



Farmers Mutual Hail
Insurance Company of Iowa

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WISCONSIN

P&C Division Property Manual



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GENERAL GUIDELINES

The following information contains policy coverage explanations and underwriting and loss adjusting guidelines to be used in conducting business with Farmers Mutual Hail Insurance Company of Iowa-Property and Casualty Division. However, actual policy coverage, provisions, definitions, limitations, exclusions, etc., take precedence over any information provided in this manual. If you need assistance or have any questions, please contact our office.

Agent inspections and photos are required on all new business. Business should be written to at least 80% of actual value. All questions on our applications along with descriptions of each building and personal property must be answered. Applicant and Agent signatures are required on all necessary forms including Applications, Endorsements, Farm Blankets, Cancellation requests and Loss Notices as required.

- All uninhabited or under construction dwellings (town or farm) require a \$2,500 all peril deductible and a repair or rebuilding requirement endorsement. If a property becomes vacant while the policy is in force, for a period of 60 consecutive days, a repair or rebuilding requirement endorsement will need to be attached.
- There will be a yearly inspection of all confinement buildings.
- We suggest that all combines and tractors contain fire extinguishers.
- Fuel storage: Tanks must be installed in compliance with NFPA Code from the nearest farm building or dwelling. All portable L.P. tanks must be grounded.
- We strongly recommend all tools and machinery, along with household goods, be stamped with an ID number. Tools for stamping and ID numbers are available at the local county sheriff's office.
- We recommend that all electrically heated waters be grounded. The ground should be checked through the winter for shorts.
- We recommend alarm systems for power failures in all confinement buildings. Heat/rate of rise and smoke sensors are also recommended. At this time no premium credit is given for the above
- Proper installation of wood-burning stoves is a must. No wood-burning stoves in mobile or modular homes. Wood-burning stoves in seasonal dwellings subject to underwriting approval. The chimney should be cleaned once a year to prevent creosote and soot buildup. Burn only well seasoned hardwood. NFPA Code is recommended for all installations.
- Lightning rod protection is recommended. Rods should be 20 feet apart. 21 strand 17 gauge wire for ground wire. There should be a ground rod every 70 feet. A rod system is always bleeding off negative charges. Look for the master label and make use of lightning arresters in the home.

UNDERWRITING GUIDELINES

FARM APPLICATION:

- All farm risks must be submitted through our online quoting and application software available on our website.
- Photos are required to identify all dwellings, buildings and bins that are to be insured. PLEASE DO NOT SUBMIT APPLICATIONS WITHOUT PHOTOS!
- Make sure that both the agent and insured sign all applications.
- Provide complete description of all property locations including section, township name, range and county, along with 911 addresses.
- Indicate if a supplemental heating device is in use; submit a completed supplemental heating device questionnaire and photo.

ENDORSEMENT, CANCELLATION AND LOSS FORMS:

In addition to our office issued forms, ACORD brand forms can be used for all losses, cancellations, endorsements, and binders.

AGENT TRANSFER LETTERS:

We do not accept agent transfer letters. The business must be cancelled and rewritten by the new agent. A current cost guide and photos are required with all applications.

REINSTATEMENT OF A CANCELLED POLICY:

A policy that cancels for non-payment of premium may be reinstated back to the cancellation date as long as it is within 45 days of that cancellation date. All coverage and restrictions will remain the same. A completed "Statement of No Loss" form must be submitted along with the premium payment and a \$15.00 reinstatement fee. A "Statement of No Loss" can be found on our website. ***Reinstatement of a policy is always subject to underwriting approval.***

REWRITE OF A CANCELLED POLICY:

Coverage on a policy that cancels for non-payment of premium that exceeds the 45 day reinstatement period may be rewritten. A completed application along with payment must be submitted for consideration. The effective date of the policy cannot be prior to the date the agent has secured the payment and a signed application. The application and payment must be sent to the home office within five days from the effective date. Re-writing a policy is always subject to underwriting approval. FMH will not rewrite coverage if the prior policies were rewritten more than 3 times for non-payment.

PROPERTY LOCATIONS:

Be sure to provide a complete description of the property; including fire addresses, legal locations, complete acres, section, township, range and county information.

INELIGIBLE RISKS:

An ineligible risk would be any structure or dwelling in poor repair, maintenance or physical condition. Dwellings with indoor wood heat as a primary heat source. Also a licensed vehicle, licensed trailers or licensed recreational vehicles would be an ineligible risk.

DEDUCTIBLE OPTIONS:

All peril deductibles are available at appropriate credit. They are as follows:

\$1,000 Deductible	No credit
\$2,500 Deductible	10% credit
\$5,000 Deductible	20% credit
\$10,000 Deductible	25% credit
\$25,000 Deductible	30% credit

SPLIT DEDUCTIBLE:

On our farm policies we will allow a combination of acceptable deductible options. An example would be a \$1,000 deductible applying to the farm security package and a \$2,500 deductible applying to all other property (blanket and farm buildings).

WINDSTORM OR HAIL DEDUCTIBLE / FORM FMH-4023 OR FMH-4024:

The policy may be issued with a deductible applicable to loss caused by windstorm or hail that is higher than the deductible that applies to loss caused by all other perils (other than earthquake). The windstorm or hail deductible is applicable only to schedule structures, dwellings and related coverages (Coverages B, C, and D and any applicable incidental coverages). It does not apply to loss to farm personal property.

The windstorm or hail deductible can be expressed as either a flat dollar amount or a percentage of the Coverage A limit. A minimum \$2,500 deductible applies to all windstorm or hail losses.

POLICY PERIOD:

The policy term is a one year contract, with a policy review every three years. This is an annual policy, which may be written on an annual, semi-annual, quarterly or monthly EFT billing cycle.

BILLING MODE:

An FMH policy can be billed annual, semi-annual or quarterly. A monthly EFT option is also available with no service fees. An additional charge of \$6.00 will be added to each billing if semi-annual or quarterly billing is selected.

PREMIUM NOTICES:

Our premium notice is mailed to the insured approximately 30 days prior to the due date. A past due notice is mailed to the insured and agency on the due date if the premium payment has not been received in our office. This is the last notification that the insured and agency will receive prior to cancellation for nonpayment of premium. The policy will be cancelled 10 days after the past due notice has been sent if the premium has not been received in our office. Notice of the cancelled policy will be sent to the insured, agent and mortgagee if applicable.

CANCELLATION NOTICES:

FMH may cancel by giving required notice and refunding on a pro rata basis. All requested cancellations must be accompanied by the policy or a request signed by the insured. Flat cancellation will be allowed within 30 days of inception date.

MORTGAGEE:

Interest of a mortgagee may be covered by indicating on the application the name, address and interest of mortgagee. When renewing policies, the position of the mortgagee should be reviewed with your insured.

TITLE HOLDER:

Interest of a titleholder may be covered by indicating on the application the name, address and interest of titleholder. When renewing policies, the position of the titleholder should be reviewed with your insured.

POLICY ASSIGNMENT:

Assignment of a policy to a new insured shall not be permitted without the consent of the company.

BINDING AUTHORITY:

Binding authority shall be limited to 30 days. A written binding form shall be sent to the home office within five days from the initial binding date. All applications must be received in the home office within 30 days of the effective date. All cancellation requests will be limited to that same time period of 30 days. No binding authority on special or unique risks; you must call underwriting for pre-approval. No binding authority on risks that have exposure of five million dollars or more at a single location.

VACANT PROPERTY:

Underwriting approval is required before we will write vacant property. All vacant dwellings (town or farm) require a repair or rebuilding requirement endorsement. Broad form coverage is not available on vacant property. Supporting coverage is preferred. Mandatory minimum deductible of \$2,500 on these risks.

SEASONAL DWELLINGS:

Coverage written on dwellings that are not occupied year round - examples are cabins and lake cottages. Mobile homes do not qualify as seasonal dwellings. Supporting coverage is required and no package policy is available. Mandatory minimum deductible of \$2,500 on these risks. Supplemental heat in seasonal dwellings subject to underwriting approval. Replacement cost is offered, coverage must be written at 100% of replacement cost and have a minimum coverage limit of \$150,000.

BUILDING ATTACHMENTS AND ADDITIONS:

Any insurance on buildings shall include attached sheds, lean-to's and permanent fixtures therein or thereon. Any buildings sharing a common wall will be considered one structure by underwriting.

DWELLING COVERAGE:

When the insurance covers a dwelling, such insurance shall include building equipment and fixtures. Dwelling coverage excludes trees, shrubs, plants, lawns, fences and TV or radio antennas.

HOUSEHOLD AND PERSONAL EFFECTS:

When the insurance covers household and personal effects such insurance shall cover household and personal effects usual or incidental to the occupancy of the described dwelling (except as excluded) belonging to the insured or members of the insured's family or at the option of the insured belonging to a servant or guest of the insured; all while on the described premises.

ADDITIONAL LIVING EXPENSE:

Additional living expense provides for necessary increase in living expense of name insured because a covered loss renders the insured premises not tenantable. FMH agrees to pay for the above loss, not to exceed the amount displayed on the declaration page. If the policy insures household and personal effects and no dwelling coverage is provided, the additional living expense provided shall not exceed the amount displayed on the declaration page.

NEW CONSTRUCTION - FARM BUILDINGS:

Unless otherwise stated on the declaration page, the insurance on new construction is extended to cover the cost of construction of new buildings on the premises for a period of 60 days from the beginning of such construction, but not to exceed more than \$50,000 per occurrence.

REPLACEMENT VALUE ENDORSEMENT:

By this endorsement, coverage is extended to cover the replacement value of household goods and personal property in an amount not to exceed the limit stated in the policy. This endorsement can be added to any policy with contents coverage that is owner occupied. Mobile Home policies do not qualify.

OUTDOOR RADIO AND TELEVISION EQUIPMENT:

Can be insured specifically at the per thousand rate.

DEBRIS REMOVAL:

Limited coverage is provided for insured property damaged from a covered peril and the resultant clean-up expenses associated with the loss.

SATELLITE OR DISH TYPE ANTENNA:

Coverage is provided for the dish antenna, including lead-in wires and accessories. Must be insured specifically, including those items located inside the residence. Also, dish must be mounted on a permanent foundation. Minimum coverage on large satellite dishes is \$1,000. Small 18-inch dish antennas are covered under personal property.

INDOOR WOOD OR SOLID FUEL BURNING DEVICES

Dwelling:

Wood or solid fuel burning devices located within a dwelling will require photos showing clearances and a completed and signed supplemental heating device questionnaire. All wood or solid fuel burning devices must be supplementary and may not be a dwelling's primary source of heat. All risks will be subject to underwriter approval and a surcharge. Dwellings with indoor wood or solid fuel burning devices will not qualify for the Farm Security III plus package or expanded replacement cost. Built-in fireplaces or fireplace inserts will not be subject to these requirements.

Outbuildings:

Wood or solid fuel burning devices located within a detached structure will require the FMH-4030 Heating System Exclusion to be endorsed to the insured structure.

OUTDOOR WOOD BOILERS OR SOLID FUEL BURNING DEVICES**Dwelling:**

Wood or solid fuel burning devices that service the dwelling will be considered part of the dwelling and are subject to a surcharge. Photos along with a completed and signed supplemental heating device questionnaire are required. All risks are subject to inspection and underwriting approval.

Outbuildings:

Wood or solid fuel devices that service a detached structure will need to be scheduled as a separate structure and will require the FMH-4030 Heating System Exclusion to be attached. Photos along with a completed and signed supplemental heating device questionnaire are required.

MOBILE HOMES:

We offer Class "A" Basic Coverage or Class "B" Broad Coverage. All mobile homes must be owner occupied in good condition and have heating, cooling, plumbing and electrical systems that are all 15 years old or newer to be eligible for insurance. Class B coverage is available for a mobile home that has heating, cooling, plumbing and electrical systems that are all 10 years old or newer.

- Mobile homes with fireplaces or supplemental heating devices such as wood, corn or pellet burning stoves or furnaces, or add on units will not be accepted
- Mobile home minimum coverage is \$8,000
- Replacement cost is not available

MODULAR HOME:

All must be owner occupied in good condition and have heating, cooling, plumbing and electrical systems that are all 1992 or newer to be eligible for insurance. Minimum dwelling coverage available is \$35,000.

- Dwellings with fireplaces or supplemental heating devices such as wood, corn or pellet burning stoves or furnaces, or add on units will not be accepted.
- Dwelling must be permanently tied down to a block, concrete footing or pillar in accordance with the manufacturer's specifications. Approval pending inspection by company representative.
- Photo of the dwelling and all additions is required
- Modular homes permanently installed on a basement foundation or pad may be considered for a package policy, pending inspection.

MULTIPLE LAYER ROOFS:

Two layer roofs will not be eligible for Replacement Cost. Three or more layers will require a complete Roof Exclusion FMH-4010.

WELL PUMPS:

Limited coverage for submersible or electric well pumps is included on all dwelling package policies. Additional coverage for well pumps may be purchased ala carte or at higher levels. Coverage is provided under the Home Security Program as long as the pump services the dwelling exclusively (no appurtenant structures). Minimum coverage limit is \$1,000.

OUTSIDE WIRING:

Limited coverage for outside wiring, poles or transformers owned by the insured is included on all dwelling package policies. Additional coverage may be purchased; minimum coverage limit is \$1,000.

TOTAL LOSS ENDORSEMENT / FORM FMH-3364:

FMH shall be liable for payment of loss only in the event of a total loss from any of the insured perils. In no case will a partial loss be paid on specifically designated building(s). A total loss is defined as one in which at least 75% of the exterior building structure has been destroyed.

EARTHQUAKE COVERAGE / FORM FMH-2054 or FMH-3354:

This coverage may be added to dwellings and personal property. Due to adverse selection, this coverage can only be added by endorsement to existing FMH policies where applicable and only on the policy anniversary date. This coverage is only available on package policies. The special earthquake deductible as stated on the declaration page applies to all losses.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW / FORM FMH-2008:

This coverage is only available on our III and III+ package policies. Due to adverse selection, this coverage can only be added by endorsement to existing FMH policies where applicable and only on the policy anniversary date.

OPEN PERIL FARM BLANKET:

Provides all peril coverage for farm equipment and/or items on a blanket basis subject to limitations and restrictions specified in the endorsement. Farm Blanket inventory must include two or more items and have a minimum blanket total of \$100,000. Requires a blanket inventory by insured for 80% coinsurance. Blanket coverage excludes portable buildings, poultry, licensed vehicles, licensed trailers and certain other items as set forth in the endorsement. We recommend that insurance be written at 100% of the inventory value. If at the time of the loss the insurance under this coverage is not up to 80% of the value of such property, the loss shall be prorated to the amount of insurance carried. All farm property must be insured with FMH to qualify for blanket coverage. COMBINES AND THEIR HEADS ARE SPECIFICALLY EXCLUDED FROM BLANKET COVERAGE.

OPEN PERIL EXCLUDED FARM BLANKET:

This farm blanket product allows the insured the ability to exclude one of the four blanket classes (Machinery, Livestock, Farm Products, Farm Supplies) from coverage and any premium charge. Provides all peril coverage for farm equipment and/or items on a blanket basis subject to limitations and restrictions specified in the endorsement. Farm Blanket inventory must include two or more items and have a minimum blanket total of \$100,000.

MAXIMUM LIVESTOCK LIMITS UNDER THE BLANKET COVERAGES ARE:

Swine.....\$5,000 Horses.....\$5,000 Sheep.....\$5,000 Cattle.....\$5,000

COMBINES AND HEADS / FORM FMH-3021

Combines and all heads must be specifically scheduled for coverage to apply. The year, make and model are required for all insured harvesting equipment. This is open peril coverage that includes coverage for rock and foreign object intake. Limited rental reimbursement is included for covered losses under this endorsement.

OPEN PERIL SCHEDULED COVERAGE:

Provides all peril coverage for certain specified farm equipment and/or items subject to limitations and restrictions specified in the endorsement. Items must be scheduled and insured to 80% of actual cash value. Other farm property must be insured with FMH to qualify for coverage.

SCHEDULED LIVESTOCK COVERAGE:

Coverage on any single head of livestock shall not exceed \$5,000 or the limit per head specified with the description of each class of livestock insured nor; in any case, for more than the actual cash value of any animal destroyed or injured. If at the time of loss the insurance under this item is not up to 80% of the value of such livestock, the loss shall be pro-rated to the amount of insurance carried. Poultry coverage is not available.

COVERAGE FOR SEED CORN AND SEED BEANS:

Insured wanting to insure seed corn and/or seed beans held for resale, should use the scheduled farm personal property rate to schedule all seed held for resale.

COVERAGE FOR LEASED LIVESTOCK:

Provides coverage for an insured wanting to insure non-owned livestock. Rate as scheduled farm personal and list owner of the livestock as loss payee for his interest in the livestock. Insured wanting to insure owned livestock leased to others. Rate livestock as scheduled farm personal and list other locations where the livestock are kept.

PEAK SEASON ENDORSEMENT:

The peak season endorsement provides increased farm property coverage during designated months. When your insured's inventories of grain or livestock fluctuate significantly through the year; you can increase limits for these specified items with a peak season endorsement. The peak season endorsement is useful during harvest when grain inventories are high or during calving season when livestock inventories are high.

The limit of liability for farm personal property is increased by the amount and for the time period indicated on the declaration page. All terms and conditions applicable to farm personal property shall apply. Coverage under this endorsement shall be terminated on the expiration date of the policy or time indicated on the form. This is earned premium.

CAB GLASS COVERAGE:

Optional All Risk cab glass coverage is available on farm machinery cabs for a flat charge. No deductible applies.

FARM EXTRA EXPENSE ENDORSEMENT:

This endorsement extends coverage for the additional expense necessary to resume normal farming operations following damage from an insured peril to property covered, subject to the limit of liability per occurrence specified on the declarations. Minimum coverage requirement is \$2,000 and the premium is fully earned.

FARM INTERRUPTION ENDORSEMENT / FORM FMH-3022:

This endorsement applies to farm buildings and structures designated for coverage under this endorsement. This endorsement provides coverage for the loss of earnings, which arise as a direct result of the necessary interruption of the farming operation by a covered peril. Minimum coverage requirement is \$2,000 and the premium is fully earned.

UNSCHEDULED BORROWED & RENTED FARM EQUIPMENT:

\$10,000 included on all policies with scheduled or blanketed farm personal property coverage. Additional coverage may be purchased up to \$50,000. This is excess coverage over any other valid and collectible insurance.

SCHEDULED SHORT TERM LEASED & RENTED MACHINERY:

Used for short term leased & rented machinery over \$50,000 or for short term & rented items which are required to be specifically scheduled on the declarations. Each item will be charged the greater of \$100.00 or 60% of the annual machinery endorsement premium. This is fully earned premium.

CONFINEMENT BUILDINGS:

Confinement refers to units where the occupants are restricted by wall on all sides with windows and doors that can be closed, a full ceiling and a prepared floor. Replacement cost coverage is available to confinement buildings, must be 20 years old or newer and subject to inspection and underwriting approval. Confinements with RC over 10 years old will be subject to a loss control inspection every 3rd year.

CONFINEMENT BUILDINGS WITH HEAT:

All urethane and styrene foam insulation must be covered. The covering should have a 15 minute fire rating. All confinement buildings are classified as damp or wet locations. All electrical wiring devices should be of the type suitable for installation in damp or wet locations. All junction boxes, switches, outlet boxes and lighting fixture boxes should be nonmetallic. They should be dusttight and watertight. Incandescent light should be globed with a dust-proof globe type fixture. The U.F. cable is to be used for all electrical circuits in the building. All wiring shall be placed so that it is visible at all times and not embedded in the walls or attic area. No metal straps or metal conduit are to be used inside confinement buildings. The electrical service disconnect switch and electrical circuit distribution boxes should be located in a dry area outside of the confinement area. All fixed electrical motors and appliances are to be fused and wired separately. All circuit breakers when used should be tested twice a year.

HOOP TYPE AGRICULTURAL BUILDINGS:

We provide limited ACV coverage on these types of buildings. Due to their design, no collapse or replacement cost coverage is available. A brand name and year built must be submitted on all endorsements or applications, when requested.

LIVESTOCK SUFFOCATION ENDORSEMENT / FORM FMH-3034:

We offer this endorsement to extend the insurance coverage on livestock to include direct loss by suffocation, caused by electrical interruption or mechanical breakdown. We provide suffocation coverage for both owned livestock and/or custom fed livestock in the care, custody and control of a custom feeder with a livestock contract, but owned by a third party.

We offer three classes of suffocation coverage:

- **Unprotected** - A confinement building with neither an approved alarm system nor an automatic standby generating system.
- **Partially Protected** - A confinement building with an approved alarm system or an automatic standby generating system.
- **Protected** - a confinement building with both an approved alarm system and an automatic standby generating system.

WINTER PERIL COVERAGE FOR CATTLE/ FORM FMH-3324:

Optional winter peril coverage is available for cattle. Coverage can apply to cattle located in feedlots or in pasture but only while on the insured premises listed on the declarations. Winter peril coverage does not apply while cattle are located away from the insured premises. Cattle must be insured as a group. Losses will be determined on an actual cash value basis and the 80% co-insurance will apply to each loss. Due to adverse selection, this coverage can only be added by endorsement to existing FMH policies where applicable and only on policy anniversary date.

SPECIAL FORMS COVERAGE FOR FARM BARN, BUILDINGS AND STRUCTURES / FORM FMH-3010:

This optional coverage can be used to provide open perils coverage for farm barns, buildings and structures - Coverage E.

- No exclusions or restrictions can apply to the building or any additions
- This coverage is subject to inspection and underwriting approval

REPLACEMENT COST COVERAGE FOR FARM BARN, BUILDINGS AND STRUCTURES / FORM FMH-3341:

An FMH agricultural cost guide and photos must be completed and submitted for each building desiring replacement cost coverage.

- Standard building must be 40 years old or newer to qualify
- Confinement buildings must be 20 years old or newer to qualify
- Confinement buildings must be actively being used for their intended purposes
- Grain Handling Systems and Grain Dryers must be 25 years old or newer
- No exclusions or restrictions can apply to the building or any additions
- Building must be insured to at least 80% of replacement cost
- Inflation factor will be applied to the coverage limit annually
- This coverage is subject to inspection and underwriting approval

Due to their nature, hoop buildings are not eligible for this coverage.

COSMETIC DAMAGE EXCLUSION LIMITED BUY-BACK / FORM-3373 or FMH-3374:

Entire Building:

The cosmetic loss exclusion can be removed from outbuildings for additional premium. Photos must be submitted and the building cannot have any existing cosmetic issues or attached exclusions. Only buildings with exteriors 40 years old or newer will qualify. All buildings are subject to inspection and underwriting.

Vertical Surfaces:

The cosmetic loss exclusion can be removed from an outbuilding's wall surfacing. This is meant to be a more affordable option while still covering the most visible surfaces. Photos must be submitted and the building cannot have any existing cosmetic issues or attached exclusions. Only buildings with exteriors 40 years old or newer will qualify. All buildings are subject to inspection and underwriting.

WEIGHT OF ICE, SNOW OR SLEET COVERAGE / FORM FMH-3323:

Each building desiring coverage must have no exclusions applied to it. This coverage is subject to inspection and can only be added on policy anniversary date. Weight of ice, snow or sleet coverage is not available for any hoop type buildings.

4H AND F.F.A. LIVESTOCK INSURANCE POLICY / FORM FMH-3346:

FMH provides this policy for coverage of livestock (cattle, swine, sheep, and horses) for members enrolled in 4-H and FFA projects. The purpose of this insurance program is to protect the investments of club members. This is a full coverage annual policy. Supporting coverage is required. Eligibility is limited to animals in sound physical condition that are entered in 4-H or F.F.A.

4-H AND F.F.A. Livestock Rates (All rates are full coverage and fully earned)

- Horses / Maximum Coverage \$3,000
- Cattle / Maximum Coverage \$2,500
- Swine / Maximum Coverage \$1,000
- Sheep / Maximum Coverage \$650

LOG HOMES AND CABINS:

We provide only limited ACV coverage on these types of structures. Due to their design and construction, **NO REPLACEMENT COVERAGE** is available on these structures.

SOLAR ENERGY SYSTEMS / FORM FMH-3006

Limited coverage is available for systems designed for use on the farm. Systems located on the insured premises that are designed to provide energy directly to the premises and to provide energy back to an electric utility are permitted. All systems must be adequately secured and installed to prevent damage to the system and the structure they are attached. Systems may be insured for named peril coverage on an actual cash value basis provided they meet the following criteria;

- System designed to be mounted on a structure or a permanent stand-alone system in the ground may be insured.
- The entire system must have adequate surge arrester protection installed with the system.
- All systems are subject to an onsite FMH loss control survey.
- Systems manufactured in 2011 or later may be eligible for coverage. Underwriting must be contacted on systems with any prior damage.
- All systems must be designed and installed to Federal "Energy Star" specifications.
- A mandatory minimum \$1,000 policy deductible is required.
- Equipment Breakdown coverage is available for solar energy systems.
- The entire value of the system must be insured.

REFRIGERATED FOODS COVERAGE

We cover loss to contents of a freezer or refrigeration unit on the insured's premises. We pay no more than the limit of liability stated (\$500) on this endorsement or as stated on the dec page. The covered contents must be owned by the insured.

The loss must be caused by change in temperature resulting from:

- Interruption of electrical services to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment.
- Mechanical or electrical breakdown of the refrigeration system. The insured must maintain the refrigeration equipment in proper working condition.

REFRIGERATED FARM PRODUCTS:

We cover loss to contents of a freezer or refrigeration unit on the insured premises. We pay no more than the limit of liability stated on this endorsement or as stated on the declarations. The covered contents must be owned by the insured. The loss must be caused by a change in temperature resulting from:

- Interruption of electrical services to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment.
- Mechanical or electrical breakdown of the refrigeration system.
- Loss of coolant or nitrogen as a result of container failure.

The insured must maintain the refrigeration equipment and containers in proper working condition. This is not an additional amount of insurance.

DWELLING EXPANDED REPLACEMENT COST / ENDORSEMENT FMH-2145:

This endorsement is only available if dwelling is insured to 100% of replacement cost, and if the inflation guard endorsement is attached. FMH does have a maximum coverage A limit of 125% for the situation that a covered loss would exceed the policy limit. Not eligible with a supplemental heating device.

DWELLINGS UNDER CONSTRUCTION / FORM FMH-1001:

A dwelling under construction may be insured with a \$20,000 minimum coverage limit and a repair or rebuilding requirement endorsement. Our vacant \$2,500 deductible rate would apply in town or on the farm. Coverage for theft of building materials may be added.

SERVICE LINE COVERAGE / FORM FMH-3371 OR FMH-3372:

Provides \$5,000 in coverage for owned underground service lines that service the property. This coverage is policy wide on our farm/rural line and per location on the Home Security and Town lines. A \$500 deductible applies.

BASIC CONSTANT CHARGE:

A \$17.00 basic constant charge is applied to each farm service building.

EQUIPMENT BREAKDOWN COVERAGE

This optional endorsement can be used to add coverage for physical damage to specified types of covered equipment that occurs as a result of an equipment breakdown accident, subject to certain exceptions. A mandatory \$500 deductible applies to all Equipment Breakdown losses. See forms for specific conditions and exclusions of coverage.

- **Equipment Breakdown Coverage for Dwelling and Contents / Form FMH-2007:**
Coverage is extended to include Coverage A and Coverage C.
- **Equipment Breakdown Coverage for Farm Barns, Buildings & Structures or Stationary Farm Machinery / Form FMH-3007:**
Coverage is extended to include farm buildings and farm machinery. Please refer to the forms for terms and conditions.

CYBER RISK PROTECTION - HOME / FORMS FMH CYH 15 or FMH CYH 25:

This optional endorsement provides cyber protection for the insured's home and personal devices. Coverages include:

- Cyber Attack
- Cyber Extortion
- Online Fraud
- Data Breach
- Identity Recovery

Coverage limits are based off Aggregate limits of \$15,000 or \$25,000. A mandatory \$500 deductible applies. A separate Aggregate limit and a \$0 deductible will apply to Identity Recovery. See forms for specific conditions, exclusions and sublimits.

CYBER RISK PROTECTION - FARM / FORMS FMH CY 25 WI or FMH CY 50 WI:

This optional endorsement provides cyber protection for the insured's farming operation. Coverages include:

- Data Compromise Response Expense
- Computer Attack Coverage
- Cyber Extortion Coverage
- Data Compromise Liability
- Network Security Liability

Coverage limits are based off Aggregate limits of \$25,000 or \$50,000. A mandatory \$1,000 deductible applies to all losses. See forms for specific conditions, exclusions and sublimits.

GENERAL CLAIMS INFORMATION

- All losses must be reported to our office as soon as possible, and absolutely no later than 60 days after the date of loss.
- Always complete a loss report and either fax or send it to the FMH office.
- Please include all insured phone numbers (home, work and cellular) on loss reports.
- When the insured has a small claim and a deductible applies, inform the insured of their deductible as you fill out the loss report.
- Do not hold loss reports in your office.

THEFT LOSSES:

- File a written loss report with our office.
- The insured must report the theft loss to the nearest law enforcement agency and FMH within 24 hours from the time of loss.
- Substantial evidence of theft is required.
- A claimant's theft report must be submitted with all losses.
- There is a 30 day waiting period on all theft claims for recovery purposes.
- See underwriting guidelines for policy limitations regarding theft.

LIVESTOCK LOSSES:

- A postmortem examination by a licensed veterinarian is required. FMH will pay for the postmortem fee even if the loss is found to not to be the result of a named peril.
- No losses will be honored if the animal cannot or is not posted.
- A necropsy report or other comparable form has to be completed by a licensed veterinarian.
- The insured's claim will be paid if all of the policy requirements have been met. Settlement will be based on the actual cash value or policy limits of the animal.

FMH CLAIMS SURCHARGE PROGRAM:

All FMH property policies are experience rated. All claims payments are considered for purposes of determining when a claims surcharge will apply, except for the following claims; cab glass & weather related catastrophe losses. Any insured who has more than three non-excluded losses in a three year period AND the total amount paid by FMH on those covered losses exceeds 60% of the premium paid to FMH during that policy period will be subject to a claims surcharge. The claims surcharge will be applied to the overall property premium for the following three year policy period.

All insureds having a surcharge in place when their policy cancels, will have that same surcharge apply if they are reinstated or rewritten with us.

HOME SECURITY PROGRAM

As a farm focused insurance provider, FMH P&C does not actively solicit standard Homeowners risks. We limit our homeowners business to only those risks that are written in association with new or existing FMH farm policies. A common example is the father & son farming operation, where the father lives in town and the son lives on the farm. As long as FMH P&C writes the entire farming operation, we would also accept the father's homeowners risk.

The Home Security policy is designed to provide a competitive tool to the homeowner type policies in your market. As a select type risk that is owner occupied, a rate credit will be granted to dwelling and contents section of this package policy making it a more competitive program. The dwelling and contents coverage section will be rated as a package with additional perils and extended theft included. The minimum amount available on the dwelling will depend on the additional perils forms used. Household and personal effects will be 50%, 60% or 70% of the dwelling amount. Dwelling must be written at the required percentage of replacement cost.

The FMH Home Security Package is targeted for your owner occupied single family homes located in towns and cities with a protection class rating of 1-8. No wood burning stoves or furnace add-ons are allowed, regardless of location in the garage or dwelling. There cannot be any agricultural outbuildings on the property (covered or excluded). If there are outbuildings, the risk may qualify for our Suburbanite or Farm Security products.

HOME SECURITY UNDERWRITING NOTES:

- Base rate does not include liability charge
- A photo of each structure desiring coverage (house, garage, garden shed) is required with the application.
- FMH Residential Cost Guide is required with the application
- The policy term is a one-year contract, with an annual review every three years. This is an annual policy, which may be written with an annual, semiannual or quarterly or monthly EFT billing cycle.
- Supplemental heating devices such as wood, corn or pellet burning stoves, wood burning furnaces, or wood burning add-on-units are not acceptable on any FMH Home Security Policy.
- No agricultural outbuildings or agricultural structures will be considered for coverage under the appurtenant private structure coverage.
- The Company must be notified if the insured has made any additions or changes to the value of the covered dwelling by \$10,000 or more.
- No tile, slate or wood shake roofing material
- No log homes or log cabins
- No mobile homes

CONSTRUCTION DEFINITIONS:

Frame - A dwelling with walls of frame, or metal-sheathed or stucco frame construction, or with walls of metal or metal lath and plaster on combustible supports.

Masonry - A dwelling with walls of masonry or masonry veneered construction. Dwelling must be at least 2/3 masonry for masonry rate to apply.

FIRE PROTECTION DEFINITIONS:

Protected (Class 1-8) - Dwelling is located within five road miles of their responding fire department and:

- within 1,000 feet of a fire hydrant; or
- within 1,000 feet of a year-round water source of at least 3,500 gallons and the responding fire department is equipped to respond with pumper truck capabilities; or
- the responding fire department is equipped to respond with pumper/tanker truck capabilities of at least 3,500 gallons; or
- if a dwelling is located in a subdivision that has a minimum of five houses platted, the dwelling will be rated as protected.

HOME SECURITY II PACKAGE

FORM FMH-2002:

- \$100,000 Minimum Coverage A Limit
- Contents at 50% of Coverage A
- Personal effects away from premises at 10% of Coverage C
- Additional living expense at 20% of Coverage A
- \$500 Refrigerated Foods coverage
- \$1,500 Outdoor Antenna coverage
- Debris Removal on an incurred loss 5% of Coverage A
- Inflation guard endorsement applies
- Must be written to 80% of replacement cost
- FMH Residential Cost Guide & photo are required
- FMH-2055 Replacement Value on Contents is available for an additional premium

This is a Form II homeowners policy written on a named peril basis, must be written to 80% of replacement cost. This applies only to building structures covered, but excluding carpeting, cloth awnings, domestic appliances and outdoor equipment all whether permanently attached to the building structure or not. Contents are written on named peril actual cash value basis and must be written and maintained at 50% of the dwelling coverage. Risk must be situated within the city limits of a 1-8 protection class city or town and have no agricultural pursuits. We only accept single family owner occupied dwellings

The Home Security II Package is targeted towards average dwellings with basic construction. When completing the Replacement Cost Estimator, the construction quality must be either Basic/Economic, Modest/Fair or Average/Standard.

Below are examples of typical Home Security II Dwellings:



HOME SECURITY III PACKAGE

FORM FMH-2003:

- \$150,000 Minimum Coverage A Limit
- Contents at 60% of Coverage A
- Replacement Cost Coverage A & C included
- Personal effects away from premises at 10% of Coverage C
- Additional living expense at 20% of Coverage A
- \$500 Refrigerated Foods coverage
- \$1,500 Outdoor Antenna coverage
- Debris Removal on an incurred loss 5% of Coverage A
- Inflation guard endorsement applies
- Must be written to 100% of replacement cost
- FMH Residential Cost Guide & photo are required
- Backup of sewers and drains (Form FMH-2008) \$2,500 coverage limit is included, increased coverage may be purchased for an additional charge

This is a Form III homeowners policy and provides all peril coverage on the dwelling and named peril on the contents as provided and defined by form FMH-2003. Risk must be situated within the city limits of a 1-8 protection class city or town and have no agricultural pursuits. We only accept single family owner occupied dwellings.

The Home Security III Package is targeted towards above average dwellings with quality construction. When completing the Replacement Cost Estimator, the construction quality must be either Average/Standard or Above Average/Upgraded.

Below are examples of typical Home Security III Dwellings:



HOME SECURITY III PLUS PACKAGE

FORM FMH-2003:

- \$200,000 Minimum Coverage A Limit
- Contents at 70% of Coverage A
- FMH-2145 Guaranteed replacement cost Coverage A & B included
- FMH-2055 Replacement value provision Coverage C included
- Personal effects away from premises at 10% of Coverage C
- Additional living expense at 40% of Coverage A
- \$500 Refrigerated Foods coverage
- \$1,500 Outdoor Antenna coverage
- Debris Removal on an incurred loss 5% of Coverage A
- Inflation guard endorsement applies
- Must be written to 100% of replacement cost
- FMH Residential Cost Guide & photo are required
- Backup of sewers and drains (Form FMH-2008) \$2,500 coverage limit is included, increased coverage may be purchased for an additional charge

This is FMH's most comprehensive homeowners insurance package. The Home Security III Plus provides exceptional protection for the home and personal property. Risk must be situated within the city limits of a 1-8 protection class city or town and have no agricultural pursuits. We only accept single family owner occupied dwellings.

The Home Security III Plus Package is targeted towards superior dwellings with quality construction. Dwellings with supplemental heating devices like wood, corn or pellet burning stoves, or wood burning add-on units will not be accepted. When completing the Replacement Cost Estimator, the construction quality must be either Above Average/Upgraded or Very Expensive/Custom.

UNDERWRITING REQUIREMENTS:

- Home Security III Plus rates may only be used on superior dwellings. Must be 25 years old or newer or completely remodeled in the last 15 years. To qualify the dwelling and any attachments cannot have any exclusion forms or ACV endorsements applied.
- Must be a protection class 1-8 and have minimum insurance coverage of \$200,000 on the dwelling
- Must be written to 100% of replacement cost
- Market value must be at least 70% of replacement cost
- Photo of the dwelling and the current market value is required
- Must have at least one smoke detector in working order (rate reflects discount)
- New home discount applies as follows: Age of the Dwelling: 0-10 years = 15% credit; 11-15 years = 10% credit
- Minimum liability requirements of \$300,000 Liability/\$2,000 Medical

Below are examples of typical Home Security III Plus Dwellings:



FARM SECURITY PROGRAM

The Farm Security policy is designed to provide a competitive tool to compete with farmowners type policies in your market. The FMH Farm Security Package is targeted for your single family owner occupied farming risks. As a select type risk that is owner occupied, a rate credit will be granted to dwelling and contents section of this package policy making it a more competitive program. The dwelling and contents coverage section will be rated as a package with additional perils and extended theft included. The minimum amount available on the dwelling will depend on the additional perils forms used. Household and personal effects will be 50%, 60% or 70% of the dwelling amount. Dwelling must be written at the required percentage of replacement cost. This policy can be customized to fit your farm client's coverage needs by adding any of FMH's additional farm insurance products (farm machinery, livestock, grain and agricultural outbuildings).

FARM SECURITY UNDERWRITING NOTES:

- Base rate does not include liability charge
- A photo of the dwelling is required with the application
- FMH Residential Cost Guide is required with the application.
- The policy term is a one-year contract, with an annual review every three years. This is an annual policy, which may be written with an annual, semiannual, quarterly or monthly EFT billing cycle.
- Supplemental heating devices such as wood, corn or pellet burning stoves, wood burning furnaces, or wood burning add-on-units are not acceptable on any FMH Farm Security III+ Policy.
- No coverage is provided for appurtenant private structures
- The Company must be notified if the insured has made any additions or changes to the value of the covered dwelling by \$10,000 or more
- No tile, slate or wood shake roofing material
- No log homes or log cabins
- No mobile homes

CONSTRUCTION DEFINITIONS:

Frame - A dwelling with walls of frame, or metal-sheathed or stucco frame construction, or with walls of metal or metal lath and plaster on combustible supports.

Masonry - A dwelling with walls of masonry or masonry veneered construction. Dwelling must be at least 2/3 masonry for masonry rate to apply.

FIRE PROTECTION DEFINITIONS:

Protected (Class 1-8) - Dwelling is located within five road miles of their responding fire department and:

- within 1,000 feet of a fire hydrant; or
- within 1,000 feet of a year-round water source of at least 3,500 gallons and the responding fire department is equipped to respond with pumper truck capabilities; or
- the responding fire department is equipped to respond with pumper/tanker truck capabilities of at least 3,500 gallons; or
- if a dwelling is located in a subdivision that has a minimum of five houses platted, the dwelling will be rated as protected.

FARM SECURITY II PACKAGE

FORM FMH-2002:

- \$100,000 Minimum Coverage A Limit
- Contents at 50% of Coverage A
- Personal effects away from premises at 10% of Coverage C
- Additional living expense at 20% of Coverage A
- \$500 Refrigerated Foods coverage
- \$1,500 Outdoor Antenna coverage
- \$1,500 Well Pump coverage
- \$1,500 Private Power & Light Pole coverage
- Debris Removal on an incurred loss 5% of Coverage A
- Inflation guard endorsement applies
- Must be written to 80% of replacement cost
- FMH Residential Cost Guide & photo are required
- FMH-2055 Replacement Value on Contents is available for an additional premium

This is a Form II farmowners policy written on a named peril basis, must be written to 80% of replacement cost. This applies only to building structures covered, but excluding carpeting, cloth awnings, domestic appliances and outdoor equipment all whether permanently attached to the building structure or not. Contents are written on named peril actual cash value basis and must be written and maintained at 50% of the dwelling coverage. We only accept single family owner occupied dwellings.

Farm Security II Package is targeted towards average dwellings with basic construction. When completing the Replacement Cost Estimator, the construction quality must be either Basic/Economic, Modest/Fair or Average/Standard.

Below are examples of typical Farm Security II Dwellings:



FARM SECURITY III PACKAGE

FORM FMH-2003:

- \$150,000 Minimum Coverage A Limit
- Contents at 60% of Coverage A
- Replacement Cost Coverage A & C included
- Personal effects away from premises at 10% of Coverage C
- Additional living expense at 20% of Coverage A
- \$500 Refrigerated Foods coverage
- \$1,500 Outdoor Antenna coverage
- \$1,500 Well Pump coverage
- \$1,500 Private Power & Light Pole coverage
- Debris Removal on an incurred loss 5% of Coverage A
- Inflation guard endorsement applies
- Must be written to 100% of replacement cost
- FMH Residential Cost Guide & photo are required
- Backup of Sewers and Drains Coverage (Form FMH-2008) may be purchased for an additional charge

This is a Form III farmowners policy and provides all peril coverage on the dwelling and named peril on the contents as provided and defined by form FMH-2003. Single family owner occupied dwellings only.

Farm Security III Package is targeted towards above average dwellings with quality construction. When completing the Replacement Cost Estimator, the construction quality must be either Average/Standard or Above Average/Upgraded.

Below are examples of typical Farm Security III Dwellings:



FARM SECURITY III PLUS PACKAGE

FORM FMH-2003:

- \$200,000 Minimum Coverage A Limit
- Contents at 70% of Coverage A
- FMH-2145 Guaranteed Replacement Cost Coverage A & B included
- FMH-2055 Replacement Value Provision Coverage C included
- Personal effects away from premises at 10% of Coverage C
- Additional living expense at 40% of Coverage A
- \$500 Refrigerated Foods coverage
- \$1,500 Outdoor Antenna coverage
- \$1,500 Well Pump coverage
- \$1,500 Private Power & Light Pole coverage
- Debris Removal on an incurred loss 5% of Coverage A
- Inflation guard endorsement applies
- Backup of sewers and drains (Form FMH-2008) may be purchased for an additional charge
- FMH-2025 Open Peril Contents Coverage can be purchased for an additional charge

Farm Security III Plus Package is targeted towards superior dwellings with quality construction. Dwellings with supplemental heating devices like wood, corn or pellet burning stoves, or wood burning add-on units will not be accepted. When completing the Replacement Cost Estimator, the construction quality must be either Above Average/Upgraded or Very Expensive/Custom.

All risk dwelling coverage and named peril replacement cost contents coverage. The dwelling and contents coverage section will be rated as a package with additional perils and extended theft included. Additional coverage includes \$500 refrigerated food coverage and replacement cost to dwelling and contents. Single family owner occupied dwellings only.

UNDERWRITING REQUIREMENTS:

- Farm Security III Plus rates may only be used on superior dwellings. Must be 25 years old or newer or completely remodeled in the last 15 years. To qualify the dwelling and any attachments cannot have any exclusion forms or ACV endorsements applied.
- \$200,000 minimum insurance coverage on the dwelling
- Must be written to 100% of replacement cost
- FMH Residential Cost Guide & photo are required
- Dwellings with supplemental heating devices like wood, corn or pellet burning stoves, wood burning furnaces, or wood burning add-on-units will not be accepted.
- All farm personal property and farm buildings must be insured with FMH P&C.
- No tile, slate or wood shake roofing material
- No log homes or log cabins
- No mobile homes
- If dwelling meets all the above criteria and is located within five road miles of a protection class 1-8 corporate city limit and/or within 1000 feet of a fire hydrant a 10% credit may be applied to the Farm Security Plus rate. Please indicate on the application if it qualifies for this credit.

Below are examples of typical Farm Security III Plus Dwellings:



INLAND MARINE PROGRAM

FMH INLAND MARINE UNDERWRITING GUIDELINES

This section contains the rules and descriptions of the classes that are available for the Inland Marine program.

Eligibility - All Inland Marine coverage must have the support of a FMH property policy.

Application - A completed Inland Marine section on a FMH Application is required.

Insurance to Value - Rates for Inland Marine insurance are based upon full insurance to value. All items must be written at 100% of current value. It is the insured's obligation to establish the value of his/her property. The agent or the company can suggest methods of securing values but the responsibility rests upon the insured to prove the value, and to prove the loss if one occurs.

Coinsurance - On most classes of Inland Marine insurance, there is a 100% coinsurance clause contained in the coverage. The agent can assist the insured in establishing the values, but it should be emphasized to the insured that they must carry the burden of deciding how much insurance to buy.

Description - A complete description and value must be provided for each item. This should include the year manufactured and purchased, purchase price, serial numbers, etc.

A bill of sale from an established store within the past three years is satisfactory evidence for property under \$1,000.

Silver and furs valued at \$1,000 or more must have an appraisal from a certified dealer. See class section for required information on appraisal for each item.

Deductibles - Deductible clauses are frequently used in connection with broad coverage provided by Inland Marine policies. Refer to the type of coverage available, as to the type and amount of deductible.

Rates - All rates are expressed as an annual rate per \$100 of insurance.

Minimum Premium - The minimum premium of Inland Marine coverage is \$10.00 per policy regardless of policy period. The minimum premium cannot be reduced by the use of credits.

INLAND MARINE RULE

An Inland Marine Insurance Endorsement may be attached and made part of our FMH Policy, at the published or bureau rates, on certain items of personal property. Inland Marine Coverage insures against all risk of physical loss or damage except as excluded or limited in the form. Personal property accepted as follows.

Antiques and Private Collections

- Items covered include but are not limited to: Hummel's, Precious Moments, magazines, memorabilia, souvenirs, rare glass, bric-a-brac, quilts and oriental rugs.
- Must describe and show value per item.
- Appraisal with photo is required on any item valued over \$1,000.
- A complete description of items to be covered is required.
- We insure a maximum of \$20,000 per policy.
- Baseball card or comic book collections over \$3,000 in value are not eligible for coverage.

Boat Docks and Lifts

- Boat docks and lifts are covered on an all risk of physical damage basis, subject to policy exclusions.
- A coverage amount and complete brand description is required for each covered item.
- A current photo of each insured item is required.

Boats and Motors

- Provides all risk of physical damage for outboard motors, outboard motor boats, inboard/outboard boats, boat trailers and boating equipment pertaining as scheduled, subject to policy exclusions.
- A complete description is required of each item and should include manufacturer, model number and serial number. A current photo of the boat, trailer and motor is required. Maximum insurable boat value of \$20,000.
- Yachts, houseboats with outboard power, barges or other homemade float arrangements are not eligible for coverage.
- Outboard Motor & Inboard/Outboard Boat values should include: horns, lights, mooring cleats, and similar items that are permanently installed, except for outboard motors.
- Motor value should include: fuel containers, starter equipment and controls supplied as integral equipment by the manufacturer.
- Accessories can be anchors, float cushions, life preservers, fire extinguishers, mooring lines, oars, ship-to-shore radios, tarps and other items used for the safety or operation of a boat.
- Property not covered includes accessories other than those indicated above, including such items as sporting equipment, fishing equipment, water skis, etc. Coverage applies only while property on land or the inland waters of the United States and Canada. Coverage does not apply while the property is on land or the inland or coastal waters of Hawaii and Alaska.

Cameras (Non-Professional)

- Includes cameras, projection machines, home video cameras, recorders, binoculars, telescopes, microscopes and similar equipment.
- Movable sound equipment used in recording, projecting, reproducing and operating motion pictures may also be covered.
- Description should include manufacturer, type, model name or number and serial number.
- Covered property must be scheduled.
- Professional use is defined as a person who receives more than \$250/year by using the covered property.
- We insure a maximum of \$3,000 per item.

Coin Collections

- Coins are a collection of rare or current coins, medals, paper money, bank notes, tokens, money or other numismatic property.
- They include albums, containers, frames, cards and display cabinets used with the collection. Individual items, proof set, pages, books or other groupings may be scheduled as coin collections.
- All covered items must be part of a private collection.
- We insure a maximum of \$3,000 per policy.

Computers for Home Use

- Includes physical damage for computer, computer equipment and media pertaining thereto, as scheduled.
- A complete description is required and should include manufacturer, model number and serial number of all scheduled items.
- A sales receipt is often the easiest way to schedule all items included with a computer system.

Furs

- Furs are fur garments or garments trimmed with or made principally of fur. Imitation furs and fur rugs may also be covered.
- All covered property must be scheduled.
- An ensemble such as a coat, muff and hat may be scheduled as one item.
- Any item over \$1,000 will need to have an appraisal.
- Fur appraisals should be secured from a furrier with a good reputation.
- The appraisal should give the present value of the fur. It should describe the garment, with the kind of fur, its color and length, whether the skins are let out, the material in the lining, plus any peculiar characteristics.
- We insure a maximum of \$3,000 per item or \$7,500 per policy.

Golfer's Equipment

- Golfer's equipment is golf clubs, bags, golf clothing and other golfing equipment.
- It includes street clothes kept in a locker while an insured is golfing.
- Golf balls are covered for the perils of fire and theft only.
- A description including the brand and model of golf club sets is required as well as any special clubs.

Golf Carts

- Golf carts and their trailers are covered on an all risk of physical damage basis, subject to policy exclusions.
- A complete description and serial number is required for each cart and/or trailer.
- A coverage amount must be shown for each scheduled item.

Guns

- Includes guns, hunting bows or other firearms and accessories, which can include telescopic sights, holsters, cases, cleaning or repairing tools and gun racks.
- Guns exhibited by collectors are ineligible as well as arrows and other types of ammunition. Description should include manufacturer, model or name, gauge/caliber and serial number.
- Bill of sale or appraisal required for items over \$500.

Hearing Aids, Hospital Beds, Artificial Limbs, Oxygen Tanks, Wheel Chairs and Motorized Vehicles for the Handicapped

- A coverage amount and complete description is required for each covered item.
- The item's description should include manufacturer, model and all serial numbers.

Jewelry

- Jewelry is an item of personal adornment composed in whole or in part of silver, gold, platinum or other precious metals. It may contain pearls, jewels, precious or semiprecious stones.
- Pens, pencils, flasks, cigarette cases, trophies and similar items may be covered as jewelry.
- Policies that cover engagement rings may be issued in the name of both parties whether or not they are residents of the same household.
- All covered property must be scheduled.
- All jewelry valued at \$3,000 or more must have an appraisal.
- A professional appraiser, one that is A.G.S. G.I.A. certified, should appraise jewelry.
- The appraisal must be no more than five years old and should describe the jewelry: how many stones, what they are and their weight in carats, describe the setting, the cut of the gems and any other specific information about the piece.
- A guideline to follow is the Four "C's": cut, clarity, color, and carat.
- Clarity and color needs to have the A.G.S. G.I.A. rating scale.
- A sales receipt with accurate descriptions is required for all items less than \$ 3,000.
- Do not bind coverage on single items over \$15,000!

Musical Instruments (Non Professional)

- Musical instruments include instruments, sheet music, music stands, cases and related equipment. Musical instruments must be scheduled.
- Does not include stereos or sound equipment.
- Professional use is defined as a person who receives more than \$250/year by using the covered property.

Silverware

- Silverware, gold ware and pewter ware include items plated with gold or silver.
- This class does not include pens, pencils, flasks, smoking implements or jewelry.
- Silverware may be scheduled by piece, place setting, set, etc.
- All items of silverware should be described with a coverage amount for each set.
- A breakdown of the number of items for each place setting is required.
- An appraisal is required for coverage.

Stamp Collections

- Stamps include postage stamps, covers, locals, reprints, essays, proofs and other philatelic property. The property includes books, albums, pages and mountings used with the collection.
- All covered items must be scheduled by individual item, strips, pages, blocks, books or other groupings.
- The stamp collection must be part of a private collection.
- We insure a maximum of \$3,000 per policy.

Two-Way Radios

- The coverage may apply to the antenna, its mount and any items or accessories attached to the radio, for example a battery or charger.
- All items that are part of the system must be listed on the schedule to be covered.
- Description must include manufacturer, model and serial number for each scheduled item.