

# **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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**OPTIONAL COVERAGES RATED AS A PERCENTAGE OF THE BASE PREMIUM**

**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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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:

<b>New Limit of Liability</b>	<b>Premium</b>
\$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.

<b>Table A</b>	<b>Frame &amp; Superior</b>	<b>Masonry</b>	<b>Masonry Veneer</b>
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	+	13.00	Greeley	+	15.00	Osborne	+	15.00
Anderson	+	13.00	Greenwood	+	13.00	Ottawa	-	3.00
Atchison	-	11.00	Hamilton	+	15.00	Pawnee	+	15.00
Barber	+	15.00	Harper	+	4.00	Phillips	+	15.00
Barton	+	15.00	Harvey	+	4.00	Pottawatomie	-	11.00
Bourbon	+	13.00	Haskell	+	15.00	Pratt	+	15.00
Brown	-	11.00	Hodgeman	+	15.00	Rawlins	+	15.00
Butler	+	4.00	Jackson	-	11.00	Reno	+	4.00
Chase	-	11.00	Jefferson	-	11.00	Republic	-	3.00
Chautauqua	+	13.00	Jewell	-	3.00	Rice	-	3.00
Cherokee	+	13.00	Johnson	-	11.00	Riley	-	11.00
Cheyenne	+	15.00	Kearny	+	15.00	Rooks	+	15.00
Clark	+	15.00	Kingman	+	4.00	Rush	+	15.00
Clay	-	3.00	Kiowa	+	15.00	Russell	+	15.00
Cloud	-	3.00	Labette	+	13.00	Saline	-	3.00
Coffey	+	13.00	Lane	+	15.00	Scott	+	15.00
Comanche	+	15.00	Leavenworth	-	11.00	Sedgwick	+	4.00
Cowley	+	4.00	Lincoln	-	3.00	Seward	+	15.00
Crawford	+	13.00	Linn	+	13.00	Shawnee	-	11.00
Decatur	+	15.00	Logan	+	15.00	Sheridan	+	15.00
Dickinson	-	3.00	Lyon	-	11.00	Sherman	+	15.00
Doniphan	-	11.00	Mc Pherson	-	3.00	Smith	+	15.00
Douglas	-	11.00	Marion	-	3.00	Stafford	+	15.00
Edwards	+	15.00	Marshall	-	11.00	Stanton	+	15.00
Elk	+	13.00	Meade	+	15.00	Stevens	+	15.00
Ellis	+	15.00	Miami	+	13.00	Sumner	+	4.00
Ellsworth	-	3.00	Mitchell	-	3.00	Thomas	+	15.00
Finney	+	15.00	Montgomery	+	13.00	Trego	+	15.00
Ford	+	15.00	Morris	-	11.00	Wabaunsee	-	11.00
Franklin	+	13.00	Morton	+	15.00	Wallace	+	15.00
Geary	-	11.00	Nemaha	-	11.00	Washington	-	3.00
Gove	+	15.00	Neosho	+	13.00	Wichita	+	15.00
Graham	+	15.00	Ness	+	15.00	Wilson	+	13.00
Grant	+	15.00	Norton	+	15.00	Woodson	+	13.00
Gray	+	15.00	Osage	-	11.00	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	548	577	569	599
52,000	557	588	587	614
54,000	569	602	602	633
56,000	581	613	622	652
58,000	593	625	640	672
60,000	605	637	658	693
62,000	614	647	674	711
64,000	625	658	694	731
66,000	633	668	716	752
68,000	646	676	739	777
70,000	657	690	759	797
72,000	668	707	782	820
74,000	687	720	805	849
76,000	697	735	830	872
78,000	719	753	858	902
80,000	730	766	880	927
82,000	746	783	907	956
84,000	766	805	936	984
86,000	780	820	967	1016
88,000	802	839	996	1046
90,000	816	861	1024	1078
92,000	836	880	1057	1113
94,000	854	898	1090	1144
96,000	866	913	1122	1181
98,000	888	932	1154	1211
100,000	907	954	1183	1250
105,000	975	1027	1270	1339
110,000	1048	1100	1357	1428
115,000	1122	1181	1443	1518
120,000	1198	1261	1529	1604
125,000	1250	1327	1586	1670
130,000	1298	1366	1643	1732
135,000	1342	1413	1707	1796
140,000	1388	1466	1763	1857
145,000	1437	1511	1825	1921
150,000	1480	1558	1883	1984
Each Add'l 10,000 Add	87	90	119	128

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	652	687	577	605
52,000	672	708	588	618
54,000	693	730	602	632
56,000	716	750	613	646
58,000	735	774	625	672
60,000	758	792	637	674
62,000	779	816	647	682
64,000	802	838	658	693
66,000	826	863	668	707
68,000	849	890	676	716
70,000	872	918	690	723
72,000	902	948	707	740
74,000	927	973	720	759
76,000	954	1001	735	777
78,000	984	1036	753	792
80,000	1016	1067	766	809
82000	1048	1099	783	827
84000	1079	1135	805	849
86000	1112	1170	820	865
88000	1144	1208	839	888
90000	1182	1241	861	904
92000	1217	1280	880	927
94000	1254	1323	898	947
96000	1296	1360	913	961
98000	1336	1400	932	983
100000	1368	1439	954	1002
105000	1469	1542	1027	1079
110000	1566	1645	1100	1160
115000	1668	1748	1181	1241
120000	1763	1855	1261	1328
125000	1836	1930	1315	1384
130000	1902	1998	1366	1437
135000	1971	2071	1411	1485
140000	2040	2143	1466	1541
145000	2112	2217	1510	1589
150000	2184	2289	1558	1642
Each Add'l 10,000 Add	142	145	90	93

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	618	646	722	759
52,000	637	668	746	782
54,000	657	688	766	805
56,000	672	708	786	829
58,000	694	730	814	858
60,000	716	750	837	881
62,000	735	773	861	904
64,000	758	792	883	931
66,000	779	814	909	956
68,000	801	838	936	988
70,000	826	865	967	1016
72,000	850	895	998	1024
74,000	877	918	1027	1079
76,000	903	950	1062	1113
78,000	928	976	1092	1144
80,000	959	1007	1126	1182
82,000	988	1039	1160	1221
84,000	1019	1069	1200	1259
86,000	1050	1103	1237	1301
88,000	1087	1135	1270	1339
90,000	1118	1172	1311	1381
92,000	1149	1209	1351	1423
94,000	1182	1242	1392	1466
96,000	1220	1280	1436	1509
98,000	1254	1323	1479	1555
100,000	1292	1357	1518	1599
105,000	1383	1455	1627	1712
110,000	1474	1553	1739	1827
115,000	1568	1651	1850	1941
120,000	1666	1744	1957	2059
125,000	1725	1814	2035	2141
130,000	1789	1883	2114	2218
135,000	1857	1956	2190	2300
140,000	1926	2021	2260	2378
145,000	1987	2091	2339	2461
150,000	2051	2163	2421	2543
Each Add'l 10,000 Add	131	140	153	162

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		Incl	4	12	12	15	23	16	19	27	17	20	28	19	22	30
Residence Premise																
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 family	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 \$65.00**

**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...	28	31	39	31	34	42	35	38	46	36	39	47	38	41	49
161 to 500 acres...	41	44	52	46	49	57	50	53	61	53	56	64	56	59	67
Over 500 acres...	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...	15	16	19	17	18	21	18	19	22	19	20	23	20	21	24
161 to 500 acres...	17	18	21	19	20	23	20	21	24	21	22	25	22	23	26
Over 500 acres...	23	24	27	25	26	29	26	27	30	27	28	31	28	29	32

\*Includes all farm acreage with or without buildings.



## PREFERRED HOMEOWNERS

## SECTION II COVERAGES-LIABILITY

Liability	Medical Payments	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
Outboard Motor Boats--Each	HO-75	7	8	11	8	9	12	9	10	13	9	10	13	10	11	14
	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	17	19	24	19	21	26	21	23	28	22	24	29	23	25	30
	HO-75	44	48	58	49	53	63	55	59	69	57	61	71	60	64	74
	HO-75	86	94	114	96	104	124	106	114	134	112	120	140	117	125	145
16-30 mph																
	less than 26 feet	34	37	45	39	42	50	43	46	54	45	48	56	47	50	58
	HO-75	69	75	90	77	83	98	85	91	106	90	96	111	94	100	115
	HO-75	128	140	170	144	156	186	159	171	201	167	179	209	175	187	217
Over 30 mph																
	less than 26 feet	86	94	114	96	104	124	106	114	134	112	120	140	117	125	145
	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