



HOMESOWNERS PROGRAM

CONNECTICUT

**AMERICAN ASSOCIATION OF INSURANCE SERVICE
1745 S. Naperville Road, Wheaton, IL 60189-8132**

**UTICA FIRST INSURANCE COMPANY
HOMEOWNERS MANUAL
CONNECTICUT**

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The special rules, rates, forms and endorsements filed by or on behalf of the Company apply in lieu of those referred to in this manual. Refer to Company for Homeowners coverages not available through this manual.

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INTRODUCTION

This manual contains homeowners rules and rating procedures for simplified language forms and endorsements for the Expanded Coverage Program

Expanded Coverage Program

The Expanded Coverage Homeowners Policy is available in two different formats: **booklet** and **modular**.

In the booklet format, all necessary policy elements are combined in a single booklet: coverages, perils insured against, exclusions and conditions. Five **booklet** policies are available:

FORM 1
FORM 2
FORM 3
FORM 4
FORM 5

In the **modular** format, three forms are combined to create a policy. Each policy must include:

- **ML-20**, General Policy Terms
- **ML-9**, Personal Liability or **ML-10**, Farm Personal Liability
- One of the following Perils Forms
 - **ML-1R**
 - **ML-1**
 - **ML-2**
 - **ML-3**
 - **ML-4**

Manual References

The rules, rates, forms and endorsements described in this manual apply to the Expanded Coverage Homeowners Program. Manual references to Forms 1, 2, 3, 4, or 5 are intended to apply to both the **booklet** and **modular** formats.

Endorsements

The forms and endorsements filed and approved for the program are identified on the **Expanded Coverage** forms and endorsements listings.

Also refer to the forms and endorsements listings in this manual to identify mandatory state endorsements.

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RULE 1 ELIGIBILITY

1.1 Owner Occupied

A policy may be issued to an owner-occupant of a dwelling used only for private residential purposes and occupied by no more than four families and no more than two boarders or roomers per family. Exception for Bed and Breakfast exposure up to five rooms available to boarders or roomers. Refer to Rate Section.

Form 1, 2, 3 or 5*

1.2 Tenant Occupied

A policy may be issued to the tenant (non-owner) of a dwelling or apartment if the residence occupied by the insured is used only for residential purposes and is occupied by no more than one additional family or two boarders or roomers.

Form 4*

1.3 Condominiums

A policy may be issued to the owner of a condominium unit if the residence occupied by the insured is used only for residential purposes and is occupied by no more than one additional family or two boarders or roomers.

Form 4 and Endorsement ML-31

1.4 Co-owner Occupancy

A policy may be issued to one of the co-owners provided each occupies separate apartments within the dwelling.

Form 1, 2, 3

A Form 4 policy may be issued to the other co-owner(s).

1.5 Dwellings Under Construction

A policy may be issued to cover the interest of the intended owner-occupant of a dwelling under construction. Refer to Company.

1.6 Seasonal Dwellings

A policy may be issued to cover a seasonal dwelling.

Indicate on Declarations Page

1.7 Ineligible Occupancies

The following are ineligible for coverage under this manual:

- > Mobile homes, trailer homes or house trailers whether or not set on foundations or otherwise made stationary.
- > Property to which farm forms or rates apply.

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RULE 2 PROGRAM DESCRIPTION

The following is a general description of the coverages provided by the Homeowners forms. The policy forms state the complete conditions.

2.1 Section I Coverages - Property (Mandatory)

- Coverage A - Residence
- Coverage B - Private Structures
- Coverage C - Personal Property
- Coverage D - Additional Living Costs and Loss of Rent

2.1.1 Forms 1 and 2 cover the residence, private structures, personal property and additional living costs against losses resulting from the perils indicated below.

	<u>Form 1</u>	<u>Form 2</u>
Fire or Lightning	X	X
Windstorm or Hail	X	X
Explosion	X	X
Riot or Civil Commotion	X	X
Aircraft	X	X
Vehicles	X	X
Smoke	X	X
Sinkhole Collapse	X	X
Volcanic Action	X	X
Vandalism	X	X
Glass Breakage	X	X
Theft	X	X
Falling Objects		X
Weight of Ice, Snow or Sleet		X
Collapse of Building		X
Sudden and Accidental Tearing Apart, Burning or Bulging		X
Accidental Discharge of Liquids or Steam		X
Freezing		X
Sudden and Accidental Damage from Electrical Currents		X

* Expanded Coverage Program Only

2.1.2 Form 3 covers the residence, private structures and additional living costs against all physical loss, with certain exceptions. Personal property is covered for the perils shown for Form 2.

2.1.3 Form 4 covers personal property including the insured's interest in building additions and alterations and additional living costs against loss by the perils shown for Form 2.

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Loss Settlement – Coverages A and B

Buildings are covered according to Replacement Cost Terms, subject to the following exceptions:

<u>Actual Cash Value Terms:</u>	Modular Form ML-1 and Booklet Form 1 with Endorsement ML-15 Multiply Basic policy premium by 1.35
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2.1.4 Form 5 covers the residence, private structures, additional living cost and personal property against all physical loss, with certain exceptions.

2.2 Section II Coverages – Liability (Mandatory)

Personal Liability – Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence related to the insured’s premises or personal activities.

Medical Payments to Others – Pays medical expenses incurred by persons, who are not insureds, if the bodily injury occurs in connection with the insured’s premises or personal activities.

2.3 Package Policy Requirements

The minimum limits of liability for the Homeowners Policy are as follows:

<u>Section I Coverages</u>	<u>Form 1</u>	<u>Forms 2 and 3</u>	<u>Form 4</u>	<u>Form 5</u>
Residence	\$80,000*	\$80,000*		\$150,000
Private Structures	10% of limit on residence	10% of limit on residence		
Personal Property	50% ¹ of limit on residence	50% ¹ of limit on residence	\$20,000	
Additional Living Costs	20% ² of limit on residence	20% ² of limit on residence	40% of limit on personal property	

¹ 30% for dwellings occupied by three or four families

² 10% for dwellings occupied by three or four families

Secondary Locations – Forms 1 & 2 only. Coverage A Minimum Limits \$25,000

Section II Coverage

All Forms Except Form 5

Personal Liability	\$25,000 each occurrence
Medical Payments to Others	\$500 each person (\$1,000 Form 5) \$25,000 each accident

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RULE 3 POLICYWRITING INSTRUCTIONS

3.1 Inception Time

The policy may be issued to take effect at 12:01 A.M. instead of 12 noon on the inception date at no additional premium.

Indicate inception time on Declarations Page

3.2 Annual Policy Term

Policies may not be written for less than one year except to maintain common anniversary dates with other policies. It is permissible to extend the policy for successive terms by extension certificate using the premium in effect on renewal date. The then current applicable forms and endorsements must be made part of the policy.

3.3 Three-Year Policy Term Payment Plans

This rule does not apply.

3.4 Continuous Renewal Plan

This rule does not apply.

3.5 Additional Interests

The policy may cover the interests of additional owners at no additional premium. This coverage is limited to the building and premises liability.

3.5.1 Interest in Coverages A, B, C, L, and M

A policy can be endorsed at no additional premium charge to cover the insurable interests of others in property covered under Coverages A, B, and C, and their liability arising out of all premises insured under Coverages L and M.

Attach endorsement ML 0672 and make entries to show the names of the additional insureds and the extent of their interests.

3.6 Transfer or Assignment

The policy may be endorsed to effect:

- > Transfer to another location within the same state; or
- > Assignment from one insured to another in the event of transfer of title of the dwelling.

3.7 Restriction of Coverage

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of coverage at no reduction of premium. The request, signed by the applicant, must be referred to company. Restrictions under this rule must be approved by the insurance department.

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3.8 Cancellation or Reductions In Limits of Liability or Coverages

Mandatory coverages may not be canceled unless the entire policy is canceled.

The policy must be canceled in accordance with the terms of applicable cancellation provisions.

The return premium, if any, is computed on a pro rata basis.

3.9 Contributing Insurance

Coverage under Section I of the policy may be divided between two or more companies.

- > All policies must contain the same deductible.
- > All Section I additional limits and coverages must be divided between the companies. Scheduled personal property may be shared at the option of the companies.
- > All Section II coverages must be assumed entirely by one of the companies. Section II premium charges are shown in the State Rate Pages and must be subtracted before the total premium is divided between the companies.
- > All policies must include the policy number and company names and must identify the company providing the Section 11 coverages.

Endorsement ML-178

3.10 Extension of Coverage A - No Private Structures - Forms 1, 2, 3, 5

If there are no private structures on the premises exceeding \$1,000 combined replacement value, the Coverage B limit may be added to the Coverage A limit.

Endorsement ML-151

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RULE 4 PREMIUM DETERMINATION

Annual premiums and rates are shown in the State Rate Pages. The Basic Policy Premiums are for property and liability coverages.

Liability coverage for the following exposures is required if they exist. The additional premium is shown in the State Rate Pages.

- > All additional or secondary residence premises where the named insured or spouse maintains a residence, other than business or farm properties.
- > All residence employees of the named insured or spouse not covered or not required to be covered by Workers' Compensation Insurance. A charge is required for residence employees in excess of two.
- > Incidental office, professional, private school or studio occupancies by the named insured on residential premises of the named insured.
- > Three or four family dwellings. (When the Section II limits are increased, the increased limit premiums for three or four family dwellings apply in addition to the increased limit premiums shown for a one or two family dwelling.)

4.1 Calculation of Premium

The premium is computed as follows:

- 4.1.1** Determine the Basic Policy Premium" based on the amount of Coverage A or Coverage C, as applicable. This basic premium must reflect revised limits of Coverage C.
- 4.1.2** Adjust basic policy premium to reflect the selected deductible option.
- 4.1.3** Adjust basic policy premium for other premium credits or charges.
- 4.1.4** Add the additional premium for all mandatory or optional Section I Property Coverages and all mandatory or optional Section II Liability Coverages.

* Refer to Company for Expanded Coverage Program rating instructions.

4.2 Changes in Limits of Liability or Addition of Coverages

The limits of liability may be increased or coverages added during the policy term. Compute the additional premium on a pro rata basis using the same rates in effect when the current policy premiums were calculated.

4.3 Specifically Rated Dwellings - Forms 1, 2, 3, 5

The premium for specifically rated dwellings of fire resistive or fireproof construction is 85% of the applicable brick or masonry premium.

The applicable Fire and Extended Coverage rates shall be used for other specifically rated dwellings when written under a Homeowners policy.

4.4 Row and Townhouses

The premium for an eligible one or two family owner-occupied dwelling in a townhouse or row house is determined as shown in the State Rate Pages.

An eligible two family owner-occupied dwelling is considered two individual units when determining the number of family units within a firewalls.

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RULE 5 DEDUCTIBLES

The deductible amount is shown on the Declarations Page; no endorsement is needed.

5.1 Flat Deductibles - All Perils

The policy may be issued with one of the following options at the premium credit or surcharge shown in the State Rate Pages.

Deductible Amount

\$250 (not applicable to New Business)
500
1,000
2,500

5.2 Catastrophic Windstorm Deductibles

For dwellings within 0.5 miles and dwellings located more than 0.5 miles up to one mile of the coast a homeowner has the option of either a Catastrophic Windstorm Deductible or agreeing to loss mitigation measures as explained below.

Catastrophic Windstorm Deductible. A five (5%) Catastrophic Windstorm Deductible will be applicable as a percentage of Coverage A limit for those risks that are 0.5 miles or less from the coast. A 50% surcharge will also apply. A two (2%) Catastrophic Windstorm Deductible will be applicable as a percentage of Coverage A limit for those risks that are over 0.5 miles up to one mile. A 30% surcharge will also apply. Catastrophic windstorm is defined as winds attaining Category 1 hurricane status (sustained winds of 74 miles per hour or higher.) A premium credit of 10% and 4% respectively will be applied to the policy.

Loss Mitigation Measures. In the event an insured declines the Catastrophic Windstorm Deductible option the insured then agrees to loss mitigation measures as specified below. If for any reason all of these loss mitigation measures are not undertaken by the insured the Company will apply the above catastrophic windstorm deductibles in the event of a catastrophic windstorm loss.

The following specific loss mitigation measures recommended by the Institute of Building and Home Safety must be complied with:

- **All windows, entry doors and garage doors must be adequately protected to sustain wind speed of 74 miles per hour or more or higher. This would be defined as a Category 1 Hurricane.**
- **Windows and Patio Doors** – A structural panel of various materials e.g. plywood (see below) must cover the openings. If you have a wood-frame house, use adequate fasteners to attach the panels over the openings. If dwelling is of masonry or concrete block you will have to install anchoring devices.
- **Plywood Shutters** – pre-cut, pre-drilled, and individually marked for installation meeting the Institute of Business and Home Safety (IBHS) standards to fit over all windows, and door openings. They must be stored in a dry place on the premises and ready to use during a hurricane warning.
- **Doors** - Must have head and foot bolts. The bolts must extend into the door header and through the threshold into the sub floor. Door must have three hinges and a dead bolt security lock which has a minimum one inch bolt throw length.
- **Garage Doors** – One of the two following options must be complied with:
 1. A retrofit kit for the garage door. They can be purchased at your local building supply store.
 2. Reinforcing garage door. This involves installing horizontal and/or vertical bracing onto each panel, using wood or light gauge metal girts bolted to the door mullions. Heavy hinges and stronger end and vertical center supports may be needed.

Optional higher deductibles with additional credits are available. Refer to the State Rate Page.

Endorsement: CT-UF 405-4

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RULE 6 PREMIUM MODIFICATIONS

6.1 Protective Devices

The premium credits shown in the State Rate Pages may be allowed for the installation of the following approved and properly maintained alarm and/or sprinkler systems:

- > Central Station Burglary and/or Fire Alarms.
- > Fire Department and/or Police Department Alarms.
- > Local Alarms - Including smoke and/or gas detection.
- > Sprinkler Systems.

Endorsement ML-216

6.2 Modified Replacement Cost – Coverages A and B

The policy may be endorsed to provide replacement cost coverage when the amount of insurance is less than 80% of the replacement value of the dwelling. The premium is developed from the State Rate Pages

Endorsement ML-256

6.3 Replacement or Repair Cost Protection - Coverage A - Dwelling

The policy may be extended to include replacement or repair cost protection for the dwelling, provided:

- > The dwelling is insured for 100 percent replacement value. The Estimator must be completed with the application.
- > The Coverage A limit is adjusted according to the index.
- > One family dwellings only.
- > The additional premium is shown in the State Rate Pages.

Attach Endorsement UFRCD-2

6.4 Ordinance or Law

The policy may be endorsed to provide coverage for increased costs which result from the enforcement of a code, ordinance or law which regulates the construction, repair or demolition of covered property. The additional premium is shown in the State Rate Pages.

Endorsement ML-257

6.5 New Home Discount – Forms 2 and 3 only

A new dwelling is eligible for a premium credit of 10 percent. For the purposes of this rule, a dwelling is considered new if it has been built after 1960. The credit applies only to the basic annual premium, and does not apply to optional coverages or higher limits of Section I or Section II coverages. The dwelling must be insured for at least \$80,000.

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RULE 7 OPTIONAL SECTION I PROPERTY COVERAGES

7.1 Vandalism - ML-8 Only

This rule does not apply.

7.2 Earthquake

Earthquake coverage may be provided at the additional premium shown in the State Rate Pages. Coverage applies to all Section I Coverages and must be written at the limit provided by the policy. The earthquake rates for Coverages B, C and D shown in the State Rate Pages must be applied to the increases or additions of these coverages.

Endorsement ML-54

7.3 Inflation Guard Coverage - Not Applicable to Form 4

Coverage may be provided to automatically increase Coverages A, B, C and D on a quarterly basis.

The charges shown in the State Rate Pages apply to the Basic Policy Premium modified for revised limits of Coverages B, C or D.

Endorsement ML-184

7.4 Private Structures

7.4.1 Increased Limit - An additional amount of insurance may be written on a specific private structure at the additional premium shown in the State Rate Pages.

Endorsement ML-48

7.4.2 Rented to Others - Coverage may be provided for a private structure on the described premises rented or held for rental to others, used for residential purposes and occupied by no more than two families. The additional premium is shown in the State Rate Pages.

Endorsement ML-40

7.4.3 With Incidental Occupancies - Coverage for a private structure on the described premises with an office, professional, private school or studio occupancy may be provided at the additional premium shown in the State Rate Pages for Private Structures Rented to Others.

Endorsement ML-42

7.4.4 Care Provided For Others - This Rule does not apply.

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7.5 Personal Property

7.5.1 Increased Limit - The Coverage C limit of liability may be increased at the additional premium shown in the State Rate Pages.

Show limit on Declarations Page

7.5.2 Reduced Limit - For one or two family dwellings, the Coverage C limit may be reduced to not less than 40% of the Coverage A limit at the credit shown in the State Rate Pages. This reduction is not permitted when Endorsement ML-42 is attached.

Show limit on Declarations Page

7.5.3 In Rental Units - Personal property of the insured located in the rental portion of the dwelling or private structure, not occupied by the insured, may be covered at the additional premium shown in the State Rate Pages.

Endorsement ML-152

7.5.4 In Residences Occasionally Rented – This rule does not apply.

7.6 Replacement Value – Personal Property

Personal property may be insured for replacement value at the additional charge shown in the State Rate Pages.

Attach Endorsement ML-55 – Form 1, and 3 and 4 family dwellings
Attach Endorsement UFC-HOP – Forms 2, 3 and 4

7.7 Money and Securities

The limit for money and related items may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

7.8 Unscheduled Jewelry, Watches and Furs

The limit for unscheduled jewelry, watches and furs may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

7.9 Guns and Gun Accessories

The limit for guns and gun accessories may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

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7.10 Silverware, Goldware and Pewterware

The limit for silverware, goldware and pewterware may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

7.11 Business Property - Expanded Coverage Program Only

The limit for business property while on the insured premises may be increased at the additional premium shown in the State Rate Pages.

The limit that applies to business property while away from the insured premises is automatically increased to 10% of the total limit that applies to business property on the insured premises.

Endorsement ML-65

7.12 Physicians, Surgeons, Dentists and Veterinarians On or Away from Premises

Surgical, medical and dental instruments, medicines, drugs and books are covered under the business property limit(s).

The limit for such property while on the insured premises may be increased at the additional premium shown in the State Rate Pages.

Coverage or higher limits for such property while away from the insured premises may also be provided at the additional premium shown in the State Rate Pages.

7.13 Home Computers

Coverage for home computer data processing equipment and commercially purchased software may be provided on a risks-not-excluded basis. The additional premium is shown in the State Rate Pages.

Endorsement ML-170

7.14 Refrigerated Food Products

Coverage may be provided for loss or damage to food products contained in a freezer or refrigerated unit. The additional premium is shown in the State Rate Pages.

Endorsement ML-155

7.15 Additional Living Costs and Loss of Rent

Coverage D may be increased at the additional premium shown in the State Rate Pages.

Show limit on Declarations Page

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7.16 Credit Cards and Depositors Forgery

Coverage for loss by forgery or alteration of credit cards, checks or drafts, or acceptance of counterfeit paper currency may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-30

7.17 Tenant's Improvements - Form 4

The limit for improvements on the insured premises may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-30

7.18 Fire Department Service Charge

The limit for fire department service charges may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-30

7.19 Scheduled Personal Property

Coverage may be provided for physical loss, with certain exceptions, on scheduled personal property. Refer to Company.

Attach Endorsement IM-175 and IM-100

7.20 Glass

Coverage may be provided for specific items of glass. Refer to Company.

Endorsement ML-68

7.21 Homeowners Plus Endorsement

For use on Form 2 and 3 policies with value of \$80,000 or more and Form 4 with value of \$20,000 or more. For 1 and 2 family dwellings only.

This endorsement provides some additional coverages including Replacement Cost Contents and increases the Liability Coverage to \$100,000/\$1,000.

Note the references on the Form as to the specific Form 2, 3 or 4 enhancements as they do not apply to each form. The rates are shown in the State Rate Pages.

Attach Endorsement UFC-HOP

7.21.1 Form 5

For use with property value of \$150,000 or more, built after 1980, minimum \$500 deductible, Section II limits must be \$100,000/\$1,000. If Form 5 is attached, you would not attach Homeowners Plus Endorsement. See Rate Pages for surcharge.

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7.22 Back Up of Sewers and Drains

Coverage can be added for direct physical loss caused by water that backs up through sewers or drains or overflows from a sump. Coverage is limited to \$5,000. A \$250 deductible applies. Use the rating information shown in this manual.

Endorsement ML-208

7.23 Homeowners Association Loss Assessment

7.23.1 The policy may be extended to cover loss assessment charged to the insured by the homeowners association. The additional premium is shown in the State Rate Pages.

Endorsement ML-50

7.23.2 Earthquake coverage may be added. The rates are shown in the State Rate Pages.

Endorsement ML-53

7.24 Condominium Unit-Owners Supplemental Coverages

7.24.1 Unit-Owners Additions and Alterations

Special Coverage - Coverage may be provided on a risks-not-excluded basis. The additional premium is shown in the State Rate Pages.

Endorsement ML-32 in lieu of Endorsement ML-31

Increased Limit - The limit of liability may be increased at the premium shown in the State Rate Pages.

Show amount of increase on Endorsement ML-31 or ML-32

Earthquake Coverage - Coverage may be added for earthquake loss by using the rates and Endorsement for Rule 7.2.

7.24.2 Unit Rental to Others

Personal property of the insured may be covered while the unit is rented to others. The additional premium is shown in the State Rate Pages.

Endorsement ML-33

7.24.3 Loss Assessment

The policy may be extended to cover loss assessment for which the insured may be liable to the association of condominium unit-owners. The additional premium is shown in the State Rate Pages.

Endorsement ML-50

Earthquake coverage may be added. The additional premium is shown in the State Rate Pages.

Endorsement ML-53

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RULE 8 OPTIONAL SECTION II LIABILITY COVERAGES

All mandatory or optional Section II Coverages must be written at the same limit.

8.1 Additional Residence Premises - Rented to Others

Coverage may be provided for additional one to four family residence premises rented to others, owned by the named insured or spouse, at the additional premium shown in the State Rate Pages.

Endorsement ML-70

8.2 Private Structures - Rented to Others

If coverage is provided under Section I for private structures rented to others, apply the additional liability premium shown in the State Rate Pages for Additional Residence Premises - Rented to Others.

Endorsement ML-40

8.3 Waterbed Liability - Form 4

Coverage may be provided for the property damage liability of an insured arising out of the ownership or use of a waterbed on the insured premises. The additional premium is shown in the State Rate Pages.

Endorsement ML-209

8.4 Business Pursuits

Coverage may be provided for the liability of an insured arising out of business activities, other than a business of which the insured is sole owner or a partner, at the additional premium shown in the State Rate Pages.

Classify as shown below, and apply the charges to each person insured.

Classifications:

- 8.4.1** Clerical Office Employees - Engaged wholly in office work and having no other duty in or about the employer's premises.
- 8.4.2** Salespersons, Collectors or Messengers - No installation, demonstration or service operations.
- 8.4.3** Salespersons, Collectors or Messengers - Including installation, demonstration or service operations.
- 8.4.4** Teachers - Athletic, laboratory, manual training, physical training and swimming instruction, excluding liability for corporal punishment of pupils.
- 8.4.5** Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.
- 8.4.6** Teachers - Liability for corporal punishment of pupils. Additional premium for this coverage must be added to the premium for classifications **8.4.4** or **8.4.5**.

Occupations not otherwise classified - Refer to Company.

Endorsement ML-71

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8.5 Office, Professional, Private School or Studio Occupancy

Incidental office, professional, private school or studio occupancies are permitted provided.

- > The premises are occupied principally for residential purposes, and
- > There is no other business conducted on the premises.

Coverage may be provided for liability of an insured arising from:

- > An office, professional, private school or studio occupancy in the dwelling or in a separate structure on the premises. The limit for Coverage C must be at least 60% of the Coverage A limit, or 35% for dwellings occupied by three or four families.
- > Professional instruction given by the insured in the dwelling. The insured employs no assistants and the dwelling has not been altered to accommodate the occupancy.
- > An office, professional, private school or studio occupancy in an additional residence premises occupied by the insured, other than the described premises.

The additional premium is shown in the State Rate Pages.

Endorsement ML-42

8.6 Owned Snowmobiles - Off Premises

This rule does not apply.

8.7 Outboard Motors and Watercraft

Coverage may be provided for watercraft not covered by the policy at the premiums shown in the State Rate Pages.

- > For rating purposes, combine the horsepower of all outboard motors used together with any single watercraft owned by the insured.
- > Sailboats 26 to 40 feet inclusive equipped with auxiliary power are classed as inboard motor boats.

Endorsement ML-75

8.8 Personal Injury

Coverage may be provided for the named insured's legal liability resulting from the false arrest, libel, slander or invasion of privacy of another. The additional premium is shown in the State Rate Pages.

Endorsement ML-46

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8.9 Care Provided For Others

This rule does not apply.

8.10 Incidental Farming

Coverage may be provided for the insured's incidental farming activities at the residence premises location, if farming is not the business of the insured. The additional premium is shown in the State Rate Pages.

Endorsement – ML-320

8.11 Animal Collision

Coverage may be provided at the additional premium shown in the State Rate Pages.

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RULE 9 ADDITIONAL AND SECONDARY LOCATIONS

9.1 Same State

A separate policy may be written to cover secondary locations meeting the requirements of Rule 1. Section II may be omitted if eligible for credits as described Rule 9.3.

9.2 Other State

A separate policy may be written to cover secondary locations meeting the requirements of Rule 1. Section II may be omitted if eligible for credit as described in Rule 9.3.

9.3 Credit for Section II

Section II may be omitted from the policy covering the additional or secondary location. The policy must be endorsed or amended to indicate that Section II coverage for the additional or secondary location is provided by the Homeowners policy covering the primary location. Apply the premium credit for Section II shown in the State Rate Pages.

RULE 10 HOME-BASED BUSINESS PROGRAM – ML-450

Coverage may be provided for a business that is owned or operated by one or more persons who are insureds according to the terms of the underlying policy. Refer to rules and rate pages shown in the Home-Based Business program.

RULE 11 RENOVATION CREDITS

A dwelling built pre 1960 may be eligible for renovation credits if roof and/or heating system updated in the past 10 years and electrical and/or plumbing systems updated in the past 20 years. The Home Renovated Supplemental Application must be completed and signed. Refer to State Rate Pages.

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RULE 12 IDENTITY FRAUD EXPENSE COVERAGE

Coverage can be provided for expenses incurred by an insured as the direct result of identity fraud. Identity fraud occurs when an individual's personal identifying information is used without his or her permission to purchase goods or services, obtain credit, borrow money, or otherwise violate federal, state, or local law.

Coverage is provided for expenses resulting from identity fraud that occurs at any time prior to the end of the policy period and is discovered by the insured during the policy period or during the one year period that follows. In the event that the insured obtains replacement identity fraud expense coverage, the one year extended discovery period terminates as of the date the replacement coverage takes effect.

Covered expenses include:

- Costs for obtaining, reproducing, notarizing, or sending affidavits or other pertinent documents
- Costs for telephone calls
- Research fees
- Lost earnings, not to exceed a maximum of \$250 per day, per insured, or a total of \$5,000 for lost earnings of all insureds
- Loan application fees for reapplying for a loan
- Attorney fees to defend lawsuits, remove criminal or civil judgments, or challenge information provided in a consumer credit report

Attached endorsement ML 0686

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RULE 13 LIFESTYLE PROGRAM Condominiums, Townhouses and Co-ops – (HO 0006)

- **UFI-55 HOP** enhancement form will apply with no additional premium. Coverages are:
 1. Identity Fraud Expense Coverage – Limit of \$1,000 (refer to ML 0686 form)
 2. Business Property - \$5,000 on premises and \$500 off premises
 3. Credit & Fund Transfer Cards - \$10,000
 4. Jewelry, Watches, Precious and Semi Precious Stones, Gems and Furs - \$5,000 includes mysterious disappearance and subject to a \$1,500 per item limit
 5. Silverware, Goldware, Pewterware and Items Plated with Gold or Silver - \$5,000 includes mysterious disappearance and subject to a \$1,500 per item limit
 6. Lock Replacement - \$500
 7. Personal Injury Included – (refer to ML 46 form)
 8. Personal Liability - \$300,000
 9. Loss Assessment - \$5,000 (refer to ML 50 form)
 10. Personal Property Away From Premises Caused By Flood or Collision (including earthquake) - \$1,000
 11. Condominium Unit-Owner Additions – Increase by 40% for a total of 50% (refer to Form 4). Special Coverage will apply (refer to ML-32 form.)
 12. Water Damage - Sewers, Drains, and Sumps - We pay up to \$2,000 for direct physical loss to covered property caused by water which backs up through sewers or drains or water which enters into or overflows from within a sump pump, sump pump well, or other type of system designed to remove subsurface water which is drained from the foundation area.

The following criteria will apply to rule 13 and Rule 13.1:

- Must be owner occupied
- Minimum coverage - \$ 20,000
- Maximum coverage - \$400,000
- Maximum Personal Inland Marine - \$10,000 any single item, \$50,000 total schedule

RULE 13.1 – LIFESTYLE 55

A 10% credit will be applied to the base rate when a Named Insured's age is 55 or older and the insured premises is occupied continuously at least 5 months of the year.

RULE 14 DWELLINGS UNDER CONSTRUCTION – THEFT

Coverage may be provided for loss caused by theft or attempted theft:

- in or to a dwelling being built;
- of materials and supplies for use in construction of a dwelling before it is occupied for its intended use; or
- in or to a constructed dwelling before it is occupied

Coverage limit per policy - \$25,000. See State Rate Page for additional premium

Attach endorsement ML 0422

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RULE 15 VINTAGE HOMEOWNERS PROGRAM

This program is available for dwellings with the following eligibility criteria:

- Dwellings built between 1920 and 1959
- Form 3 Coverage Only
- One and Two Family risks only
- Protected risks only – dwellings must be within 1,000 feet of hydrant and within five miles from a responding fire department
- Roof must be 20 years old or newer
- Central heat, heating system must not be over 20 years old
- Plumbing, either copper and/or PVC piping to code, no lead piping.
- Circuit breakers with 100 amp service. No fuses, knob and tube wiring etc.
- No more than one loss under \$20,000 within the last three years.
- Minimum – \$225,000
- Maximum - \$800,000

Refer to the Vintage Homeowner rate pages

RULE 16 – EQUIPMENT BREAKDOWN COVERAGE

We cover direct physical loss to covered property on the described location that is caused by an equipment breakdown. The Equipment Breakdown endorsement provides coverage for perils that are normally excluded under the standard Homeowners policy, (specifically, a fortuitous mechanical, electrical and/or pressure systems breakdown.) This optional coverage is available for new and renewal business.

Examples of Equipment/Appliances are:

- Buildings/Structures – (Coverage A and B): permanently mounted on or in a dwelling or structure. Types of equipment include: boilers, furnaces, heat pumps, solar units, ground-source units, air conditioning, electrical panels, hot water heaters humidifiers, dehumidifiers etc.
- Personal Property (Coverage C): computer systems, telephone systems, audio/video systems, televisions (plasma, projection, LCD), washer/dryer, refrigerator, security systems, pool/spa, ovens (convection), and much more.
- All pressure, mechanical, electrical, electronic or fiber-optic equipment.

Equipment Breakdown Endorsement Highlights:

- \$50,000 per occurrence limit – (Coverages A, B, C, D)
- \$500 Equipment Breakdown Deductible Per Occurrence
- Sub-limit of \$3,000 for incidental coverage for Expediting Expense, Refrigerated Property and Pollutant Cleanup and Removal
- Equipment Breakdown pays up to 125% for replacement equipment that is safer, more efficient or environmentally better
- Equipment Breakdown pays, up to \$3,000, to involve a “Green” authority, et al in the repair and replacement process.

Endorsement – Attach UF EBE-1 endorsement

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RULE 16.1 Windstorm Loss Mitigation Devices – Forms 2, 3, 4, and 5

As mandated by Connecticut law, a premium credit must be given for the permanent installation of impact-resistant glass and/or storm shutters that meet the eligibility criteria specified below.

The impact-resistant glass and/or storm shutters must be installed in accordance with the manufacturer's specifications and the policyholder must provide the company with proof of such installation.

When the policy covers a condominium or cooperative unit, the impact-resistant glass and/or storm shutters must protect all exterior openings of the unit as well as all exterior openings of any other building at that location owned solely by the insured.

When the policy covers a residence other than a condominium or cooperative unit, the impact-resistant glass and/or storm shutters must protect all exterior openings of the residence as well as all exterior openings of any other building at the insured premises.

Impact-Resistant Glass

To qualify for this credit, all exterior glazed openings must be protected for impact resistance. A glazed opening is defined as glass or transparent or translucent plastic sheets used in windows, doors, or skylights.

Storm Shutters

Basic To qualify for this credit, all exterior openings (including, but not limited to windows, skylights, vents, entry doors, and garage doors) must be able to withstand a small (4.5 pound) missile impact in accordance with American Society for Testing and Materials (ASTM) standards ASTM E 1886 and ASTM E 1996.

Hurricane To qualify for this credit, all exterior openings (including, but not limited to windows, skylights, vents, entry doors, and garage doors) must be able to withstand a large (9 pound) missile impact in accordance with American Society for Testing and Materials (ASTM) standards ASTM E 1886 and ASTM E 1996 (Missile C) or Standard Building Code SSTD-12.

Adjust the premium using the applicable factor shown in the state manual pages for this rule that corresponds to the installed and validated windstorm loss mitigation device(s) described in this rule.

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CONSTRUCTION DEFINITIONS

- Masonry:** A dwelling with walls of masonry or masonry veneered construction
- Frame:** A dwelling with walls of frame, or metal-sheathed or stuccoed frame construction, or with walls of metal or metal lath and plaster on combustible supports.
- Mixed:** A dwelling is classified as frame construction when the wall area of frame construction (including gables) exceeds one-third of the total wall area.

FIRE PROTECTION DEFINITIONS

- Protected:** Building is located within five road miles of a responding fire department and:
- a. within 1,000 feet of a fire hydrant; or
 - b. Suburban Rating Plan: Dwellings located in Partially Protected class qualify for Suburban Rating if the following eligibility criteria are met:
 - Forms 3 and 5
 - Must be primary residence with the following minimums:
 - 1. Built after 1980 with a minimum dwelling amount of \$150,000.
 - 2. If risk is eligible for Elite Program dwelling must be built within the last 20 years with a minimum of \$250,000.
 - Dwellings must be within eyesight of other homes either in sub-division, gated community or no more than 200 yards from another home if located on a paved highway setting.
 - The dwelling must be within 150 yards of a paved road and accessible year-round to fire fighting equipment over all-weather roads, including the driveway to the residence.
 - Dwelling must have minimum security of smoke detectors and a serviceable extinguisher.
 - Alternative solid fuel heating sources such as coal stoves, wood stoves, etc are not permitted.
 - Located within 1,000 feet of a public hydrant or within 600 feet of an alternative water source, or responding department(s) located within 5 miles in a fire district designated as protection Class 9 or better must respond within 10 minutes of first alarm with a minimum of 3,500 gallons of water. Mutual Aid by multiple departments will satisfy this requirement as long as water capacity and time standards are met. The water source may include hydrants connected to a public water works, a year round heated swimming pool (minimum 3,500 gallons), lakes, ponds or private water systems.
 - Two photos are required (front and rear).
- Partially Protected:** Building is located within five road miles of a responding fire district but does not otherwise qualify for protected status
- Unprotected:** All others

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\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 1</u>			<u>PREMIUM GROUP 2</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	136	143	151	157	166	174
15,000	142	150	158	165	174	183
20,000	149	158	166	173	183	192
25,000	156	165	174	181	191	201
30,000	163	172	181	189	200	210
35,000	170	180	189	197	208	219
40,000	177	187	197	205	217	228
45,000	184	194	204	213	225	237
50,000	191	202	212	221	233	246
55,000	198	209	220	229	242	255
60,000	205	216	228	237	250	264
65,000	215	227	239	249	263	276
70,000	225	237	250	261	275	290
75,000	235	248	261	272	287	302
80,000	248	262	276	287	303	319
85,000	261	276	290	303	320	336
90,000	275	290	305	318	336	354
95,000	288	304	320	334	352	371
100,000	301	318	335	349	368	388
110,000	325	343	361	377	398	419
120,000	352	372	391	408	431	454
130,000	376	397	418	436	460	485
140,000	407	429	452	471	497	523
150,000	437	461	485	506	534	562
160,000	467	493	519	541	571	601
170,000	497	524	552	576	608	640
180,000	527	556	586	611	644	678
190,000	557	588	619	645	681	717
200,000	587	620	652	680	718	756
210,000	617	652	686	715	755	795
220,000	647	683	719	750	792	833
230,000	678	715	753	785	829	872
240,000	708	747	786	820	865	911
250,000	738	779	820	855	902	950
260,000	768	811	853	890	939	989
270,000	798	842	887	925	976	1027
280,000	828	874	920	959	1013	1066
290,000	858	906	954	994	1050	1105
300,000	888	938	987	1029	1086	1144
EACH ADD'L 10,000 ADD	30.11	31.79	33.46	34.89	36.83	38.77

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UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 3</u>			<u>PREMIUM GROUP 4</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	175	185	195	152	161	169
15,000	184	194	205	160	169	178
20,000	193	204	215	168	177	186
25,000	202	213	224	175	185	195
30,000	211	223	234	183	193	204
35,000	220	232	244	191	202	212
40,000	229	242	254	199	210	221
45,000	238	251	264	207	218	230
50,000	247	261	274	214	226	238
55,000	256	270	284	222	234	247
60,000	265	279	294	230	243	255
65,000	278	293	308	241	254	268
70,000	291	307	323	253	267	281
75,000	304	321	337	264	278	293
80,000	321	339	356	279	294	310
85,000	338	357	375	293	310	326
90,000	355	375	394	308	325	343
95,000	372	393	414	323	341	359
100,000	389	411	433	338	357	376
110,000	420	444	467	365	385	406
120,000	455	481	506	396	418	440
130,000	487	514	541	423	446	470
140,000	526	555	584	456	482	507
150,000	564	596	627	490	518	545
160,000	603	637	670	524	553	582
170,000	642	678	714	558	589	620
180,000	681	719	757	592	625	657
190,000	720	760	800	625	660	695
200,000	759	801	843	659	696	733
210,000	798	842	887	693	732	770
220,000	837	884	930	727	767	808
230,000	876	925	973	761	803	845
240,000	915	966	1017	795	839	883
250,000	954	1007	1060	828	874	920
260,000	993	1048	1103	862	910	958
270,000	1032	1089	1146	896	946	996
280,000	1071	1130	1190	930	981	1033
290,000	1109	1171	1233	964	1017	1071
300,000	1148	1212	1276	997	1053	1108
EACH ADD'L 10,000 ADD	38.93	41.09	43.26	33.81	35.69	37.57

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BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 5</u>			<u>PREMIUM GROUP 6</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	175	185	195	192	202	213
15,000	184	194	205	201	213	224
20,000	193	204	215	211	223	235
25,000	202	213	224	221	233	246
30,000	211	223	234	231	244	257
35,000	220	232	244	241	254	267
40,000	229	242	254	250	264	278
45,000	238	251	264	260	275	289
50,000	247	261	274	270	285	300
55,000	256	270	284	280	295	311
60,000	265	279	294	290	306	322
65,000	278	293	308	304	321	337
70,000	291	307	323	318	336	354
75,000	304	321	337	332	351	369
80,000	321	339	356	351	371	390
85,000	338	357	375	370	390	411
90,000	355	375	394	388	410	432
95,000	372	393	414	407	430	452
100,000	389	411	433	426	450	473
110,000	420	444	467	460	486	511
120,000	455	481	506	498	526	554
130,000	487	514	541	532	562	592
140,000	526	555	584	575	607	639
150,000	564	596	627	618	652	686
160,000	603	637	670	660	697	734
170,000	642	678	714	703	742	781
180,000	681	719	757	745	787	828
190,000	720	760	800	788	832	876
200,000	759	801	843	831	877	923
210,000	798	842	887	873	922	970
220,000	837	884	930	916	967	1018
230,000	876	925	973	958	1012	1065
240,000	915	966	1017	1001	1057	1112
250,000	954	1007	1060	1044	1102	1160
260,000	993	1048	1103	1086	1147	1207
270,000	1032	1089	1146	1129	1192	1254
280,000	1071	1130	1190	1171	1237	1302
290,000	1109	1171	1233	1214	1282	1349
300,000	1148	1212	1276	1257	1326	1396
EACH ADD'L 10,000 ADD	38.93	41.09	43.26	42.60	44.97	47.33

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\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 7</u>			<u>PREMIUM GROUP 8</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	145	153	161	168	177	187
15,000	153	161	169	177	186	196
20,000	160	169	178	185	196	206
25,000	167	177	186	194	205	215
30,000	175	184	194	202	214	225
35,000	182	192	202	211	223	234
40,000	190	200	211	220	232	244
45,000	197	208	219	228	241	254
50,000	204	216	227	237	250	263
55,000	212	224	235	245	259	273
60,000	219	231	244	254	268	282
65,000	230	243	255	266	281	296
70,000	241	254	268	279	295	310
75,000	251	265	279	291	308	324
80,000	266	280	295	308	325	342
85,000	280	295	311	324	342	360
90,000	294	310	327	341	360	379
95,000	308	325	342	357	377	397
100,000	322	340	358	374	394	415
110,000	348	368	387	403	426	448
120,000	377	398	419	437	461	486
130,000	403	425	448	467	493	519
140,000	435	459	484	504	532	560
150,000	467	494	519	542	572	602
160,000	500	528	555	579	611	643
170,000	532	562	591	616	651	685
180,000	564	596	627	654	690	726
190,000	596	630	663	691	729	768
200,000	629	664	699	728	769	809
210,000	661	698	734	766	808	851
220,000	693	732	770	803	848	892
230,000	725	766	806	840	887	934
240,000	758	800	842	878	927	975
250,000	790	834	878	915	966	1017
260,000	822	868	914	953	1005	1058
270,000	854	902	949	990	1045	1100
280,000	887	936	985	1027	1084	1141
290,000	919	970	1021	1065	1124	1183
300,000	951	1004	1057	1102	1163	1224
EACH ADD'L 10,000 ADD	32.24	34.03	35.82	37.35	39.43	41.50

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UTICA FIRST INSURANCE COMPANY**

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BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 9</u>			<u>PREMIUM GROUP 10</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	188	198	208	161	170	179
15,000	197	208	219	169	179	188
20,000	207	218	230	177	187	197
25,000	216	228	240	186	196	206
30,000	226	238	251	194	205	215
35,000	235	249	262	202	213	225
40,000	245	259	272	210	222	234
45,000	255	269	283	219	231	243
50,000	264	279	294	227	239	252
55,000	274	289	304	235	248	261
60,000	283	299	315	243	257	270
65,000	297	314	330	255	269	283
70,000	311	329	346	267	282	297
75,000	325	343	361	279	295	310
80,000	343	362	382	295	311	328
85,000	362	382	402	311	328	345
90,000	380	401	422	326	344	363
95,000	398	421	443	342	361	380
100,000	417	440	463	358	378	398
110,000	450	475	500	386	408	429
120,000	488	515	542	419	442	465
130,000	521	550	579	447	472	497
140,000	563	594	625	483	510	537
150,000	604	638	671	519	548	576
160,000	646	682	718	555	585	616
170,000	688	726	764	590	623	656
180,000	729	770	810	626	661	696
190,000	771	814	857	662	699	735
200,000	813	858	903	698	736	775
210,000	854	902	949	733	774	815
220,000	896	946	996	769	812	855
230,000	938	990	1042	805	850	894
240,000	979	1034	1088	841	887	934
250,000	1021	1078	1134	877	925	974
260,000	1063	1122	1181	912	963	1014
270,000	1104	1166	1227	948	1001	1053
280,000	1146	1210	1273	984	1039	1093
290,000	1188	1254	1320	1020	1076	1133
300,000	1229	1298	1366	1055	1114	1173
EACH ADD'L 10,000 ADD	41.67	43.99	46.30	35.78	37.77	39.75

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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UTICA FIRST INSURANCE COMPANY**

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DWELLING AMOUNT	BASIC POLICY PREMIUMS			REPLACEMENT COST		
	<u>PREMIUM GROUP 11</u>			<u>PREMIUM GROUP 12</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	188	198	208	205	217	228
15,000	197	208	219	216	228	240
20,000	207	218	230	226	239	251
25,000	216	228	240	237	250	263
30,000	226	238	251	247	261	275
35,000	235	249	262	258	272	286
40,000	245	259	272	268	283	298
45,000	255	269	283	279	294	310
50,000	264	279	294	289	305	321
55,000	274	289	304	300	316	333
60,000	283	299	315	310	327	345
65,000	297	314	330	325	343	361
70,000	311	329	346	341	360	379
75,000	325	343	361	356	375	395
80,000	343	362	382	376	397	418
85,000	362	382	402	396	418	440
90,000	380	401	422	416	439	462
95,000	398	421	443	436	460	484
100,000	417	440	463	456	481	507
110,000	450	475	500	493	520	547
120,000	488	515	542	534	563	593
130,000	521	550	579	570	602	633
140,000	563	594	625	616	650	684
150,000	604	638	671	661	698	735
160,000	646	682	718	707	746	785
170,000	688	726	764	753	794	836
180,000	729	770	810	798	842	887
190,000	771	814	857	844	891	937
200,000	813	858	903	889	939	988
210,000	854	902	949	935	987	1039
220,000	896	946	996	981	1035	1089
230,000	938	990	1042	1026	1083	1140
240,000	979	1034	1088	1072	1131	1191
250,000	1021	1078	1134	1117	1179	1242
260,000	1063	1122	1181	1163	1228	1292
270,000	1104	1166	1227	1209	1276	1343
280,000	1146	1210	1273	1254	1324	1394
290,000	1188	1254	1320	1300	1372	1444
300,000	1229	1298	1366	1345	1420	1495
EACH ADD'L 10,000 ADD	41.67	43.99	46.30	45.61	48.14	50.67

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
CONNECTICUT HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

VINTAGE POLICY PREMIUM

REPLACEMENT COST

PROTECTION CLASS: PROTECTED

MASONRY

FRAME

TERRITORY

1 2 1 2

PREMIUM GROUP

1 7 4 10

**Premium Group
1**

**Premium Group
4**

**Premium Group
7**

**Premium Group
10**

**DWELLING
AMOUNT**

FORM 3

FORM 3

FORM 3

FORM 3

100,000	294	331	315	350
110,000	318	357	340	378
120,000	344	387	369	409
130,000	368	413	394	437
140,000	397	446	426	472
150,000	427	479	457	507
160,000	456	512	489	542
170,000	486	545	520	577
180,000	515	579	552	612
190,000	545	612	583	647
200,000	574	645	615	682
210,000	604	678	646	717
220,000	633	711	678	752
230,000	662	744	709	787
240,000	692	777	741	822
250,000	721	810	772	857
260,000	751	843	804	892
270,000	780	876	835	927
280,000	810	909	867	962
290,000	839	942	898	997
300,000	869	975	930	1032
310,000	898	1008	962	1067
320,000	927	1041	993	1102
330,000	957	1074	1025	1137
340,000	986	1108	1056	1172
EACH ADD'L				
\$10,000 ADD	29.44	33.06	31.53	34.98

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
CONNECTICUT HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

PROTECTION CLASS: PROTECTED

MASONRY

FRAME

TERRITORY

1 2 1 2

PREMIUM GROUP

1 7 4 10

**PREMIUM
GROUP 1**

**PREMIUM
GROUP 4**

**PREMIUM
GROUP 7**

**PREMIUM
GROUP 10**

**DWELLING
AMOUNT**

FORM 3 FORM 5 FORM 3 FORM 5 FORM 3 FORM 5 FORM 3 FORM 5

100,000	268		301		287		318	
110,000	289		325		310		343	
120,000	313		352		335		372	
130,000	335		376		358		398	
140,000	361		406		387		429	
150,000	388	466	436	523	416	499	461	553
160,000	415	498	466	559	444	533	493	592
170,000	442	530	496	595	473	567	525	630
180,000	468	562	526	631	502	602	557	668
190,000	495	594	556	667	530	636	588	706
200,000	522	626	586	703	559	671	620	744
210,000	549	658	616	739	588	705	652	782
220,000	576	691	646	775	616	739	684	821
230,000	602	723	676	811	645	774	716	859
240,000	629	755	706	848	674	808	747	897
250,000	656	787	736	884	702	843	779	935
260,000	683	819	766	920	731	877	811	973
270,000	709	851	796	956	760	911	843	1011
280,000	736	883	827	992	788	946	875	1050
290,000	763	915	857	1028	817	980	906	1088
300,000	790	948	887	1064	845	1015	938	1126
310,000	897	1076	917	1100	874	1049	970	1164
320,000	843	1012	947	1136	903	1083	1002	1202
330,000	870	1044	977	1172	931	1118	1034	1240
340,000	897	1076	1007	1208	960	1152	1065	1278
EACH ADD'L								
\$10,000 ADD	26.77	32.12	30.06	36.07	28.66	34.39	31.80	38.16

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
CONNECTICUT HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

PROTECTION CLASS: PARTIALLY PROTECTED

MASONRY

FRAME

TERRITORY

1

2

1

2

PREMIUM GROUP

2

8

5

11

**PREMIUM
GROUP 2**

**PREMIUM
GROUP 5**

**PREMIUM
GROUP 8**

**PREMIUM
GROUP 11**

**DWELLING
AMOUNT**

FORM 3

FORM 5

FORM 3

FORM 5

FORM 3

FORM 5

FORM 3

FORM 5

100,000	310		346		332		370	
110,000	335		374		359		400	
120,000	363		405		388		433	
130,000	388		433		415		463	
140,000	419		467		448		500	
150,000	450	540	502	602	481	578	537	645
160,000	481	577	536	644	515	618	574	689
170,000	512	614	571	685	548	657	611	733
180,000	543	651	606	727	581	697	648	778
190,000	574	688	640	768	614	737	685	822
200,000	605	726	675	810	647	777	722	867
210,000	636	763	709	851	681	817	759	911
220,000	667	800	744	893	714	857	796	956
230,000	698	837	779	934	747	896	833	1000
240,000	729	875	813	976	780	936	871	1045
250,000	760	912	848	1017	813	976	908	1089
260,000	791	949	882	1059	847	1016	945	1134
270,000	822	986	917	1100	880	1056	982	1178
280,000	853	1023	952	1142	913	1096	1019	1222
290,000	884	1061	986	1184	946	1136	1056	1267
300,000	915	1098	1021	1225	979	1175	1093	1311
310,000	946	1135	1055	1267	1013	1215	1130	1356
320,000	977	1172	1090	1308	1046	1255	1167	1400
330,000	1008	1210	1125	1350	1079	1295	1204	1445
340,000	1039	1247	1159	1391	1112	1335	1241	1489
EACH ADD'L \$10,000 ADD	31.01	37.22	34.61	41.53	33.20	39.84	37.04	44.45

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
CONNECTICUT HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

**FORM 5 - \$1,000 DEDUCTIBLE
REPLACEMENT COST**

DWELLING AMOUNT	<u>PREMIUM GROUP 1</u>	<u>PREMIUM GROUP 4</u>
250,000	573	643
260,000	596	670
270,000	620	696
280,000	643	722
290,000	667	748
300,000	690	775
310,000	713	801
320,000	737	827
330,000	760	854
340,000	784	880
350,000	807	906
360,000	830	932
370,000	854	959
380,000	877	985
390,000	901	1,011
400,000	924	1,037
410,000	947	1,064
420,000	971	1,090
430,000	994	1,116
440,000	1,017	1,142
450,000	1,041	1,169
460,000	1,064	1,195
470,000	1,088	1,221
480,000	1,111	1,247
490,000	1,134	1,274
500,000	1,158	1,300
Each Add'l \$10,000	23.39	26.26

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
CONNECTICUT HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

**FORM 5 - \$1,000 DEDUCTIBLE
REPLACEMENT COST**

DWELLING AMOUNT	<u>PREMIUM GROUP 7</u>	<u>PREMIUM GROUP 10</u>
250,000	614	681
260,000	639	709
270,000	664	736
280,000	689	764
290,000	714	792
300,000	739	820
310,000	764	848
320,000	789	875
330,000	814	903
340,000	839	931
350,000	864	959
360,000	889	987
370,000	914	1,014
380,000	939	1,042
390,000	964	1,070
400,000	989	1,098
410,000	1,014	1,125
420,000	1,039	1,153
430,000	1,064	1,181
440,000	1,089	1,209
450,000	1,114	1,237
460,000	1,139	1,264
470,000	1,165	1,292
480,000	1,190	1,320
490,000	1,215	1,348
500,000	1,240	1,376
Each Add'l \$10,000	25.04	27.79

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
CONNECTICUT HOMEOWNER STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS *

FORM ML-4

COVERAGE C AMOUNT	PREMIUM GROUP 1		PREMIUM GROUP 2		PREMIUM GROUP 3	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
6,000	68	95	71	100	78	110
8,000	79	110	83	116	91	127
10,000	91	127	95	133	105	146
12,000	100	140	105	147	115	161
14,000	104	146	110	153	120	168
16,000	115	161	121	169	133	186
18,000	120	168	126	177	139	194
20,000	128	179	135	189	148	207
22,000	139	195	147	205	161	225
24,000	148	208	156	218	171	240
26,000	155	217	163	228	179	251
28,000	163	228	171	240	188	264
30,000	172	241	181	253	199	278
35,000	195	273	205	287	225	315
40,000	219	307	230	323	253	354
45,000	245	343	257	360	282	395
50,000	267	373	280	392	308	431
EACH ADD'L 5,000	21.76	30.46	22.87	32.01	25.11	35.15

*** FOR CONDOMINIUMS NOT RENTED TO OTHERS,
DECREASE BASIC POLICY PREMIUM BY 10%.**

**C/O I : CONSTRUCTION/OCCUPANCY GROUP I - APARTMENT UNITS IN 1-4 FAMILY RESIDENCES
OF ANY CONSTRUCTION AND ANY APARTMENT UNIT IN A FIRE RESISTIVE BUILDING.**

C/O II : CONSTRUCTION/OCCUPANCY GROUP II - APARTMENT UNITS IN ALL OTHER BUILDINGS.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
CONNECTICUT HOMEOWNER STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS *

FORM ML-4

COVERAGE C AMOUNT	PREMIUM GROUP 4		PREMIUM GROUP 5	
	C/O I	C/O II	C/O I	C/O II
6,000	77	107	82	115
8,000	89	124	95	132
10,000	102	143	109	153
12,000	112	157	120	168
14,000	118	165	126	176
16,000	130	182	139	194
18,000	136	190	145	203
20,000	145	202	154	216
22,000	157	220	168	235
24,000	167	234	179	250
26,000	175	245	187	262
28,000	184	258	197	275
30,000	194	272	208	291
35,000	220	308	235	329
40,000	247	346	264	370
45,000	276	387	295	413
50,000	301	421	321	450
EACH ADD'L 5,000	24.54	34.36	26.22	36.70

*** FOR CONDOMINIUMS NOT RENTED TO OTHERS,
DECREASE BASIC POLICY PREMIUM BY 10%.**

C/O I : CONSTRUCTION/OCCUPANCY GROUP I - APARTMENT UNITS IN 1-4 FAMILY RESIDENCES OF ANY CONSTRUCTION AND ANY APARTMENT UNIT IN A FIRE RESISTIVE BUILDING.

C/O II : CONSTRUCTION/OCCUPANCY GROUP II - APARTMENT UNITS IN ALL OTHER BUILDINGS.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

PREMIUM MODIFICATIONS AND DEDUCTIBLES

RULE

3.9 CONTRIBUTING INSURANCE

CREDIT FOR SECTION II \$33

ENDORSEMENT ML-178

4.4 ROW AND TOWNHOUSES – CLASS RATED

FAMILY UNITS IN FIRE DIVISION	1-2	3-4	5-8	8 +
INCREASE BASIC PREMIUM BY:	–	10%	25%	Spec Rt

5.1 DEDUCTIBLE OPTIONS

	SURCHARGE	CREDIT
\$250	10%	
\$500	-	-
\$1,000		20%
\$2,500		25%

5.2 CATASTROPHIC WINDSTORM DEDUCTIBLE

Hurricane category 1 – (sustained winds of 74 miles per hour or more) or higher.

	Deductible	Premium Credit
0.5 or less miles to the coast – mandatory (No loss mitigation measures) A 50% coastal surcharge will apply.	5%	10%
Optional Deductible:	10%	15%
	15%	20%
Over 0.5 miles up to one mile, mandatory, (No loss mitigation measures) A 30% coastal surcharge will apply.	2%	4%
Optional Deductible:	3%	6%
	5%	10%

ENDORSEMENT CT-UF 405-4

6.1 PROTECTIVE DEVICES

CREDITS

CENTRAL STATION ALARMS	
BURGLARY	5%
FIRE	5%
FIRE DEPARTMENT ALARMS	3%
POLICE DEPARTMENT ALARMS	3%
LOCAL ALARMS (SMOKE DETECTOR)	2%
SPRINKLER SYSTEMS	3%
ENDORSEMENT ML-216	

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

PREMIUM MODIFICATIONS

**6.2 MODIFIED REPLACEMENT COST -
COVERAGES A AND B**

ENDORSEMENT UFRCD-2

PREMIUM DETERMINATION

(A) ESTABLISH THE COVERAGE A LIMIT

(B) DETERMINE THE FACTOR AND CREDIT THAT APPLY FROM THE FOLLOWING TABLE:

<u>COVERAGE A LIMIT AS A % OF REPLACEMENT VALUE</u>	<u>FACTOR</u>	<u>REPLACEMENT COST CREDIT</u>
66-79 %	1.15	3%
50-65%	1.35	8%
BELOW 50%	1.75	13%

(C) MULTIPLY THE COVERAGE A LIMIT BY THE FACTOR DETERMINED IN STEP (B) AND ROUND TO THE NEAREST ,000

(D) BASED ON THE RESULT OBTAINED IN STEP (C), DETERMINE THE BASIC POLICY PREMIUM FROM THE STATE RATE PAGES

(E) APPLY THE APPROPRIATE CREDIT TO THE PREMIUM DEVELOPED IN STEP (D)

**6.3 REPLACEMENT OR REPAIR COST
PROTECTION – COVERAGE A DWELLINGS**

\$2 PER POLICY

ENDORSEMENT UFRCD-2

6.4 ORDINANCE OR LAW

INCREASE BASIC POLICY
PREMIUM BY 10%

ENDORSEMENT ML-257

6.5 NEW HOME DISCOUNT

10% CREDIT (BASE RATE)

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION I – PROPERTY COVERAGES

RULE

7.1 **V & MM** – ML-8 ONLY

THIS RULE DOES NOT APPLY

7.2 **EARTHQUAKE**

RATES PER \$1,000 OF INSURANCE*	FRAME	ALL OTHERS
---------------------------------	-------	------------

FORMS 1,2,3,5	\$.43	\$.62
FORM 4	.29	.38
HIGHER LIMITS OF:		
COVERAGE B,D	.38	.58
COVERAGE C	.29	.38

ENDORSEMENT ML-54

*COVERAGE FOR MASONRY VENEER IS OPTIONAL – REFER TO ENDORSEMENT

IF THE SPECIAL EXCLUSION APPLIES, RATE AS “FRAME”, IF NOT, RATE AS “ALL OTHERS”

7.3 **INFLATION GUARD COVERAGE**

QUARTERLY INCREASE	1.0%	1.5%	2.0%
SURCHARGE	1.5%	2.5%	3.0%

ENDORSEMENT ML-184

7.4 **PRIVATE STRUCTURES** – RATES PER \$1,000 OF INSURANCE

7.4.1 INCREASED LIMIT \$3

ENDORSEMENT ML-48

7.4.2 RENTED TO OTHERS \$5

ML-40

7.5 **PERSONAL PROPERTY** – RATES PER \$1,000 OF INSURANCE

7.5.1 INCREASED LIMIT \$2

SHOW LIMIT ON DECLARATIONS PAGE

7.5.2 REDUCED LIMIT \$1 CREDIT

SHOW LIMIT ON DECLARATIONS PAGE

7.5.3 IN RENTAL UNITS \$9

ENDORSEMENT ML-152

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION I - PROPERTY COVERAGES

RULE

7.5.4 IN RESIDENCES
OCCASIONALLY RENTED

THIS RULE DOES NOT APPLY

7.6 REPLACEMENT VALUE – PERSONAL PROPERTY

- (1) FORMS 2 AND 3 – THE MINIMUM COVERAGE A LIMIT IS \$80,000
- (2) FORM 4 – THE MINIMUM COVERAGE C LIMIT IS \$20,000.
COVERAGE c MUST BE 70% OF COVERAGE A
(PREMIUM CHARGE IS INCLUDED)

ENDORSEMENT UFC-HOP

3 AND 4 FAMILY DWELLINGS – 15% CHARGE
COVERAGE C WILL BE INCREASED TO 50% OF COVERAGE A LIMIT

ENDORSEMENT ML-55

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES CONNECTICUT
 UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION I – PROPERTY COVERAGES

RULE	RATE	PER AMT OF INS
7.7		
MONEY AND SECURITIES		
MONEY	\$6	\$100
SECURITIES	4	100
ENDORSEMENT ML-65		
7.8		
UNSCHEDULED JEWELRY		
WATCHES AND FURS (\$1,500 ADD'L MAX)	9	500
ENDORSEMENT ML-65		
7.9		
GUNS AND GUN ACCESSORIES	2	100
ENDORSEMENT ML-65		
7.10		
SILVERWARE, GOLDWARE		
AND PEWTERWARE	.48	100
ENDORSEMENT ML-65		
7.11		
BUSINESS PROPERTY	1	100
ENDORSEMENT ML-65		
7.12		
PHYSICIANS, SURGEONS,		
DENTISTS AND VETERINARIANS		
ON OR AWAY FROM PREMISES	1	100
ENDORSEMENT ML-69		
7.13		
HOME COMPUTERS		
DATA PROCESSING EQUIPMENT	2	100
SOFTWARE	2	100
ENDORSEMENT ML-170		

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES CONNECTICUT
 UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION I – PROPERTY COVERAGES

RULE		RATE	PER AMT OF INS
7.14	REFRIGERATED FOOD PRODUCTS	\$5	\$500
	ENDORSEMENT ML-155		
7.15	ADDITIONAL LIVING COSTS AND LOSS OF RENT	3	1,000
	SHOW LIMIT ON DECLARATIONS PAGE		
7.16	CREDIT CARD AND DEPOSITORS FORGERY		
	AGGREGATE		
	LIMIT	PREMIUM	
	\$2,500	\$2	
	5,000	3	
	7,500	4	
	10,000	5	
	ENDORSEMENT ML-30		
7.17	TENANT'S IMPROVEMENTS FORM 4	4	1,000
	ENDORSEMENT ML-30		
7.18	FIRE DEPARTMENT SERVICE CHARGE	2	100
	ENDORSEMENT ML-30		
7.21	HOMEOWNERS PLUS ENDORSEMENT		\$50 PER POLICY
7.21.1	FORM 5		CHARGE ADDITIONAL 20% OF BASE FORM 3 RATE (THIS WILL ALSO RAISE COVERAGE C TO 70%)

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION I – PROPERTY COVERAGES

RULE		
7.22	BACKUP OF SEWERS AND DRAINS	\$21 PER POLICY
	ENDORSEMENT ML-208	
7.23	HOMEOWNERS ASSOCIATION LOSS ASSESSMENT	
7.23.1	LIMIT OF LIABILITY	PREMIUM
	1 st \$1,000	\$10
	NEXT 4,000	6
	NEXT 5,000	4
	EACH ADD'L \$5,000	2
	ENDORSEMENT ML-50	
7.23.2	EARTHQUAKE COVERAGE	SEE RATES FOR RULE 7.2
	ENDORSEMENT ML-53	

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES CONNECTICUT
 UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION I – PEROPERTY COVERAGES

RULE		
7.24	CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES RATES PER \$1,000 OF INSURANCE	
7.24.1	ADDITIONS AND ALTERATIONS	
	SPECIAL COVERAGE ENDORSEMENT ML-32 IN LIEU OF ML-31	\$2
	INCREASED LIMIT – BASIC COVERAGE ENDORSEMENT ML-31	4
	INCREASED LIMIT – SPECIAL COVERAGE ENDORSEMENT ML-32	5
	EARTHQUAKE COVERAGE ENDORSEMENT ML-54	SEE RATES FOR RULE 7.2
7.24.2	UNIT RENTAL TO OTHERS	INCREASE BASIC POLICY PREMIUM BY 25%
	ENDORSEMENT ML-33	
7.24.3	LOSS ASSESSMENT	
	LIMIT OF LIABILITY	PREMIUM
	1 st \$1,000	\$10
	NEXT 4,000	6
	NEXT 5,000	4
	EACH ADD'L \$5,000	2
	ENDORSEMENT ML-50	
	EARTHQUAKE COVERAGE	SEE RATES FOR RULE 7.2
	ENDORSEMENT ML-53	

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION II – LIABILITY COVERAGES

RULE 4	LIMITS: ,000 OMITTED; INCL \$500 MED						EACH ADD'L \$500 MED	
	\$25	\$50	\$100	\$300	\$500	\$1,000		
	DESCRIBED RESIDENCE PREMISES							
	1 OR 2 FAMILY	\$-	\$7	\$12	\$28	\$36	\$54	\$3
	3 FAMILY *	38	45	50	66	74	111	2
	4 FAMILY *	58	68	76	101	113	170	3
	* NO ML ENDORSEMENT REQUIRED							
	THE PERSONAL LIABILITY AND MED-PAY CHARGES SHOWN FOR 3 AND 4 FAMILY DWELLINGS APPLY IN ADDITION TO THE BASIC 1 OR 2 FAMILY CHARGE							
	BED & BREAKFAST RATING: IF 1-3 UNITS, USE 3-FAMILY RATES; 4-5, USE 4-FAMILY RATES. WE WILL NOT ACCEPT IF MORE THAN 5 UNITS IN DWELLING.							
4	ADDITIONAL RESIDENCE PREMISES OCCUPIED BY INSURED	6	7	8	10	12	18	1
4	RESIDENCE EMPLOYEES	THIS RULE DOES NOT APPLY						
8.1	1-4 FAMILY RESIDENCE RENTED TO OTHERS							
	CHARGE PER FAMILY UNIT	19	22	24	31	35	53	1
	ENDORSEMENT ML-70							
8.3	WATERBED LIABILITY FORM 4 ONLY**	14	17	19	25	28	42	-
	ENDORSEMENT ML-209							
8.4	BUSINESS PURSUITS							
8.4.1	CLERICAL	2	2	2	3	3	5	1
8.4.2	SALESPERSONS – NO INST.	2	2	2	3	3	5	1
8.4.3	SALESPERSONS – W/INST.	4	4	4	5	6	9	1
8.4.4	TEACHERS	8	8	9	11	11	17	1
8.4.5	TEACHERS – NOC	3	3	3	4	5	8	1
8.4.6	CORPORAL PUNISHMENT**	3	4	4	5	6	9	-
	ENDORSEMENT ML-71							

**** DOES NOT INCLUDE MEDICAL PAYMENTS**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE	LIMITS: ,000 OMITTED; INCL \$500 MED						EACH ADD'L
	\$25	\$50	\$100	\$300	\$500	\$1,000	\$500 MED

8.5	OFFICE, PRO., PRIVATE SCHOOL OR STUDIO OCC. ON OR OFF PREMISES OR PRO. INSTR. ON PREM.	\$5	\$6	\$7	\$9	\$10	\$15	\$1
-----	---	-----	-----	-----	-----	------	------	-----

THIS CHARGE APPLIES FOR EACH SUCH EXPOSURE

ENDORSEMENT ML-42

8.6 **OWNED SNOWMOBILE -**

THIS RULE DOES NOT APPLY

8.7 **OUTBOARD MOTORS AND WATERCRAFT**

EACH OUTBOARD MOTOR

25-50 HP	5	6	7	9	10	15	2
OVER 50 HP	9	11	12	16	18	27	3

INBOARD OR INBOARD-
OUTBOARD MOTORBOATS
AND SAILBOATS UNDER
16 MPH*

LESS THAN 26 FT.	12	14	16	21	23	35	2
26 TO 40 FT.	31	37	41	54	60	90	4
OVER 40 FT.	60	71	79	104	117	176	8

16-30 MPH

LESS THAN 26 FT.	24	28	31	42	47	71	3
26 TO 40 FT.	48	57	63	84	94	141	6
OVER 40 FT.	89	105	117	155	174	261	12

OVER 30 MPH

LESS THAN 26 FT.	60	71	79	104	117	176	8
26 TO 40 FT.	89	105	117	155	174	261	12

SAILBOATS – NO
AUXILIARY POWER

26 TO 40 FT.	24	28	31	42	47	71	3
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* CHARGES NOT APPLICABLE TO SAILBOATS UNDER 26 FEET

ENDORSEMENT ML-75

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES CONNECTICUT
UTICA FIRST INSURANCE COMPANY**

OPTIONAL SECTION II – LIABILITY COVERAGES

RULE	LIMITS: ,000 OMITTED; INCL \$500 MED						EACH ADD'L \$500 MED
	\$25	\$50	\$100	\$300	\$500	\$1,000	
8.8	PERSONAL INJURY **						\$-
	** DOES NOT INCLUDE MEDICAL PAYMENTS						
	ENDORSEMENT ML-46						
8.9	CARE PROVIDED FOR OTHERS						
	THIS RULE DOES NOT APPLY						
8.10	25	30	33	44	49	74	1
	ENDORSEMENT ML-320						
8.11	ANIMAL COLLISION - \$400 LIMIT PER ANIMAL						
	ESTIMATED NO. OF HEAD						
	1-100	\$10					
	101-250	19					
	251-500	29					
	501-1,000	38					
9	ADDITIONAL AND SECONDARY LOCATIONS						
	CREDIT FOR SECTION II	\$14					
10	HOME-BASED BUSINESS PROGRAM – ML-450						
	Refer to attached manual pages						
11	RENOVATION CREDITS						
	ELECTRICAL	2%					
	PLUMBING	2%					
	HEATING	3%					
	ROOF	3%					
12	IDENTITY FRAUD EXPENSE COVERAGE						
	Limit	Cost					
	\$5,000	\$23					
	10,000	30					
	15,000	38					
	20,000	45					
	25,000 (Maximum)	51					
13	HOMEOWNERS 55 PROGRAM CREDIT						<u>Credit</u> 10%
14	THEFT OF BUILDING MATERIALS						Cost \$132

**UTICA FIRST INSURANCE COMPANY
EXPANDED COVERAGE PROGRAM
FORMS AND ENDORSEMENTS**

CONNECTICUT HOMEOWNERS

BOOKLET FORMS*

FORM-1	7-88	Basic Form
FORM-2	7-88	Broad Form
FORM-3	7-88	Special Form
FORM-4	7-88	Renters or Condominium Unit - Owners Form
FORM-5	2.0	Special Building and Contents Form

MANDATORY ENDORSEMENTS

ML-582	1.0	Amendatory Endorsement
ML-147	1-87	Punitive Damage Exclusion
ML-151	7-88	Increased Coverage A Limit – No Private Structures
PRIV	04 01	Privacy Disclosure
UFCT3rd	10 02	Third Party Designation

OTHER ENDORSEMENTS

IM-100	6-84	Inland Marine General Terms
IM-175	8-84	Personal Articles Coverage
ML-15	7-88	Actual Cash Value Coverage
ML-29	7-88	Amendment of Policy Terms – Farm Liability Coverage
ML-30	7-88	Incidental Property Coverages - Higher Limits
ML-31	1.0	Condominium Unit - Owner Additions
ML-32	1.0	Condominium Unit - Owner Additions - Special Coverage
ML-33	7-88	Unit - Owner Rental to Others
ML-40	7-88	Related Private Structures Rented to Others
ML-41	7-88	Additional Insured
ML-42	7-88	Office, Professional, Private School or Studio Use
ML-46	7-88	Personal Injury
ML-48	7-88	Related Private Structures
ML-50	7-88	Homeowners or Condominium Association Loss Assessment
ML-52	7-88	Continuous Renewal Plan
ML-53	7-88	Earthquake Loss Assessment
ML-54	7-88	Earthquake
ML-55	1.0	Replacement Value
ML-61	7-88	Scheduled Personal Property
ML-61A	7-88	Scheduled Personal Property – Schedule
ML-65	7-88	Coverage C - Higher Limit of Liability on Certain Property
ML-67	7-88	Other Residence Coverage
ML-68	7-88	Scheduled Glass
ML-69	7-88	Physicians, Surgeons, Dentists and Veterinarians
ML-70	7-88	Additional Residential Premises - Rented to Others
ML-71	7-88	Business Activities
ML-75	7-88	Watercraft

**UTICA FIRST INSURANCE COMPANY
EXPANDED COVERAGE PROGRAM
FORMS AND ENDORSEMENTS**

CONNECTICUT HOMEOWNERS

OTHER ENDORSEMENTS

ML- 152	7-88	Personal Property in Rental Units
ML- 155	7-88	Added Perils for Refrigerated Food Products
ML- 157	7-88	Care Provided for Others
ML- 170	1-86	Home Computer Endorsement
ML- 176	7-88	Rating Information
ML- 178	7-88	Insurance by More than One Company
ML- 184	7-88	Automatic Adjustment of Limits
ML- 208	2.0	Water Damage (Sewers and Drains)
ML- 209	7-88	Waterbed Liability
ML- 216	7-88	Premises Alarm or Fire Protection System
ML- 256	7-88	Modified Replacement Cost Terms
ML- 257	1.0	Ordinance or Law
ML- 320	7-88	Incidental Farming
ML- 337	7-88	Animal Collision
CT UF- 405-4	03 12	Catastrophic Windstorm Deductible
ML- 0672	08-99	Additional Interests in Coverage A,B,C,L,M
ML-0422	07-99	Dwelling Under Construction - Theft
ML- 450	1.0	Home-Based Business Coverage Part
ML- 455	1.0	Amendatory Endorsement - Connecticut
HBB-SD	4-96	Supplemental Declaration Page
CT UFC-HOP2	01 07	Homeowners Plus Endorsement
UF EBE-1	03 09	Equipment Breakdown Enhancement Endorsement
UFRCD-2	3-02	Replacement Cost – Dwelling
UFRHC1	03-98	Home Renovated Supplemental Application
ML-0686	06-04	Identity Fraud Expense Coverage

UTICA FIRST INSURANCE COMPANY

HOME-BASED BUSINESS PROGRAM

CONNECTICUT

AMERICAN ASSOCIATION OF INSURANCE SERVICES
1745 S. Naperville Road, Wheaton, IL 60189-8132

UTICA FIRST INSURANCE COMPANY HOME-BASED BUSINESS MANUAL

CONNECTICUT

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- Rating Information – Basic Coverage**
- Rating Information – Coverage Options**

INTRODUCTION

This manual contains, rules, classifications, and rating information for writing coverage for the property, loss of income, and liability exposures related to a home-based business.

Refer to the company for home-based business options not available through this manual. Special rules, rates, forms, or endorsements filed by or on behalf of the company apply in lieu of those referred to in this manual.

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**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS MANUAL**

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RULE 1 – ELIGIBILITY

Home-Based Business Coverage can be provided in conjunction with a Homeowners, Mobile-Homeowners, or Farmowners policy to cover the property and liability exposures of a small business that is conducted in the covered residence.

A general description of eligible and ineligible risks follows. Refer to the company for underwriting guidelines.

1.1 Eligible Risks

The following characteristics must be met for a Business to be eligible for Home-Based Business Coverage:

- The home-based business must be owned or operated by one or more persons who are insurers according to the terms of the underlying policy
- The home-based business must be an incidental occupancy in the residence.
- With the exception of the business occupancy, the risk must otherwise meet the eligibility requirements of the home insured by the underlying policy.
- The value of the business personal property must not exceed \$50,000.
- Gross annual receipts must not exceed \$100,000 from selling products or \$250,000 from providing services.
- The insured must not conduct business operations at a different permanent location with the same legal name as the home-based business.
- The number of employees must not exceed three. This includes family members who are volunteer workers for the home-based business.

Refer to the company for risks that do not comply with these minimum eligibility standards. Whenever the company uses rates not contained in this manual, the company must submit an individual risk filing.

1.2 Ineligible Risks

The following classifications are ineligible for Home-Based Business Coverage:

- Contracting Businesses that offer installation services
- Bed and Breakfast Operations
- Child and Adult Care Services
- Home Health Care Services
- Lawn Care Services

Also refer to the notes in the Classification Section for other ineligible risks.

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RULE 2 – COVERAGE DESCRIPTION

Coverage Part ML-450 provides coverage for the property and liability exposures of the business described on the Home-Based Business Supplemental Declarations Page. The following is a general description of those coverages.

2.1 Principal Property Coverages

The Home-Based Business Coverage Part extends the property coverage provided by the underlying policy as follows:

Coverage B - Related Private Structures – Coverage is extended to include structures used for Storage of property of the covered home-based business. Coverage is not automatically extended to cover structures used for both storage of business property and for other business purposes. Coverage for private structures in which the business is conducted may be provided for an additional charge. Refer to Rule 6 Coverage Options.

Coverage C - Personal Property – Coverage is extended to include the personal property of the home-based business:

- up to the Coverage C limit while the property is on the insured premises; and
- up to \$5,000 while the property is away from the insured premises. A higher limit for personal property off premises is available.

These extensions do not increase the Coverage C limit.

When replacement cost loss settlement terms apply to Coverage C in the underlying policy, replacement cost terms will also apply to the property of the business covered by the Home-Based Business Coverage Part.

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2.2 Principal Liability Coverages

The following liability coverages are provided in the Home-Based Business Coverage Part:

Coverage L – Coverage L is extended to pay for damages due to bodily injury and property damage arising out of the home-based business. Coverage L may also be extended to pay for damages due to personal injury and advertising injury arising out of the home-based business for an additional charge. Refer to Rule 6 Coverage Options.

Payment under Coverage L for claims arising out of the home-based business are subject to the General Aggregate Limit or the Products/Completed Work Hazard Aggregate Limit. The aggregate limits are described below.

Coverage M – Coverage M pays medical expenses for bodily injury arising out of the home-based business caused by an accident on premises owned by or rented to the named insured or resulting from the named insured's operations.

2.2.1 Basic Limits

The following limits apply to the liability coverages:

Coverage L Limit – Subject to the General Aggregate Limit and the Products/Completed Work Hazard Aggregate Limit, the Coverage L Limit shown on the declarations page of the underlying policy is the most that will be paid for each occurrence for damages arising out of the home-based business covered under Coverage Part ML-450.

This does not increase the Coverage L. Limit.

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Coverage M Limit – The Coverage M Limit shown on the declarations page of the underlying policy is the most that will be paid for medical expenses due to bodily injury sustained by one person arising out of the home-based business.

If a per accident limit is shown for Coverage M on the declarations page of the policy to which the Home-Based Business Coverage Part is attached, it does not apply with respect to the home-based business.

Incidental Fire Legal Liability Limit – The limit for Incidental Fire Legal liability coverage is \$50,000 per occurrence, unless otherwise shown on the Home-Based Business Supplemental Declarations Page.

2.2.2 Aggregate Limits

General Aggregate Limit – The rating information reflects a General Aggregate Limit of two times the Coverage L Limit. Show the General Aggregate limit on the Home-Based Business Supplemental Declarations Page.

The General Aggregate Limit is the most that will be paid during the policy period for:

- all damages under Coverage L (except as stated below) for bodily injury, property damage, personal injury, or advertising injury covered under the Home-Based Business Coverage Part; and
- all medical expenses under Coverage M covered under the Home-Based Business Coverage Part.

Damages under Coverage L for bodily injury and property damage included in the definition of products and completed work hazard are subject to the Products/Completed Work Hazard Aggregate Limit.

Products/Completed Work Hazard Aggregate Limit - The rating information reflects a Products/Completed Work Hazard Aggregate Limit equal to the Coverage L Limit. Show the Products/Completed Work Hazard Aggregate Limit on the Home-Based Business Supplemental Declarations Page.

The Products/Completed Work Hazard Aggregate Limit is the most that will be paid during the policy period for all damages due to bodily injury or property damage included in the definition of products/completed work hazard.

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RULE 3 – COVERAGE WRITING INSTRUCTIONS

3.1 Policy Format

Coverage Part ML-450 can be issued in conjunction with the following policies:

- Homeowners
- Mobile-Homeowners
- Farmowners

The coverage provided by the ML-450 relies on the terms and conditions of the policy to which it is attached. It is not designed for use on a stand-alone basis.

Show the applicable limits and describe the coverages on the Home-Based Business Supplemental Declarations Page.

3.2 Mortgage Provision

The interest of a mortgagee can be protected if it has a financial interest in real property owned by the insured and used in the home-based business operations.

Show the mortgagee on the Home-Based Business Supplemental Declarations Page.

3.3 Loss Payable Options

When special loss payable terms are required for personal property, use the loss payable options under the Home-Based Business Coverage Part. The options can be used when another party has a financial interest in the property of an insured and requires status as a loss payee under the insurance covering the property.

Indicate the loss payable option selected on the Home-Based Business Supplemental Declarations Page.

Loss Payable – Option 1

This option requires the insurer to pay claims jointly to the insured and the loss payee as their interests may appear.

Lender's Loss Payable – Option 2

This option includes provisions similar to the standard mortgage provisions in the policy to which the Home-Based Business Coverage Part is attached, except that it is not limited in its application to buildings or structures.

Contract of Sale – Option 3

This option is used when the insured is in the process of buying or selling property and both the seller and the buyer have insurable interests in the property.

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RULE 4 – DEDUCTIBLES

The principal and incidental property coverages provided by Coverage Part ML-450 are subject to the deductible provision in the underlying policy. The policy deductible provision also applies to the optional coverage available for Related Private Structures.

No deductible applies to the optional coverage available for Accounts Receivable and Loss of Income or to the Liability Coverages.

Spoilage coverage is subject to a separate deductible provision.

RULE 5 – PREMIUM DETERMINATION

The rating information shown in this manual applies to policy terms of one year.

Step 1 – Select the classification from the classification section.

Step 2 – Determine the basic premium based on the classification and the Coverage L Limit.

Step 3 – If the policy is issued with a Medical Payments Per Person limit greater than \$500, add the higher medical payments increment to the result of Step 2.

Step 4 – Use the instructions in this manual to determine any applicable premiums for the coverage options selected.

Step 5 – Add the additional premium for all coverage options to the basic premium to determine the total premium for the Home-Based Business Coverage.

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RULE 6 – COVERAGE OPTIONS

The following coverage options are built into Coverage Part ML-450. Each option can be activated by making the appropriate entry on the Home-Based Business Supplemental Declarations Page.

6.1 Property Coverage Options

6.1.1 Related Private Structures

When the business is conducted in a related private structure on the insured premises, coverage can be extended to the structure for loss caused by the perils that apply to Coverage B.

Indicate that this option applies by describing the related private structure and showing a limit for the related private structure on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the related private structures rating information shown in this manual by the related private structures limit in thousands.

6.1.2 Accounts Receivable Coverage

Coverage against physical losses, with certain exceptions, can be provided for accounts receivable. This includes sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Indicate that this option applies by showing the accounts receivable limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the accounts receivable rating information shown in this manual by the accounts receivable limit in thousands.

This coverage is not subject to a deductible.

6.1.3 Loss of Income Coverage

Coverage for earnings and extra expense can be provided for up to one year when the business is interrupted by a loss caused by a peril insured against.

Indicate that this option applies by showing the loss of income limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the loss of income rating information shown in this manual by the loss of income limit in thousands.

This coverage is not subject to a deductible.

6.1.4 Spoilage Coverage

Coverage can be provided for loss to perishable stock caused by the perils of breakdown, contamination, and power disruption.

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Indicate that this option applies by showing the spoilage limit on the Home-Based Business Supplemental Declarations Page.

This coverage is subject to a \$250 deductible unless otherwise shown on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the spoilage rating information shown in this manual by the spoilage limit in thousands for the applicable deductible.

6.1.5 Valuable Papers and Records – Research Cost - Higher Limit

Coverage for the cost of research necessary to reproduce, replace, or restore lost information on lost or damaged valuable papers or records is provided as an incidental property coverage for up to \$2,500 per occurrence.

A higher limit may be selected. Indicate this option applies by showing the higher limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the valuable papers and records - research cost rating information shown in this manual by the additional limit in thousands.

6.1.6 Business Property Away From Premises

Coverage for the property of the home-based business is provided for up to \$5,000 while it is away from the insured premises.

A higher limit may be selected. Indicate this option applies by showing the higher limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the business property away from premises rating information shown in this manual by the additional limit in thousands.

6.2 Liability Coverage Options

6.2.1 Personal Injury and Advertising Injury Liability Coverage

Coverage for personal injury and advertising injury that arises out of the home-based business can be added for an additional charge.

Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business or infringement of copyright, title, slogan, trademark, or trade name.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the personal injury and advertising injury liability rating information shown in this manual for the applicable Coverage L limit.

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6.2.2 Expanded Contractual Liability Coverage

The Incidental Contractual Liability Coverage can be expanded to include liability under other contracts or agreements that are related to the home-based business.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the expanded contractual liability rating information shown in this manual for the applicable Coverage L and M limits.

6.2.3 Non-owned Auto Liability and Hired Auto Liability Coverage

Non-owned auto liability coverage and hired auto liability coverage can be provided as an extension of Coverage L.

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by a person other than the named insured.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partners or executive officers.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the non-owned auto and hired auto liability rating information shown in this manual for the applicable Coverage L and M limits.

6.2.4 Cosmetologists' Liability Coverage

Coverage for bodily injury or property damage arising from the professional services of a cosmetologist can be added for an additional charge.

Indicate that this option applies by showing it as included on, the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the cosmetologists' liability rating information shown in this manual for the applicable Coverage L and M limits.

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6.2.5 Additional Insured – Newly Acquired Organizations

The definition of insured can be amended to include any organization newly acquired or formed by the named insured. Coverage for a newly acquired organization ceases after 90 days or at the end of the policy period, whichever comes first.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

For each additional insured, use the rating information shown in this manual to determine the additional premium.

6.2.6 Additional Insured – Landlords

The definition of insured can be amended to include the interest of a landlord for liability arising out of the ownership, maintenance, or use of a premises.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page. The leased premises must be described and the landlord must be shown on the Home-Based Business Supplemental Declarations Page. The description of the leased premises must indicate the part of the premises leased by the insured.

For each additional insured, use the rating information shown in this manual to determine the additional premium.

6.2.7 Additional Insured – Controlling Interests

The definition of insured can be amended to include controlling interests. Controlling interests are insureds only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page. The extent of financial control and the premises involved must be described on the Home-Based Business Supplemental Declarations Page.

For each additional insured, use the rating information shown in this manual to determine the additional premium.

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CLASSIFICATIONS

—OFFICE—

Use the OFFICE classification if the home-based business operations involve professional or administrative services.

This classification includes, but is not limited to:

- Accounting – Billing
- Bookkeeping
- Business Consulting
- Calligraphy
- Career Consulting
- Computer Consulting
- Counseling
- Desktop Publishing
- Financial Planning
- Freelance Writing
- Graphic Art
- Insurance Agent
- Mailing and Addressing
- Public Relations
- Real Estate Agent
- Resume Writing
- Telephone Answering
- Tutoring
- Word Processing

NOTES:

- No coverage is provided for professional liability exposures.
- No products liability or completed work liability exposures are reflected in the OFFICE rating information.

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CLASSIFICATIONS

— SERVICE —

Use the SERVICE classification if the home-based business operations involve providing repair or other services for its customers.

This classification includes, but is not limited to:

- Barber
- Beautician (No tanning exposures)
- Bicycle Repair
- Camera Repair
- Carpet and Upholstery Cleaning
- Clock, Jewelry, or Watch Repair
- Computer Repair
- Dressmaker, Seamstress, or Tailor
- Flower Arranging
- Furniture Upholstering
- Gift Delivery Service
- Hair Stylist
- House Cleaning
- House Sitting
- Instruction (Music, etiquette, etc.)
- Interior Decorating
- Manicurist, when incidental to beauty shop
- Musical Instrument Repair
- Personal Shopper
- Photography
- Picture Framing
- Printer
- Shoe Repair
- Videotaping
- Wedding or Party Planning

NOTES:

- No coverage is provided for professional liability exposures, except for Barbers, Beauticians, Hair Stylists, and Manicurists. For these classifications, select Cosmetologists Liability as an optional coverage and make the appropriate charge.
- Carpet and Upholstery Cleaning – Coverage for the operation of pumps or other equipment on trucks is not included
- Completed work liability exposures are reflected in the SERVICE rating information.

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CLASSIFICATIONS

— RETAIL—

Use the RETAIL classification if the home-based business operations involve product sales from the home or other locations. Use the CRAFTS classification if the home-based business operations involve making and selling craft items. Use the FOOD classification if the home-based business operations involve making and selling food items. Other RETAIL businesses that manufacture a product or sell a product under their own label are not eligible for the program.

This classification includes, but is not limited to the sale of:

- Antiques
- Art Supplies
- Art Work
- Books, Magazines, and Videos
- Candles
- Clothing
- Coins and Stamps
- Collectibles
- Cosmetics
- Costume Jewelry
- Decorative Housewares
- Gifts
- Household and Kitchen Products
- Personal Care Products
- Plants and Flowers
- Stationery and Paper Products Tackle and Bait

NOTES:

- Products liability exposures are reflected in the RETAIL rating information.

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CLASSIFICATIONS

—CRAFTS—

Use the CRAFTS classification if the home-based business operations involve making and selling crafts either from the home or other locations. The CRAFTS classification includes selling crafts on consignment.

Classifications are limited per below any others will need company approval.

- Baskets
- Fabrics
- Flower Arrangements
- Needlework
- Quilts
- Wall Hangings
- Wind Chimes
- Wreaths

NOTES:

- Products liability exposures are reflected in the CRAFTS rating information.

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CLASSIFICATIONS

— FOOD —

Use the Food classification if the home-based business operations involve making, handling, distributing, or selling food products for consumption on or away from the premises. This classification includes, but is not limited to:

- Baked Goods
- Beverages (i.e. coffee and tea)
- Candy, Nuts, or Confections
- Canning (i.e. jellies and jams)
- Deli Foods
- Fruit and Vegetable Stand (no "pick your own" operations)
- Gourmet Foods
- Picnic Baskets
- Wine and Spirits (If distribution only)

NOTES:

- No coverage is provided for liquor liability exposures, if the insured is in the business of selling, serving, distributing, or manufacturing liquor.
- Products liability exposures are reflected in the FOOD rating information.

**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS MANUAL RATES**

CONNECTICUT

LIABILITY LIMIT(000'S): Includes \$500 Med Pay Each

CLASS	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>EACH Add'l \$500 Med</u>
Office	\$89	105	117	155	174	261	\$3.02
Service	133	157	174	231	259	389	3.02
Retail	154	182	202	268	300	450	3.02
Crafts	154	182	202	268	300	450	3.02
Food	154	182	202	268	300	450	3.02

**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS MANUAL RATES**

CONNECTICUT

RULE		RATE	PER AMT OF INS
6.1	PROPERTY COVERAGE OPTIONS		
6.1.1	RELATED PRIVATE STRUCTURES	\$4.53	\$1,000
6.1.2	ACCOUNTS RECEIVABLE	0.76	1,000
6.1.3	LOSS OF INCOME	1.06	1,000
6.1.4	SPOILAGE		
	DEDUCTIBLE:		
	\$250	24.16	1,000
	\$500	22.95	1,000
	\$1,000	22.05	1,000
6.1.5	VAL. PAPERS AND RECORDS—RES. COST	1.51	1,000
6.1.6	BUSINESS PROP. AWAY FROM PREMISES	15.10	1,000

UTICA FIRST INSURANCE COMPANY HOME-BASED BUSINESS MANUAL RATES

CONNECTICUT

RULE

6.2 LIABILITY COVERAGE OPTIONS

6.2.1 PERSONAL INJURY AND ADVERTISING INJURY LIABILITY

LIMIT (000's): DOES NOT INCLUDE \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>
OFFICE	\$1	\$2	\$2	\$3	\$3	\$5
SERVICE	3	3	3	4	5	8
RTL,CRAFTS, FOOD	3	4	4	5	6	9

6.2.2 EXPANDED CONTRACTUAL LIABILITY COVERAGE

LIMIT (000's): INCLUDES \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	EACH ADD'L \$500 MED PAY
OFFICE	\$1	\$2	\$2	\$3	\$3	\$5	\$.08
SERVICE	3	3	3	4	5	8	.08
RTL,CRAFTS, FOOD	3	4	4	5	6	9	.08

6.2.3 NON-OWNED AUTO AND HIRED AUTO LIABILITY

LIMIT (000's): INCLUDES \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	EACH ADD'L \$500 MED PAY
CHARGE	\$39	\$46	\$51	\$68	\$77	\$116	\$3.02

6.2.4 COSMETOLOGISTS' LIABILITY

LIMIT (000's): INCLUDES \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	EACH ADD'L \$500 MED PAY
CHARGE	\$60	\$71	\$79	\$105	\$118	\$177	\$3.02

6.2.5 ADDITIONAL INSURED- NEWLY ACQUIRED ORGANIZATIONS

CHARGE \$15.10

6.2.6 ADDITIONAL INSURED - LANDLORDS

CHARGE \$22.65

6.2.7 ADDITIONAL INSURED - CONTROLLING INTERESTS

CHARGE \$22.65

**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS PROGRAM**

LISTING OF FORMS AND ENDORSEMENTS

CONNECTICUT

The Home-Based Business Coverage Part is not a stand alone coverage part. It must be attached to a policy form.

FORMS

ML-450 1.0 Home-Based Business Coverage Part

Any Mandatory endorsements used to amend the ML-450 are shown below:

MANDATORY ENDORSEMENTS

ML-455 1.0 Amendatory Endorsement - Connecticut
HBB-SD 4-96 Home-Based Business Supplemental Declaration Page