Permitted Incidental Occupancies - Other Residence

Section I: Property - Permitted Incidental Occupancies Rates:

If the permitted incidental occupancy is located in the dwelling, no additional charge is made. If the permitted incidental occupancy is located in another structure, charge \$5 per \$1,000 of coverage.

Section II: Liability - Permitted Incidental Occupancies Rates:

LOCATION	RATE PER RESIDENCE
Residence Premises	\$19
Other Residence	\$18

PERSONAL INJURY

Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy. This coverage is included in the VK 1119 Special Homeowners Endorsement or PACKAGE PLUS or PACKAGE PLUS CLASSIC.

Attach: HO 2482: Personal Injury

Personal Injury Rate: \$13 per policy

RESIDENCE EMPLOYEES

Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy. There is no additional charge for up to two residence employees.

Residence Employees Rate: \$5 per person (in excess of two).

RESIDENCE PREMISES - BASIC AND INCREASED LIMITS

Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are \$100,000 for Coverage E and \$1,000 for Coverage F. The premium for these limits is included in the base premium. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

Coverage E - Liability

LIMIT	1 OR 2 FAMILY PREMIUM	3 OR 4 FAMILY PREMIUM
\$100,000*	Included	Included
\$200,000*	\$10	\$25/\$32
\$300,000*	\$15	\$40/\$52
\$400,000	\$18	\$50/\$65
\$500,000*	\$20	\$59/\$76

*For PACKAGE PLUS or PACKAGE PLUS CLASSIC, these are the only available limits.

Coverage F - Medical Payments to Others

LIMIT	RATE
\$1,000	Included
\$2,000	\$3
\$3,000	\$6
\$4,000	\$9
\$5,000	\$12

TERRITORY ASSIGNMENT

Click below for the Territory Definitions and Codes.

[Territory Codes by County and/or City](#)

[Territory Codes by Zip Code](#)

The Territory Codes shown in the links are to be used as stated. Any changes to the listed territory must be approved by underwriting prior to binding. Policy territory codes are subject to periodic review.

Endorsement Index

ENDT NO	ENDORSEMENT NAME
ADRES	ADDITIONAL RESIDENCES
AK 3657	UMBRELLA (PCL) WATER CRAFT
AK 3658	UMBRELLA (PCL) AUTO GARAGE BUSINESS EXCLUSION
AK 3659	UMBRELLA (PCL) AMENDMENT LIBEL & SLANDER
AK 3661	UMBRELLA (PCL) AMENDMENT - WATER SKIING
AK 3663	UMBRELLA (PCL) AMENDMENT - HOTEL/MOTEL OPERATOR
AK 3664	UMBRELLA (PCL) DWELLING APARTMENT RENTAL
AK 3714	UMBRELLA (PCL)
AK 3731	UMBRELLA (PCL) EMERGENCY AUTO EXCLUSION
AK 3732	UMBRELLA (PCL) AMENDMENT - FUNERAL DIRECTOR
AK 3733	UMBRELLA (PCL) OFFICE/STUDIO PREMISES
VS 2108	SPECIAL PROVISIONS ENDORSEMENT
HO 0312	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE - HO 00 03
HO 0410	ADDITIONAL INTERESTS - RESIDENCE PREMISES
HO 0412	INCREASED LIMITS OF BUSINESS PROPERTY
HO 0416	PREMISES ALARM OR FIRE PROTECTION
HO 0417	EXCLUSIONS FOR COMPUTER RELATED DAMAGE OR INURY
HO 0435	LOSS ASSESSMENT COVERAGE
HO 0440	STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES
HO 0442	PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES
HO 0446	INFLATION GUARD - HO 00 03
HO 0448	OTHER STRUCTURES - INCREASED LIMITS
HO 0450	INCREASED LIMITS ON PERSONAL PROPERTY IN OTHER RESIDENCES
HO 0451	BUILDING ADDITIONS AND ALTERATIONS - INCREASED LIMITS
HO 0453	CREDIT CARD, FUND TRANSFER CARD, FORGERY & COUNTERFEIT MONEY
HO 0461	SCHEDULED PERSONAL PROPERTY
HO 0465	COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY
HO 0477	ORDINANCE OR LAW COVERAGE
HO 0478	MULTIPLE COMPANY INSURANCE
HO 0480	RENTAL TO OTHERS - THEFT COVERAGE
HO 0491	COVERAGE B - OFF PREMISES
HO 0492	SPECIFIC STRUCTURES AWAY FROM RESIDENCE PREMISES
HO 0498	REFRIGERATED PROPERTY COVERAGE
HO 0499	SINKHOLE COLLAPSE
HO 1732	UNIT-OWNERS COVERAGE A - SPECIAL COVERAGE
HO 1733	UNIT-OWNERS RENTAL TO OTHERS
HO 2347	SPECIFIED ADDITIONAL AMOUNT OF INSURANCE – MONOLINE
HO 2443	PERMITTED INCIDENTAL OCCUPANCIES - OTHER RESIDENCE
HO 2470	ADDITIONAL RESIDENCE RENTED TO OTHERS
HO 2471	BUSINESS PURSUITS LIABILITY
HO 2472	INCIDENTAL FARMING PERSONAL LIABILITY
HO 2482	PERSONAL INJURY
IJF 1011	JEWELRY BROAD PAIR & SET CLAUSE
IJF 1012	JEWELRY IN VAULTS ENDORSEMENT
ISC 1311	STAMP & COIN COLLECTION SAFE CREDIT ENDORSEMENT
VK 1012	RESIDENCE SAFETY PACKAGE
VK 1035	AGREED AMOUNT INSURANCE
VK 1036	REPLACEMENT VALUE ENDORSEMENT
VK 1044	UNIT-OWNERS BUILDING ITEMS
VK 1046	UNSCHEDULED JEWELRY, WATCHES AND FURS INCREASED LIMITS OF LIABILITY
VK 1090	INFLATION PROTECTION – Package Plus OR Classic Coverage Enhancement
VK 1091	INFLATION GUARD – Package Plus OR Classic Coverage Enhancement

VK 1116	EXISTING INSURANCE
VK 1119	SPECIAL HOMEOWNERS ENDORSEMENT
VK 220-1	INFLATION PROTECTION ENDORSEMENT
VK 935	SCHEDULED PERSONAL ELECTRONIC EQUIPMENT
VS 1035	SPECIAL PROVISIONS – Package Plus OR Classic Coverage Enhancement
VS 1068	THEFT ENDORSEMENT
VS 1146	ADDITIONAL INSURED
VS 1161	COVERAGE B - OFF PREMISES – Package Plus OR Classic Coverage Enhancement
VS 1233	ORDINANCE OR LAW INCREASED AMT. OF COVERAGE – Package Plus OR Classic Coverage Enhancement
VS 1776	SPECIAL COMPUTER COVERAGE
VS 1777	SPECIAL PERSONAL PROPERTY
VS 1778	SPECIAL PERSONAL PROPERTY COVERAGE - HO 00 03
VS 1779	SPECIAL PERSONAL PROPERTY COVERAGE - HO 00 06
VS 1293	WATER BACK-UP AND SUMP OVERFLOW
VS 1302	COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY
VS 1304	EARTHQUAKE – Package Plus OR Classic Coverage Enhancement (REGULAR)
VS 1305	EARTHQUAKE - HO (REGULAR)
VS 1341	COLLAPSE COVERAGE ENDORSEMENT
VS 1415	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE - Package Plus or Classic Coverage Enhancement
VS 1539	BROADENED DEBRIS REMOVAL – MONOLINE
VS 1540	BROADENED DEBRIS REMOVAL – Package Plus OR Classic Coverage Enhancement
VS 1599	BLANKET VALUABLE ITEMS
VS 1780	EXTENDED DWELLING REPLACEMENT COST – Package Plus OR Classic Coverage Enhancement
VS 1820	CLASSIC COVERAGE ENHANCEMENT
VS 1837	HIGHLY PROTECTED PROPERTY
VS 1872	LIMITED INDIRECT LOSS COVERAGE - All Package Policies
VS 2016	IDENTITY THEFT
VS 2100	SPECIAL HOMEOWNERS ENDORSEMENT
VS 2105	NON-SMOKER HOUSEHOLD
VS 2176	KEMPER ELITE - Package Plus OR Classic Coverage Enhancement
VS 2177	KEMPER ELITE
VS 2178	HOME BUSINESS INSURANCE COVERAGE

SERFF Tracking Number: KEMP-125344060 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Arkansas Homeowners
 Project Name/Number: AR-HO-TUIC-20080201/AR-HO-TUIC-20080201

Supporting Document Schedules

Satisfied -Name: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines
Review Status: Filed 11/27/2007

Comments:

Attachment:

loss_cost_data_entry.pdf

Bypassed -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Filed 11/27/2007

Bypass Reason: form no longer required per serff

Comments:

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Review Status: Filed 11/27/2007

Bypass Reason: Does not apply

Comments:

Satisfied -Name: Homeowners Abstract
Review Status: Filed 11/27/2007

Comments:

Attachment:

Home Abstract.pdf

Satisfied -Name: Cover Letter & Memo
Review Status: Filed 11/27/2007

Comments:

Attachments:

AR Home cover letter.pdf

AR Explanatory Memorandum - Home.pdf

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1. This filing transmittal is part of Company Tracking # AR-HO-TUIC-20080201

2. If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number N/A

Company Name		Company NAIC Number
A.	TRINITY UNIVERSAL INSURANCE CO.	B. 19887

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
A.	4.0 HOMEOWNERS	B. TOI COMBINATIONS

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				(H) Co. Current Loss Cost Multiplier
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	
ALL LINES			60.5	NA	NA	NA	NA
HO 03	0.0	-2.1					
HO 04	0.0	1.8					
HO 06	0.0	2.2					
TOTAL OVERALL EFFECT	0.0	-2.0					

Year	5 Year History		Rate Change History			Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
	Policy Count	% of Change	Effective Date	State Earned Premium (000)	State Loss Ratio					
2006	497	10.0	05-01-06	581	10.3	60	60.4	A. Total Production Expense	15.99	
2005	582	2.2	01-01-05	489	29.0	106	60.5	B. General Expense	9.51	
2004	893	0.0	01-01-04	779	62.5	451	57.2	C. Taxes, License & Fees	4.09	
2003	1109	25.2	08-15-03	787	62.2	477	58.6	D. Underwriting Profit & Contingencies	5.00	
2002	1235	6.6	06-01-02	739	64.2	470	57.2	E. Other (explain)	0.00	
								F. TOTAL	34.59	

8. NA Apply Lost Cost Factors to Future filings? (Y or N)
 9. -2.9 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): BASE RATE CHANGE ONLY
 10. -8.4 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): BASE RATE CHANGE ONLY

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each Company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Trinity Universal Insurance Company

NAIC No. 19887 GROUP No. 0871

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
N/A
2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.
The approximator is required when coverage is written at 100% of replacement cost.
3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.
100% replacement cost is preferred for all policies. 100% replacement cost is required when the Replacement Cost Dwelling Endorsement is written.
4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
Coverage is increased 4% annually at no charge, greater increases can be purchased at a percentage of the base premium.
5. Specify the percentage given for credits or discounts for the following:

See Discounts Portions of the AR Home Rate Workbook. Discounts Include:

Customer Loyalty Discount
Hail Resistant Roof Credit
Mature Homeowner Credit
Network Discount
Non- Smoker Credit
Seasonal or Secondary Dwelling Credit
Secondary Residence Credit
Superior Construction

Attach: HO 04 16: Premises Alarm or Fire Protection System

Type of Installation	Factor
Central Station Reporting Burglar Alarm	0.90
Central Station Reporting Fire Alarm	0.90
Police Station Reporting Burglar Alarm	0.95
Fire Department Reporting Fire Alarm	0.95
Local Burglar and/or Fire Alarm and/or Smoke Detectors	0.98*
Automatic Sprinklers in all areas including attics, bathrooms, closets, and attached structures	0.87
Automatic Sprinklers in all areas except attic, bathroom, closets, and attached structure areas that are protected by a fire detector	0.92

* The smoke detector credit is not applicable if the Residence Safety Package Credit is applied.

Residence Safety Package Credit

A factor of 0.97 will be applied to the BASE PREMIUM for the installation and proper maintenance of the following three items in the dwelling:

- Smoke Detectors
- Deadbolt Locks
- Fire Extinguishers

Attach: VK 10 12: Residence Safety Package

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance?

No

If so, state areas and explain reason for not writing _____

7. Specify the form(s) utilized in writing homeowner insurance. Indicate the Arkansas premium volume for each form.

<u>FORM</u>	<u>PREMIUM VOLUME</u>
_____	_____
_____	_____
_____	_____
_____	_____

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? _____

9. Is there a surcharge on risks with wood heat? _____

If yes, state surcharge _____

Does the surcharge apply to conventional fire places? _____

If yes, state surcharge _____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Signature

Printed Name

Title

Telephone Number

Email Address



A UNITRIN BUSINESS

November 2, 2007

Arkansas Department of Insurance
Property & Casualty Rate Division
1200 West Third Street
Little Rock, AR 77201

RE: Arkansas Homeowners
Trinity Universal Insurance Company (NAIC 19887 FEIN 75-0620550)
Company Filing Number: **AR-HO-TUIC-20080201**

Dear Commissioner:

The above captioned company a member of the Kemper, a Unitrin Business will introduce revised Territory Definitions, Base Rates, Protection Construction Factors, Amount of Insurance Factors, Pricing Level Factors, Loss Record Factors, Age of Dwelling Factors, Customer Loyalty Discount Factors, Pool Surcharge Factors, Non-Smoker Credit Factor. The effective date for these revisions is February 01, 2008 for new and renewal business. The proposed impact is an overall rate decrease of -2.0%.

Included with this filing are the following:

Filing Memorandum
Revised Rate & Rule Manual Pages
State Filing Requirements and forms

Please contact me via telephone at 904.245.5846 or via email at kryan@kahq.com should you require any additional information.

Regards,

Kristy L. Ryan
Product Management
Kemper



A UNITRIN BUSINESS

Explanatory Memorandum

Arkansas Homeowners
Trinity Universal Insurance Company (NAIC 19887 FEIN 75-0620550)
Company Filing Number: AR HO TUIC 20080201

Actuarial Memorandum

As mentioned in the cover letter, this filing represents a change to our Homeowners Program.

Effective February 01, 2008 for new and renewal business, the company listed above will implement revisions to their Territory Definitions, Base Rates, Protection Construction Factors, Amount of Insurance Factors, Pricing Level Factors, Loss Record Factors, Age of Dwelling Factors, Customer Loyalty Discount Factors, Pool Surcharge Factors, Non-Smoker Credit Factor, and implement our Renewal DSS Scoring Rules.

The factors were developed by comparing the State demographics (hit ratios, new business, pricing), CW Company standards and Competitive Data.

Revisions Include:

As indicated in our cover letter the proposed overall impact of this change is -2.0%.

Territory Redefinitions

The map in **Exhibit I** reflects our current territory definitions, as you can see our segmentation in the market place does not allow for adequate penetration into our target markets and agency plants.

In order to better place ourselves in the Arkansas Homeowners Market we are proposing the revisions reflected in **Exhibit II**. **Exhibit III** represents the demographic mix we reviewed in our decision making process.

In our proposal we identified key areas in the state by demographic and competitive data and based our expansions and realignment on our current mix of business. As indicated in **Exhibit IV**, there are 41 policies impacted by our proposed territory redefinitions. The majority of the policy holders will experience a base rate decrease as a result of this change.

Base Rates

After establishing our proposed territory definitions we reviewed our competitive stance and policy holder impact to establish our base rates, a snapshot of the competitive data we used is included in **Exhibit V**.

We have 316 policyholders with our HO 03 form. The proposed overall impact to the HO 03 business is -5.0%. We have 17 policyholders with our HO 04 form. The proposed overall impact to the HO 04 business is -4.8%. We have 2 policyholders with our HO 06 form. The proposed overall impact to the HO 06 business is -5.1%.

Protection Construction Factors

We are proposing revisions to our Protection Construction Factors for all forms. The impact to the HO 03 policies is 1.7%, the impact to the HO 04 policies is 2.3% and the impact to the HO 06 policies is 0.0%. This decision was based on our actuarial CW recommended factors; however we did not take the complete recommended factors as we did not want to adversely impact our policyholders and/or place ourselves in an uncompetitive stance in the market. We took a half step and plan to reevaluate the Protection Construction Factors at our next rate review.

Amount of Insurance Factors (AOI)

We are proposing to revise our HO 03 Amount of Insurance Factors, the proposed impact is -2.1%. As indicated in **Exhibit VI (TUIC Current vs. Proposed AOI Factors)** and **Exhibit VII (TUIC Proposed vs. Competitors AOI Factors)**, this change will significantly improve our competitive stance for homes valued between \$150,000 and \$750,000.

Pricing Level Factors

We are proposing to revise our Monoline and Package Pricing Level Factors; the proposed change has an overall impact of -1.2%. The purpose of this change is to align ourselves with our Countrywide Pricing Level Factors and adequately price the Package business. After reviewing our mix of business we determined we were inadequately priced specifically on our Package Factors.

Age of Home Factors

We are proposing revisions to the Age of Home Factors for homes built over 10 years of age preceding the current calendar year. The proposed impact of this change is 0.0%. This decision was based on our actuarial CW recommended factors; however we did not take the complete recommended factors as we did not want to adversely impact our policyholders. We took a half step and plan to reevaluate the Age of Home Factors at our next rate review.

Customer Loyalty Discount Factor

We are proposing to revise our Customer Loyalty Discount Factor to our Countrywide Factor of 0.97 for 5 or more renewals. The overall impact of this change is

Non-Smoker Credit

We are proposing to revise our Non-Smoker Credit to our Countrywide Factor of 0.96, the overall impact of this change is 6.7%.

Loss Record Factors

In reviewing our Loss Records and loss trends, as well as competitive data, we are proposing to revise our Non-Weather Related Loss Record Factors. This change accomplishes multiple conditions; we are moving inline with our Actuarial recommended Country Wide Loss Record Factors and placing ourselves in a more competitive stance to attract business. The overall impact of this change is 0.2% for HO 03 policyholders and a 0.0% change for HO 04 and HO 06 policyholders.

Pool Surcharge Factor

We are proposing revisions to the Pool Surcharge Factors; the proposed impact of this change is 1.9%. However, there are no policyholders impacted by this change. This decision was based on our actuarial CW recommended factors; however we did not take the complete recommended factors as we did not want to place ourselves in an uncompetitive stance in the state.

Renewal DSS

Please find the attached portion of the filing which is marked ***Confidential.Supporting Documentation***

We have included our actuarial support for your consideration to support our proposed changes.

Complete Rate/Rule Manual

As you may recall in 2006 we converted our Rate & Rules Manual to a streamlined version removing numerous rates and factors. As part of that change we moved to a Rules Manual and a Rating Workbook, we have included both the Manual and Workbook in this filing.

Forms Filing

There are no form impacts with this filing.

Exhibit I – Current Territory Maps

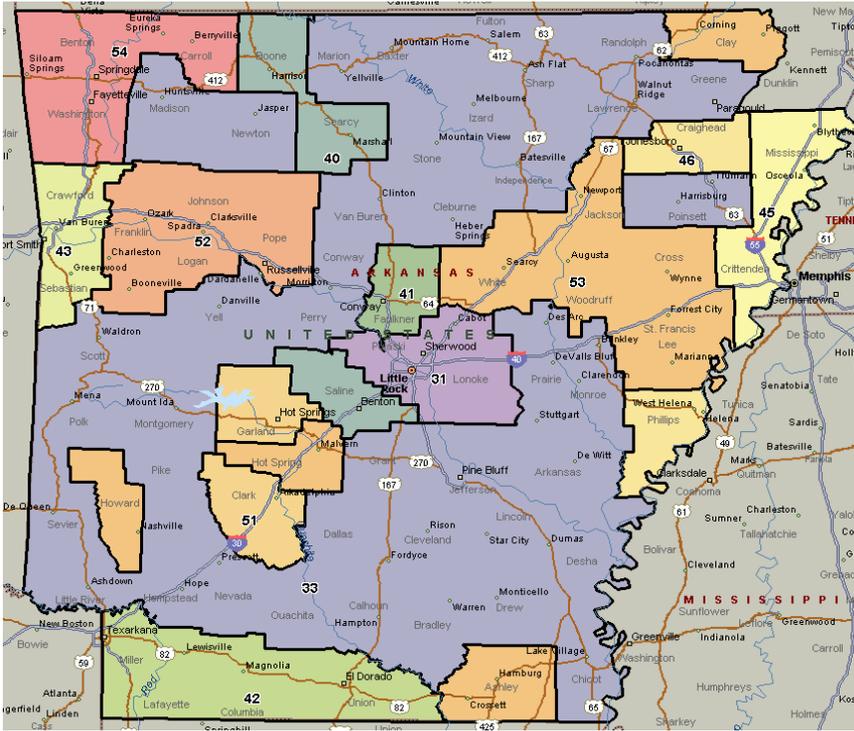
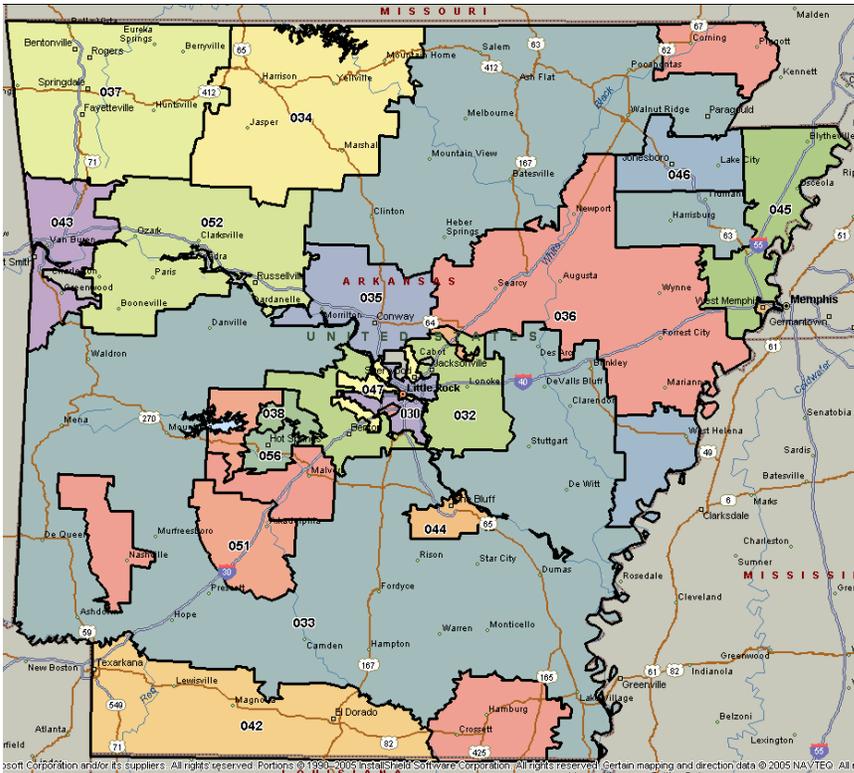


Exhibit II – Proposed Territory Maps



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Exhibit III – State Demographics

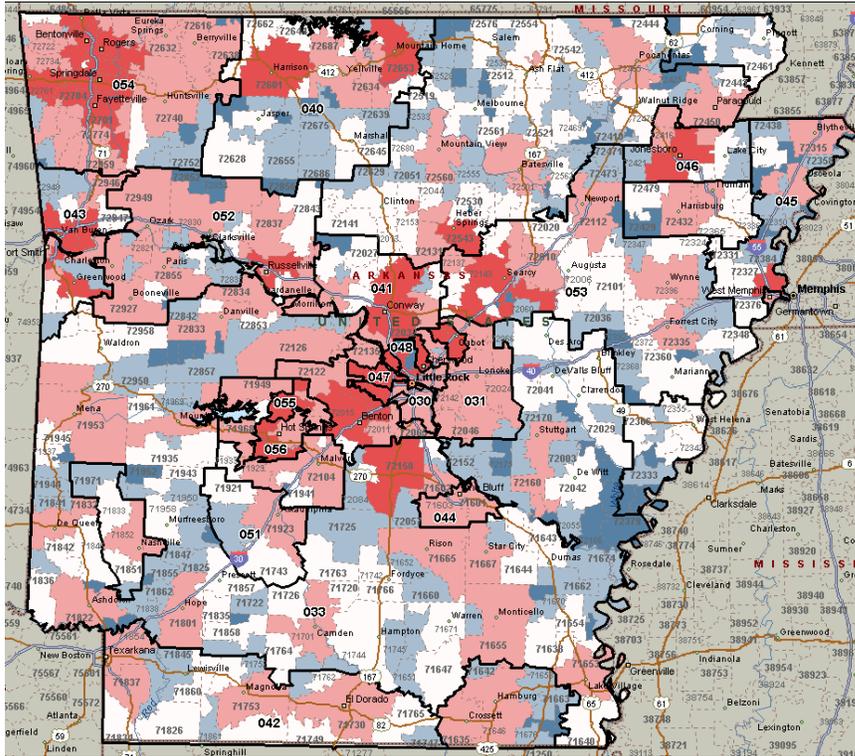


Exhibit IV – Territory Redefinition Policyholder Impacts

Current Territory	Proposed Territory	Policies In Force	Current Territory	Proposed Territory	Policies In Force
30	30	5	55	38	0
31	31	10	42	42	5
31	32	0	43	43	252
40	32	0	33	44	0
33	33	6	45	44	1
33	34	0	45	45	0
40	34	0	46	46	9
33	35	0	30	47	11
41	35	0	31	47	17
30	36	0	40	47	0
53	36	0	30	48	3
33	37	0	51	51	1
54	37	0	52	52	6
51	38	0	51	56	9

Exhibit V – HO 3 Base Rate Analysis (Competitive Data)

KAH Terr	Comp Avg	TUIC to Avg	TUIC to Avg \$	Base Chg	TUIC Prop	TUIC Prop to Avg	TUIC Improve	PIF
30	1121	20%	230	-5.0%	1283	162	(68)	5
31	1223	7%	90	-5.0%	1248	25	(65)	10
33	1294	14%	177	5.8%	1556	262	85	4
40	1125	19%	213	0.0%	1338	213	(0)	1
41	1202	0%	6	0.0%	1208	6	0	0
42	1294	1%	14	5.0%	1374	80	66	4
43	1070	-2%	(21)	0.0%	1049	-21	(0)	238
44	1238	13%	166	-3.0%	1362	124	(42)	0
45	1418	4%	56	6.0%	1563	145	89	0
46	1258	4%	51	5.0%	1375	117	66	9
47	1105	24%	265	-8.0%	1261	156	(109)	10
48	1060	30%	316	-5.0%	1308	248	(68)	3
51	1217	-14%	(174)	1.0%	1053	-164	10	1
52	1133	16%	176	1.0%	1322	189	13	6
53	1375	-11%	(147)	0.0%	1228	-147	(0)	1
54	995	0%	(4)	0.0%	991	-4	(0)	0
55	1083	-9%	(93)	0.0%	990	-93	0	0
56	1016	3%	33	1.0%	1059	43	10	8

Exhibit VI – TUIC Current vs. Proposed AOI Factors

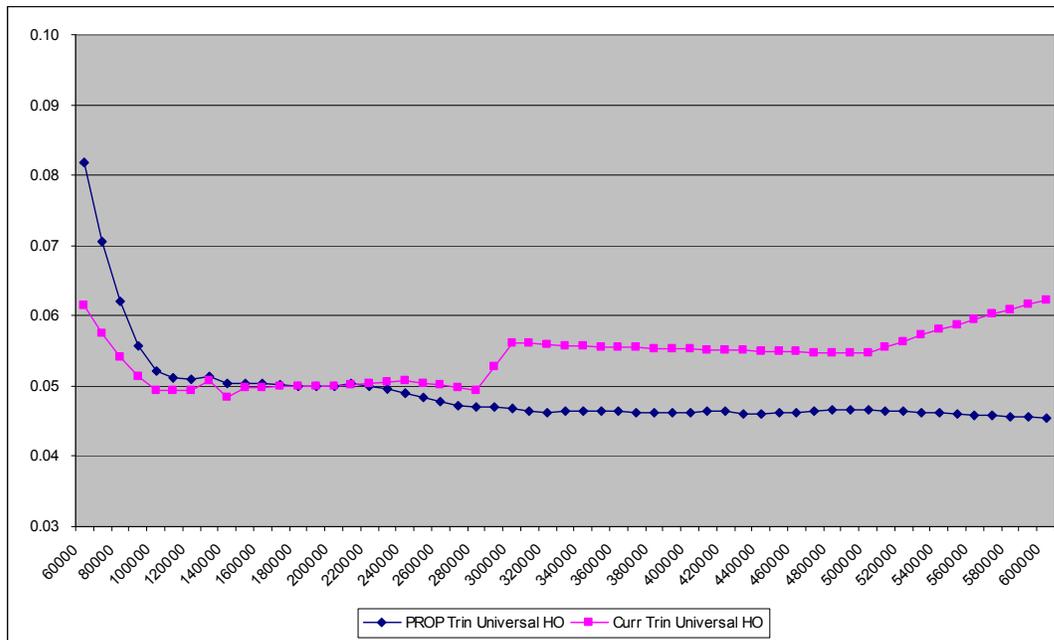


Exhibit VII – TUIC Proposed vs. Competitors AOI Factors

