



MARKEL AMERICAN INSURANCE COMPANY

INDIANA DWELLING FIRE MANUAL

**NEW BUSINESS EFFECTIVE 1/13/11
RENEWAL BUSINESS EFFECTIVE 2/15/11**



SPECIALTY UNDERWRITERS GROUP

P.O. Box 36385
Cincinnati, OH 45236
(800) 844-1815
FAX: (513) 841-5980

ACCEPTABLE RISKS & COVERAGES

We will accept the following types of risks:

- Owner, Rental, Seasonal or Vacant Occupancy.
- One to Four family dwellings
- Dwellings must be valued at least \$15,000 and no greater than \$200,000
- Dwellings must be constructed in 1900 or after

The coverages available are:

- Related Private Structures - the insured has the option to purchase up to 50% of the Dwelling value, unless vacant, then max is 10%
- Personal Property - a maximum of 50% of the dwelling value is available for Rental and Seasonal risks. A maximum of 70% is available for Owner Occupied Risks. A maximum of 10% is available for Vacant risks.
- Liability - a maximum of \$300,000 is available, unless otherwise limited by the underwriting guidelines.

BINDING AUTHORITY

For coverage to begin as requested, the application must be fully completed, signed and postmarked within 72 hours of the effective date, otherwise coverage is bound 12:01 A.M. the day received by the General Agent. No coverage may be bound or increased within 72 hours of the announcement of an impending disaster, i.e. volcanic eruption, earthquake, flood, mudslide, brushfire, etc.

During any temporary Binding Restriction, do not accept any applications for new policies, requests to increase coverage or decrease deductibles on current policies. Renewals are not affected by the Binding Restriction, provided that there are no requests to increase coverage or a lapse between policies.

EARTHQUAKES - The Binding Restriction will begin when an earthquake reading 5.0 or greater on the Richter Scale occurs and will continue for a 72 hour period following the quake. These restrictions will apply to all counties within 100 miles of the epicenter. An aftershock reading of 5.0 or greater on the Richter Scale will be considered a new earthquake and will result in a new period for a Binding Restriction. Renewals are not affected by the Binding Restriction, provided that there are no requests to increase coverage or a lapse between policies.

GENERAL RULES

1. All property must be insured to 100% market value, excluding land.
2. Property inspections will be conducted on all new business submissions. A \$35 fully earned inspection fee will apply.
3. Dwellings over 50 years old must have circuit breakers and the roof updated within last 20 years.
4. If woodstoves/fireplaces are used for supplemental heating, submit a completed and signed certification by the insured accompanied by a photo of the stove and chimney.

SUBMIT RISKS - DO NOT BIND

1. Any commercial use (including farming and daycare).
2. Insured has had more than one non-weather related loss and two weather related losses in last 3 years.
3. Other structures not incidental to the dwelling. (i.e. farm buildings, commercial structures, barns.)
4. Any risk where the insured owns a Pit Bull Terrier, Doberman, Rottweiler, Akita, Wolf, Wolf-Hybrid, Chow, farm animals, or any animal that has bitten any person are ineligible for liability coverage unless the absolute animal liability exclusion is attached.
5. Dwellings where the contents exceeds 70% of the value of the dwelling (50% maximum on Rentals & Seasonals).
6. Dwellings where the applicant or spouse have had a property repossession, foreclosure or bankruptcy in the past four years.
7. Risks with swimming pools are ineligible for liability coverage unless fenced in with a locking gate and have no diving board or slide. Rental dwellings with a swimming pool are ineligible unless written without Liability coverage.
8. Risks with trampolines or other circumstances that reflect unusual exposure or increase in hazards are ineligible for liability coverage.
9. Homes that have been flooded, within 1,000 feet of rising water or areas that are prone to flooding. Please provide proof of flood insurance, otherwise ineligible.
10. Risks where the applicant was non-renewed or cancelled by their prior carrier due to underwriting reasons. Reason for non-renewal or cancellation must be provided.

INELIGIBLE RISKS - DO NOT BIND, DO NOT SUBMIT

1. Risks with poor upkeep. This program is not for non-standard risks.
2. Unemployed persons unless retired.
3. Dwellings with woodburning stoves as primary heat source or those which do not conform to the standards of our certification form.
4. Risks that are considered kit built, manufactured log homes, row homes, town homes, condominiums, earth homes, open pier homes, manufactured homes, trailers or homes of non-conventional design. If vacant, manufactured homes may be eligible in Vacant program.
5. Risks where kerosene or portable space heaters are used in the dwelling.
6. Risks that are not thermostatically controlled.
7. Risks that do not have smoke detectors.
8. Dwellings currently for sale or in the course of construction or renovation or dwellings with unrepaired or existing damage.
9. Risks with inoperable or no utilities such as natural gas, electricity and water.
10. Risks where the insured has a past conviction for arson, fraud or other insurance related offenses.
11. Risks with more than two lienholders.
12. Homes that lack proper steps at all entrances, or that have unstable steps, including cinder blocks not cemented together. Those with 3 or more steps must have hand rails. Risks not meeting this criteria are eligible if written without Liability coverage.
13. Homes in areas subject to mudslides, brush fires, or high crime.
14. Isolated risks not easily accessible from public roadways.
15. Risks where the applicant is behind 60 days or more on their mortgage payments or currently in foreclosure.
16. Risks that are attached to, occupied or converted from a commercial risk.

TERRITORY DEFINITIONS

TERRITORY A - Remainder of State

TERRITORY B - Counties of: La Porte, Porter, St. Joseph
City of Indianapolis

TERRITORY C - Lake County

DIRECT BILL OPTIONS

Full Pay Plan - 100% down

Two Pay Plan - 50% down payment & inspection fee with application plus \$5 billing charge

Four Pay Plan - 25% down payment & inspection fee with application plus \$5 billing charge.

Eight Pay Plan - 16% down payment & inspection fee with application plus \$5 billing charge.

CLAIM PROCEDURES

All claims are to be reported to Markel American Insurance Company. Please contact them at the following:

Phone: 800-236-3113

Fax: 262-548-6110

Web: www.markelamerican.com

Indiana DP-1 Dwelling Program
Fire and Extended Coverage Annual Premium
\$500 All Other Perils Deductible, \$1,000 Wind/Hail Deductible
Territory A
For 3 & 4 Family Homes, apply a 40% surcharge

Dwelling Limit	Frame			Masonry		
	PC 1 - 6	PC 7-8	PC 9-10	PC 1 - 6	PC 7-8	PC 9-10
\$10,000 or less	165	198	264	140	168	224
\$11,000	169	203	270	144	173	230
\$12,000	173	207	276	147	176	235
\$13,000	177	212	283	150	180	241
\$14,000	181	217	289	154	184	246
\$15,000	184	221	295	156	188	251
\$16,000	189	226	302	161	192	257
\$17,000	193	231	308	164	196	262
\$18,000	196	236	314	167	201	267
\$19,000	200	240	321	170	204	273
\$20,000	230	276	368	196	235	313
\$21,000	236	283	377	201	241	320
\$22,000	242	290	386	206	247	328
\$23,000	247	297	396	210	252	337
\$24,000	253	304	405	215	258	344
\$25,000	259	311	414	220	264	352
\$26,000	265	317	423	225	269	360
\$27,000	270	324	432	230	275	367
\$28,000	276	331	442	235	281	376
\$29,000	282	338	451	240	287	383
\$30,000	288	345	460	245	293	391
\$31,000	293	352	469	249	299	399
\$32,000	299	359	478	254	305	406
\$33,000	305	366	488	259	311	415
\$34,000	311	373	497	264	317	422
\$35,000	316	380	506	269	323	430
\$36,000	322	386	515	274	328	438
\$37,000	328	393	524	279	334	445
\$38,000	334	400	534	284	340	454
\$39,000	339	407	543	288	346	462
\$40,000	345	414	552	293	352	469
\$41,000	351	421	561	298	358	477
\$42,000	357	428	570	303	364	485
\$43,000	362	435	580	308	370	493
\$44,000	368	442	589	313	376	501
\$45,000	374	448	598	318	381	508
\$46,000	379	455	607	322	387	516
\$47,000	385	462	616	327	393	524
\$48,000	391	469	626	332	399	532
\$49,000	397	476	635	337	405	540
\$50,000	402	483	644	342	411	547
\$51,000	408	490	653	347	417	555
\$52,000	414	497	662	352	422	563
\$53,000	420	504	672	357	428	571
\$54,000	425	511	681	361	434	579
\$55,000	431	517	690	366	439	587
\$56,000	437	524	699	371	445	594
\$57,000	443	531	708	377	451	602
\$58,000	448	538	718	381	457	610
\$59,000	454	545	727	386	463	618
\$60,000	458	550	733	389	468	623
\$61,000	463	555	740	394	472	629
\$62,000	467	560	747	397	476	635
\$63,000	471	566	754	400	481	641
\$64,000	476	571	761	405	485	647
\$65,000	480	576	768	408	490	653
\$66,000	484	581	775	411	494	659
\$67,000	489	586	782	416	498	665
\$68,000	493	592	789	419	503	671
\$69,000	497	597	796	422	507	677
\$70,000	502	602	803	427	512	683
\$71,000	506	607	810	430	516	689
\$72,000	511	613	817	434	521	694
\$73,000	515	618	824	438	525	700
\$74,000	519	623	831	441	530	706
\$75,000	524	628	838	445	534	712
\$76,000	528	634	845	449	539	718
\$77,000	532	639	852	452	543	724
\$78,000	537	644	859	456	547	730
\$79,000	541	649	866	460	552	736
\$80,000	546	655	873	464	557	742

Indiana DP-1 Dwelling Program
Fire and Extended Coverage Annual Premium
\$500 All Other Perils Deductible, \$1,000 Wind/Hail Deductible
Territory A
For 3 & 4 Family Homes, apply a 40% surcharge

Dwelling Limit	Frame			Masonry		
	PC 1 - 6	PC 7-8	PC 9-10	PC 1 - 6	PC 7-8	PC 9-10
\$81,000	550	660	880	468	561	748
\$82,000	554	665	887	471	565	754
\$83,000	559	670	894	475	570	760
\$84,000	563	676	901	479	575	766
\$85,000	567	681	908	482	579	772
\$86,000	572	686	915	486	583	778
\$87,000	576	691	922	490	587	784
\$88,000	581	697	929	494	592	790
\$89,000	585	702	936	497	597	796
\$90,000	591	709	945	502	603	803
\$91,000	596	716	954	507	609	811
\$92,000	602	723	963	512	615	819
\$93,000	608	729	973	517	620	827
\$94,000	614	736	982	522	626	835
\$95,000	619	743	991	526	632	842
\$96,000	625	750	1,000	531	638	850
\$97,000	631	757	1,009	536	643	858
\$98,000	637	764	1,019	541	649	866
\$99,000	642	771	1,028	546	655	874
\$100,000	648	778	1,037	551	661	881
\$101,000	654	785	1,046	556	667	889
\$102,000	660	792	1,055	561	673	897
\$103,000	665	798	1,065	565	678	905
\$104,000	671	805	1,074	570	684	913
\$105,000	677	812	1,083	575	690	921
\$106,000	683	819	1,092	581	696	928
\$107,000	688	826	1,101	585	702	936
\$108,000	694	833	1,111	590	708	944
\$109,000	700	840	1,120	595	714	952
\$110,000	706	847	1,129	600	720	960
\$111,000	711	854	1,138	604	726	967
\$112,000	717	861	1,147	609	732	975
\$113,000	723	867	1,157	615	737	983
\$114,000	729	874	1,166	620	743	991
\$115,000	734	881	1,175	624	749	999
\$116,000	740	888	1,184	629	755	1,006
\$117,000	746	895	1,193	634	761	1,014
\$118,000	752	902	1,203	639	767	1,023
\$119,000	757	909	1,212	643	773	1,030
\$120,000	763	916	1,221	649	779	1,038
\$121,000	768	922	1,229	653	784	1,045
\$122,000	773	928	1,237	657	789	1,051
\$123,000	778	934	1,245	661	794	1,058
\$124,000	783	940	1,253	666	799	1,065
\$125,000	788	946	1,262	670	804	1,073
\$126,000	794	952	1,270	675	809	1,080
\$127,000	799	958	1,278	679	814	1,086
\$128,000	804	964	1,286	683	819	1,093
\$129,000	809	970	1,294	688	825	1,100
\$130,000	814	976	1,302	692	830	1,107
\$131,000	819	983	1,310	696	836	1,114
\$132,000	824	989	1,318	700	841	1,120
\$133,000	829	995	1,326	705	846	1,127
\$134,000	834	1,001	1,334	709	851	1,134
\$135,000	839	1,007	1,342	713	856	1,141
\$136,000	844	1,013	1,351	717	861	1,148
\$137,000	849	1,019	1,359	722	866	1,155
\$138,000	854	1,025	1,367	726	871	1,162
\$139,000	859	1,031	1,375	730	876	1,169
\$140,000	864	1,037	1,383	734	881	1,176
\$141,000	869	1,043	1,391	739	887	1,182
\$142,000	874	1,049	1,399	743	892	1,189
\$143,000	880	1,055	1,407	748	897	1,196
\$144,000	885	1,061	1,415	752	902	1,203
\$145,000	890	1,068	1,423	757	908	1,210
\$146,000	895	1,074	1,432	761	913	1,217
\$147,000	900	1,080	1,440	765	918	1,224
\$148,000	905	1,086	1,448	769	923	1,231
\$149,000	910	1,092	1,456	774	928	1,238
\$150,000	915	1,098	1,464	778	933	1,244

Please contact your general agent for additional rates

Indiana DP-1 Dwelling Program
Fire and Extended Coverage Annual Premium
\$500 All Other Perils Deductible, \$1,000 Wind/Hail Deductible
Territory B
For 3 & 4 Family Homes, apply a 40% surcharge

Dwelling Limit	Frame			Masonry		
	PC 1 - 6	PC 7-8	PC 9-10	PC 1 - 6	PC 7-8	PC 9-10
\$10,000 or less	173	208	277	147	177	235
\$11,000	177	213	284	150	181	241
\$12,000	181	218	290	154	185	247
\$13,000	185	223	297	157	190	252
\$14,000	190	227	303	162	193	258
\$15,000	194	232	310	165	197	264
\$16,000	198	238	317	168	202	269
\$17,000	202	243	323	172	207	275
\$18,000	206	247	330	175	210	281
\$19,000	210	252	337	179	214	286
\$20,000	242	290	386	206	247	328
\$21,000	248	297	396	211	252	337
\$22,000	254	304	406	216	258	345
\$23,000	260	312	415	221	265	353
\$24,000	266	319	425	226	271	361
\$25,000	272	326	435	231	277	370
\$26,000	278	333	444	236	283	377
\$27,000	284	341	454	241	290	386
\$28,000	290	348	464	247	296	394
\$29,000	296	355	473	252	302	402
\$30,000	302	362	483	257	308	411
\$31,000	308	369	493	262	314	419
\$32,000	314	377	502	267	320	427
\$33,000	320	384	512	272	326	435
\$34,000	326	391	522	277	332	444
\$35,000	332	398	531	282	338	451
\$36,000	338	406	541	287	345	460
\$37,000	344	413	551	292	351	468
\$38,000	350	420	560	298	357	476
\$39,000	356	427	570	303	363	485
\$40,000	362	435	580	308	370	493
\$41,000	368	442	589	313	376	501
\$42,000	374	449	599	318	382	509
\$43,000	380	456	609	323	388	518
\$44,000	386	464	618	328	394	525
\$45,000	392	471	628	333	400	534
\$46,000	398	478	638	338	406	542
\$47,000	405	485	647	344	412	550
\$48,000	411	493	657	349	419	558
\$49,000	417	500	667	354	425	567
\$50,000	423	507	676	360	431	575
\$51,000	429	514	686	365	437	583
\$52,000	435	522	696	370	444	592
\$53,000	441	529	705	375	450	599
\$54,000	447	536	715	380	456	608
\$55,000	453	543	724	385	462	615
\$56,000	459	551	734	390	468	624
\$57,000	465	558	744	395	474	632
\$58,000	471	565	753	400	480	640
\$59,000	477	572	763	405	486	649
\$60,000	481	577	770	409	490	655
\$61,000	486	583	777	413	496	660
\$62,000	490	588	784	417	500	666
\$63,000	495	594	792	421	505	673
\$64,000	499	599	799	424	509	679
\$65,000	504	605	806	428	514	685
\$66,000	509	610	814	433	519	692
\$67,000	513	616	821	436	524	698
\$68,000	518	621	828	440	528	704
\$69,000	522	627	836	444	533	711
\$70,000	527	632	843	448	537	717
\$71,000	532	638	850	452	542	723
\$72,000	536	643	858	456	547	729
\$73,000	541	649	865	460	552	735
\$74,000	545	654	872	463	556	741
\$75,000	550	660	880	468	561	748
\$76,000	554	665	887	471	565	754
\$77,000	559	671	895	475	570	761
\$78,000	564	676	902	479	575	767
\$79,000	568	682	909	483	580	773
\$80,000	573	687	917	487	584	779

Indiana DP-1 Dwelling Program
Fire and Extended Coverage Annual Premium
 \$500 All Other Perils Deductible, \$1,000 Wind/Hail Deductible
 Territory B
 For 3 & 4 Family Homes, apply a 40% surcharge

Dwelling Limit	Frame			Masonry		
	PC 1 - 6	PC 7-8	PC 9-10	PC 1 - 6	PC 7-8	PC 9-10
\$81,000	577	693	924	490	589	785
\$82,000	582	698	931	495	593	791
\$83,000	587	704	939	499	598	798
\$84,000	591	709	946	502	603	804
\$85,000	596	715	953	507	608	810
\$86,000	600	720	961	510	612	817
\$87,000	605	726	968	514	617	823
\$88,000	610	731	975	519	621	829
\$89,000	614	737	983	522	626	836
\$90,000	620	744	992	527	632	843
\$91,000	626	751	1,002	532	638	852
\$92,000	632	759	1,012	537	645	860
\$93,000	638	766	1,021	542	651	868
\$94,000	644	773	1,031	547	657	876
\$95,000	650	780	1,041	553	663	885
\$96,000	656	788	1,050	558	670	893
\$97,000	662	795	1,060	563	676	901
\$98,000	668	802	1,070	568	682	910
\$99,000	675	809	1,079	574	688	917
\$100,000	681	817	1,089	579	694	926
\$101,000	687	824	1,099	584	700	934
\$102,000	693	831	1,108	589	706	942
\$103,000	699	838	1,118	594	712	950
\$104,000	705	846	1,128	599	719	959
\$105,000	711	853	1,137	604	725	966
\$106,000	717	860	1,147	609	731	975
\$107,000	723	867	1,156	615	737	983
\$108,000	729	875	1,166	620	744	991
\$109,000	735	882	1,176	625	750	1,000
\$110,000	741	889	1,185	630	756	1,007
\$111,000	747	896	1,195	635	762	1,016
\$112,000	753	904	1,205	640	768	1,024
\$113,000	759	911	1,214	645	774	1,032
\$114,000	765	918	1,224	650	780	1,040
\$115,000	771	925	1,234	655	786	1,049
\$116,000	777	933	1,243	660	793	1,057
\$117,000	783	940	1,253	666	799	1,065
\$118,000	789	947	1,263	671	805	1,074
\$119,000	795	954	1,272	676	811	1,081
\$120,000	801	962	1,282	681	818	1,090
\$121,000	807	968	1,291	686	823	1,097
\$122,000	812	974	1,299	690	828	1,104
\$123,000	817	981	1,308	694	834	1,112
\$124,000	823	987	1,316	700	839	1,119
\$125,000	828	993	1,325	704	844	1,126
\$126,000	833	1,000	1,333	708	850	1,133
\$127,000	838	1,006	1,342	712	855	1,141
\$128,000	844	1,013	1,350	717	861	1,148
\$129,000	849	1,019	1,359	722	866	1,155
\$130,000	854	1,025	1,367	726	871	1,162
\$131,000	860	1,032	1,376	731	877	1,170
\$132,000	865	1,038	1,384	735	882	1,176
\$133,000	870	1,044	1,393	740	887	1,184
\$134,000	876	1,051	1,401	745	893	1,191
\$135,000	881	1,057	1,410	749	898	1,199
\$136,000	886	1,064	1,418	753	904	1,205
\$137,000	892	1,070	1,427	758	910	1,213
\$138,000	897	1,076	1,435	762	915	1,220
\$139,000	902	1,083	1,444	767	921	1,227
\$140,000	908	1,089	1,452	772	926	1,234
\$141,000	913	1,095	1,461	776	931	1,242
\$142,000	918	1,102	1,469	780	937	1,249
\$143,000	923	1,108	1,478	785	942	1,256
\$144,000	929	1,115	1,486	790	948	1,263
\$145,000	934	1,121	1,495	794	953	1,271
\$146,000	939	1,127	1,503	798	958	1,278
\$147,000	945	1,134	1,512	803	964	1,285
\$148,000	950	1,140	1,520	808	969	1,292
\$149,000	955	1,146	1,529	812	974	1,300
\$150,000	961	1,153	1,537	817	980	1,306

Please contact your general agent for additional rates

Indiana DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, \$1,000 Wind/Hail Deductible

Territory C

For 3 & 4 Family Homes, apply a 40% surcharge

Dwelling Limit	Frame			Masonry		
	PC 1 - 6	PC 7-8	PC 9-10	PC 1 - 6	PC 7-8	PC 9-10
\$10,000 or less	495	594	792	421	505	673
\$11,000	506	608	810	430	517	689
\$12,000	518	622	829	440	529	705
\$13,000	530	636	848	451	541	721
\$14,000	542	650	867	461	553	737
\$15,000	553	664	885	470	564	752
\$16,000	566	679	905	481	577	769
\$17,000	578	693	924	491	589	785
\$18,000	589	707	943	501	601	802
\$19,000	601	721	962	511	613	818
\$20,000	690	828	1,104	587	704	938
\$21,000	707	849	1,132	601	722	962
\$22,000	725	869	1,159	616	739	985
\$23,000	742	890	1,187	631	757	1,009
\$24,000	759	911	1,214	645	774	1,032
\$25,000	776	932	1,242	660	792	1,056
\$26,000	794	952	1,270	675	809	1,080
\$27,000	811	973	1,297	689	827	1,102
\$28,000	828	994	1,325	704	845	1,126
\$29,000	845	1,014	1,352	718	862	1,149
\$30,000	862	1,035	1,380	733	880	1,173
\$31,000	880	1,056	1,408	748	898	1,197
\$32,000	897	1,076	1,435	762	915	1,220
\$33,000	914	1,097	1,463	777	932	1,244
\$34,000	931	1,118	1,490	791	950	1,267
\$35,000	949	1,139	1,518	807	968	1,290
\$36,000	966	1,159	1,546	821	985	1,314
\$37,000	983	1,180	1,573	836	1,003	1,337
\$38,000	1,001	1,201	1,601	851	1,021	1,361
\$39,000	1,018	1,221	1,628	865	1,038	1,384
\$40,000	1,035	1,242	1,656	880	1,056	1,408
\$41,000	1,052	1,263	1,684	894	1,074	1,431
\$42,000	1,070	1,283	1,711	910	1,091	1,454
\$43,000	1,087	1,304	1,739	924	1,108	1,478
\$44,000	1,104	1,325	1,766	938	1,126	1,501
\$45,000	1,121	1,346	1,794	953	1,144	1,525
\$46,000	1,139	1,366	1,822	968	1,161	1,549
\$47,000	1,156	1,387	1,849	983	1,179	1,572
\$48,000	1,173	1,408	1,877	997	1,197	1,595
\$49,000	1,190	1,428	1,904	1,012	1,214	1,618
\$50,000	1,208	1,449	1,932	1,027	1,232	1,642
\$51,000	1,225	1,470	1,960	1,041	1,250	1,666
\$52,000	1,242	1,490	1,987	1,056	1,267	1,689
\$53,000	1,259	1,511	2,015	1,070	1,284	1,713
\$54,000	1,277	1,532	2,042	1,085	1,302	1,736
\$55,000	1,294	1,553	2,070	1,100	1,320	1,760
\$56,000	1,311	1,573	2,098	1,114	1,337	1,783
\$57,000	1,328	1,594	2,125	1,129	1,355	1,806
\$58,000	1,346	1,615	2,153	1,144	1,373	1,830
\$59,000	1,363	1,635	2,180	1,159	1,390	1,853
\$60,000	1,374	1,649	2,199	1,168	1,402	1,869
\$61,000	1,388	1,665	2,220	1,180	1,415	1,887
\$62,000	1,401	1,681	2,241	1,191	1,429	1,905
\$63,000	1,414	1,697	2,262	1,202	1,442	1,923
\$64,000	1,427	1,712	2,283	1,213	1,455	1,941
\$65,000	1,440	1,728	2,304	1,224	1,469	1,958
\$66,000	1,453	1,744	2,325	1,235	1,482	1,976
\$67,000	1,466	1,760	2,346	1,246	1,496	1,994
\$68,000	1,479	1,775	2,367	1,257	1,509	2,012
\$69,000	1,492	1,791	2,388	1,268	1,522	2,030
\$70,000	1,506	1,807	2,409	1,280	1,536	2,048
\$71,000	1,519	1,822	2,430	1,291	1,549	2,066
\$72,000	1,532	1,838	2,451	1,302	1,562	2,083
\$73,000	1,545	1,854	2,472	1,313	1,576	2,101
\$74,000	1,558	1,870	2,493	1,324	1,590	2,119
\$75,000	1,571	1,885	2,514	1,335	1,602	2,137
\$76,000	1,584	1,901	2,535	1,346	1,616	2,155
\$77,000	1,597	1,917	2,556	1,357	1,629	2,173
\$78,000	1,610	1,933	2,577	1,369	1,643	2,190
\$79,000	1,624	1,948	2,598	1,380	1,656	2,208
\$80,000	1,637	1,964	2,619	1,391	1,669	2,226

Indiana DP-1 Dwelling Program
Fire and Extended Coverage Annual Premium
\$500 All Other Perils Deductible, \$1,000 Wind/Hail Deductible
Territory C
For 3 & 4 Family Homes, apply a 40% surcharge

Dwelling Limit	Frame			Masonry		
	PC 1 - 6	PC 7-8	PC 9-10	PC 1 - 6	PC 7-8	PC 9-10
\$81,000	1,650	1,980	2,640	1,403	1,683	2,244
\$82,000	1,663	1,995	2,661	1,414	1,696	2,262
\$83,000	1,676	2,011	2,682	1,425	1,709	2,280
\$84,000	1,689	2,027	2,703	1,436	1,723	2,298
\$85,000	1,702	2,043	2,724	1,447	1,737	2,315
\$86,000	1,715	2,058	2,745	1,458	1,749	2,333
\$87,000	1,728	2,074	2,766	1,469	1,763	2,351
\$88,000	1,742	2,090	2,786	1,481	1,777	2,368
\$89,000	1,755	2,106	2,807	1,492	1,790	2,386
\$90,000	1,772	2,126	2,835	1,506	1,807	2,410
\$91,000	1,789	2,147	2,863	1,521	1,825	2,434
\$92,000	1,806	2,168	2,890	1,535	1,843	2,457
\$93,000	1,824	2,188	2,918	1,550	1,860	2,480
\$94,000	1,841	2,209	2,945	1,565	1,878	2,503
\$95,000	1,858	2,230	2,973	1,579	1,896	2,527
\$96,000	1,875	2,251	3,001	1,594	1,913	2,551
\$97,000	1,893	2,271	3,028	1,609	1,930	2,574
\$98,000	1,910	2,292	3,056	1,624	1,948	2,598
\$99,000	1,927	2,313	3,083	1,638	1,966	2,621
\$100,000	1,944	2,333	3,111	1,652	1,983	2,644
\$101,000	1,962	2,354	3,139	1,668	2,001	2,668
\$102,000	1,979	2,375	3,166	1,682	2,019	2,691
\$103,000	1,996	2,395	3,194	1,697	2,036	2,715
\$104,000	2,013	2,416	3,221	1,711	2,054	2,738
\$105,000	2,031	2,437	3,249	1,726	2,071	2,762
\$106,000	2,048	2,458	3,277	1,741	2,089	2,785
\$107,000	2,065	2,478	3,304	1,755	2,106	2,808
\$108,000	2,082	2,499	3,332	1,770	2,124	2,832
\$109,000	2,100	2,520	3,359	1,785	2,142	2,855
\$110,000	2,117	2,540	3,387	1,799	2,159	2,879
\$111,000	2,134	2,561	3,415	1,814	2,177	2,903
\$112,000	2,151	2,582	3,442	1,828	2,195	2,926
\$113,000	2,169	2,602	3,470	1,844	2,212	2,950
\$114,000	2,186	2,623	3,497	1,858	2,230	2,972
\$115,000	2,203	2,644	3,525	1,873	2,247	2,996
\$116,000	2,220	2,665	3,553	1,887	2,265	3,020
\$117,000	2,238	2,685	3,580	1,902	2,282	3,043
\$118,000	2,255	2,706	3,608	1,917	2,300	3,067
\$119,000	2,272	2,727	3,635	1,931	2,318	3,090
\$120,000	2,289	2,747	3,663	1,946	2,335	3,114
\$121,000	2,305	2,766	3,687	1,959	2,351	3,134
\$122,000	2,320	2,784	3,712	1,972	2,366	3,155
\$123,000	2,335	2,802	3,736	1,985	2,382	3,176
\$124,000	2,350	2,820	3,760	1,998	2,397	3,196
\$125,000	2,365	2,838	3,785	2,010	2,412	3,217
\$126,000	2,381	2,857	3,809	2,024	2,428	3,238
\$127,000	2,396	2,875	3,833	2,037	2,444	3,258
\$128,000	2,411	2,893	3,857	2,049	2,459	3,278
\$129,000	2,426	2,911	3,882	2,062	2,474	3,300
\$130,000	2,441	2,929	3,906	2,075	2,490	3,320
\$131,000	2,456	2,948	3,930	2,088	2,506	3,341
\$132,000	2,472	2,966	3,955	2,101	2,521	3,362
\$133,000	2,487	2,984	3,979	2,114	2,536	3,382
\$134,000	2,502	3,002	4,003	2,127	2,552	3,403
\$135,000	2,517	3,021	4,027	2,139	2,568	3,423
\$136,000	2,532	3,039	4,052	2,152	2,583	3,444
\$137,000	2,547	3,057	4,076	2,165	2,598	3,465
\$138,000	2,563	3,075	4,100	2,179	2,614	3,485
\$139,000	2,578	3,093	4,125	2,191	2,629	3,506
\$140,000	2,593	3,112	4,149	2,204	2,645	3,527
\$141,000	2,608	3,130	4,173	2,217	2,661	3,547
\$142,000	2,623	3,148	4,197	2,230	2,676	3,567
\$143,000	2,639	3,166	4,222	2,243	2,691	3,589
\$144,000	2,654	3,184	4,246	2,256	2,706	3,609
\$145,000	2,669	3,203	4,270	2,269	2,723	3,630
\$146,000	2,684	3,221	4,295	2,281	2,738	3,651
\$147,000	2,699	3,239	4,319	2,294	2,753	3,671
\$148,000	2,714	3,257	4,343	2,307	2,768	3,692
\$149,000	2,730	3,276	4,367	2,321	2,785	3,712
\$150,000	2,745	3,294	4,392	2,333	2,800	3,733

Please contact your general agent for additional rates

Vacant Program

Program is available for those risks that are temporarily vacant due to renovation or remodeling, between tenants, real estate closings and properties that have been for sale for less than one year.

We will allow vacant manufactured homes in the Vacant Program.

Rates shown are at a \$500 deductible.

Full payment is required at the time of application.

Dwelling & Related Private Structures (rate is per \$100 of coverage)

Territory	Policy Term					
	3 Month		6 Month		12 Month	
	<u>PC 1 - 8</u>	<u>PC 9 - 10</u>	<u>PC 1 - 6</u>	<u>PC 7 - 8</u>	<u>PC 1 - 6</u>	<u>PC 7 - 8</u>
A	\$0.32	\$0.51	\$0.64	\$1.02	\$1.28	\$2.04
B	\$0.34	\$0.54	\$0.67	\$1.08	\$1.34	\$2.16
C	\$0.96	\$1.54	\$1.92	\$3.08	\$3.84	\$6.16

Personal Property Coverage (rate is per \$1,000 of coverage)

Territory	Policy Term					
	3 Month		6 Month		12 Month	
	<u>PC 1 - 6</u>	<u>PC 9 - 10</u>	<u>PC 1 - 6</u>	<u>PC 9 - 10</u>	<u>PC 1 - 8</u>	<u>PC 9 - 10</u>
A	\$1.00	\$1.60	\$2.00	\$3.20	\$4.00	\$6.40
B	\$1.05	\$1.68	\$2.10	\$3.36	\$4.20	\$6.72
C	\$3.00	\$4.80	\$6.00	\$9.60	\$12.00	\$19.20

Vacant Premises Liability

<u>Policy Term</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
3 Month	\$9	\$13	\$18	\$25
6 Month	\$18	\$26	\$36	\$50
12 Month	\$36	\$52	\$72	\$100

Additional Coverage Options

Related Private Structures - To provide coverage on Owner, Rental or Seasonal dwellings

Rate per \$1,000: \$5.00

Personal Property - Rates are per \$1,000 of coverage. Coverage is available for Owner, Rental or Seasonal dwellings.

The multi-family unit surcharge applies.

Protection Class	Territory A	Territory B	Territory C
1-8	\$4.00	\$4.20	\$12.00
9-10	\$6.40	\$6.72	\$19.20

Personal Liability - Includes \$500 of Medical Payments to Others and \$10,000 Animal Liability sub-limit

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

To increase Medical Payments to \$1,000: \$5

Owners', Landlords' and Tenants' Liability - Coverage is available for Rental dwellings

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

To increase Medical Payments to \$1,000: \$5

Additional Coverage Options (cont.)

Additional Living Cost or Fair Rental Value

- Provide Additional Living Expense for owner occupied dwellings in the DP-1 program, or
- Provide coverage for Fair Rental Value on Rental residences in the DP-1 program.

Rate per \$1,000: \$5

Deductible Options - The deductible can be changed by applying the following to the developed dwelling premium. This applies to vacant risks as well.

<u>Deductible</u>	<u>Premium</u>
\$250	5% surcharge
\$500	Base
\$1,000	10% credit
\$2,500	20% credit
\$5,000	30% credit

Supplemental Heating - For dwellings equipped with a Supplemental Heating unit, apply the following surcharge

Rate: \$40

Vandalism & Malicious Mischief - Available for owner occupied, rental or vacant dwellings

Rate per \$1,000: \$0.70

Unrelated Named Insured - To provide coverage for an Unrelated Named Insured in the DP-1 program

Rate: \$25

Residence Burglary - Provides coverage on owner occupied and rental dwellings

Rate per \$1,000: \$30

Earth Movement Coverage - A deductible of 15% (min. of \$1,000) of the limit applies separately to each coverage

Rate per \$1,000: \$0.40

Mine Subsidence Coverage - The limit available is \$200,000 or the dwelling limit, whichever is less

Indiana counties eligible for this coverage are:

<i>Clay</i>	<i>Greene</i>	<i>Montgomery</i>	<i>Pike</i>	<i>Vanderburgh</i>
<i>Drawford</i>	<i>Knox</i>	<i>Orange</i>	<i>Posey</i>	<i>Vermillion</i>
<i>Daviess</i>	<i>Lawrence</i>	<i>Owen</i>	<i>Putnam</i>	<i>Vigo</i>
<i>Dubois</i>	<i>Martin</i>	<i>Parke</i>	<i>Spencer</i>	<i>Warren</i>
<i>Fountain</i>	<i>Monroe</i>	<i>Perry</i>	<i>Sullivan</i>	<i>Warrick</i>
<i>Gibson</i>				

<u>Coverage Limit</u>	<u>Premium</u>	<u>Coverage Limit</u>	<u>Premium</u>
\$1 - \$25,000	\$24	\$75,001 - \$100,000	\$60
\$25,001 - \$40,000	\$30	\$100,001 - \$125,000	\$80
\$40,001 - \$60,000	\$36	\$125,001 - \$150,000	\$99
\$60,001 - \$75,000	\$42	\$150,001 - \$175,000	\$120

Permitted Vacancy - For a home that is temporarily vacant in the Owner, Seasonal or Rental programs under the DP-1 form

Additional rate per \$100:

	PC 1 - 6	PC 7 - 8	PC 9	PC 10
Territory A	0.25	0.31	0.44	0.69
Territory B	0.29	0.36	0.51	0.79
Territory C	0.34	0.42	0.59	0.93

Builder's Risk - Available for the Vacant program to cover homes while undergoing renovation or final construction

Rate: 5%