

Homeowner Program

Homeowner Overview

<u>Preferred Homeowner</u> For the newer and above average home in excellent condition	<ul style="list-style-type: none">◆ Special Perils on Home◆ Our Best Rate◆ Enhanced Package Policy◆ Wide Choice of Options
<u>Standard Homeowner– Special</u> For the older but above average home with complete updates to the structure	<ul style="list-style-type: none">◆ Special Perils on Home◆ Competitive Rate◆ Package Policy◆ Wide Choice of Options
<u>Standard Homeowner – Broad</u> For the older average home with good upkeep	<ul style="list-style-type: none">◆ Broad Perils◆ Flexible Options
<u>Basic Homeowner</u> For the below average home	<ul style="list-style-type: none">◆ Basic Perils◆ Package Policy
<u>Tenant Homeowner</u> For tenant's personal property and liability protection	<ul style="list-style-type: none">◆ Broad Form Perils on Personal Property◆ Competitive Rate◆ Package Policy◆ Wide Choice of Options

Program Summary

	Preferred	Standard – Special Perils
Occupancy	Owner-Occupied 1 Family	Owner-Occupied 1 & 2 Family
Minimum Limit on Dwelling	\$125,000	\$100,000
Maximum Limit on Dwelling	The Smallest of: 1. \$750,000 2. 100% of Replacement Cost 3. Market Value of Home (Excluding Land) x 1.4	The Smallest of: 1. \$750,000 2. 100% of Replacement Cost 3. Market Value of Home (Excluding Land) x 1.4
Base Deductible	\$1000	\$1000
Special Requirements	New or Completely Updated, New Wiring, Windows, Siding, Furnace, all within 20 years, and roof new within last 10 years. Above Average Care & Condition, Good Housekeeping Wiring – Min 100 AMP Breakers; no fuses or knob and tube wiring. No property exclusions present	Updates to Wiring, Siding, Windows & Furnace. Roof – new within last 15 years unless metal. Wiring, Minimum 100 AMP; no fuses or knob and tube wiring. Above Average Care & Condition, Good Housekeeping.
Not Eligible	Double-Wide Mobile Homes, Historical, Octagon & Similar Structures, Converted Commercial Structures, Log, Underground homes, Flat & Gradual Sloping Roofs, Supported and Unsupported Seasonal Dwellings, Self/Volunteer Built Homes.	Historical, Octagon & Similar Structures, Converted Commercial Structures, Log, Underground Homes, Flat & Gradual Sloping Roofs, Unsupported Seasonal Dwellings, Self/Volunteer Built Homes.
Premium Adjustments	New Home Discount (0-10 yrs) -15% New Home Discount (11-20 yrs) -10% Mortgage Free Discount -5% Senior Citizen Discount (55+) -5% Claim Free Discount (5 yrs) -5% Non-Visibility Surcharge +15%	New Home Discount (0-10 yrs) -15% New Home Discount (11-20 yrs) -10% Mortgage Free Discount -5% Senior Citizen Discount (55+) -5% Claim Free Discount (5 yrs) -5% Non-Visibility Surcharge +15%
Coverages Provided	Special Perils Coverage on Dwelling & Related Private Structures, and Broad Perils on Personal Property	Special Perils Coverage on Dwelling & Related Private Structures, and Broad Perils on Personal Property
Automatic Coverages		
Related Private Structures	10% of Coverage A	10% of Coverage A
Personal Property	75% of Coverage A	75% of Coverage A
Add'l Living Costs*	100% of Coverage A	20% of Coverage A
Liability/Medical Payments	\$300,000/\$1,000	\$100,000/\$1,000
Physical Damage to Property of Others	\$500	\$500
Replacement on Contents	Included	Optional
Inflation Guard	1% per Quarter	1% per Quarter
Lock Replacement & Tree Removal	\$250	Optional
Refrigerated Food Products	\$500	\$500
Fire Dept. Service Charge	\$2,500	\$2,500
<i>*Does Not Apply to Seasonal</i>		
Loss Settlement	Coverage A, B & C – Replacement (Modified Replacement is Available if the Amount of Insurance is Under 80% of Full Replacement)	Coverage A & B – Replacement Coverage C – ACV (RCV available) (Modified Replacement is Available if the Amount of Insurance is Under 80% of Full Replacement)

Program Summary

	Standard – Broad Perils	Basic
Occupancy	Owner-Occupied 1 & 2 Family	Owner-Occupied 1 & 2 Family
Minimum Limit on Dwelling	\$75,000	\$10,000
Maximum Limit on Dwelling	The Smallest of: 1. \$500,000 2. 100% of Replacement Cost 3. Market Value of Home (Excluding Land) x 1.4	The Smallest of: 1. \$100,000 – General Homes \$200,000 – Log Homes 2. 100% of ACV 3. Market Value of Home (Excluding Land)
Base Deductible	\$1000	\$1000
Special Requirements	Average Care & Condition Wiring Minimum – 100 AMP Service; no knob and tube wiring. Good Housekeeping	No Binding Without Underwriting Approval
Not Eligible	Historical, Octagon & Similar Structures, Converted Commercial Structures, Underground Homes, Unsupported Seasonal Dwellings, Self/Volunteer Built Homes.	Octagon & Similar Structures and Underground Homes, Unsupported Seasonal Dwellings, Self/Volunteer Built Homes.
Premium Adjustments	New Home Discount (0-10 yrs) -15% New Home Discount (11-20 yrs) -10% Mortgage Free Discount -5% Senior Citizen Discount (55+) -5% Claim Free Discount (5 yrs) -5% Non-Visibility Surcharge +15% 60 AMP Electrical Surcharge +25%	Non-Visibility Surcharge +15% Claim Free (5 yrs) -5% Mortgage Free Discount -5% Senior Citizen (55+) -5% 60-AMP Electrical Surcharge +25% Log Home Surcharge +25%
Coverages Provided	Broad Perils Coverage on Dwelling, Related Private Structures, and Personal Property	Basic Perils Coverage on Dwelling, Related Private Structures and Personal Property
Automatic Coverages		
Related Private Structures	10% of Coverage A	10% of Coverage A
Personal Property	50% of Coverage A	50% of Coverage A
Add'l Living Costs*	20% of Coverage A*	10% of Coverage A*
Liability	\$100,000	\$100,000
Medical Payments	\$1,000	\$500
Physical Damage to Property of Others	1% per Quarter	1% per Quarter
Inflation Guard	\$500	\$500
Refrigerated Food Products	\$2,500	--
Fire Dept. Service Charge		\$2,500
<i>*Does Not Apply to Seasonal</i>		
Loss Settlement	Coverage A & B – Replacement Coverage C – ACV (RCV available) (Modified Replacement is Available if the Amount of Insurance is Under 80% of Full Replacement)	Coverage A, B, & C – ACV Coverage C – RCV optional

Program Summary

	Tenant
Occupancy	Tenant Occupied Residence, Mobile Home, Apartment Building & Commercial Building with Apartments
Minimum Limit on Contents	\$10,000
Base Deductible	\$1000
Special Requirements	Dwellings Must Have Central Heat
Not Eligible	Space Heaters or Solid Fuel Units. Recreational Vehicles and Most Motorboats
Premium Adjustments	Senior Citizen Discount (55+) -15%
Coverages Provided	Broad Perils Coverage on Personal Property
Automatic Coverages	
Add'l Living Costs	40% of Coverage C
Liability	\$100,000
Medical Payments	\$1,000
Physical Damage to Property of Others	\$500
Inflation Guard	1% per Quarter
Loss Settlement	Actual Cash Value Replacement – Optional

Homeowner Rules

RULE 1 – GENERAL REQUIREMENTS

1.1 Photographs

All applications must be accompanied by good, clear, close photos of all structures – front and back.

1.2 Woodburning – Solid Fuel Units

This includes furnaces, inserts, outdoor, pellet stoves, furnace add-ons and free-standing units whether they are being used or not. A solid fuel supplement and clear photos of the stove and of the stovepipe must accompany the application. If unit is equipped with a stand-alone stovepipe that is vented directly outside, pictures must show stovepipe passing through the wall, ceiling, etc. Solid fuel units that are the primary (only) source of heat are not acceptable without prior underwriting approval. Units that are double vented with gas are not acceptable; double venting with oil may be acceptable subject to underwriting approval - however the chimney must be lined. There is no binding for metal chimneys. Solid fuel in attached garage is prohibited and may not be bound. Heat Reclaimers and similar devices are not acceptable. Damage to outdoor units for fire originating from within the unit is not covered.

NO BINDING-CONTACT UNDERWRITING

- a. Solid fuel units that are the primary (only) source of heat
- b. Single-walled/iron pipe metal chimneys
- c. Unlined chimneys
- d. Solid fuel in attached garages or detached structures within 25 ft. of dwelling
- e. Outdoor units housed inside/alongside a structure or within 25 ft. of any structure
- f. Any solid fuel unit with an attached heat re-claimer

1.3 Binding Authority

In addition to the binding restrictions in the general rules and the solid fuel restrictions above, the following also apply. You may not bind coverage on any of the following:

- a. A commercial exposure on the same premises
- b. Properties that are inaccessible to the fire department
- c. Properties that are vacant, for sale, or unoccupied
- d. Insured is paid to provide care for any persons
- e. Home is gutted out or is undergoing a major remodeling project
- f. Self/Volunteer built homes
- g. Dog on premise that is on restricted list
- h. Dwellings that only qualify for Basic Perils Homeowner Program
- i. Any risk that requires a restriction or exclusion are considered an exception and subject to underwriting discretion.

Generally, the above are ineligible for coverage, but the company may consider writing. Contact Underwriting to obtain binding authority.

RULE 2 – RISK ELIGIBILITY

2.1 Owner-Occupied

The dwelling must be owner-occupied and used only for private residential purposes. There may be no more than two families and not more than two roomers or boarders.

2.2 Tenant-Occupied

A policy may be issued to cover a tenant's personal property.

2.3 Dwellings Under Construction

A policy may be issued to cover the interests of the intended owner occupant of a dwelling under construction.

Homeowner Rules

2.4 Secondary Dwelling

A policy may be written to cover a secondary dwelling in the homeowner program with prior approval from the Underwriter and if the primary residence is insured by Mutual of Wausau. The Secondary property may be written in any of our homeowner programs (except Preferred), provided the property meets underwriting requirements.

RULE 3 – PROGRAM ELIGIBILITY

3.1 Preferred Homeowner

Provides special perils coverage on the dwelling and related structures, and broad perils on contents. The eligibility guidelines are as follows:

- a. Dwelling must have furnace, windows, plumbing, siding within 20 years, roof 10 years or less, and minimum 100 AMP service with breakers
- b. Minimum limit of \$125,000
- c. Maximum limit is subject to the smallest of:
 - 1) \$750,000
 - 2) The market value of the home excluding land x 1.4
 - 3) 100% of replacement cost
- d. Dwelling must be for one family only
- e. A central heating system using electricity, fuel oil, natural gas or LP is required. A properly installed supplemental solid fuel unit with lined chimney is acceptable
- f. The home must be constructed of quality materials, show signs of pride of ownership and in excellent condition
- g. Sectional, component or modular (but not double-wide mobile homes) are eligible if set on a basement
- h. Not Eligible – Historical homes which have been “restored” to their original style and which contain construction materials not commonly used today; octagon and similar structures, converted commercial structures, log or underground home; unsupported or supported seasonal homes; flat and gradual sloping roofs, dwellings which need repair or show signs of deterioration, and self/volunteer-built homes are not eligible for this program. Dwellings with any knob and tube wiring
- i. No property exclusions can be present.

3.2 Standard – Special Perils

This program provides special perils coverage on the dwelling and related structures and broad perils on contents. It is designed for the average-maintained home which does not qualify for the Preferred Program. The eligibility guidelines are as follows:

- a. Updated wiring, siding, roofing, windows, and furnace
- b. Minimum limit \$100,000
- c. Maximum limit is subject to the smallest of:
 - 1) \$750,000
 - 2) The market value of the home excluding land x 1.4
 - 3) 100% of replacement cost
- d. Minimum 100-amp electrical service with breakers or proper fuses for the wiring and circuit load
- e. Roof new within last 15 years, unless metal
- f. A central heating system using electricity, fuel oil, natural gas or LP is required. A properly installed supplemental solid fuel unit is acceptable
- g. Dwelling can be a single family or duplex, but must be owner-occupied
- h. Double-wide mobile homes, which are set on a basement are eligible
- i. Not Eligible – Historical homes which have been “restored” to their original style and which contain construction materials not commonly used today; octagon and similar structures, converted commercial structures, log or underground homes; Unsupported Seasonal Home; flat and gradual sloping roofs, dwellings which need repair or show signs of deterioration, and self/volunteer-built homes are not eligible for this program. Dwellings with any knob and tube wiring.

Homeowner Rules

3.3 Standard – Broad Perils

This program provides broad perils coverage on the dwelling and related structures and is designed for the average-maintained home which does not qualify for the Standard Special Perils program. The eligibility guidelines are as follows:

- a. Minimum \$75,000
- b. Maximum limit is subject to the smallest of:
 - c. 1) \$500,000
 - d. 2) The market value of the home excluding land x 1.4
 - e. 3) 100% of replacement cost
- f. Dwelling can be for one or two families, but must be owner occupied
- g. Minimum 100-amp electrical service with breakers or proper fuses for the wiring and circuit load
- h. A central heating system using electricity, fuel oil, natural gas or LP is required. Properly installed supplemental solid fuel heat unit is acceptable
- i. Double-wide mobile homes, which are set on a basement are eligible
- j. Not Eligible – Historical homes which have been “restored” to their original style and contain construction materials not commonly used today; octagon and similar structures, converted commercial structures, or underground homes, Unsupported Seasonal Homes, dwellings that need repair or show signs of deterioration and self/volunteer-built homes will not be eligible for this program.

3.4 Basic Homeowners (Requires Prior Underwriting Approval)

Basic perils coverage on the dwelling and related structures. The eligibility guidelines are as follows:

- a. Minimum limit of \$10,000
- b. Maximum limit is subject to the smallest of:
 - a. 1) \$200,000 on Log Homes, \$100,000 on all others
 - b. 2) The market value of the home excluding land x 1.4
 - c. 3) 100% of ACV
- c. Minimum \$1000 deductible
- d. Log homes and converted commercial structures may be eligible
- e. Risks with substandard conditions may be eligible
- f. Minimum 60-amp electrical service. All electrical service must have breakers or proper fuses for the wiring and circuit load
- g. Not Eligible – Octagon and similar structures, Unsupported Seasonal Homes, underground homes, and self/volunteer-built homes are not eligible for this program

3.5 Tenant

Tenants who have at least \$10,000 in personal property. Tenants of mobile homes, tenants of dwellings designed for more than four families, and tenants in apartments of commercial buildings are eligible subject to rate modifications. Solid fuel units are not eligible.

RULE 4 – PREMIUM MODIFICATIONS

4.1 Fire Protection

Premium Group 1 – Within 1,000 ft of Hydrant

Premium Group 2 – 6 Road Miles or less to Responding Fire Department

Premium Group 3 – Over 6 Road Miles but less than 10 to Responding Fire Department

Premium Group 4 – 10 or more Road Miles to Responding Fire Department

Homeowner Rules

4.2 Deductibles

The deductible amount for the basic coverages is shown on the declarations page. The deductible applies to all losses & coverages except as noted in the policy. All rates in the manual are at a \$1000 deductible, unless otherwise noted.

4.3 New Home Discount (Not available in Basic program)

A 15% credit will be applied to homes that are 10 years old or less. Homes 11-20 years old receive a 10% credit.

4.4 Mortgage Free Discount

A 5% credit is available for policies without a mortgagee or loss payee.

4.5 Senior Citizen Discount

A 5% credit is available for any named insured age 55 or over. The named insured must own (co-own) and live in the home.

In the tenants program the credit is 15%.

4.6 Log Home Surcharge

A premium surcharge of 25% will be applied to the base rate for all log homes.

4.7 Claim Free Discount

A 5% credit is available if claim free for 5 years of continuous coverage with Mutual of Wausau Insurance Corporation. The Claim Free Discount does not apply to Tenant (HO-4) policies.

4.8 Dwelling Under Construction

When the policy covers a dwelling under construction the new home discount applies. Underwriter approval is required before binding coverage. The following requirements must be met:

- a. The dwelling is insured to 100% of the estimated completed value
- b. Construction is to be completed within one year
- c. The policy must be effective on the date construction begins
- d. A Builders Risk Supplement must be completed
- e. All work must be completed by a licensed contractor

4.9 Substandard Conditions – Basic Homeowner Program

Based on individual risk characteristics, a substandard condition charge of up to 500% can be made on all policies under this program.

4.10 Non-Visibility Surcharge

The residence must be 25% or more visible from any road or neighboring dwelling during all seasons. If not a 15% surcharge applies.

4.11 \$25 Policy Fee

A \$25 policy fee will be added to all policies.

4.12 60-AMP Electrical Surcharge (Underwriting approval required for binding coverage)

60-AMP electrical service will be subject to a surcharge of 25% (applicable to the base). Not eligible in Preferred and Standard Special Programs.

Homeowner Rules

RULE 5 – OPTIONAL PROPERTY COVERAGE

- 5.1 Related Private Structures – Coverage B** (Not Including Swimming Pools)
Coverage B limits can be increased for an additional premium. This coverage is only for private structures. Farm buildings, outbuildings over 1800 sq. ft., and structures used for business are not eligible under Coverage B, however, will be considered under Rule 5.20 Private Structures or a separate commercial policy.
- 5.2 Swimming Pools** – Form MW-12
The base policy limits underground or above ground swimming pools to \$500 (\$2,000 in Preferred program) of coverage on a named peril basis. All in-ground pools must be fenced, and above ground pools should be fenced. Diving boards and slides are unacceptable.
- 5.3 Personal Property – Coverage C**
The Coverage C limit can be increased.
- 5.4 Replacement Cost – Personal Property** – Form HO 4855
(Automatic on Preferred Homeowners)
Personal property can be insured for replacement value.
- 5.5 Refrigerated Food Products** – No deductible
Automatically included in all home programs including Tenants
Loss to freezer contents/refrigerated foods from the interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment or mechanical or electrical breakdown of the refrigeration system. You must maintain the refrigeration equipment in proper working condition. Coverage is provided up to \$500 additional limits are available, up to \$1,500.
- 5.6 Water Back-Up and Sump Discharge or Overflow Coverage** – Form HO 2708
Limited coverage for damage caused by water backup or overflow is available for owner-occupied policies. Risks in a flood hazard area or risks that have had a prior water back-up claim are not eligible. The limits available are \$1,000 minimum up to \$10,000 and additional limits of \$15,000; \$20,000; and \$25,000. Coverage is subject to the policy deductible. Coverage cannot be bound for properties with stone foundations.
- Limits up to \$10,000 can only be bound at the policy inception or on the anniversary date, except with underwriter approval. Mid-term additions may be approved with an effective date of a minimum of 30-days in the future.**
- Limits greater than \$10,000 can only be bound with underwriter approval.**
- This can only be bound at inception or on the policy anniversary date.**
- 5.7 Equipment Breakdown Coverage / Buried Utility Lines Coverage**
- 5.7.1 Equipment Breakdown Coverage** – Form HO 0420
Coverage can be added for physical damage to specified types of covered property that occurs as a result of an equipment breakdown accident.
- 5.7.2 Buried Utility Lines Coverage** – Form MW BUL 0420
Available with Equipment Breakdown Coverage. This provides coverage for loss or damage to buried utility lines located at the residence premises up to a limit of \$10,000.
- 5.8 Fire Department Service Charge in Excess of \$2,500** – No deductible
For increased limits, refer to rate pages.
- 5.9 Solid Fuel Unit Surcharge**
There will be a surcharge for each acceptable solid fuel unit. Complete and attach a solid fuel questionnaire (WSM-910) with front and back picture of unit and pipe entering chimney. If unit is equipped with a stand-alone stovepipe that is vented directly outside, pictures must show stovepipe passing through the wall, ceiling, etc. Heat savers/reclaimers are not acceptable.

Homeowner Rules

- 5.10 Modified Replacement Cost Terms – Form HO 4856**
The policy can be endorsed to provide replacement cost coverage for partial losses when the Coverage A limit is less than 80% of the dwelling's replacement cost. The following eligibility guidelines also apply: This is not available in the Basic Program.
- a. Shingled roofs must be less than 20 years old. Excluded roofs of any age are acceptable.
 - b. Dwelling structure is in good condition and properly maintained.
- 5.11 Dwellings Under Construction – Collapse Coverage & Theft – Forms HO 2722 and HO 5722**
While a residence is being constructed, coverage can be provided for collapse of the dwelling or foundation and for theft of building materials. The collapse coverage applies only while the dwelling is under construction and ceases once it is occupied or for 12 months after the effective date of the coverage (whichever occurs first). The premium is fully earned from the inception of this coverage.
- 5.12 Inland Marine – Scheduled Personal Property – Form MW-217**
Additional coverage & limits can be obtained on items such as jewelry, guns, boats, antiques, snowmobiles, etc. Please refer to the Inland Marine Section of the manual. This coverage is available on primary homeowner policies only and is not available on tenant home policies.
- 5.13 Inflation Guard (Automatic Adjustment of Limits) – Form HO 2584**
Limits for Coverage A, B, C and D are increased 1% per quarter. Included in all programs.
- 5.14 Well Pumps**
Provides coverage up to \$1,500 with no deductible on a replacement basis.
- 5.15 Tree Removal**
(Automatic on Preferred Homeowners)
Coverage of up to \$250 per storm to remove the debris of covered trees on the insured premises when the damage is caused by windstorm. A \$50 deductible applies.
- 5.16 Scheduled Property in Storage – Form MW-35**
Fire, lightning, windstorm, hail, and theft coverage for property stored in a building on the insured premise or at a location described on the declarations page.
- 5.17 Additional Living Cost**
Additional living expense coverage when not automatically included.
- 5.18 Identity Fraud Expense Coverage**
Necessary and reasonable expense reimbursement for costs associated with identity fraud. The limit is \$5,000, and the deductible is \$100.
- 5.19 Additional Amount of Insurance – Coverage A (Extended Replacement Cost) – Form HO 4844** (Only available in the Preferred Program and standard special program)
This endorsement applies only to the described dwelling covered under Coverage A. If the amount you actually and necessarily spend to repair or replace the damaged building exceeds the applicable limit, we will pay such amounts in excess of this limit up to, but not exceeding, 20% of the limit. The dwelling *must* be insured for 100% of replacement cost. We must be notified within 90 days of the start of additions or remodeling which increases the dwelling's value by \$5,000 or more. Dwellings under construction are not eligible. A Mutual of Wausau provided replacement cost estimator will be required in conjunction with this endorsement.
- 5.20 Private Structures Endorsement – Form MW-PS, MW-PSR, MW-PS-WS, MW-PSR-WS**
Detached structures that do not qualify for related private structures coverage. Options include actual cash value basis, replacement cost basis, and/or weight of ice, sleet, or snow coverage (subject to eligibility – refer to coverage rules under the farm program).

Homeowner Rules

5.21 Wausau HomePAC

An enhanced package of coverage consisting of:

Coverage A – Special Building and Contents Form (HO 5)

Coverage D - Loss of Use – Actual Loss Sustained - HO 0005

Specified Additional Amount of Insurance - Coverage A - 25% - HO 4844

Money; bank notes; bullion; gold other than gold-ware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinum-ware and platinum-plated ware; coins; medals; scrip; smart cards;

Lock Replacement - \$250 - MW-LR

Personal Injury Protection - HO 4001

Identity Fraud Expense - \$5,000 - HO 2786

Tree Removal - \$500 - MW 26 PAC

Well Pump - \$0 Deductible - \$1,500 - WSM 4

5.22 Wausau HomePAC Plus – Preferred Homeowners program only

A comprehensive package of coverage consisting of:

Coverage A – Special Building and Contents Form (HO 5)

Coverage D - Loss of Use – Actual Loss Sustained - HO 0005 are you listening

Specified Additional Amount of Insurance - Coverage A - 25% - HO 4844.

Money; bank notes; bullion; gold other than gold-ware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinum-ware and platinum-plated ware; coins; medals; scrip; smart cards

Jewelry, watches, precious and semiprecious stones, gems, and furs - Loss by Theft - \$3,500 - MW 2565

Silverware, goldware, platinum ware, pewterware, and items plated with gold, silver, or platinum - Loss by Theft - \$5,000 - MW 2565

Guns and items related to guns - Loss by Theft - \$3,500 - MW 2565

Higher Limits on Personal Property Used for Business Purposes - HO 3565

\$5,000 on property while on the "described location"

\$1,000 on property while away from the "described location"

Association Deductible - \$3,000 - HO 0005

Increased Cost - Ordinance or Law – 25% of Coverage A - HO-2557

Loss Assessment - \$3,000 - HO 0005

Backup of Sewers and Drains Coverage - \$2,000

Trees, Plants, Shrubs, or Lawns - Limit Per Item - \$2,000 - MW 2530

Identity Fraud Expense - \$10,000 - HO 2786

Lock Replacement - \$500 - MW-LR PAC

Personal Injury Protection - HO 4001

Tree Removal - \$1,000 - MW 26 PAC

Well Pump - \$0 Deductible - \$1,500 - WSM 4

5.23 Wausau TenantPAC

An enhanced package of coverage consisting of:

Coverage C – Personal Property – Contents Coverage Limit

Replacement Cost Personal Property

Coverage D - Loss of Use – Actual Loss Sustained - HO 0005

Identity Fraud Expense - \$5,000 - HO 2786

Lock Replacement - \$250 - MW-LR

Personal Injury Protection - HO 4001

Homeowner Rules

RULE 6 – OPTIONAL LIABILITY COVERAGE

The Homeowner package policy includes personal liability and medical payments coverage.

The base limits for each program are:

<u>Program</u>	<u>Base Liability</u>	<u>Base Medical Payments</u>
Preferred Homeowner	\$ 300,000	\$ 1,000
Standard Homeowner	\$ 100,000	\$ 1,000
Basic Homeowner	\$ 50,000	\$ 1,000
Tenant	\$ 100,000	\$ 1,000

6.1 Increased Limits of Liability & Medical Payments

Higher limits of liability and medical payments can be purchased.

6.2 Recreational Motor Vehicle – Form HO 3864 (Snowmobiles) Form 5864 (ATV)

This endorsement provides off-premises liability and medical payments coverage for listed recreational motor vehicles. Golf carts require underwriter approval before binding.

The following risks are **INELIGIBLE** for coverage:

- a. 3-Wheelers
- b. Recreational vehicles used in racing
- c. Recreational vehicles that have been customized or modified in any manner
- d. Homemade or kit recreational vehicles
- e. Recreational vehicles owned by a corporation other than a farm corporation
- f. Dirt and trail bikes
- g. High performance snowmobiles and those over 700cc except 4-stroke and touring
- h. Sport ATVs
- i. Jet Skis seating over two people

6.3 Additional Residence Rented to Others – Form HO 6270

Liability arising out of one- or two-family dwellings owned by the insured and rented or held for rental to others can be added to policies that include personal liability coverage.

6.4 Additional Residence Premises

Premises Liability Coverage can be extended to additional locations owned by the insured at the additional premium shown in the rate pages. The location will be described on the declarations.

6.5 Horses

Horses, donkeys, and miniature horses can be added for an additional premium shown in the rate pages. The following rules apply for horses:

- a. Total maximum number of horses is 8 (including your horses boarded elsewhere)
- b. Horses must be used for pleasure use only (no riding lessons, teaching, instructing, etc.)
- c. Professional showing, racing, competition, or breeding is not allowed
- d. All horses must be charged for; and
- e. If any non-owned horses are boarded on premise, the policy must be written in a Farm Program.

Homeowner Rules

6.6 Extended Watercraft Liability – Form HO 3801

a. Outboard Motors

The base liability rate includes liability coverage for outboard motors up to 50hp. Outboard motors in excess of 50hp require an additional premium charge. Watercraft in excess of 250 hp or in excess of 30ft are not eligible.

b. Inboard, Inboard/Outboard – Form HO 3801

Boats powered by inboard or inboard/outboard motors 50 – 250 hp require an additional premium charge.

Jet boats, boats with turbo charge or modified engines, racing craft, any watercraft capable of exceeding 45 mph are not eligible for any coverage.

c. Sailboats

Sailboats over 26 ft are not eligible.

6.7 Trampoline

If there is a trampoline on premises with a safety enclosure, an additional premium charge will be made. If no safety enclosure is present, a liability exclusion will be added.

6.8 Personal Injury – Form HO 4001

Coverage can be provided for the Named Insured's legal liability resulting from false arrest, libel, slander, or invasion of privacy of another.

6.9 Care Provided for Others – Form HO 3557

Liability coverage for an insured that cares for up to three persons on the insured premises. Coverage is not available when the insured has any pond, unprotected pool, trampoline, dogs, horses, goats, or vicious animals of any kind on the premises. **Adult care is not eligible.**

6.10 Farmland – Not Farmed

Liability coverage can be provided for farmland (in excess of 20 acres) that is not being farmed.

6.11 Farmland Rented to Others – Form HO 7500

For an additional premium liability coverage can be provided for farmland regardless of the number of acres which are farmed by someone other than the insured.

6.12 Reserved for Future Use

6.13 Reserved for Future Use

6.14 Incidental Business Activities – Form HO 5090

Coverage may be provided for an incidental business that is conducted on the premises. Coverage is for Bodily Injury and Physical Damage that occurs on the insured premises only. Products Liability, Completed Operations Coverage, and Professional Liability Coverage are not included.

The business must be incidental to the primary occupancy of the premises as a residence and cannot be conducted on any other premises. The insured must be its sole proprietor and the business cannot have other employees. Gross receipts cannot exceed \$10,000 (\$15,000 if retail sales) annually. The types of business activities include Babysitting, Roadside Markets, Storage of property of others (up to 10 units) not including Bailee's coverage & Retail Sales, such as Mary Kay, Amway, seed & fertilizer sales, and similar activities.

Homeowner Rules

6.15 Office, School or Studio Use – Form HO 3542

Incidental office, school, or studio exposures. Professional liability is not provided. The following rules apply:

- a. The business must be conducted by an insured
- b. The residence must be occupied principally for residential purposes
- c. There is no other business conducted on the premises
- d. The insured employs no assistants or employees; and
- e. The residence has not been altered to accommodate the occupancy

6.16 Reserved for Future Use

6.17 Reserved for Future Use

6.18 Waterbed Liability – Form HO 4009 (Tenant Policy Only)

This coverage will pay up to the Coverage L Limit of Liability for damage arising out of the insured's ownership or use of a waterbed on the rented residence premises. The coverage does not apply to property damage to property owned by the insured.

6.19 Household Employee

Coverage for liability due to injury to a household employee that is not covered by workers compensation can be provided for an additional premium charge.

6.20 Home Based Business – Underwriter approval required – Form ML-450

Home based business coverage can be provided with a homeowner policy to cover the property and liability exposures of a small business conducted on or off of the insured premises.

The business must be owned or operated by the insured and be incidental to the premises. Gross receipts must not exceed \$250,000 and the number of employees, including family members, must not exceed 3 workers.

Businesses that offer installation service; child & adult care services; home health care services; dog kenneling, grooming, training; horse boarding and training; lawn care services, etc., are not eligible.

The home-based business coverage part provides property & liability (including products) coverage for the covered business exposure.

There are 6 classifications of home-based businesses that will be considered. They are office, service, food, retail, crafts, and bed & breakfast. Contact underwriting for acceptability and rating.

6.21 a. Additional Insured – Premise Only – Form HO 6072

Provides premise property and liability coverage for someone who has an interest in the property but does not reside on the premise.

b. Additional Insured – Lessor of Leased Equipment – Form HO 5000

Provides liability coverage to a lessor of leased equipment.

c. Additional Insured – Other Residents of your Household – Form HO 6033

Provides Liability and a shared limit for Coverage C – Contents for persons, such as a non-relative, who lives on the premises.

6.22 Reserved for Future use.

Homeowner Rules

RULE 7 – MISCELLANEOUS RULES

7.1 Unoccupied Properties

If a home becomes unoccupied because of the death or illness of the insured during the policy term, we will continue to provide coverage until the policy anniversary date. At that time consideration will be given to write a policy in the Unoccupied Dwelling Program.

7.2 Ownership & Occupancy

All dwellings insured under these programs must be owner occupied. The occupant must have possession of a deed or title to the property either:

- a. In their own name, or
- b. A legal life estate, or
- c. Under a land contract purchase agreement.

In all cases the occupant of the home must be the named insured and be able to establish a valid insurable interest in the dwelling. A person renting with an option to buy, and properties purchased by one family member for another family member to occupy do not qualify.