

UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY
GEORGIA PERSONAL PROPERTY MANUAL
HOMEOWNERS PROGRAM
EDITION 02/16

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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. APPLICATIONS FOR INSURANCE

Note: any misrepresentation of material fact, omission or incorrect statement on an application for coverage may prevent recovery under the policy.

A. Applications: All business must be written and processed on Atlas our electronic policy processing system.

B. Application Submission Procedures

1. All applications for insurance shall be signed by the applicant and the agent of record and shall be accompanied by the required documentation as described in the following paragraphs. Each application or policy change (and Premium Finance agreement, if applicable) shall be legible and submitted to the company in accordance with Company/Agency Agreement.
2. All premium deposits shall be submitted with each application on a gross remittance basis.
 - 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.
3. At no time shall the premium deposit be less than the required term premium which was paid by the insured, mortgagee or premium finance company.
4. In addition to the information set forth in the application, the Company at its discretion may obtain additional underwriting information through inspection, inquiry of the applicant or insured, or as otherwise set forth in this manual.

C. Additional Limitations on Binding New Business

The Company is able to consider new applications for coverage originating in all areas of Georgia. However, the Company must ensure that applications received for risks located in areas of the state in which the Company has existing concentrations are assessed for their effect on the Company's overall exposure. From time to time, the Company will identify areas in which the Company will not authorize the binding of coverage and will require the submission of all policies unbound according to the procedures described below, or areas, forms, or limits in which the Company is unable to consider the acceptance of policies.

All risks not meeting these requirements that include wind coverage in these areas must be submitted on a non-bound basis for consideration. Documentation regarding the unbound risks should be submitted with the application as provided in D. below.

D. Unbound Applications

Risks not qualifying with all requirements contained in this manual may be submitted on a non-bound basis for consideration. The following will be required with the application:

1. A completed but not signed application and a copy of the expiring declaration page must be submitted with each application. A copy of expiring declarations is not required for a new home.
2. A completed Residential Replacement Cost worksheet must be submitted with each application requiring one.
3. Any other information or documentation deemed necessary by the Company to underwrite the risk.
4. Omit any effective date.
5. Do not require the signature of the applicant.
6. Do not accept any premium deposit from the applicant.
7. Do not issue any form of binder to the applicant.
8. Do not advise the applicant they are covered.

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9. You will be notified in writing of the acceptability of the risk and advised if binding is acceptable.

E. Binding Instructions for Properties Eligible for Binding

Producers may bind risks eligible for binding as defined in this manual and in accordance with their Homeowner Binding Authority Guidelines with the following documentation:

1. Completed and signed application, with required premium payment.
2. Documentation required under 2.B. above.
 - a. If HO 00 03 or HO 00 08 with UPCIC 23 74, Replacement Cost Loss Settlement Endorsement, is written the amount of coverage carried on the dwelling shall be 100% of the current replacement cost.
 - b. A physical inspection report may be ordered to confirm replacement cost values and/or insurability.

The binder shall specifically show the hour, day, month and year coverage is to be effective. The effective time cannot be earlier than the latest of (a) the date the applicant signs the application/binder, (b) the date the agent signs the application/binder, and (c) if applicable, the date of closing.

In addition to the binding procedures in this section additional underwriting requirements of this manual apply.

F. Uninsurable Properties for All Programs

The following risks may not be insured in any program.

DO NOT SUBMIT:

1. Commercial Property
2. Coverage Limits - Minimum / Maximum

Properties for which replacement cost (Coverage A) or Actual Cash Value (Coverage C) is either below the minimum limits or above the maximum limits shown in the respective section of this manual.
3. Condemned Property

Properties which have been condemned due to condition, properties located in a condemned area, or properties in an area scheduled to be condemned due to urban renewal or highway construction.
4. Property in Disrepair / Existing Damage

Properties in a state of disrepair or properties with existing damage with no definitive proof of intent to repair.
5. Farms & Ranches

Properties (dwellings) located on a farm, ranch, orchard or grove; or where farming activities or ranching operations take place.
6. Business Exposure

Properties where a business is conducted.
7. Roof, Heating and Electrical
 - a. Properties which have a portable heater or open flame as a primary source of heat, (e.g. portable space heater, wood burning stove, gas heater, or any device utilizing an open flame).

Exception: Factory or professionally installed, central gas heat systems and fireplaces.
 - b. Properties with **any** "knob & tube" wiring.
 - c. Properties equipped with electrical service less than 60 amps.
 - d. Properties where the electrical, heating and roof have not been updated within the last thirty years.

8. "Do-It-Yourself" Construction

Buildings or structures that are homemade or rebuilt, or any dwelling constructed with extensive remodeling.

Exception: If approved by local government building or zoning department and a certificate of occupancy has been issued and is submitted with the unbound application. (Standard Homeowners Program Only)

9. Non-Habitational Property

Residential risks used primarily for non-habitational purposes or dwellings that were originally designed or constructed for other than habitational purposes.

10. Fraternity or Sorority Houses

Fraternity, sorority or any similar housing arrangement.

11. Vacant or Unoccupied Property

Vacant or unoccupied dwellings.

Note: "Unoccupied" includes dwellings with contents if the dwelling is no longer a place of usual return or dwellings in which there is no discernable sign of occupation or maintenance for a period exceeding 30 days.

12. Arson or Insurance Fraud

Applicants previously convicted of arson or insurance fraud, or previously canceled for insurance fraud or material misrepresentation on an application for insurance.

13. Property Constructed Over Water

Any insured location with a structure constructed partially or entirely over water.

Note: Ineligible structures do not include piers and docks.

14. Property Built on Landfills - Refuse

Properties built on landfills previously used for refuse.

15. Inaccessible Property

Properties not readily accessible year round to fire department equipment. (e.g. isolated property including barrier islands not connected to the mainland by a road).

Exception: Barrier islands with a responding fire station located on the island.

16. Excessive or Unusual Liability Exposure

Properties with excessive or unusual liability exposure. (e.g. skateboard or bicycle ramps, trampolines, or unfenced swimming pools or swimming pools with diving boards or slides).

Exception: May be eligible for an HO 00 08 policy (including liability) or a Dwelling Fire Policy (excluding liability)

Liability coverage for "personal watercraft" is excluded. "Personal Watercraft" which is defined as watercraft designed to carry one to three people, propelled by a water jet pump powered by an internal combustion engine and capable of speeds greater than 25 mph. "Personal watercraft" includes but are not limited to watercraft often referred to as jet skis, wave runners and similar watercraft.

17. Sinkhole Damage

Any property with existing or prior sinkhole damage.

18. Fire loss

Any applicant, insured or resident with a previous fire loss.

19. Animals

Any risk wherein any non-domesticated or exotic animal(s) or any partial breed(s) thereof are maintained or will be maintained on the premises. The Company from time to time may identify additional animals that are not acceptable for coverage.

G. Properties to be Submitted to Company for Approval Prior to Binding

The producer shall not bind coverage for any property exhibiting **any one** of the following characteristics:

1. Three Mortgages

If a property has three mortgages, the application shall be submitted for review. A property with four or more mortgages is not eligible for any coverage.

2. Personal Liability limit in excess of \$300,000 and Medical Payments to Others limit of \$5,000.

3. High Value Dwelling

Properties with replacement cost exceeding \$500,000 shall be submitted to the company for review with a current appraisal, (not more than three years old), from a Georgia licensed appraiser reflecting the replacement cost of the building.

3. Any risk not meeting the underwriting guidelines/rules included elsewhere in this manual or not meeting the requirements of the Company binding procedures provided to the Producer.

H. Additional Underwriting Considerations

1. Seasonal Homes

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

a. Homes located in "secured areas" (limited access due to locked gates or guards) or homes with functioning central station fire and burglar alarm systems may be written on any eligible form. If unoccupancy exceeds 6 consecutive months, up through 12 months, an additional 10% surcharge will be applied.

b. Seasonal or unoccupied risks, that are otherwise eligible, located in areas without evidence of "secured areas" or central alarm systems are eligible for Form HO 00 08 only.

2. Consideration of Risks

Unless the context otherwise requires, provisions of this Manual providing for assessment of risks include underwriting considerations relevant to the insured property and the applicants, insureds, or residents, as the case may be.

3. Overall Risk Assessment

The Company at its discretion may insure a risk not meeting one or more binding or eligibility criteria if the Company determines that the risk is desirable in light of unique risk characteristics or information available to the Company. (Example: A risk having a swimming pool with a slide is ineligible for coverage. However, the risk may be submitted unbound for special underwriting consideration and may be determined eligible for coverage if other risk characteristics are superior.)

The Company at its discretion may determine that a risk meeting eligibility or binding requirements is not acceptable for coverage. (Example: The property is an older home without recent updates but is within the guidelines. However, inspection reveals poor care of the exterior of the dwelling and risk hazards in the yard.)

4. Application of Georgia Insurance Code

The Company's Manual is intended to provide guidelines and procedures for the Company's usual and customary review, rating, and acceptance of policies in accordance with the provisions of the Georgia Insurance Code. To the extent a risk contains characteristics or includes considerations beyond the scope of this Manual, refer to the requirements of the Georgia Insurance Code and related administrative rules or interpretations. Consult the Company with any questions or considerations that are not otherwise addressed.

I. Special Notes

1. Hurricane or Tropical Storm Suspension

No new or increased coverage shall be bound, or shall applications for new or increased coverage be accepted when a named tropical storm or hurricane is located within the boundaries West of 72 degrees West Longitude and East of 93 degrees West Longitude and North of 19 degrees North Latitude and South of 35 degrees North Latitude. A named tropical storm or hurricane is a windstorm identified as a tropical storm or hurricane by the National Oceanic and Atmospheric Administration.

No new coverage shall be written within the first 48 hours after a tropical storm or hurricane has left the aforementioned defined area unless the producer has personally inspected the property to verify that no loss has taken place and noted on the application that said inspection was made.

Note: It shall be the producer's responsibility to be aware of and track hurricanes or tropical storms for the application of binding restrictions.

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, or \$300,000.

Personal Liability limit in excess of \$300,000 must be submitted to Company for approval prior to binding.

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. CANCELLATIONS

- A. Cancellations: We may cancel this policy only for the reasons stated below, by written notification to you and, if any, your insurance agent of the date cancellation takes effect and the precise reason for cancellation. This cancellation notice may be delivered or mailed to you and your agent at the mailing addresses shown in the Declarations or the last known addresses. Proof of mailing will be sufficient proof of notice.
1. When you have not paid the premium, whether payable to us or to our agent, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.
 2. When this policy has been in effect for 60 days or less and is not a renewal with us, we may cancel for any reason by letting you know at least 10 days before the cancellation effective date takes effect.
 3. When this policy has been in effect for more than 60 days, or at any time if it is a renewal with us, we may cancel only for one or more of the following reasons:
 - (a) Upon discovery of fraud, concealment of a material fact, or material misrepresentation made by, or with the knowledge of, any "insured" in obtaining this policy, continuing the policy, or presenting a claim under this policy;
 - (b) Upon the occurrence of a change in the risk which substantially increases any hazard insured against; or
 - (c) Upon the violation, by the "insured", of any of the material terms or conditions of the policy.This can be done by letting you know at least 30 days before the date cancellation takes effect.
 4. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it no later than the date cancellation takes effect.
- B. Nonrenewals: We may elect not to renew this policy. We may do so by giving the following written notification to you and your agent:

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your last known mailing address, and to any lienholder named in the policy, written notice, together with our reasons for nonrenewal, at least 30 days before the expiration date of this policy.

A receipt provided by, or such other evidence of mailing as prescribed or accepted by the U.S. Postal Service will be sufficient proof of notice.

The nonrenewal notice, together with the precise reason for nonrenewal, may be delivered or mailed to you and your agent at the mailing addresses shown in the Declarations or the last known addresses.

Note 1: An additional five (5) day allowance shall be made for mail time.

Note 2: Disregard February 29 in leap years when determining pro-rata earned premiums.

5. MGA FEE

Pursuant to the provisions of Georgia Statutes the Company's Managing General Agents (MGA) will charge \$25 per policy on each new and renewal policy.

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

6. COMMISSIONS

The rate of commission payable to producers for all coverages shall be contractual. An agent shall not apply a service charge to an applicant for the completion of an application. Commissions as outlined above shall be a producer's only remuneration.

Note 1: No commissions shall be payable for the MGA Fee, or other recoupments, assessments or charges as may be provided for by Georgia Statute.

Note 2: In the event any policy premiums are Charged Off, commission shall only be paid on collected earned premiums.

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. A policy to which an endorsement to exclude windstorm coverage has been applied cannot be endorsed or otherwise changed mid-term to add the windstorm peril. If windstorm coverage is desired, it must be issued at the inception of the policy period.

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 policies.

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

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:
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\$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 policies 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 or 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.

Windstorm Or Hail Factors

Forms HO3 & HO8

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
1	.07	.07	.07	.04	.04	.04	.04	.01	.01	.00	.00
2-25	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Form HO 00 04

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
1-25	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Form HO 00 06

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
1	.07	.07	.07	.04	.04	.04	.04	.01	.01	.00	.00
2	.05	.05	.05	.03	.03	.03	.03	.01	.01	.00	.00
3-25	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

100. ADDITIONAL UNDERWRITING REQUIREMENTS

The following underwriting rules are in addition to those located elsewhere in the Homeowners section of the manual.

A. Risks meeting one or more of the following cannot be bound.

1. Risks written on Forms HO 00 03, HO 00 04 or HO 00 06 who have sustained more than one loss, excluding Act of God losses, during the last 36 month period. Risks written on Form HO 00 08 who have sustained more than 4 losses, excluding Act of God losses, during the last 5 year period.
2. Risks with a previous water damage loss during the last 36 month period. These risks are not eligible for Form HO 00 03, HO 00 04, or HO 00 06. These risks may be eligible for consideration under Form HO 00 08 and may be bound in accordance with Company guidelines.
3. First Party Lawsuit - Any applicant or named insured who has been involved in a first party personal lines lawsuit against an auto or homeowners insurance company.
4. Alcohol or Illegal Substances, Assault and Battery, and Disorderly Conduct - Any applicant or named insured who has been arrested for driving under the influence of alcohol or any illegal substance, or for assault and battery or disorderly conduct.
5. Drivers License - Any applicant or named insured whose driver's license has been suspended or revoked in the last 5 years;
6. Any applicant or named insured who has been convicted of or plead guilty (or nolo contendere) to a felony in the last 10 years.

B. Risks meeting one or more of the following may not be bound on Form HO 00 03. Risks may be eligible for Form HO 00 08 in accordance with this Manual and binding guidelines in effect for the Company:

1. Bankruptcy in the last 60 months;
2. Risks subject to any lien with the last 60 months;
3. Risks subject to any judgment in the last 60 months;
4. Risks subject to any voluntary repossession in the last 60 months;
5. Risks subject to any involuntary repossession in the last 60 months
6. Risks with immediate prior coverage not in authorized, voluntary market.
7. Risks with one or more water damage claim(s).

C. The Company does not use credit reports or a credit scoring system in initial underwriting. The Company may verify statements made by, or the conduct of, an applicant, insured, or resident in an application, in connection with negotiations for a policy, or during the course of a policy relationship. The Company may consider information about from public records searches, industry databases, or other sources of information. If the Company obtains a credit report, the following will apply:

1. The Company will not request a credit report based upon the race, color, religion, marital status, age, gender, income, national origin, or place of residence of the applicant, insured, or resident.
2. The Company will not make an adverse decision based solely on the basis of information in a credit report without consideration of any other underwriting or rating factor.
3. The Company will not make an adverse decision based in whole or in part on the absence of a credit history or insufficient credit history, collection accounts with a medical industry code (if identified in the credit report), place of residence, or any other circumstance set forth in a rule promulgated by a Georgia administrative agency.
4. The Company will not consider the number of credit inquiries identified in a report.
5. Upon request of an applicant, insured, or resident, the Chief Underwriting Officer or other designated officer of the Company will review information provided by the applicant, insured, or resident indicating that the credit report is unduly influenced by a dissolution of marriage, the death of a spouse, temporary loss of employment, or medical conditions that were not reported with a medical industry code. The Company will complete its review within ten business days of the applicant's or insured's submission of a

request and the Company's receipt of supporting documentation. If the Company determines that the credit report was unduly influenced by any of the listed factors, the Company will treat the applicant, insured, or resident as having neutral credit information or will exclude the credit information, whichever is more advantageous.

6. If an applicant, insured or resident believes that a credit report contains erroneous information and pursues correction with the applicable reporting agency, the Company will accept a new application and initiate a new underwriting process based upon the corrected information.
7. The Company's use of credit reports is limited to verification of information provided by the applicant, insured or resident. The Company does not use credit information in policy rating.

D. Renewal Policies

1. The following risks are not eligible for offers of renewal coverage:
 - a. Risks not meeting or continuing to meet eligibility standards applicable to new business set forth at Rule 2.F. and Rule 104, provided that the Company will not nonrenew any policy on the basis of filing claims for partial sinkhole or clay shrinkage losses except as permitted by Georgia Statutes.
 - b. Risks for which grounds for cancellation exists as set forth at Rule 4.
 - c. Risks failing to maintain or repair insured property or premises or failing to mitigate risk hazards.
 - d. Risks no longer meeting minimum or maximum coverage limit requirements or failing to maintain proper insurance to value.

Risks determined by the Company to be unacceptable for renewal coverage due to exposure management considerations, company financial performance, business objectives, reinsurance considerations, factors relating to the risk under review that would have adversely affected the company's overall risk assessment if those factors or conditions had existed or been known at the time of initial underwriting, or policyholder interactions (policy change requests, claims handling, etc.) that in the underwriter's overall assessment present a higher prospective risk of loss frequency or severity than known to the company before such interactions.

2. The Company at its discretion may offer renewal coverage to a risk not otherwise eligible for renewal pursuant to Rule 100.D.1 above based upon characteristics of the risk or an overall risk assessment. In furtherance of the financial stability and business objectives of the Company, the Company may determine pursuant to an overall risk assessment that it will not offer a renewal policy to a risk otherwise meeting eligibility criteria. When considering particular risks, the Company will consider whether factors relating to the risk under review would have adversely affected the company's overall risk assessment if those factors or conditions had existed or been known at the time of initial underwriting, or whether policyholder interactions (policy change requests, claims handling, etc.) in the underwriter's overall assessment suggest a higher prospective risk of loss frequency or severity than known to the company before such interactions.

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	\$25,000 *		\$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 UPCIC 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. Windstorm or Hail Exclusion

The peril of windstorm or hail may be excluded if the property is eligible for such coverage from the Georgia Underwriting Association. Windstorm or Hail shall not be excluded in areas not eligible for such coverage from the Georgia Underwriting Association.

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. A policy to which an endorsement to exclude windstorm coverage has been applied cannot be endorsed or otherwise changed mid-term to add the windstorm peril. If windstorm coverage is desired, it must be issued at the inception of the policy period.

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

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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	Key Factor Description	Base Rate	Wind Percentage
1	Coastal	578.03	64.4%
2	Coastal	490.72	40.1%
3	Inland	547.76	23.8%
4	Coastal	505.23	40.0%
5	Inland	510.38	23.0%
6	Inland	546.94	19.6%
7	Inland	485.66	15.7%
10	Coastal	600.92	42.7%
11	Inland	546.67	14.9%
12	Inland	585.30	15.6%
20	Inland	566.13	15.5%
21	Inland	531.43	17.2%
22	Inland	481.27	16.3%
23	Inland	604.97	17.0%
24	Inland	555.93	17.6%
25	Inland	459.03	15.0%

(1) Classification Tables

(a) Form Factors

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

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

Prot.	Territories 1, 2, 3, 4, 5, 6, 7, 20, 21, 22, 24, 25			Territories 10, 11, 12, 23		
Class	Construction*			Construction*		
	Frame	Masonry	Superior	Frame	Masonry	Superior
1	0.90	0.83	0.71	1.08	0.98	0.83
2	0.90	0.84	0.71	1.09	0.98	0.83
3	0.90	0.85	0.72	1.09	0.99	0.84
4	1.05	0.91	0.77	1.09	0.99	0.84
5	1.06	0.93	0.79	1.10	0.99	0.84
6	1.14	1.00	0.85	1.11	1.00	0.85
7	1.28	1.03	0.88	1.12	1.01	0.86
8	1.34	1.11	0.94	1.12	1.01	0.86
8B	1.71	1.35	1.15	1.13	1.01	0.86
9	1.71	1.35	1.15	1.13	1.01	0.86
10	2.03	1.58	1.34	1.17	1.04	0.88
10W	2.03	1.58	1.34	1.16	1.03	0.88
1X – 5X,	1.71	1.35	1.15	1.11	0.99	0.84
1Y – 5Y						
6X – 7X	1.71	1.35	1.15	1.12	1.01	0.86
6Y – 7Y						
8X, 8Y	1.71	1.35	1.15	1.13	1.01	0.86

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

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

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

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(2) Key Factor Table

Cov. A Amount	Coastal Factor	Inland Factor	Cov. A Amount	Coastal Factor	Inland Factor
25,000	0.598	0.708	170,000	1.627	1.549
26,000	0.599	0.709	175,000	1.645	1.568
28,000	0.600	0.710	180,000	1.663	1.586
30,000	0.616	0.723	185,000	1.688	1.606
32,000	0.625	0.722	190,000	1.712	1.625
34,000	0.634	0.721	195,000	1.732	1.644
36,000	0.639	0.721	200,000	1.752	1.663
38,000	0.640	0.720	205,000	1.777	1.685
40,000	0.641	0.720	210,000	1.802	1.707
42,000	0.643	0.720	215,000	1.827	1.728
44,000	0.648	0.721	220,000	1.851	1.750
46,000	0.652	0.721	225,000	1.875	1.769
48,000	0.661	0.724	230,000	1.898	1.789
50,000	0.671	0.726	235,000	1.919	1.807
52,000	0.681	0.734	240,000	1.940	1.825
54,000	0.694	0.743	245,000	1.959	1.841
56,000	0.709	0.755	250,000	1.978	1.857
58,000	0.725	0.767	255,000	2.003	1.879
60,000	0.742	0.780	260,000	2.028	1.901
62,000	0.751	0.786	265,000	2.050	1.920
64,000	0.762	0.793	270,000	2.071	1.938
66,000	0.773	0.799	275,000	2.092	1.956
68,000	0.785	0.807	280,000	2.113	1.974
70,000	0.798	0.815	285,000	2.130	1.988
72,000	0.810	0.822	290,000	2.147	2.003
74,000	0.822	0.829	295,000	2.164	2.017
76,000	0.834	0.837	300,000	2.182	2.031
78,000	0.848	0.845	305,000	2.200	2.047
80,000	0.862	0.854	310,000	2.219	2.063
82,000	0.874	0.867	315,000	2.238	2.079
84,000	0.887	0.882	320,000	2.256	2.094
86,000	0.901	0.897	325,000	2.275	2.110
88,000	0.916	0.914	330,000	2.293	2.126
90,000	0.930	0.930	335,000	2.312	2.141
92,000	0.943	0.943	340,000	2.330	2.157
94,000	0.957	0.957	345,000	2.349	2.172
96,000	0.970	0.970	350,000	2.367	2.188
98,000	0.985	0.985	355,000	2.388	2.209
100,000	1.000	1.000	360,000	2.409	2.229
105,000	1.034	1.033	365,000	2.430	2.250
110,000	1.071	1.069	370,000	2.451	2.271
115,000	1.111	1.107	375,000	2.472	2.291
120,000	1.154	1.147	380,000	2.493	2.312
125,000	1.205	1.189	385,000	2.513	2.332
130,000	1.258	1.233	390,000	2.534	2.353
135,000	1.310	1.280	395,000	2.555	2.373
140,000	1.363	1.327	400,000	2.575	2.393
145,000	1.416	1.372			
150,000	1.468	1.417	Each		
155,000	1.512	1.454	Additional		
160,000	1.556	1.491	1,000	0.004	0.004
165,000	1.592	1.521			

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

Territory	Base Rate	Wind Percentage
1	251.05	22.6%
2	171.98	16.4%
3	155.13	11.4%
4	173.53	16.4%
5	155.13	11.1%
6	187.92	7.2%
7	163.63	5.2%
10	241.76	16.9%
11	201.59	4.8%
12	253.83	4.4%
20	223.99	4.2%
21	215.10	5.0%
22	219.45	4.7%
23	237.38	5.0%
24	212.80	5.5%
25	201.67	4.3%

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.	Territories 1, 2, 3, 4, 5, 6, 7, 20, 21, 22, 24, 25			Territories 10, 11, 12, 23		
Class	Construction*			Construction*		
	Frame	Masonry	Superior	Frame	Masonry	Superior
1	0.99	0.91	0.77	1.06	0.95	0.81
2	1.01	0.93	0.79	1.08	0.96	0.82
3	1.04	0.94	0.80	1.09	0.97	0.82
4	1.09	0.95	0.81	1.09	0.97	0.82
5	1.10	0.96	0.82	1.10	0.97	0.82
6	1.14	1.00	0.85	1.10	1.00	0.85
7	1.42	1.05	0.89	1.10	1.03	0.88
8	1.42	1.06	0.90	1.10	1.04	0.88
8B	1.59	1.29	1.10	1.10	1.04	0.88
9	1.59	1.29	1.10	1.10	1.04	0.88
10	1.98	1.49	1.27	1.10	1.10	0.94
10W	1.98	1.49	1.27	1.10	1.09	0.93
1X – 5X, 1Y – 5Y	1.58	1.29	1.10	1.10	1.00	0.85
6X, 6Y	1.58	1.29	1.10	1.10	1.03	0.88
7X, 7Y, 8X, 8Y	1.59	1.29	1.10	1.10	1.04	0.88

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

Prot.	Construction*		
Class	Frame	Masonry	Superior
All Classes	2.22	1.00	0.8

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

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(2) Key Factor Table

Cov. C Amount	Factor	Cov. C Amount	Factor
1,000	0.152	53,000	1.635
2,000	0.180	54,000	1.662
3,000	0.209	55,000	1.690
4,000	0.238	56,000	1.717
5,000	0.266	57,000	1.745
6,000	0.295	58,000	1.772
7,000	0.324	59,000	1.799
8,000	0.352	60,000	1.826
9,000	0.387	61,000	1.854
10,000	0.417	62,000	1.882
11,000	0.450	63,000	1.910
12,000	0.483	64,000	1.938
13,000	0.522	65,000	1.966
14,000	0.545	66,000	1.994
15,000	0.585	67,000	2.021
16,000	0.612	68,000	2.049
17,000	0.641	69,000	2.077
18,000	0.668	70,000	2.104
19,000	0.695	71,000	2.131
20,000	0.723	72,000	2.159
21,000	0.751	73,000	2.186
22,000	0.778	74,000	2.213
23,000	0.806	75,000	2.240
24,000	0.834	76,000	2.268
25,000	0.862	77,000	2.295
26,000	0.889	78,000	2.323
27,000	0.917	79,000	2.351
28,000	0.945	80,000	2.378
29,000	0.972	81,000	2.406
30,000	1.000	82,000	2.433
31,000	1.028	83,000	2.461
32,000	1.055	84,000	2.488
33,000	1.083	85,000	2.516
34,000	1.111	86,000	2.543
35,000	1.138	87,000	2.571
36,000	1.166	88,000	2.598
37,000	1.193	89,000	2.626
38,000	1.221	90,000	2.653
39,000	1.248	91,000	2.681
40,000	1.275	92,000	2.708
41,000	1.303	93,000	2.736
42,000	1.331	94,000	2.764
43,000	1.359	95,000	2.791
44,000	1.387	96,000	2.819
45,000	1.415	97,000	2.846
46,000	1.443	98,000	2.874
47,000	1.470	99,000	2.901
48,000	1.497	100,000	2.929
49,000	1.525		
50,000	1.552	Each	
51,000	1.580	Additional	
52,000	1.607	1,000	0.028

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

Territory	Base Rate	Wind Percentage
1	213.98	37.0%
2	154.77	22.7%
3	139.53	22.1%
4	159.68	22.7%
5	132.02	21.7%
6	160.16	12.8%
7	110.99	10.1%
10	194.77	31.6%
11	160.24	8.6%
12	208.10	7.3%
20	178.82	7.5%
21	191.94	8.3%
22	153.47	8.3%
23	158.99	12.0%
24	151.93	13.6%
25	117.65	8.2%

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.	Territories 1, 2, 3, 4, 5, 6, 7, 20, 21, 22, 24, 25			Territories 10, 11, 12, 23		
Class	Construction*			Construction*		
	Frame	Masonry	Superior	Frame	Masonry	Superior
1	0.99	0.93	0.79	1.05	0.96	0.82
2	1.01	0.94	0.80	1.06	0.97	0.82
3	1.02	0.95	0.81	1.07	0.97	0.82
4	1.08	0.96	0.82	1.07	0.98	0.83
5	1.10	0.98	0.83	1.08	0.98	0.83
6	1.11	1.00	0.85	1.10	1.00	0.85
7	1.32	1.02	0.87	1.10	1.01	0.86
8	1.32	1.03	0.88	1.10	1.02	0.87
8B	1.58	1.29	1.10	1.10	1.02	0.87
9	1.58	1.29	1.10	1.10	1.02	0.87
10	1.98	1.49	1.27	1.10	1.06	0.90
10W	1.98	1.49	1.27	1.10	1.05	0.89
1X – 5X, 1Y – 5Y	1.58	1.29	1.10	1.10	0.99	0.84
6X – 6Y	1.58	1.29	1.10	1.10	1.01	0.86
7X, 7Y, 8X, 8Y	1.58	1.29	1.10	1.10	1.02	0.87

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

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

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

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(2) Key Factor Table

Cov. C Amount	Factor	Cov. C Amount	Factor
1,000	0.152	53,000	1.635
2,000	0.180	54,000	1.662
3,000	0.209	55,000	1.690
4,000	0.238	56,000	1.717
5,000	0.266	57,000	1.745
6,000	0.295	58,000	1.772
7,000	0.324	59,000	1.799
8,000	0.352	60,000	1.826
9,000	0.387	61,000	1.854
10,000	0.417	62,000	1.882
11,000	0.450	63,000	1.910
12,000	0.483	64,000	1.938
13,000	0.522	65,000	1.966
14,000	0.545	66,000	1.994
15,000	0.585	67,000	2.021
16,000	0.612	68,000	2.049
17,000	0.641	69,000	2.077
18,000	0.668	70,000	2.104
19,000	0.695	71,000	2.131
20,000	0.723	72,000	2.159
21,000	0.751	73,000	2.186
22,000	0.778	74,000	2.213
23,000	0.806	75,000	2.240
24,000	0.834	76,000	2.268
25,000	0.862	77,000	2.295
26,000	0.889	78,000	2.323
27,000	0.917	79,000	2.351
28,000	0.945	80,000	2.378
29,000	0.972	81,000	2.406
30,000	1.000	82,000	2.433
31,000	1.028	83,000	2.461
32,000	1.055	84,000	2.488
33,000	1.083	85,000	2.516
34,000	1.111	86,000	2.543
35,000	1.138	87,000	2.571
36,000	1.166	88,000	2.598
37,000	1.193	89,000	2.626
38,000	1.221	90,000	2.653
39,000	1.248	91,000	2.681
40,000	1.275	92,000	2.708
41,000	1.303	93,000	2.736
42,000	1.331	94,000	2.764
43,000	1.359	95,000	2.791
44,000	1.387	96,000	2.819
45,000	1.415	97,000	2.846
46,000	1.443	98,000	2.874
47,000	1.470	99,000	2.901
48,000	1.497	100,000	2.929
49,000	1.525		
50,000	1.552	Each	
51,000	1.580	Additional	
52,000	1.607	1,000	0.028

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 00 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 than the year completed, the later year used in determination of the applicable premium adjustment. If the utilities 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	0.800
1 year preceding current calendar year	0.815
2 years preceding current calendar year	0.830
3 years preceding current calendar year	0.845
4 years preceding current calendar year	0.860
5 years preceding current calendar year	0.875
6 years preceding current calendar year	0.890
7 years preceding current calendar year	0.905
8 years preceding current calendar year	0.920
9 years preceding current calendar year	0.935
10 years preceding current calendar year	0.945
11 years preceding current calendar year	0.955
12 years preceding current calendar year	0.965
13 years preceding current calendar year	0.975
14 years preceding current calendar year	0.985
15 years preceding current calendar year	0.995
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
65%	75%	1.11
90%	100%	1.15
For each add'l 25% increment, add		.04

Use Endorsement HO 04 77

405. RESERVED FOR FUTURE USE

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 is shown in the tables below.

Amount of Insurance	Percentage of Coverage A limit of liability Policy Deductible: HO-3 & HO-8		
	1/2%	2%	3%
\$25,000 - \$49,999	N/A	N/A	N/A
\$50,000 - \$99,999	N/A	-14%	-21%
\$100,000 and higher.	16%	-14%	-21%

Amount of Insurance	Flat Dollar Policy Deductible – HO-3 & HO-8					
	\$500	\$1,000	\$2,000	\$2,500	\$5,000	\$10,000
\$25,000 - \$34,999	-11%	-23%	-34%	-37%	-46%	-53%
\$35,000 - \$44,999	-5%	-18%	-30%	-33%	-42%	-50%
\$45,000 - \$49,999	0%	-14%	-26%	-30%	-39%	-48%
\$50,000 - \$64,999	4%	-11%	-23%	-27%	-37%	-46%
\$65,000 - \$74,999	8%	-7%	-20%	-24%	-35%	-44%
\$75,000 - \$84,999	11%	-5%	-18%	-22%	-33%	-42%
\$85,000 - \$94,999	14%	-2%	-16%	-20%	-31%	-41%
\$95,000 - \$99,999	14%	-2%	-16%	-20%	-31%	-41%
\$100,000 - \$104,999	16%	0%	-14%	-18%	-30%	-39%
\$105,000 - \$114,999	19%	2%	-12%	-16%	-28%	-38%
\$115,000 - \$124,999	21%	4%	-11%	-15%	-27%	-37%
\$125,000 - \$134,999	23%	6%	-9%	-13%	-25%	-36%
\$135,000 - \$144,999	25%	8%	-7%	-12%	-24%	-35%
\$145,000 - \$154,999	27%	9%	-6%	-11%	-23%	-34%
\$155,000 - \$164,999	29%	11%	-5%	-9%	-22%	-33%
\$165,000 - \$174,999	31%	12%	-3%	-8%	-21%	-32%
\$175,000 - \$184,999	32%	14%	-2%	-7%	-20%	-31%
\$185,000 - \$194,999	34%	15%	-1%	-6%	-19%	-30%
\$195,000 - \$204,999	35%	16%	0%	-5%	-18%	-30%
\$205,000 - \$214,999	37%	18%	1%	-4%	-17%	-29%
\$215,000 - \$224,999	38%	19%	2%	-3%	-16%	-28%
\$225,000 - \$234,999	39%	20%	3%	-2%	-16%	-27%
\$235,000 - \$244,999	41%	21%	4%	-1%	-15%	-27%
\$245,000 - \$274,999	42%	22%	5%	0%	-14%	-26%
\$275,000 - \$324,999	48%	27%	9%	4%	-11%	-23%
\$325,000 - \$374,999	53%	31%	13%	8%	-7%	-20%
\$375,000 - \$424,999	57%	35%	16%	11%	-5%	-18%
\$425,000 - \$474,999	61%	39%	19%	14%	-2%	-16%
\$475,000 - \$524,999	65%	42%	22%	16%	0%	-14%
\$525,000 - \$574,999	68%	45%	25%	19%	2%	-12%

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\$575,000 - \$624,999	72%	48%	27%	21%	4%	-11%
\$625,000 - \$674,999	75%	50%	29%	23%	6%	-9%
\$675,000 - \$724,999	78%	53%	31%	25%	8%	-7%
\$725,000 - \$781,499	80%	55%	33%	27%	9%	-6%
\$781,500 - \$843,999	81%	58%	35%	29%	11%	-5%
\$844,000 - \$906,499	83%	60%	38%	31%	13%	-3%
\$906,500 - \$968,999	84%	63%	40%	33%	14%	-2%
\$969,000 - \$1,062,499	85%	65%	42%	35%	16%	0%
\$1,062,500 - \$1,187,499	87%	69%	45%	38%	19%	3%
\$1,187,500 - \$1,312,499	88%	73%	49%	42%	22%	5%
\$1,312,500 - \$1,399,999	90%	76%	52%	45%	24%	8%
\$1,400,000 and higher.	91%	80%	55%	48%	27%	10%

Policy Deductible – HO-4 & HO-6	Deductible Factor	Maximum Adjustment
\$500	0%	Does not Apply
\$1,000	-14%	-\$225
\$2,000	-27%	-\$620
\$2,500	-32%	-\$660
\$5,000	-40%	-\$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 in territories 1, 2, 4, and 10, and 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		
<u>Territories</u>	<u>2%</u>	<u>5%</u>	<u>10%</u>
1, 2, 4, and 10	-12%	-20%	-23%

407. ADDITIONAL AMOUNTS OF INSURANCE – FORM HO 00 03

- A. 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.
- B. 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.
- C. 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.
- D. Use Specified Additional Amount of Insurance for Coverage A – Dwelling Endorsement HO 04 20.
- E. 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 not available.

509. RESERVED FOR FUTURE USE

510. SCREENED ENCLOSURES AND CARPORTS

Unless an additional premium is paid, coverage for loss due to Windstorm or Hail is excluded for the following items.

- 1. Aluminum Framed Screened Enclosures
- 2. Aluminum Framed Carports

Endorsement UPCIC SECE 201011 will be included for all policies unless coverage is specifically purchased.

\$50,000 of coverage for Aluminum Framed Screened Enclosures and Aluminum Framed Carports may be purchased at the following rate:

Territorial Base Rate x \$50,000 Key Factor x Wind Percent x 0.98

Endorsement UPCIC SECI 201011 will be included for all policies when coverage is specifically purchased.

This endorsement does not provide coverage for screen material or costs associated with removing or replacing screens.

This endorsement does not increase the limit of liability for Coverage A.

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. 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

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.

516. 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 1.752; for \$205,000 the Key Factor is 1.777. Figure the difference between the two Key Factors and divide by 5. This provides a factor per \$1,000.

$$1.777 - 1.752 = .025 \text{ divided by } 5 = .005$$

Multiply the factor per \$1,000 times 3, and add 1.752, the Key Factor for \$200,000.

$$.005 \times 3 = .015 + 1.752 = 1.767$$

The result, 1.767, 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.

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

- A. Basic, limited coverage for Fungi, Wet or Dry Rot, or Bacteria is provided by mandatory endorsement as follows:

Section I- \$10,000 per covered loss, subject to a \$20,000 policy aggregate, to pay for loss to covered real or personal property owned by an insured that is damaged by fungi, wet or dry rot or bacteria on the property covered under Section I- Property Coverages, in accordance with the terms and conditions of the policy and endorsement(s).

Section II- \$50,000 to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria, in accordance with the terms and conditions of the policy and endorsement(s).

- B. Optional increased limits for Section I coverage:

Option 1: \$25,000 Each Covered Loss
 \$50,000 Policy Aggregate

The additional premium for Option 1 is \$60

Option 2: \$50,000 Each Covered Loss
 \$50,000 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.

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

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.

901. WINDSTORM OR HAIL EXCLUSION

- A. The perils of Windstorm or Hail may be excluded if the property is eligible for such coverage from the Georgia Underwriting Association. Windstorm or Hail may NOT be excluded in areas not eligible for such Georgia Underwriting Association coverage.

Use Endorsement HO 04 94 Windstorm or Hail Exclusion.

- B. When the peril of Windstorm or Hail is excluded from coverage under Section I of the policy, develop the premium as follows:
1. Determine the appropriate credit from the Territorial Base Rate and the Ex-Wind Credits.
 2. Subtract the appropriate Wind Credit from the Territorial Base Rate.

902. WINDSTORM PROTECTION CREDITS

- A. When a policy covers the perils of Windstorm or Hail a 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 SSTD 12/ASTM E 1996. These standards apply to both impact resistant glazing and impact resistant coverings (i.e. shutters).
5%	Roof to Wall Connection: Toe nails, clips, single straps or double straps installed in compliance with the current edition of the International Residential Code as adopted by the Georgia Building Codes Council.
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 10

Use this endorsement with all Homeowners policies.

Windstorm Exterior Paint Exclusion - HO 04 86

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-10

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-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

A. Cities

City of	County of	Code
Atlanta	De Kalb and Fulton	12
Macon	Bibb and Jones	11
Savannah	Chatham	10

B. Other Than Cities

County of	Code	County of	Code
Appling	5	Jasper	7
Atkinson	5	Jeff Davis	5
Bacon	5	Jefferson	5
Baker	6	Jenkins	5
Baldwin	7	Johnson	5
Banks	7	Jones	6
Barrow	7	Lamar	7
Bartow	7	Lanier	5
Ben Hill	5	Laurens	5
Berrien	5	Lee	6
Bibb	6	Liberty	
Bleckley	5	– Beach Territory – See Note	1
Brantley	3	– Coastal Zip Codes: 31320 and 31323	2
Brooks	6	– Remainder of County	4
Bryan		Lincoln	7
– Beach Territory – See Note	1	Long	3
– Coastal Zip Code: 31324	2	Lowndes	5
– Remainder of County	4	Lumpkin	7

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Bulloch	5	Macon	6
Burke	5	Madison	7
Butts	22	Marion	6
Calhoun	6	McDuffie	7
Camden		McIntosh	
– Beach Territory – See Note	1	– Beach Territory – See Note	1
– Except Beach Territory	2	– Except Beach Territory	2
Candler	5	Meriwether	7
Carroll	7	Miller	6
Catoosa	25	Mitchell	6
Charlton	3	Monroe	7
Chatham		Montgomery	5
– Beach Territory – See Note	1	Morgan	7
– Except Beach Territory	2	Murray	7
Chattahoochee	23	Muscogee	23
Chattooga	7	Newton	22
Cherokee	22	Oconee	7
Clarke	7	Oglethorpe	7
Clay	6	Paulding	22
Clayton	21	Peach	6
Clinch	5	Pickens	7
Cobb	21	Pierce	5
Coffee	5	Pike	7
Colquitt	6	Polk	7
Columbia	7	Pulaski	5
Cook	5	Putnam	7
Coweta	7	Quitman	6
Crawford	6	Rabun	7
Crisp	6	Randolph	6
Dade	7	Richmond	24
Dawson	7	Rockdale	22
Decatur	6	Schley	6
De Kalb	20	Screven	5
Dodge	5	Seminole	6
Dooly	6	Spalding	7
Dougherty	6	Stephens	7
Douglas	22	Stewart	6
Early	6	Sumter	6
Echols	5	Talbot	6
Effingham	3	Taliaferro	7
Elbert	7	Tattnall	5
Emanuel	5	Taylor	6
Evans	5	Telfair	5
Fannin	7	Terrell	6
Fayette	22	Thomas	6
Floyd	7	Tift	6
Forsyth	22	Toombs	5
Franklin	7	Towns	7
Fulton	20	Treutlen	5
Gilmer	7	Troup	7
Glascok	5	Turner	6

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Glynn		Twiggs	5
– Beach Territory – See Note	1	Union	7
– Except Beach Territory	2	Upson	6
Gordon	7	Walker	25
Grady	6	Walton	22
Greene	7	Ware	5
Gwinnett	21	Warren	7
Habersham	7	Washington	5
Hall	7	Wayne	3
Hancock	7	Webster	6
Haralson	7	Wheeler	5
Harris	6	White	7
Hart	7	Whitfield	25
Heard	7	Wilcox	5
Henry	22	Wilkes	7
Houston	6	Wilkinson	5
Irwin	5	Worth	6
Jackson	7		

Note

Bryan, Camden, Chatham, Glynn, Liberty and McIntosh County – Beach Territory – includes the following and similar localities not specifically named:

Butler's Island	Little Sapelo Island
Cabbage Island	Little Tybee Island
Cain Creek Island	Little Wassaw Island
Champney Island	Ossabaw Island
Cockspur Island	Raccoon Key
Colonel's Island	Rainbow Island
Cumberland Island	St. Simon's Island
Green Island	Sapelo Island
Isle of Wight	Sea Island
Jekyll Island	Tybee Island
Little Cumberland Island	Wassaw Island
Little St. Simon's Island	

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906. POLICY FORMS

ISO Forms and Endorsements

HO 00 03 10 00	Homeowners 3 – Special Form
HO 00 04 10 00	Homeowners 4 – Contents Broad Form
HO 00 06 10 00	Homeowners 6 – Unit-Owners Form
HO 00 08 10 00	Homeowners 8 – Modified Coverage Form
HO 03 12 10 00	Windstorm Or Hail Percentage Deductible
HO 03 18 10 00	Hurricane Deductible
HO 03 35 07 04	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Georgia
HO 03 36 07 04	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Georgia
HO 03 37 07 04	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Georgia
HO 04 10 10 00	Additional Interests - Residence Premises
HO 04 12 10 00	Increased Limits On Business Property
HO 04 16 10 00	Premises Alarm Or Fire Protection System
HO 04 20 10 00	Specified Additional Amount of Insurance for Coverage A – Dwelling
HO 04 21 10 94	Windstorm Protective Devices
HO 04 30 10 00	Theft Coverage Increase
HO 04 40 10 00	Structures Rented To Others - Residence Premises
HO 04 41 10 00	Additional Insured - Residence Premises
HO 04 42 10 00	Permitted Incidental Occupancies - Residence Premises
HO 04 48 10 00	Other Structures On The Residence Premises - Increased Limits
HO 04 56 10 00	Special Loss Settlement
HO 04 61 10 00	Scheduled Personal Property Endorsement
HO 04 77 10 00	Ordinance Or Law Increased Amount Of Coverage
HO 04 81 10 00	Actual Cash Value Loss Settlement
HO 04 86 09 93	Windstorm Exterior Paint And Waterproofing Exclusion
HO 04 90 10 00	Personal Property Replacement Cost Loss Settlement
HO 04 93 10 00	Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing
HO 04 94 10 00	Windstorm Or Hail Exclusion.
HO 04 96 10 00	No Section II - Liability Coverages For Home Day Care Business Limited Section I - Property Coverages For Home Day Care Business
HO 04 98 10 00	Refrigerated Property Coverage
HO 16 09 01 09	Water Exclusion Endorsement
HO 17 32 10 00	Unit-Owners Coverage A Special Coverage
HO 17 33 10 00	Unit-Owners Rental To Others
HO 23 74 06 94	Replacement Cost Loss Settlement Endorsement Form HO 00 08 Only
HO 24 82 04 02	Personal Injury Coverage

UPCIC Forms and Endorsements

	Privacy Statement
UPCIC 01 10 07 11	Special Provisions - Georgia
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion
UPCIC SECE 201011	Screened Enclosures And Carports Exclusion
UPCIC SECI 201011	Screened Enclosures And Carports Inclusion
UPCIC 14 06 11	Amendment Of Loss Settlement Condition (HO 00 04 Only)
UPCIC 19 01 98	Windstorm Protective Devices
UPCIC 23 74 06 11	Replacement Cost Loss Settlement Endorsement (Form HO 00 08 Only)
UPCIC 95 05 11	Design Professional's Individual Property Certification
UPCIC HO003 (05/11)	UPCIC Dec
UPCIC HO App 05 11	Application

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HOMEOWNERS PREMIUM CALCULATION WORKSHEET

HOMEOWNERS FORM: HO 00 _____ ☐ Full Coverage Policy ☐ Ex-Wind Policy
POLICY LIMITS: Coverage A: _____, Coverage B: _____, Coverage C: _____, Coverage D: _____
Coverage E Limit: ☐ \$100,000 ☐ \$300,000 Coverage F Limit: ☐ \$1,000 ☐ \$2,000 ☐ \$3,000
LOCATION: Territory: _____ ZIP Code: _____
YEAR BUILT: _____
CONSTRUCTION: ☐ Masonry ☐ Frame ☐ Superior
PROTECTION CLASS: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 8B ☐ 9 ☐ 10 ☐ 10W
☐ 1X ☐ 2X ☐ 3X ☐ 4X ☐ 5X ☐ 6X ☐ 7X ☐ 8X
☐ 1Y ☐ 2Y ☐ 3Y ☐ 4Y ☐ 5Y ☐ 6Y ☐ 7Y ☐ 8Y
DEDUCTIBLE: All Other Perils = _____

PREMIUM BEFORE OPTIONS AND CREDITS OR SURCHARGES

BASE PREMIUM: Territory Base Rate x Key Factor. _____
WIND PERCENTAGE: _____
WINDSTORM OR HAIL EXCLUSION CREDIT: BASE PREMIUM x WIND PERCENTAGE _____
NON-WIND BASE PREMIUM: BASE PREMIUM x [1 - WIND PERCENTAGE] _____
WIND BASE PREMIUM: BASE PREMIUM x WIND PERCENTAGE _____

NON-WIND PREMIUM CALCULATION – PROPERTY COVERAGE

NON-WIND BASE PREMIUM: _____
FORM FACTOR: ☐ HO 00 03 = 1.00, ☐ HO 00 04 = 1.00, ☐ HO 00 06 = 1.00, _____
☐ HO 00 08 with HO 04 81 = 1.25, ☐ HO 00 08 with UPCIC 23 74 = 1.40
NON-WIND BASE PREMIUM x _____ (Factor) _____
PROTECTION CLASS / CONSTRUCTION FACTOR: PRIOR STEP x _____ (Factor) _____
ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A (25%): PRIOR STEP x 1.03 _____
PERSONAL PROPERTY INCREASE / REDUCTION: (not less than 25%, or more than 80% of Coverage A)
PRIOR STEP + (Increased Limit / \$1,000) x \$2 x [1 - WIND PERCENTAGE] _____
PRIOR STEP – (Decreased Limit / \$1,000) x \$1 x [1 - WIND PERCENTAGE] _____
PERSONAL PROPERTY REPLACEMENT COST: Factor for HO 00 03 =1.15, HO 00 04 =1.35, HO 00 06 =1.35, HO 00 08 =1.15
PRIOR STEP x Factor _____
OTHER STRUCTURES – INCREASED LIMIT: PRIOR STEP + (Increased Limit / \$1,000) x \$4 x [1 - WIND PERCENTAGE] _____
STRUCTURES RENTED TO OTHERS: PRIOR STEP + (Amount of Insurance / \$1,000) x \$6 x [1 - WIND PERCENTAGE] _____
CONDO INCREASE COVERAGE A: (\$5,000 Policy Limit Included) _____
PRIOR STEP + [Increased Limit / \$1,000 x BASE RATE x HO 00 06 Each Additional \$1,000 Key Factor x (1 - WIND PERCENTAGE)] _____
UNIT OWNERS COVERAGE A: Special Coverage (HO 17 32): First \$1,000 Coverage A = \$2, Each additional \$1,000 = \$1;
PRIOR STEP + [\$2 + (\$1 x _____ each additional \$1,000)] x [1-WIND PERCENTAGE] _____
UNIT OWNERS RENTAL TO OTHERS: Special Coverage (HO 17 33)
PRIOR STEP + (NON-WIND BASE PREMIUM _____ X .25) _____
PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES: PRIOR STEP + Property: \$6 x (per \$1,000) _____
ORDINANCE OR LAW COVERAGE LIMIT INCREASE: PRIOR STEP x _____ (Factor) _____
THEFT COVERAGE INCREASE (HO 04 30): PRIOR STEP + \$21 x _____ (per \$1,000) +
☐ Off-Premises Theft Coverage (\$1,000 limit) = \$18 _____
PROTECTIVE DEVICE CREDIT: Total Maximum Credit For entire rule = 10%
PRIOR STEP x _____ Factor (1 - Total of Credits) _____
LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE: PRIOR STEP +
Optional Increased Section I Limit: ☐ 25,000/50,000 (\$60) ☐ 50,000/50,000 (\$90) _____
AGE OF HOME: PRIOR STEP x _____ (factor) _____
SCHEDULED PERSONAL PROPERTY:
PRIOR STEP + Amount Of Coverage / \$100 x Rate per \$100 of Coverage x [1 - WIND PERCENTAGE] _____
ALL PERILS DEDUCTIBLE OPTIONS: PRIOR STEP x (1 + All Perils Deductible Factor) _____
SUBTOTAL A: NON-WIND PREMIUM – PROPERTY COVERAGE: PRIOR STEP _____

NON-WIND PREMIUM CALCULATION - LIABILITY

LIABILITY/MEDICAL PAYMENTS INCREASE: _____
STRUCTURES RENTED TO OTHERS: Coverages E and F: PRIOR STEP + \$38.00 _____
PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES: PRIOR STEP + \$18.00 per Residence _____
SUBTOTAL B: NON-WIND PREMIUM – LIABILITY: PRIOR STEP _____
SUBTOTAL C: NON WIND PREMIUM: [SUBTOTAL A + SUBTOTAL B] _____

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WIND PROPERTY PREMIUM CALCULATION- PROPERTY COVERAGE

WIND BASE PREMIUM:

FORM FACTOR: ☐ HO 00 03 = 1.00, ☐ HO 00 04 = 1.00, ☐ HO 00 06 = 1.00,
☐ HO 00 08 with HO 04 81 = 1.25, ☐ HO 00 08 with UPCIC 23 74 = 1.40

WIND BASE PREMIUM x _____ (Factor)

CONSTRUCTION FACTOR: ☐ Masonry ☐ Frame ☐ Superior PRIOR STEP x _____ (Factor)

ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A (25%): PRIOR STEP x 1.03

PERSONAL PROPERTY INCREASE / REDUCTION: (not less than 25%, or more than 80% of Coverage A)

PRIOR STEP + (Increased Limit / \$1,000) x \$2 x WIND PERCENTAGE

PRIOR STEP - (Decreased Limit / \$1,000) x \$1 x WIND PERCENTAGE

PERSONAL PROPERTY REPLACEMENT COST: Factor for HO 00 03 =1.15, HO 00 04 =1.35, HO 00 06 =1.35, HO 00 08 =1.15
PRIOR STEP x Factor

OTHER STRUCTURES - INCREASED LIMIT: PRIOR STEP + (Increased Limit / \$1,000) x \$4 x WIND PERCENTAGE

STRUCTURES RENTED TO OTHERS: PRIOR STEP + (Amount of Insurance / \$1,000) x \$6 x WIND PERCENTAGE

CONDO INCREASE COVERAGE A: (\$5,000 Policy Limit Included)

PRIOR STEP + (Increased Limit / \$1,000 x BASE RATE x HO 00 06 Each Additional \$1,000 Key Factor x WIND PERCENTAGE)

UNIT OWNERS COVERAGE A: Special Coverage (HO 17 32) First \$1,000 Coverage A = \$2, Each additional \$1,000 = \$1;

PRIOR STEP + [\$2 + (\$1 x _____ each additional \$1,000)] x WIND PERCENTAGE

UNIT OWNERS RENTAL TO OTHERS: Special Coverage (HO 17 33)

PRIOR STEP + (WIND BASE PREMIUM _____ X .25)

ORDINANCE OR LAW COVERAGE LIMIT INCREASE: PRIOR STEP x _____ (Factor)

WINDSTORM PROTECTION CREDIT: PRIOR STEP x (1 - Credit)

BUILDING CODE COMPLIANCE GRADING: PRIOR STEP x Factor (1 - Credit Factor)

AGE OF HOME: PRIOR STEP x _____ (factor)

SCREENED ENCLOSURES AND CARPORTS COVERAGE: Up to \$50,000 of Coverage: Territorial Base Rate x \$50,000 Key
Factor x WIND PERCENTAGE x 0.98

SCHEDULED PERSONAL PROPERTY:

PRIOR STEP + Amount Of Coverage / \$100 x Rate per \$100 of Coverage x WIND PERCENTAGE

DEDUCTIBLE OPTIONS: PRIOR STEP x (1 + All Perils Deductible Factor **OR** Hurricane Deductible Factor)

Note: As noted in rule 406, the Hurricane Deductible Factor is only used when the resulting deductible amount is greater than the
All Perils Deductible amount.

SUBTOTAL D: WIND PREMIUM - PROPERTY COVERAGE: PRIOR STEP

****MANDATORY ADDITIONAL CHARGES****

PREMIUM PRIOR TO UNDERWRITING SURCHARGES: SUBTOTAL C + SUBTOTAL D

DWELLING 36 OR MORE YEARS OLD: PRIOR STEP x 1.10

TOWNHOUSE OR ROWHOUSE: PRIOR STEP x _____ (Factor)

NO PRIOR INSURANCE or NO PRIOR DECLARATIONS PAGE: PRIOR STEP x 1.10

SEASONAL OR UNOCCUPIED: (More than 6 consecutive months a year) PRIOR STEP x 1.10

TOTAL PREMIUM: PRIOR STEP

MANDATORY ADDITIONAL CHARGES

MANAGING GENERAL AGENTS (MGA) FEE (*Applies to all New and Renewal Business*)

\$25

GRAND TOTAL: TOTAL PREMIUM + MANDATORY ADDITIONAL CHARGES

Round All Factors and Calculations to 0.00