



Personal Lines Inland Marine Program

Written Stand Alone

Stand Alone Minimum Premium is \$125

Edition Date: December 2011

PERSONAL INLAND MARINE ANNUAL RATES - STAND ALONE POLICY

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

Minimum Premium is \$125 on a Stand Alone Inland Marine Policy and must accompany application.

All rates are on a per \$1000 basis.

Program Features

- Property referenced on our application must be principally kept in New York State
- **Stand alone Personal Inland Marine minimum deductible is \$100**
- **Stand alone Personal Inland Marine minimum premium \$125**
- **Payment of minimum premium is required with application**
- When IM is endorsed onto another Dryden policy, the stand-alone IM policy minimum premiums do not apply
- Use Dryden Personal Lines Inland Marine 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
- Dryden will not cover domestic animals or reptiles
- Dryden will not cover baseball card collections
- 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

Binding Authority

- Personal Inland Marine Binding Authority is \$30,000 for any single scheduled item with a maximum of \$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.
- Any treaded piece of equipment will be classed as commercial and assigned the commercial rate.

Call for prior approval on any item schedule that exceeds these limits.

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Deductibles	\$100.00	\$250.00	\$500.00	\$1,000.00	\$2,000.00	\$2,500.00
MR-41 Scheduled Mobile Farm Machinery Including tractors used for lawn maintenance and snow removal	\$ 4.90	\$ 4.17	\$ 3.92	\$ 3.68	\$ 3.43	\$ 3.19
MR-41 Unscheduled Mobile Farm Machinery	\$ 9.40	\$ 7.99	\$ 7.52	\$ 7.05	\$ 6.58	\$ 6.11
MR-52 Miscellaneous Property						
Antiques	\$ 10.00	\$ 9.00	\$ 8.50	No other deductibles available for MR-52 Misc. Property		
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 & 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			
MR-53 Personal Articles Floater						
Bicycles	\$ 80.00	\$ 57.60	\$ 52.00	\$ 48.00	\$ 40.00	\$ 36.00
Coin Collections	\$ 13.50	\$ 11.48	\$ 10.80	\$ 10.13	\$ 9.45	\$ 8.78
Furs	\$ 8.10	\$ 6.89	\$ 6.48	\$ 6.08	\$ 5.67	\$ 5.27
Golf Equipment-No Carts	\$ 12.00	\$ 8.64	\$ 7.80	\$ 7.20	\$ 6.00	\$ 5.40
Jewelry	\$ 22.80	\$ 20.29	\$ 19.38	\$ 18.24	\$ 17.10	\$ 16.42
Photographic Equipment	\$ 12.80	\$ 10.24	\$ 9.60	\$ 8.96	\$ 8.32	\$ 7.68
Silverware	\$ 4.30	\$ 3.44	\$ 3.23	\$ 3.01	\$ 2.80	\$ 2.58
Stamps	\$ 9.00	\$ 7.65	\$ 7.20	\$ 6.75	\$ 6.30	\$ 5.85
MR-56 Sports Equipment Floater - See commercial for teams/sponsored groups						
MR-61A Computers	\$ 6.00	\$ 4.32	\$ 3.90	\$ 3.60	\$ 3.00	\$ 2.70
MR-85 Fine Arts - Including Breakage	\$ 4.30	\$ 3.96	\$ 3.87	\$ 3.70	\$ 3.53	\$ 3.44
MR-53 Fine Arts - Without Breakage	\$ 2.90	\$ 2.67	\$ 2.61	\$ 2.49	\$ 2.38	\$ 2.32
MR-53 Musical Instruments- Non-professional - Use Premium Listed Below						
Cost for First \$500 =	\$ 2.75	\$ 2.20	\$ 2.07	\$ 1.93	\$ 1.79	\$ 1.65
Next \$1000 =	\$ 2.60	\$ 2.08	\$ 1.95	\$ 1.82	\$ 1.69	\$ 1.56
For Excess \$1,500 (use rate per 1,000)	\$ 2.10/1000	\$ 1.68/1000	\$ 1.58/1000	\$ 1.47/1000	\$ 1.37/1000	\$ 1.26/1000

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

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