

## PERSONAL CLASSIFICATIONS ANNUAL RATES

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

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

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.

### 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. (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.