

WISCONSIN Personal and Premises Liability Program

RULE 1 ELIGIBILITY - PERSONAL/FARM PERSONAL COVERAGES

1.1 Personal Liability Coverage

Personal Liability Coverage may be provided for a person, resident spouse or resident individuals maintaining a residence in a one-to-four family dwelling.

FMHGL-1 - Personal Liability Coverage

1.2 Farm Personal Liability Coverage

Farm Personal Liability Coverage may be provided for a person, resident spouse or resident individuals maintaining:

1. a residence in a one-to-four family dwelling and
2. buildings or land used for farming

Farming includes the operation of roadside stands and farm markets used for the sale of the insured's own farm products.

FMHGL-2 - Farm Personal Liability Coverage

1.3 The following ARE UNACCEPTABLE for binding under FMHGL-1 or FMHGL-2 without prior underwriting approval:

1. Manufacturing, processing, freezing or dehydrating operations.
2. Poultry factories and commercial cattle or hog feeding operations.
3. Roadside stands if other than home grown produce sold. (No homemade or re-sale)
4. Show horse, race horse, riding academies, trail rides or boarding stables.
5. Incorporated farms, unless the corporation owns or leases the farm and is financially controlled by the insured.
6. Financially irresponsible persons.
7. Persons having poor moral habits or poor safety habits.
8. Persons cancelled and/or declined by another carrier. (not applicable in Missouri)
9. Persons known to have livestock out on a frequent basis.
10. Persons having poor claim history or who are claim conscious.
11. Persons owning exotic animals or animals known to be of a vicious nature.
12. Premises where dogs are kenneled for others or raised for sale to the public.
13. Premises in poor physical condition regarding buildings, fences or machinery.
14. Premises where commercial business activities are conducted, unless specifically excluded.
15. Premises where recreational, tourist or bed & breakfast facilities are provided.
16. Rest homes, nursing homes, or similar occupancy.
17. Business pursuits other than farming in excess of \$150,000 gross annual receipts.
18. Custom farming operations with gross annual receipts in excess of \$150,000.
19. Farm premises on which an airport or landing strip is located.
20. Farm premises having unusual hazards such as quarries, gravel pits, logging or log sawing.
21. Risk with a trampoline on the premises.
22. Risk with a horse ridden in more than one local parade or non-rodeo event annually.
23. Risk with more than one milk contamination loss in last 5 years.
24. New business for persons owning any 3-wheeled ATV, Jet Ski or Wave Runner.
25. Risk with a swimming pool containing any diving board or a slide over 6 feet high.

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1.4 Owners or Lessees of Multiple Family Dwellings (Five or More Units)

A person who owns or leases a dwelling that consists of five or more family units and maintains a private apartment in that dwelling is eligible for Personal or Farm Personal Liability Coverage in connection with the private apartment.

**FMHGL-1 - Personal Liability Coverage or
FMHGL-2 - Farm Personal Liability Coverage**

1.5 Risks requesting \$1,000,000 Liability limits should be submitted for underwriting review prior to binding.

RULE 2 PROGRAM DESCRIPTION - PERSONAL/FARM PERSONAL COVERAGES

2.1 Mandatory Coverage

The following is a general description of the coverage provided by Forms FMHGL-1 and FMHGL-2. The coverage parts state the complete conditions.

2.1.1 Coverage L - Liability

Coverage L pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence arising out of the insured premises or the insured's personal activities. This coverage includes watercraft less than 26 ft. with an outboard motor of 50 h.p. or less.

2.1.2 Coverage M - Medical Payments to Others

Coverage M pays medical expenses, incurred by persons who are not insureds, for bodily injury related to the insured premises or the insured's personal activities.

2.2 Limits of Liability

2.2.1 Per Occurrence Limit

The minimum limits for each coverage are:

Coverage L	\$100,000	Per Occurrence
Coverage M	\$ 2,000	Per Person
	\$ 25,000	Per Accident

Higher limits of liability for Coverage L and M are available and shown in the Rate Pages. All mandatory and optional coverage must be written at the same limit.

Risks requesting \$1,000,000 Liability limits should be submitted for underwriting review prior to binding.

2.2.2 Annual Aggregate Limit

An annual aggregate limit applies to the sum of all payments made during an annual policy term. The rates contemplate a general aggregate limit equal to twice the per occurrence limit. A higher annual aggregate limit may be provided at the additional charge shown in the Rate Pages.

Show the Aggregate Limit on the Declarations Page

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RULE 3 POLICYWRITING INSTRUCTIONS
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Unless indicated otherwise, this rule applies to the Personal, Farm Personal and Premises Only Liability Coverage.

3.1 Policy Issue - Personal/Farm Personal Liability Coverage

The Personal and Farm Personal Liability Coverage described in this manual may be issued as monoline policies or as endorsements to fire policies.

3.1.1 Monoline Policies

When Personal or Farm Personal Liability Coverage is provided as a monoline policy, conditions that address assignment, cancellation, change, inspections and examination of books must be added by using a separate endorsement.

Personal Liability **FMHGL-1 + Endorsement GL-0005**

Farm Personal Liability **FMHGL-2 + Endorsement GL-0005**

3.1.2 Package Policies

When Personal or Farm Personal Liability Coverage is used as an endorsement to a fire policy, the fire policy conditions that address assignment, cancellation, change, inspections and examination of books also govern Personal or Farm Personal Liability Coverage.

Fire and Personal Liability Package **Fire Policy + FMHGL-1**

Fire and Farm Personal Liability Package **Fire Policy + FMHGL-2**

3.2 Policy Issue - Premises Only Liability Coverage

The Premises Only Liability Coverage described in this manual may be issued as a monoline policy or as an endorsement to a fire policy. Refer to Rule 6 (form FMHGL-600).

3.2.1 Monoline Policies

When Premises Only Liability Coverage is provided as a monoline policy, conditions that address assignment, cancellation, change, inspections and examination of books must be added by using a separate endorsement.

Premises Only Liability **FMHGL-600 + Endorsement CL-100**

3.2.2 Package Policies

When Premises Only Liability Coverage is used as an endorsement to a fire policy, the fire policy conditions that address assignment, cancellation, change, inspection and examination of books also govern Premises Only Liability Coverage.

Fire and Premises Only Liability Package **Fire Policy + FMHGL-600**

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3.3 Mandatory Endorsements - Monoline and Package Policies

Refer to the forms and endorsements listing in this Manual to identify any mandatory endorsements that must be used to amend the Personal, Farm Personal and/or Premises Only Liability Coverage.

3.4 Policy Term

A monoline policy may be written for a period of one year. A package policy may be written for a period of more than one year and the premium paid in annual installments. ***Prior approval is required when a policy is written for a term less than one year.***

3.5 Additional Interests - Personal/Farm Personal Liability Coverage

Personal or Farm Personal Liability Coverage may be extended to include the additional interests described in 3.5.1 for a premium charge. Coverage is limited to the specific insurable interest in the premises or operations.

3.5.1 Interests Permitted

Entities that may qualify for Personal or Farm Personal Liability Coverage as an additional interest are limited to:

1. A corporation that owns or leases the premises and is financially controlled by the insured.
2. Farm Managers.
3. A person or organization with an interest in the insured's location, except as specified in 3.5.2.

***** Note: This additional interest coverage applies only as the listed party's interests appear in the location indicated and is not a substitute for primary liability coverage.**

Endorsement GL-70 - Additional Insured

3.5.2 Interests Not Permitted

A tenant or lessee may not be included as an Additional Interest under the Personal or Farm Personal Liability Coverage. ***(Must obtain their own liability coverage)***

3.6 Additional Interests - Premises Only Liability Coverage

Refer to Company for additional interest permitted under Premises Only Liability Coverage.

3.7 Cancellation or Reduction in Limits or Coverage

Mandatory coverage may not be canceled unless Personal, Farm Personal or Premises Only Liability Coverage is canceled.

Coverage must be canceled in accordance with the terms of applicable cancellation provisions.

Return premium, if any, is computed on a pro rata basis.

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RULE 4 PREMIUM DETERMINATION - PERSONAL/FARM PERSONAL COVERAGES

4.1 Rating Basis

The rating basis shown for each classification described in Rule 5 is used to calculate the premium for the various Personal and Farm Personal Liability exposures.

When the rating basis is "receipts", the rate for the applicable classification applies per \$100 in gross receipts charged by the insured for the covered exposure.

4.2 Required Coverage

Coverage is required for the following exposures if they exist:

1. All residence premises of the named insured, including Seasonal or Secondary Residences and Residences Rented to Others. When more than four (4) rentals are owned, all are required to be rated under the Premises Only Liability Coverage.
2. All domestic employees of the named insured not covered or required to be covered by Workers' Compensation Insurance. A charge is required for domestic employees in excess of two (2).
3. All farm premises of the named insured.

4.3 Calculation of Premium

The premium is computed as follows:

4.3.1 Use Rule 5 to determine the classifications for all required and optional coverage.

Calculate the number of rating bases for each classification.

4.3.2 Use the Personal/Farm Personal Coverage Rate Pages to obtain the rates, at the appropriate limit, for the classifications determined in **4.3.1**

4.3.3 If applicable, add the charges for higher Medical Payments limits to the rates determined in 4.3.2.

4.3.4 Determine the applicable **Cloud Package Discount** factor. Refer to the Rate Pages.

4.3.5 Multiply the rates determined in **4.3.3** by the respective number of rating bases determined in **4.3.1**. Multiply that result by the applicable **Cloud Package Discount** factor. The sum of these products is the policy premium.

4.4 Minimum Premium

The total annual premium based on the sum of the final calculation shown for each classification, as described in Rule 4.3 above is subject to a \$90 Minimum Premium in this Personal and Farm Personal Liability program.

The exception to this Minimum Premium applies when both Property & Liability coverage are written as a package with an identical policy number, as described in Rule 3.1.2 and 3.2.2. In this case, the \$90 Minimum Premium applies to the total policy premium of both policies combined.

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RULE 5 CLASSIFICATIONS - PERSONAL/FARM PERSONAL LIABILITY COVERAGES
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5.1 Classifications that apply to Personal Liability (PL) and Farm Personal Liability (FPL)

5.1.1 Residences

A residence includes incidental garages and stables. Each portion of an additional residence to be insured must be individually rated.

	Code No.	Rating Basis
(PL)	700 00 Initial Residence - one family	each
(PL)	701 00 Additional Charge for a Two-to-Four Family Dwelling	per family unit (in excess of one)
	The 701 00 charge is in addition to the premium for Code No. 700 00 .	
	702 00 Additional Residence Maintained by the Named Insured	each
	Also use this charge for an additional location maintained by the Named Insured.	
	703 00 Additional Residence Maintained by Other Residents of the Named Insured's Household	each
	Endorsement GL-72 - Additional Insureds and Additional Residences	
	704 00 Incidental Office, Professional, Private School or Studio Occupancy by an Insured on the premises	each
	This applies to all classifications shown above.	
	Endorsement GL-80 - Office, Professional, Private School or Studio Occupancy	
(PL)	703 00 Private Residence for Rental or Sale, Not Occupied by an	
(FPL)	705 00 Insured, With or Without Incidental Office, Professional, Private School or Studio Occupancy	each
	Endorsement GL-73 - Additional Residences or Farms rented to Others	
	706 00 Two-to-Four Family Dwelling for Rental or Sale, Not Occupied by an Insured, With or Without Incidental Office, Professional, Private School or Studio Occupancy	each
	The charge is an addition to the premium for Code No. 703 00 or 705 00	
	Endorsement GL-73 - Additional Residences or Farms Rented to Others	

Note: If two or more persons co-own and occupy separate portions of a two-to-four family dwelling, a single policy may be issued to cover these persons as named insureds. Compute the premium for each portion using Code No. **700 00**.

Endorsement GL-71 - Additional Insured

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5.1.2 Additional Insureds

Code No.	Rating Basis
711 00 Additional Insured - Other Residents of the Named Insured's Household	each
Endorsement GL-72 - Additional Insureds and Additional Residences	
712 00 Additional Insured	each
Interests permitted are limited to a family corporation, farm managers, or a person or organization with an interest in the insured's location.	
Endorsement GL-70 - Additional Insured	

5.1.3 Business Activities (Business NOT OWNED by the Insured)

Code No.	Rating Basis
715 00 Clerical Office Employees, Salespersons, Collectors or Messengers - No Installation, Demonstration or Servicing	each
716 00 Salespersons, Collectors or Messengers - Installation, Demonstration or Servicing	each
717 00 Teachers - Athletic, Laboratory, Manual Training, Physical Training and Swimming Instructors	per teacher
718 00 Teachers - Corporal Punishment of Pupils	per teacher
Add to the appropriate 717 00 or 719 00 charge.	
719 00 Teachers - Not Otherwise Classified	per teacher
Principals and administrative supervisors are not included under "Teachers".	
Endorsement GL-74 - Business Activities	

5.1.4 Incidental Business Pursuits (Total Receipts cannot exceed \$30,000)

Code No.	Rating Basis
720 00 Business Activities For the following exposures:	each
Accountant, Insurance or Real Estate Office	
Barber or Beauty Shop (One Chair Operation)	
Blacksmithing, Welding or Farm Machinery Repair Shops –	
No Employees or No Farm Implement Dealers	
Hay, Grain , Feed, Fertilizer or Seed Dealers	
Road Side Stands Over 250 Square Feet	
Saw and Tool Sharpening	
Tailoring, Dressmaking or Leather Working	
Taxidermy	
Endorsement FMHGL-74 – Incidental Business Pursuits	

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5.1.4 Incidental Business Pursuits - <continued> (Total Receipts cannot exceed \$30,000)

Code No. Rating Basis

721 00 Business Activities For the following exposures: each

Hay Rides or Sleigh Rides

Lawn Mowing or Lawn Mower Repairs

Road Maintenance – Grading, Mowing or Snow Removal with Farm Equipment Only

Small Appliance, Radio or T.V. Repairs

Wood Working, Ceramics, Crafts or Upholstery

Incidental Retail/Services Not Otherwise Classified

Endorsement FMHGL-74 – Incidental Business Pursuits

5.1.5 Care Provided for Others

Code No. Rating Basis

778 00 Services provided at the Initial Residence for up to 3 Persons per policy

Endorsement GL-84 - Care Provided for Others Coverage

5.1.6 Employer’s Liability - Domestic Employees

Code No. Rating Basis

725 00 Employer’s Liability - Domestic Employees (in excess of two) each

This applies only when employers’ liability coverage for domestic employees is not provided or required to be provided by a Workers’ Compensation Policy.

5.1.7 Personal Injury

Code No. Rating Basis

730 00 Personal Injury per policy

Endorsement GL-81 - Personal Injury Endorsement

5.1.8 Snowmobiles

Code No. Rating Basis

732 00 Snowmobiles - Owned by an Insured each

Endorsement GL-83 - Snowmobile

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5.1.9 Uninsured Boaters Coverage

Coverage Z, Uninsured Boaters Coverage, pays for compensatory damages that an insured is legally entitled to recover because of injuries caused by an accident arising out of an uninsured boat. There is no additional premium charge for Uninsured Boaters Coverage and it applies whenever boat liability is covered in the base policy or by attachment of Watercraft Endorsement GL-82.

The limit for Coverage Z – Uninsured Boaters Coverage is \$10,000 Per Accident.

Endorsement GL-82Z – Uninsured Boaters Coverage

5.1.10 Watercraft (over 50 h.p.)

Code No.	Rating Basis
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Inboard Motor Boats

735 00 Less than 26 ft., under 16 m.p.h. (under 50 h.p.)	per boat
736 00 Less than 26 ft., 16-30 m.p.h. (50-100 h.p.)	per boat
737 00 Less than 26 ft., over 30 m.p.h. (over 100 h.p.)	per boat

Inboard/Outboard Motor Boats & Sailboats with Auxiliary Power

738 00 26-40 ft., under 16 m.p.h. (under 50 h.p.)	per boat
739 00 26-40 ft., 16-30 m.p.h. (50-100 h.p.)	per boat
740 00 26-40 ft., over 30 m.p.h. (over 100 h.p.)	per boat
737 00 Over 40 ft., under 16 m.p.h. (under 50 h.p.)	per boat
740 00 Over 40 ft., 16-30 m.p.h. (50-100 h.p.)	per boat
Over 40 ft., over 30 m.p.h. (over 100 h.p.)	Refer to Company

Sailboats without Auxiliary Power

736 00 26-40 ft.	per boat
Over 40 ft.	Refer to Company

Outboard Motor Boats (under 50 h.p. included)

743 00 50 h.p. and over	per boat
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For rating purposes, combine the horsepower of all outboard motors regularly used together with a single watercraft owned by the insured.

Houseboats

744 00 26 ft. or more, not self-propelled	each
745 00 26 ft. or more, motive power	each

Houseboats less than 26 feet in length that are powered by motors of 24 horsepower or less are rated as Code No. 702 00.

The rates apply in the state of the insured's initial residence, unless the boat is principally operated in connection with a residence maintained by the insured in another state.

Personal Watercraft (Unacceptable for Binding on New Business)

746 00 Jet Skis	each
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Endorsement GL-82 – Watercraft

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5.1.11 Waterbed Liability

Code No.	Rating Basis
747 00 Waterbed Liability	per policy
Endorsement ML-209 – Waterbed Liability	

5.2 Classifications that Apply to Farm Personal Liability Only

5.2.1 Farm//Farmette

The **FARM PREMISES** shall mean the principle farm premises where the insured resides, including a one family residence and farm buildings, and all additional farm premises **without buildings only**, being maintained by the insured. Rating is based on the **TOTAL ACRES**.

The **FARMETTE** classification is for the hobby farmer (farming not main occupation) who is the owner occupant of the premises and the farm exposure is incidental.

The appropriate Farmette or Farm classification will also apply to the following based on total acreage:

- (a) Non-Farm Residence Premises with or without any livestock or horse exposure
- (b) Farm Land with or without buildings rented to others

An **ADDITIONAL FARM PREMISES** shall be rated as follows:

1. When there is a dwelling with or without buildings that is **rented to others**,
RATE as CODE 705 00.
2. When there is a dwelling with or without buildings that is **used by the insured**,
RATE as CODE 753 00.
3. When the insured does not farm and the **farm premises is rented to others, (maximum 200 acres)**
RATE as CODE 700 00 plus Code 754 00.

Endorsement GL-73 – Additional Residences or Farms Rented to Others

4. When the insured does not farm and **farm land only is rented to others, (maximum 200 acres)**
RATE as CODE 700 00 plus CODE 753 00, 754 00 or 755 00.

Endorsement GL-73 – Additional Residences or Farms Rented to Others

NOTE: When no livestock is indicated, the risk will qualify for a reduce rate and Endorsement FMHGL-107 – Livestock Liability Exclusion Endorsement will be attached to the policy.

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5.2.1 Farm//Farmette <continued>

Code No.	Rating Basis
702 00	Insured Residence Premises separate from Farm Premises. each
748 00	Farmette: Not more than 40 acres (no livestock) each
749 00	Farmette: Not more than 40 acres (with livestock) each
756 00	Initial Farm Premises: 41 to 200 acres (no livestock) each
757 00	Initial Farm Premises: 41 to 200 acres (with livestock) each
758 00	Initial Farm Premises: 201 to 500 acres (no livestock). each
750 00	Initial Farm Premises: 201 to 500 acres (with livestock) each
759 00	Initial Farm Premises: 501 to 1,000 acres (no livestock) each
751 00	Initial Farm Premises: 501 to 1,000 acres (with livestock). each
760 00	Initial Farm Premises: 1,001 to 5,000 acres (no livestock) each
752 00	Initial Farm Premises: 1,001 to 5,000 acres (with livestock) each
780 00	Initial Farm Premises: 5,001 to 10,000 acres (no livestock) each
781 00	Initial Farm Premises: 5,001 to 10,000 acres (with livestock) each
782 00	Initial Farm Premises: 10,001 to 15,000 acres (no livestock) each
783 00	Initial Farm Premises: 10,001 to 15,000 acres (with livestock) each
784 00	Initial Farm Premises: Over 15,000 acres (no livestock) each
785 00	Initial Farm Premises: Over 15,000 acres (with livestock) each

777 00 Additional Charge for a Two (2) – to – Four (4) Family Dwelling . . . per family unit
(in excess of one)

The 777 00 charge is in addition to the premium for Code Nos. **748 00, 749 00, 756 00, 757 00, 758 00, 750 00, 759 00, 751 00, 760 00, 752 00, 780 00, 781 00, 782 00, 783 00, 784 00 & 785 00.**

Note: Medical Payments \$2,000 limit, Damage to Property of Others \$1,000 limit, one (1) Farm Employee working 40 days or less, \$5,000 Gross Custom Farming Receipts and \$25,000 Limited Agricultural Chemical Coverage included in base premium for Code Nos. 748 00, 749 00, 756 00, 757 00, 758 00, 750 00, 759 00, 751 00, 760 00, 752 00, 780 00, 781 00, 782 00, 783 00, 784 00 & 785 00.

5.2.2 Farm Premises and Operations Coverage (Form FMHGL-610)

Applies when coverage is written for a Farm Corporation, Partnership, Trust or Limited Liability Company and is limited to the locations listed on the policy declaration. Personal Liability Coverage for an owner and spouse residing on the farm premises is not automatically included.

Use Code 748 00, 749 00, 756 00, 757 00, 758 00, 750 00, 759 00, 751 00, 760 00, 752 00, 780 00, 781 00, 782 00, 783 00, 784 00 & 785 00 to determine the charge based on total acres.

***** A 50% reduction in the base rate liability premium applies when all farm acres are rented to others.**

Personal Liability Coverage (Form FMHGL-9) – This coverage can be added to form FMHGL-610 to provide Personal Liability Coverage for an owner and spouse residing on the farm premises.

Use Code 700 00 to determine the proper additional charge based on the liability limit.

Note: If two or more persons co-own and operate a farm and maintain separate households on the farm premises, a single policy may be issued to cover these persons as named insureds.

Compute the Farm Personal Liability premium for one household using the accumulated acreage, and compute the Personal Liability premium (Code 700 00) for the other household.

Endorsement GL-71 - Additional Insureds

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Code No.	Rating Basis
704 00	Incidental Office (other than a farm office), Professional, Private School or Studio Occupancy by an Insured on the premises each This applies to all of the classifications shown above other than 754 00 and 755 00. Endorsement GL-80 - Office, Professional, Private School or Studio Occupancy

5.2.3 Custom Farming (Receipts in excess of \$5,000/ Maximum \$150,000)

Code No.	Rating Basis
762 00	Custom Farming each
786 00	Custom Farming (\$50,001 - \$100,000) each
787 00	Custom Farming (\$100,001 - \$150,000) each
788 00	Custom Farming (\$150,001 and over) each

Endorsement FMHGL-75 - Custom Farming

5.2.4 Employer's Liability - Farm Employees (One Part Time up to 40 days included)

Employer's Liability and Employee's Medical Payments

The number of exposure bases is the estimated maximum number of employees employed at any time during the policy term. This classification does not include clerical office employees or salespersons.

Code No.	Rating Basis
765 00	Farm Employees Working 180 Days or More each
766 00	Farm Employees Working 41- 179 Days each
767 00	Farm Employees Working 40 Days or Less (in excess of one) each

Endorsement GL-76 - Employer's Liability - Farm Employees

This classification applies only when employer's liability coverage for farm employees is not provided or required to be provided by a Worker's Compensation Policy.

5.2.5 Fruit or Vegetable Picking - By Public

Code No.	Rating Basis
775 00	Fruit or Vegetable Picking - By Public - No Off-Ground Picking receipts (Per \$100)
776 00	Fruit or Vegetable Picking - By Public – Including Off-Ground Picking receipts (Per \$100)

Endorsement GL-78 - Fruit or Vegetable Picking - By Public

5.2.6 Leased Equipment – Additional Interest

Code No.	Rating Basis
779 00	Leased Equipment – Additional Interest

Endorsement GL-70 – Additional Insured

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RULE 6 PREMISES ONLY LIABILITY COVERAGE

Policy writing Instructions for Premises Only Liability Coverage are included under Rule 3. Refer to Company for Premises Only coverage options not described in this manual.

6.1 Eligibility

Premises Only Liability Coverage may be provided for a person or an organization owning or leasing a one-to-four family dwelling. Coverage may also be provided for a Town Hall, Community Building, or Rural Church up to a maximum of 2,000 square feet, that **holds no liquor license**.

FMHGL-600 - Commercial Liability Coverage (Premises Only)

6.2 Mandatory Coverage

The following is a general description of the coverage provided by Form FMHGL-600. The coverage part states the complete conditions.

6.2.1 Coverage L - Bodily Injury and Property Damage Liability

Coverage L pays on behalf of the insured for damages due to bodily injury and property damage arising out of the ownership, maintenance or use of the insured premises.

6.2.2 Coverage M - Medical Payments

Coverage M pays medical expenses, incurred by persons who are not insureds, for bodily injury related to the insured premises.

6.3 Coverage O - Fire Legal Liability

Coverage O pays for property damage to premises rented by the insured. The included each occurrence limit is \$50,000. Higher Coverage O each occurrence limits and premiums are shown in the Premises Only Rate Pages.

Show limit on Declarations

When the premises are owned by the insured and Coverage O does not apply, no entry will be shown on the Declarations.

6.4 Limits of Liability

6.4.1 Per Occurrence Limit

A per occurrence limit applies to the total of sums payable under all applicable coverage (Coverage L, M and O combined) for a single occurrence. The minimum per occurrence limit is \$100,000. Subject to the occurrence limit, the minimum Coverage M per person limit is \$2,000.

Higher per occurrence and per person limits are available at the charges shown in the Premises Only Rate Pages.

Show per occurrence and per person limits on Declarations.

6.4.2 Annual Aggregate Limit

An annual aggregate limit applies to the sum of all payments made during an annual policy term. Premises Only rates contemplate a general aggregate limit equal to twice the per occurrence limit. A higher annual aggregate limit may be provided at the additional charge shown in the Rate Pages.

Show the Aggregate Limit on the Declarations Page

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6.5 Calculation of premium

The premium is calculated as follows:

- 6.5.1** Use the Premises Only Rate Pages to obtain the premium charge for **each** covered dwelling rented to others. If applicable, include the additional charge for increasing the Coverage M limit.
- 6.5.2** Adjust the premium for each covered dwelling by adding the charge for each incidental office, professional, private school, studio occupancy. Include the charge for increasing the Coverage M limit if applicable.
- 6.5.3** Add together the adjusted premium charges for all covered dwellings.
- 6.5.4** If Coverage O applies, add the appropriate premium charge to the sum of the charges determined in **6.5.3**.
- 6.5.5** If a higher annual aggregate limit is elected, apply the appropriate surcharge to the premium determined in **6.5.4**.

RULE 7 TERRITORIAL DEFINITIONS

Territory Description

ALL Entire State

RULE 8 LIMITED AGRICULTURAL CHEMICAL COVERAGE

Description

This coverage provides on an occurrence basis for the insured's liability arising out of the discharge, dispersal, spill, release, or escape of Agricultural Chemicals including cost of clean up subject to the conditions of the endorsement. There is an aggregate limit for any one policy year which is subject to a \$500 Deductible for each occurrence.

REFER TO RATE PAGE 4 for premium charges.

Endorsement FUF300 - Limited Agricultural Chemical Coverage

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RULE 9 PREMIUM ROUNDING RULE

The following rules always apply to Direct Bill Policies.

9.1 Premium Rounding Rule

All premiums shown on the policy and endorsements shall be rounded to the nearest cent.

9.2 Waiver of Premiums

Additional or return premiums of less than \$7.00 that result from a mid-term policy change may be waived. However, a return premium of less than \$7.00 must be paid if requested by the insured.

RULE 10 FEE HUNTING AND FISHING LIABILITY COVERAGE

10.1 Description

Coverage for incidental hunting or fishing, for sport, on the farm premises can be added to the Farm Personal Liability Policy.

Prior to adding coverage, a completed Fee Hunting and Fishing Questionnaire Form **FUHFQ- (12-1-00)** will be required.

10.2 Guidelines

1. The following guidelines apply:
 - a. Agents have binding authority up to \$5,000 maximum annual receipts from fee hunting and/or fishing.
 - b. Farmers Mutual Hail Insurance Company of Iowa or the County Mutual must have insured's primary residence as supporting coverage.
 - c. This coverage is not intended to be offered as Seasonal Protection, but rather apply year-round.

10.3 Ineligible Risks

1. Outfitters, guide services and dude ranches.
2. Those providing "reloaded ammunition" for others.
3. Those providing food, lodging or transportation.

REFER TO RATE PAGE 4 for rate classes and premiums.

Endorsement FMHGL-74 – Incidental Business Pursuits

RULE 11 MILK CONTAMINATION DEDUCTIBLE/BUY-BACK COVERAGE

11.1 Description

Coverage is provided by the base policy for the contamination of milk (excluding Insured's own product) subject to the following guidelines.

11.2 Guidelines

1. The following guidelines apply:
 - a. This coverage is subject to a \$1,000 Deductible per occurrence.
 - b. Buy-back option is available to eliminate the Deductible.
 - c. Mandatory Deductible required after first loss occurrence.

REFER TO RATE PAGE 4 for deductible buy-back premium charge.

Endorsement FMHGL-85 - Milk Contamination Deductible

Endorsement FU86 - Milk Contamination Deductible Buy-Back

WISCONSIN

Personal and Premises Liability Program

RULE 12 RECREATIONAL VEHICLE COVERAGE (Off-Premises)

12.1 Description

This endorsement provides coverage away from the described premises for un-licensed all-terrain vehicles used principally off public roads. Prior to adding coverage a completed Recreational Vehicle Endorsement Request Form **FURV REQ (12-1-01)** will be required.

12.2 Guidelines

1. The following guidelines apply:
 - a. All units must meet the Vehicle Definition to be eligible for coverage.
 - b. All operators must have an acceptable driving history during the previous three year period prior to requesting this coverage.
 - c. Coverage must be written on a year-round basis.

12.3 Ineligible Risks

1. An operator with a major violation within the last three years such as drag racing, reckless driving or driving under the influence of alcohol or drugs.
2. An operator with a suspended or revoked license within the last three years.
3. Physically or mentally impaired operators.

REFER TO RATE PAGE 5 for premiums.

Endorsement FU-83 - Recreational Vehicle Endorsement

RULE 13 ANIMAL COLLISION COVERAGE – SEE RATE PAGE 5

RULE 14 PHYSICAL DAMAGE TO THE PROPERTY OF OTHERS

Coverage is provided by the base policy for Physical Damage To The Property Of Others for a limit of \$500 per occurrence. This limit can be increased by increments of \$500 of coverage up to a maximum of \$2,000.

REFER TO RATE PAGE 5 for premium charge.

RULE 15 LOSS ASSESSMENT LIABILITY COVERAGE – SEE RATE PAGE 6

RULE 16 CLOUD PACKAGE DISCOUNT RULE – SEE RATE PAGE 6

RULE 17 LIMITED ANIMAL WASTE COVERAGE – SEE RATE PAGE 7