

## Optional Liability Coverages

Described	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
Residence Prem 1 & 2 Family	Incl	13	26	63	3

Add'l Residence Prem Occupied by Insured 1 & 2 Family	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
	14	18	22	40	1

ML-70 Rental Dwelling 1 Family 2 Family	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
	22	29	35	64	1
	34	43	53	96	1

Note: Lead Exclusion applied when ML-70 added

Licensed In-Home Family Day Care <b>Maximum 8 Children</b> ML-326	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
	<b>Rates below are on a per child basis.</b>				
	256	328	408	744	8

Note: Lead Exclusion applied when ML-326 added

Farm Liability FCPL-ML-10 1-160 Acres 160-500 Acres Over 500 Acres	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
	56	72	88	160	3
	85	110	134	244	3
	126	162	198	360	3

Note: Use FCPL charge when there are any horses, farm animals or any other incidental agricultural exposure on premises.

ML-42 Incidental Office OCC	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
	25	32	40	73	3

ML-75 Outboard 51HP or Over	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
	<b>Inboard not acceptable</b>				
	18	23	29	53	2

50HP & under outboard engines included in policy.  
Note: Highly recommend using Dryden Boat Program

## Optional Property Coverages

Unscheduled Personal Property.....	\$2 per \$1,000
ML-48 Related Private Structures.....	\$3 per \$1,000
ML-49 Outside Antenna.....	\$20 per \$1,000
ML-40 Structures Rented to Others.....	\$4 per \$1,000
ML-25 Consent to Move Mobilehome....	\$10 per \$1,000
ML-26 Trip Collision-Requires ML-25....	\$15 per \$1,000

### Vendors Single Interest Forms

ML-27 Regular Coverage	• \$10 per year
ML-28 Comprehensive Coverage	• Basic premium 15%
	• \$25 Minimum Charge
ML-55 Replacement Cost Contents	• Increase Basic Premium 15%
	• \$20 Minimum (Cov is 70% of Coverage A)
ML-4 Tenant	• 25% Base Premium
	• \$10 Minimum

### Dryden VIP Protection Forms

DML-152 Dryden Mutual MHO VIP	• Charge 20% of Base Premium
	• Broadest available Form for ML-2 & ML-3 Only
DML-1524 Dryden Mutual MHO VIP Tenant	• Charge 30% of Base Premium
	• Broadest available Form for ML-4 Tenant

Dryden VIP Forms include replacement cost contents and disaster protection coverages.

### Other less inclusive extra coverage forms

ML-147 MHO Extra Coverage	• \$10 per policy
ML-148 MHO Increased Coverage	• \$22 per policy
ML-150 MHO Plus Coverage	• \$27 per policy
ML-150A MHO Plus Coverage	• \$15 per policy
	• No Increase Liability
ML-151 MHO Deluxe Coverage	• \$35 per policy
ML-151A MHO Deluxe Coverage	• \$23 per policy
	• No Increase Liability



# Manufactured Homeowners

## Annual Premium Chart

### Policies MR-1R, MR-2, MR-3 & MR-4 Rates for \$250 Deductible

Rates as of January 2010  
for New & Renewal Business

Dryden Mutual Insurance Company  
12 Ellis Drive • P.O. Box 635  
Dryden, New York 13053  
Phone: 800-724-0560 • Fax: 607-257-0312  
underwriting@drydenmutual.com  
www.drydenmutual.com

### Zone 1

Protected • Semi-Protected • Unprotected  
 \$250 Flat Deductible  
 \$100,000 Liability Limit Included

Amount of Insurance	ML-1 Basic	ML-2 Broad	ML-3 Special	ML-4 Tenant
5,000	.....	.....	.....	60
6,000	.....	.....	.....	66
7,000	.....	.....	.....	69
8,000	120	133	147	75
9,000	123	137	150	80
10,000	127	141	156	86
11,000	131	146	161	93
12,000	136	152	167	99
13,000	141	157	173	108
14,000	146	163	180	115
15,000	149	166	183	124
16,000	153	171	189	127
17,000	157	176	194	128
18,000	162	180	199	131
19,000	166	185	204	132
20,000	170	190	209	135
21,000	173	194	214	137
22,000	177	198	218	140
23,000	181	202	223	141
24,000	184	206	227	144
25,000	188	209	231	146
26,000	191	214	236	149
27,000	195	218	240	150
28,000	198	222	245	152
29,000	202	225	249	155
30,000	205	229	254	157
35,000	226	253	280	169
40,000	249	279	308	177
45,000	272	304	337	186
50,000	292	326	361	195
55,000	311	348	385	205
60,000	330	370	410	214
65,000	350	392	434	224
70,000	369	414	459	234

Per \$1000	4	5	5	1
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### Zone 2 & 3

Protected • Semi-Protected • Unprotected  
 \$250 Flat Deductible  
 \$100,000 Liability Limit Included

Amount of Insurance	ML-1 Basic	ML-2 Broad	ML-3 Special	ML-4 Tenant
5,000	.....	.....	.....	56
6,000	.....	.....	.....	62
7,000	.....	.....	.....	64
8,000	111	124	136	70
9,000	114	127	139	75
10,000	118	131	144	80
11,000	121	135	149	87
12,000	126	140	155	92
13,000	131	146	161	100
14,000	136	151	166	107
15,000	138	154	170	115
16,000	142	158	175	117
17,000	146	163	179	119
18,000	150	167	184	122
19,000	154	171	189	123
20,000	157	176	194	126
21,000	161	179	198	127
22,000	164	183	202	130
23,000	167	187	206	131
24,000	170	190	210	134
25,000	174	194	214	135
26,000	177	198	218	138
27,000	180	201	222	139
28,000	184	205	226	141
29,000	187	209	230	143
30,000	190	212	234	145
35,000	209	234	258	156
40,000	230	257	285	164
45,000	251	281	311	172
50,000	269	302	334	180
55,000	287	322	356	189
60,000	305	342	378	198
65,000	323	362	401	207
70,000	341	382	423	216

Per \$1000	4	4	5	1
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### Zone 1 Counties

- Essex • Franklin • Fulton • Hamilton • Herkimer
- Jefferson • Lewis • Montgomery • Oneida
- Oswego • St. Lawrence

### Zone 2 Counties

- Allegany • Broome • Cattaraugus • Cayuga
- Chautauqua • Chemung • Chenango • Cortland
- Erie • Genesee • Livingston • Madison • Monroe
- Niagara • Onondaga • Ontario • Orleans
- Schuyler • Seneca • Steuben • Tioga • Tompkins
- Wayne • Wyoming • Yates

### Zone 3 Counties

- Albany • Bronx • Clinton • Columbia • Delaware
- Dutchess • Greene • Kings • Nassau • New York
- Orange • Otsego • Putnam • Queens • Richmond
- Rockland • Saratoga • Schenectady • Suffolk
- Ulster • Warren • Washington • Westchester

### New Home Credit

New...16%	6 Years...10%	12 Years...4%
1 Year...15%	7 Years...9%	13 Years...3%
2 Years...14%	8 Years...8%	14 Years...2%
3 Years...13%	9 Years...7%	15 Years...1%
4 Years...12%	10 Years...6%	
5 Years...11%	11 Years...5%	

### Deductible Options

- \$100 - 11% Surcharge
- \$500 - 11% Credit
- \$1,000 - 22% Credit
- \$2,500 - 33% Credit

### Tie Down/Permanent Foundation Credit

- 10% Credit

### Mandatory Forms & Limits

- \$100,000 CPL Section II Limit
- \$500 Medical Payment Limit
- ML-52A Trampoline Exclusion - \$2 credit per pol.
- Workers' Compensation - \$3 per policy

### Age Requirements

- Up to 15 years - All Forms ML-1, 2 & 3
- 16 to 25 yrs - Broad Peril available upon request depending on updates and conditions
- Over 25 years not eligible

### Occupancy

- Must be owner occupied year round