

Dwelling Program Rates

DWELLING PROGRAM PREMIUM ADJUSTMENTS

<u>RULE</u>		<u>RATE ADJUSTMENT</u>
4.1	Protection Classification Premium Group 1 – Areas with a Hydrant within 1,000ft Premium Group 2 – 6 Road Miles or less to Responding Fire Department Premium Group 3 – Over 6 Road Miles but less than 10 to a Responding Fire Department Premium Group 4 – 10 or more Road Miles to Responding Fire Department	
4.2	Reserved for Future Use	
4.3	New Home Discount – Homes 0-10 years Homes 11-20 years	-15% of Base -10% of Base
4.4	Mortgage Free Discount	-5% of Base
4.5	Log Home Surcharge	+25% of Base
4.6	Claim Free Discount – Claim free for 5 years with Mutual of Wausau	-5% of Base
4.8	Seasonal Surcharge – No Primary	+25% of Base
4.9	Non-Visibility Surcharge	+15% of Base
4.10	Individual Risk Premium Modification	Up to 500% Debit or 25% Credit
4.11	60-AMP Electrical Surcharge	+25% of Base

Dwelling Property Rates

All Rates Per \$1,000 of Coverage Unless Otherwise Stated

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
5.1	Related Private Structures – Garage, Sheds, etc.	\$1.80/\$1,000
5.2	Swimming Pool (Owner Occupied Only)	\$15/\$1,000
5.3	Personal Property	
	Owner Occupied (Theft Coverage is Available – See Rule 5.15)	\$2/\$1,000
	Rental / Unoccupied	\$4/\$1,000
5.4	Replacement Cost Coverage Personal Property– (Owner Occupied Only)	\$35 – Flat
5.5	Refrigerated Food (\$500 Limit) – (Owner Occupied Only)	\$10/\$1,000
5.6	Back-up of Sewers or Drains (\$10,000 Max. Limit & \$500 Deductible) (Owner Occupied Only)	\$10/\$1,000
5.8	Solid Fuel & Pellet Stoves (Owner Occupied Only)	
	Supplemental: Single Vent – Lined Chimney	\$45 – Flat
	Double Vent – Lined Chimney	\$75 – Flat
	Unlined Chimney	\$100 – Flat
	In Detached Outbuildings	\$125 – Flat
	Outdoor Units – Over 25ft away from all structures	\$45 – Flat
	Outdoor Units – Less than 25ft from structure or housed inside or alongside structure	Contact Underwriting
	In Attached Garage No Binding	Contact Underwriting
	Only Heat Source: No Binding	Contact Underwriting
	Metal Chimney: No Binding	Contact Underwriting
5.9	Fire Department Service Charge – Increased Limits over \$2,500 Base	\$20/\$1,000
5.10	Modified Replacement Cost Cov. A – FL-256 (Not available in Basic or Unoccupied) Amount of Insurance Compared to the Full Replacement:	
	80%-100% 70%-79% 60%-69% 50%-59% 40%-49%	
	N/A \$25 \$50 \$75 \$100	
5.11	Dwelling Under Construction – Collapse & Theft	\$100 – Flat
5.12	Inland Marine – Scheduled Personal Property – See Inland Marine Section	IM Rate Page
5.13	Inflation Guard (4% per year)	Included
5.14	Replacement Cost – Well Pump	\$20/\$1,000
5.15	Theft Coverage Contents (Owner Occupied Only – No Tenant policies)	\$1/\$1,000
5.16	Ordinance or Law	+25% of Base
5.18	Vacancy or Unoccupied Charge (Underwriter approval required)	+25% to +200%
5.19	Coverage D – Additional Living Costs and Loss of Rents (3 Months or 6 Months)	\$6/1,000
5.20	Identity Fraud Expense Coverage	\$10 – Flat
5.21	Private structures Endorsement	\$4.50/1000
	Including Replacement Cost	\$4.50/1000
	Including Wt. of Ice, Snow, or Sleet	\$6.25/1000
	Including Replacement Cost & Wt. of Ice, Snow, or Sleet	\$6.25/1000

Dwelling Liability Rates

	LIABILITY LIMITS	100,000	300,000	500,000	1,000,000	Add'l Med Pay		
Rule #	MEDICAL PAYMENTS	500	500	500	500	1,000	2,500	5,000
Base Liability								
6.1	• Owner Occupied	34	44	55	76	5	12.50	15
	• Unoccupied	34	44	55	76	N/A	N/A	N/A
6.2	• Landlord Liability							
	• Dwelling or Mobile Home Rented to Others							
	1 Family	21	25	31	43	16	40	48
	2 Family	26	32	40	56	20	50	60
Liability Options								
6.3	Recreational Vehicle	17	22	30	36			
6.3	Jet Skis, Water Bikes, Snowmobile over 500cc	36	46	55	76			
6.4	Additional Residence	11	12	14	21			
6.5	Horses (Each)	21	25	31	43			
6.6	Watercraft - Outboard Motors-51 HP – 100 HP	21	25	31	43			
6.6	Watercraft - Outboard Motors-101 HP – 150 HP	26	31	36	48			
6.6	Watercraft - Outboard Motors 151-250 HP, All Inboard Motors & All I/O-250 HP or Less, All Sailboats 26-40 ft	43	47	53	54			
6.7	Trampoline	61	66	72	77			
6.8	Personal Injury	16	21	24	34			
6.9	Care Provided for Others Max 3	45	55	60	70			
6.10	Farmland – Not Farmed	9	11	13	15			
6.11	Farmland – Rented to Others	28	33	39	44			
6.14	Incidental Business Activities	40	51	62	85			
6.15	Office, School or Studio (In Residence)	11	12	14	21			
6.18	Household Residence Employee	13	14	20	26			
6.19	Home Based Business	Contact Underwriting for Acceptability and Rates						
6.20	Additional Insureds	11	11	11	11			