

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:

Section I Property Damage

COVERAGE	HO-2 or HO-3
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

SECTION II – LIABILITY

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

- 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. COSMETIC DAMAGE LIMITATION

The amount owed for cosmetic damage to aluminum, vinyl, or steel siding or roofing material caused by the peril of windstorm or hail is limited. See page 3 of the PHBFM-200 endorsement.

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:

Type of System #	Credit %
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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**DIVISION II - OPTIONAL COVERAGES
PART I - ADJUSTED BASE PREMIUM COMPUTATION**

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	Not Available
\$750	Not Available
\$1,000	.90
\$1,500	.80
\$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 (See rule 5.D. for the minimum):

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

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

\$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

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.)

D. MINIMUM WINDSTORM OR HAIL DEDUCTIBLE-ALL FORMS

The minimum windstorm or hail deductible is determined by the Coverage A limit on the policy.

<u>Coverage A Limit</u>	<u>Deductible</u>
Less than or equal to \$199,999	\$1,500
\$200,000 - \$299,999	\$2,000
\$300,000 - \$399,999	\$2,500
Greater than or equal to \$400,000	\$5,000

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PART II - ADDITIONAL OR REDUCED PREMIUM COMPUTATION
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
Table B			
Higher Cov. C limits	\$.15	\$.45	\$.60
Table C			
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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DIVISION II - OPTIONAL COVERAGES
PART II - ADDITIONAL OR REDUCED PREMIUM COMPUTATION
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OPTIONAL COVERAGES RATED AS AN ADDITION TO OR A REDUCTION FROM THE BASE PREMIUM

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

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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SECTION I COVERAGES

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

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:

Cost of Equipment New including Antennas and Accessories (excluding tapes, records disc, etc.)	Premium
\$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

Limit
\$100,000
\$200,000
\$300,000
\$400,000
\$500,000
\$1,000,000

B. Coverage F – Medical Payments

Limit
\$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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SECTION II COVERAGES

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

**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.

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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	603	635	626	659
52,000	613	647	646	675
54,000	626	662	662	696
56,000	639	674	684	717
58,000	652	688	704	739
60,000	666	701	724	762
62,000	675	712	741	782
64,000	688	724	763	804
66,000	696	735	788	827
68,000	711	744	813	855
70,000	723	759	835	877
72,000	735	778	860	902
74,000	756	792	886	934
76,000	767	809	913	959
78,000	791	828	944	992
80,000	803	843	968	1020
82,000	821	861	998	1052
84,000	843	886	1030	1082
86,000	858	902	1064	1118
88,000	882	923	1096	1151
90,000	898	947	1126	1186
92,000	920	968	1163	1224
94,000	939	988	1199	1258
96,000	953	1004	1234	1299
98,000	977	1025	1269	1332
100,000	998	1049	1301	1375
105,000	1073	1130	1397	1473
110,000	1153	1210	1493	1571
115,000	1234	1299	1587	1670
120,000	1318	1387	1682	1764
125,000	1375	1460	1745	1837
130,000	1428	1503	1807	1905
135,000	1476	1554	1878	1976
140,000	1527	1613	1939	2043
145,000	1581	1662	2008	2113
150,000	1628	1714	2071	2182
Each Add'l 10,000 Add	96	99	131	141

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	717	756	635	666
52,000	739	779	647	680
54,000	762	803	662	695
56,000	788	825	674	711
58,000	809	851	688	739
60,000	834	871	701	741
62,000	857	898	712	750
64,000	882	922	724	762
66,000	909	949	735	778
68,000	934	979	744	788
70,000	959	1010	759	795
72,000	992	1043	778	814
74,000	1020	1070	792	835
76,000	1049	1101	809	855
78,000	1082	1140	828	871
80,000	1118	1174	843	890
82000	1153	1209	861	910
84000	1187	1249	886	934
86000	1223	1287	902	952
88000	1258	1329	923	977
90000	1300	1365	947	994
92000	1339	1408	968	1020
94000	1379	1455	988	1042
96000	1426	1496	1004	1057
98000	1470	1540	1025	1081
100000	1505	1583	1049	1102
105000	1616	1696	1130	1187
110000	1723	1810	1210	1276
115000	1835	1923	1299	1365
120000	1939	2041	1387	1461
125000	2020	2123	1447	1522
130000	2092	2198	1503	1581
135000	2168	2278	1552	1634
140000	2244	2357	1613	1695
145000	2323	2439	1661	1748
150000	2402	2518	1714	1806
Each Add'l 10,000 Add	156	160	99	102

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	680	711	794	835
52,000	701	735	821	860
54,000	723	757	843	886
56,000	739	779	865	912
58,000	763	803	895	944
60,000	788	825	921	969
62,000	809	850	947	994
64,000	834	871	971	1024
66,000	857	895	1000	1052
68,000	881	922	1030	1087
70,000	909	952	1064	1118
72,000	935	985	1098	1126
74,000	965	1010	1130	1187
76,000	993	1045	1168	1224
78,000	1021	1074	1201	1258
80,000	1055	1108	1239	1300
82,000	1087	1143	1276	1343
84,000	1121	1176	1320	1385
86,000	1155	1213	1361	1431
88,000	1196	1249	1397	1473
90,000	1230	1289	1442	1519
92,000	1264	1330	1486	1565
94,000	1300	1366	1531	1613
96,000	1342	1408	1580	1660
98,000	1379	1455	1627	1711
100,000	1421	1493	1670	1759
105,000	1521	1601	1790	1883
110,000	1621	1708	1913	2010
115,000	1725	1816	2035	2135
120,000	1833	1918	2153	2265
125,000	1898	1995	2239	2355
130,000	1968	2071	2325	2440
135,000	2043	2152	2409	2530
140,000	2119	2223	2486	2616
145,000	2186	2300	2573	2707
150,000	2256	2379	2663	2797
Each Add'l 10,000 Add	144	154	168	178

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	4	12	12	15	23	16	19	27	17	20	28	19	22	30
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
Business Pursuits															
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

RP-5
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
Medical Payments																
Farmers Personal Liability																
*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.

RP-6

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
Medical Payments																
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