

Scheduled Personal Property Coverage Rules

RULE 3 – DEDUCTIBLE

3.1 Deductibles

A wide variety of deductibles are available based on the class of property insured. The rate page indicates the deductibles available and the premium credits. A deductible does not apply to jewelry scheduled under Agreed Value Loss Settlement Terms.

RULE 4 – PREMIUMS

4.1 Earned Premiums

Annual premium for boats, boat motors, boat trailers and recreational vehicles is based on the fact that they may not be used throughout the entire year. Mutual of Wausau does not allow the seasonal addition or deletion of recreational vehicles. They must stay on the policy year-round. Once a vehicle is removed from the policy, underwriting's approval is required to allow the vehicle to be insured again.

RULE 5 – SUPPLEMENTS

5.1 Recreational Vehicles

When adding a recreational vehicle (ATV, Personal Watercraft or Snowmobile) to an existing policy, you must submit a completed IM-2.0 (Recreational Vehicle Supplement).

Scheduled Personal Property Coverage Rules

Coverage	Deductible					
	\$0	\$100	\$250	\$500	\$1,000	\$2,500
Boats, Motors, Trailers and Accessories - Inboard			1.56	1.44		
Boats, Motors, Trailers and Accessories - Outboard		1.35	1.25	1.15		
Cameras - Personal Use		1.15	1.05			
Cameras - Business Use		2.70	2.55			
Cell Phones		2.00	1.80	1.70		
Coin Collections	1.50	1.35	1.30			
Computer - Personal Use		0.65	0.60	0.55		
Computer - Business Use		2.00	1.80	1.70		
Farm Machinery			0.55	0.50	0.45	
Fine Arts - With Breakage	0.45	0.40				
Fine Arts - Without Breakage	0.35	0.30				
Furs		0.27	0.25			
Golf Carts			1.00	0.95		
Guns and Bows		1.00	0.65			
Jet Ski - Personal Watercraft		1.70	1.60			
Jewelry	0.80	0.70	0.65			
Jewelry – Agreed Value	0.88					
Miscellaneous Personal Property	Contact Underwriting for Acceptability and Rates					
Musical Instruments - Personal Use		0.45	0.40			
Musical Instruments - Business Use		2.25	2.10			
Recreational Motor Vehicles		2.50	2.00	1.90	1.75	
Recreational Vehicles (Farm Use Only)		1.50	1.20	1.10	1.00	
Silverware	0.50	0.45	0.42			
Snowmobiles - 500cc and Under and all Touring		2.50	2.00	1.90	1.75	
Snowmobiles - 501 to 600cc			5.00	4.50	4.00	
Snowmobiles - Over 600cc				6.00	5.50	
Snowmobile and Utility Trailer		1.90	1.70	1.60		
Semen Tank Coverage and Semen		2.00	1.80	1.70		
Sports Equipment		1.00	0.55			
Stamp Collections	1.00	0.90	0.85			
Tools - Personal Use		1.75	1.60	1.50		
Tools - Business Use		4.25	3.85	3.65		