

# **BREMEN FARMERS MUTUAL INSURANCE COMPANY**

## **PREFERRED RISK HOMEOWNERS POLICY PROGRAM**

**Unless otherwise noted, all pages are effective 8-15-2019**

The Preferred Risk Homeowners Manual consists of the following divisions:

- I. General Rules (GR pages)
- II. Optional Coverages and Limits of Liability (OC pages)
  - Part I-Adjust Base Premium Computation
  - Part II-Additional or Reduced Premium Computation
    - Section I Coverages
    - Section II Coverages
- III. Additional Rating Provisions (ARP pages)
- IV. Territory and Premium Groups (T&PG pages)
- V. Rate Pages (RP pages)

**BREMEN FARMERS MUTUAL INSURANCE COMPANY  
PREFERRED RISK HOMEOWNERS**

DIVISION I - GENERAL RULES

The Homeowners policy Program provides property and liability coverages, using the forms and endorsement specified in this manual. This manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the Company for each coverage shall govern in all cases not specifically provided for in this manual.

**1. LIMITS OF LIABILITY COVERAGE RELATIONSHIPS**

- A. The Limits of Liability required under the Homeowners Policy are as follows:

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**Section I Property Damage**

<b>COVERAGE</b>	<b>HO-2 or HO-3</b>
A-Dwelling Minimum Limit	\$50,000
B-Other Structures	10% of A
C-Personal Property	70% of A
D-Loss of Use	20% of A

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**SECTION II – LIABILITY**

<b>COVERAGE</b>	<b>ALL FORMS</b>
E-Personal Liability	\$100,000 Each Occurrence
F-Medical Payments to Others	\$1,000 Each Person

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- B. The limits of liability for Coverage C or D of Section I and E or F of Section II may be increased.
- C. HO-2 or HO-3 – Under Coverage B of Section I, an additional amount of insurance may be written on specific structures.

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**DIVISION I - GENERAL RULES**

**2. DESCRIPTION OF COVERAGES**

**A. SECTION II COVERAGES – PROPERTY DAMAGE**

The following is a general description of the coverage's provided by the individual Homeowners Policy Forms. The policy shall be consulted for exact contract conditions.

	<u>HO-2</u>	<u>HO-3</u>
Fire or Lightning.....	Yes	Yes
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke .....	Yes	Yes
Vandalism or Malicious Mischief .....	Yes	Yes
Theft .....	Yes	Yes
Breakage of Glass or Safety Glazing Material .....	Yes	Yes
Volcanic Eruption.....	Yes	Yes
Falling Objects; Weight of Ice, Snow or Sleet; Accidental Discharge of Water or Steam; Sudden and Accidental Tearing Apart of a Heating System or Appliance; Freezing; Sudden Accidental Damage from Electrical Current; Collapse of a Building .....	Yes	Yes
Additional risks with Certain exceptions.....	No	Yes

**B. SECTION II COVERAGES – LIABILITY – ALL FORMS**

Coverage E – Personal Liability

Coverage F- Medical Payments to Others

1. Personal Liability-Covers payment on behalf of any insured of all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
2. Medical Payments to Others-Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

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DIVISION I - GENERAL RULES

**3. ELIGIBILITY**

**A. FORM HO-2, HO-3, HO-8**

Homeowners policy may be issued:

1. to the owner-occupant(s) of a dwelling which is used exclusively for private residential purposes; or
2. to the purchaser-occupant(s) who has entered into a long-term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using endorsement HO-41-Additional Insured; or
3. to the occupant of a dwelling under a life estate arrangement. . The owner's interest in the building and premises liability may be covered using Endorsement HO-41-Additional Insured; or
4. to cover dwellings in course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling;
5. only on dwellings insured to 100% of replacement cost at the time of writing policy or renewal;
6. only on structures constructed since 1950;
7. only on one family occupancies;
8. only on structures with a centralized heating system.

**EXCEPTION: any wood, heating oil or coal centralized heating system shall not be eligible.**

**B. A Homeowner Policy shall not be issued in the Preferred Risk Program:**

1. if market value is less than 90% of full replacement cost.
2. on mobile homes.
3. on seasonal dwellings.
4. if there are business operations of any type on the premises.

5. covering any property to which farm forms or rates apply under the rules of the company. In no event shall a policy be issued to cover any property situated on premises used for farming purposes.
6. on dwelling with heating stoves.

**4. MANDATORY COVERAGES**

- A. It is a mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.
- B. Section II of the policy requires coverage for the following exposures, if they exist:
  1. all additional insured locations where the named insured or spouse maintains a residence other than business or farm properties.
  2. all residence employees of the named insured or spouse not covered or not required to be covered by workers' compensation insurance.

**5. DEDUCTIBLES**

For deductible options, refer to Division II - Optional Coverages, Part I.

**6. OPTIONAL COVERAGES**

For optional Section I and II Coverages, refer to Division II - Optional Coverages, Part II.

**7. SECONDARY RESIDENCE PREMISES**

Homeowners Coverage on a secondary residence premises shall be provided under a separate policy. The rules of this manual apply except:

- A. the minimum limit of liability for Coverage A at the secondary premises shall be \$10,000; and
- B. Section II Coverage is not mandatory for the secondary residence when:
  1. the same company insures the initial and secondary residence; and
  2. the policy number of the initial residence is indicated on the policy covering the secondary residence.

**8. RESERVED FOR FUTURE USE**

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**DIVISION I - GENERAL RULES**

**9. RESERVED FOR FUTURE USE**

**10. POLICY PERIOD**

The Homeowners Policy may be written for a period of one year and may be extended for successive policy periods by extension certificate based upon the premium, forms and endorsements then in effect for the Company.

**11. RENEWAL PLAN**

- A. A Homeowners Policy may be continued for successive terms upon payment of the required premium to the Company on or before the inception date of each successive term.
- B. The continuation premium shall be based upon the premium in effect on renewal date. The then current editions of the applicable forms and endorsements must be made a part of the policy.

Additional premiums for policy changes occurring during the current policy term shall be computed pro rata of the annual premium.

**12. OTHER INSURANCE**

Credit for existing insurance is not permitted.

**13. CANCELLATION OR REDUCTION IN LIMITS OF LIABILITY OR COVERAGES**

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

If insurance is canceled or reduced at the request of either the insured or the insurer, the earned premium shall be computed on a pro rata basis.

**14. MANUAL PREMIUM REVISIONS**

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

- A. The effect date of such revisions shall be announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. When an existing Homeowners Policy is endorsed to take advantage of a reduction in premium, the adjustment shall be made on a pro rata basis.
- 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.

**15. TRANSFER OR ASSIGNMENT**

Subject to all the rules of the manual and any necessary adjustments of premium, a Homeowners Policy, at the discretion of the Company, may be endorsed to effect:

- A. transfer to another location within the same state; or
- B. assignment from one insured to another in the event of transfer of title of the dwelling.

**16. RESTRICTION OF INDIVIDUAL POLICIES**

If a Homeowner Policy would not be issued because of unusual circumstances or exposure, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such request shall be referred to the Company.

Use BFM-304 - Exclusion Endorsement

**17. SEASONAL DWELLING DEFINITION**

A dwelling with continuous unoccupancy of three or more consecutive months during any one-year period.

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**18. SINGLE BUILDING DEFINITION**

All buildings or sections of buildings which communicate through unprotected openings shall be considered as a single building.

Buildings which are separated by space shall be considered as a single building.

Buildings or sections of buildings which are separated by an 8-inch masonry party wall which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Communication between buildings with independent walls or through masonry party walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**19. MANDATORY ENDORSEMENT**

**A. MRSB-1 – Preferred Risk Program**

This endorsement shall be attached to all Homeowners Policies in the Preferred Risk Program at no additional premium charge.

Subject to policy deductible, this endorsement provides:

**1. HOMEOWNERS PERSONAL PROPERTY REPLACEMENT COST**

**PURPOSE OF COVERAGE**

The purpose of the coverage is to provide full cost of repair or replacement on Homeowners Coverage C (Personal Property) without deduction for depreciation

**COVERAGE LIMITATIONS**

The replacement cost of any single item is limited to the amount it would cost to repair or replace the item with a similar item of like kind and quality.

The Company's liability for loss on any one item shall not exceed the smallest of the following amounts:

- a. 400% of the actual cash value at the time of loss.
- b. Replacement cost at time of loss.
- c. Full cost of repair.
- d. Any special limits of liability described in the policy.

**PROPERTY NOT ELIGIBLE**

Items or articles of rarity and antiquity that cannot be replaced are not eligible. On these items, actual cash value provisions of the policy apply.

**2. Theft Coverage Extension**

The policy in the Preferred Risk Program is extended cover loss by theft of property while unattended in or on any vehicle or watercraft.

**3. Refrigerated Food Products**

The policy in the preferred Risk Program is extended to cover up to \$500 for loss to contents of freezer or refrigerated units at the residence premises caused by interruption of electrical service or breakdown of the refrigerated unit.

**B. PHBFM-200 Amendatory Endorsement**

Items includes: Appraisal, Roof Endorsement, Inspection and Audit Endorsement, Wind Generating Equipment Excluded.

**20. CONSTRUCTION DEFINITIONS**

- A. **FRAME** – exterior walls of wood or other combustible construction, including wood iron clad, stucco on wood or plaster combustible supports.
- B. **MASONRY VENEER** – exterior walls of combustible constructions veneered with brick or stone.
- C. **MASONRY** – exterior walls constructed of masonry material 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).

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**D. SUPERIOR CONSTRUCTION**

1. Non-Combustible – exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
2. Masonry Non-Combustible – exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
3. Fire Resistive – exterior walls and floors and roof constructed of masonry or other fire resistive materials.

**NOTE:** Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry.

**21. HOMEOWNERS PROTECTION CLASS**

The protection class listings in the ISO Commercial Risk Services, Inc. Public Protection Classifications manual apply to risks insured under a Homeowners policy.

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DIVISION II - OPTIONAL COVERAGES  
PART I - ADJUSTED BASE PREMIUM COMPUTATION

OPTIONAL COVERAGES RATED AS A PERCENTAGE OF THE BASE PREMIUM

**1. RESERVED FOR FUTURE USE**

**2. NEW HOME DISCOUNT**

1. Dwellings that are newly built thru four years of age, 15% credit from base premium.
2. Dwellings five years old thru 14 years of age, 10% credit from base premium.
3. Dwellings fifteen years or older, no discount from the base premium.

**3. RESERVED FOR FUTURE USE**

**4. PROTECTIVE DEVICES – ALL FORMS**

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a premium credit developed by applying the selected credits to the BASE PREMIUM:

<b>Type of System #</b>	<b>Credit %</b>
Central Station Reporting	
Burglary Alarm.....	5%
Central Station Reporting	
Fire Alarm .....	5%
Police Station Reporting	
Burglary Alarm.....	3%
Fire Department Reporting	
Fire Alarm .....	3%
Local Burglar and/or	
Fire Alarm.....	2%
Approved and properly	
maintained smoke detectors.....	2%
A. Minimum of two detectors	
B. Will not be allowed if other alarm system	
credits have been given.	
Automatic Sprinklers in all areas	
including attics, bathrooms, closets,	
attached structures.....	13%
Automatic Sprinklers in all areas	
except attic, bathroom, closets, and	
attached structure areas that are	
protected by a fire detector.....	8%

Use Endorsement HO-216, Premises Alarm or Fire System.

# Refer to Company for eligibility, types of systems, devices and installation.



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**5. DEDUCTIBLES**

All Homeowners Policies are subject to a deductible application to loss from all Section I perils covered under the policy on an occurrence basis.

Enter the selected deductible amount in the Deductible Declaration of the Policy.

When a separate deductible amount applies to a certain peril such as windstorm or theft, also enter that deductible amount and peril in the Deductible Declaration of the policy.

**A. BASE DEDUCTIBLE: \$250.**

**B. FIXED DOLLAR AMOUNT DEDUCTIBLE**

The premium for this provision shall be developed by applying the factor listed below to the premium found in Section V, Rate Pages. From the resulting BASE PREMIUM, all credits and charges are calculated.

**ALL FORMS**

Deductible Amount	Deductible Factor
\$250	Not Available
\$500	.90
\$750	.85
\$1,000	.80
\$1,500	.75
\$2,000	.70
\$2,500	.65
\$5,000	.55

No maximum credit applies.

**C. WINDSTORMS OR HAIL DEDUCTIBLE-ALL FORMS**

When this deductible option is selected, this deductible amount will apply only to losses caused by the peril of windstorm or hail to Coverage A or Coverage B. To develop the premium for this option, multiply the BASE PREMIUM by the factor listed below for the deductible amount selected (\$1,000 required minimum):

\$500 policy/1,000 windstorm or hail deductible.....	0.90
\$500 policy/1,500 windstorm or hail deductible.....	0.87
\$500 policy/2,000 windstorm or hail deductible.....	0.84
\$500 policy/2,500 windstorm or hail deductible.....	0.83
\$500 policy/5,000 windstorm or hail deductible.....	0.80

\$750 policy/1,000 windstorm or hail deductible.....	0.95
\$750 policy/1,500 windstorm or hail deductible.....	0.91
\$750 policy/2,000 windstorm or hail deductible.....	0.86
\$750 policy/2,500 windstorm or hail deductible.....	0.85
\$750 policy/5,000 windstorm or hail deductible.....	0.82

\$1,000 policy/1,500 windstorm or hail deductible.....	0.94
\$1,000 policy/2,000 windstorm or hail deductible.....	0.88
\$1,000 policy/2,500 windstorm or hail deductible.....	0.87
\$1,000 policy/5,000 windstorm or hail deductible.....	0.84

\$1,500 policy/2,000 windstorm or hail deductible.....	0.94
\$1,500 policy/2,500 windstorm or hail deductible.....	0.92
\$1,500 policy/5,000 windstorm or hail deductible.....	0.86

\$2,000 policy/2,500 windstorm or hail deductible.....	0.94
\$2,000 policy/5,000 windstorm or hail deductible.....	0.88

\$2,500 policy/5,000 windstorm or hail deductible.....	0.90
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No maximum credit applies.

(To receive the windstorm or hail deductible credit, the windstorm or hail deductible amount must be larger than the fixed dollar amount deductible. Only one windstorm or hail deductible may be selected.)

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SECTION I COVERAGES

OPTIONAL COVERAGES RATED AS AN ADDITION TO OR A REDUCTION FROM THE BASE PREMIUM

**1. - 4. RESERVED FOR FUTURE USE**

**5. CREDIT CARD, FUND TRANSFER CARD, FORGERY AND COUNTERFEIT MONEY**

When the limit of liability afforded under the policy is increased, the additional premium shall be developed as follows:

New Limit of Liability	Premium
\$1,000	\$1
\$2,500	\$3
\$5,000	\$4
\$7,500	\$5
\$10,000	\$6

For Limits in excess of \$10,000; refer to Company.

Use Endorsement HO-53, Credit Card, Fund Transfer Card, Forgery and counterfeit Money Coverage Increased Limits.

**6. EARTHQUAKE COVERAGE**

This peril shall apply to all Section I Coverages for the same limits provided in the policy.

Use Endorsements HO-315.

A deductible of 2% of the policy limit, subject to a \$250 minimum, applies. For other deductibles, refer to Company.

**Premium:**

Develop the premium as follows:

A. Determine if rate Table A, B and/or C apply.

B. Select the rate(s) per \$1,000 according to construction.

C. Apply the rate(s) to the:

\* Coverage A limit, and

\* Amount of Insurance for

--increased limits for Coverage B, C, and D

--other building coverage options.

Table A	Frame & Superior	Masonry	Masonry Veneer
Form HO-2, 3	\$.23	\$.68	\$.90
<b>Table B</b>			
Higher Cov. C limits	\$.15	\$.45	\$.60
<b>Table C</b>			
Higher Cov. B or D limits & Other Bldg. Options	\$.15	\$.45	\$.60

**7. RESERVED FOR FUTURE USE**

**8. RESERVED FOR FUTURE USE**

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**9. RESERVED FOR FUTURE USE**

**10. LOSS OF USE-INCREASED LIMIT**

- A. ALL FORMS – When the limit of liability for Coverage D is increased, the premium shall be \$5 per \$1,000 of additional insurance.

**11. RESERVED FOR FUTURE USE**

**12. OTHER STRUCTURES – ON PREMISES**

When insurance is written on a specific structure, an increased limits rate of \$5 per \$1,000 of insurance shall apply separately to each structure.

Use Endorsement HO-48, Other Structures

When insurance is written on a specific structure that is rented to others for dwelling purposes, the sum of (1) an increased limits rate of \$7 per \$1,000 of insurance and (2) the charge for the liability exposure shall apply separately to each structure.

Use Endorsement HO-40, Structures Rented to Others

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**13. PERSONAL PROPERTY**

**A. INCREASED LIMIT**

When the limit of Coverage C is increased, the additional premium per \$1,000 of insurance shall be \$2.

**B. INCREASED LIMITS – OTHER RESIDENCES**

Coverage for personal property at the other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased.

The additional premium shall be \$7 per \$1,000 of additional insurance.

Use Endorsement HO-50, Increased Limits on Personal Property in Other Residences.

**C. RESERVED FOR FUTURE USE**

**D. INCREASED SPECIAL LIMITS OF LIABILITY**

**1. JEWELRY, WATCHES AND FURS**

The special limit of liability of \$1,000 for theft of jewelry, watches, and furs may be increased to \$1,500, but not exceeding \$1,000 on any one article. The additional premium shall be \$9.

**2. MONEY AND SECURITIES**

The special limit of \$200 on money may be increased to \$500. The \$1,000 limit on securities may be increased to \$1,500. The additional premium shall be developed as follows:

Premium per \$100 of additional insurance  
Money----- \$6  
Securities-- \$4

**3. SILVERWARE**

The special limit of liability of \$2,500 for loss by theft of silverware may be increased to a maximum of \$10,000 in increments of \$500. The additional premium shall be \$3.75 for each \$500 increase.

**4. GUNS**

The special limit of liability of \$2,000 for loss by theft of guns may be increased to a maximum of \$4,000 in increments of \$100. The additional premium shall be \$3 for each \$100 increase.

Use Endorsement HO-65, Coverage C Increased Special Limits of Liability.

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**14. PERSONAL PROPERTY – SCHEDULED**

Coverage may be provided, against all risks of physical loss with certain exceptions, on scheduled personal property subject to the rules and rates of the Company.

Use Endorsement HO-61, Scheduled Personal Property.

**15. RESERVED FOR FUTURE USE**

**16. – 17. RESERVED FOR FUTURE USE**

**18. SOUND RECEIVING AND TRANSMITTING EQUIPMENT**

When the policy is endorsed to provide coverage for any transmitting, recording or receiving device in a motor Vehicle, the additional premium for each unit shall be as follows:

<b>Cost of Equipment New including Antennas and Accessories (excluding tapes, records disc, etc.)</b>	<b>Premium</b>
\$0-\$200	\$20
\$201-\$500	\$40
\$501-\$1,000	\$68
\$1,001-\$2,500	\$122
\$2,501 and over	\$190
Tapes Limit of Liability \$200	\$10

Attached Endorsement HO-257, Sound Receiving and Transmitting Equipment

**19. RESERVED FOR FUTURE USE**

**20. SPECIAL PROTECTION COVERAGES—ALL FORMS**

Sewer back-up, personal property away from premises extension, civil authority coverage, removal of trees and scrubs, lock replacement coverage, assisted investigation coverage and extension of damage to personal property of others.

See RP-7 for rates and coverages.

Use endorsement BFM-011.

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Refer to the rate pages when the limit of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) is increased or coverage for additional exposures is provided.

The same limits must apply to all exposures.

Coverage E limits apply on an "occurrence" basis.

Coverage F limits, on an "each person" basis.

Annual premiums are provided for:

- Basic Limits of \$100,000 Coverage and \$1,000 Coverage F unless otherwise indicated.
- Increased Limits up to \$1,000,000 Coverage E and \$5,000 Coverage F.

**1. RESIDENCE PREMISES – Basic and Increased Limits**

The following limits are available:

**A. Coverage E – Liability**

<b>Limit</b>
\$100,000
\$200,000
\$300,000
\$400,000
\$500,000
\$1,000,000

**B. Coverage F – Medical Payments**

<b>Limit</b>
\$1,000
\$2,000
\$5,000

**2. OTHER EXPOSURES – Basic Limits**

**A. RESERVED FOR FUTURE USE**

**B. OTHER RESIDENCE OCCUPIED BY INSURED**

Section II coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I coverage under another insurance program or by another company.

Make the appropriate charge for each other insured location shown on the Declarations of this policy. If the insured location is in another state, refer to the appropriate state manual.

**C. ADDITIONAL STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES**

Section II coverage may be provided on structures situated on the residences premises rented or held for rental to any person not a tenant of the dwelling for use as a private residence.

See Division II, Part II, Section I of this manual for rating the property exposure.

Use Endorsement HO-40, Structures Rented to Others – Residences Premises.

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**D. ADDITIONAL RESIDENCE RENTED TO OTHERS**

Use Endorsement HO-70 and change for each additional residence named in the endorsement.

- b. to operate freezing or dehydrating plants, and poultry factories.

**E. RESERVED FOR FUTURE USE**

The word "processing" does not apply to the slaughtering and dressing of livestock, or to such operations as bunching vegetables or crating berries.

**F. BUSINESS PURSUITS**

Coverage may be provided for the liability of the Insured arising out of business activities. Coverage is excluded if Insured owns the business, is a partner, or maintains financial control in the business.

- 2. Farms where the principal purpose of the farm is the raising and using of horses for racing purposes.

- 3. Incorporated farms.

Use Endorsement HO-71, Business Pursuits.

Use Endorsement HO-73, Farmers Personal Liability.

**G. FARMERS PERSONAL LIABILITY – OFF PREMISES**

Eligibility

The Homeowners policy may be endorsed to provide coverage when the Insured has a farm away from the residence premises and farming is not his primary occupation.

This coverage is only available for farms owned by an Insured and rented to others.

**H. RESERVED FOR FUTURE USE**

**I. RESERVED FOR FUTURE USE**

**The following may not be covered:**

- 1. Farms where the principal purpose of the farm is:
  - a. to supply commodities for manufacturing or processing by the Insured for sale to others, such as creameries and dairies (but not dairy farms).

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**J. INBOARD/OUTBOARD MOTOR BOATS AND  
WATERCRAFT**

Coverage must be written to expiration of the policy.

For boats not described on the rate page, coverage is not permitted under the Homeowners Policy.

The premium in the state where the insured's residence premises is located shall apply. However, if the Insured owns another residence premises in a different state and principally operates the boat from that residence; apply the premium for that state.

Use Endorsement HO-75, Watercraft

**K. PERSONAL INJURY**

Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the Homeowners Policy.

Use Endorsement HO-82, Personal Injury.



**BREMEN FARMERS MUTUAL INSURANCE COMPANY  
PREFERRED RISK HOMEOWNERS**

**DIVISION III - ADDITIONAL RATING PROVISIONS**

**THIS SECTION CONSISTS OF ALL OTHER RATING PROVISIONS**

**1. MINIMUM PREMIUM**

- A. A minimum annual premium of \$35 shall be charged for each policy.
- B. The \$35 minimum premium may include all chargeable endorsements or coverages if written at inception of the policy. When such endorsements or coverages are attached after inception of the policy, the charge for each applies in accordance with the minimum premium rule, if any, for the endorsement.
- C. When an endorsement is attached subsequent to policy inception for policy changes requiring an additional charge, such charge shall not be less than \$6.00.

**2. RESERVED FOR FUTURE USE**

**3. SECONDARY RESIDENCE PREMISE**

Coverage may be provided on the initial and secondary residence premises under separate policies in the same company.

The following premium adjustments should be made:

- A. Reduce the Base Premium for the policy covering the secondary residence by \$17, and

- B. Add charge for Other Insured Location Occupied by Insured developed from Division II, Part II, Section II Coverages of this manual to the policy covering the initial residence.

**4. RESERVED FOR FUTURE USE**

**5. WAIVER OF PREMIUM**

When a policy is endorsed subsequent to the inception date, any additional premium of less than \$3 may be waived. Grant any return premium due the insured.

**6. WHOLE DOLLAR PREMIUM RULE**

All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$0.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

**BREMEN FARMERS MUTUAL INSURANCE COMPANY  
PREFERRED RISK HOMEOWNERS**

**DIVISION IV - TERRITORY AND PREMIUM GROUPS**

**TERRITORY 01 – ENTIRE STATE**

Protection Class	ALL FORMS	
	Masonry	Frame
1-8	1	4
9	2	5
10	3	6

**BREMEN FARMERS MUTUAL INSURANCE COMPANY****TERRITORY RATING PERCENT FACTORS****STANDARD & PREFERRED**

The increase or decrease in premium for Territory rating will be developed by applying the below COUNTY PERCENT FACTOR in which the property is located to the BASE PREMIUM.

Allen	+	14.00	Greeley	+	15.00	Osborne		0.00
Anderson	+	14.00	Greenwood	+	14.00	Ottawa	-	3.00
Atchison	-	3.00	Hamilton	+	15.00	Pawnee	+	15.00
Barber	+	15.00	Harper	+	9.00	Phillips		0.00
Barton	+	15.00	Harvey	+	9.00	Pottawatomie	-	3.00
Bourbon	+	14.00	Haskell	+	15.00	Pratt	+	15.00
Brown	-	3.00	Hodgeman	+	15.00	Rawlins		0.00
Butler	+	9.00	Jackson	-	3.00	Reno	+	9.00
Chase	-	3.00	Jefferson	-	3.00	Republic	-	3.00
Chautauqua	+	14.00	Jewell	-	3.00	Rice	+	15.00
Cherokee	+	14.00	Johnson	-	11.00	Riley	-	3.00
Cheyenne		0.00	Kearny	+	15.00	Rooks		0.00
Clark	+	15.00	Kingman	+	9.00	Rush	+	15.00
Clay	-	3.00	Kiowa	+	15.00	Russell	+	15.00
Cloud	-	3.00	Labette	+	14.00	Saline	-	3.00
Coffey	+	14.00	Lane	+	15.00	Scott	+	15.00
Comanche	+	15.00	Leavenworth	-	11.00	Sedgwick	+	9.00
Cowley	+	9.00	Lincoln	-	3.00	Seward	+	15.00
Crawford	+	14.00	Linn	+	14.00	Shawnee	-	3.00
Decatur		0.00	Logan		0.00	Sheridan		0.00
Dickinson	-	3.00	Lyon	-	3.00	Sherman		0.00
Doniphan	-	3.00	Mc Pherson	-	3.00	Smith		0.00
Douglas	-	11.00	Marion	-	3.00	Stafford	+	15.00
Edwards	+	15.00	Marshall	-	3.00	Stanton	+	15.00
Elk	+	14.00	Meade	+	15.00	Stevens	+	15.00
Ellis		0.00	Miami	+	14.00	Sumner	+	9.00
Ellsworth	-	3.00	Mitchell	-	3.00	Thomas		0.00
Finney	+	15.00	Montgomery	+	14.00	Trego		0.00
Ford	+	15.00	Morris	-	3.00	Wabaunsee	-	3.00
Franklin	+	14.00	Morton	+	15.00	Wallace		0.00
Geary	-	3.00	Nemaha	-	3.00	Washington	-	3.00
Gove		0.00	Neosho	+	14.00	Wichita	+	15.00
Graham		0.00	Ness	+	15.00	Wilson	+	14.00
Grant	+	15.00	Norton		0.00	Woodson	+	14.00
Gray	+	15.00	Osage	-	3.00	Wyandotte	-	11.00

BREMEN FARMERS MUTUAL INSURANCE CO.  
**PREFERRED HOMEOWNERS**  
DIVISION V-RATE PAGE  
SECTION I ANNUAL PREMIUM  
ENTIRE STATE (01)

Premium Group	1		2	
Construction & Protection Class	Masonry Class 1-8		Masonry Class 9	
Amount of Insurance	\$250 Deductible			
	HO-2	HO-3	HO-2	HO-3
50,000	532	560	552	582
52,000	541	571	570	596
54,000	552	584	584	615
56,000	564	595	604	633
58,000	576	607	621	652
60,000	587	618	639	673
62,000	596	628	654	690
64,000	607	639	674	710
66,000	615	649	695	730
68,000	627	656	717	754
70,000	638	670	737	774
72,000	649	686	759	796
74,000	667	699	782	824
76,000	677	714	806	847
78,000	698	731	833	876
80,000	709	744	854	900
82,000	724	760	881	928
84,000	744	782	909	955
86,000	757	796	939	986
88,000	779	815	967	1016
90,000	792	836	994	1047
92,000	812	854	1026	1081
94,000	829	872	1058	1111
96,000	841	886	1089	1147
98,000	862	905	1120	1176
100,000	881	926	1149	1214
105,000	947	997	1233	1300
110,000	1017	1068	1317	1386
115,000	1089	1147	1401	1474
120,000	1163	1224	1484	1557
125,000	1214	1288	1540	1621
130,000	1260	1326	1595	1682
135,000	1303	1372	1657	1744
140,000	1348	1423	1712	1803
145,000	1395	1467	1772	1865
150,000	1437	1513	1828	1926
Each Add'l 10,000 Add	84	87	116	124

BREMEN FARMERS MUTUAL INSURANCE CO.  
**PREFERRED HOMEOWNERS**  
 DIVISION V-RATE PAGE  
 SECTION I ANNUAL PREMIUM  
 ENTIRE STATE (01)

Premium Group	3		4	
Construction & Protection Class	Masonry Class 10		Frame Class 1-8	
Amount of Insurance	\$250 Deductible			
	HO-2	HO-3	HO-2	HO-3
50,000	633	667	560	587
52,000	652	687	571	600
54,000	673	709	584	614
56,000	695	728	595	627
58,000	714	751	607	652
60,000	736	769	618	654
62,000	756	792	628	662
64,000	779	814	639	673
66,000	802	838	649	686
68,000	824	864	656	695
70,000	847	891	670	702
72,000	876	920	686	718
74,000	900	945	699	737
76,000	926	972	714	754
78,000	955	1006	731	769
80,000	986	1036	744	785
82000	1017	1067	760	803
84000	1048	1102	782	824
86000	1080	1136	796	840
88000	1111	1173	815	862
90000	1148	1205	836	878
92000	1182	1243	854	900
94000	1217	1284	872	919
96000	1258	1320	886	933
98000	1297	1359	905	954
100000	1328	1397	926	973
105000	1426	1497	997	1048
110000	1520	1597	1068	1126
115000	1619	1697	1147	1205
120000	1712	1801	1224	1289
125000	1783	1874	1277	1344
130000	1847	1940	1326	1395
135000	1914	2011	1370	1442
140000	1981	2081	1423	1496
145000	2050	2152	1466	1543
150000	2120	2222	1513	1594
Each Add'l 10,000 Add	138	141	87	90

BREMEN FARMERS MUTUAL INSURANCE CO.  
**PREFERRED HOMEOWNERS**  
DIVISION V-RATE PAGE  
SECTION I ANNUAL PREMIUM  
ENTIRE STATE (01)

Premium Group	5		6	
Construction & Protection Class	Frame Class 9		Frame Class 10	
Amount of Insurance	\$250 Deductible			
	HO-2	HO-3	HO-2	HO-3
50,000	600	627	701	737
52,000	618	649	724	759
54,000	638	668	744	782
56,000	652	687	763	805
58,000	674	709	790	833
60,000	695	728	813	855
62,000	714	750	836	878
64,000	736	769	857	904
66,000	756	790	883	928
68,000	778	814	909	959
70,000	802	840	939	986
72,000	825	869	969	994
74,000	851	891	997	1048
76,000	877	922	1031	1081
78,000	901	948	1060	1111
80,000	931	978	1093	1148
82,000	959	1009	1126	1185
84,000	989	1038	1165	1222
86,000	1019	1071	1201	1263
88,000	1055	1102	1233	1300
90,000	1085	1138	1273	1341
92,000	1116	1174	1312	1382
94,000	1148	1206	1351	1423
96,000	1184	1243	1394	1465
98,000	1217	1284	1436	1510
100,000	1254	1317	1474	1552
105,000	1343	1413	1580	1662
110,000	1431	1508	1688	1774
115,000	1522	1603	1796	1884
120,000	1617	1693	1900	1999
125,000	1675	1761	1976	2079
130,000	1737	1828	2052	2153
135,000	1803	1899	2126	2233
140,000	1870	1962	2194	2309
145,000	1929	2030	2271	2389
150,000	1991	2100	2350	2469
Each Add'l 10,000 Add	127	136	149	157

## BREMEN FARMERS MUTUAL INSURANCE COMPANY

**PREFERRED HOMEOWNERS**

## DIVISION V-RATE PAGES

## SECTION II COVERAGES-LIABILITY

Liability	100,000			200,000			300,000			400,000			500,000		
	1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000
Medical Payments															
Residence Premise	Incl	3	11	11	14	22	15	18	26	16	19	27	18	21	29
Other Insured Location occupied by insured															
per location-1 family	5	6	9	5	6	9	6	7	10	6	7	10	6	7	10
per location-2 family	9	10	13	10	11	14	10	11	14	10	11	14	12	13	16
Other structures rented to others															
residence premises-Each HO-40	9	10	13	10	11	14	10	11	14	10	11	14	12	13	16
Additional residence rented to others															
Each-1 famiy HO-70	9	10	13	10	11	14	10	11	14	11	12	15	12	13	16
Each-2 family HO-70	12	13	16	14	15	18	15	16	19	16	17	20	17	18	21
<b>Business Pursuits</b>															
Clerical office employee-each HO-71	4	5	8	4	5	8	4	5	8	4	5	8	5	6	9
Salesmen, Collectors or Messengers															
including-installation, demonstration															
or servicing operations-Each HO-71	6	7	10	7	8	11	7	8	11	8	9	12	8	9	12
Salesmen, Collectors or Messengers															
no installation, demonstration															
or servicing operations-Each HO-71	4	5	8	4	5	8	4	5	8	4	5	8	5	6	9
Teachers-athletic, laboratory,															
manual training, physical training															
or swimming instructors-Each HO-71	11	12	15	12	13	16	14	15	18	14	15	18	15	16	19
Teachers-Not Otherwise Classified-Each HO-71	5	6	9	5	6	9	6	7	10	6	7	10	6	7	10
Liability for Corporal Punishment															
of Pupils (medical payments do not															
apply)----Each HO-71	4	4	4	4	4	4	5	5	5	5	5	5	5	5	5

**To Increase liability to \$1,000,000, use the rate that applies for \$500,000 Residence Premise Liability. To that amount add \$63.00**

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Effective 9-1-85

BREMEN FARMERS MUTUAL INSURANCE COMPANY  
**PREFERRED HOMEOWNERS**  
DIVISION V-RATE PAGES  
SECTION II COVERAGES-LIABILITY

Liability		100,000			200,000			300,000			400,000			500,000		
		1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000
<b>Medical Payments</b>																
<b>Farmers Personal Liability</b>																
*Initial Farm Premise with or without buildings																
Up to 160 acres...	HO-73	28	31	39	31	34	42	35	38	46	36	39	47	38	41	49
161 to 500 acres...	HO-73	41	44	52	46	49	57	50	53	61	53	56	64	56	59	67
Over 500 acres...	HO-73	53	56	64	60	63	71	66	69	77	70	73	81	73	76	84
Each Additional farm premise with buildings																
Up to 160 acres...	HO-73	15	16	19	17	18	21	18	19	22	19	20	23	20	21	24
161 to 500 acres...	HO-73	17	18	21	19	20	23	20	21	24	21	22	25	22	23	26
Over 500 acres...	HO-73	23	24	27	25	26	29	26	27	30	27	28	31	28	29	32

\*Includes all farm acreage with or without buildings.



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Effective 9-1-85

BREMEN FARMERS MUTUAL INSURANCE COMPANY

**PREFERRED HOMEOWNERS**

DIVISION V-RATE PAGES

SECTION II COVERAGES-LIABILITY

Liability		100,000			200,000			300,000			400,000			500,000		
		1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000	1,000	2,000	5,000
<b>Medical Payments</b>																
Outboard Motor Boats--Each																
25 HP but less than 50 HP	HO-75	7	8	11	8	9	12	9	10	13	9	10	13	10	11	14
50 HP and over	HO-75	13	15	20	15	17	22	16	18	23	17	19	24	18	20	25
Inboard Motor Boats--Each																
Under 16 mph &																
less than 26 feet	HO-75	17	19	24	19	21	26	21	23	28	22	24	29	23	25	30
26-40 feet	HO-75	44	48	58	49	53	63	55	59	69	57	61	71	60	64	74
40+ feet	HO-75	86	94	114	96	104	124	106	114	134	112	120	140	117	125	145
16-30 mph																
less than 26 feet	HO-75	34	37	45	39	42	50	43	46	54	45	48	56	47	50	58
26-40 feet	HO-75	69	75	90	77	83	98	85	91	106	90	96	111	94	100	115
40+ feet	HO-75	128	140	170	144	156	186	159	171	201	167	179	209	175	187	217
Over 30 mph																
less than 26 feet	HO-75	86	94	114	96	104	124	106	114	134	112	120	140	117	125	145
26-40 feet	HO-75	128	140	170	144	156	186	159	171	201	167	179	209	175	187	217
Sailboats without																
auxiliary power--Each	HO-75	34	37	45	39	42	50	43	46	54	45	48	56	47	50	58
Personal Injury (medical																
payments do not apply)	HO-82	13	13	13	14	14	14	16	16	16	17	17	17	18	18	18