



UNIVERSAL

TM

Hawaii Dwelling Fire Program Manual

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Universal North America Insurance Company

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FORMS LIST

<u>FORM</u>	<u>DATE</u>	<u>TITLE</u>
*DP 00 03	12 02	Dwelling Property Special Form
*DL 24 01	12 02	Personal Liability
*DL 24 02	12 02	Personal Liability Additional Policy Conditions
DL 24 10	12 02	Additional Insured – Liability
*DL 24 16	12 02	No Coverage for Home Day Care
*DL 25 52	04 04	Special Provisions – Hawaii Liability
*DP 01 52	04 04	Special Provisions – Hawaii Property
DP 04 41	12 02	Additional Insured
DP 04 70	12 02	Premises Alarm or Fire Protection System
DP 04 71	12 02	Ordinance or Law Coverage Increased Amount of Insurance
DP 04 73	12 02	Limited Theft Endorsement
DP 04 95	12 02	Water Back Up And Sump Discharge or Overflow
*DP 05 18	04 04	Hurricane Exclusion - HI
DP 05 19	06 94	Coverage for Hurricane - HI
DP 11 43	12 02	Dwelling Under Construction
CGIA 106	03 08	Specified Additional Amount of Insurance – Coverage A
*UI 201	03 08	Coverage Limitation Endorsement
UI COVBD	03 08	Coverage B Other Structures – Decreased Limit
UID EBEE	01 08	Equipment Breakdown
*UN 09 74	02 08	Intentional Loss Exclusion
*UN 09 78	09 06	Renewal Notice/Automatic Termination Conditions
UN 09 86	09 06	Vacancy Surcharge Endorsement
*UN 09 91	10 06	Fungus, Rust, Wet or Dry Rot or Bacteria Limited Coverage – <i>Liab</i> Fungus, Rust, Wet or Dry Rot or Bacteria Limited Coverage –
*UN 09 93	10 06	DP3
*UN 09 96	03 08	Pollution Exclusion
*UN 09 97	10 06	Automatic Inflation Adjustment
UN 10 03	10 06	Hurricane Coverage Endorsement – Dwelling
UN 10 05	03 08	Additional Insured – Property Manager
*UN 11 52	03 08	Premises Liability
*UI GLB Rev	05 07	Privacy Policy

* **Mandatory**

GENERAL INFORMATION

The Dwelling Fire Program provides property and liability coverages. The rules, rates, forms and endorsements filed by or on behalf of the Company for each coverage shall govern in all cases not specifically provided for in this manual.

Eligibility

A. A Dwelling Fire Policy may be issued to:

1. an owner of a one to four family dwelling which is used exclusively for private residential purposes; or
2. one of the co-owners of a dwelling with or without occupancy. The non-occupant co-owners interests may be included without additional charge.

B. Additional Insureds

Use Form DP 04 41 to cover the interest of additional owners or sellers at no additional premium. This coverage is limited to coverages for the Dwelling and Other Structures only. Use DL 24 10 to identify an additional insured for liability exposures. In situations where a Property Manager or Management company has been hired to handle the long term rental of the premise, form UN 10 05 Additional Insured – Property Manager may be added to extend Section L – Liability premises coverage. There is a charge for this endorsement. Refer to the Liability Coverages section of this manual.

C. Animal Ownership

A risk will be deemed ineligible if any of the following are present: vicious or exotic animals; any animal with a history of attack or biting; or any of the following pure or mix breeds: Akita, American Staffordshire Terrier, Boxer, Bull Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Giant Schnauzer, Mastiff, Ovtcharka, Presa Canario, Pit Bull, Rhodesian Ridgeback, Rottweiler, Neapolitan Mastiff, Wolf, or Wolf-Hybrid. The above list should be considered as a guideline only, and is subject to underwriting revision, addition, or exception. If Liability coverages are present on the policy, liability coverages for claims arising due to an animal are excluded.

C. Seasonal/Secondary Dwellings

Subject to all other sections of this rule, a Dwelling Fire Policy **may** be issued to cover a seasonal rental dwelling or a dwelling used as a short term or vacation rental. Seasonal occupancy is defined as occupancy duration of less than four (4) months. A surcharge will apply for this occupancy. A dwelling fire policy **may not** be written to cover an Owner Occupied Seasonal or Secondary dwelling.

D. Farms

A Dwelling Fire Policy shall **not** be issued to cover any property used principally or incidentally for farming purposes or to which Farm forms or rates apply.

E. Mobile, Manufactured, Trailer, Modular, Pre-Fabricated, or Houseboat Homes

A Dwelling Fire Policy shall **not** be issued to cover any mobile, manufactured, trailer, modular, pre-fabricate, or houseboat home, whether or not it is permanently attached or affixed to a solid foundation.

E. Vacant Dwellings

Vacant dwellings are not eligible for coverage. In the event that a dwelling is discovered to be vacant for more than 30 consecutive days, and the policy can no longer be cancelled due to underwriting reasons, form UN 09 86 Vacancy Surcharge Endorsement, with a surcharge of 30% will be applied to the policy. This surcharge will apply to the remainder of the policy term, and will only be removed when satisfactory proof of occupancy is received.

Coverages and Forms

The following is a list of Coverage and Forms are available. Refer to the Policy and Forms for complete conditions.

A. Coverages

(1) **Property**

- Coverage A - Dwelling
- Coverage B - Other Structures
- Coverage C - Personal Property
- Coverage D - Fair Rental Value
- Coverage E - Additional Living Expense

(2) **Liability**

- Coverage L - Personal Liability
- Coverage M - Medical Payments to Others

B. Forms

DP-03 - Special Form

C. Perils Insured Against

The Dwelling Fire forms provide coverage for loss by the perils listed. Subject to policy conditions, covered building property losses in Form DP-03 are settled on a replacement cost basis.

Perils Insured Against	DP-03 SPECIAL FORM
Fire or Lightning and Internal Explosion	Yes
<u>Extended Coverage:</u> Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke and Volcanic Eruption	Yes
Vandalism or Malicious Mischief	Yes
Damage By Burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water System, Freezing and Sudden Damage from Artificial Electric Currents	Yes
Additional Risks	By Separate Policy
Hurricane	By Endorsement Only
Earthquake	No

Limits Of Liability

- A. The limits of liability required under the Dwelling Fire Policy are as follows:

<u>Coverage</u>	<u>DP-03</u>
A - Dwelling	Refer to Underwriting Guidelines form Minimum Limits
B - Other Structures	10% of A
C - Personal Property	Refer to Underwriting Guidelines form Minimum Limits
D - Fair Rental Value	Coverage D and E combined have 20% of A.
E - Additional Living Expense	Coverage D and E combined have 20% of A.
L - Personal Liability	\$100,000
M - Medical Payments To Others	\$1,000

- B. The limits of liability for Coverages L and M may be increased. If Coverage L & M are selected, the Premises Liability Endorsement, UN 11 will be automatically attached. This endorsement restricts liability to the residence premises. Coverages L & M may be eliminated for a premium credit.
- C. Under Coverage B an additional amount of insurance may be written on other structures, or the coverage amount may be decreased to a minimum of 2%.
- D. The limits of Coverage D/E may be increased.

Term

All premiums and rates shown are on an annual basis.

Whole Dollar Premium Rule

Premiums of \$0.50 or more are rounded to the next higher whole dollar.

Change Endorsement

ACORD 70, The Personal Policy Change Request, provides the minimum information requirements for any endorsement or change that takes place during the term of the policy. This endorsement must be used or the equivalent information provided.

Changes In Limits Of Liability Or Coverages

The limits of liability may be increased or coverages added during the term of the policy. The additional premium shall be computed on a pro rata basis using the rates that were in effect at the policy term effective date.

Cancellation

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

All computations of earned premiums shall be on a pro rata basis.

Minimum Premium

The minimum annual policy premium is \$300 for all Dwelling Fire policies.

Manual Premium Revision

A manual premium revision, meaning any revision of premium applicable to the Dwelling Fire Program shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. A policy may not be endorsed or canceled and rewritten for the sole purpose of taking advantage of a change in premium resulting from a Manual Premium Revision.
- D. Unless otherwise provided at the time the premium revision becomes effective, the premium revision does not affect in-force policy forms and endorsements until the policy is renewed.

Other Insurance

Other insurance on the described premises or contents is permitted subject to Company approval.

Transfer Or Assignment

Transfer of the policy, or assignment of interest in the policy, for any reason will ONLY be allowed if prior permission is received from the company.

Construction Types - Definition Of Terms

Standard Frame (Double-Wall)	Exterior double-walls of wood or other combustible construction, including wood-iron clad, stucco on wood, or plaster on combustible supports.
Light Frame (Single-Wall)	No interior walls; exterior walls serve for both exterior and interior, and are comprised of wood or other combustible materials. Rate as frame.
Masonry Veneer	Exterior walls of combustible construction veneered with brick or stone. Rate as Masonry unless separate rates are listed for Masonry Veneer.
Masonry	Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground).
Mixed	A combination of Frame and Masonry construction will be classed and coded as Frame when the exterior walls of Frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise, class and code as Masonry.
Aluminum	Includes aluminum sheathing/siding on wood. Rate as Frame unless separate rates are listed for Aluminum.
Plastic	Includes vinyl, plastic or other combustible sheathing/siding on wood or skeletal wood frame. Rate as Frame unless separate rates are listed for Plastic.
Superior	<ol style="list-style-type: none">Noncombustible - Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other noncombustible materials.Masonry Noncombustible - Exterior walls constructed of Masonry materials (as described above) and floors and roof of metal or other noncombustible materials.Fire Resistive - Exterior walls and floor and roof constructed of Masonry materials (as described above) or other fire resistive materials.

Protection Classifications

The protection class listings in the ISO Public Protection Classification manual (or appropriate bureau manual) apply to risks insured under Dwelling Fire policies.

Classifications

1. Where the building is within a protection area published with a single classification number, apply the single protection classification.
2. Where classified areas are published with a split classification number (e.g., 6/9), the classification is determined as follows:
 - a. Where the building is within 1,000 feet of a standard fire hydrant and within 5 all-weather road miles of a responding fire station, apply the first listed protection class (e.g., 6/9, use Class 6).
 - b. Where the building is over 1,000 feet from a standard fire hydrant, but is within 5 all-weather road miles of a responding fire station, apply Class 9.
 - c. Where the building is more than 5 all-weather road miles of a responding fire station, apply Class 10.
 - d. Distance to fire station and nearest standard fire hydrant may require field verification since community boundaries and hydrant installations change over time.
3. Where classified areas are published as a **triple classification** and the last classification is a 10 (e.g., 6/9/10), the classification is determined by the same method as outlined in item 2. above. The 10 alerts you to the fact that a substantial portion of the listed community may fall beyond the 5 all-weather road mile limit, therefore unprotected.
4. Some classified areas may be published as a **triple classification**, such as 6/7/9. This indicates that a portion of the community is within 5 all-weather road miles of one fire station, and that the rest is within 5 all-weather road miles of another fire station with a differing public protection classification. The 9 still indicates no hydrant within 1,000 feet and will not change regardless of which station is within 5 all-weather road miles.
5. If a building is located within 5 all-weather road miles of 2 fire stations with differing public protection classifications, it may take the better public protection classification unless there are no hydrants within 1,000 feet (Class 9).

NOTE: Standard fire hydrant – must be supplied by water mains not less than 4 inches in diameter and be capable of delivering 250 GPM or more for a period of 2 hours. Hydrants must be equipped with two 2½-inch hose outlets, or a pumper outlet of at least 4 inches.

Restriction of Individual Policies

If a Dwelling Fire policy would not be issued because of unusual exposures, the Named Insured may request a restriction of the policy provided no reduction in premium is allowed. Such requests shall be referred to the company.

Payment Plans

Any revisions after the policy premium is paid in full will result in an additional premium bill or a return premium check being sent.

The payment options are as follows:

2-Pay	50% down	1 installment of 50%	60 days
4-Pay	25% down	3 installments of 25%	30/60/90 day intervals

A \$6.00 service fee applies to each installment and is non-refundable. The service fee is not applied to the deposit payment.

Regardless of payment option, all policies must submit either full or down payment immediately upon receiving permission to bind. Finally, the policy fees described below also apply, and are due in full, with the down payment.

To ensure prompt and proper application of premiums, the billing stub should accompany each installment payment.

Policy Fees

Each new and renewal policy is subject to an administrative policy fee of \$50.00. This will be fully earned and non-refundable.

Inspection Fees

An Inspection fee of \$50 will apply to every policy for which an inspection is conducted. This will be fully earned and non-refundable.

Non-Sufficient Funds/Returned Check Fee

An NSF or Returned Check fee of \$25 will apply to every policy for which a premium payment made by the insured is returned to us by the bank.

Waiver of Premium

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

DEDUCTIBLES, CREDITS & SURCHARGES

Maximum Credit Rule

The total maximum credit percentage of all applicable discounts that may be applied to any one policy cannot exceed an amount greater than 75% of the Basic Policy Premium.

Multi-Policy Discount (5%)

The Multi-Policy discount applies to dwelling fire policies when another non-dwelling fire policy such as flood, auto, homeowners, or any other approved Universal policy is purchased. Refer to the rating sequence for the order of operation.

Optional All Other Perils Deductibles

Flat Deductibles	Cov A < \$1,000,000	Maximum Credit
\$250	BASE	---
\$500	-5%	-50
\$1,000	-12%	-100
\$1,500	-14%	-150
\$2,000	-15%	-200
\$2,500	-17%	-250
\$5,000	-20%	-300
\$10,000	-25%	-500
\$25,000	-35%	-700

Premises Alarm or Fire Protection System Credits – Use Form DP 04 70

System Type	Credit
Central Station Fire	5%
Local Fire	3%
Automatic Sprinkler Systems	5%

Premium credits may be applied for **either** central **or** local alarm systems in combination with the automatic sprinkler system for a maximum allowable credit of 10%.

Claims Surcharge – Assumed Business

Number of Claims	Surcharge
1 Claim ≤ \$10,000	\$300
1 Claim ≤ \$25,000	\$500
1 Claim > \$25,000 or 2 or more claims	\$1,000

The above surcharges will be applied on business deemed acceptable to write as assumed business, that has prior claims within the last three years. Business with prior claims will be written on a case-by-case basis, and will be evaluated for appropriate mitigation.

Renewal Merit Discount/Surcharge Plan

Loss History	DP-3 Credit or Charge
1 – 2 Years or Less Claim Free	-0%
3 Years Claim Free	-5%
4 Years Claim Free	-10%
5 Years Claim Free	-15%
5 or More Years Claim Free	-15%
1 Claim within 3 yrs	+10%
2 Claims within 3 yrs	+20%
3 Claims within 3 yrs	+30%
4 Claims within 3 yrs	+40%
5 Claims within 3 yrs	+50%

Years of loss history as they relate to the above credits and charges relate to years of a policy with the company. These credits and surcharges do not apply to new business. Charges apply only to non-catastrophe, and/or non-weather related claims with indemnity payments. Refer to the rating sequence for the order of operations.

Tenant Seasonal Surcharge

If the occupancy of the dwelling is Tenant Seasonal, which is used to indicate a dwelling that is used as a short-term or vacation rental, a surcharge of 20% will apply. Seasonal occupancy is defined as a duration of less than four (4) months. Refer to the rating sequence for the order of operations.

Ownership Surcharge

Type of Ownership	Surcharge
Trust	5%
LLC, Partnership, or Corporation	15%

The above surcharges will be applied on business deemed acceptable and owned in the above ways. Business owned in the above ways will be written on a case-by-case basis, and will be evaluated for appropriateness for issuance in this personal lines program. Refer to the Rating Sequence for the Order of Operations.

ADDITIONAL COVERAGES

Dwelling Under Construction – Use Form DP 11 43

This endorsement should be attached to a policy while the dwelling is in the course of construction; subject to a maximum allowable period of 12 months, and available for new construction only. The charge for this endorsement is as follows; all charges are fully earned and non-refundable.

Liability Coverage	Charge
Liability & Med Pay Excluded	\$100
Liability \$100,000 /Med Pay \$1,000	\$150
Liability \$300,000 /Med Pay \$3,000	\$200
Liability \$500,000 /Med Pay \$5,000	\$300

Equipment Breakdown – Use Form UID EBEE

This coverage is not automatically included, but will be provided at the request of the insured. For an additional premium, the policy forms are modified to include loss resulting from Equipment Breakdown, subject to a flat \$500 deductible, with a limit of \$25,000 per occurrence, and \$50,000 annual aggregate. Please refer to the endorsement form for a full list of coverages and exclusions. The charge for this endorsement is \$50.

Limited Theft Endorsement – Use Form DP 04 73

This endorsement returns limited theft coverage to a specific amount of Personal Property selected for the policy. Please see the endorsement for full details. This endorsement is only available on policies where an amount of Coverage C: Personal Property has been purchased. The amount insured under this endorsement must be equal to the amount selected for Coverage C: Personal Property. The charge for this endorsement is \$0.10 per \$100 of coverage.

Other Structures – Increased Limit

For Form DP-03, Coverage B: Other Structures is an additional amount of coverage equal to 10% of the Coverage A: Dwelling limit. The Coverage B: Other Structures policy limit may be increased subject to a maximum limit; refer to the Underwriting Guidelines for information. The rate is \$2.90 per \$1,000 of coverage.

Other Structures – Decreased Limit – Use Form UI COVBD

For Form DP-03, Coverage B: Other Structures is an additional amount of coverage equal to 10% of the Coverage A: Dwelling limit. The Coverage B: Other Structures policy limit may be decreased to a minimum of 2% of the Coverage A limit. The rate is \$2.90 per \$1,000 of decreased coverage.

Ordinance or Law Coverage Increased Amount of Insurance – Use Form DP 04 71

This endorsement increases the 10% provided by the policy to 25%. It provides coverage for contingent liability due to the operation of building laws. Loss is settled on the basis of an ordinance or law regulating the construction, repair, or demolition of a covered structure. The premium for this endorsement is 10% of the basic policy premium for the Coverage A – Dwelling amount.

Increased Loss of Use/Fair Rental Value Coverage

The combined Coverages D and E can be increased from the standard 20% of Coverage A, subject to a maximum limit; refer to the Underwriting Guidelines for information. Apply a rate of \$0.27 per \$100 of increase for coverages D & E: Loss of Use and Fair Rental Value.

Personal Property Coverage

Apply a rate of \$0.125 per \$100 of coverage for Coverage C: Personal Property. This coverage may be added subject to a maximum limit; refer to the Underwriting Guidelines for information.

Specified Additional Amount of Insurance – Use Form CGIA 106

This form will provide an additional amount of insurance, up to 25% of the Coverage A limit shown on the Declarations, to replace the dwelling if the actual cost to repair or replace exceeds the Coverage A limit. The dwelling must be insured for 100% of replacement cost. The insured is required to notify the company of any additions or alterations that increase the value by 5% or more.

The premium for this coverage is 3% of the basic policy premium for the 25% increase, subject to a minimum premium of \$10.

Water Back Up and Sump Discharge or Overflow – Use Form DP 04 95

This form adds protection against losses caused to covered property by water or water-borne material which either backs up through drains or sewers, or which overflows or is discharged from a sump, sump pump, or related equipment. A special deductible of \$250 applies to any occurrence covered by this endorsement. The maximum paid under this endorsement is \$5,000. The premium for this coverage is \$30.

LIABILITY COVERAGES

Additional Insured – Property Manager – Use Form UN 10 05

This endorsement may be added in situations where a Property Manager or Property Management firm has been hired to handle the long-term rental of the property. This endorsement extends Section L – Liability for the residence premises only. The premium for this coverage is \$150.

Personal-Liability & Medical-Payments Coverage Exclusion

Personal Liability and Medical Payments To Others may be eliminated if the risk is a Dwelling maintained by the insured and the insured has like coverage in another policy. To eliminate the Personal Liability and Medical Payments To Others coverages, apply a \$20 credit:

Personal Liability & Medical-Payments-To-Others - Increased Limits

The basic limits of liability for Personal Liability and Medical Payments To Others are \$100,000 and \$1,000, respectively. These limits may be increased as shown below. If the policy provides any additional liability coverages, these must match the coverage amount for the residence premises, unless otherwise noted.

<u>Coverage</u>	<u>Limits of Liability</u>		
Liability	\$100,000	\$300,000	\$500,000
Med. Pay.	\$1,000	\$3,000	\$5,000
Owner or Tenant	BASE	\$50	\$100
Primary			
Tenant Seasonal	\$50	\$100	\$200

TERRITORY DEFINITIONS

Territory	County	Island (if applicable)	City (If applicable)
030	Honolulu	Oahu	Honolulu
032	Hawaii	Hawaii	All
033	Honolulu	Oahu	All other than Honolulu
034	Kauai	Kauai	All
035	Maui	Maui	All
036	Maui	Molokai	All
037	Maui	Lanai	All

RATING SEQUENCE

Round to the next whole dollar at each step unless otherwise noted.

Basic Policy Premium

1. Determine Base Rate for the Territory
2. Multiply the result of step 1. by the Form Factor [(1) x (2)]
3. Multiply the result of step 2. by the Occupancy / Number Of Families Factor [(2) x (3)]
4. Multiply the result of step 3. by the Protection Class / Construction Factor [(3) x (4)]
5. Multiply the result of step 4. by the Coverage Amount Factor [(4) x (5)]

Steps 1 through 5 generate the **Basic Policy Premium**. Any percentage premium credits or surcharges for optional coverages are applied against this premium.

Total Annual Policy Premium

6. Multiply the **Basic Policy Premium** by any of the following as applicable: the Optional Deductible Factor (subject to maximum), Alarm Credit Factor, Sprinkler Factor, Renewal Merit Credit/Charge, Multi-Policy Credit, Vacancy Surcharge, Specified Additional amount of Insurance factor, Tenant Seasonal Surcharge, Ownership Surcharge, and/or the Ordinance or Law Coverage Factor [(5) x (Applicable Factors)]
7. Adjust Result 5. by all Result 6 amounts. [(5) + or - (6)]
8. Determine Premium of applicable coverages including: Coverage B – Increased or Decreased Limit, Coverages C – Personal Property, Coverage D – Increased Loss of Use/Fair Rental Value, Dwelling Under Construction, Water Back-up, all Liability Coverage endorsements, Claims Surcharge – Assumed Business, and any other applicable charges or endorsements.
9. Adjust Result 7. by all Result 8 amounts [(7) + or - (8)]
10. Determine the Premium for the Hurricane Endorsement (see Hurricane Rating), if applicable.
11. Add Hurricane Endorsement premium [(9) + (10)]
12. Compare results from step 11. to the Minimum Premium. If amount is greater, no adjustment is necessary, if amount is less, increase to the Minimum Premium.

The result of steps 6 through 12 is the **Total Policy Premium**

13. Add Policy Fee & Inspection Fee to the Total Policy Premium, to obtain the **Total Policy Premium & Fees**

Coverage Amount Relativity Interpolation

For Coverage Amount Relativities not shown, the relativity is developed by interpolation of the relativities shown at the next higher and next lower bands as described:

- (1) Subtract the lower band coverage amount from the desired coverage amount
- (2) Subtract the lower band coverage amount from the higher coverage amount
- (3) Divide the result of (1) by the result of (2)
- (4) Multiply the result of (3) by difference in relativities between the higher and lower bands
- (5) Add the result of (4) to the lower band coverage amount relativity

Key Premiums

<u>Territory</u>	<u>Rate</u>
030	122
032	122
033	122
034	122
035	122
036	122
037	122

Form Factors

<u>Form Description</u>	<u>Factor</u>
1. Form DP-03.....	1.00

Occupancy / Number of Families Factor

Number of Families	Owner Primary	Tenant Primary	Tenant Seasonal
1	1.00	1.20	1.20
2	1.00	1.20	1.20
3	1.15	1.25	1.25
4	1.25	1.35	1.35

Protection Class/Construction Factors

Construction	Protection Class	Factors
Frame	1	1.000
	2	1.000
	3	1.000
	4	1.000
	5	1.000
	6	1.000
	7	1.100
	8	1.200
	9	1.600
	10	2.000
Masonry & Veneer	1	0.900
	2	0.900
	3	0.900
	4	0.900
	5	0.900
	6	0.900
	7	1.000
	8	1.200
	9	1.600
	10	2.000
Single Wall	1	1.000
	2	1.000
	3	1.000
	4	1.000
	5	1.050
	6	1.150
	7	1.250
	8	1.350
	9	1.600
	10	2.000
Superior	1	0.850
	2	0.850
	3	0.850
	4	0.850
	5	0.850
	6	0.850
	7	0.900
	8	0.900
	9	1.600
	10	2.000

Amount of Insurance Relativities

Coverage A Amount	Factor
\$60,000	1.000
\$70,000	1.120
\$80,000	1.240
\$90,000	1.360
\$95,000	1.420
\$100,000	1.480
\$105,000	1.497
\$110,000	1.514
\$115,000	1.531
\$120,000	1.548
\$125,000	1.565
\$130,000	1.582
\$135,000	1.599
\$140,000	1.616
\$145,000	1.633
\$150,000	1.650
\$155,000	1.679
\$160,000	1.708
\$165,000	1.737
\$170,000	1.766
\$175,000	1.795
\$180,000	1.824
\$185,000	1.853

Coverage A Amount	Factor
\$190,000	1.882
\$195,000	1.911
\$200,000	1.940
\$210,000	2.016
\$220,000	2.092
\$230,000	2.168
\$240,000	2.244
\$250,000	2.320
\$260,000	2.416
\$270,000	2.512
\$280,000	2.608
\$290,000	2.704
\$300,000	2.800
\$350,000	3.325
\$400,000	3.850
\$450,000	4.375
\$500,000	4.900
\$550,000	5.425
\$600,000	5.950
\$650,000	6.475
\$700,000	7.000
Each Add'l	
\$10,000	0.100

HURRICANE COVERAGE

Rules

Coverage for Hurricanes may be provided. When this option is chosen, the Hurricane Exclusion Form DP 05 18 will be deleted from the policy, and the Hurricane Coverage Form DP 05 19 will be added. The limit of liability for the Hurricane Coverage must be calculated for each applicable coverage limit; the amount of Hurricane Coverage must be equal to the policy limit for each line of coverage selected. The declarations page will state that the policy includes Hurricane Coverage. Otherwise, the declarations page will state the policy does not include Hurricane Coverage.

Coverage A - Dwelling Only Coverage – *Use Form UN 10 03*

The insured has the option of only covering the dwelling. When this option is chosen, the exclusion form is left on the policy and coverage form UN 10 03 modifies the exclusion to include coverage for the dwelling.

The Hurricane deductible selected may not be lower than the All Other Perils Deductible present on the policy.

The minimum premium for this endorsement is \$300.

Hurricane Construction Definitions

Certain terms and phrases have specific meaning in relation to hurricane construction.

These terms and phrases are shown in bold with an asterisk and are defined below in the “Definition of Hurricane Construction Terms” section.

Light Frame (Single Wall)

Buildings with less than 66 2/3% of the exterior wall area constructed with masonry materials or wood and/or metal framed buildings without specific wind resistive devices and specifically ***NOT*** engineered and constructed to withstand winds speeds up to 80 mph. Sheds, mobile homes, and similar portable buildings, or any building where over 50% of the exterior wall area is open. If wood framed, both interior and exterior walls are of single wall construction.

Standard Frame (Double Wall)

Buildings with at least 66 2/3% of the exterior wall area constructed with masonry materials or wood and/or metal framed buildings without specific wind resistive devices and specifically ***NOT*** engineered and constructed to withstand winds speeds up to 80 mph. Included in this definition are buildings constructed of brick veneer, stone veneer, iron clad or stucco on wood. If wood framed, both interior and exterior walls are of double wall construction.

Superior Frame

All dwellings built after 1993. Wood or metal framed buildings constructed in accordance with the 1991 (or later) Uniform Building Code including appendices (1991 UBC) resulting in a structure built to withstand 80 MPH to 100 MPH wind speeds. This includes wood or metal framed buildings engineered to withstand wind speeds from 80 MPH to 100 MPH built prior to the 1991 UBC.

Masonry

Buildings with at least 66 2/3% of the exterior wall area constructed of masonry materials; horizontal levels (floors and roofs) can be constructed of either metal or wood frame. Masonry walls must support at least 2/3 of the structural loads (weight) from the horizontal levels.

Wind Resistive

Buildings with at least 2/3 of the exterior wall area constructed of masonry materials; horizontal levels (floors and roofs) must be constructed of a metal deck covered with a minimum of 4" (four inches) thick concrete. Masonry walls must support at least 2/3 of the structural loads (weight) from the horizontal levels.

or

Any building, including wood and metal framed buildings, that are engineered and constructed to withstand wind speeds between 121 MPH and 160 MPH.

Superior Wind Resistive

Buildings with 100% of the exterior wall area constructed of masonry materials supporting structural loads from horizontal levels (floors and roofs) and constructed entirely of masonry materials. Buildings are required to have opening protection and must be engineered* and constructed to withstand wind speeds over 160 MPH;

or

Any building, including wood and metal framed buildings, engineered and constructed to withstand wind speeds over 160 MPH. Buildings are required to have opening protection engineered to withstand wind speeds over 160 MPH.

Definition of Hurricane Construction Terms

Approved – Materials and/or structural connections will be considered approved if documentation is submitted indicating that the material used to construct the building bears a label or listing in a publication issued by a recognized testing laboratory such as ICBO Evaluation Service, Underwriters Laboratory (UL), Factory Mutual (FM), and American Standards for Testing Materials (ASTM). In the absence of such label or listing, substitutions will be considered approved if documentation is submitted from a licensed Architect or Structural Engineer certifying that the materials and/or structural connections meet the specified wind speed resistance criteria.

Engineered – The building structure and/or materials used to construct the building have been certified by a licensed Architect or Structural Engineer. Plans or drawings, bearing an Architect's or Structural Engineer's professional stamp, must be submitted certifying that the construction and materials used meet the wind speed resistance criteria specified under the respective Construction Classes. Building materials, if approved, may not require the submission of documents including an Architect's or Engineer's professional stamp.

Masonry Materials

Walls – Solid masonry, not less than 8" thick. Concrete block (CMU) with continuous metal reinforcing in solid grouted cells horizontally and vertically at 48" center to center will be considered "solid"; or, Reinforced concrete, pre-cast and pre-stressed concrete not less than 6" thick; or, Non-reinforced concrete not less than 10" thick; or, Natural stone, brick, and concrete block (CMU) not less than 12" thick.

Floor and Roofs – Reinforced concrete slabs not less than the thickness described in the construction definitions. Including but not limited to poured in place concrete slabs, pre-cast and pre-stressed concrete planks surfaced with reinforced concrete.

Horizontal levels (floors and roofs) must be supported by walls made of masonry materials except where allowed under the respective Construction Class definitions. A metal beam or girder may support less than 1/3 of the area.

Open – Openings in walls or roofs where no barrier exists which would inhibit air flow or resist impact from wind driven objects.

Openings – Openings in walls or roofs where a barrier exists such as a door, window, skylight, or vent other than roof ridge or soffit vents.

Wind-Resistive Devices (WRD) are approved connectors and include generic terms such as straps, ties, ridge ties, clips, joist hangers, post caps, post cap bases, foundation anchors, column base or angle anchor, "T" & "L" strap ties and other approved connectors.

Hurricane Deductible - The deductible percentage applies to the total policy limits. Total policy limits are defined as the sum of limits of the coverage's chosen and listed on the Declarations Page including the Dwelling, Other Structures, Personal Property and Loss of Use.

Hurricane Rating Sequence

Round to the nearest dollar at each step

The limit of liability for Coverages A, B, C, and D for the Hurricane peril shall be the same as the limits of liability for these coverages for all other perils. The option to insure Coverage A Only is available.

1. Divide the Coverage A limit of liability by 1,000.
2. Select the rate per \$1,000 of Coverage A based on the construction type of the dwelling (frame, masonry, etc...)
3. Multiply the answer from Step 1 times the rate determined in step 2.
4. Multiply the answer from Step 3 times the appropriate Age of Dwelling Factor
5. Multiply the answer from Step 4 times the appropriate Number of Stories Factor

This is the Coverage A premium before application of wind or deductible factors

6. Multiply the answer from Step 5 times the appropriate Wind Resistive Device Factors. If Multiple Wind Resistive Device Credits are applicable, subtract the factors from 1.00, add the results together, multiply the Step 5 answer by the total, and subtract the result from the Step 5 answer.
7. Multiply the answer from Step 6 times the appropriate Deductible Factor.

➔ This is the Coverage A Hurricane premium

If coverage for Coverage B. Other Structures is desired follow these steps:

8. Determine the amount of insurance selected for Coverage B. Other Structures.
9. Divide the amount determined in Step 8 by 1,000.
10. Multiply the answer from Step 9 by the rate per \$1000 for Coverage B based on construction type.
11. Multiply the answer from Step 10 times the appropriate Age of Dwelling Factor
12. Multiply the answer from Step 11 times the appropriate Number of Stories Factor

This is the Coverage B Hurricane Premium before application of wind or deductible factors

13. Multiply the answer from Step 12 times the appropriate Wind Resistive Device Factors. If Multiple Wind Resistive Device Credits are applicable, subtract the factors from 1.00, add the results together, multiply the Step 12 answer by the total, and subtract the result from the Step 12 answer.
14. Multiply the answer from Step 13 times the appropriate Deductible Factor.

➔ This the Coverage B Hurricane Premium

If coverage for Coverage C. Contents is desired follow these steps:

15. Determine the amount of Coverage C. Contents coverage that has been selected.
16. Divide the amount determined in Step 15 by 1,000.
17. Multiply the answer from Step 16 by the rate per \$1,000 of Coverage C based on construction type.

➔ This is the Coverage C Hurricane Premium

If coverage for Coverage D. Fair Rental Value & Coverage E. Loss of Use is desired follow these steps:

18. Determine the amount of Coverage D. Fair Rental Value that has been selected.
19. Divide the amount determined in Step 18 by 1,000.
20. Multiply the answer from Step 19 by the rate per \$1,000 of Coverage D based on construction type.

➔ This is the Coverage D/E Hurricane Premium

(Hurricane Rating continued)

21. The total Hurricane Coverage Premium is the sum of all applicable premiums calculated in steps 7, 14, 17, and 20. Or if, Coverage A ONLY Hurricane is desired, the premium is the step 7 result.
22. Multiply the step 5 result by the Specified Additional Amount of Insurance factor if applicable. Add the result.
23. The minimum premium for this endorsement is \$300. Compare the Step 22 result to the minimum. If the result is less than \$300, increase. If the result is greater, no change is necessary.

Hurricane Rates & Factors

	Type	Rate per	Rate per	Rate per	Rate per
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Construction Code	Of Construction	\$1,000 Coverage A	\$1,000 Coverage B	\$1,000 Coverage C	\$1,000 Coverage D
1	Superior Wind Resistive	\$1.00	\$1.00	\$0.83	\$1.00
2	Wind Resistive	\$1.16	\$1.16	\$0.94	\$1.16
3	Semi-Wind Resistive	\$1.98	\$1.98	\$1.62	\$1.98
4	Masonry	\$2.28	\$2.28	\$1.85	\$2.28
5	Superior Frame	\$2.52	\$2.52	\$1.91	\$2.52
6	Frame (Double Wall)	\$2.95	\$2.95	\$2.53	\$2.95
7	Light Frame (Single Wall)	\$6.30	\$6.30	\$4.32	\$6.30

Deductible Factors

Deductible Amount	Greater of						
	1% or \$1,000	2% or \$2,000	3% or \$3,000	4% or \$4,000	5% or \$5,000	10% or \$10,000	15% or \$15,000
Factor	1.00	0.88	0.85	0.83	0.80	0.75	0.70

Wind Resistive Devices Credit

Type of Protection	Applicable Construction Classes	Factor
Roof to Wall Construction	7,6,4	0.90
Wall to Foundation Connection – A (concrete foundation)	7,6	0.88
Wall to Foundation Connection – B (post and pier)	7,6	0.90
Opening Protection – A	1, 2, 3, 4, 6	0.82
Opening Protection – B	1, 2, 3, 4, 6	0.85

Miscellaneous Charges and Credits

Age of Dwelling Factor	Factor
0 – 2	0.63
3 – 5	0.67
6 – 10	0.71
11 – 15	0.79
16 – 20	0.83
21 – 24	0.88
25 – 30	0.89
31 – 35	0.92
36 – 40	0.96
> 40	1.00

Number of Stories – DP3	Factor
1	1.00
> 1	1.00

Hurricane Credits & Coverage Endorsements	Factor
Specified Addt'l Amount of Insurance	0.03

Hurricane – Windstorm Protective Devices

Roof to Wall

Type of protection credits for Roof to Wall and Wall to Foundation are not available for buildings that qualify as an engineered building under Construction Class definitions. UBC means 1991 or later Uniform Building Code including appendix 2518.

The following qualify for premium credits:

Roof to Wall

Roof to Wall connection ties properly connected and installed on each roof, truss, rafter or joist in accordance with the UBC or other approved or engineered connection method.

Wall to Foundation

Wall to Foundation connection straps when properly connected and installed a 48" center-to-center in accordance with the UBC or other approved or engineered connection method. Foundations must be engineered and embedded in the ground in accordance with the UBC.

Wall to Foundation credits apply to Bearing Plates that are connected to a masonry foundation or concrete slab on a grade at 48" center to center. Floor to Wall (floor to floor) ties/straps installed every 48" for each story.

Connecting columns or posts to concrete pads not imbedded in the ground will not be recognized for credit under this item.

Dwellings connected to a concrete foundation use Credit A.
Post or Pier connections to imbedded concrete use Credit B.

Opening Protection

Storm shutters, plywood panels and other approved opening protection qualify for premium credits. All opening protection must protect each opening in the structure including but not limited to doors, windows, skylights and vents other than roof ridge and soffit vents four square feet and under. A garage door does not require shuttering if the door is engineered or approved (includes retrofitting) to withstand wind speeds of 80 MPH or more.

Deployable systems (shutter/panels) or systems that require installation prior to an approaching storm must have the fittings permanently installed on the building. For example, metal or wood panels that require bolts, screws and tracks in order for the panels to be installed correctly must be permanently installed.

Credit A applies when the Opening protection system complies with the "Dade County Florida Ordinances" for storm shutters utilizing the "Large Missile" impact test.

Credit A, for wood panels, requires a minimum of 19/32" thick treated plywood (or equal) and shall be continuous over two or more spans (no unsupported joints) with face grain perpendicular to the supports. The allowable spans between bracing for plywood panels shall not exceed four feet in any direction.

Credit B applies when the opening protection complies with the Dade County Florida Ordinances for storm shutters utilizing the "Small Missile" impact test. For example: approved laminated glass and impact resistive plastic window film installed in accordance with the manufacturers guidelines

Credit B for wood panels requires a minimum of 1/2" thick treated plywood (or equal). There shall not be any unsupported joints. The allowable spans between bracing for the 1/2" plywood panels shall not exceed two feet in one direction and four feet in the other direction.

Premium Calculation Worksheet - Form DP 00 03

Round to the nearest whole \$ at each step, unless otherwise specified.

Step	Calculation	Page	Item
1		19	Base Rate
2	X	19	Form Factor
3	X	19	Number of Families Factor
4	X	20	Protection/Construction Factor
5	X	20	Coverage Amount Factor
Steps 1 through 5 Result in the Basic Policy Premium			
	X	<i>The following Step 6 Charges/Credits are calculated by multiplying the appropriate factor by the Basic Policy Premium</i>	
6	-	12	Optional All Other Perils Deductible Credit
6	-	12	Alarm Credit
6	-	12	Sprinkler Credit
6	+/-	13	Renewal Merit Credit/Charge
6	-	12	Multi-Policy Credit
6	+	5	Vacancy Surcharge
6	+	13	Ownership Surcharge
6	+	13	Tenant Seasonal Surcharge
6	+	15	Specified Additional Amount of Insurance – Coverage A Dwelling
6	+	14	Ordinance or Law Coverage
7	=	Adjust the Step Five result by all Step 6 results	
8	+	13	Claims Surcharge – Assumed Business
8	+	14	Other Structures on the Residence Premises - Increase
8	+	15	Coverage C - Increased Limit
8	+	15	Coverage D - Increased Loss of Use/Fair Rental Value
8	+	14	Dwelling Under Construction
8	+	14	Equipment Breakdown
8	+	15	Water Back-Up and Sump Overflow
8	+	16	Increased or Deleted Section II Liability/Medical Payment to Others Coverages
8	+	16	Additional Insured - Property Manager
9	=	Adjust the Step 7 Result by all Step 8 Results	
10		Determine Hurricane Endorsement (See Hurricane Rating Calculation Worksheet)	
11	+	Add Hurricane Endorsement Premium if applicable	
12	+	8	Compare the results from step 11 to the minimum premium, if the result is less, adjust to minimum
13	+	11	Add the Policy & Inspection Fees
	=	Total Policy Premium & Fees	

Premium Calculation Worksheet - HURRICANE for DP 00 03

Round to the nearest whole dollar at each step, unless otherwise specified.

The Hurricane limits for coverages A, B, C, & D shall be the same as the limits for these coverages on the underlying policy. The only exception to this is if the option to insure Coverage A ONLY is selected.

Step	Calculation	Page	Item
1	/		Divide the Coverage A Limit of Liability by 1,000
2		27	Select the rate per \$1000 based on the Hurricane Construction type applicable
3	x		Multiply the Step 1 result by the rate determined in Step 2
4	x	27	Age of Dwelling Factor
5	x	28	Number of Stories Factor
6	x	27	Wind Resistive Device Factor (if multiple credit factors apply, subtract the factors from 1.00 and add results together, then multiply this sum and subtract result from the Step 5 total)
7	x	27	Deductible Factor.
=			The result of steps one through 7 are the Coverage A Hurricane Premium
8			Determine the amount of Coverage B. Other Structures
9	/		Divide the step 8 result by 1,000
10	x	27	Multiply by the rate per \$1,000 for Coverage B based on Construction Type
11	x	27	Age of Dwelling Factor
12	x	28	Number of Stories Factor
	x	27	Wind Resistive Device Factor (if multiple credit factors apply, subtract the factors from 1.00 and add results together, then multiply this sum and subtract result from the Step 5 total)
13			
14	x	27	Deductible Factor
=			The result of steps 8 through 14 are the Coverage B Hurricane Premium
15			Determine the amount of Coverage C. Personal Property
16	/		Divide the step 15 amount by 1,000
17	x	27	Multiply by the rate per \$1,000 for Coverage C based on Construction Type
=			The results of steps 15 through 17 are the Coverage C Hurricane Premium
18			Determine the amount of Coverage D. Personal Property
19	/		Divide the step 18 amount by 1,000
20	x	27	Multiply by the rate per \$1,000 for Coverage D based on Construction Type
=			The results of steps 18 through 20 are the Coverage D Hurricane Premium
21	+		Add The results of steps 7,14,17,& 20 to calculate the total Hurricane premium
22	x	28	Multiply the step 5 result by the Specified Additional Amount of Insurance factor and add the result
23		22	Compare the step 22 result to the minimum premium amount for the hurricane endorsement. If less, adjust.