

BREMEN FARMERS MUTUAL INSURANCE COMPANY
Home Systems Protection Coverage
Service Line Coverage

Independent rates and rules for rating Home Systems Protection Coverage and Service Line Coverage.

1. Description of Coverage

The Home Systems Protection Coverage endorsement provides coverage for sudden and accidental equipment breakdown of systems like heating, cooling, water, and power. Also, the same for appliances, equipment, and devices for communications, security, and entertainment. Coverage applies to all equipment that is Covered Property under Property Coverages parts A, B, and C of the Dwelling Property policy.

The Service Line Coverage endorsement provides coverage for failure of service utility lines like water, waste, electrical, heating, and communication that service an insured premises on the Homeowners policy.

2. Form

Use Home Systems Protection Coverage Endorsement BFM 551 1219.
 Use Service Line Coverage Endorsement BFM 552 1218.

3. Eligibility

Only dwellings insured using forms DP-2 or DP-3 are eligible for Home Systems Protection Coverage and Service Line Coverage. The Home Systems Protection and Service Line coverages can be purchased independently of each other.

4. Coverage Limits

The Home Systems Protection Coverage limit is \$50,000 or \$1,500 for equipment 15 years old or older. The Service Line Coverage limit is \$10,000 or \$2,500 for homes 50 years old and older.

5. Deductible

The Home Systems Protection Coverage deductible is \$500.
 The Service Line Coverage deductible is \$500.

6. Premium Determination

The following limits, deductibles, and associated premiums are available for the Home Systems Protection Coverage and Service Line Coverage. The premium is not subject to further modification by the application of any other factors.

Home Systems Protection Coverage
 \$50,000 Limit † / \$500 Deductible

Coverage A Band	Premium *
<\$150,000	\$25
\$150,000 - \$199,999	\$34
\$200,000 - \$249,999	\$39
\$250,000 - \$299,999	\$44
\$300,000 - \$349,999	\$47
\$350,000 - \$399,999	\$51
\$400,000 - \$449,999	\$51
\$450,000 - \$499,999	\$56
\$500,000 - \$549,999	\$61
\$550,000 - \$599,999	\$61
\$600,000 - \$649,999	\$64
\$650,000 - \$699,999	\$68
\$700,000 - \$749,999	\$73
\$750,000 - \$799,999	\$73
> \$800,000	\$98

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* Includes Spoilage, Pollutants, and Green Coverage at a sublimit of \$1,000 per coverage.

† The following sublimit will apply:

Home Systems Protection: \$1,500 sublimit on equipment 15 years old and older

Service Line Coverage

\$10,000 Limit † / \$500 Deductible

Coverage A Band	Age of Home									
	0-10	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-49	50+
<\$150,000	\$25	\$25	\$25	\$25	\$25	\$28	\$33	\$42	\$53	\$36
\$150,000 - \$199,999	\$25	\$25	\$25	\$25	\$28	\$36	\$42	\$53	\$67	\$42
\$200,000 - \$249,999	\$25	\$25	\$25	\$25	\$33	\$36	\$42	\$58	\$72	\$47
\$250,000 - \$299,999	\$25	\$25	\$25	\$25	\$33	\$39	\$47	\$58	\$75	\$50
\$300,000 - \$349,999	\$25	\$25	\$25	\$28	\$33	\$39	\$47	\$61	\$78	\$50
\$350,000 - \$399,999	\$25	\$25	\$25	\$28	\$36	\$42	\$50	\$64	\$78	\$53
\$400,000 - \$449,999	\$25	\$25	\$25	\$28	\$36	\$42	\$53	\$64	\$81	\$58
\$450,000 - \$499,999	\$25	\$25	\$25	\$33	\$39	\$42	\$53	\$67	\$86	\$58
\$500,000 - \$549,999	\$25	\$25	\$25	\$33	\$39	\$47	\$58	\$72	\$89	\$61
\$550,000 - \$599,999	\$25	\$25	\$25	\$33	\$39	\$47	\$58	\$72	\$92	\$61
\$600,000 - \$649,999	\$25	\$25	\$25	\$36	\$42	\$50	\$61	\$75	\$96	\$64
\$650,000 - \$699,999	\$25	\$25	\$25	\$36	\$42	\$50	\$61	\$78	\$96	\$64
\$700,000 - \$749,999	\$25	\$25	\$25	\$36	\$42	\$50	\$61	\$78	\$100	\$67
\$750,000 - \$799,999	\$25	\$25	\$25	\$36	\$42	\$53	\$64	\$78	\$100	\$67
≥ \$800,000	\$25	\$25	\$28	\$39	\$45	\$58	\$67	\$86	\$110	\$75

† The following sublimit will apply:

Service Line: \$2,500 sublimit per damaged covered service line for homes 50 years old and older

7. Minimum Premiums

This coverage is subject to a \$25 minimum premium for Home Systems Protection Coverage and Service Line Coverage each.

8. Midterm Addition/Removal

This coverage may be added or removed in-term at the insured's request. The rate will be prorated for in-term transactions.