

**DRYDEN MUTUAL**

**MANUFACTURED**

**HOMEOWNERS**

**POLICY**

**PROGRAM**

**Effective 11/1/2000**

**Updated 2/2008 Rates Unchanged**

**MHO-13  
1/00 v.1**

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## MANUFACTURED HOMEOWNERS POLICY PROGRAM

**Rule No.**

**1. ELIGIBILITY:**

The Manufactured Homeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance on:

1 and 2 family owner-occupied manufactured homes, and

Tenant occupied manufactured homes. ( ML-4 – Contents only )

Optional property and liability endorsements or coverages are made available in the following manual sections:

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

**2. BASIC POLICY COVERAGE AND LIMITS:**

The Manufactured Homeowner Policy provides coverage and minimum amount of coverage as follows:

<b>Section I Coverage</b>	Form ML-1	Form ML-2	Form ML-3	Form ML-4
A. Residence	8,000	8,000	8,000	---
B. Private Structures	10% of limit on Mfg. Home	10% of limit on Mfg. Home	10% of limit on Mfg. Home	---
C. Personal Property	50% of limit on Mfg. Home	50% of limit on Mfg. Home	50% of limit on Mfg. Home	2,000
D. Additional Living Expense & Loss of Rent	10% of limit on Mfg. Home	20% of limit on Mfg. Home	20% of limit on Mfg. Home	40% of limit on Personal Property

The following cause of loss forms are available:

ML-1	Standard Form
ML-2	Broad Form
ML-3	Special Form
ML-4	Tenants Form

See forms for causes of loss that apply.

Premiums for all forms are shown in the Manufactured Homeowners Premium Table.

## **Section II Coverages**

L.	Personal Liability (ML-9)	\$100,000 Each Occurrence
M.	Medical Payments	\$500 Each Person

**MANDATORY FORMS** - The following forms are mandatory:

Section I (Remainder of State) - ML-20, ML-84 &  
PERILS SECTION(ML- 1(R), 2, 3 or 4).

Section I (Richmond, Queens, New York, Bronx, Kings,  
Putnam, Rockland, Suffolk, Nassau &  
Westchester Counties) - ML-20, ML-84 &  
PERILS SECTION(ML- 1T, 2T, 3T or 4T).

Section II - ML-9 (if liability is included).

**3. GENERAL RULES:**

**3-a AMENDMENT OF POLICY CONDITIONS (ML-83)**

This form is a reinstatement of the original cancellation on notice of payment dishonor.

**3-b 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-c CONTINUOUS RENEWAL - (ML-430)**

If policy is written on a continuous renewal basis attach ML-430.

**3-d CONTRIBUTING INSURANCE - (ML-178)**

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

**3-e Reserved for future use**

**3-f 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-g MAXIMUM & MINIMUM CHARGES -**

No additional premium shall be charged and no return premium shall be allowed when such additional or return premium is less than \$5.00.

Minimum Premium = Manual Premium

**3-h 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-i 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-j TERM INSURANCE -**

The policy may only be written for a term of one year. All premiums contained in this manual are on an annual basis.

**3-k WHOLE DOLLAR PREMIUM -**

The premium for each exposure shall be rounded to the nearest dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or more shall be rounded to the next higher dollar.

**4. RATING :**

All premiums in this Manual are ANNUAL per \$1,000 of Insurance unless otherwise specified.

1. Determine the Basic Policy Premium based upon the zone and amount of Coverage A.
2. Modify the amount in 1 by premium credits or charges - Section I - Property Coverages.
3. Apply deductible credits to amount in step 1.
4. Add premiums for higher liability limits and optional liability coverages.
5. Add any other premiums for coverages that are written with this policy.

**PROTECTION -**

**4-a PROTECTED -**

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

**4-b SEMI-PROTECTED -**

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

**4-c UNPROTECTED -**

All Others.

**4-d ACTUAL CASH VALUE PROVISIONS -**

The manual rate shall be used for actual cash value coverage. Loss settlement provisions are described in the General Policy Provisions (ML-20) (How Much We Pay for Loss or Claim) and in the Perils Section (ML-1, ML-2, ML-3, ML-4, ML-1T, ML-2T, ML-3T or ML-4T).

**ZONES -**

**4-e ZONE 1 -**

The counties of Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego and St. Lawrence.

**4-f ZONE 2 -**

The counties of Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Cortland, Erie, Genesee, Livingston, Madison, Monroe, Niagara, Onondaga, Ontario, Orleans, Schuyler, Seneca, Stueben, Tioga, Tompkins, Wayne, Wyoming and Yates.

**4-g ZONE 3 -**

The counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.

**5. OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS :**

**5-a ADDITIONAL LIVING EXPENSE -**

Enter total amount of coverage on policy face. Coverage in excess of the amount provided shall be charged at the premiums shown in the Premium Section of the manual.

**5-b BUILDING ADDITIONS AND ALTERATIONS (ML-4 only) - (ML-51)**

Coverage in excess of the amount provided shall be charged at the premium shown in the Premium Section of the manual.

**5-c CONSENT TO MOVE MOBILE HOME - (ML-25)**

Coverage may be provided when manufactured home is moved from the described premises. The premium is shown in the Premium Section of the manual.

**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 CREDIT CARD, FORGERY AND COUNTERFEIT MONEY - (ML-57)**

Coverage for Credit Card, Forgery and Counterfeit Money may be increased at the premiums shown in the Premium Section of the manual.

**5-f Reserved for Future Use**

**5-g DEBRIS REMOVAL EXTENSIONS - (ML-366)**

Coverage may be extended at the premium shown in the Premium Section of the manual.

**5-h DEDUCTIBLES -**

Forms used in conjunction with the premiums shown in this manual contemplate a two hundred fifty dollar (\$250) all perils loss deductible clause applying per occurrence. This deductible can be increased or reduced by applying the rate credits or surcharges as shown in the Premium Section of the manual.

**5-i DEMOLITION AND DEBRIS REMOVAL- (ML-366)**

Demolition, debris removal, demolition time element, contingent liability from the operation of building laws or increased cost of construction coverages may be added to the policy subject to the rates, rules, forms and endorsements filed by or on behalf of the Company.

**5-j EARTHQUAKE - (ML-54)**

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual.

**5-k EXTENDED THEFT - (ML-187)**

Coverage may be written at the premiums shown in the Premium Section of the manual. This is only to be used in Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

**5-l HIGHER LIMIT OF LIABILITY ON CERTAIN PROPERTY - (ML-65H)**

Certain property limitations may be increased at the premiums shown in the Premium Section of the manual.

**5-m HOMEOWNERS EXTRA COV. (ML-148), INCREASED COV. (ML-147)\*,  
HOMEOWNERS PLUS COV. (ML-150),  
HOMEOWNERS DELUXE COV. (ML-151),  
HOMEOWNERS PLUS COV. (No Liability increase) (ML-150A)\*  
HOMEOWNERS DELUXE COV. (No Liability increase) (ML-151A)\*  
DRYDEN MUTUAL MHO VIP (DML-152) Broadest Form Available  
DRYDEN MUTUAL MHO VIP (DML-1524) (TENANT ML-4)**

Coverage may be written for these forms at the additional premiums shown in the Premium Section of the manual. \* When Liability is excluded from policy only forms ML-147, ML-150 A and ML-151A are available as extra coverage endorsements.

**5-n HURRICANE RESISTANT GLASS - (ML-166)**

A premium credit may be allowed for hurricane resistant glass as shown in the Premium Section of the manual.

**5-o INCREASED AMOUNT OF COVERAGE C -**

**5-o-1 INCREASED LIMITS -**

The Coverage C amount of insurance may be increased at the premiums shown in the Premium Section of the manual.

**5-o-2 INCREASED LIMIT AWAY FROM PREMISES - (ML-66)**

The Coverage C amount of insurance for personal property away from premises may be increased at the additional premiums shown in the Premium Section of the manual.

**5-p INFLATION GUARD COVERAGE – (ML-243)**

Coverage may be provided to automatically increase Coverage A, B, C and D on a quarterly basis. Refer to the charges shown in the Premium Section of the manual.

Applies to ML-4 if replacement cost on contents coverage is written (ML-55 or DML-1524)

**5-q LIMITED THEFT - (ML-186)**

Coverage may be written at the premiums shown in the Premium Section of the manual. This is to be used only in Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

**5-r ORDINANCE AND LAW - (ML-360)**

Coverage may be provided at the premium shown in the Premium Section of the manual.

**5-s OTHER RESIDENCE COVERAGE - (ML-67)**

Coverage may be provided at the additional premiums filed by or on behalf of the Company.

**5-t OUTSIDE ANTENNA - (ML-49)**

Increased limits on outside antennas may be written at the premiums shown in the Premium Section of the manual.

**5-u PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS - (ML-69)**

Increased limits on Physicians, Surgeons, Dentists and Veterinarians property may be written at the premiums shown in the Premium Section of the manual.

**5-v PRIVATE STRUCTURES -**

**5-v-1 INCREASED LIMITS - (ML-48)**

Increased limits may be written on a specific private structure at the premiums shown in the Premium Section of the manual. Private structures include garages, sheds and gazebos. Barns, silos and other farm related type structures must be referred to company for pricing under ML-6 & ML –303 coverage forms that restrict causes of loss.

**5-v-2 RENTED TO OTHERS - (ML-40)**

Coverage may be written on a specific private structure held for rental at the premiums shown in the Premium Section of the manual. Private structures include garages and sheds. Barns, silos and other farm related type structures must be referred to company for pricing under ML-6 & ML –303 coverage forms that restrict causes of loss.

**5-w PROTECTIVE DEVICE CREDIT - (ML-216)**

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

**5-x REDUCED AMOUNT ON COVERAGE C -**

The amount of insurance for Coverage C may be reduced to not less than 40% of the limit for Coverage A at the credit shown in the Premium Section of the manual.

**5-y RESERVED FOR FUTURE USE**

**5-z REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)**

Personal Property may be insured for replacement value at the premiums shown in the Premium Section of the manual. Note : RCC included in Dryden Mutual MHO VIP Extra Coverage Endorsements.

**5-aa RESIDENCE RENTAL THEFT - (ML-58)**

Coverage for theft while the premises are rented to others may be added at the additional premium shown in the Premium Section of the manual.

**5-bb RESERVED FOR FUTURE USE**

**5-cc SEASONAL MANUFACTURED HOMEOWNERS -**

Seasonal Manufactured Homes are not eligible for this program.

**5-dd RESERVED FOR FUTURE USE**

**5-ee RESERVED FOR FUTURE USE**

**5-ff STORM / HURRICANE SHUTTERS ENDORSEMENT - (ML-165)**

A credit may be provided when all apertures of the residence are equipped with conforming storm / hurricane shutters as defined in the endorsement.

**5-gg THEFT OF BUILDING MATERIALS - (DML-17)**

Coverage may be provided for loss or damage caused by theft or attempted theft of building materials, supplies and fixtures on or next to the insured premises where the insured has a covered structure under construction, at the premium shown in the Premium Section of the manual.

**5-hh TRIP COLLISION - (ML-26)**

Coverage may be provided against loss caused by collision or upset at the premiums shown in the Premium Section of the manual. ( Requires addition of ML-25 Consent to Move coverage.)

**5-ii R ESERVED FOR FUTURE USE**

**5-jj VENDORS SINGLE INTEREST -**

**5-jj-1 REGULAR COVERAGE - (ML-27)**

Collision, upset, conversion, embezzlement or secretion may be provided to cover the interest of lienholder at the additional premium shown in the Premium Section of the manual.

**5-jj-2 COMPREHENSIVE COVERAGE - (ML-28)**

Flood, earthquake, collision, upset, conversion, embezzlement or secretion may be provided to cover the interest of lienholders at the additional premium shown in the Premium Section of the manual.

**5-kk WINDSTORM DEDUCTIBLE -**

- 5-kk-1 Catastrophic Windstorm Deductible (ML-372)  
Coastal property catastrophic windstorm deductible available for eligible downstate risks.
- 5-kk-2 Non-Catastrophic Windstorm Deductible (ML-371)  
Coastal property non-catastrophic windstorm deductible available for eligible downstate risks.

**5-ll WINDSTORM WRAP-AROUND (NYPIUA ACV) ENDORSEMENT - (ML-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.

**5-mm WINDSTORM WRAP-AROUND (NYPIUA RC) ENDORSEMENT - (ML-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 with a Replacement Cost Endorsement.

**5-nn WINDSTORM WRAP-AROUND (NYPIUA HO-4 BA&A) ENDORSEMENT - (ML-370)**

Coastal property program available for eligible downstate tenant homeowners risks. Policies are written on a Replacement Cost basis in conjunction with the New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 on a Actual Cash Value or with a Replacement Cost Endorsement.

**5-00 DRYDEN MUTUAL PROPERTY PREMIUM CREDITS**

**5-00-1 \* Permanent Foundation Credit** - Manufactured Homes that are situated on the following types of foundations are eligible for a premium credit as shown in the Premium Section of the manual:

Full Basement Continuous Masonry Wall  
Crawl Space Foundation with Continuous Masonry Wall  
Poured Cement Slab with Continuous Masonry Block Wall

**5-00-2 \* Tie - Down Credit** – Manufactured Homes that are not situated on a described permanent foundation and are tied down in an approved method are eligible for a premium credit as shown in the Premium Section of the manual.

**5-00-3 New Home Credit** - Manufactured Homes constructed within the past 15 years are eligible for a premium credit as shown in the Premium Section of the manual.

**\* Note : The Permanent Foundation Credit and the Tie Down Credit may not be applied at the same time to the same structure.**

**6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENT :**

All mandatory or optional Section II Coverages must be written at the same limit.

**6-a DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY - (ML-9)**

Personal Liability and Medical Payments limits of liability may be increased at the premiums shown in the Premium Section of the manual.

**6-b ADDITIONAL RESIDENCE PREMISES -**

6-b-1 ADDITIONAL RESIDENCE PREMISES - OCCUPIED BY THE INSURED  
may be covered at the premiums shown in the Premium Section of the manual.

6-b-2 ADDITIONAL RESIDENCE PREMISES - RENTED TO OTHERS (ML-70)  
may be covered at the premiums shown in the Premium Section of the manual.

**6-c R ESERVED FOR FUTURE USE**

**6-d BUSINESS PURSUITS - (ML-71)**

Coverage may be provided for the liability of an Insured arising out of business activities, other than a business of which the insured is sole owner or partner, at the additional premiums shown in the Premium Section of the manual.

Classify as shown below, and apply the charges to each person insured.

Classifications:

6-d-1 Clerical Office Employees - engaged wholly in office work and having no other duty in or about the employer's premises.

6-d-2 Salespersons, Collectors or Messengers - no installation, demonstration or service operations.

6-d-3 Salespersons, Collectors or Messengers - including installation, demonstration of service operations.

6-d-4 Teachers - athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.

6-d-5 Teachers - not otherwise classified, excluding liability for corporal punishment of pupils.

Occupations not classified - Refer to Company.

**6-e CREDIT FOR ELIMINATION OF SECTION II -**

Section II may be omitted from the policy or endorsement covering the additional residence if the primary policy provides Section II coverage for such residences at the premium credit shown in the Premium Section of the manual.

**6-f FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)  
(Form ML-10 replaces Mandatory Form ML-9)**

Farm liability exposures on or away from the residence premises location may be covered at the additional premiums shown in the Premium Section of the manual.

The following may not be covered:

- a. farms where the principal purpose is to supply commodities for manufacturing or processing by the insured for sale to others.
- b. farms where the principal purpose is the raising and using of horses for racing purposes.
- c. incorporated farms.

Charges must be made for the initial farm exposure and each additional farm premises, if they exist.

**6-f-1 Initial Farm Exposure. This includes:**

- a. the principal farm premises, which is the largest parcel of farm land with out-building(s), whether owned and operated by the insured or rented to others; and
- b. all farm land without out-buildings used in conjunction with the above, including any vacant farm land. Any other dwellings located on the farm shall be rated as additional residence premises.

**6-f-2** Each Additional Farm Premises - this includes any additional farm with out-building(s), whether owned and operated by the insured or rented to others, and all vacant farm land used in conjunction with it. Any dwellings located on the farm shall be rated as additional residence premises, if they exist.

**6-f-3** RESERVED FOR FUTURE USE

**6-f-4** RESERVED FOR FUTURE USE

**6-f-5** Animal Collision - coverage may be provided at the additional premium shown in the Premium Section of the manual. (ML-337)

**6-g GOLF CART LIABILITY EXTENSION - (ML-82)**

Coverage may be provided at the premium shown in the Premium Section of the manual.

**6-h LEAD EXCLUSION - (ML-59)**

Coverage may be excluded for the liability arising out of business uses of the residence, at the premiums shown in the Premium Section of the manual. The following conditions apply:

1. This exclusion applies to those areas of the residence used or held for business pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other business use by any insured or other occupants.
2. This exclusion does not apply to those areas of the residence used by any insured, in whole or part, for residential purposes.
3. This exclusion does not apply to residences newly constructed after 1980.
4. This exclusion does not apply to residences that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

**6-i OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY -**

Incidental office, professional, private school or studio occupancies are permitted, provided:

- a. the premises are occupied principally for residential purposes; and
- b. there is no other business conducted on the premises.

At the additional premium shown in the Premium Section of the manual, coverage may be provided for the liability of an Insured arising from:

- 6-i-1 An office, professional, private school or studio occupancy in the manufactured home or in a separate structure on the premises. The limit for Coverage C shall be not less than 60% of the Coverage A limit. (ML-42)
- 6-i-2 Professional instruction, given by the Insured, in the manufactured home. The Insured employs no assistants and the manufactured home has not been altered to accommodate the occupancy. (ML-42)
- 6-i-3 An office, professional, private school or studio occupancy in an additional residence premises occupied by the Insured, other than the described manufactured home. (ML-43)

Space in the described or additional dwellings rented to a person other than an Insured shall not be deemed business property while used by that person as an office, professional school, private school or studio. The policy may be so endorsed at no charge.

**6-j OUTBOARD MOTORS AND WATERCRAFT - (ML-75)**

Coverage may be provided for watercraft not covered by the policy at the premiums shown in the Premium Section of the manual.

- a. When two or more outboard motors are regularly used together with any single watercraft owned by the Insured, the horsepower of all such outboards shall be accumulated for rating purposes.
- b. Sailboats 26 to 40 feet inclusive equipped with auxiliary power are classed as inboard motor boats.

**6-k PERSONAL INJURY - (ML-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-l PRIVATE STRUCTURES RENTED TO OTHERS - (ML-40)**

When coverage under Section I is provided for private structures rented to others, apply the additional premiums shown in the Premium Section of the manual.

**6-m TRAMPOLINE EXCLUSION - (ML-52A)**

Coverage may be excluded for the liability arising out of ownership or use of a trampoline, at the credit shown in the Premium Section of the manual.

**6-n WATERBED LIABILITY - (ML-209)**

Coverage may be provided for Waterbed Liability at the premiums show in the Premium Section of the manual.

**6-o WORKERS COMPENSATION - CERTAIN RESIDENCE EMPLOYEES -**

Premium for Workers Compensation - Certain Residence Employees must be included for 1, 2, 3 or 4 family owner-occupied dwellings. Premiums are shown in the Premium Section of the manual. Coverage is included in forms ML-9 and ML-10.

**SPECIAL NOTE :**

This coverage and charge do not apply to ML-4 or ML-4T - Tenants Policies.

**6-q IN – HOME CHILD DAY CARE**

## **INCIDENTAL LIABILITY COVERAGE (ML-326)**

### **Including Products**

Coverages for In-Home Day Care operations may be provided at the additional premiums shown in the Premium Section of the manual. This coverage provides liability (including Products Coverages for food served) and Medical Payments. Exposures will be limited to a maximum of 8 children by a licensed provider. Please note that providers with a NYS Family Day Care license are eligible. Those with a NYS Group Day Care license are ineligible.

## ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONE 1 \$250 FLAT DEDUCTIBLE \$100,000 LIABILITY LIMIT / \$500 MEDICAL PAYMENTS AMOUNT OF INSURANCE	ML-1	ML-2	ML-3	ML-4	PROTECTED SEMI-PROTECTED UNPROTECTED
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	
EACH ADD'L \$1,000 ADD	4	5	5	1	

## ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONES 2 & 3 \$250 FLAT DEDUCTIBLE \$100,000 LIABILITY LIMIT / \$500 MEDICAL PAYMENTS AMOUNT OF INSURANCE	ML-1	ML-2	ML-3	ML-4	PROTECTED SEMI-PROTECTED UNPROTECTED
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	
EACH ADD'L \$1,000 ADD	4	4	5	1	

PREMIUM SECTION  
 OPTIONAL COVERAGES  
 ANNUAL PREMIUMS  
**PROPERTY COVERAGES**

Rule No.

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
<b>5-a</b> <b>ADDITIONAL LIVING EXPENSE</b>	1,000	3	NONE
<b>5-b</b> <b>BUILDING ADDITIONS AND ALTERATIONS - ML-4 ONLY</b>	1,000	4	NONE
<b>5-c</b> <b>CONSENT TO MOVE MOBILE HOME (ML-25)</b>		\$10 PER POLICY	
<b>5-e</b> <b>CREDIT CARD, FORGERY AND AND COUNTERFEIT MONEY (ML-57)</b>	LIMIT OF LIABILITY	RATE	
	2,500	5	
	5,000	6	
	7,500	7	
	10,000	8	
<b>5-f</b> <b>Reserved for Future Use</b>			
<b>5-g</b> <b>DEBRIS REMOVAL EXTENSIONS (ML-366)</b>		\$15 PER RESIDENCE	
1) COVERED DEBRIS			
PERCENTAGE INCREASE	10%	3	NONE
EXCESS COVERAGE	1,000	3	NONE
2) TREES			
EXTENSION	1,000	5	NONE
<b>5-h</b> <b>DEDUCTIBLES</b>	DEDUCTIBLE OPTIONS	SURCHARGE	CREDIT
	100	11%	
	250		-----
	500		11%
	1000		22%
	2500		33%

	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
<b>5-j EARTHQUAKE (ML-54)</b>			
ML- 1, 2, 3	1,000	.40	NONE
ML-4	1,000	.30	NONE
<b>5-k EXTENDED THEFT (ML-187)</b>	INCREASE BASIC PREMIUM 15% PLUS \$6. PER POLICY		
<b>5-l HIGHER LIMITS ON CERTAIN PROPERTY (ML-65H)</b>			
Business Property	100	2	NONE
Dismounted Camper Bodies	100	5	NONE
Grave Markers	100	.50	NONE
Guns	100	2	NONE
Money			
ML- 1	100	4	400
ML-2, 3, 4, 5	100	6	400
Motorized Vehicles	1,000	5	NONE
Securities			
ML- 1	100	3	500
ML-2, 3, 4, 5	100	4	500
Silverware, Goldware & Pewterware			
Up to \$2,000 add'l	100	.25	NONE
Over \$2,000	100	.50	NONE
Unscheduled Jewelry Etc. (\$500 limit per article)	500	9	1,500
Watercraft Etc.	100	1.50	NONE
<b>5-m-1 HOMEOWNERS EXTRA COV. (ML-148)</b>		\$22. Per Policy	
<b>5-m-2 HOMEOWNERS INCREASED COV. (ML-147)</b>		\$10. Per Policy	
<b>5-m-3 HOMEOWNERS PLUS COV. (ML-150)</b>		\$27. Per Policy	
<b>5-m-4 HOMEOWNERS DELUXE COV. (ML-151)</b>		\$35. Per Policy	
<b>5-m-5 HOMEOWNERS PLUS COV. (ML-150A)</b> NO INCREASE IN LIABILITY		\$15. Per Policy	
<b>5-m-6 HOMEOWNERS DELUXE COV. (ML-151A)</b> NO INCREASE IN LIABILITY		\$23. Per Policy	
<b>5-m-7 DRYDEN MUTUAL MHO VIP (DML-152)</b> (Available on Forms ML-2 & ML-3)		20% of Basic Premium	
<b>5-m-8 DRYDEN MUTUAL MHO VIP (DML-1524)</b> (Available on Form ML-4 Tenant )		30% of Basic Premium	
<b>5-n HURRICANE RESISTANT GLASS - (ML-166)</b>		3% credit on basic premium per location	

<b>5-o-1</b>	<b>INCREASED LIMIT (COV C)</b>	1,000	2	NONE
<b>5-o-2</b>	<b>INCREASED LIMIT (COV C) (ML-66) AWAY FROM PREMISES</b>	1,000	12	NONE
<b>5-p</b>	<b>INFLATION GUARD (ML-243)</b>	AMOUNT OF QUARTERLY INCREASE		SURCHARGE
		1.0		2.0%
		1.5		3.0%
		2.0		4.0%
		2.5		5.3%
		3.0		6.6%
		3.5		8.0%
		4.0		9.3%
		EACH ADD'L .5	ADD'L SURCHARGE	1.3%
<b>5-q</b>	<b>LIMITED THEFT (ML-186)</b>	INCREASE BASIC PREMIUM 15%		
<b>5-r</b>	<b>ORDINANCE AND LAW - (ML-360)</b>	Charge 10% of basic premium per location		
<b>5-t</b>	<b>OUTSIDE ANTENNA (ML-49)</b>	100	2	NONE
<b>5-u</b>	<b>PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS (ML-69)</b>	100	2	NONE
<b>5-v</b>	<b>PRIVATE STRUCTURES</b>			
<b>5-v-1</b>	<b>INCREASED LIMITS (ML-48) PRIVATE STRUCTURES</b>	1,000	3	NONE
<b>5-v-2</b>	<b>INCREASED LIMITS (ML-40) PRIVATE STRUCTURES RENTED TO OTHERS</b>	1,000	4	NONE
<b>5-w</b>	<b>PROTECTIVE DEVICE CREDIT (ML-216)</b>			

	CREDIT
* CENTRAL STATION BURGLARY AND/OR FIRE ALARM SYSTEMS	10%
* FIRE AND/OR POLICE DEPARTMENT ALARM SYSTEMS	5%
SMOKE DETECTORS	2%
* SPRINKLER SYSTEMS	3%
<b>*Certificates required to add credits.</b>	
<b>5-x REDUCED AMOUNT (COV C)</b>	<b>\$1 CREDIT PER \$1,000 OF INSURANCE</b>
<b>5-y RESERVED FOR FUTURE USE</b>	
<b>5-z REPLACEMENT VALUE - PERSONAL PROPERTY (ML-55)</b>	
<b>ML- 1, 2, 3</b>	INCREASE LIMIT OF COVERAGE C TO 70% OF COVERAGE A AND INCREASE BASIC POLICY PREMIUM BY 15% MIN. ADD'L. CHARGE - \$20
<b>ML-4</b>	INCREASE BASIC POLICY PREMIUM BY 25% MIN. ADD'L. CHARGE - \$10
<b>5-aa RESIDENCE RENTAL THEFT (ML-58)</b>	<b>\$12 PER POLICY</b>
<b>5-cc SEASONAL - MANUFACTURED HOMEOWNERS</b>	<b>Not Eligible</b>
<b>5-dd RESERVED FOR FUTURE USE</b>	
<b>5-ee RESERVED FOR FUTURE USE</b>	
<b>5-ff STORM / HURRICANE SHUTTERS ENDORSEMENT - (ML-165)</b>	3% credit on basic premium per location
<b>5-gg THEFT OF BUILDING MATERIALS - (DML-17)</b>	First \$1,000                      \$20.00 Each additional \$1,000        \$10.00
<b>5-hh TRIP COLLISION (ML-26)</b>	<b>\$15 PER POLICY</b>
Note: Add and charge for ML-25 Consent to Move when adding ML-26	

**5-ii RESERVED FOR FUTURE USE**

**5-jj VENDOR'S SINGLE INTEREST**

**5-jj-1 REGULAR COVERAGE (ML-27) \$10 PER POLICY**

**5-jj-2 COMPREHENSIVE COV. (ML-28) INCREASE BASIC POLICY PREMIUM BY 15% MIN. ADD'L. CHARGE \$25.**

<b>5-kk WINDSTORM DEDUCTIBLE -</b> <b>(ELIGIBLE RISKS ONLY)</b> <b>(Credits apply to table premium.)</b>	<b>%</b>	<b>\$</b>	<b>RATE</b>
	<b>DED</b>	<b>DED</b>	<b>CREDIT</b>

**5-kk-1 CATASTROPHIC WIND DED.**

Winds greater than 96 MPH (ML-372)

**MAXIMUM :**

**SOUTH SHORE**

within 2500 ft.	2%		-4%
-----------------	----	--	-----

greater than 2500 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-kk-2 NON-CATASTROPHIC WIND DED.**

Winds equal to or less than

96 MPH (ML-371)

**MAXIMUM :**

**SOUTH SHORE - within 1 mile, or**

<b>NORTH SHORE - within 1,000 ft.</b>		\$500	-2%
---------------------------------------	--	-------	-----

**OPTIONAL:**

<b>SOUTH SHORE - within 1 mile, or</b>	\$1,000	-3%
--	---------	-----

<b>NORTH SHORE - within 1,000 ft.</b>	\$2,000	-4%
---------------------------------------	---------	-----

	\$3,000	-5%
--	---------	-----

	\$4,000	-6%
--	---------	-----

	\$5,000	-7%
--	---------	-----

**5-ll WINDSTORM WRAP-AROUND**  
**(NYPIUA ACV) (ML-368)**

ML-1T, 2T & 3T

55% credit to table premium

**5-mm WINDSTORM WRAP-AROUND  
(NYPIUA RC) (ML-369)  
ML-1T, 2T & 3T**

65% credit to table premium

**5-mm WINDSTORM WRAP-AROUND  
(NYPIUA HO-4 BA&A) (ML-370)  
ML-4T**

Surcharge table premium by 25%

**5-00 DRYDEN MUTUAL PROPERTY PREMIUM CREDITS**

**5-00-1 Permanent Foundation Credit**

10 % Credit applied to Basic Policy Premium – Forms ML-1, 2 & 3

**5-00-2 Tie - Down**

10 % Credit applied to Basic Policy Premium – Forms ML- 1, 2 & 3

**\* Note : The Permanent Foundation Credit and the Tie Down Credit may not be applied at the same time to the same structure.**

**5-00-3 New Home Credit ( Applies to Forms ML-1, 2 & 3 )**

<b>Age</b>	<b>Credit</b>	<b>Age</b>	<b>Credit</b>
0 Years Old	- 16%	8 Years Old	- 8 %
1 Year Old	- 15%	9 Years Old	- 7 %
2 Years Old	- 14%	10 Years Old	- 6%
3 Years Old	- 13%	11 Years Old	- 5%
4 Years Old	- 12%	12 Years Old	- 4%
5 Years Old	- 11%	13 Years Old	- 3%
6 Years Old	- 10%	14 Years Old	- 2%
7 Years Old	- 9%	15 Years Old	- 1%

Age of Manufactured Home equals year of policy effective date minus year of construction.

**PREMIUM SECTION  
OPTIONAL COVERAGES  
ANNUAL PREMIUMS  
LIABILITY COVERAGE**

RULE NO.	LIMIT *	100,000	300,000	500,000	1,000,000	MED PAYMENTS (EACH ADD'L \$500)
		(1)	(2)	(3)	(4)	
<b>SECTION II</b>						
<b>6-a</b>	<b>DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY (ML-9)</b>	--	13	26	63	3
<b>6-b</b>	<b>ADDITIONAL RESIDENCE PREMISES</b>					
6-b-1	Occupied by the Insured	14	18	22	40	1
6-b-2	Rented to Others (ML-70)					
	1 Family	22	29	35	64	1
	2 Family	34	43	53	96	1
<b>6-c</b>	<b>RESIDENCE EMPLOYEES</b>	14	18	22	40	1
<b>6-d</b>	<b>BUSINESS PURSUITS (ML-71)</b>					
6-d-1	Clerical Office Employees	4	5	7	13	1
6-d-2	Salesperson, Collector – No Inst.	4	5	7	13	1
6-d-3	Salesperson, Collector – W / Inst.	7	9	11	20	1
6-d-4	Teachers - Athletic, laboratory, manual training and swimming Excludes liab. for Corporal Punishment	13	16	20	36	1
6-d-5	Teachers - NOC Excludes liab. for Corporal Punishment	6	7	9	16	1

\* LIABILITY / MED PAYMENTS

(1)	100,000/500
(2)	300,000/500
(3)	500,000/500
(4)	1,000,000/500

\$ 5,000 Maximum Mediacal Payments Coverage

RULE NO.	LIMIT *	100,000	300,000	500,000	1,000,000	MED PAYMENTS (EACH ADD'L \$500)
		( 1 )	( 2 )	( 3 )	( 4 )	
<b>6-e</b>	<b>CREDIT FOR ELIMINATION OF SECTION II</b>					CREDIT \$23
<b>6-f</b>	<b>FARMERS COMPREHENSIVE PERSONAL LIABILITY (ML-10)</b>					
<b>6-f-1</b>	Initial Farm Exposure					
	1 - 160 Acres	56	72	88	160	3
	161 - 500 Acres	85	110	134	244	3
	Over 500 Acres	126	162	198	360	3
<b>6-f-2</b>	Each Additional Farm Premises					
	1 - 160 Acres	22	29	35	64	1
	161 - 500 Acres	25	32	40	73	1
	Over 500 Acres	34	43	53	96	1
<b>6-f-3</b>	<b>Reserved for Future Use</b>					
<b>6-f-5</b>	Animal Collision \$400 Limit per Animal - (ML-337)					
	Estimate No. of Head					Premium
	1 - 100					10
	101 - 250					20
	251 - 500					30
	501 - 1000					40
<b>6-g</b>	<b>GOLF CART LIABILITY EXTENSION - (ML-82)</b>					\$5 per golf cart
<b>6-h</b>	<b>LEAD EXCLUSION - (ML-59)</b>					\$5 credit per location

\* LIABILITY / MED PAYMENTS

(1)	100,000/500
(2)	300,000/500
(3)	500,000/500
(4)	1,000,000/500

\$ 5,000 Maximum Mediacal Payments Coverage

RULE NO.	LIMIT *	MED PAYMENTS (EACH ADD'L				
		100,000 ( 1 )	300,000 ( 2 )	500,000 ( 3 )	1,000,000 ( 4 )	\$500
<b>6-i</b>	<b>OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY</b>					
6-i-1	On Premises (ML-42)	25	32	40	73	3
6-i-2	Instruction only (ML-42)	14	18	22	40	1
6-i-3	Off premises (ML-43)	25	32	40	73	1
<b>6-j</b>	<b>OUTBOARD MOTORS AND WATERCRAFT (ML-75)</b>					
	Each Outboard Motor Over 50 HP	18	23	29	53	2
	Inboard or Inboard- Outboard Motorboats and Sailboats under 16 MPH					
	Less than 26 feet	29	38	46	84	2
	26 to 40 ft	71	92	112	204	4
	16 - 30 MPH					
	Less than 26 ft	60	77	95	173	3
	26 to 40 ft	106	137	167	304	5
	Over 30 MPH					
	Less than 26 ft	127	164	200	364	7
	26 to 40 ft	185	238	290	528	11
	Sailboats -No auxiliary power					
	26 to 40 ft	60	77	95	173	3

\* LIABILITY / MED PAYMENTS

- (1) 100,000/500
- (2) 300,000/500
- (3) 500,000/500
- (4) 1,000,000/500

\$ 5,000 Maximum Mediacal Payments Coverage

RULE NO.	LIMIT *	100,000 ( 1 )	300,000 ( 2 )	500,000 ( 3 )	1,000,000 ( 4 )	MED PAYMENTS
						(EACH ADD'L \$500)
<b>6-k</b>	<b>PERSONAL INJURY (ML-46)</b> DOES NOT INCLUDE MEDICAL PAYMENTS	15	20	24	44	--
<b>6-l</b>	<b>PRIVATE STRUCTURES - RENTED TO OTHERS</b> (When ML-40 Included)					
	1 Family	22	29	35	64	1
	2 Family	34	43	53	96	1
<b>6-m</b>	<b>TRAMPOLINE EXCLUSION (ML-52A)</b>					Credit \$2 per location
<b>6-n</b>	<b>WATERBED LIABILITY (ML-209)</b>	18	23	29	52	1
<b>6-o</b>	<b>WORKERS' COMPENSATION - CERTAIN RESIDENCE EMPLOYEES</b>					INCLUDED IN BASE PREMIUM
<b>6-q</b>	<b>IN - HOME CHILD DAY CARE INCIDENTAL LIABILITY COVERAGE (ML-326) INCLUDING PRODUCTS</b>					
	<b>IN - HOME CHILD CARE</b>	<b>MAXIMUM 8 CHILDREN</b>				
	<b>LIMIT OF LIABILITY/ MEDICAL PAYMENTS</b>	<b>PREMIUM CHARGE MAX CHARGE OF 8 APPLIES</b>		<b>MEDICAL PAYMENTS EACH ADD'L \$500 PER CHILD</b>		
	\$100,000 / 500	256		8		
	\$300,000 / 500	328		8		
	\$500,000 / 500	408		8		
	\$1,000,000 / 500	744		8		

\* LIABILITY / MED PAYMENTS

(1)	100,000/500
(2)	300,000/500
(3)	500,000/500
(4)	1,000,000/500

\$ 5,000 Maximum Mediacal Payments Coverage