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1. APPLICATION OF PROGRAM RULES

This section of the manual contains general information to write the following programs on behalf of the Company Homeowners Program (HO 00 03, HO 00 04, HO 00 06 and HO 00 08).

2. RESERVED FOR FUTURE USE

3. EXTENT OF COVERAGE

A. Property

1. Homeowners – Form HO 00 03 provides replacement cost coverage on the structures and actual cash value on personal property. Form HO 00 08 provides actual cash value on the structures (unless endorsed for replacement cost) and actual cash value on personal property.
2. Condominium unit owners - provides replacement cost coverage on additions and alterations that are not the responsibility of the condominium association and actual cash value on personal property.
3. Tenants - provides replacement cost coverage on improvements and betterments and actual cash value on personal property.

   Replacement Cost Coverage on personal property may be purchased in Homeowners, Condominium Unit Owners and Tenants risks.

B. Liability Including Medical Payments

1. Personal Liability provides individual named insureds with combined single limits of liability of $100,000, $300,000, or $500,000.
2. Medical Payments with limits of $1,000, $2,000 or $3,000 per person (included with increased Coverage E limits).

C. Deductibles

Deductible requirements and options are displayed in each applicable section of this Manual.

4. RESERVED FOR FUTURE USE

5. POLICY FEE

The Company's Managing General Agent (MGA) will charge $25 per policy (or such other amount as may be allowed by statute) on each new and renewal policy.

The policy fee shall be a component of the Company's Rate Filing and shall be fully earned.

6. RESERVED FOR FUTURE USE

7. POLICY PERIOD, MINIMUM PREMIUM AND WAIVER OF PREMIUM

A. All policies shall be issued for a 1 year term at premiums applicable on the effective date of the policy term.

B. The minimum policy premium applicable to all Homeowners policy forms shall be $100.

C. Additional or return premiums of $5 or less shall be waived or applied to the renewal premium at the option of the Company. The Company shall grant any return premium due if requested by the insured.

8. ROUNDING OF PREMIUMS

The premium for each coverage shown in the policy shall be rounded to the nearest cent.

For all policy cancellations, round the total policy return premium to the nearest cent.

9. CHANGES AND MID-TERM PREMIUM ADJUSTMENTS

All changes shall be made using the rules and rates in effect at the inception of the policy or latest subsequent renewal date thereafter.

10. EFFECTIVE DATE AND IMPORTANT NOTICES

Rules and rates shall be effective on the dates shown on the Manual pages, unless accompanying or subsequent Important Notices show otherwise and shall be part of this Manual until superseded by revised Manual pages or subsequent Important Notices.

11. PROTECTIVE DEVICE CREDITS

A. General

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinkler systems in a dwelling may be recognized for a reduced premium. The amount of the credit is computed by multiplying the Non-Wind Premium by 1 - Total or maximum of Credits shown below. Information included on the application is used to confirm the discount.

Central Station Reporting Burglar Alarm	.03
Central Station Reporting Fire Alarm	.04
Police Station Reporting Burglar Alarm	.02
Fire Department Reporting Fire Alarm	.03
Local Burglar and/or Fire Alarm	.02
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.07
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.04

B. Discount Limitations

The maximum credit factor granted for a central station reporting burglar alarm and central station reporting fire alarm is as follows: Homeowners = .05

The maximum credit for all elements listed under this rule shall be 0.10.

C. Endorsements

Use Endorsement HO 04 16 "Premises Alarm or Fire Protection System" for Homeowners.

12. TOWNHOUSES OR ROWHOUSES

A. Homeowner Policies

Note: Not applicable to HO 00 04, HO 00 06 or HO 00 08 polices.

The premium for an eligible 1 or 2 family dwelling in a townhouse or rowhouse structure is computed by multiplying the NON-WIND PREMIUM and the WIND PREMIUM by the appropriate factor below.

Total Number of Individual Family Units Within the Fire Division	**Factor**
1 & 2	1.00
3 & 4	1.10
5 to 8	1.25
9 & Over	1.40

13. UNDERWRITING SURCHARGES

The following charges apply to properties that have exposures or hazards which are not contemplated by the Premium. The Company will review each risk and determine if additional premium is warranted.

A. No Prior Insurance

All applicants who have not carried insurance on the property being insured under this policy shall be subject to a 10% surcharge. This surcharge will also be applicable if there has been a lapse in coverage which exceeds 45 days from the effective date of the Company policy.

This surcharge will remain in effect for one year from the policy effective date to which this surcharge applies.

Exception: Not applicable to a new purchase or ownership transfer or to a new lease.

B. Seasonal or Unoccupied Property

Seasonal or unoccupied property which exceeds 6 consecutive months up through 12 months will receive an additional 10% surcharge. Properties unoccupied more than 12 months will be considered vacant and ineligible (see Vacant Property Rule).

C. Dwellings 36 or More Years Old (HO 00 03 Only)

Dwellings with wiring, heating and roofs 36 or more years of age, if determined by the Company to be eligible for coverage, will receive an additional surcharge of 10%. This additional charge does not apply to Form HO 00 04, HO 00 06, or HO 00 08.

14. MANDATORY ADDITIONAL CHARGES

There are no Mandatory Additional Charges, Deficit Assessment or Other Surcharge(s) applicable to Massachusetts.

15. PAYMENT AND PAYMENT PLAN OPTIONS

A. New Business

1. Full Payment Option - The full policy premium is submitted with the application:
   (a) If paid by the insured or premium finance company within 12 calendar days of the effective date of the policy; or
   (b) If paid by the mortgage company or title company within 17 calendar days of the effective date of the policy.
2. Two Payment Option
   (a) 55% down; and
   (b) 45% due by the 180th day of the policy period.
3. Four Payment Option
   (a) 30% down; and
   (b) 2 payments @25% each due by the 90th and 180th and one payment @ 20% due on the 270th day of the policy period.
4. Payment fee schedule for 2 and 3 above:

Total Premium including fees ranges from:			The fee per payment is:
$0	To	$399	$3
$400	to	$499	$4
$500	to	$649	$5
$650	to	$799	$6
$800	to	$949	$7
$950	to	$1,099	$8

Add $1 fee per payment for every $150 of total premium over $1,099

A $10 set up fee applies to all polices utilizing a payment plan.

5. The applicant or policyholder may choose to finance premiums with a licensed premium finance company.

B. Renewal Business: The billing process is the same as the New Business process above with one exception. The payment Option will be mailed to the insured 50 days in advance of the renewal date.

C. Late Payment Charge

The renewal premium (or required installment thereof) must be received by the Company prior to commencement of the renewal policy period (the renewal date). Failure to timely remit renewal premiums will result in lapse. The Company at its discretion may reinstate coverage upon receipt of a late payment. If the Company agrees to reinstate coverage and the payment was 5 of more days delinquent, a fee of $10.00 will apply. In determining whether to issue a renewal policy notwithstanding late payment, the Company will request a no loss statement and may request additional documentation.

D. Insufficient Funds

In the event any payment by the applicant or insured is ineligible capable of or not accepted for deposit or returned as insufficient and the Company does not cancel coverage for nonpayment, the applicant or insured will be subject to an insufficient funds charge of $15.00 per occurrence. Late payment charges also may apply, if applicable.

16. BUILDING CODE COMPLIANCE

Multiply the Wind Property Premium by the appropriate discount factor noted in the table below.

Wind PremiumFactors

Forms HO3 & HO8

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
Territory											
5-23, 30-32, and 34-36	.03	.03	.03	.02	.02	.02	.02	.01	.01	.01	.00
24 and 38-50	.03	.03	.03	.02	.02	.02	.02	.01	.01	.01	.00
27-29 and 33	.04	.04	.04	.03	.03	.03	.03	.02	.02	.00	.00

Form HO 00 04

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
Territory											
All Territories	.03	.03	.03	.02	.02	.02	.02	.01	.01	.01	.00

Form HO 00 06

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
Territory											
5-24 and 30-50	.03	.03	.03	.02	.02	.02	.02	.01	.01	.01	.00
27-29	.05	.05	.05	.03	.03	.03	.03	.01	.01	.00	.00

100. RESERVED FOR FUTURE USE

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIP

A. The limits of liability under the Homeowners base policy are as follows:

1. Section I - Property Damage

Coverage	HO 00 03 and HO 00 08	HO 00 04	HO 00 06
A – Dwelling Minimum Limit	$30,000 *		$5,000 *
B – Other Structures	10% of A		
C – Personal Property	50% of A	$6,000 *	$6,000 *
D – Loss of Use	HO 00 08- 10% of A HO 00 03 – 20% of A	20% of C	40% of C

* Limits apply to both new business and renewal business policies. These are program limits and not binding limits. Refer to the binding limitations in your Agency Contract Supplement.

2. Section II – Liability — All Forms

Cov. E – Personal Liability	$100,000
Cov. F – Medical Payments to Others	$1,000

Unless otherwise stated, Coverage E limits apply on an "occurrence" basis; Coverage F limits on an "each person" basis.

B. All Forms

The limit of liability for Coverage C of Section I and Coverages E and F of Section II may be increased.

C. Form HO 00 03 and HO 00 08

Under Coverage B of Section I, an additional amount of insurance may be written on specific structures in an amount not to exceed 70% of Coverage A.

D. Form HO 00 03 and HO 00 08

Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 25% of the limit on the dwelling.

E. Form HO 00 06

The limit of liability for Coverage A of Section I may be increased and the limit of liability for coverage C may not exceed $6,000 if the property is held for rental.

F. Form HO 00 08

The Repair cost or Market Value Loss Settlement provisions in Form HO 00 08 shall be replaced by either:

1. Actual Cash Value Loss Settlement Endorsement HO 04 81; or

2. Replacement Cost Loss Settlement Endorsement HO 23 74.

102. DESCRIPTION OF COVERAGES

A. Section I Coverages - Property Damage

The following is a general description of the coverages provided by the individual Homeowners Policy forms. Form HO 00 03 is an “all risk” policy for Coverage A, subject to certain conditions and exclusions listed in the policy. The policy shall be consulted for exact contract conditions. The chart below refers to Coverage C for Form HO 00 03 and to Coverages A and C for other HO policy forms offered by the Company.

	HO 00 03	**HO 00 04 & HO 00 06**	**HO 00 08**
Fire or Lightning	Yes	Yes	Yes
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	Yes	Yes	Yes
Vandalism or malicious mischief	Yes	Yes	Yes
Theft	Yes	Yes	Yes
Volcanic eruption	Yes	Yes	Yes
Falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden and accidental tearing apart of a heating system or appliance, freezing, sudden accidental damage from electrical current	Yes	Yes	No
Additional risks with certain exceptions (Special Coverage)	Yes Cov. A, B & D	Optional for Cov. A in HO 00 06	No

B. Section II Coverages - Liability - All Forms

Coverage E – Personal Liability
Coverage F – Medical Payments to Others

1. 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 any insured's premises or personal activities.

2. 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.

103. MANDATORY COVERAGES

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

104. ELIGIBILITY

Note: No Homeowners policy form may be issued in the name of a corporation, partnership or association.

A. Form HO 00 03 and HO 00 08

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a dwelling or modular home which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family; or

2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or

3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 100% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or

   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.

   Use Endorsement HO 04 41 - Additional Insured.

4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling; or

5. When a 2 family dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to the owner covering their respective interest in the dwelling.

   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.

   Use Endorsement HO 04 41 - Additional Insured.

B. Form HO 00 04

   A Tenant Homeowners Policy may be issued to:

   1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or

   2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Rule 104.A. above, provided the residence premises occupied by the insured is used exclusively for residential purposes and is not occupied by more than one additional family or more than 2 boarders or roomers.

C. Form HO 00 06

   A Unit Owners Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes, and is not occupied by more than one additional family or more than two boarders or roomers.

D. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E A Homeowners Policy shall not be issued to cover any mobile home, trailer home, or house trailer.

F. A Homeowners Policy shall not be issued to cover any property located on a farm, ranch, orchard or grove.

G. Residence Held in Trust All Forms Except HO 00 04)

   A Homeowners Policy may be issued to an occupant of a one, or two-family dwelling or a condominium unit when legal title to the dwelling or unit is held in trust and:

   1. One of the occupants of the dwelling or condominium unit is the grantor/settlor of the trust;

   2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.;** and

   3. No trustee of the trust is:

      a. A partnership or joint venture;

      b. A corporation;

      c. A limited liability company;

      d. An organization other than a partnership or joint venture, a corporation or a limited liability company; or

      e. A licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust. However, this Paragraph **e.** does not apply to an individual who is a relative of the grantor/settlor of the trust.

Refer to Rule **526.** for the rule of application.

105. SECONDARY RESIDENCE PREMISES

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

106. RESERVED FOR FUTURE USE

107. CONSTRUCTION DEFINITIONS

A. Frame - Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports. (Use Construction Code 1.)

Aluminum or plaster siding over frame. (Use Construction Code 5.)

B. Masonry Veneer - Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2.)

C. Masonry - Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground). (Use Construction Code 3.)

D. Superior Construction
(Use Construction Code 4.)

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, 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.

108. SEASONAL DWELLING DEFINITION
A seasonal dwelling is a dwelling with continuous unoccupancy of 3 or more consecutive months during any 1 year period.

109. SINGLE BUILDING DEFINITION

Only buildings which are separated by space shall be considered separate buildings and be eligible for coverage.

201. POLICY PERIOD

The policy may be written for a period of one year and may be extended for successive policy periods by extension certificate based upon the premiums, forms and endorsements then in effect for the Company.

202. CHANGES OR CANCELLATIONS

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is canceled.

B. If insurance is increased, canceled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

203. MANUAL PREMIUM REVISION

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

A. The effective date of such revision shall be as announced.

B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

C. 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.

204. RESERVED FOR FUTURE USE

205. RESERVED FOR FUTURE USE

206. TRANSFER OR ASSIGNMENT

The policy may not be transferred or assigned.

207. RESERVED FOR FUTURE USE

208. PREMIUM ROUNDING RULE

Each premium shown on the policy and endorsements shall be rounded to the nearest cent.

In the event of cancellation by the Company, the return premium will be rounded to the nearest cent.

209. RESERVED FOR FUTURE USE

300. KEY FACTOR INTERPOLATION COMPUTATION

A. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit.

   Example
   $203,000 desired limit; the nearest limits are $200,000 and $205,000.

   For $200,000 the Key Factor is 1.636; for $205,000 the Key Factor is 1.669. Figure the difference between the two Key Factors and divide by 5. This provides a factor per $1,000.

   1.669 – 1.636 = 0.033 divided by 5 = .0066

   Multiply the factor per $1,000 times 3, and add 2.851, the Key Factor for $200,000.

   .0066 x 3 = 0.0198 + 1.636 = 2.6558

   The result, 1.656, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

301. TERRITORIAL BASE RATES

The Base Premium is developed by multiplying the base rate by the key factor. Adjustments for additional coverage, surcharges and credits are described on the Homeowners Rating Worksheet.

A. Form **HO 00 03** and **HO 00 08** Territorial Base Rates and Wind Percentages

Territory	Base Rate	Wind Percentage
5	495.52	19.7%
11	379.60	21.3%
12	386.21	15.2%
16	632.28	11.5%
21	439.45	58.9%
22	407.84	36.9%
23	407.84	36.6%
24	356.46	27.3%
27	605.50	59.5%
28	541.73	54.8%
29	467.23	47.1%
30	316.40	25.7%
31	271.93	21.1%
32	317.53	29.5%
33	353.67	35.2%
34	270.25	30.1%
35	364.44	20.5%
36	338.27	23.0%
38	357.27	13.1%
39	377.69	25.4%
40	281.07	15.7%
41	299.63	16.8%
42	279.90	15.6%
43	259.28	19.1%
44	263.59	18.1%
45	297.76	16.8%
46	222.38	21.4%
47	372.29	14.2%
48	241.79	20.1%
49	210.83	23.0%
50	236.03	15.3%

1) Classification Tables

(a) Form Factors

HO 00 03	1.00
HO 00 08 with HO 04 81	1.25
HO 00 08 with HO 23 74	1.40

(b) Protection-Construction Factors (Non-Wind Property Premium will be adjusted by the following factors)

Prot.	**Construction***		
Class	**Frame**	**Masonry**	**Superior**
1	1.05	0.95	0.81
2	1.07	0.96	0.82
3	1.08	0.97	0.83
4	1.09	0.98	0.83
5	1.10	0.99	0.84
6	1.11	1.00	0.85
7	1.21	1.10	0.94
8	1.21	1.10	0.94
8B	1.32	1.21	1.03
9	1.32	1.21	1.03
10 & 10W	1.43	1.32	1.12
1X – 8X	1.32	1.21	1.03
1Y – 8Y	1.32	1.21	1.03

(c) Protection - Construction Factors (Wind Portion of Premium)

Prot.	**Construction***		
Class	**Frame**	**Masonry**	**Superior**
All Classes	1.25	1.00	0.95

FOOTNOTES

***** Masonry Veneer is rated as Masonry.
Aluminum or Plastic Siding over Frame is rated as Frame.

(2) Key Factor Table

Coverage A Amount	Factor	Coverage A Amount	Factor
30,000	0.661	175,000	1.470
32,000	0.662	180,000	1.504
34,000	0.664	185,000	1.537
36,000	0.666	190,000	1.570
38,000	0.668	195,000	1.603
40,000	0.670	200,000	1.636
42,000	0.672	205,000	1.669
44,000	0.673	210,000	1.703
46,000	0.676	215,000	1.736
48,000	0.677	220,000	1.769
50,000	0.679	225,000	1.801
52,000	0.684	230,000	1.832
54,000	0.690	235,000	1.864
56,000	0.696	240,000	1.896
58,000	0.704	245,000	1.927
60,000	0.712	250,000	1.958
62,000	0.721	255,000	1.991
64,000	0.731	260,000	2.024
66,000	0.741	265,000	2.057
68,000	0.753	270,000	2.090
70,000	0.763	275,000	2.123
72,000	0.776	280,000	2.156
74,000	0.790	285,000	2.189
76,000	0.804	290,000	2.222
78,000	0.819	295,000	2.255
80,000	0.833	300,000	2.288
82,000	0.846	305,000	2.315
84,000	0.858	310,000	2.343
86,000	0.872	315,000	2.370
88,000	0.887	320,000	2.398
90,000	0.901	325,000	2.425
92,000	0.922	330,000	2.453
94,000	0.943	335,000	2.480
96,000	0.962	340,000	2.507
98,000	0.981	345,000	2.535
100,000	1.000	350,000	2.562
105,000	1.029	355,000	2.589
110,000	1.058	360,000	2.616
115,000	1.088	365,000	2.643
120,000	1.117	370,000	2.670
125,000	1.147	375,000	2.697
130,000	1.177	380,000	2.724
135,000	1.208	385,000	2.751
140,000	1.239	390,000	2.778
145,000	1.271	395,000	2.804
150,000	1.302	400,000	2.831
155,000	1.335		
160,000	1.369	Each	
165,000	1.403	Additional	
170,000	1.436	1,000	0.005

B. Form **HO 00 04** Territorial Base Rates and Wind Percentages

Territory	Base Rate	Wind Percentage
5	124.73	11.6%
11	118.28	6.7%
12	80.76	9.8%
16	114.60	9.0%
21	100.20	41.5%
22	86.67	27.5%
23	86.94	27.4%
24	87.88	16.2%
27	108.57	45.8%
28	99.41	40.4%
29	89.31	33.0%
30	84.23	11.9%
31	59.37	14.2%
32	109.39	14.0%
33	111.53	17.1%
34	71.73	15.4%
35	108.59	8.5%
36	74.82	14.7%
38	70.05	6.8%
39	98.23	14.1%
40	72.08	7.2%
41	69.13	10.5%
42	68.24	6.9%
43	57.29	10.5%
44	75.15	8.1%
45	78.75	6.5%
46	59.33	8.9%
47	117.15	3.9%
48	126.27	5.0%
49	68.17	6.5%
50	54.16	5.0%

1. Classification Tables

   (a) Form Factors

   Non-Wind Property Premium and Wind Property Premium will be adjusted by the following factors.

   HO 00 04 1.00

   (b) Protection Class Factors (Non-Wind Property Premium will be adjusted by the following factors)

Prot.	Construction*		
Class	**Frame**	**Masonry**	**Superior**
1	1.05	0.95	0.80
2	1.07	0.96	0.81
3	1.08	0.97	0.82
4	1.09	0.98	0.83
5	1.10	0.99	0.84
6	1.11	1.00	0.85
7	1.43	1.01	0.86
8	1.43	1.02	0.87
8B	1.76	1.21	1.03
9	1.76	1.21	1.03
10 & 10W	1.98	1.21	1.03
1X – 8X	1.76	1.21	1.03
1Y – 8Y	1.76	1.21	1.03

   (c) Protection - Construction Factors (Wind Portion of Premium)

Prot.	Construction*		
Class	**Frame**	**Masonry**	**Superior**
All Classes	2.22	1.00	0.85

FOOTNOTES

***** Masonry Veneer is rated as Masonry.
Aluminum or Plastic Siding over Frame is rated as Frame.

(2) Key Factor Table

Coverage C Amount	Factor	Coverage C Amount	Factor
6,000	0.299	56,000	1.649
7,000	0.337	57,000	1.673
8,000	0.376	58,000	1.696
9,000	0.409	59,000	1.720
10,000	0.439	60,000	1.743
11,000	0.467	61,000	1.766
12,000	0.494	62,000	1.790
13,000	0.522	63,000	1.813
14,000	0.556	64,000	1.836
15,000	0.584	65,000	1.859
16,000	0.614	66,000	1.882
17,000	0.643	67,000	1.905
18,000	0.671	68,000	1.928
19,000	0.699	69,000	1.951
20,000	0.727	70,000	1.974
21,000	0.754	71,000	1.996
22,000	0.781	72,000	2.019
23,000	0.809	73,000	2.042
24,000	0.836	74,000	2.065
25,000	0.863	75,000	2.088
26,000	0.891	76,000	2.111
27,000	0.918	77,000	2.133
28,000	0.945	78,000	2.159
29,000	0.973	79,000	2.179
30,000	1.000	80,000	2.202
31,000	1.026	81,000	2.224
32,000	1.052	82,000	2.247
33,000	1.078	83,000	2.270
34,000	1.104	84,000	2.293
35,000	1.130	85,000	2.315
36,000	1.155	86,000	2.338
37,000	1.181	87,000	2.361
38,000	1.206	88,000	2.384
39,000	1.231	89,000	2.406
40,000	1.256	90,000	2.429
41,000	1.281	91,000	2.452
42,000	1.305	92,000	2.475
43,000	1.329	93,000	2.498
44,000	1.354	94,000	2.520
45,000	1.378	95,000	2.543
46,000	1.402	96,000	2.566
47,000	1.425	97,000	2.589
48,000	1.449	98,000	2.611
49,000	1.472	99,000	2.634
50,000	1.496	100,000	2.657
51,000	1.522		
52,000	1.548	Each	
53,000	1.574	Additional	0.028
54,000	1.600	1,000	
55,000	1.626		

C. Form **HO 00 06** Territorial Base Rates and Wind Percentages

Territory	Base Rate	Wind Percentage
5	165.18	10.3%
11	152.06	6.0%
12	141.89	6.2%
16	142.66	8.4%
21	144.27	33.9%
22	124.87	22.2%
23	125.41	22.4%
24	140.17	11.7%
27	158.16	36.8%
28	147.28	31.8%
29	135.29	25.3%
30	160.24	7.1%
31	128.65	7.1%
32	103.03	17.8%
33	95.74	24.5%
34	109.86	11.3%
35	143.49	7.3%
36	110.46	11.1%
38	139.56	3.7%
39	151.29	10.5%
40	117.77	4.9%
41	89.76	9.2%
42	121.30	4.2%
43	132.94	4.9%
44	104.63	6.5%
45	118.40	4.8%
46	85.26	6.9%
47	129.31	4.1%
48	89.01	8.8%
49	99.19	5.0%
50	86.91	3.3%

1. Classification Tables

   (a) Form Factors

   Non-Wind Property Premium and Wind Property Premium will be adjusted by the following factors.

   HO 00 06 1.00

   (b) Protection Class Factors (Non-Wind Property Premium will be adjusted by the following factors)

Prot.	Construction*		
Class	**Frame**	**Masonry**	**Superior**
1	1.05	0.95	0.80
2	1.07	0.96	0.81
3	1.08	0.97	0.82
4	1.09	0.98	0.83
5	1.10	0.99	0.84
6	1.11	1.00	0.85
7	1.43	1.01	0.86
8	1.43	1.02	0.87
8B	1.76	1.21	1.03
9	1.76	1.21	1.03
10 & 10W	1.98	1.21	1.03
1X – 8X	1.76	1.21	1.03
1Y – 8Y	1.76	1.21	1.03

   (c) Protection - Construction Factors (Wind Portion of Premium)

Prot.	Construction*		
Class	**Frame**	**Masonry**	**Superior**
All Classes	2.86	1.00	0.75

FOOTNOTES

***** Masonry Veneer is rated as Masonry.
Aluminum or Plastic Siding over Frame is rated as Frame.

(2) Key Factor Table

Coverage C Amount	Factor	Coverage C Amount	Factor
6,000	0.371	56,000	1.634
7,000	0.395	57,000	1.657
8,000	0.419	58,000	1.680
9,000	0.447	59,000	1.703
10,000	0.471	60,000	1.726
11,000	0.496	61,000	1.749
12,000	0.519	62,000	1.772
13,000	0.546	63,000	1.795
14,000	0.578	64,000	1.818
15,000	0.607	65,000	1.841
16,000	0.633	66,000	1.863
17,000	0.659	67,000	1.886
18,000	0.684	68,000	1.908
19,000	0.709	69,000	1.931
20,000	0.733	70,000	1.954
21,000	0.760	71,000	1.976
22,000	0.787	72,000	1.999
23,000	0.813	73,000	2.021
24,000	0.840	74,000	2.044
25,000	0.867	75,000	2.066
26,000	0.893	76,000	2.089
27,000	0.920	77,000	2.111
28,000	0.947	78,000	2.133
29,000	0.973	79,000	2.156
30,000	1.000	80,000	2.178
31,000	1.025	81,000	2.201
32,000	1.051	82,000	2.223
33,000	1.076	83,000	2.245
34,000	1.102	84,000	2.268
35,000	1.127	85,000	2.290
36,000	1.152	86,000	2.312
37,000	1.176	87,000	2.335
38,000	1.201	88,000	2.357
39,000	1.226	89,000	2.380
40,000	1.250	90,000	2.402
41,000	1.274	91,000	2.424
42,000	1.298	92,000	2.447
43,000	1.321	93,000	2.469
44,000	1.345	94,000	2.491
45,000	1.369	95,000	2.514
46,000	1.392	96,000	2.536
47,000	1.415	97,000	2.558
48,000	1.438	98,000	2.581
49,000	1.461	99,000	2.603
50,000	1.484	100,000	2.626
51,000	1.509		
52,000	1.534	Each	
53,000	1.560	Additional	0.026
54,000	1.585	1,000	
55,000	1.611		

401. RESERVED FOR FUTURE USE

402. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

A. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage is computed by multiplying the Premium by the appropriate factor below.

HO 00 03 or HO 00 08	1.15
HO 00 04 or HO 00 06	1.35

B. When Replacement Cost Coverage is written on form HO 00 03 or HO 00 08, Coverage C must be written at 50% of Coverage A.

Use Endorsement HO 04 90 Personal Property Replacement Cost.

403. AGE OF HOME (applies to HO OO 03 only)

A. The premium shall be adjusted depending on the calendar year that the dwelling was completed and first occupied OR the calendar year that utilities were updated. If the year first occupied is different that the year completed, the later year used in determination of the applicable premium adjustment. If the utilizes were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated.

B. For utilities to be considered completely updated and qualify for the discount, ALL of the following must be updated by qualified contractors with all work conforming to local code requirements:

1. Plumbing – improvements should include the installation of new water lines within the structure and plumbing fixtures

2. Electrical Service – improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.

3. Heating and Cooling System – improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on air-conditioning systems.

C. Use the following factors for the premium adjustments:

For Home Completed and Occupied OR Utilities Updated	Premium Adjustment
During the Current Year	0.780
1 year preceding current calendar year	0.795
2 years preceding current calendar year	0.816
3 years preceding current calendar year	0.839
4 years preceding current calendar year	0.863
5 years preceding current calendar year	0.887
6 years preceding current calendar year	0.908
7 years preceding current calendar year	0.929
8 years preceding current calendar year	0.944
9 years preceding current calendar year	0.955
10 years preceding current calendar year	0.964
11 years preceding current calendar year	0.973
12 years preceding current calendar year	0.981
13 years preceding current calendar year	0.988
14 years preceding current calendar year	0.993
15 years preceding current calendar year	0.996
16 years preceding current calendar year	1.000

404. ORDINANCE OR LAW COVERAGE – INCREASED LIMITS

Policies written on form HO 00 03 and HO 00 08 include coverage for costs necessary to meet applicable laws and ordinances regulating the construction, use, or repair of the dwelling or requiring the tearing down of the dwelling, including the costs of removing the debris. This coverage is limited to 10% of the dwelling (Coverage A) limit. For an additional premium, the limit of this coverage may be increased. The Premium will be adjusted by the following factors, according to the selected coverage amount.

Percentage Of Coverage A		
Increase In Amount	**Total Amount**	**Factors**
15%	25%	1.03
40%	50%	1.07

Use Endorsement HO 04 77

405. DEBRIS REMOVAL – HO 00 03

A. HO 00 03 can be endorsed to provide $2,000 per occurrence limit (still subject to $500 per tree) for debris removal.

B. The premium charge for this is $25.

C. Attach UPCIC 09 01.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I perils.

A. Base Deductibles: The following deductibles apply unless optional deductibles are selected per paragraphs B or C below.

1% of the Coverage A limit of liability for HO-3 and HO-8, or a minimum of $500.

$500 for HO-4 and HO-6

B. Optional All Perils Deductibles on a Percentage of Coverage A (HO-3 & HO-8 only) and Flat Dollar Amount are available and the appropriate premium adjustment in shown in the tables below.

Amount of	Percentage of Coverage A limit of liability Policy Deductible: HO-3 & HO-8		
Insurance	**1/2%**	**2%**	**3%**
$25,000 - $49,999	N/A	N/A	N/A
$50,000 - $99,999	N/A	-13%	-20%
$100,000 and higher.	10%	-13%	-20%

Amount						
Of	**Flat Dollar Policy Deductible – HO-3 & HO-8**					
Insurance	**$500**	**$1,000**	**$2,000**	**$3,000**	**$5,000**	**$10,000**
$25,000 - $29,999	-17%	-28%	-37%	-42%	-48%	-54%
$30,000 - $39,999	-10%	-21%	-32%	-37%	-43%	-51%
$40,000 - $49,999	-4%	-17%	-28%	-33%	-40%	-48%
$50,000 - $59,999	0%	-13%	-24%	-30%	-37%	-45%
$60,000 - $69,999	4%	-10%	-21%	-28%	-35%	-43%
$70,000 - $79,999	7%	-7%	-19%	-25%	-33%	-41%
$80,000 - $89,999	10%	-4%	-17%	-23%	-31%	-40%
$90,000 - $99,999	13%	-2%	-15%	-21%	-29%	-38%
$100,000 - $124,999	15%	0%	-13%	-20%	-28%	-37%
$125,000 - $149,999	20%	5%	-9%	-16%	-24%	-34%
$150,000 - $199,999	25%	8%	-6%	-13%	-21%	-32%
$200,000 - $249,999	32%	15%	0%	-8%	-17%	-28%
$250,000 - $299,999	38%	20%	5%	-4%	-13%	-24%
$300,000 - $349,999	43%	25%	8%	0%	-10%	-21%
$350,000 - $399,999	48%	29%	12%	3%	-7%	-19%
$400,000 - $449,999	52%	32%	15%	6%	-4%	-17%
$450,000 - $499,999	55%	35%	18%	8%	-2%	-15%
$500,000 - $549,999	59%	38%	20%	11%	0%	-13%
$550,000 - $599,999	62%	41%	23%	13%	2%	-11%
$600,000 - $649,999	65%	43%	25%	15%	4%	-10%
$650,000 - $699,999	67%	46%	27%	17%	5%	-8%
$700,000 - $749,999	70%	48%	29%	19%	7%	-7%
$750,000 and Higher	72%	50%	30%	20%	8%	-6%

Policy Deductible – HO-4 & HO-6	**Deductible Factor**	**Maximum Adjustment**
$1,000	-10%	-$225
$2,500	-21%	-$660
$5,000	-30%	-$800

The premium credit or charge for an optional deductible is applied to the policy premium, unless a higher hurricane deductible option is selected (where available). When a higher hurricane deductible option is selected, refer to the instructions in paragraph C, below.

C. Optional Percentage Hurricane Deductibles (HO-3 and HO-8)

Optional, deductibles for the hurricane peril are available on a percentage of the Coverage A limit of liability only when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I perils (Rule 406, paragraphs A and B).

To calculate the premium credit for the hurricane deductible percentage, the premium credit below is applied to the policy premium multiplied by the Wind Credit applicable for the policy territory. When an optional (lower) deductible is selected for All Other Section I perils, the applicable charge or credit in paragraph B above is multiplied by the policy premium multiplied by (1 – the Wind Credit).

Hurricane Deductible		
2%	**3%**	**5%**
-21%	-23%	-28%

407. ADDITIONAL AMOUNTS OF INSURANCE – FORM HO 00 03

D. The policy provides loss settlement for buildings insured under Coverage A or B on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

E. The policy may be endorsed to provide additional insurance for Coverage A only when loss to property insured under Coverage A – Dwelling exceeds the limit of liability shown in the policy Declarations.

F. When this option is selected, the Coverage A limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage A at policy inception or at the time the endorsement is added to the policy.
1. The additional amount of insurance will equal 25% of the Coverage A limit and is available only when loss to property insured under Coverage A – Dwelling exceeds the Coverage A limit of liability shown in the Declarations.
2. This additional amount cannot be applied to any other coverage nor does it increase the Coverage A limit.
3. The premium for this option is computed by multiplying the Base Premium by 1.03.

G. Use Specified Additional Amount of Insurance for Coverage A – Dwelling – Massachusetts Endorsement UPCIC 05 08.

H. Do not use this endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

507. PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES

A. 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.

Use Endorsement HO 04 42 - Permitted Incidental Occupancies - Residence Premises, for Section I and II Coverages.

B. 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.

C. Other Structures

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

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the Declarations. If increased Coverage C limits are desired, see Rule 512.A.

E. Premium

1. Section I - Property
   a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
   b. If the permitted incidental occupancy is located in another structure, charge $6.00 per $1,000 of specific insurance on the structure.

2. Section II - Liability

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises. Use Endorsement HO 04 42 Permitted Incidental Occupancies Residence Premises and charge a flat $18.00 for the residence premises.

508. LOSS ASSESSMENT COVERAGE

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section I Additional Coverages and Section II Additional Coverages, a limit of $1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.

2. Higher Limits

Higher limits are available:

All forms except HO 00 03 or HO 00 06 with HO 17 32		**HO 00 03 or HO 00 06 with HO 17 32**	
$5,000	$9	$5,000	$11
$10,000	$11	$10,000	$14
$25,000	$14	$25,000	$19

3. Endorsement

Use Supplemental Loss Assessment Coverage Endorsement **HO 04 35.**

509. RESERVED FOR FUTURE USE

510. RESERVED FOR FUTURE USE

511. OTHER STRUCTURES

A. When insurance is written on a specific structure on the residence premises for:

1. Increased limits, or
2. Rented to others for residential purposes

The rates per $1,000 of insurance shown below shall apply separately to each structure.

B. Increased Limits - Up to 70% of Coverage A

Rate per 1,000 of insurance $4

Use Endorsement HO 04 48 Other Structures - Increased Limits.

C. Rented to Others - Residence Premises

Use the sum of:

1. $6 per 1,000 of insurance, and
2. A premium of $38 for the increased Coverages E and F exposure.

Use Endorsement HO 04 40 Structure Rented to Others - Residence Premises.

512. PERSONAL PROPERTY

A. Increased Limit

The limit of liability for Coverage C may be increased to an amount not more than 80% of the Coverage A limit. The rate is $2 per 1,000 of insurance.

B. Reduction in Limit

The limit of liability for Coverage C may be reduced to an amount not less than 25% of the Coverage A limit. The rate is $1 per 1,000 of insurance.

C. Refrigerated Personal Property

1. 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.

2. A deductible of $100 applies.

3. The Additional Premium is $25.

4. Use Refrigerated Property Coverage Endorsement HO 04 98**.**

D. Theft Coverage Increase – HO 00 08

1. On-Premises

The $1,000 limit for on-premises theft may be increased to a maximum of 40% of Coverage A. The rate is $21 per 1,000 of insurance.

2. Off-Premises

When On-Premises Theft Coverage is increased, a limit of $1,000 may be provided for Off-Premises Theft Coverage. Charge $18 for this additional coverage.

Use Endorsement HO 04 30 Theft Coverage Increase.

513. SCHEDULED PERSONAL PROPERTY

Specific items of personal property may be scheduled for additional personal property coverage. Coverage for these items must be submitted for approval prior to binding coverage with information substantiating the item(s) value.

When the Scheduled Personal Property Endorsement HO 04 61 is attached to a policy with Endorsement HO 04 90, the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

A. Jewelry.
B. Furs and garments trimmed with fur or consisting principally of fur.
C. Cameras, projection machines, films and related articles of equipment. Property used for business or professional purposes are excluded.
D. Musical instruments and related articles of equipment. Property used for business or professional purposes are excluded.
E. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware (excluding pens, pencils, flasks, smoking implements or jewelry).
F. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.
G. Fine Arts (Breakage Coverage is excluded).
H. Postage Stamps.
I. Rare and Current Coins.

Use endorsement HO 04 61 10 00 Scheduled Personal Property

An appraisal completed within the past year is required for items valued over $2,500.

The basic coverage rate is: (Limit / $100) x (per $100 rate in the table below):

Scheduled Property Type	Rate per $100 of Coverage
Jewelry	$2.00
Furs and garments trimmed with fur or consisting principally of fur	$0.40
Cameras, projection machines, films and related articles of equipment	$1.65
Musical instruments and related articles of equipment	$0.60
Silverware, silver-plated ware, goldware, gold-plated ware and pewterware (excluding pens, pencils, flasks, smoking implements or jewelry)	$0.55
Golfer's equipment meaning golf clubs, golf clothing and golf equipment	$1.40
Fine Arts – No Breakage	$0.65
Postage Stamps	$0.65
Rare and Current Coins	$1.85

514. FORM HO 00 06 COVERAGE A DWELLING (ADDITIONS AND ALTERATIONS) BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE

A. Basic Limits, Coverage A

The policy provides a minimum Coverage A limit of $5,000 on a named perils basis.

B. Increased Limits, Coverage A

The Coverage A limit may be increased. The premium is developed based on the additional limit of insurance. The rate for each additional $1,000 of insurance is developed as follows:

Multiply the HO 00 06 Key Factor for "Each Additional $1,000" by the HO 00 06 BASE PREMIUM.

C. Special Coverage

The Section I Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as follows:

1. Charge per policy for $1,000 in basic form: $2
2. Rate for each additional $1,000 for Coverage A: $1

Use Endorsement HO 17 32 Unit-Owners Coverage A Special Coverage.

515. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

A. Form HO 00 06 provides exclusions 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 eliminate these exclusions.

B. The Coverage C minimum limit of liability may not be less than $6,000.

C. Premium

Non-Wind Property Premium and Wind Property Premium will be adjusted by a factor of 1.25.

Use Endorsement HO 17 33 Unit-Owners Rental to Others.

520. LIMITED COVERAGE FOR FUNGI, WET OR DRY ROT, OR BACTERIA

A. The basic policy premiums exclude coverage for Fungus (Including Mold) with limited coverage provided for remediation, testing, and loss of use. The minimum limits of coverage provided are $10,000 for Section I losses and $50,000 for Section II losses.

For all new business policies, a one time offer must be made to increase the Section I limit for mold from the basic $10,000 to the $25,000 limit and to increase the Section II limit for Mold from the basic $50,000 limit to the $100,000 limit.

B. Optional increased limits for Section I coverage:
Option 1: $25,000 Each Covered Loss
$100,000 Policy Aggregate
The additional premium for Option 1 is $60

Option 2: $50,000 Each Covered Loss
$100,000 Policy Aggregate
The additional premium for Option 2 is $90

C. The endorsements establish sublimits of liability and do not increase the policy limits. This section of the Manual provides only a summary of the endorsements and related provisions. Consult the endorsement forms for specific policy changes.

Increased limit options will apply only at policy anniversary dates. Midterm endorsements are not available. Requests for increased limits must be submitted in writing, dated and signed by the named insured, and are subject to underwriting and inspection by the company. If no request is made, the basic (standard) limits will apply. Requests for increased limits cannot be submitted on a bound basis. If the underlying policy is bound and increased limits are requested, the basic (standard) limits will apply until eligibility is determined. No premium for the increased limits may be collected with a request. If the property is eligible after underwriting and inspection, the company will issue the increased limits endorsement and bill the additional premium.

Use Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement – Massachusetts:

a. HO 05 37 – For use with all Forms except HO 00 03.
b. HO 05 38 – For use with Form HO 00 03.
c. UPCIC 05 39 – For use with Form HO 00 06 with HO 17 32.

521. LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

A. Description
This coverage provides coverage against loss caused by or resulting from water which backs up through sewers or drains.

B. Premium
Premium charge if HO 04 90 Personal Property Replacement Cost is:

1. Not attached to the policy $90
2. Attached to the policy $105

C. Endorsement

UPCIC 04 95

526. RESIDENCES HELD IN TRUST

A. Coverage

A Homeowners Policy may be endorsed to insure a trustee, and if applicable, a trust:

1. Under Section I – Property Coverages, for any insurable interest in the dwelling or other structure held in trust; and
2. Under Section II – Liability Coverages, for bodily injury or property damage liability arising out of the ownership, maintenance or use of an insured location held in trust.

B. Endorsement

1. Use Trust Endorsement HO 06 12.
2. The following must be shown in the endorsement:
   a. The name and address of the Trust; and
   b. The name and address of the trustee(s).
3. The Trust may also be listed as an Insured if the Trust can be recognized under applicable state law as a legal entity with the capacity to sue or be sued in a court having jurisdiction.

C. Premium

The premium charge for this is $25.

601. RESIDENCE PREMISES – BASIC AND INCREASED PERSONAL LIABILITY AND MEDICAL PAYMENTS LIMITS

A. Residence Premises

The minimum limit of liability for Coverage E (Personal Liability) is $100,000 CSL and for Coverage F (Medical Payments to Others) is $1,000 per person. The premium for these limits is included in the BASE PREMIUM.

1. The additional charge to increase Coverage E Liability to the following amount is:

Limit	Rate
$300,000	$18
$500,000	$33

2. The additional charge to increase Coverage F Liability to the following amount is:

Limit	**Rate**
$2,000	$4
$3,000	$5

Limits higher than $300,000 Coverage E and $3,000 Coverage F are not available.

602. TENANT RELOCATION EXPENSES

Massachusetts statutes require "that every policy which insures multi-unit residential property against loss or damage by fire shall provide additional benefits by endorsement attached to the policy, up to a limit of $750, without deductible, for each rental unit to cover the actual costs of relocation of any tenant or lawful occupant displaced by fire or damage resulting from fire."

The following premium applies per $750 for each room, suite of rooms, or apartment rented as a single residential unit to one or more persons: $4

Use HO 23 71 Tenants Relocation Expense - Massachusetts

603. LIMITED ESCAPED FUEL REMEDIATION COVERAGE

A. Description

The policy may be endorsed to provide coverage against physical damage loss and for liability coverage arising out of the escape or release of fuel from a fuel system as defined in the endorsement. The limit of liability for Section I under this endorsement is $50,000. The limit of liability for Section II under this endorsement is $200,000.

B. Endorsements

HO-3 or HO-8: Use Endorsement HO 05 47 Property Remediation for Escaped Liquid Fuel Liability Coverage
HO-4: Use Endorsement HO 05 48 Property Remediation for Escaped Liquid Fuel Liability Coverage
HO-6: Use Endorsement HO 05 49 Property Remediation for Escaped Liquid Fuel Liability Coverage

These endorsements provide complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the limits of liability that apply to the Property Remediation Coverage and the Limited Liability Coverage on the endorsement. Also enter on this endorsement the address of any other location, other than the primary residence, to be insured for Property Remediation Coverage.

C. Premium

Location of Tank	**Premium**
One or more fuel storage containers, tanks, or vessels partially or completely buried below ground (inside or outside of a building or structure)	$200
All are completely above ground (inside or outside of a building or structure)	$75

604. ADDITIONAL RESIDENCE RENTED TO OTHERS

A. Description

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

B. Premium

Add the following premiums for additional residence:

Number of Families	Premium
One Family	$75
Two Family	$150
Three Family	$400
Four Family	$425

C. Endorsement

Use HO 24 70 Additional Residence Rented to Others

605. LEAD POISONING LIABILITY EXCLUSION AND COVERAGE OPTION

A. Exclusion
   1. Coverage may be excluded for bodily injury caused by the presence or exposure of lead in residential units, as described in 2. below, including appliances, furnishings, fixtures, other than plumbing fixtures, other structures and common areas used in connection with such units. Use Lead Poisoning Exclusion Endorsement HO 24 41.
   2. The exclusion applies to a residential unit rented or held for rental to others, without a Letter of Interim Control or a Letter of Compliance, which is contained in either a one to four family building or a condominium or cooperative building built before 1978.
   3. The exclusion does not apply to:
      a. A one family dwelling or a condominium or cooperative unit owned and occupied by an insured,
      b. A residential unit occupied by an insured in a multi-family building owned by an insured, or
      c. A one family dwelling, a residential unit not occupied by an insured in a multi-family building or a condominium or cooperative unit rented or held for rental to others for which a Letter of Interim Control or Letter of Compliance is in force.
   4. The exclusion ceases to apply to any unit for which a Letter of Interim Control or a Letter of Compliance is obtained during the policy period, on and after the date such letter is in force.
   5. Premium: Refer to Paragraph K.1. of this rule to develop the reduced premium.

B. Lead Poisoning Coverage Option
   1. For an additional premium, the policy to which Lead Poisoning Exclusion Endorsement HO 24 41 is attached may be further endorsed to override the Lead Poisoning Exclusion for any unit rented, or held for rental to others, at a single location, to which the exclusion applies. Use Lead Poisoning Exclusion Endorsement HO 24 41 and Coverage For Lead Poisoning Endorsement HO 24 42. Separately identify, on Coverage For Lead Poisoning Endorsement HO 24 42, each unit to which Lead Poisoning Coverage applies.
   2. Premium: Refer to Paragraph K.2. of this rule to develop the additional premium.

C. Multiple Locations
   When Lead Poisoning Coverage does not apply to all locations insured under the policy, separately identify, on Coverage For Lead Poisoning Endorsement HO 24 42, each location and any units at each location to which Lead Poisoning Coverage applies.

D. Lead Poisoning Limit of Liability
   1. The maximum lead poisoning limit is $100,000.
   2. The Lead Poisoning Limit of Liability:
      a. May be the same or less than the Coverage E – Limit of Liability stated in the policy Declarations, subject to the maximum limit noted in 1. above; it may not be more.
      b. Shall be entered on Coverage for Lead Poisoning Endorsement HO 24 42.
      c. Does not increase the Coverage E – Limit of Liability stated in the policy Declarations.
   3. When 2 or more locations are insured under the same policy for lead poisoning coverage, the lead poisoning limit shall be the same for all such locations.

E. Notification Requirements
   1. New Business:
      An insured shall be informed:
      A. At the time of application, of:
         1) The lead poisoning liability exclusion in the policy,
         2) The option to override the exclusion, and
         3) The conditions and premium pertaining thereto; and
      B. In writing, when the policy is issued, of the exclusion and option to override the exclusion, if the option to buy Lead Poisoning Coverage was not selected by the insured at the time of policy application.
   2. Renewal Policies:
      A. The insurer shall notify an insured, in writing, of:
         1) The lead poisoning liability exclusion in the policy.
         2) The opportunity to override the exclusion, and
         3) The conditions and premium pertaining thereto.
      B. An insured then has up to 30 days from receipt of this notice to decide and notify the insurer, in writing, whether lead poisoning coverage is desired.
      C. If an insured elects to buy lead poisoning coverage, it commences on the inception date of the policy.

F. If an insured requests an increase in the Coverage E Limit of Liability during the policy term or at the time of renewal, the Lead Poisoning Limit shall not increase.

G. If an insured requests a reduction in the Coverage E limit of Liability during the policy term or at the time of renewal, the Lead Poisoning Limit shall also be reduced if it would otherwise exceed the new Coverage.

H. An insured who previously elected not to buy the lead poisoning coverage may do so at any time thereafter, subject to the conditions stated above. Coverage becomes effective on the date the insurer receives the premium.

I. If an insured, upon expiration of a policy, changes insurers, the new insurer is not obligated to offer a Lead Poisoning Limit greater than that which would have been required to be offered had the policy been renewed with the former insurer.

J. If the insured cancels a policy that contains lead poisoning coverage mid-term and obtains another policy with the same or a different insurer, the Lead Poisoning Limit in the new policy shall be the same as the Lead Poisoning Limit in the canceled policy up to the date the canceled policy would have expired.

K. Premium:
1. Reduced Premium Development
   When Endorsement HO 24 41 is attached to the policy, compute the reduced premium for each location to which this exclusion applies as follows:
   a. For the primary location, multiply the NON-WIND BASE PREMIUM by a factor of .97.
2. Additional Premium Development
   When Endorsements HO 24 41 and HO 24 42 are attached to the policy:
   a. Develop the reduced premium as noted in 1. above.
   b. Select the $100,000 lead poisoning charge for the occupancy that exists at each location to which Endorsement HO 24 42 applies:

Occupancy	Charge
1 Family Dwelling or Apartment Unit	$321
2 Family Dwelling	$479
3 Family Dwelling	$733
4 Family Dwelling	$816

606. SOLID FUEL APPPLIANCES

A. When one or more solid fuel burning appliances are present, a charge applies. These appliances include, but are not limited to fireplace inserts, furnaces, boilers, wood burning stoves, and coal burning stoves. Conventional masonry fireplaces, factory built fireplaces, and coal furnaces are not included in this class.

B. Premium:
1. HO-3 and HO-8 $40
2. HO-4 and HO-6 $10

607. ANIMAL LIABILITY

A. Each policy will exclude bodily injury or property damage caused by animals owned by an insured or kept at an insured location.

B. Application of Exclusion
1. The named insured must acknowledge in writing the Animal Liability exclusion.
2. The Animal Liability exclusion shall remain in effect:
a. For the term of the policy; and
b. For each renewal, reinstatement, substitute, modified, replacement or amended policy; until discontinued by the insurer.

C. Limited Coverage Buyback
1. Subject to underwriting requirements, this policy may be endorsed at the option of the insured to provide $50,000 in Personal Liability (Coverage E) and Medical Payments (Coverage F) at the same limit as the policy.
2. The premium for this coverage is $50.

D. 1. Attach UPCIC 24 78 Animal Liability Exclusion to every policy except when the Limited Coverage is purchased.
2. When the Limited Coverage is purchased, attach UPCIC 24 77 Limited Animal Liability Coverage. Do not attach UPCIC 24 78.

610. PERSONAL INJURY

A. Description
Liability coverage for personal injury arising out of specified offenses, such as false arrest, malicious prosecution, wrongful eviction, slander or libel may be added to the policy.

B. Premium
The premium for this coverage is $25.

C. Endorsement
Attach HO 24 82.

901. RESERVED FOR FUTURE USE

902. WINDSTORM PROTECTION CREDITS

A. A policy risk may be eligible for a premium credit upon appropriate underwriting and, where applicable, the Company's receipt of an attestation by a certified building inspector. The credits are listed on the following table.

B. Premium Credit Computation

Multiply the Wind Property Premium by the appropriate discount factor noted in the table below. The maximum credit for all loss reduction elements is 30%. The calculation is 1 - sum or max of the factors.

10%	Hip Roof: A hip roof has sloping ends and sloping sides down to the roof eaves line.
10%	Opening protections: All windows and doors are designed to the impact resistant standards of ASTM E 1996. These standards apply to both impact resistant glazing and impact resistant coverings (i.e. shutters).
5%	Roof to Wall Connection: Clips, single straps or double straps installed in compliance with the current edition of the International Residential Code.
5%	Roof Deck Attachment: Plywood/OSB nailed with a minimum 8 penny common nails at 6" spacing on the edge and 12" spacing in the field on 24" truss spacing.
5%	Roof Covering: Roof covering and fastener methods conform to ASTM D 3161 standards.
5%	Secondary Water Resistance: A technique used to protect the interior of the building when the roof cover and underlayment are compromised. It can be applied to plywood roof decks and is a self-adhering polymer-modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion.

903. SPECIAL REQUIREMENTS

Special Provisions Endorsement - UPCIC 01 20
Use this endorsement with all Homeowners policies.

No Coverage For Home Day Care Business - HO 04 96
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

Existing Damage Exclusion – UPCIC MA 10 01 98
This endorsement is mandatory for all properties with existing damage. It excludes coverage for future claims related to any existing damage.

Amendment of Loss Settlement Condition – UPCIC MA 14
This mandatory endorsement provides for Replacement Cost settlement for all additions and alterations losses in form HO 00 04

904. RESERVED FOR FUTURE USE

905. TERRITORY CODES AND DEFINITIONS

County	City/Zip Codes	Territory
Barnstable		29
Berkshire and Franklin		50
Bristol	Zip Codes 02748 and 02749	21
Bristol	Fall River	32
Bristol	New Bedford	33
Bristol (Remainder of County)		34
Dukes		28
Essex	Zip Codes 01906, 01907, 01908, 01915, 01923, 01930, 01944, 01945, 01960, 01966, and 01970	24
Essex	Lawrence	38
Essex	Lynn	39
Essex (Remainder of County)		40
Hampden	Springfield	47
Hampden	Chicopee & Holyoke	48
Hampden (Remainder of County) and Hampshire		49
Middlesex	Cambridge & Somerville	41
Middlesex	Lowell	42
Middlesex	Newton	43
Middlesex (Remainder of County)		44
Nantucket		27
Norfolk	Brookline	12
Norfolk	Zip Code 02025	23
Norfolk	Quincy	30
Norfolk (Remainder of County)		31
Plymouth	Zip Codes 02538, 02571, 02576, 02738, and 02739	22
Plymouth	Zip Codes 02045, 02050, 02066, 02332, 02360, and 02364	23
Plymouth	Brockton	35
Plymouth (Remainder of County)		36
Suffolk (Excluding Boston)		5
Suffolk	Boston Zip Codes: 02116, 02118, 02119, 02120, 20121, 02122, 02124, 02125, 02127, 02128, and	16
Suffolk	Excluding the Boston Zip Codes in 16	11
Worcester (Excluding for the City of Worchester)		46
Worcester	Worcester	45

906. RESERVED FOR FUTURE USE