



## **Inland Marine Program**

Written Stand Alone

### **Personal Lines**

Stand alone minimum premium is \$125

Rates as of January 2010

## PROGRAM FEATURES

- Property referenced on our application must be principally kept in New York State
- **Stand alone Personal IM minimum deductible is \$100, minimum premium \$125**
- **Payment of minimum premium is required with application**
- When IM is endorsed onto another Dryden policy, the stand-alone IM minimum premiums do not apply
- Use Dryden application
- ACV based coverage for all classes
- Replacement Cost Coverage not available under this program
- Dryden will not cover cell phones, Ipods, MP3s, and all similar handhelds, domestic animals or reptiles
- Classification pages attached: “ R “ next to a class means pricing is regulated by URB otherwise Dryden uses its own rates for underwriting and pricing of any particular item, collection, grouping, listing or schedule
- Supporting business is required to write livestock coverage, bailees coverage and short-term lease of equipment. This support can include any other Dryden Property Policy or Dryden Inland Marine Policy.
- Household Property for individuals in a self-storage unit is covered under a commercial fire, contents only, policy. Contact a commercial underwriter with any requests for this coverage
- No stand alone Exhibition Floaters. Dryden writes a Vendor’s policy and gives business property off premises coverage to address this exposure
- Dryden cannot write Commercial Fine Arts MR-85, or Commercial Valuable Papers MR-86 unsupported because URB rating requires the rates for these classes be based off the applicable underlying business property rates

### Binding Authority

- Personal Inland Marine Binding Authority is \$30,000 single scheduled item and/or \$100,000 for any total schedule. **Jewelry valued \$1,000 and up requires a bill of sale or appraisal to establish value. Pictures required on mobile equipment valued over \$10,000 and ALL logging equipment.** Call for prior approval on any item or schedule that exceeds these limits.
- Commercial Inland Marine Binding Authority is \$100,000 for single scheduled item and/or \$500,000 for any total schedule. **Pictures required on mobile equipment valued over \$10,000 and ALL logging equipment. (Any treaded piece of equipment will be classed as commercial and assigned the commercial rate.) Call for prior approval on any item or schedule that exceeds these limits.**

## PERSONAL CLASSIFICATIONS ANNUAL RATES

**Personal means not used for profit, income, remuneration or economic gain.**

All rates are on a per \$1000 basis.

<b>Deductibles</b>	<b>\$100.00</b>	<b>\$250.00</b>	<b>\$500.00</b>
<b>MR-41</b> Mobile Farm machinery Including tractors used for lawn maintenance and snow removal	\$ 4.90	\$ 4.17	\$ 3.92
<b>MR-52</b> Miscellaneous Property			
Antiques	\$ 10.00	\$ 9.00	\$ 8.50
Generators	\$ 15.00	\$ 13.50	\$ 12.75
Golf Carts	\$ 16.65	\$ 15.00	\$ 14.15
Guns	\$ 34.00	\$ 27.20	\$ 25.50
Hearing Aids /Insulin Pumps/ Medical	\$ 15.00	\$ 13.50	\$ 12.75
Portable Sawmills,Wood splitters' and wood planers	\$ 15.00	\$ 13.50	\$ 12.75
Quilts	\$ 5.00	\$ 4.50	\$ 4.25
Handicap Wheelchairs/scooters	\$ 4.90	\$ 4.17	\$ 3.92
Taxidermy Heads	\$ 10.00	\$ 9.00	\$ 8.50
Tombstone/Headstone	\$ 15.00	\$ 13.50	\$ 12.75
Windmills	\$ 11.10	\$ 10.00	\$ 9.44
<b>MR-53</b> Personal Articles Floater			
Bicycles	\$ 80.00	\$ 57.60	\$ 52.00
Coin Collections	\$ 13.50	\$ 11.48	\$ 10.80
Fine Arts-no breakage	\$ 2.90	\$ 2.67	\$ 2.61
Furs	\$ 8.10	\$ 6.89	\$ 6.48
Golf Equipment-no carts	\$ 12.00	\$ 8.64	\$ 7.80
Jewelry	\$ 22.80	\$ 20.29	\$ 19.38
Musical Instruments- non-professional			
First \$500	\$ 5.50	\$ 4.40	\$ 4.13
Next \$1000	\$ 2.60	\$ 2.08	\$ 1.95
Excess \$1,500	\$ 2.10	\$ 1.68	\$ 1.58
Photographic Equipment	\$ 12.80	\$ 10.24	\$ 9.60
Silverware	\$ 4.30	\$ 3.44	\$ 3.23
Stamps	\$ 9.00	\$ 7.65	\$ 7.20
<b>MR-56</b> Sports Equipment Floater - see commercial for teams/sponsored groups			
<b>MR-61A</b> Computers	\$ 6.00	\$ 4.32	\$ 3.90
<b>MR-85</b> Fine Arts, incl breakage	\$ 4.30	\$ 3.96	\$ 3.87

For any other personal class not shown here, please contact personal lines underwriting.