

We have a mutual interest - **you**.

Bulletin 14-06

**TO:** All Mutual of Wausau Agents  
**FROM:** Ron Staples, Vice President – Underwriting  
**DATE:** November 5, 2014  
**RE:** Weight of Ice, Snow or Sleet form changes  
Private Structures (PS) endorsement in Homeowners, Dwelling, & Mobile Home programs  
Rate changes  
Equipment Breakdown

**1. Weight of Ice, Snow or Sleet in the FACP package.**

- a. This past winter we saw an enormous number of collapse claims due to the heavy amount of snow during the season. In response, we have reviewed the coverage and rate adequacy for the perils of weight of snow and collapse. In the past, when the Farmowners Additional Coverage Package (FACP) was purchased, form FO-323 was added which provided Weight of Ice, Snow or Sleet coverage to all farm structures. From now on, FACP will no longer include form FO-323, but will be replaced with form MW-323 PAC, which gives the same coverage, but has a built-in limit of \$20,000 per occurrence (limit applies to total amount of damage to all buildings and property).
- b. We will be sending the new MW-323 PAC form and the proper disclosure notice to those insureds that have the FACP coverages.
- c. Agents should review those risks subject to the new limit of \$20,000 to determine if additional coverage is necessary. Contact underwriting for eligibility.

**2. Weight of Ice, Snow or Sleet on a per building basis.**

- a. Also, in the past, when Weight of Ice, Snow or Sleet was purchased on a per building basis, FO-323 was used. Now when specific coverage is requested, MW-323 will be used which provides broader coverage by including coverage for contents in that building. The new form clarifies that coverage for farm personal property (Coverages F and G) is provided as long as the building is insured for Weight of Ice, Snow or Sleet.

**3. Private Structure endorsement**

- a. In our Homeowners, Dwelling and Mobile Home programs, when a structure does not qualify for Coverage B (usually due to the type or size), the MW-PS (Private Structures) form is added. This form provides Basic perils coverage on an ACV basis. We have additional form options available subject to underwriting approval. The options are:
  - i. *MW-PS*, Basic Perils, ACV basis (No Weight of Ice, Snow or Sleet)
  - ii. *MW-PSR*, Basic Perils, RCV Basis (No Weight of Ice, Snow or Sleet)
  - iii. *MW-PS-WS*, Basic Perils, ACV basis, **adds Weight of Ice, Snow or Sleet**
  - iv. *MW-PSR-WS*, Basic Perils, RCV Basis, **adds Weight of Ice, Snow or Sleet**

- b. Agents should review any Homeowners, Dwelling, and Mobile Home policies that have this form. If you would like a list of your policyholders that have one of these forms please contact me.

**4. Farmowner Rate Manual changes**

- a. Weight of Ice, Snow, or Sleet coverage rate revised from \$1.25/\$1000 to \$1.75/\$1000.
- b. Farmowners Additional Coverage Package (FACP) rate adjusted from \$150 to \$300.
- c. Collapse of Building under Construction for farm outbuildings is no longer available.

The manual pages have been updated to show the coverage changes and are available on our website.

**5. Equipment Breakdown**

- a. Please keep in mind that we now offer Equipment Breakdown Coverage in our Homeowner and Farmowner programs. The rates can be found in our quoting system and the manual pages on our website. The forms are located on our website under each program.

If you need further assistance or I can be of any help to you, please do not hesitate to contact me.

Thank you for your continued business with Mutual of Wausau.

Ron Staples, VP Underwriting