

# **BREMEN FARMERS MUTUAL INSURANCE COMPANY**

## **STANDARD HOMEOWNERS POLICY PROGRAM**

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

This Homeowners Manual consists of the following divisions:

- I. General Rules (GR pages)
- II. Optional Coverages and Limits of Liability (OC pages)
  - Part I-Adjusted Base Premium Computation
  - Part II-Additional or Reduced Premium Computations
    - 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  
STANDARD HOMEOWNERS**

DIVISION I - GENERAL RULES

This 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 follow:

SECTION 1- PROPERTY DAMAGE

Coverage A-Dwelling		
Minimum Limits-----	HO-2-----	\$20,000
	HO-3-----	\$30,000
	HO-8-----	\$10,000
Coverage B-Other Structures-----		10% of Coverage A
Coverage C-Personal Property--HO-2 & HO-3---		60% of Coverage A
	HO-8-----	50% of Coverage A
Minimum Limits-----	HO-4-----	\$6,000
Coverage D-Loss of Use -----	HO-2 & HO-3---	20% of Coverage A
	HO-8-----	10% of Coverage A
	HO-4-----	20% of Coverage C

SECTION II- LIABILITY

<u>Coverage</u>	<u>All Forms-Minimum Limits</u>
Coverage E-Personal Liability	\$25,000 Each Occurrence
Coverage F-Medical payments to Others	\$ 500 Each Person

- B. ALL FORMS-The limits of liability for Coverages C or D of section I and E or F of Section II may be increased.
- C. FORM HO-2, HO-3 or HO-8-- Under Coverages B of Section I, an additional amount of insurance may be written on a specific structure.

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**2. DESCRIPTION OF COVERAGES**

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

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

	HO-2	HO-3	HO-4	HO-8
Fire or Lightning	Yes	Yes	Yes	Yes
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	Yes	Yes	Yes	Yes
Vandalism or Malicious Mischief	Yes	Yes	Yes	Yes
Theft	Yes	Yes	Yes	Yes
Breakage of Glass or Safety Glazing Material	Yes	Yes	Yes	Yes
Volcanic Eruption	Yes	Yes	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	Yes	No
Additional risks with certain exceptions	No	Yes	No	No

**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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**3. ELIGIBILITY**

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

A Homeowners Policy may be issued:

1. to the owner-occupant(s) of a dwelling which is used exclusively for private residential purposes (except as provided in General Rule 3.F.) and contains not more than 2 families and with not more than 2 boarders or roomers per family; 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

NOTE: In 1. 2. and 3. above, the amount of insurance for Coverage A must be at least 80% of replacement cost of the dwelling at the policy inception date.

4. **Form HO-8** may be issued to the owner-occupant of a dwelling, who may find it difficult or inappropriate to insure the dwelling on a replacement cost basis, which is used exclusively for residential purposes (except as provided in General Rule 3.F.).

The amount of insurance for Coverage A must be less than 80% of replacement cost of the dwelling at the policy inception date.

**B. Form HO-4** A Homeowners Policy may be issued only to:

1. the tenant(s) (non-owner) of a dwelling or an apartment situation in any building; or
2. the owner-occupant(s) of a dwelling, cooperate unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Rule 3.A. above,

provided the residence premises occupied by the insured is used exclusively for residential purposes

(except as provided in General Rule 3.F.) and is not occupied by more than one additional family or more than two boarders or roomers.

- C. When a 2 family dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premise liability. A separate Homeowners Policy **Form HO-4** may be issued to co-owner(s) occupying the other apartment in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premise liability

Use endorsement HO-41 Additional Insured

**D. Reserved for future use.**

- E. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling but only if the owner's primary dwelling is also insured by the Company.

**F. Certain occupancies incidental to the dwelling are permitted provided:**

1. the premises is occupied principally for dwelling purposes; and
2. there is no other business conducted on the premises.

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- G. A Homeowner Policy shall not be issued 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.

Optional Section II liability coverage is available for certain farm liability exposures as specified in Division II, Part II, Section II.

- H. A Homeowners Policy shall not be issued to cover any mobile home, trailer home, or house trailer. Their contents may be covered under General Rule 3.B.

**4. MANDATORY COVERAGES**

- A. It is 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 resident 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; and
  3. permitted incidental occupancies by the insured on residential premises of the named insured.

**5. DEDUCTIBLES**

For deductible options, refer to Division II, Part I.

**6. OPTIONAL COVERAGES**

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

**7. SECONDARY RESIDENCE PERMISES**

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**

**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.

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**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 coverages 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 effective date of such revisions shall be as 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 exposures, 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.

**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 separate buildings.

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.

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**19. MANDATORY ENDORSEMENT**

HO-300 - Special Provisions

HOBFM-200 - Amendatory Endorsement

**20. CONSTRUCTION DEFINITIONS**

- A. **FRAME** – exterior walls of wood or other combustible construction, including wood iron clad, stucco on wood or plaster on 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).
- 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 20.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**

developed by applying the selected credits to the BASE PREMIUM.

**2. RESERVED FOR FUTURE USE**

<b>Type of Installation #</b>	<b>Credit Percentage</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.	

**3. PERSONAL PROPERTY (COVERAGE C)  
REPLACEMENT COST COVERAGE – ALL FORMS**

To extend the limit of liability for Coverage C to include Replacement Cost Coverage, the premium shall be developed by applying the following factors to the BASE PREMIUM including any premium adjustment for Coverage C limits.

All Forms except HO-4	1.15
HO-4	1.35

Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy.

Use Endorsement HO-290 Personal Property Replacement Cost .

Automatic Sprinklers in all areas including attic, bathroom, closets and attached structures.....	13%
Automatic Sprinklers in all areas except attic, bathroom, closets and attached structure areas that are protected by a fire detector.....	8%

**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

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

deductible combination 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

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 on the Declaration Page.)

**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**

<u>Deductible Amount</u>	<u>Deductible Factor</u>
\$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. WINDSTORM OR HAIL DEDUCTIBLE  
- ALL FORMS EXCEPT HO-4**

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

**6. SOLID FUEL HEATING CHARGES**

Free standing, solid fueled heating devices used in dwellings require an additional premium which shall be developed by applying a factor of 1.10 to the BASE PREMIUM subject to a minimum of \$25.

If heating devices are installed during the term of the policy, they must be declared immediately and an additional premium charge made for the unexpired term of the policy.

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SECTION I COVERAGES

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

**1. RESERVED FOR FUTURE USE**

**2. BUILDING ADDITIONS AND ALTERATIONS  
AT OTHER RESIDENCES-ALL FORMS**

When this policy is extended to provide this coverage at residences, other than the residence premises, rented to an insured, the premium per \$1,000 of insurance shall be the HO-4 premium for each additional \$1,000 shown on the rate page.

Use Endorsement HO-49, Building Additions and Alterations, Other Residence.

**3. BUILDING ADDITIONS AND ALTERATIONS  
INCREASED LIMIT-HO-4**

When the limit of liability of 10% of Coverage C is increased, the premium per \$1,000 of insurance shall be the HO-4 premium for each additional \$1,000 shown on the rate page.

Use Endorsement HO-51, Building Additions and Alterations Increased Limits.

**4. RESERVED FOR FUTURE USE**

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

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.

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DIVISION II - OPTIONAL COVERAGES  
PART II - ADDITIONAL OR REDUCED PREMIUM COMPUTATION  
SECTION I COVERAGES

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**6. EARTHQUAKE COVERAGE – ALL FORMS**

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

Use Endorsement HO-315 for Forms HO-2, 3, 4, and 8.

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

<b>Table A</b>	<b>Frame &amp; Superior</b>	<b>Masonry</b>	<b>Masonry Veneer</b>
Form HO-2, 3 or 8	\$.23	\$.68	\$.90
<b>Table B</b>			
Form HO-4 & Higher Cov. C limits (HO-2, 3, or 8)	\$.15	\$.45	\$.60
<b>Table C</b>			
Higher Cov. B or D limits & Other Bldg. Options	\$.15	\$.45	\$.60

**7. RESERVED FOR FUTURE USE**

**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 for Form 2, 3, and 8 or
  - \* Coverage C limit for Form 4 and
  - \* Amount of Insurance for
    - increased limits for Coverage B, C, and D
    - other building coverage options.

**8. RESERVED FOR FUTURE USE**

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**9. RESERVED FOR FUTURE USE**

**10. LOSS OF USE-INCREASED LIMITS – ALL FORMS**

- A. ALL FORMS EXCEPT HO-4. When the limit of liability for Coverage D is increased, the premium shall be \$5 per \$1,000 of additional insurance.
- B. HO-4. When the limit of liability for Coverage D is increased, the premium for each \$1,000 shall be developed by taking HO-4 premium for \$10,000 times .08.

**B. OCCUPIED BY THE INSURED WITH A PERMITTED INCIDENTAL BUSINESS OCCUPANCY**

Use sum of (1) \$7 per \$1,000 of insurance, (2) the premium for increased Coverage C Limits and (3) the charge for the liability exposure.

Use Endorsement HO-42, Office, Professional, Private School or Studio Use.

**C. RENTED TO OTHERS FOR DWELLING PURPOSES**

Use sum of (1) \$7 per \$1,000 of insurance and (2) the charge for the liability exposure Additional Insured Location—Rented to Others.

Use Endorsement HO-40, Structures Rented to Others.

**11. OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO USE-ALL FORMS**

When the policy is extended to cover a permitted incidental occupancy in an Other Structures on the residence premises, and building coverage is desired, the premium for building coverage is determined by using the Other Structures-Rented to Others premium.

The additional premium shall also include the premium for the increased Coverage C limit and the liability exposure.

Use Endorsement HO-42, Office, Professional Private School or Studio Use.

**12. OTHER STRUCTURES – ALL FORMS**

When insurance is written on a specific structure:

- for increased limits
- occupied by the insured as a permitted incidental occupancy
- rented to others for dwelling purposes
- owned by condominium unit-owner the rates per \$1,000 for insurance, noted below, shall apply separately to each structure on the same premises.

**A. INCREASED LIMITS**

\$5 per \$1,000 of insurance

Use Endorsement HO-48, Other Structures

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**13. PERSONAL PROPERTY**

- A. When the limit of liability for Coverage C is increased, the additional premium per \$1,000 of insurance shall be:

HO-2, HO-3, OR HO-8 \$2

- B. INCREASED LIMITS – OTHER RESIDENCES  
– ALL FORMS

Coverage for personal property at 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—ALL FORMS

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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**E. THEFT COVERAGE INCREASE – HO-8  
ON PREMISES**

The \$1,000 limit for on-premises theft may be increased to an aggregate limit of \$3,000 or \$5,000. The additional premium per \$2,000 of increase shall be \$24.

**OFF PREMISES**

When on premises Theft Coverage is increased, a limit of \$1,000 may be provided for off-premises theft coverage. The additional premium shall be \$7.

Use endorsement HO-303, Theft Coverage Increase.

**14. PERSONAL PROPERTY – SCHEDULED ALL FORMS**

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. RENTAL TO OTHERS – THEFT COVERAGE - ALL FORMS**

When the policy is extended to cover loss by theft while the portion of the residence premises usually occupied by the insured is **occasionally** rented in whole or in part to others, or while there is rental to a roomer or boarder, the additional premium shall be \$15.

Use Endorsement HO-80, Residence Rental Theft.

**16. REFRIGERATED PRODUCTS**

Coverage may be extended to contents of a freezer or refrigerated unit on the insured location. Contents must be owned by the insured.

The rate shall be \$0.60 for each \$100 of insurance.

Minimum Coverage     \$500

The policy deductible does not apply.

Use Endorsement MRSB-8, Refrigerated Products.

**17. RESERVED FOR FUTURE USE**

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**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, record 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

Attach Endorsement HO-257, Sound Receiving and Transmitting Equipment.

**20. SPECIAL PROTECTION COVERAGES – ALL FORMS EXCEPT HO-8**

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-9 for rates and coverages.

Use endorsement BFM-011

**19. RESERVED FOR FUTURE USE**

**BREMEN FARMERS MUTUAL INSURANCE COMPANY  
STANDARD HOMEOWNERS**

DIVISION II - OPTIONAL COVERAGES  
PART II - ADDITIONAL OR REDUCED PREMIUM COMPUTATION  
SECTION II COVERAGES

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

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 \$25,000 Coverage E and \$500 Coverage F unless otherwise indicated.
- Increased Limits up to \$1,000,000 Coverage E and \$2,000 Coverage F.

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

The following limits are available:

**A. Coverage E – Liability**

<u>Limit</u>
\$25,000
\$50,000
\$100,000
\$300,000
\$500,000
\$1,000,000

**B. Coverage F – Medical Payments**

<u>Limit</u>
\$500
\$1,000
\$2,000

**2. OTHER EXPOSURES – Basic Limits**

**A. THREE OR FOUR FAMILY DWELLING PREMISES LIABILITY FORM HO-4 ONLY**

An HO-4 policy may be issued to the owner of a three or four family dwelling who occupies an apartment in that dwelling. The policy may be endorsed to provide premises liability coverage for the portion of the dwelling not occupied by the owner.

Use Endorsement HO-74, Three or Four Family Premises Liability.

**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 – RESIDENCES 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, Rule 12.C. of this manual for rating the property exposure.

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



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

**D. ADDITIONAL RESIDENCE RENTED TO OTHERS**

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

**E. RESERVED FOR FUTURE USE**

**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.

Use Endorsement HO-71, Business Pursuits.

**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/her primary occupation.

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

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

The word "processing" does not apply to the slaughtering and dressing of livestock, or to such

operations as bunching vegetables or crating berries.

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-73, Farmers Personal Liability.

**H. INCIDENTAL FARMING PERSONAL LIABILITY- ON PREMISES**

Coverage may be provided for the liability of the Insured when there is incidental farming on the residence premises but farming is not the business of the Insured.

Use Endorsement HO-72, Incidental Farming Personal Liability.

**I. PERMITTED INCIDENTAL BUSINESS OCCUPANCIES - RESIDENCE PREMISES AND OTHER RESIDENCES**

The policy may be endorsed to cover the increased Coverages E and F exposure arising from a permitted incidental occupancy on the residence premises, or in another residence occupied by the Insured.

**1. Residence Premises**

If the business is located in another structure on the residence premises, also see Division II, Part II, Section I Coverages, Rule 12.B. of this manual for rating the property exposure.

Use Endorsement HO-42, Permitted Incidental Occupancies – Residence Premises.

**2. Other Residence**

Use Endorsement HO-43, Permitted Incidental Occupancies –Other Residence.

**BREMEN FARMERS MUTUAL INSURANCE COMPANY  
STANDARD HOMEOWNERS**

**DIVISION II - OPTIONAL COVERAGES  
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**OPTIONAL COVERAGES RATED AS AN ADDITIONAL 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.

**BREMEN FARMERS MUTUAL INSURANCE COMPANY  
STNADARD 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 IV, 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  
STANDARD HOMEOWNERS**

**DIVISION IV - TERRITORY AND PREMIUM GROUPS**

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TERRITORY 01 – ENTIRE STATE

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Protection Class	ALL FORMS EXCEPT HO-4			FORMS HO-4	
	Masonry	Frame		Masonry	Frame
1-8	1	4		7	9
9	2	5		8	10
10	3	6		8	10

**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

Premium Group	1			2		
Construction & Protection Class	Masonry Class 1-8			Masonry Class 9		
Amount of Insurance	\$250 Deductible					
	HO-2	HO-3	HO-8	HO-2	HO-3	HO-8
10,000	**331	na	330	**337	na	333
15,000	**387	na	386	**391	na	388
20,000	433	na	426	440	na	433
25,000	454	na	453	466	na	458
30,000	483	508	482	489	512	484
32,000	497	523	493	504	531	497
34,000	508	527	507	509	539	507
36,000	515	539	512	523	550	517
38,000	527	550	523	530	558	529
40,000	535	564	527	544	573	536
42,000	539	565	531	547	584	546
44,000	542	568	538	565	594	559
46,000	546	579	542	574	606	567
48,000	557	585	547	584	615	579
50,000	564	590	557	590	623	587
52,000	577	606	567	612	646	606
54,000	587	621	584	631	661	623
56,000	602	632	594	653	686	646
58,000	615	648	607	671	711	661
60,000	628	660	622	691	729	682
62,000	646	680	646	710	749	705
64,000	660	692	654	731	771	729
66,000	674	710	667	753	794	747
68,000	691	729	682	775	819	771
70,000	708	746	702	797	843	794
75,000	749	791	744	863	912	858
80,000	798	843	792	936	987	924
85,000	849	896	843	1012	1069	999
90,000	904	955	892	1095	1154	1086
95,000	959	1011	951	1181	1246	1169
100,000	1017	1070	999	1275	1338	1257
110,000	1109	1173	1095	1458	1537	1443
120,000	1210	1277	1192	1646	1732	1626
130,000	1307	1381	1292	1773	1874	1761
140,000	1409	1482	1388	1908	2011	1891
150,000	1504	1588	1484	2038	2150	2020
Each Add'l 10,000 Add	97	103	96	128	138	127

\*\*Premiums for amounts less than minimum amount shown in General Rule 1.A. apply only to eligible secondary locations.







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

Premium Group	7	8
Construction & Protection Class	Masonry Class 1-8	Masonry Class 9 & 10
Amount of Insurance	\$250 Deductible	
	HO-4	HO-4
6,000	74	90
7,000	80	98
8,000	89	109
9,000	96	116
10,000	102	126
11,000	115	137
12,000	124	151
13,000	135	164
14,000	144	175
15,000	155	188
16,000	164	199
17,000	172	209
18,000	180	217
19,000	190	227
20,000	199	237
21,000	206	247
22,000	214	256
23,000	224	266
24,000	233	276
25,000	240	285
26,000	248	296
27,000	259	305
28,000	266	315
29,000	275	324
30,000	284	334
31,000	291	344
32,000	299	353
33,000	309	364
34,000	317	372
35,000	325	382
36,000	334	392
37,000	343	403
38,000	349	412
39,000	359	420
40,000	368	431
Each Add'l 1,000 Add	8	10

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

Premium Group	9	10
Construction & Protection Class	Frame Class 1-8	Frame Class 9 & 10
Amount of Insurance	\$250 Deductible	
	HO-4	HO-4
6,000	82	115
7,000	90	127
8,000	98	138
9,000	105	150
10,000	115	162
11,000	126	175
12,000	137	193
13,000	148	210
14,000	162	224
15,000	171	240
16,000	180	252
17,000	191	267
18,000	200	281
19,000	211	295
20,000	219	308
21,000	231	320
22,000	239	334
23,000	248	346
24,000	260	362
25,000	268	374
26,000	279	386
27,000	287	402
28,000	297	414
29,000	308	428
30,000	317	442
31,000	328	454
32,000	336	466
33,000	345	481
34,000	356	493
35,000	366	508
36,000	376	521
37,000	384	535
38,000	393	548
39,000	405	561
40,000	414	576
Each Add'l 1,000 Add	10	14

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

Liability		25,000			50,000			100,000			300,000			500,000		
		500	1,000	2,000	500	1,000	2,000	500	1,000	2,000	500	1,000	2,000	500	1,000	2,000
<b>Medical Payments</b>																
Residence Premise		Incl	3	6	3	6	9	5	8	11	12	15	18	15	18	21
Form HO-4, Premise Liability																
3-Family	HO-74	10	12	12	11	13	13	13	15	15	16	18	18	18	20	20
4-Family	HO-74	11	14	14	12	15	15	14	17	17	17	20	20	19	22	22
Other Insured Location occupied by insured																
per location-1 family		3	4	5	3	4	5	4	5	6	5	6	7	5	6	7
per location-2 family		6	7	8	7	8	9	8	9	10	9	10	11	11	12	13
Other structures rented to others																
residence premises-Each	HO-40	6	7	8	7	8	9	8	9	10	9	10	11	11	12	13
Additional residence rented to others																
Each-1 famiy	HO-70	6	7	8	7	8	9	8	9	10	9	10	11	11	12	13
Each-2 family	HO-70	9	10	11	10	11	12	11	12	13	14	15	16	16	17	18
<b>Business Pursuits</b>																
Clerical office employee-each	HO-71	2	3	4	2	3	4	3	4	5	3	4	5	4	5	6
Salesmen, Collectors or Messengers																
including-installation, demonstration																
or servicing operations-Each	HO-71	4	5	6	5	6	7	5	6	7	6	7	8	7	8	9
Salesmen, Collectors or Messengers																
no installation, demonstration																
or servicing operations-Each	HO-71	2	3	4	2	3	4	3	4	5	3	4	5	4	5	6
Teachers-athletic, laboratory,																
manual training, physical training																
or swimming instructors-Each	HO-71	8	9	10	9	10	11	10	11	12	13	14	15	14	15	16
Teachers-Not Otherwise Classified-Each	HO-71	3	4	5	3	4	5	4	5	6	5	6	7	5	6	7
Liability for Corporal Punishment																
of Pupils (medical payments do not																
apply)----Each	HO-71	3	3	3	3	3	3	4	4	4	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**

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

Liability		25,000			50,000			100,000			300,000			500,000		
Medical Payments		500	1,000	2,000	500	1,000	2,000	500	1,000	2,000	500	1,000	2,000	500	1,000	2,000
<b>Farmers Personal Liability</b>																
*Initial Farm Premise with or without buildings																
Up to 160 acres...	HO-73	20	23	26	23	26	29	25	28	31	32	35	38	35	38	41
161 to 500 acres...	HO-73	30	33	36	34	37	40	38	41	44	47	50	53	53	56	59
Over 500 acres...	HO-73	40	43	46	45	48	51	50	53	56	63	66	69	70	73	76
Each Additional farm premise with buildings																
Up to 160 acres...	HO-73	11	12	13	12	13	14	14	15	16	17	18	19	19	20	21
161 to 500 acres...	HO-73	13	14	15	14	15	16	16	17	18	19	20	21	21	22	23
Over 500 acres...	HO-73	19	20	21	20	21	22	22	23	24	25	26	27	27	28	29
Incidental Farming	HO-72	13	14	15	15	16	17	16	17	18	21	22	23	23	24	25
Premitted Incidental Occupancies																
Residence premise...	HO-42	10	16	21	11	17	22	13	19	24	16	22	27	18	24	29
Other Residences-Each	HO-43	11	15	18	12	16	19	14	18	21	17	21	24	19	23	26

\*Includes all farm acreage with or without buildings.

## BREMEN FARMERS MUTUAL INSURANCE COMPANY

**STANDARD HOMEOWNERS**

## DIVISION V-RATE PAGES

## SECTION II COVERAGES-LIABILITY

<b>Liability</b>		<b>25,000</b>			<b>50,000</b>			<b>100,000</b>			<b>300,000</b>			<b>500,000</b>		
<b>Medical Payments</b>		<b>500</b>	<b>1,000</b>	<b>2,000</b>	<b>500</b>	<b>1,000</b>	<b>2,000</b>	<b>500</b>	<b>1,000</b>	<b>2,000</b>	<b>500</b>	<b>1,000</b>	<b>2,000</b>	<b>500</b>	<b>1,000</b>	<b>2,000</b>
Outboard Motor Boats--Each																
25 HP but less than 50 HP	HO-75	5	6	7	6	7	8	6	7	8	8	9	10	9	10	11
50 HP and over	HO-75	9	11	13	10	12	14	11	13	15	14	16	18	16	18	20
Inboard Motor Boats--Each																
Under 16 mph &																
less than 26 feet	HO-75	12	14	16	14	16	18	15	17	19	19	21	23	21	23	25
26-40 feet	HO-75	32	36	40	36	40	44	40	44	48	51	55	59	56	60	64
40+ feet	HO-75	62	70	78	70	78	86	78	86	94	98	106	114	109	117	125
16-30 mph																
less than 26 feet	HO-75	25	28	31	28	31	34	31	34	37	40	43	46	44	47	50
26-40 feet	HO-75	50	56	62	57	63	69	63	69	75	79	85	91	88	94	100
40+ feet	HO-75	93	105	117	105	117	129	116	128	140	147	159	171	163	175	187
Over 30 mph																
less than 26 feet	HO-75	62	70	78	70	78	86	78	86	94	98	106	114	109	117	125
26-40 feet	HO-75	93	105	117	105	117	129	116	128	140	147	159	171	163	175	187
Sailboats without																
auxiliary power--Each	HO-75	25	28	31	28	31	34	31	34	37	40	43	46	44	47	50
Personal Injury (medical																
payments do not apply)	HO-82	10	10	10	11	11	11	13	13	13	16	16	16	18	18	18