



Dryden Mutual

LANDLORDS

PACKAGE

POLICY

PROGRAM

Still in effect 01/2006

October 1995

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LANDLORDS PACKAGE POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

The Landlords Package Policy manual contains rules, classifications, rates and premiums for writing Fire, Allied Lines and Liability Insurance on:

1 and 2 family non-owner occupied dwellings
3 and 4 family owner and non-owner occupied dwellings

Provisions are made for Optional Endorsement or Coverages:

Additional Insured

Additional Living Expense (above 10%)

Aggregate Limits

Automatic Increase - Coverage A

Broad Form

Building Theft Coverage

Construction of Residences on Vacant Land

Credit to Remove Liability Coverage

Earthquake

Higher Limits on Certain Property

Lead Coverage

Loss of Rents (above 10%)

Personal Injury

Personal Liability

Personal Property

Premises Alarm or Fire Protection Systems

Premises Liability & Premises Medical Payments-Increased Limits

Related Private Structures (above 10%)

Residence Glass

Special Form

Vandalism

Windstorm Endorsements (Coastal Properties Program)

Workers' Compensation - Certain Residence Employees

2. BASIC POLICY COVERAGE AND LIMITS :

The basic policy provides coverage for the following:

Coverage	Description	Minimum Limits
A	Residence	\$10,000
B	Related Private Structures	10% of Cov. A
C	Personal Property	Optional
D	Additional Living Expense and Loss of Rent	10% of Cov. A
L	Premises Liability	25,000
M	Premises Medical Payments	Optional

The Basic Form insures against the following perils:

Fire or Lightning

Explosion

Windstorm or Hail

Riot or Civil Commotion

Aircraft

Vehicles

Sudden and Accidental Damage from Smoke

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

Property Coverages FL-20,FL-30 & PERILS SECTION (FL-1R, 2, 2B, 3 or 3B).

Liability Coverages FL-OLT (if liability is included).

NOTE: When using FL-30 (5/92) and (1/92) edition forms, the FL-84A should be used.

 When using forms with edition dates prior to 1/92 then URB-84 and ML-364 should be used.

3. GENERAL RULES:

3-a CANCELLATION -

If insurance is canceled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

3-b CONTRIBUTING INSURANCE - (FL-14LP)

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 INSURANCE BY MORE THAN ONE COMPANY - (FL-14) (FL-14LP)

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

3-e 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-f MAXIMUM & 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 - \$35.00

Annual Minimum Retained Premium - \$10.00

3-g RATE REVISIONS -

After the Underwriters Rating Board announces a rate revision, each individual company shall determine the effective date(s) for:

- 1) new policies and endorsements
- 2) renewal policies

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

3-i TERM INSURANCE -

The Landlord Package Program may be written for a term up to three years. All premiums contained in this manual 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

3-j 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 \$1000. of Insurance unless otherwise specified.

1. Classify Residence by Construction, Protection and Construction Year.
2. Consult Rate tables to obtain appropriate Annual Premium for Replacement Cost or Actual Cash Value and number of families (see interpolation rule if premium for amount of insurance is not shown).
3. Apply any special condition charges or credits.
4. Add premium for optional property coverages.
5. Apply deductible credits.
6. Add premiums for higher liability limits and optional liability coverages.
7. Add any other premiums that are written with this policy.

5. RATING - DESCRIPTIONS OR CLASSIFICATIONS

CONSTRUCTION -

5-a FRAME -

A building shall be classified as Frame when the wall area of Frame, Metal-sheathed or Stucco construction exceeds 33 1/3% of the total exterior wall area.

5-b MASONRY -

A Building shall be classified as masonry when more than 66 2/3% of the exterior wall area is of Masonry or Masonry veneered construction.

PROTECTION

5-c PROTECTED

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

5-d 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.

5-e UNPROTECTED -All Others

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -

5-f REPLACEMENT COST -

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

Residence losses will be settled according to the Replacement Cost Provision.

5-g 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. Residence losses will be settled on an actual cash value basis including deduction for depreciation.

5-h CONSTRUCTION YEAR -

Fire Construction Year Classifications shall be determined according to the following definitions:

Constructed Prior to January, 1960 - Building constructed prior to January 1, 1960. Building has not been reconstructed or renovated which includes new electrical service and new heating system.

Constructed Since January, 1960 - Building constructed since January 1, 1960. Building has been reconstructed or renovated which includes new electrical service and new heating system.

6. OPTIONAL COVERAGE -

6-a ADDITIONAL INSURED - (FL-41) (FL-41L)

Additional Insured premiums are shown in the Premium Section of the Manual.

6-b ADDITIONAL LIVING EXPENSE -

Enter total amount of coverage on policy declaration. Coverage in excess of the amount provided (10%) shall be charged at the premiums at the bottom of the rate tables.

6-c AGGREGATE LIMITS - (FL-19)

An aggregate limit for bodily injury and property damage may be included on FL-OLT at a credit as shown in the Premium Section of the manual.

6-d AUTOMATIC INCREASE IN INSURANCE - (FL-10)

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

6-e BROAD FORM - (FL-2 & FL-2B)

Adds the following perils to the basic form:

- Glass Breakage
- Burglary Damage
- Falling Objects
- Weight of Ice, Snow or Sleet
- Collapse of a Building
- Sudden and accidental tearing apart, burning or bulging of heating or air-conditioning system or water heater.
- Accidental Discharge or Overflow of liquids or Steam
- Freezing
- Sudden and accidental damage from artificially generated electrical currents

Premiums are shown on the rate pages.

6-f BUILDING THEFT COVERAGE - (FL-42)

Coverage can be added for the loss or damage to the described Residence or covered Related Private Structures resulting from theft of permanently installed building materials.

6-g CONSTRUCTION OF RESIDENCES ON VACANT LAND (FL-50)

Premium for construction of residences on vacant land is shown in the Premium Section of the Manual.

6-h 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.

6-i CREDIT TO REMOVE LIABILITY COVERAGE

Credits to remove liability coverage are shown in the Premium Section of the Manual.

6-j DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate \$250 All Perils Loss Deductible Clause applying per occurrence. This deductible clause can be increased by entering the deductible amount on the Declarations Page and applying the appropriate deductible credit as shown in the Premium Section of the manual.

6-k EARTHQUAKE - (FL-12)

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

6-l HIGHER LIMITS ON CERTAIN PROPERTY - (ML-65H)

Higher limits on certain property premiums are shown in the Premium Section of the Manual.

6-m LEAD COVERAGE - (FL-17)

Coverage can be added for loss resulting directly from bodily injury caused by lead. Premiums are shown in the Premium Section of the manual.

6-n LOSS OF RENTS -

Enter total amount of coverage on policy declarations. Coverage in excess of the amount provided (10%) shall be charged at the premiums shown at the bottom of the rate tables.

6-o PERSONAL INJURY - (FL-46)

Coverage may be provided for the Named Insured's legal liability resulting from the false arrest, libel, slander, or invasion of privacy of another at the additional premiums shown in the Premium Section of the manual.

6-p PERSONAL LIABILITY - (FL-CPL)

Personal liability may be written at the additional premium shown in the Premium Section of the manual.

The Personal Liability coverage must be written at the same limit of liability as the mandatory liability coverage.

Coverage may be added only to 3 and 4 family owner occupied dwelling.

6-q PERSONAL PROPERTY -

Shall mean personal property owned by or in the care of an insured. Premiums are shown at the bottom of the rate tables.

6-r PREMISES ALARM OR FIRE PROTECTION SYSTEM (ML-216)

Premium credits may be allowed for the installation of approved and properly maintained alarm and/or sprinkler system in a residence as shown in the Premium Section of the manual.

6-s PREMISES LIABILITY - INCREASED LIMITS -

Higher Liability limits may be written at the additional premiums shown in the Premium Section of the manual.

6-t PREMISES MEDICAL PAYMENTS - INCREASED LIMITS -

Medical payments may be written at the additional premiums shown in the Premium Section of the manual.

6-u RELATED PRIVATE STRUCTURES -

Shall mean related private structures on the insured premises which are not attached to your residence. Premiums are shown at the bottom of the rate tables.

6-v RELATED PRIVATE STRUCTURES - SPECIFIED - (FL-48A)

Related private structures - specified premiums are shown in the Premium Section of the manual.

6-w RESIDENCE GLASS ENDORSEMENT - (FL-25)

Coverage may be added by charging the premiums shown at the bottom of the rate tables.

6-x SPECIAL FORM - (FL-3 & FL-3B) - (Excludes Theft)

Coverage on the residence is on the risk not otherwise excluded basis and coverage on personal property is the same as Broad Form. Premiums are shown on the rate pages.

6-y VANDALISM -

Can be added to basic form by indicating coverage applies on policy declarations. Coverage included in other forms. Premiums shown on the rate pages.

**6-z WINDSTORM ENDORSEMENTS - (Coastal Properties Program)
(FL-372, FL-371, FL-368 & FL-368S, and FL-369 & FL-369S)**

These endorsements can be added to eligible downstate risks at the rate credit shown in the Premium Section of the manual.

6-aa WORKERS' COMPENSATION - CERTAIN RESIDENCE EMPLOYEES

Premium for Workers' Compensation - Certain Residence Employees must be included for 3 or 4 family owner-occupied residences when Personal Liability (FL-CPL) is attached to the policy. Premiums are shown in the Premium Section of the manual. Coverage is included in form FL-CPL.

7. SPECIAL PREMIUM MODIFICATIONS

7-a HAZARDOUS CONDITIONS CHARGES

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

7-b OCCUPANCY CREDITS -

Premium credits may be applied to residence and personal property, where occupancy conditions exist as shown in the Premium Section of the manual.

TERRITORIAL ZONES

TERRITORIAL ZONES:

- Zone 1 - All of state except Richmond, Queens, New York, Bronx and Kings Counties and cities in Zone 2.
- Zone 2 - The cities listed below:
Albany City, Binghamton City, Buffalo City, Mount Vernon City, New Rochelle City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City, Yonkers City.
- Zone 3 - Richmond, Queens, New York, Bronx and Kings Counties.

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
 PROTECTED - REMAINDER OF STATE
 REPLACEMENT COST

ZONE 1
 \$250 LOSS DEDUCTIBLE CLAUSE
 PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	107	109	115	117	147	149	157	162
20,000	136	139	150	156	187	191	207	215
30,000	145	150	167	176	200	206	230	242
40,000	173	179	202	214	238	247	278	294
50,000	192	200	229	243	264	274	314	334
60,000	215	224	259	276	296	308	356	380
70,000	248	258	299	320	342	356	412	440
80,000	281	293	340	363	387	403	467	499
90,000	309	322	375	401	426	445	516	553
100,000	334	349	407	436	459	479	559	599
120,000	396	413	484	519	545	570	666	713
140,000	462	483	564	605	636	665	776	832
150,000	490	513	600	643	674	705	825	885
160,000	518	541	635	681	712	745	873	937
180,000	598	624	729	781	821	858	1001	1074
200,000	656	685	802	860	903	944	1103	1183
EACH \$5000 OVER	14.56	15.29	18.20	19.65	20.02	21.02	25.02	27.02
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.37	4.52	5.10	5.39	6.12	6.32	7.14	7.55
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.37	4.52	5.10	5.39	6.12	6.32	7.14	7.55
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
 PROTECTED - REMAINDER OF STATE
 ACTUAL CASH VALUE

ZONE 1
 \$250 LOSS DEDUCTIBLE CLAUSE
 PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	139	143	148	152	191	196	204	209
20,000	177	184	196	203	243	253	269	280
30,000	190	201	218	230	260	275	299	315
40,000	225	241	263	278	309	330	361	383
50,000	249	269	297	315	343	369	408	434
60,000	280	303	337	360	384	416	462	493
70,000	323	350	389	416	445	481	536	572
80,000	366	396	441	472	503	545	607	649
90,000	403	438	488	522	553	600	671	717
100,000	434	473	529	567	597	649	727	779
120,000	515	561	628	674	709	771	865	927
140,000	601	655	733	786	826	989	1008	1081
150,000	638	695	779	836	876	955	1072	1149
160,000	673	734	825	886	926	1009	1134	1216
180,000	777	846	947	1016	1068	1161	1301	1395
200,000	853	930	1042	1119	1173	1277	1433	1537
EACH \$5000 OVER	18.92	20.82	23.66	25.54	26.02	28.62	32.52	35.12
PERSONAL PROPERTY PER \$1,000	4.74	5.12	5.69	SEE FL-2	6.63	7.16	7.96	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.69	6.07	6.64	7.02	7.96	8.49	9.29	9.82
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.69	6.07	6.64	7.02	7.96	8.49	9.29	9.82
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
SEMI-PROTECTED - REMAINDER OF STATE
REPLACEMENT COST

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	120	122	128	131	164	167	175	179
20,000	152	156	168	175	209	213	231	241
30,000	162	167	187	196	224	230	258	270
40,000	194	201	226	240	266	275	311	329
50,000	214	223	255	271	295	306	351	373
60,000	241	250	290	309	331	344	398	424
70,000	278	289	335	358	382	397	460	491
80,000	315	327	380	405	433	451	523	558
90,000	346	360	419	449	476	496	577	617
100,000	373	389	455	487	513	536	626	670
120,000	443	462	541	580	609	636	744	797
140,000	517	540	631	677	711	741	868	930
150,000	548	573	671	719	754	787	922	989
160,000	579	604	710	761	796	831	975	1046
180,000	668	697	815	873	918	958	1120	1199
200,000	734	766	897	961	1009	1053	1233	1322
EACH \$5000 OVER	16.28	17.09	20.35	21.97	22.38	23.50	27.97	30.21
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.78	4.94	5.58	5.90	6.69	6.91	7.81	8.25
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.78	4.94	5.58	5.90	6.69	6.91	7.81	8.25
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
SEMI-PROTECTED - REMAINDER OF STATE
ACTUAL CASH VALUE

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	156	160	166	170	213	219	228	234
20,000	197	206	218	227	271	283	300	312
30,000	212	224	243	256	291	308	334	352
40,000	252	269	294	311	346	369	404	428
50,000	279	300	332	353	383	412	456	485
60,000	312	337	375	400	429	464	517	552
70,000	361	391	435	465	496	537	598	639
80,000	409	443	493	527	563	609	679	726
90,000	451	489	546	584	619	671	750	802
100,000	485	528	591	633	667	725	813	871
120,000	576	627	703	754	792	862	966	1037
140,000	672	731	819	879	924	1005	1127	1210
150,000	712	776	870	934	980	1067	1199	1286
160,000	752	820	921	989	1034	1127	1267	1361
180,000	869	945	1058	1135	1194	1298	1456	1561
200,000	954	1039	1165	1250	1312	1427	1602	1720
EACH \$5000 OVER	21.16	23.27	26.44	28.56	29.10	32.00	36.37	39.28
PERSONAL PROPERTY PER \$1,000	5.18	5.59	6.22	SEE FL-2	7.25	7.83	8.70	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	6.22	6.63	7.26	7.67	8.70	9.28	10.15	10.73
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	6.22	6.63	7.26	7.67	8.70	9.28	10.15	10.73
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
UNPROTECTED - REMAINDER OF STATE
REPLACEMENT COST

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	196	198	209	214	269	272	287	294
20,000	248	253	275	286	342	349	378	393
30,000	266	274	306	322	366	377	422	444
40,000	317	327	371	392	436	451	509	539
50,000	351	365	418	445	483	502	575	611
60,000	394	410	473	505	541	563	650	694
70,000	455	473	548	585	626	651	754	805
80,000	515	536	622	664	708	737	854	914
90,000	567	591	687	734	779	813	944	1011
100,000	611	638	745	797	840	876	1023	1097
120,000	725	757	885	949	997	1041	1216	1305
140,000	846	882	1033	1107	1163	1214	1419	1522
150,000	898	938	1098	1177	1233	1289	1508	1618
160,000	948	990	1161	1245	1303	1362	1595	1714
180,000	1093	1141	1334	1428	1504	1569	1833	1966
200,000	1201	1254	1468	1573	1652	1725	2017	2165
EACH \$5000 OVER	26.64	27.97	33.30	35.96	36.63	38.45	45.78	49.44
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	7.31	7.55	8.53	9.01	10.23	10.57	11.93	12.62
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	7.31	7.55	8.53	9.01	10.23	10.57	11.93	12.62
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
UNPROTECTED - REMAINDER OF STATE
ACTUAL CASH VALUE

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	254	261	271	279	349	359	373	383
20,000	323	337	358	371	445	463	492	511
30,000	346	366	398	419	476	505	547	576
40,000	412	439	482	509	567	605	662	700
50,000	456	491	543	578	627	675	746	794
60,000	511	553	615	656	703	760	846	903
70,000	591	639	712	761	813	879	979	1046
80,000	670	725	808	864	921	997	1111	1187
90,000	737	799	893	955	1013	1099	1227	1313
100,000	794	863	967	1036	1092	1187	1330	1425
120,000	943	1025	1151	1233	1296	1410	1582	1696
140,000	1100	1196	1343	1439	1512	1646	1845	1979
150,000	1166	1270	1426	1530	1604	1747	1961	2104
160,000	1232	1342	1509	1619	1694	1846	2075	2227
180,000	1421	1545	1733	1857	1954	2126	2383	2554
200,000	1561	1699	1908	2046	2147	2338	2623	2814
EACH \$5000 OVER	34.63	38.09	43.29	46.75	47.62	52.38	59.53	64.29
PERSONAL PROPERTY PER \$1,000	7.91	8.54	9.49	SEE FL-2	11.08	11.97	13.30	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	9.50	10.13	11.08	11.72	13.30	14.19	15.52	16.40
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	9.50	10.13	11.08	11.72	13.30	14.19	15.52	16.40
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
UPSTATE CITIES
REPLACEMENT COST

ZONE 2
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	131	133	140	143	181	183	193	198
20,000	167	171	185	192	230	235	255	264
30,000	179	184	205	217	246	254	283	297
40,000	213	220	249	263	293	302	342	361
50,000	236	245	280	298	324	336	386	410
60,000	264	275	317	339	363	378	437	466
70,000	306	318	369	393	420	437	506	541
80,000	346	360	417	447	476	496	575	614
90,000	381	397	462	494	523	545	635	678
100,000	410	428	500	536	564	589	688	736
120,000	487	509	595	637	670	699	818	876
140,000	568	594	694	744	781	815	954	1021
150,000	602	630	736	790	828	865	1014	1087
160,000	637	665	779	837	875	915	1073	1150
180,000	734	767	895	960	1010	1055	1232	1320
200,000	807	843	985	1057	1110	1159	1357	1454
EACH \$5000 OVER	17.90	18.79	22.37	24.16	24.61	25.84	30.76	33.22
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.37	4.52	5.10	5.39	6.12	6.32	7.14	7.55
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.37	4.52	5.10	5.39	6.12	6.32	7.14	7.55
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
UPSTATE CITIES
ACTUAL CASH VALUE

ZONE 2
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	171	176	182	187	235	241	251	257
20,000	217	226	239	249	298	311	331	343
30,000	233	247	268	281	320	339	368	388
40,000	276	295	323	341	381	407	445	470
50,000	307	331	365	389	421	453	501	533
60,000	343	371	412	441	472	510	568	607
70,000	397	429	478	511	546	591	658	703
80,000	449	486	542	580	618	670	746	798
90,000	495	537	599	641	681	738	825	883
100,000	534	580	650	696	733	797	893	958
120,000	634	690	772	828	871	947	1063	1140
140,000	739	805	902	966	1016	1105	1239	1329
150,000	784	854	958	1028	1077	1173	1317	1414
160,000	827	902	1013	1088	1138	1240	1394	1497
180,000	955	1038	1164	1247	1313	1428	1600	1717
200,000	1049	1142	1281	1374	1442	1569	1761	1891
EACH \$5000 OVER	23.27	25.59	29.08	31.41	31.99	35.19	39.99	43.19
PERSONAL PROPERTY PER \$1,000	4.74	5.12	5.69	SEE FL-2	6.63	7.16	7.96	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.69	6.07	6.64	7.02	7.96	8.49	9.29	9.82
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.69	6.07	6.64	7.02	7.96	8.49	9.29	9.82
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY
NEW YORK CITY
REPLACEMENT COST

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	79	80	84	87	108	110	115	118
20,000	100	102	111	115	138	141	153	159
30,000	107	110	123	130	147	152	169	178
40,000	128	132	150	158	175	181	205	216
50,000	141	147	168	179	194	202	231	246
60,000	158	165	190	203	218	227	262	280
70,000	183	191	221	236	252	263	304	324
80,000	207	216	250	267	285	297	344	367
90,000	228	238	277	296	314	328	381	407
100,000	246	257	300	321	338	353	412	441
120,000	292	305	357	382	401	419	490	525
140,000	340	355	416	445	468	489	572	612
150,000	361	378	442	474	496	519	607	651
160,000	381	399	467	501	524	548	642	689
180,000	440	460	537	575	605	632	738	790
200,000	483	505	591	633	665	695	813	871
EACH \$5000 OVER	10.72	11.26	13.40	14.47	14.74	15.48	18.43	19.90
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	2.68	2.77	3.13	3.30	3.75	3.87	4.37	4.62
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	2.68	2.77	3.13	3.30	3.75	3.87	4.37	4.62
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

MASONRY
NEW YORK CITY
ACTUAL CASH VALUE

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	102	105	109	112	141	145	151	154
20,000	130	136	144	150	179	187	198	206
30,000	139	147	160	168	192	203	221	232
40,000	166	177	194	205	228	243	266	282
50,000	184	198	219	233	252	271	300	319
60,000	206	223	248	265	283	306	341	363
70,000	238	258	287	307	327	354	394	421
80,000	269	291	325	347	370	400	447	477
90,000	297	322	360	385	408	442	494	529
100,000	320	348	390	418	439	477	535	573
120,000	380	414	464	498	522	568	637	683
140,000	443	482	541	580	608	661	742	796
150,000	469	511	574	616	645	702	789	846
160,000	496	541	608	653	682	743	836	896
180,000	572	622	698	748	786	854	959	1027
200,000	628	684	768	824	864	940	1056	1132
EACH \$5000 OVER	13.94	15.33	17.42	18.82	19.16	21.08	23.95	25.87
PERSONAL PROPERTY PER \$1,000	2.90	3.13	3.48	SEE FL-2	4.06	4.38	4.87	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	3.48	3.71	4.06	4.29	4.87	5.19	5.68	6.01
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	3.48	3.71	4.06	4.29	4.87	5.19	5.68	6.01
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

FRAME
NEW YORK CITY
REPLACEMENT COST

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	161	163	172	176	221	224	236	242
20,000	205	209	227	236	281	287	311	323
30,000	219	226	252	265	301	310	346	364
40,000	261	270	305	322	359	371	419	443
50,000	289	300	344	366	397	412	473	502
60,000	324	337	390	416	445	463	536	572
70,000	374	389	451	481	515	536	621	663
80,000	424	442	512	546	583	607	704	752
90,000	466	486	565	604	641	668	777	831
100,000	503	525	613	656	691	721	842	902
120,000	597	623	729	781	821	857	1002	1074
140,000	696	727	850	910	957	999	1168	1252
150,000	738	771	903	968	1015	1060	1242	1331
160,000	780	815	956	1025	1072	1120	1314	1410
180,000	900	940	1098	1175	1237	1291	1509	1617
200,000	988	1032	1208	1294	1359	1419	1661	1781
EACH \$5000 OVER	21.92	23.02	27.40	29.59	30.14	31.65	37.68	40.69
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.09	5.26	5.94	6.28	7.13	7.37	8.32	8.79
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.09	5.26	5.94	6.28	7.13	7.37	8.32	8.79
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

P

FRAME
NEW YORK CITY
ACTUAL CASH VALUE

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	209	215	223	229	288	296	308	315
20,000	266	277	294	306	366	382	405	421
30,000	285	302	328	345	392	415	451	474
40,000	339	362	396	419	466	497	544	576
50,000	375	404	446	475	516	555	614	653
60,000	421	455	506	540	578	625	696	742
70,000	486	526	585	625	669	724	806	861
80,000	551	597	665	710	757	819	914	976
90,000	606	657	734	785	834	904	1010	1081
100,000	653	710	795	852	899	977	1095	1173
120,000	776	844	946	1015	1067	1161	1302	1396
140,000	905	985	1104	1184	1244	1353	1518	1628
150,000	960	1046	1173	1259	1320	1437	1614	1731
160,000	1014	1105	1241	1332	1394	1519	1708	1832
180,000	1170	1273	1426	1528	1608	1748	1961	2101
200,000	1285	1399	1569	1683	1767	1923	2159	2315
EACH \$5000 OVER	28.50	31.35	35.62	38.47	39.18	43.10	48.98	52.89
PERSONAL PROPERTY PER \$1,000	5.52	5.96	6.62	SEE FL-2	7.72	8.34	9.26	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	6.62	7.06	7.72	8.16	9.27	9.89	10.81	11.43
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	6.62	7.06	7.72	8.16	9.27	9.89	10.81	11.43
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
 PROTECTED - REMAINDER OF STATE
 REPLACEMENT COST

ZONE 1
 \$250 LOSS DEDUCTIBLE CLAUSE
 SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	96	98	103	105	133	134	142	145
20,000	122	125	135	141	168	172	186	194
30,000	131	135	150	158	180	185	207	218
40,000	156	161	182	192	214	221	250	264
50,000	173	179	206	218	237	247	282	300
60,000	194	201	233	249	266	277	320	342
70,000	224	233	269	288	308	320	371	396
80,000	253	264	306	326	349	363	421	449
90,000	279	291	337	361	383	400	464	496
100,000	300	313	366	392	413	431	503	539
120,000	357	372	435	468	490	512	598	642
140,000	416	434	507	544	572	597	698	748
150,000	441	461	540	579	607	633	742	796
160,000	466	486	570	613	641	670	785	842
180,000	538	561	656	703	710	772	902	966
200,000	591	616	722	774	813	848	993	1064
EACH \$5000 OVER	13.10	13.75	16.37	17.68	18.01	18.91	22.52	24.32
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	3.94	4.07	4.60	4.86	5.51	5.69	6.43	6.80
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	3.94	4.07	4.60	4.86	5.51	5.69	6.43	6.80
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
 PROTECTED - REMAINDER OF STATE
 ACTUAL CASH VALUE

ZONE 1
 \$250 LOSS DEDUCTIBLE CLAUSE
 SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	125	128	133	137	172	177	184	188
20,000	159	166	176	183	218	228	242	252
30,000	170	180	196	206	235	249	269	284
40,000	202	216	236	250	279	298	326	344
50,000	224	241	267	284	309	332	367	391
60,000	252	272	303	323	346	374	417	445
70,000	291	315	350	374	400	433	482	514
80,000	329	356	397	424	453	490	547	584
90,000	362	393	439	469	498	541	604	646
100,000	390	424	475	509	537	584	655	701
120,000	464	505	566	607	638	694	779	835
140,000	541	588	660	707	744	809	908	973
150,000	574	625	701	752	789	859	965	1035
160,000	606	660	742	796	833	908	1021	1096
180,000	699	760	852	913	961	1046	1172	1256
200,000	768	836	938	1006	1056	1149	1290	1384
EACH \$5000 OVER	17.03	18.73	21.29	22.99	23.42	25.76	29.27	31.61
PERSONAL PROPERTY PER \$1,000	4.26	4.60	5.11	SEE FL-2	5.97	6.45	7.16	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.12	5.46	5.97	6.31	7.16	7.64	8.35	8.83
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.12	5.46	5.97	6.31	7.16	7.64	8.35	8.83
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
SEMI-PROTECTED - REMAINDER OF STATE
REPLACEMENT COST

ZONE 1
250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	107	109	115	117	148	150	158	162
20,000	137	139	151	157	188	192	208	216
30,000	146	150	168	177	201	207	231	244
40,000	174	180	203	215	240	248	280	296
50,000	193	201	230	245	265	275	315	336
60,000	216	224	260	278	298	309	358	383
70,000	250	260	301	322	343	358	414	442
80,000	283	295	342	366	389	405	469	502
90,000	312	325	377	405	428	447	519	555
100,000	336	350	409	439	462	482	562	603
120,000	399	416	486	522	548	573	669	717
140,000	465	485	567	609	639	668	779	836
150,000	493	515	603	648	678	709	829	890
160,000	521	544	638	686	717	749	877	943
180,000	601	627	733	786	826	863	1006	1080
200,000	660	689	807	866	908	949	1108	1190
EACH \$5000 OVER	14.65	15.38	18.31	19.77	20.14	21.14	25.17	27.18
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.30	4.44	5.02	5.30	6.03	6.23	7.03	7.44
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.30	4.44	5.02	5.30	6.03	6.23	7.03	7.44
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
SEMI-PROTECTED - REMAINDER OF STATE
ACTUAL CASH VALUE

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	139	144	149	153	192	197	205	211
20,000	178	185	196	204	244	254	270	281
30,000	190	202	219	230	262	278	301	317
40,000	227	242	265	281	312	333	365	385
50,000	251	270	298	318	345	371	411	437
60,000	281	304	338	361	387	418	465	497
70,000	325	352	391	418	447	484	539	575
80,000	368	399	445	475	506	548	610	653
90,000	405	440	491	525	557	604	675	722
100,000	437	475	532	570	600	653	731	784
120,000	519	564	632	678	713	776	870	933
140,000	604	658	738	791	831	905	1015	1088
150,000	642	700	785	842	881	961	1078	1157
160,000	677	739	830	891	932	1016	1141	1226
180,000	781	850	953	1022	1074	1170	1310	1405
200,000	859	935	1049	1125	1181	1286	1442	1548
EACH \$5000 OVER	19.04	20.94	23.80	25.70	26.18	28.80	32.73	35.34
PERSONAL PROPERTY PER \$1,000	4.66	5.03	5.59	SEE FL-2	6.53	7.05	7.84	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.59	5.96	6.52	6.90	7.83	8.35	9.14	9.66
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.59	5.96	6.52	6.90	7.83	8.35	9.14	9.66
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
UNPROTECTED - REMAINDER OF STATE
REPLACEMENT COST

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	176	179	188	193	242	246	258	265
20,000	224	229	247	257	308	315	341	354
30,000	240	247	275	290	330	340	379	399
40,000	286	295	333	353	393	406	459	485
50,000	315	327	376	400	434	451	517	550
60,000	354	368	426	454	486	506	585	625
70,000	409	426	493	526	563	586	678	724
80,000	463	482	559	598	638	664	769	822
90,000	510	531	618	660	701	731	850	909
100,000	550	574	670	717	756	789	921	986
120,000	653	682	796	853	898	938	1096	1174
140,000	762	795	929	996	1046	1093	1278	1369
150,000	808	843	988	1059	1110	1159	1357	1456
160,000	853	891	1045	1120	1173	1226	1437	1542
180,000	984	1027	1200	1286	1353	1413	1650	1768
200,000	1081	1129	1321	1416	1487	1553	1816	1947
EACH \$5000 OVER	23.98	25.18	29.97	32.37	32.96	34.61	41.21	44.50
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	6.57	6.79	7.67	8.10	9.20	9.51	10.73	11.35
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	6.57	6.79	7.67	8.10	9.20	9.51	10.73	11.35
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
UNPROTECTED - REMAINDER OF STATE
ACTUAL CASH VALUE

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	229	235	244	251	315	323	336	344
20,000	291	303	322	334	400	417	442	460
30,000	312	331	359	377	428	454	493	519
40,000	371	395	433	458	510	544	596	630
50,000	411	442	489	520	564	608	672	715
60,000	460	497	553	591	632	684	761	813
70,000	532	575	641	685	732	792	881	942
80,000	603	652	727	778	829	898	1000	1068
90,000	663	719	803	859	912	989	1105	1182
100,000	715	777	870	933	983	1068	1197	1283
120,000	848	923	1035	1110	1167	1270	1424	1527
140,000	989	1076	1207	1295	1361	1481	1661	1781
150,000	1050	1143	1284	1378	1443	1573	1765	1894
160,000	1108	1208	1357	1458	1524	1662	1867	2004
180,000	1279	1391	1559	1673	1759	1913	2145	2298
200,000	1405	1529	1716	1842	1932	2104	2360	2532
EACH \$5000 OVER	31.17	34.29	38.96	42.08	42.86	47.14	53.57	57.86
PERSONAL PROPERTY PER \$1,000	7.12	7.69	8.54	SEE FL-2	9.97	10.77	11.96	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	8.55	9.12	9.97	10.54	11.97	12.77	13.96	14.76
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	8.55	9.12	9.97	10.54	11.97	12.77	13.96	14.76
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
UPSTATE CITIES
REPLACEMENT COST

ZONE 2
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	118	120	126	129	162	164	174	178
20,000	150	153	166	173	207	212	229	238
30,000	162	166	186	196	221	228	255	268
40,000	192	199	224	238	263	272	308	325
50,000	212	220	253	269	292	303	347	370
60,000	238	247	286	305	327	340	393	420
70,000	275	286	332	353	378	393	456	486
80,000	312	325	376	402	428	446	518	552
90,000	343	357	416	445	471	491	571	611
100,000	370	386	450	483	508	530	619	663
120,000	439	458	536	575	603	630	736	789
140,000	511	534	624	670	703	733	859	920
150,000	542	567	664	713	746	779	913	979
160,000	573	599	702	753	788	823	965	1036
180,000	661	691	807	865	909	948	1110	1188
200,000	726	758	887	952	998	1042	1221	1308
EACH \$5000 OVER	16.10	16.91	20.13	21.74	22.14	23.26	27.68	29.90
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	3.94	4.07	4.60	4.86	5.51	5.69	6.43	6.80
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	3.94	4.07	4.60	4.86	5.51	5.69	6.43	6.80
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
UPSTATE CITIES
ACTUAL CASH VALUE

ZONE 2
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	154	158	164	168	211	217	225	231
20,000	196	204	217	225	269	280	297	309
30,000	209	221	240	253	288	305	332	349
40,000	249	266	291	308	343	366	401	424
50,000	276	296	328	349	379	409	451	480
60,000	309	333	371	396	425	460	511	545
70,000	357	387	430	460	491	532	592	632
80,000	405	438	488	522	557	603	673	718
90,000	446	484	540	578	613	665	743	794
100,000	480	522	584	626	660	718	805	862
120,000	570	620	695	746	784	853	957	1025
140,000	665	724	811	870	914	995	1116	1196
150,000	705	768	862	924	970	1057	1187	1272
160,000	745	811	912	979	1024	1117	1255	1346
180,000	860	935	1048	1123	1182	1286	1442	1545
200,000	944	1028	1153	1237	1299	1415	1587	1701
EACH \$5000 OVER	20.94	23.03	26.17	28.26	28.79	31.67	36.00	38.87
PERSONAL PROPERTY PER \$1,000	4.26	4.60	5.11	SEE FL-2	5.97	6.45	7.16	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.12	5.46	5.97	6.31	7.16	7.64	8.35	8.83
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.12	5.46	5.97	6.31	7.16	7.64	8.35	8.83
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY
NEW YORK CITY
REPLACEMENT COST

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	71	72	76	78	97	98	104	106
20,000	90	92	100	104	124	127	137	143
30,000	96	99	110	116	133	137	153	161
40,000	115	119	134	142	158	163	184	195
50,000	127	132	151	161	175	182	208	222
60,000	142	148	171	183	196	204	236	252
70,000	165	172	199	213	226	235	272	291
80,000	187	195	225	241	256	266	309	330
90,000	205	214	248	266	282	294	341	366
100,000	221	231	269	289	304	317	370	397
120,000	263	275	321	345	361	377	440	473
140,000	306	320	373	401	421	439	513	551
150,000	325	340	397	427	447	467	546	587
160,000	343	359	420	452	472	493	578	621
180,000	396	414	482	518	544	567	663	711
200,000	435	455	531	571	598	624	730	784
EACH \$5000 OVER	9.65	10.13	12.06	13.03	13.27	13.93	16.59	17.91
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	2.41	2.49	2.81	2.97	3.37	3.48	3.93	4.16
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	2.41	2.49	2.81	2.97	3.37	3.48	3.93	4.16
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY
NEW YORK CITY
ACTUAL CASH VALUE

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	92	95	98	101	127	130	136	139
20,000	117	122	130	135	161	168	178	185
30,000	125	133	144	151	172	182	198	208
40,000	149	159	174	184	205	219	239	253
50,000	165	178	197	209	227	244	270	288
60,000	185	200	223	238	255	275	307	328
70,000	214	232	258	276	294	318	354	379
80,000	242	262	292	312	333	360	402	430
90,000	267	290	324	346	367	398	444	476
100,000	288	313	351	376	395	429	481	516
120,000	342	372	418	448	470	511	573	615
140,000	398	433	486	521	548	596	668	717
150,000	422	460	517	554	581	632	710	763
160,000	446	486	547	587	613	667	751	807
180,000	515	560	628	673	708	769	863	926
200,000	566	616	692	742	778	846	950	1020
EACH \$5000 OVER	12.54	13.79	15.68	16.93	17.25	18.97	21.56	23.29
PERSONAL PROPERTY PER \$1,000	2.61	2.82	3.13	SEE FL-2	3.65	3.94	4.38	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	3.13	3.34	3.65	3.86	4.38	4.67	5.11	5.40
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	3.13	3.34	3.65	3.86	4.38	4.67	5.11	5.40
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

FRAME
NEW YORK CITY
REPLACEMENT COST

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	145	147	155	159	199	202	213	218
20,000	184	188	204	212	253	258	280	291
30,000	197	203	227	238	271	279	312	328
40,000	235	243	275	290	323	334	377	399
50,000	260	270	310	329	357	371	425	452
60,000	291	303	350	374	400	416	482	514
70,000	337	351	406	434	463	482	558	596
80,000	381	397	460	491	524	546	633	676
90,000	420	438	509	544	577	601	699	748
100,000	452	472	551	590	622	649	758	812
120,000	537	561	656	703	739	771	902	967
140,000	626	654	765	819	861	899	1051	1127
150,000	664	694	813	871	914	955	1118	1199
160,000	702	734	860	923	965	1008	1183	1269
180,000	810	846	988	1058	1113	1162	1358	1455
200,000	890	930	1088	1166	1223	1277	1495	1603
EACH \$5000 OVER	19.73	20.72	24.66	26.64	27.13	28.49	33.91	36.62
PERSONAL PROPERTY PER \$1,000	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2	SEE ACV	SEE ACV	SEE ACV	SEE ACV FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.58	4.73	5.34	5.65	6.42	6.63	7.49	7.92
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.58	4.73	5.34	5.65	6.42	6.63	7.49	7.92
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

ANNUAL LANDLORDS PACKAGE POLICY

S

FRAME
NEW YORK CITY
ACTUAL CASH VALUE

ZONE 3
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
10,000	188	193	201	206	259	266	277	284
20,000	239	249	265	275	329	343	364	378
30,000	256	271	294	310	353	374	406	427
40,000	305	325	356	377	420	448	490	519
50,000	338	364	402	428	464	500	552	588
60,000	379	410	456	487	521	564	627	669
70,000	438	474	528	564	602	652	725	775
80,000	496	537	598	640	682	739	823	880
90,000	546	592	661	708	750	814	908	972
100,000	588	639	716	768	809	880	985	1056
120,000	698	759	852	914	960	1045	1171	1256
140,000	814	885	993	1066	1120	1219	1366	1466
150,000	864	941	1056	1134	1188	1295	1452	1559
160,000	912	994	1117	1200	1254	1368	1536	1649
180,000	1053	1145	1283	1377	1447	1575	1764	1892
200,000	1156	1258	1412	1516	1590	1732	1942	2084
EACH \$5000 OVER	25.65	28.21	32.06	34.63	35.27	38.80	44.09	47.61
PERSONAL PROPERTY PER \$1,000	4.97	5.37	5.96	SEE FL-2	6.95	7.51	8.34	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.96	6.36	6.95	7.35	8.34	8.90	9.73	10.29
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.96	6.36	6.95	7.35	8.34	8.90	9.73	10.29
RESIDENCE GLASS	6.00	6.00	N/A	N/A	6.00	6.00	N/A	N/A

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS**

RULE NO.

6-a ADDITIONAL INSURED - (FL-41) (FL-41L)

Coverages A & B (FL-41) \$10. per additional insured
 Coverages A, B, L & M (FL-41L) 15. per additional insured

6-c AGGREGATE LIMITS - Multiply the appropriate factor from the aggregate limit table below by the base premium for **FL-1R, No VMM** to obtain the appropriate credit.

Each Occurrence (000)	Aggregate limits (000)					
	100	300	500	1,000	2,000	3,000
25	.030	.000	.000	.000	.000	.000
50	.050	.015	.000	.000	.000	.000
100	....	.040	.020	.000	.000	.000
300	....	....	.050	.040	.015	.000
500	....	....	....	.050	.030	.015
1,000	....	....	....	....	.050	.040

6-d AUTOMATIC INCREASE IN INSURANCE - (FL-10)

Amount of Quarterly Increase	Surcharge
1.0	2.0%
2.0	4.0%
3.0	6.6%
4.0	9.3%
EACH ADD'L	ADD'L Surcharge
.5	1.3%

6-f BUILDING THEFT COVERAGE - (FL-42)

\$10.00 PER POLICY

6-g CONSTRUCTION OF RESIDENCES ON VACANT LAND - (FL-50)

FL-50 \$25 per residence being constructed

6-1 CREDIT TO REMOVE LIABILITY COVERAGE -

1 - 2 Family	\$ 22.
3 - 4 Family	57.

6-j DEDUCTIBLE - HIGHER DEDUCTIBLE AMOUNTS

Amount of Deductible	% of Debit	% of Credit
\$100.	11%	
150.	6%	
200.	3%	
250.	---	
500.		3%
1,000.		8%
2,000.		13%
2,500.		17%

6-k EARTHQUAKE - (FL-12)

Frame (excluding masonry veneer)	.40 (Per \$1,000)
All other	.50

6-1 HIGHER LIMITS ON CERTAIN PROPERTY - (ML-65H)

Grave Markers	\$100	.50
Guns and Gun Accessories	100	2.00
Money	100	6.00
Motorized Vehicles	100	.50
Securities	100	4.00
Silverware, Goldware & Pewterware		
Up to \$2000 additional	100	.25
Over \$2000	100	.50
Unscheduled Jewelry Etc. (\$500 limit per article)	500	9.00
Watercraft	100	1.50

6-m LEAD COVERAGE - (FL-17)

	\$100,000 Per Occurrence \$200,000 Annual Aggregate	\$300,000 Per Occurrence \$600,000 Annual Aggregate
1 Family	281	374
2 Family	419	557
3 Family	641	852
4 Family	713	948

6-o PERSONAL INJURY - (FL-46)

Limit of Liability	Premium
25,000	25
50,000	29
100,000	32
200,000	35
300,000	37
500,000	44
1,000,000	52

6-p PERSONAL LIABILITY (FL-CPL)

Limit of Liability	Premium
\$ 25,000	21.00
50,000	24.00
100,000	27.00
200,000	30.00
300,000	33.00
500,000	37.00
1,000,000	45.00

Medical Payments - For each additional \$500 add \$3.00.

6-r PREMISES ALARM OR FIRE PROTECTION SYSTEM - (ML-216)

Fire Alarm and/or Smoke Detectors	2%
Central Station Burglary and/or Fire Alarm Systems	10%
Fire and/or Police Department Alarm Systems	5%
Automatic Sprinkler System	15%

6-s PREMISES LIABILITY - INCREASED LIMITS (FL-OLT)
(Bodily Injury/Property Damage)

Limit of Liability	1 - 2 Family	3 - 4 Family
\$ 25,000	----	----
50,000	4.00	9.00
100,000	6.00	14.00
200,000	10.00	23.00
300,000	12.00	27.00
500,000	19.00	43.00
1,000,000	27.00	61.00

6-t PREMISES MEDICAL PAYMENTS

Medical Payments Limit	Premium
250/10,000	3.00
250/25,000	3.00
250/50,000	4.00
500/10,000	5.00
500/25,000	6.00
500/50,000	6.00
1,000/10,000	8.00
1,000/25,000	8.00
1,000/50,000	9.00

FOR EACH ADDITIONAL \$500 ADD \$3.00

6-v RELATED PRIVATE STRUCTURES - (FL-48A)

FL-48A	.25 per \$100
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6-z OPTIONAL WIND RELATED ENDORSEMENTS

	% DED	\$ DED	RATE CREDIT
1) WINDSTORM DEDUCTIBLE -			
Catastrophic Windstorm Deductible (FL-372)			
Winds greater than 96 MPH			
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%
 Optional Non-Catastrophic Windstorm Deductible (FL-371)			
Winds equal to or less than 96 MPH			
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%
 2) WINDSTORM WRAP-AROUND (NYPIUA ACV) ENDORSEMENT -			
(FL-368 & FL-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, 2B, 3 & 3B			
			-55%

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

Coastal property program available for eligible downstate risks. Policies are written on a Replacement cost basis in conjunction with NYPIUA. NYPIUA will provide a DP-1 with a Replacement Cost Endorsement.

FL-1, 2, 2B, 3 & 3B

-65%

6-aa WORKERS' COMPENSATION CERTAIN RESIDENCE EMPLOYEES -

\$3.00 PER POLICY, on 3 - 4 Family Owner Occupied Residences with CPL coverage.

7-a HAZARDOUS CONDITION CHARGES -

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

7-b OCCUPANCY CREDIT-

	Credit No.	% of Credit
Owner Occupied	3	15%