



NEW YORK

LANDLORDS

PACKAGE

POLICY

PROGRAM

**UTICA FIRST INSURANCE COMPANY
LANDLORDS PACKAGE POLICY PROGRAM**

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RULE 1 ELIGIBILITY

The Landlords Package Policy manual contains rules, classifications, rates and premiums for writing Fire, Allied Lines and Liability Insurance on:

one and two family non-owner occupied dwellings, townhouses, or row houses

three and four family non-owner occupied dwellings, townhouses, or row houses

Premiums for townhouses or row houses containing not more than four families in one building or fire division should be determined by the number of families in the building or fire division. If over four families, rates and rules for commercial buildings apply for coverage on the building, and the risk is not eligible for the Landlords Package Policy.

Provisions are made for the following Optional Endorsements or Coverages:

- Additional Living Expense (above 10%)
- Broad Form
- Earthquake
- Loss of Rents (above 10%)
- New Dwelling Credit
- Personal Property
- Premises Liability and Premises Medical Payments - Increased Limits
- Protective Device Credit
- Related Private Structures (above 10%)
- Special Form
- Vandalism

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RULE 2 BASIC POLICY COVERAGE AND LIMITS (FL -1)

The basic policy (FL-1) provides coverage for the following:

Coverage Description	Minimum Limits
A Residence	\$100,000 – Upstate \$200,000 - Downstate
B Related Private Structures	10% of Coverage A
C Personal Property	Optional
D Additional Living Expense and Loss of Rent	10% of Coverage A
L Premises Liability	25,000/50,000
M Premises Medical Payments	Optional

The Basic Form insures against the following perils:

Fire or Lightning
Explosion
Windstorm or Hail
Riot or Civil Commotion
Aircraft
Vehicles
Sudden and Accidental Damage from Smoke

MANDATORY FORMS - The following forms are mandatory for the Landlords Package Program:

Property Coverages FL-20, AP-454, FL-0250, FL-30 (FL-1, FL-2 or FL-3), FMD-1,
GL 890A LP1, AP-0454

Liability Coverages GL-600, ML-364, UFLPTX1

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RULE 3 GENERAL RULES

A. CANCELLATION -

If insurance is cancelled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

B. POLICY TERM -

Policies may be written for a specified term of one year only.

C. INTERPOLATION -

To determine the premium for an amount of insurance between two amounts shown in the premium table, add the pro-rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

D. MAXIMUM & MINIMUM CHARGES - ANNUAL

No additional premium shall be charged and No return premium shall be allowed when such additional or return premium is less than \$3.00.

Annual Minimum Premium - \$35.00

Annual Minimum Retained Premium - \$10.00

E. RESTRICTION OF INDIVIDUAL POLICIES -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

F. WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or over shall be rounded to the next higher whole dollar.

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RULE 4 RATING

All Premiums in this Manual are annual and rates are per \$1000 of Insurance unless otherwise specified.

1. Classify Residence by Construction, Protection, and Zone.
2. Consult Premium Tables page to obtain appropriate Annual Premium for Replacement Cost or Actual Cash Value and number of families (see interpolation rule if premium for amount of insurance is not shown).
3. Apply new dwelling credit, if applicable.
4. Apply any other credits such as deductible credit, protective device credit, etc.
5. Add premium for optional property coverages.
6. Add premiums for higher liability limits and optional liability coverages.
7. Add any other premiums that are written with this policy.

NOTE: #3 - #6 above refer to Credits/Premiums pages.

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RULE 5 RATING - DESCRIPTIONS OR CLASSIFICATIONS

CONSTRUCTION

A. FRAME -

A building shall be classified as Frame when the wall area of Frame, Metal-sheathed or Stucco construction exceeds 33 1/3% of the total exterior wall area.

B. MASONRY -

A building shall be classified as Masonry when more than 66 2/3% of the exterior wall area is of Masonry or Masonry veneered construction.

PROTECTION

C. PROTECTED -

Building is located within 1,000 feet of an approved fire hydrant and is within five road miles of a responding fire department.

D. SEMI - PROTECTED -

Building is located more than 1,000 feet from an approved fire hydrant, but is within five road miles of a responding fire department.

E. UNPROTECTED - All Others

DWELLING REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS

F. REPLACEMENT COST -

Replacement Cost premiums are to be used when the dwelling is insured for at least 80% of the Replacement Cost. Dwelling losses will be settled according to the Replacement Cost Provision.

G. ACTUAL CASH VALUE -

The Actual Cash Value premiums are to be used when the dwelling is insured for less than 80% of the replacement cost. Dwelling losses will be settled on an actual cash value basis including deduction for depreciation.

H. NEW DWELLING CREDIT -

This credit applies to dwellings built and occupied within the past fifteen years. Refer to Rating Rule and Credits/Premiums pages of this manual.

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RULE 6 OPTIONAL COVERAGE

A. ADDITIONAL LIVING EXPENSE -

Enter total amount of coverage on policy declaration. Coverage in excess of the amount provided (10%) shall be charged at the premiums at the bottom of the Premium Tables page.

B. BROAD FORM - (FL-2)

Adds the following perils to the basic form:

Glass Breakage
Burglary Damage
Falling Objects
Weight of Ice, Snow or Sleet
Collapse of a Building
Sudden and accidental tearing apart, burning or bulging of heating or air-conditioning System or water heater.
Accidental Discharge or Overflow of liquids or Steam
Freezing of Plumbing or Heating System
Sudden and accidental damage from artificially generated electrical currents

Premiums are shown on the Premium Tables page.

C. COVERAGES - OTHER PROGRAMS

It is permissible to attach any filed form offering supplemental coverage not included in this section. Any coverages not otherwise provided for in this manual may be written in accordance with the rates, rules, forms, and endorsements filed by or on behalf of the Company.

D. DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate \$250 All Perils Loss Deductible Clause applying per occurrence. This deductible clause can be increased by entering the deductible amount on the Declarations Page and applying the appropriate deductible credit as shown on the Credits/Premiums pages of the manual.

E. EARTHQUAKE - (FL-12)

Earthquake premiums are shown in the Credit/Premiums Section of the Manual.

F. LOSS OF RENTS -

Enter total amount of coverage on policy declarations. Coverage in excess of the amount provided (10%) shall be charged at the premiums shown at the bottom of the Premium Tables page.

G. PERSONAL PROPERTY –

Shall mean personal property owned by or in the care of an insured. Premiums are shown at the bottom of the Premium Tables page.

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RULE 6 OPTIONAL COVERAGE (Continued)

H. PREMISES LIABILITY - INCREASED LIMITS - Limits of Liability

Per Occurrence Limit

A per occurrence limit applies to the total of sums payable under all applicable coverages (Coverages L and M combined) for a single occurrence. The basic per occurrence limit is \$25,000. Subject to the per occurrence limit, the basic Coverage M per person limit is \$1,000.

Higher per occurrence and per person limits are available at the charges shown on the Credits/Premises pages.

Show per occurrence and per person limits on Declarations.

Annual Aggregate Limit

An annual aggregate limit applies to the sum of all payments made during an annual policy term. Premises Only rates contemplate a general aggregate limit equal to twice the per occurrence limit. A higher annual aggregate limit may be provided at the additional charge shown on the Credits/Premiums pages.

Show the Aggregate Limit on the Declarations Page

Higher Liability limits may be written at the additional premiums shown in the Credits/Premiums Section of the manual.

I. PREMISES MEDICAL PAYMENTS - INCREASED LIMITS -

Medical payments may be written at the additional premiums shown on the Credits/Premiums pages of the manual.

J. PROTECTIVE DEVICE CREDIT (ML-216)

Premium credits may be allowed for the installation of approved and properly maintained alarm and/or sprinkler systems in a residence as shown on the Credits/Premiums pages of the manual.

K. RELATED PRIVATE STRUCTURES -

Coverage on related structures in excess of the optional amount available in Form FL-20 may be written under Coverage B as a specific item of insurance. Appropriate entries must be made on the Declarations showing the amount of insurance as Coverage B Limit of Liability. The premium shall be determined by multiplying the rates shown on the Premium Tables page times the limit amount in excess of the 10% basic limit.

L SPECIAL FORM - (FL-3)

Covers residence and related private structures against all risks of physical loss except as excluded or limited. Covers personal property for same perils as in Broad Form. Contains Replacement Cost Provision for buildings.

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RULE 6 OPTIONAL COVERAGE (Continued)

M. VANDALISM

Can be added to basic form FL-1 by indicating coverage applies on policy declarations. Coverage is included in FL-2 and FL-3. Premiums shown on the Premium Tables pages.

N. LEAD COVERAGE

Coverage can be added for loss resulting from bodily injury caused by lead. Premiums are shown on the Credits/Premiums pages of the manual.

O. CATASTROPHIC WINDSTORM DEDUCTIBLE

Catastrophic Windstorm is defined as wind attaining Hurricane Category 1 status (sustained winds of 74 miles per hour or more) or higher, as determined by the National Weather Service.

Catastrophic windstorm deductible is applicable to the following counties: A mandatory 2% deductible applies. A 4% premium credit will be given. Refer to the Credits/Premium page of the manual.

- Richmond, Queens, New York, Kings, Bronx, Nassau and Suffolk Counties
- Optional higher deductibles with additional credits are available. Refer to the Credits/Premiums page of the manual.

Form: UF CWD – 414

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**PREMIUM SECTION - OPTIONAL COVERAGE, LIMITS, CREDITS,
ANNUAL PREMIUMS**

RULE NO. 6

D. DEDUCTIBLE - HIGHER DEDUCTIBLE AMOUNTS

AMOUNT OF DEDUCTIBLE	SURCHARGE	CREDIT
\$250	5%	
\$ 500	See Basic Policy Premium	
1,000		10%
2,000		25%
2,500		30%

E. EARTHQUAKE - (FL -12)

FRAME (EXCLUDING MASONRY VENEER)	\$.40
ALL OTHER	.65

**H. PREMISES LIABILITY - INCREASED LIMITS (GL-600)
(OCCURRENCE / AGGREGATE)**

LIMIT OF LIABILITY	1-2 FAMILY	3-4 FAMILY
\$ 25,000 / 50,000	--	--
50,000 / 100,000	12	24
100,000 / 200,000	18	36
200,000 / 400,000	24	52
300,000 / 600,000	28	60
500,000 / 1,000,000	42	92
1,000,000/2,000,000	63	138

I. PREMISES MEDICAL PAYMENTS

MEDICAL PAYMENT LIMIT (PERSON / OCCURRENCE)	PREMIUM
\$1,000 / 10,000	9.00
1,000 / 25,000	9.00
1,000 / 50,000	10.00

FOR EACH ADDITIONAL \$500 ADD \$3.00

**UTICA FIRST INSURANCE COMPANY
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**PREMIUM SECTION - OPTIONAL COVERAGE, LIMITS, CREDITS,
ANNUAL PREMIUMS**

RULE 6

J. PROTECTIVE DEVICE CREDIT (ML-216)

Fire Alarm and/or Smoke Detectors	2%
Central Station Burglary and/or Fire Alarm Systems	10%
Fire and/or Police Department Alarm Systems	5%

N. LEAD COVERAGE (FL-17)

	\$100,000 Per Occurrence \$200,000 Annual Aggregate	\$300,000 Per Occurrence \$600,000 Annual Aggregate
1 Family	281	374
2 Family	419	557
3 Family	641	852
4 Family,	713	948

O. CATASTROPHIC WINDSTORM DEDUCTIBLE

HURRICANE CATEGORY 1 – (sustained winds of 74 miles Per hour or more) or higher.

**A mandatory Catastrophic Windstorm Deductible
Will apply in the following Counties:**

	DEDUCTIBLE	PREMIUM CREDIT
RICHMOND, QUEENS, NEW YORK, KINGS BRONX, NASSAU AND SUFFOLK COUNTIES	2%	4%
OPTIONAL CATASTROPHIC WINDSTORM DEDUCTIBLES FOR THE ABOVE COUNTIES	3%	6%
	4%	8%
	5%	10%

Endorsement UF CWD-414.

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RULE NO. 7

A. DWELLING CREDIT

Apply a 20% credit for those dwellings built 1970 or newer.

RULE NO.8

A. 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 Renovated Supplemental Application must be completed and signed. The following credits are available:

Renovation Credits:

ELECTRICAL	2%
PLUMBING	2%
HEATING	3%
ROOF	3%

Endorsement: LLP-HRC-1

**UTICA FIRST INSURANCE COMPANY
 LANDLORDS PACKAGE POLICY PROGRAM
 NEW YORK LANDLORDS PACKAGE POLICY
 UNDERWRITING GUIDELINES**

Coverage A Line Limits - Protected/Semi-Protected*

	<u>Minimum</u>	<u>Maximum</u>
Zones 1 & 2 <i>EXCEPT</i> Nassau, Suffolk, Westchester & Rockland Counties		
1-4 Family - Coverage A (Protected)	\$100,000	\$500,000
1-4 Family - Coverage A (Semi-Protected)	\$100,000	\$350,000
Zone 3, (NYC), Nassau, Suffolk, Westchester & Rockland Counties		
1-4 Family - Coverage A (Protected)	\$200,000	\$750,000

Maximum Liability Limits: Coverage L \$1,000,000/\$2,000,000 and Coverage M \$1,000/\$50,000

BINDING AUTHORITY: Up to \$750,000. No new coverage or increases in coverage to be bound while hurricane watch alert is in effect. Coverage not to exceed 30 days. Use ACORD or Homeowners Application binders. In order to avoid any possible conflict with back-dating or late receipt of binder, the agent must notify the Company within three (3) working days of all business which the agent has bound pursuant to the authority granted herein. This notice is to be accomplished by depositing the required report in the United States Mail addressed to the Company. In the event that the Company shall for any reason grant any individual exception(s) to this time limit requirement, such exception(s) shall not be deemed to apply to any other or any subsequent submission(s), or to extend the time for notice with respect to any other or any subsequent submission(s), or to waive this time limit requirement with respect to any other or any subsequent submission(s).

NOTE: A front and rear photo of risk and the completed Questionnaire (back of application) must be included with the submission. An Estimator is also required for Replacement Cost provision.

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LANDLORDS PACKAGE POLICY PROGRAM
NEW YORK LANDLORDS PACKAGE POLICY
UNDERWRITING GUIDELINES**

PROHIBITED DO NOT BIND:

1. Distance to Water Rules - Dwellings within
 - a. 1,500 feet of Lakes Erie and Ontario
 - b. 3,000 feet from ALL shorelines for the counties of : Queens, Kings, Bronx, Richmond, New York and Westchester.
 - c. One mile from either North or South Shore Nassau County.
 - d. Two miles from South Shore Suffolk and One mile from North Shore Suffolk County.
 - e. Dwellings on the barrier islands are not permitted.
2. Dwellings with more than two mortgages or loss payees on contents.
3. Exposures with a woodstove or space heater.
4. Dwellings more than 5 miles from responding fire department.
5. Dwellings undergoing major renovation or in need of upkeep and maintenance.
6. Binding a dwelling when hurricane watch/warning alert is posted in the territory where the risk is located.
7. Dwellings that are vacant, unoccupied, or up for sale.
8. Dwellings located in frame rows.
9. Multi-housing units where there is NOT a parapet firewall, Company will only insure one unit per fire division. No attached frame structures.
10. Seasonal properties.
11. Any entity which owns more than two properties. No corporations, real estate brokers, commercial partnerships, etc.
12. Log construction.
13. Student-occupied risks.
14. Properties on the market – for sale.
15. Dwellings undergoing major renovations.
16. Dwellings that are vacant or unoccupied.
17. Prior losses for “insured”
 - a. Any risk with two losses – must refer to underwriter
 - b. Any risk with more than two losses in the prior three years.
 - c. Any risk with a loss in excess of \$20,000 in prior three years.
18. Broadening of coverage from December 1st through April 1st.
19. Dwellings with underground tanks that are over 10 years old and are not of fiberglass in construction.
20. Exposures with no central heating system
21. Absentee landlords (if insured does not reside in same town or within 15 miles, will not accept)
22. In multi-unit housing where there is NOT a parapet fire wall, Company will only insure one unit per fire division.
23. New business where the insured’s previous policy was cancelled or non-renewed by another carrier – refer to underwriter.
24. New business with a lapse in coverage.
25. Isolated Risks (Must be within eyesight of other dwellings)
26. Swimming pools, trampolines, ponds, tree forts/houses or any other unusual liability exposures.
27. Personal Property limit beyond \$5,000 – Refer to Underwriter.
28. Dwellings with knob and tube wiring and/or amperage service below 100.
29. Any animals – Refer to underwriter.
30. Dwellings with open foundations.
31. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
32. Dwellings with flat roofs or tar and gravel roofs.

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NEW YORK

ZONE DEFINITIONS

Landlords Package Policy premiums apply in three separate areas designated and identified as follows:

Zone 1	Remainder of State
Zone 2	* Upstate Cities, Nassau County, Suffolk County
Zone 3	New York City ;
* Zone 2	Albany Binghamton Buffalo Mt. Vernon New Rochelle Niagara Falls Rochester Schenectady Syracuse Troy Utica White Plains Yonkers

**UTICA FIRST INSURANCE COMPANY
AMERICAN ASSOCIATION OF INSURANCE SERVICES
LANDLORD PACKAGE PROGRAM FORMS AND ENDORSEMENTS**

NEW YORK

<u>FORM</u>	<u>EDITION</u>	<u>TITLE</u>
FL-1	11-79	Perils Section - Basic Form
FL-2	11-79	Perils Section - Broad Form
FL-3	11-79	Perils Section - Special Form
FL20	11-79	General Policy Provisions

MANDATORY STATE ENDORSEMENTS

GL-600	06-88	Commercial Liability
FL-30	05-92	Amendatory Endorsement
FL-250	10-84	Amendatory Endorsement
AP-454	1.0	Amendatory Endorsement
ML-364	05-94	Exclusion of Intra-Familial Liability
CL-300	1.0	Amendatory Endorsement

OTHER ENDORSEMENTS

FL-12	11-79	Earthquake
FL-17	05-92	Lead Coverage
ML-216	07-78	Premises Alarm or Fire Protection System
UF CWD-414	04 12	Catastrophic Windstorm Deductible
UFCWD-0415	04 12	Catastrophic Windstorm Disclosure
UFRHC-1	03-98	Home Renovated Supplemental Application