

Dryden Mutual

DWELLING

PROGRAM

Still in effect 01/2006

11/96

INDEX

DESCRIPTION	RULE NO.	PAGES
Basic Policy Coverage and Limits	2	2
Eligibility	1	1
General Rules	3-a to 3-i	3-5
Mandatory Forms	2	2
Optional Coverages - Description	5-a to 5-p	7-10
Premium Section - Optional Coverages	4-c to 5-p	18-20
Premium Section - Special Premium Modifications	6-a to 6-b	20
Premium Tables	---	11-17
Rating	4	5
Rating-Descriptions of Classifications-	4-a to 4-i	5-6
Special Premium Modifications - Description	6-a to 6-b	10

DWELLING PROGRAM

Rule No.

1. ELIGIBILITY:

The Dwelling Manual contains rules, classifications and premiums for writing Fire & Allied Lines Insurance on Residences, Related Private Structures, Manufactured Homes and Personal Property in Residences and Apartments.

Farm Residences are rated from this section of the manual. Refer to Farm Section for rating farm outbuildings.

1-a RESIDENCE -

Shall mean a building occupied exclusively for dwelling purposes by not more than four families. Accommodations for up to 5 roomers or boarders are permitted:

For one or two roomers or boarders - 1-2 family rates apply.

For three to five roomers or boarders - 3-4 family rates apply.

1-b MANUFACTURED HOMES -

Shall mean a portable unit, not self-propelled, constructed and used for residential purposes.

2. BASIC POLICY COVERAGE AND LIMITS:

The basic policy provides coverage for the following:

Coverage	Description	Limits
A	Residence	Coverage included if shown on Declarations Page.
* B	Related Private Structures	Optional - 10% of Coverage A
C	Personal Property	Coverage included if shown on Declarations Page.
* D	Additional Living Expense and Loss of Rent	Optional - 10% of Coverage A

* 10% of the Coverage A Limit of Liability may be applied to Coverage B and D. Any payment under these options reduces the Coverage A Limit of Liability.

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

Property Coverages - FL-20, (URB-84 with FL-20 (11/79)), PERILS SECTION (FL-1R, 2, 2B, 3 or 3B).

3. GENERAL RULES:

3-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.

NOTE: See Maximum and Minimum Charges for Annual Minimum Retained Premiums.

3-b INSURANCE BY MORE THAN ONE COMPANY - (FL-14)

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

3-c DEFERRED PREMIUM PAYMENT PLAN -

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be determined as follows:

The installment premium shall be the annual premium as shown in this manual.

3-d 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.

3-e MAXIMUM AND 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 - **\$50.00**

Annual Minimum Retained Premium - **\$20.00**

3-f RATE REVISIONS

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for new and renewal policies.

3-g 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 premium. The request, bearing the signature of the applicant, shall be referred to the Company.

3-h TERM INSURANCE -

The fire policy may be written for a term up to three years. All premiums contained in this section are on an annual basis.

Term factors are listed below:

Term of Policy	Term Factor
1 year	1.0
2 years	2.0
3 years	3.0

Builders Risk Completed Value may be written for a 1 year term. Indicate "Builders Risk" on the Declarations Page. (No additional forms are necessary).

3-i 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.

4. RATING:

All Premiums in this Manual are ANNUAL per \$1,000. of Insurance.

1. Classify dwelling and/or contents by Construction and Protection.
2. Consult Rate Tables to obtain appropriate Annual Premium for Replacement Cost or Actual Cash Value and the number of families. (see interpolation rule if premium for amount of insurance is not shown).
3. Add any special condition charges that apply.
4. Add premiums for optional coverages.
5. Apply deductible credits.
6. Add any other premiums that are written with the policy.

RATING - DESCRIPTION OF CLASSIFICATIONS:

CONSTRUCTION -

4-a FRAME -

Shall mean a building with total exterior wall area of more than 33 1/3% Frame, Metal-sheathed or Stucco.

4-b MASONRY -

Shall mean a building with more than 66 2/3% of the exterior wall area of Masonry or Masonry veneered construction.

4-c FIRE RESISTIVE -

Shall mean a building with walls, floors and roof of masonry construction. Premiums are shown in the Premium Section of the manual.

PROTECTION -

4-d PROTECTED -

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

4-e SEMI - PROTECTED

Building is located more than 1,000 feet from an approved fire hydrant, but is within 5 road miles of a responding fire department.

4-f UNPROTECTED

All Others.

4-g UPSTATE CITIES

The cities listed below:

Albany City	Rochester City
Binghamton City	Schenectady City
Buffalo City	Syracuse City
New Rochelle City	Troy City
Niagara Falls City	Utica City
Mount Vernon City	Yonkers City

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -

4-h REPLACEMENT COST -

The replacement cost value shall be determined by using the Replacement Cost Estimator.

Replacement Cost premiums are to be used when the residence is insured for at least 80% of the Replacement Cost.

Losses will be settled according to the provisions of the Replacement Cost Provision.

4-i ACTUAL CASH VALUE -

The Actual Cash Value premiums are to be used when the residence is insured for less than 80% of the replacement cost.

Losses will be settled on an actual cash value basis including deduction for depreciation.

5. OPTIONAL COVERAGES:

5-a ADDITIONAL LIVING EXPENSE -

Additional Living Expense in excess of the 10% included in the Agreement is available. Enter the total limit of insurance to be applied as Additional Living Expense on the Declarations Page. Premiums for the increased amount shall be the premiums shown "for each additional \$1,000 add" at the bottom of the premium tables.

5-b AUTOMATIC INCREASE IN INSURANCE (FL-10)

Automatic increase in insurance premiums are shown in the Premium Section of the manual.

5-c BUILDINGS UNDER CONSTRUCTION -

If a residence is insured from the start of construction until completion, the premium shall be 55% of the premium for the completed residence. Policy shall be written for 1 year only. Indicate "Builders Risk-Completed Value" on the Declarations Page. If a residence is not insured from the start of construction, the premium shall be the appropriate premium as shown. Indicate "Building Under Construction" on the Declarations Page.

5-d COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

5-e DEDUCTIBLES -

Form used in conjunction with the premiums shown in this manual contemplate a \$100 All Perils Loss Deductible Clause applying per occurrence. This deductible amount can be increased by entering the appropriate deductible amount on the Declarations Page and applying the appropriate deductible credit as shown in the Premium Section of the manual.

5-f EARTHQUAKE - (FL-12)

Earthquake premiums are shown in the Premium Section of the manual.

5-g EXTENDED COVERAGE -

Extended coverage perils may be included by charging premiums determined from the extended coverage premium tables. (Also see Miscellaneous Properties).

**5-h INCIDENTAL BUSINESS ACTIVITIES - (Outside of New York City)
(FL-16)**

One incidental business activity operated by a resident or owner of the premises is permitted:

- a. One business or professional office, private school, studio, etc. or
- b. One small service type business such as barber shop, beauty parlor, business office, dress maker, photographic studio, funeral home
- c. Storage of merchandise (\$2,500. value limit).

Appropriate three or four family premiums apply plus an additional premium computed from the rates shown in the Premium Section of the manual.

5-i LOSS OF RENT -

Loss of Rent in excess of the 10% included in the Agreement is available. Enter the total limit of insurance to be applied as Loss of Rent on the Declarations Page. Premiums for the increased amount shall be the premiums shown "for each additional \$1,000 Add" at the bottom of the premium tables.

5-j MISCELLANEOUS PROPERTIES -

Extended coverage Premiums for miscellaneous properties are shown in the Premium Section of the manual.

5-k RELATED PRIVATE STRUCTURES -

Related Private Structures may be insured as a separate item for a specific amount. The premium shall be 60% of the premium applicable.

5-l TENANTS IMPROVEMENT AND BETTERMENTS -

Coverage in excess of the 10% available in the Agreement for Tenants improvements & betterments may be provided. The premium is determined by using the appropriate contents rate, "for each additional \$1,000. add" shown at the bottom of the premium tables.

5-m VANDALISM -

Coverage may be included by charging premiums determined from the vandalism premium table.

Vandalism premiums for miscellaneous properties are shown in the Premium Section of the manual.

Vandalism premiums shall be charged in addition to Broad Form and Special Form additional premium.

5-n WINDSTORM DEDUCTIBLE -

5-n-1 Catastrophic Windstorm Deductible (FL-372)

The coastal property catastrophic windstorm deductible is available for eligible downstate risks.

5-n-2 Non-Catastrophic Windstorm Deductible (FL-371)

The coastal property non-catastrophic windstorm deductible is available for eligible downstate risks.

5-o WINDSTORM WRAP-AROUND (NYPIUA ACV) ENDORSEMENT - (FL-368 & FL-368S)

The coastal property program is available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 with an actual cash value basis.

**5-p WINDSTORM WRAP-AROUND (NYPIUA RC) ENDORSEMENT -
(FL-369 & FL-369S)**

The coastal property program is available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 with an replacement cost endorsement.

6. SPECIAL PREMIUM MODIFICATIONS:

6-a SPECIAL CONDITION CHARGES -

Manufactured Homes - not on continuous masonry foundation - applicable additional premiums are shown in the Premium Section of the manual.

6-b HAZARDOUS CONDITIONS -

Conflagration or substandard charges may be applied to residence and personal property where conditions exist as shown in the Premium Section of the manual.

FIRE PREMIUMS

MASONRY OR FRAME
PROTECTED

TABLE NO. 1
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	22	32	4	27	36	5	13
2,000	25	36	6	31	41	7	17
3,000	28	39	8	33	44	9	22
4,000	31	43	10	37	49	11	27
5,000	34	47	11	40	54	13	32
6,000	36	50	13	43	58	15	37
7,000	39	54	15	47	62	17	41
8,000	41	58	17	49	66	19	47
9,000	44	62	19	53	71	21	51
10,000	47	66	21	56	75	23	56
11,000	49	69	22	59	79	24	61
12,000	52	73	24	63	84	26	65
13,000	55	77	26	66	88	28	70
14,000	57	80	27	69	92	30	74
15,000	60	84	29	72	97	32	79
16,000	62	88	31	75	100	34	84
17,000	65	92	32	79	105	36	89
18,000	68	96	34	82	110	38	93
19,000	71	99	36	85	113	39	98
20,000	74	103	38	88	118	41	102
25,000	83	117	46	100	133	51	126
30,000	93	130	55	111	149	61	150
35,000	102	144	64	123	164	70	174
40,000	112	157	73	134	179	80	197
45,000	122	170	82	146	195	90	221
50,000	131	184	90	158	210	100	245
55,000	146	205	101	175	234	111	272
60,000	161	225	110	193	258	121	299
65,000	176	246	120	211	281	133	326
70,000	190	267	131	229	305	144	353
75,000	205	288	141	246	329	155	381
80,000	220	308	150	264	352	166	407
85,000	235	329	161	282	376	177	434
90,000	250	350	171	300	400	188	462
95,000	264	370	181	317	423	199	488
100,000	279	391	191	335	447	210	515

FOR EACH
ADDITIONAL
\$1,000 ADD

2	4	2	3	4	2	5
---	---	---	---	---	---	---

FIRE PREMIUMS

MASONRY OR FRAME
SEMI-PROTECTED

TABLE NO. 2
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	35	42	7	42	49	8	15
2,000	39	47	9	47	55	10	20
3,000	42	51	12	51	60	14	26
4,000	47	56	15	56	66	16	32
5,000	51	62	18	62	72	20	38
6,000	55	66	21	66	77	23	44
7,000	59	71	23	71	83	26	49
8,000	63	75	26	75	88	29	55
9,000	67	81	29	81	94	32	61
10,000	72	86	32	86	101	35	67
11,000	75	90	34	90	105	38	72
12,000	80	96	37	96	112	40	77
13,000	84	101	39	101	118	43	83
14,000	88	105	42	105	123	46	88
15,000	92	111	45	111	129	49	94
16,000	96	115	47	115	134	52	100
17,000	100	120	50	120	140	55	105
18,000	105	126	52	126	147	58	110
19,000	108	130	55	130	151	60	116
20,000	113	135	57	135	158	63	121
25,000	127	153	71	153	178	78	149
30,000	142	170	84	170	199	93	178
35,000	157	188	98	188	219	108	206
40,000	171	206	111	206	240	122	234
45,000	186	223	125	223	261	137	262
50,000	201	241	138	241	281	152	290
55,000	223	268	153	268	313	169	323
60,000	246	295	168	295	344	185	354
65,000	268	322	184	322	376	202	387
70,000	291	349	199	349	408	219	419
75,000	314	376	215	376	439	236	451
80,000	336	404	230	404	471	253	483
85,000	359	431	245	431	503	269	515
90,000	381	458	260	458	534	286	547
95,000	404	485	275	485	566	303	579
100,000	427	512	291	512	597	320	611

FOR EACH
ADDITIONAL
\$1,000 ADD
DWELLING
11/96

4	5	3	5	6	3	6
---	---	---	---	---	---	---

FIRE PREMIUMS

MASONRY OR FRAME
UNPROTECTED

TABLE NO. 3
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	44	52	11	52	61	12	18
2,000	49	59	14	59	69	16	24
3,000	53	64	19	64	75	21	31
4,000	59	71	23	71	83	25	38
5,000	65	78	27	78	91	30	45
6,000	69	83	31	83	97	34	52
7,000	75	90	35	90	105	39	58
8,000	79	95	39	95	111	43	65
9,000	85	102	43	102	119	48	72
10,000	90	109	48	109	127	52	79
11,000	95	114	51	114	133	57	85
12,000	100	120	55	120	141	61	91
13,000	106	127	59	127	149	65	98
14,000	110	132	63	132	155	69	104
15,000	116	139	67	139	163	74	111
16,000	120	144	71	144	168	78	118
17,000	126	151	75	151	176	82	124
18,000	132	158	79	158	184	87	130
19,000	136	163	83	163	190	91	137
20,000	142	170	86	170	198	95	143
25,000	160	192	107	192	224	117	176
30,000	178	214	127	214	250	139	209
35,000	197	236	147	236	276	162	243
40,000	215	259	167	259	302	184	276
45,000	234	281	187	281	328	206	309
50,000	252	303	207	303	353	228	342
55,000	281	337	230	337	393	253	380
60,000	309	371	253	371	433	278	418
65,000	337	405	276	405	473	304	456
70,000	366	439	299	439	512	329	494
75,000	394	473	322	473	552	354	532
80,000	423	507	345	507	592	379	569
85,000	451	541	368	541	632	404	607
90,000	479	575	391	575	671	430	645
95,000	508	610	413	610	711	455	682
100,000	536	644	436	644	751	480	720

FOR EACH
ADDITIONAL
\$1,000 ADD
DWELLING
11/96

5 6 4 6 7 5 7

FIRE PREMIUMS

MASONRY OR FRAME
UPSTATE CITIES

TABLE NO. 4
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	25	35	5	30	40	5	14
2,000	28	39	7	34	45	7	19
3,000	30	43	9	37	49	10	24
4,000	34	47	11	41	54	12	29
5,000	37	52	13	44	59	14	35
6,000	39	55	15	47	63	16	40
7,000	43	60	17	51	69	18	45
8,000	45	63	19	54	72	20	51
9,000	48	68	20	58	78	23	56
10,000	52	72	23	62	83	25	62
11,000	54	76	24	65	87	27	67
12,000	57	80	26	69	92	29	72
13,000	61	85	28	73	97	31	77
14,000	63	88	30	76	101	33	81
15,000	66	93	32	80	106	35	87
16,000	69	96	34	83	110	37	92
17,000	72	101	36	86	115	39	97
18,000	75	105	37	90	121	41	102
19,000	78	109	39	93	125	43	107
20,000	81	113	41	97	130	45	112
25,000	91	128	51	110	147	56	138
30,000	102	143	60	123	164	67	164
35,000	113	158	70	135	181	77	190
40,000	123	173	80	148	197	88	216
45,000	134	188	89	161	214	98	242
50,000	144	202	99	173	231	109	268
55,000	161	225	110	193	257	121	298
60,000	177	248	121	212	283	133	327
65,000	193	271	132	232	309	145	357
70,000	210	294	143	252	336	157	387
75,000	226	316	154	271	362	170	417
80,000	242	339	165	291	388	181	446
85,000	258	362	176	310	414	194	476
90,000	275	385	187	330	440	206	506
95,000	291	407	198	349	466	218	535
100,000	307	430	209	369	492	230	565

FOR EACH
ADDITIONAL
\$1,000 ADD
DWELLING
11/96

3	4	2	3	5	2	6
---	---	---	---	---	---	---

FIRE PREMIUMS

MASONRY
NEW YORK CITY

TABLE NO. 5
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	8	12	1	10	13	2	3
2,000	9	13	2	11	15	2	4
3,000	10	14	3	12	17	3	6
4,000	11	16	3	14	18	4	7
5,000	12	18	4	15	20	5	8
6,000	13	19	5	16	21	5	10
7,000	14	20	5	17	23	6	11
8,000	15	21	6	18	25	7	12
9,000	16	23	7	20	26	8	13
10,000	17	25	8	21	28	8	15
11,000	18	26	8	22	30	9	16
12,000	19	27	9	23	31	10	17
13,000	21	29	9	25	33	10	18
14,000	21	30	10	26	34	11	20
15,000	22	32	11	27	36	12	21
16,000	23	33	11	28	38	13	22
17,000	24	34	12	29	39	13	23
18,000	26	36	13	31	41	14	25
19,000	26	37	13	32	43	15	26
20,000	28	39	14	33	44	15	27
25,000	31	44	17	37	50	19	33
30,000	35	49	21	42	56	23	40
35,000	38	54	24	46	62	27	46
40,000	42	59	27	51	68	30	53
45,000	46	64	31	55	73	34	59
50,000	49	69	34	59	79	38	65
55,000	55	77	38	66	88	42	73
60,000	61	85	42	73	97	46	80
65,000	66	93	46	79	106	50	87
70,000	72	101	49	86	115	54	94
75,000	77	108	53	93	124	59	102
80,000	83	116	57	100	133	63	109
85,000	89	124	61	106	142	67	116
90,000	94	132	65	113	151	71	123
95,000	100	140	68	120	160	75	131
100,000	105	148	72	127	169	80	138

FOR EACH
ADDITIONAL
\$1,000 ADD
DWELLING
11/96

1 1 1 1 1 1 1 2

FIRE PREMIUMS

FRAME
NEW YORK CITY

TABLE NO. 6
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	22	30	5	26	35	5	3
2,000	24	34	7	29	39	7	4
3,000	26	37	9	32	43	10	6
4,000	29	41	11	35	47	12	7
5,000	32	45	13	39	52	14	9
6,000	34	48	15	41	55	16	10
7,000	37	52	17	45	60	18	11
8,000	39	55	19	47	63	20	13
9,000	42	59	20	51	68	23	14
10,000	45	63	23	54	72	25	16
11,000	47	66	24	57	76	27	17
12,000	50	70	26	60	80	29	18
13,000	53	74	28	63	85	31	19
14,000	55	77	30	66	88	33	21
15,000	58	81	32	69	93	35	22
16,000	60	84	34	72	96	37	23
17,000	63	88	36	75	101	39	25
18,000	66	92	37	79	105	41	26
19,000	68	95	39	81	109	43	27
20,000	71	99	41	85	113	45	29
25,000	80	112	51	96	128	56	35
30,000	89	125	60	107	143	67	42
35,000	98	138	70	118	157	77	49
40,000	107	151	80	129	172	88	56
45,000	117	164	89	140	187	98	62
50,000	126	176	99	151	202	109	69
55,000	140	196	110	168	224	121	77
60,000	154	216	121	185	247	133	85
65,000	168	236	132	202	270	145	92
70,000	183	256	143	219	293	157	100
75,000	197	276	154	236	315	170	108
80,000	211	296	165	253	338	181	115
85,000	225	316	176	270	361	194	123
90,000	239	335	187	287	383	206	131
95,000	254	355	198	305	406	218	138
100,000	268	375	209	322	429	230	146

FOR EACH
ADDITIONAL
\$1,000 ADD
DWELLING
11/96

2 3 2 3 4 2 1

PREMIUMS FOR E.C., VANDALISM, BROAD FORM & SPECIAL FORM

MASONRY OR FRAME CONSTRUCTION

ALL PROTECTION CLASSES

AMOUNT OF INSURANCE	EXTENDED COVERAGE TABLE NO. 6		VANDALISM TABLE NO. 7		VAND + BROAD FORM TABLE NO. 8	VAND + SPECIAL FORM TABLE NO. 9
	BUILDING	CONTENTS	REPL COST	ACV		
1,000	2.30	1.10	0.10	0.30	0.60	0.90
2,000	2.70	1.20	0.20	0.60	1.20	1.80
3,000	3.10	1.20	0.30	0.90	1.80	2.70
4,000	3.50	1.30	0.40	1.20	2.40	3.60
5,000	3.90	1.40	0.50	1.50	3.00	4.50
6,000	4.30	1.50	0.60	1.80	3.60	5.40
7,000	4.40	1.60	0.70	2.10	4.20	6.30
8,000	4.70	1.70	0.80	2.40	4.80	7.20
9,000	5.00	1.90	0.90	2.70	5.40	8.10
10,000	5.40	2.00	1.00	3.00	6.00	9.00
11,000	6.20	2.10	1.10	3.30	6.60	9.90
12,000	6.60	2.20	1.20	3.60	7.20	10.80
13,000	7.00	2.30	1.30	3.90	7.80	11.70
14,000	7.30	2.40	1.40	4.20	8.40	12.60
15,000	7.70	2.90	1.50	4.50	9.00	13.50
16,000	8.50	3.00	1.60	4.80	9.60	14.40
17,000	8.90	3.10	1.70	5.10	10.20	15.30
18,000	9.30	3.20	1.80	5.40	10.80	16.20
19,000	9.70	3.20	1.90	5.70	11.40	17.10
20,000	10.00	3.30	2.00	6.00	12.00	18.00
25,000	11.60	3.80	2.50	7.50	15.00	22.50
30,000	13.80	4.80	3.00	9.00	18.00	27.00
35,000	16.10	5.20	3.50	10.50	21.00	31.50
40,000	17.70	5.70	4.00	12.00	24.00	36.00
45,000	19.20	6.20	4.50	13.50	27.00	40.50
50,000	21.50	6.70	5.00	15.00	30.00	45.00
55,000	25.40	11.40	5.50	16.50	33.00	49.50
60,000	29.20	16.20	6.00	18.00	36.00	54.00
65,000	33.10	21.00	6.50	19.50	39.00	58.50
70,000	36.90	25.70	7.00	21.00	42.00	63.00
75,000	40.80	30.50	7.50	22.50	45.00	67.50
80,000	44.60	35.20	8.00	24.00	48.00	72.00
85,000	48.50	40.00	8.50	25.50	51.00	76.50
90,000	52.30	44.80	9.00	27.00	54.00	81.00
95,000	56.20	49.50	9.50	28.50	57.00	85.50
100,000	60.00	54.30	10.00	30.00	60.00	90.00

FOR EACH
ADDITIONAL
\$1,000 ADD
DWELLING
11/96

1.00	1.00	0.10	0.30	0.60	0.90
------	------	------	------	------	------

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS**

Rule No.

4-c FIRE RESISTIVE - RESIDENCE -

Multiply Masonry Fire and EC Premiums by .50

5-b AUTOMATIC INCREASE IN INSURANCE - (FL-10)

Quarterly Amount of Increase	Surcharge
1.0%	2.0%
2.0%	4.0%
3.0%	6.6%
4.0%	9.3%
each add'l .5%	1.3%

5-e DEDUCTIBLES -

Amount of Deductible	Fire	EC & Other Perils
\$ 100.	---	---
150.	4%	10%
200.	6%	20%
250.	8%	25%
500.	12%	30%
1,000.	16%	40%
2,000.	22%	50%
2,500.	25%	55%

5-f EARTHQUAKE - (FL-12)

Frame (excluding masonry veneer)	.27
All other	.41

**5-h INCIDENTAL BUSINESS ACTIVITIES - (outside of New York City)
(FL-16)**

	Buildings 3 or 4 Family Building Premium Plus	Household Pers. Prop. 3 or 4 Family Contents Premiums Plus	Other Contents 3 or 4 Family Contents Premiums Plus
Replacement Cost	1.80	1.80	2.90
Actual Cash Value	2.30	2.30	3.60

5-j MISCELLANEOUS PROPERTIES - (extended coverage) -

	Replacement Cost	Actual Cash Value
Lawn, Trees, Shrubs and Plants	27.00	30.00
Outdoor Radio & Television Equipment	27.00	30.00
Awnings, Canopies or Signs	27.00	30.00
Private Greenhouses (not commercial)		
Wood Frame	13.00	14.00
Metal Frame	8.00	9.00

5-m VANDALISM - Miscellaneous Properties -

	Replacement Cost	Actual Cash Value
Seasonal - Unoccupied	.60	1.00
Vacant	10.10	10.30
Builders Risk	.10	.30
Private Greenhouses (not commercial)	.10	.30

5-n WINDSTORM DEDUCTIBLE -

**5-n-1 CATASTROPHIC WINDSTORM DEDUCTIBLE - (FL-372)
WINDS GREATER THAN 96 MPH**

	% DED	\$ DED	CREDIT
MAXIMUM:			
SOUTH SHORE			
WITHIN 2,500 FT.	2%		-4%
GREATER THAN 2,500 FT BUT WITHIN 1 MILE	1%		-2%
GREATER THAN 1 MILE	0%	\$500	-1%
NORTH SHORE			
WITHIN 1,000 FT.	2%		-4%
GREATER THAN 1,000 FT.	0%	\$500	-1%
OPTIONAL DEDUCTIBLE INCREASED TO:			
SOUTH SHORE - WITHIN 1 MILE OR NORTH SHORE - WITHIN 1,000 FT.	2%		-4%
	3%		-6%
	4%		-8%
	5%		-10%

**5-n-2 NON-CATASTROPHIC WINDSTORM DEDUCTIBLE - (FL-371)
WINDS EQUAL TO OR LESS THAN 96 MPH**

	% DED	\$ DED	CREDIT
MAXIMUM:			
SOUTH SHORE - WITHIN 1 MILE, OR			
NORTH SHORE - WITHIN 1,000 FT.			
		\$1,000	-3%
		\$2,000	-4%
		\$3,000	-5%
		\$4,000	-6%
		\$5,000	-7%

**5-o WINDSTORM WRAP-AROUND (NYPIUA ACV) ENDORSEMENT -
(FL-368 & ML-368S)**

Coastal property program available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 on a actual cash value basis.

FL-1, 2 & 3 -55%

**5-p WINDSTORM WRAP-AROUND (NYPIUA RC) ENDORSEMENT -
(FL-369 & ML-369S)**

Coastal property program available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 on a replacement cost endorsement.

FL-1, 2 & 3 -65%

6-a SPECIAL CONDITION CHARGES -

Manufactured Home - not on continuous masonry foundation -

Add \$3.00 per \$1,000 of insurance to the Fire Premium (bldg. & cnts.).
Extended Coverage premium per \$1,000 of insurance is:
Replacement Cost - \$5.50
Actual Cash Value - \$6.50

6-b HAZARDOUS CONDITIONS -

	Charge No.	% of Increase
Unoccupancy / Seasonal	A	25%
Vacancy	B	50%