

Dryden Mutual
FARMOWNERS
POLICY
PROGRAM

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FARMOWNERS POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

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

- a. The owner-occupant of the farm;
- b. The owner-nonoccupant of the farm if the farm is tenant operated under either the Named Insured's direct management, lease agreement or under the terms of a management contract;
- c. The owner or a co-owner of the farm in a private or incorporated farming venture. The Named Insured must have an equal or controlling financial interest in the venture, occupy the residence insured under the policy and have primary responsibility for supervision of the farm operation. (The partnership or corporation cannot be shown as the Named Insured on the Declarations); or
- d. The tenant who occupies a farm residence specifically identified in the policy for residential purposes and is engaged in the farming operation.

A policy may only be issued where the main residence insured:

- a. Is used exclusively for residential purposes (except for those incidental occupancies permitted by this manual and which have been declared and the appropriate premium charge made); and
- b. Contains no more than two families with no more than two roomers or boarders per family.

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

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL SECTION I FARM COVERAGES

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

2. BASIC POLICY COVERAGE AND LIMITS:

The farmowners policy provides coverage and minimum limits of liability as follows:

Section I Coverages	Form ML-8	Form ML-1R	Form ML-2	Form ML-3	Form ML-4
A. Residence	15,000	15,000	15,000	15,000	----
B. Private Structures	COVERAGE FOR PRIVATE STRUCTURES MUST BE SPECIFICALLY INSURED UNDER COVERAGE F				
C. Personal Property	50% of limit on Residence	50% of limit on Residence	50% of limit on Residence	50% of limit on Residence	6,000
D. Additional Living Expense & Loss of Rent	10% of limit on Residence	10% of limit on Residence	20% of limit on Residence	20% of limit on Residence	40% of limit on Personal Property
E. Farm Personal Property Blanket- (ML-7) Scheduled (ML-6,ML-300)	Optional	Optional	Optional	Optional	Optional
F. Farm Barns, Buildings And Structures (ML-6,ML-303)	Optional	Optional	Optional	Optional	Optional

Section II Coverages

L. Personal Liability (ML-10)	\$25,000 Each Occurrence
M. Medical Payments	\$500 Each Person

The Basic Form (ML-1R) insures against the following perils:

Fire or Lightning
Windstorm or Hail
Explosion
Riot or Civil Commotion
Aircraft
Vehicles
Sudden and Accidental Damage from Smoke
Vandalism
Glass Breakage
Theft

Limited Form (ML-8), Broad Form (ML-2), Special Form (ML-3), Tenants Form (ML-4) are also available, (see forms for perils that apply). Premiums for all forms are shown in the Farmowners Premium Table.

MANDATORY FORMS - The following forms are mandatory:

Section I - ML-20, ML-84 &
PERILS SECTION (ML-8, 1R, 2, 3 or 4).

Section II - ML-10 (if liability is included)

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.

3-b CONTRIBUTING INSURANCE - (ML-178)

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 & MINIMUM CHARGES -

No additional premium shall be charged and No return premium shall be allowed when such additional or return premium is less than \$3.00.

$$\text{Minimum Premium} = \text{Manual Premium}$$

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:

- 1) new policies; and
- 2) 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 the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

3-h TERM INSURANCE -

The policy 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-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 more shall be rounded to the next higher whole dollar.

4. RATING:

All premiums in this Manual are ANNUAL per \$1,000 of Insurance unless otherwise specified. The basic policy premiums are for property and liability coverages for exposures arising from the covered residence, the covered farm premises consisting of 160 acres or less and the personal liability of an insured.

PROPERTY & LIABILITY COVERAGES:

- 4-a-1 Determine the Basic Policy Premium based upon the amount of coverage A and C. This basic premium shall reflect revised limits of Coverage C.
- 4-a-2 Modify the amount in 1. by premium credits or charges - Section I - Property Coverages.
- 4-a-3 Apply deductible credits.
- 4-a-4 Add premiums for higher liability limits and optional liability coverages.

FARM PERSONAL PROPERTY COVERAGES:

- 4-b-1 Multiply the amount of insurance by the rate for specific class of property shown in the premium section of the manual.
- 4-b-2 Add the additional premium for any optional Section I Farm Coverages determined in 4-b-1 above.
- 4-b-3 Modify the amount determined in 4-b-2 above to reflect the selection of an optional deductible.
- 4-b-4 Modify the amount determined in 4-b-3 above to reflect any premium credits or charges applicable to the entire coverage. If the premium credit or charge is applicable only to a certain class or classes of property, calculate the premium for that class or classes separately as described above.

FARM BARN, BUILDINGS AND STRUCTURES:

- 4-c-1 Multiply the amount of insurance by the applicable rate shown in the Premium Section of the manual.
- 4-c-2 Modify the amount determined in 4-c-1 above to reflect the selection of an optional deductible.
- 4-c-3 Modify the amount determined in 4-c-2 above to reflect any premium credits or charges applicable to the entire coverage.
If the premium credit or charge is applicable only to certain farm barn(s), building(s), or structure(s), calculate the premium for that building(s) separately as described above.

4-d Add any other premiums for coverages that are written with this policy.

4-e Total premium is determined by adding the amounts calculated in 4-a, 4-b, 4-c and 4-d.

CONSTRUCTION

4-f 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.

4-g 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

4-h 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-i SEMI-PROTECTED -

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

4-j UNPROTECTED -

All Others

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -

4-k 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 Replacement Cost Provision.

4-1 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.

NOTE: ML-13 may be added to ACV policies.

4-m DEFINITIONS APPLICABLE TO ALL DWELLINGS AND PRIVATE STRUCTURES -

Type 1

- a. Dwelling and private structures must be in excellent repair, and so certified by the agent after careful inspection.
- b. Dwelling must have a central heating plant vented to an approved chimney built from the ground up. A properly installed electric heating system will also suffice.
- c. Dwelling must have modern electrical system in excellent repair.
- d. Any supplemental heating system must be installed in accordance with nationally accepted standards.
- e. No exposed urethane or styrene insulation.

Type 2

- a. Dwelling and private structures must be in good repair and so certified by the agent after careful inspection.
- b. Any heating system must be installed in accordance with nationally accepted standards.
- c. Dwelling must have modern electrical system in excellent repair.
- d. No exposed urethane or styrene insulation.

Type 3

All other dwellings not eligible for Type 1 or Type 2 classification.

**4-n DEFINITIONS APPLICABLE TO COVERAGES E AND F -
BARNs, OUTBUILDINGS AND OTHER STRUCTURES (EXCLUDING SILOS).**

Type 1

- a. Building must be in good physical condition, and so certified by the agent after careful inspection.
- b. Not over one story high.
- c. Foundation under all exterior walls must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- d. Building must be fully enclosed with no open sheds attached.
- e. No hay storage.
- f. No exposed urethane or styrene insulation.
- g. Building must be fully utilized in the farming operation.
- h. Type 1 buildings written for less than \$2,000 shall be classified as Type 3.

Type 2

- a. Building must be in good physical condition, and so certified by the agent after careful inspection.
- b. Foundation under all exterior walls must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- c. No exposed urethane or styrene insulation.
- d. Building must be fully utilized in the farming operation.
- e. Type 2 buildings written for less than \$2,000 shall be classified as Type 3.

Type 3

All other buildings not eligible for Type 1 or Type 2 classification.

The following must be classified as Type 3: Buildings occupied or constructed for crop drying, grain grinding, seed grain drying, alfalfa or hay chopping, private greenhouses and portable buildings and structures. The premium for portable buildings and structures is determined by total coverage on all such buildings and not individually by building or structure. The premium for private power and light poles and wiring is determined by total coverage on all such property.

4-o SILOS:

Type 1

All steel construction with integral roof, foundation and walls with unloading from the bottom.

Type 1 silos must be written for not less than \$10,000.

Type 2

All other silos not qualifying for Type 1 except frame or frame iron clad.

Type 2 silos must be written for not less than \$5,000.

Type 3

All others, including frame and frame iron clad. (Minimum amount \$500).

4-p TRAILER HOMES:

Type 1

Trailer home must be set on a continuous mortared masonry or concrete foundation under all exterior walls.

Type 2

All other trailer homes not eligible for Type 1 classification.

4-q PERSONAL PROPERTY:

Personal Property not otherwise provided for includes:

(1) Grains, (2)Machinery and Equipment and (3)Poultry, except in heated buildings.

OPTIONAL SECTION I - COVERAGES & ENDORSEMENTS

5. FIRE PROTECTION - FARM BUILDINGS:

The basic premiums are for semi-protected areas. Risks located in protected or unprotected areas are subject to surcharge or credit as shown in the Premium Section of the manual.

5-a ADDED ANIMAL PERILS - (ML-356)

When livestock coverage is provided by the policy, the perils insured against may be extended to include death of farm animals by accidental shooting, drowning, attack by dogs or wild animals and collapse of building. The additional premium, shown in the Premium Section of the manual, shall be applied to the total amount of livestock insurance written.

5-b ADDITIONAL FARM DWELLINGS AND FARM LOCATIONS -

5-b-1 Farm Dwellings - (ML-309)

Coverage for additional farm dwellings located on the insured farm premises may be provided under Coverage A. Determine the applicable premium to be charged from the Basic Policy Premiums, apply the Section II credit and add applicable Section II charges.

5-b-2 Farm Dwellings - (ML-303)

Coverage for additional farm dwellings located on the insured farm premises may be provided under Coverage F at the additional premium developed from the Premium Section of the manual.

5-b-3 Farm Barns, Buildings and Structures - (ML-303)

Coverage for additional barns, buildings and structures located on the insured farm premises may be provided under Coverage F at the additional premium developed from the Premium Section of the manual.

5-c 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-d BLIZZARD COVERAGE - LIVESTOCK (ML-324)

The policy may be extended to provide coverage for livestock against freezing or smothering in blizzards or snowstorms. A Coinsurance Clause applies. The additional premium is shown in the Premium Section of the manual.

5-e BORROWED FARM MACHINERY, VEHICLES AND EQUIPMENT OF OTHERS (ML-325)

The policy may be extended to provide coverage for borrowed farm machinery, vehicles and equipment of others for loss by the perils insured against. The additional premium shall be calculated by applying the rates for Specifically Insured Machinery in the Premium Section of the manual.

5-f 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.

5-g BUILDING CONSTRUCTION

Premiums shown in the manual are for Type I residences. Other types of residences shall be surcharged as shown in the Premium Section of the manual.

5-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.

5-i DAIRYMAN'S LOSS OF EARNINGS - (ML-358)

Dairyman's loss of earnings resulting from the interruption of business by an insured peril may be added at the premium shown in the Premium Section of the manual.

5-j 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 by applying the rate credits as shown in the Premium Section of the manual.

5-k DELETION OF COVERAGE C - PERSONAL PROPERTY

Coverage C may be deleted when a named insured is not an occupant of the dwelling.

Premium credit is shown in the Premium Section of the manual.

5-l DEMOLITION AND DEBRIS REMOVAL -

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-m EARTHQUAKE - (ML-54)

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

5-n FARM EXTRA EXPENSE (ML-355)

The policy may be extended to provide coverage for extra expenses incurred as a result of an insured loss in order to continue normal farm operations which have been interrupted as a result of a loss or damage to farm personal property or farm barns, buildings or structures also insured under the policy. The additional premium is shown in the Premium Section of the manual.

5-o FARM MACHINERY GLASS (ML-350)

The policy may be extended to provide coverage for the breakage of glass in the cab of mobile farm equipment. The additional premium is shown in the Premium Section of the manual.

5-p FARM OPERATIONS RECORDS (ML-351)

The policy may be extended to provide for expenses incurred to research, obtain necessary data, replace, reproduce or restore farm operation records damaged or destroyed by a peril insured against. The additional premium is shown in the Premium Section of the manual.

**5-q FARMOWNERS' EXTRA COVERAGE (ML-148F)
FARMOWNERS' INCREASED COVERAGE (ML-147F)**

Coverage may be written for these forms at the additional premiums shown in the Premium Section of the manual.

**5-r FARM PERSONAL PROPERTY - PEAK SEASON INVENTORIES (ML-352) OR
MONTHLY SEASONAL VARIATION (ML-391)**

The policy may be written to provide above normal amounts of coverage for farm personal property for specific 30-day periods. Where insurance is so written, the specific period of peak season coverage may not extend beyond the normal expiration period or anniversary date of the policy. The additional premium is shown in the Premium Section of the manual.

5-s GLASS COVERAGE - Not Applicable to ML-4 (ML-68)

Coverage may be provided for specific items of glass using the rules and rates filed by or on behalf of the Company.

5-t 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. Refer to individual classification for appropriate rate (eg. Money & Securities).

5-u INCREASED AMOUNT OF COVERAGE C

5-u-1 INCREASED LIMITS -

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

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

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

5-v INFLATION GUARD COVERAGE - NOT APPLICABLE TO ML-4 (ML-243)

Coverage may be provided to automatically increase Coverages A, C and D on a quarterly basis. Amend Basic Policy Premium to include revised limits of Coverages C or D and then refer to the charges shown in the Premium Section of the manual.

5-w MONEY AND SECURITIES - (ML-65H)

Increased limits on money and related items may be written at the premiums shown in the Premium Section of the manual.

5-x MOTORIZED VEHICLES - (ML-65H)

Motorized Vehicles used to service the insured premises or to assist the handicapped may be written at the premiums shown in the Premium Section of the manual.

5-y OTHER RESIDENCE COVERAGE - (ML-67)

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

5-z OUTSIDE ANTENNA - (ML-49)

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

5-aa PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS ON OR AWAY FROM PREMISES - (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-ab 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-ac REDUCED AMOUNT OF COVERAGE C -

The limit of liability 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-ad REFRIGERATED FOOD PRODUCTS - (ML-305)

The policy may be extended to provide up to \$500 on loss or damage to food products (as described in the form) at the premiums shown in the Premium Section of the manual.

5-ae REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)

Personal Property may be insured for replacement value at the charges shown in the Premium Section of the manual.

5-af SCHEDULED PERSONAL PROPERTY - (ML-61)

Coverage may be provided against all risks of physical loss (with certain exceptions) on scheduled personal property using the rates and rules filed by or on behalf of the company.

5-ag SILVERWARE, GOLDWARE AND PEWTERWARE COVERAGE - (ML-65H)

Coverage for silverware, goldware and pewterware may be increased at the premiums shown in the Premium Section of the manual.

5-ah SECONDARY FARM LOCATION - (ML-309)

5-ah-1 Section I Coverage for a secondary farm location may be provided by endorsement. Determine the applicable premium from the Basic Policy Premiums and apply the Section II credit.

5-ah-2 A separate policy may be written covering secondary farm locations and Section II may be omitted if coverage is provided by the policy covering the primary location.

5-ai UNSCHEDULED JEWELRY, WATCHES AND FURS - (ML-65H)

The total limit on unscheduled jewelry, watches and furs may be increased at the additional premium shown in the Premium Section of the manual.

5-aj VANDALISM - (ML-8 ONLY)

Coverage may be extended to include the peril of vandalism at the premium shown in the Premium Section of the manual.

5-ak WEIGHT OF ICE, SNOW OR SLEET COVERAGE - (ML-323)

The perils insured against under the policy may be extended to include loss by weight of ice, snow or sleet to all property insured under Coverage E - Farm Personal Property and Coverage F - Farm Barns, Buildings and Structures. The additional premium shall be calculated by applying the rate shown in the Premium Section of the manual to the amount of insurance applicable to the specific items of Coverage E or Coverage F.

5-al WINDSTORM DEDUCTIBLE -

5-al-1 Catastrophic Windstorm Deductible - (ML-372)

Coastal property catastrophic windstorm deductible available for eligible downstate risks.

5-al-2 Non-Catastrophic Windstorm Deductible - (ML-371)

Coastal property non-catastrophic windstorm deductible available for eligible downstate risks.

5-am 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. The standard ML forms are to be used in place of ML-T forms on farmowners risks.

5-an 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. The standard ML forms are to be used in place of ML-T forms on farmowners risks.

5-ao 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 would be writing a DP-1 on a Actual Cash Value or with a Replacement Cost Endorsement. The standard ML forms are to be used in place of ML-T forms on farmowners risks.

6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENTS:

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

6-a DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY -

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 FARM PREMISES - RENTED TO OTHERS - (ML-320)

The policy may be extended to provide FCPL coverage for additional farm premises rented to others at the additional premiums shown in the Premium Section of the manual.

6-c ADDITIONAL RESIDENCE PREMISES -

6-c-1 Additional Residence Premises - Occupied by the insured may be covered at the premiums shown in the Premium Section of the manual.

6-c-2 Additional Residence Premises - Rented to others may be covered at the premiums shown in the Premium Section of the manual (ML-70).

6-d RESIDENCE EMPLOYEES -

Additional premiums for each employee in excess of two are shown in the Premium Section of the manual.

6-e ADDITIONAL INTERESTS -

6-e-1 Not occupying a Residence on the Farm Premises - (ML-315)

It is permissible to cover the insurable interest of co-owners, farm partners, farm corporations, executors, administrators, trustees or beneficiaries for farm premises and operations only, at no additional premium.

If the co-owners or partners want CPL coverage or any other property coverage, a separate policy should be issued.

6-e-2 OCCUPYING A SEPARATE RESIDENCE ON THE FARM PREMISES - (ML-316)

It is permissible to cover the insurable interest of co-owners or farm partners in the farm premises and operations, as well as their personal liability. The CPL charge for each additional partner or co-owner shall be made as shown in the Premium Section of the manual.

6-e-3 ADDITIONAL INSUREDS - LIABILITY & MEDICAL PAYMENTS - (ML-316A)

It is permissible to cover interests for Liability and Medical Payments only at the additional premiums shown in the Premium Section of the manual.

6-f ANIMAL BOARDING - (ML-320), (ML-321), (ML-321A)

The policy may be extended to provide coverage for animal boarding operations when stalls or other space are provided for boarding animals. The additional premiums are shown in the Premium Section of the manual.

6-g ANIMAL COLLISION - (ML-337)

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

6-h 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 he 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-h-1 Clerical Office Employees - Engaged wholly in work and having no other duty in or about the employer's premises
- 6-h-2 Salesperson, Collectors or Messengers - NO installation, demonstration or service operations.
- 6-h-3 Salespersons, Collectors or Messengers including installation, demonstration or service operations.
- 6-h-4 Teachers - Athletic, laboratory, manual training and swimming instruction, excluding liability for corporal punishment of pupils.
- 6-h-5 Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.
- 6-h-6 Teachers - Liability for corporal punishment of pupils. Additional premium for this coverage must be added to premium for classification 6-h-4 or 6-h-5.

Occupations not classified - Refer to Company.

6-i 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-j CUSTOM FARMING - (ML-313)

The policy may be extended to cover the Insured's custom farming operations at the premium shown in the Premium Section of the manual.

6-k FARM EMPLOYEES COVERAGE - (ML-311)

Coverage may be extended to provide liability and medical payments coverage for injuries sustained by the insured's farm employees during the course of their employment. Farm Employees subject to the Worker's Compensation Act are not eligible. The additional premium is shown in the Premium Section of the manual.

6-l FARMERS MEDICAL PAYMENTS - (ML-339)

The policy may be extended to cover medical payments of the insured. The additional premiums are shown in the Premium Section of the manual.

6-m FRUIT & VEGETABLE FARMING - PICK YOUR OWN - (ML-322)

The policy may be extended to provide coverage for fruit or vegetable farming, "pick your own" operations. The additional premiums are shown in the Premium Section of the manual.

6-n ILLEGALLY EMPLOYED FARM EMPLOYEES - (ML-319)

Farm employees employed in violation of the law, may be excluded at no reduction in the policy premium.

6-o INCIDENTAL BUSINESS EXPOSURES - (ML-326) (ML-327)

The policy may be extended to provide incidental business coverages. The additional premiums are shown in the Premium Section of the manual. Other exposures are rated from the General Liability Manual.

6-p MILK CONTAMINATION DEDUCTIBLE - (ML-367)

This deductible applies to the insured's liability exposure arising from the contamination of another shipper's milk.

6-q NON - FARM LOCATIONS

If the Insured has a secondary location which is not used in connection with farm operations, but is eligible for coverage under the Homeowners or Mobilehomeowners Program, a separate Homeowners or Mobilehomeowners policy may be written. Section II may be omitted.

6-r OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY -

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

- a. The premises is 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-r-1 An office, professional, private school or studio occupancy in the 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-r-2 Professional instruction, given by the Insured, in the home. The insured employs no assistants and the home has not been altered to accommodate the occupancy. (ML-42)
- 6-r-3 An office, professional, private school or studio occupancy in an additional residence premises occupied by the Insured, other than the described home. (ML-43)

Space in the described or additional dwellings let 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.

Refer to Company for Medical Payments charges on incidental day nurseries or nursery schools.

6-s OWNED SNOWMOBILES - (ML-164)

Coverages may be provided for each snowmobile owned by an Insured residing in the Named Insured's household at the premium shown in the Premium Section of the manual.

6-t 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-u 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-v PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-357)

When coverage under Section I is provided under form ML-6 for private structures (excluding farm structures) rented to others, apply the additional premiums shown in the premium section of the manual.

6-w PROPERTY IN CONTROL OF THE INSURED - (ML-317)

The policy may be extended to provide coverage for property damage to premises used, rented or operated by the Named Insured as a farm and the house furnishing therein. The additional premiums are shown in the Premium Section of the manual.

6-x 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 form ML-10.

SPECIAL NOTE:

This coverage and charge do not apply to ML-4 - Tenants policies.

ANNUAL FARMOWNERS PREMIUMS

PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP

P1 - TYPE 1 - NO SURCHARGE

P2 - TYPE 2 - SURCHARGE 25%

P3 - TYPE 3 - SURCHARGE 50%

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-8	ML-1R	ML-2	ML-3
8,000	64	75	90	109	74	86	104	125
10,000	68	80	96	116	79	93	111	134
15,000	80	94	113	136	92	108	130	157
20,000	92	107	128	155	105	123	148	178
21,000	94	110	131	159	108	126	151	183
22,000	96	113	134	163	111	130	155	187
23,000	98	115	138	167	113	132	158	192
24,000	101	118	141	171	116	135	162	196
25,000	103	121	144	175	119	139	167	201
26,000	105	123	148	178	122	141	170	205
27,000	107	126	150	183	124	145	174	210
28,000	110	129	154	186	127	148	177	214
29,000	112	131	157	190	129	151	181	219
30,000	114	134	160	194	131	154	185	223
31,000	117	137	163	198	134	157	188	228
32,000	119	140	167	202	137	160	192	232
33,000	122	142	170	206	140	163	195	237
34,000	123	145	173	210	142	167	199	241
35,000	126	148	176	213	145	169	203	246
36,000	130	151	181	220	149	174	209	252
37,000	132	156	185	225	153	178	214	259
38,000	136	159	191	231	157	183	220	266
39,000	140	165	197	239	162	189	227	275
40,000	144	169	202	245	166	194	232	281
45,000	165	194	230	279	190	221	266	321
50,000	185	217	259	314	213	249	299	362
55,000	203	238	284	344	233	273	327	395
60,000	220	257	308	373	253	295	355	428
65,000	238	279	333	403	275	320	384	464
70,000	255	299	357	433	293	343	411	498
75,000	272	320	381	462	313	366	439	531
80,000	289	339	405	491	333	390	467	564
85,000	308	361	431	522	355	414	497	600
90,000	325	381	455	551	374	437	524	634
95,000	343	402	481	582	395	462	554	670
100,000	360	422	504	611	415	485	581	703
105,000	377	443	528	641	435	508	609	736
110,000	395	464	554	671	456	533	638	772
115,000	412	484	578	700	476	555	666	806
120,000	431	506	604	732	497	581	696	842
125,000	448	526	627	761	517	603	724	875
EACH ADD'L \$5,000 ADD	18	21	25	30	21	24	29	34

ANNUAL FARMOWNERS PREMIUMS

SEMI - PROTECTED
\$250 FLAT DEDUCTIBLE

PREMIUM GROUP

S1 - TYPE 1 - NO SURCHARGE
 S2 - TYPE 2 - SURCHARGE 25%
 S3 - TYPE 3 - SURCHARGE 50%

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-8	ML-1R	ML-2	ML-3
8,000	71	83	99	121	82	95	114	139
10,000	76	89	106	129	87	103	122	149
15,000	89	104	124	150	103	120	143	173
20,000	102	119	142	172	117	137	164	198
21,000	104	122	146	176	120	140	167	203
22,000	106	125	149	181	122	143	172	208
23,000	109	128	153	185	126	147	176	212
24,000	112	131	156	189	129	150	180	218
25,000	114	134	159	194	131	154	184	222
26,000	116	137	163	198	134	157	188	228
27,000	119	140	167	203	137	160	193	232
28,000	122	142	170	206	140	164	196	238
29,000	124	146	174	211	143	167	201	242
30,000	127	149	177	215	146	170	204	248
31,000	130	151	181	220	149	174	209	252
32,000	131	155	185	223	152	177	212	257
33,000	134	158	188	228	155	181	217	262
34,000	137	160	192	232	158	185	221	267
35,000	140	164	195	237	160	187	225	272
36,000	143	168	201	243	165	193	231	279
37,000	147	173	206	249	169	198	238	287
38,000	150	176	212	256	174	203	243	294
39,000	156	183	218	265	180	210	251	304
40,000	159	187	223	271	184	215	257	311
45,000	183	214	256	310	211	246	294	356
50,000	205	240	287	348	237	276	331	401
55,000	224	263	314	381	258	302	362	437
60,000	243	285	340	413	280	328	392	475
65,000	264	309	369	447	303	355	426	514
70,000	283	331	396	480	326	380	456	552
75,000	302	354	422	512	347	406	487	589
80,000	320	376	449	544	369	431	518	626
85,000	341	400	477	579	392	459	550	665
90,000	360	422	504	611	415	484	581	702
95,000	380	446	532	645	438	511	614	742
100,000	399	468	559	678	460	537	644	779
105,000	418	491	585	709	482	563	675	816
110,000	438	514	614	744	505	590	707	856
115,000	457	536	641	776	527	616	738	893
120,000	478	560	669	811	551	643	771	932
125,000	497	582	696	843	572	669	802	969
EACH ADD'L \$5,000 ADD	20	23	28	33	23	26	32	39

ANNUAL FARMOWNERS PREMIUMS
UNPROTECTED
\$250 FLAT DEDUCTIBLE

PREMIUM GROUP
U1 - TYPE 1 - NO SURCHARGE
U2 - TYPE 2 - SURCHARGE 25%
U3 - TYPE 3 - SURCHARGE 50%

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE			
	ML-8	ML-1R	ML-2	ML-3	ML-8	ML-1R	ML-2	ML-3
8,000	78	92	110	133	90	105	126	153
10,000	84	98	117	142	96	113	135	164
15,000	98	114	137	166	113	131	158	191
20,000	112	131	157	190	129	150	180	218
21,000	114	134	160	194	132	154	185	223
22,000	117	138	165	199	135	158	189	230
23,000	120	141	168	204	139	162	194	235
24,000	123	144	172	209	141	166	199	240
25,000	126	148	176	213	145	169	203	246
26,000	129	151	180	218	149	173	208	251
27,000	131	154	184	223	151	176	212	257
28,000	134	158	188	228	155	181	217	262
29,000	137	160	192	232	158	185	221	267
30,000	140	164	195	237	161	188	226	273
31,000	142	167	200	242	164	192	230	278
32,000	145	170	203	247	167	195	235	284
33,000	149	174	207	251	171	199	239	289
34,000	151	177	212	257	174	203	244	294
35,000	154	180	215	261	177	207	248	300
36,000	158	185	221	268	182	212	255	308
37,000	162	190	227	275	187	218	262	316
38,000	167	195	233	283	192	224	268	325
39,000	172	202	240	292	198	231	277	336
40,000	176	206	247	299	203	237	284	344
45,000	201	236	282	341	232	271	325	392
50,000	226	266	317	384	261	304	365	442
55,000	248	290	347	419	285	333	400	482
60,000	268	315	375	455	310	361	433	524
65,000	291	341	407	493	335	392	469	567
70,000	311	365	437	529	359	419	503	608
75,000	332	390	465	564	383	447	536	649
80,000	354	415	495	600	408	476	571	690
85,000	375	441	527	638	433	506	607	734
90,000	397	465	555	673	457	534	641	775
95,000	419	491	587	711	483	564	677	818
100,000	440	517	617	747	508	592	710	859
105,000	461	541	645	783	531	621	744	900
110,000	483	567	677	821	557	651	780	943
115,000	504	591	707	856	581	679	815	985
120,000	527	617	738	894	607	709	851	1028
125,000	547	643	767	930	631	737	884	1069
EACH ADD'L \$5,000 ADD	22	25	31	37	25	29	35	42

ANNUAL FARMOWNERS PREMIUMS

TENANTS

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP

T1 - TYPE 1 - NO SURCHARGE

T2 - TYPE 2 - SURCHARGE 25%

T3 - TYPE 3 - SURCHARGE 50%

AMOUNT OF INSURANCE	PROTECTED		SEMI - PROTECTED		UNPROTECTED	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
4,000	50	64	57	70	62	77
5,000	56	69	61	77	68	85
6,000	60	75	67	84	74	92
7,000	64	80	71	89	78	98
8,000	68	86	77	95	84	104
9,000	72	91	80	101	88	111
10,000	77	96	86	107	95	118
11,000	80	100	89	112	98	122
12,000	84	105	94	117	103	129
13,000	87	109	96	121	106	133
14,000	91	113	101	126	111	139
15,000	94	118	104	131	115	144
16,000	97	122	108	135	119	149
17,000	99	124	111	138	122	152
18,000	103	128	113	142	125	157
19,000	104	131	116	146	128	160
20,000	108	135	120	149	131	165
EACH ADD'L \$1,000 ADD	5	5	5	6	5	6

NOTES:

C/O I CONSTRUCTION / OCCUPANCY GROUP I - Apartment units in 1-4 family residences of any construction and any apartment unit in a fire resistive building.

C/O II CONSTRUCTION / OCCUPANCY GROUP II - Apartment units in all other buildings.

C/O III CONSTRUCTION / OCCUPANCY GROUP III - Apartment unit with applicable total annual fire and extended coverage rate over \$1.25.

C/O III RATING :

1. Obtain total of fire & EC rates.
2. Total fire & EC rates less \$1.25.
3. Multiply #2 by 1.1.
4. Multiply #3 by Coverage C Amount (rounded).
5. Add #4 to Annual premium (C/O II).

COVERAGE E - FARM PERSONAL PROPERTY
COVERAGE F - FARM BARN, BUILDINGS AND STRUCTURES
 ANNUAL PREMIUMS PER \$1000 OF INSURANCE
 \$250 LOSS DEDUCTIBLE

	PREMIUM
BLANKET PERSONAL PROPERTY	5.40
HAY: IN BUILDINGS	10.35
IN THE OPEN	7.65
LIVESTOCK	4.50
PERSONAL PROPERTY	4.05
PRIVATE POWER AND LIGHT POLES	12.60
RADIO AND TELEVISION EQUIPMENT (OUTDOOR)	45.00
SPECIFICALLY INSURED MACHINERY	4.05
WINDMILLS AND WIND CHARGERS	45.00
BARNs: TYPE 1 (MINIMUM \$2,000)	8.19
TYPE 2 (MINIMUM \$2,000)	10.76
TYPE 3 INCLUDING PORTABLE BUILDINGS	14.04
DWELLINGS, CONTENTS AND PRIVATE STRUCTURES:	
TYPE 1	4.21
TYPE 2	5.62
TYPE 3	6.55
SILOS: TYPE 1 (MINIMUM \$10,000)	6.79
TYPE 2 (MINIMUM \$ 5,000)	13.57
TYPE 3 (MINIMUM PREMIUM - \$23)	39.31
TRAILER HOMES AND CONTENTS:	
TYPE 1	7.49
TYPE 2	13.10

**SPECIAL CONDITION CHARGES & CREDITS **

FARM BARNs AND OUTBUILDINGS - HEATING CHARGES APPLY TO BUILDING AND CONTENTS. CHARGES ARE NOT CUMULATIVE. IF MORE THAN ONE CHARGE APPLIES THE HIGHER CHARGE WILL BE USED.

	PREMIUM
GAS OR ELECTRIC	.94
OTHER	1.87
MASONRY OR STEEL CONSTRUCTION	-10%
LIGHTNING RODS - (MASTER LABEL ATTACHED)	-03%
EXPOSED URETHANE OR STYRENE INSULATION -	SURCHARGE 100%

PREMIUM SECTION
 OPTIONAL COVERAGES
 ANNUAL PREMIUMS
PROPERTY COVERAGES

Rule NO.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
SECTION I				
4	FIRE PROTECTION - FARM BUILDINGS & RESIDENCES	SURCHARGE		CREDIT
4-h	PROTECTED	----		10%
4-i	SEMI - PROTECTED	----		---
4-j	UNPROTECTED	10%		---
5-a	ADDED ANIMAL PERILS - (ML-356)	1,000	2.50	NONE
5-c	ADDITIONAL LIVING EXPENSE	1,000	3	NONE
5-d	BLIZZARD COVERAGE - LIVESTOCK - (ML-324)	1,000	.70	NONE
5-f	BUILDING ADDITIONS AND ALTERATIONS - ML-4 ONLY	1,000	4	NONE
5-g	BUILDING CONSTRUCTION	SURCHARGE		
	TYPE 1	---		
	TYPE 2	25%		
	TYPE 3	50%		
	EXPOSED URETHANE OR STYRENE INSULATION	100%		
5-i	DAIRYMAN'S LOSS OF EARNINGS - (ML-358)	1000	5	NONE
5-j	DEDUCTIBLES	DEDUCTIBLE OPTIONS	SURCHARGE	CREDIT
		100	11%	
		150	6%	
		200	2%	
		250		---
		500		11%
		1000		22%
		2000		29%
		2500		33%
	250 THEFT DEDUCTIBLE (CREDIT FROM \$100 DEDUCTIBLE)			5%
				MAXIMUM

		AMOUNT OF INSURANCE	RATE PER AMOUNT	ADD'L AMOUNT
5-k	DELETION OF COVERAGE C PERSONAL PROPERTY	CREDIT 20%		
5-m	EARTHQUAKE - (ML-54)			
	ML-8,1R,2,3	1,000	.40	NONE
	ML-4	1,000	.30	NONE
5-n	FARM EXTRA EXPENSE - (ML-355)	1,000	2.50	NONE
5-o	FARM MACHINERY GLASS - (ML-350)			\$9 PER PIECE OF EQUIPMENT
5-p	FARM OPERATIONS RECORD - (ML-351)	1,000	2.00	NONE
5-q	FARMOWNERS' EXTRA COV - (ML-148F) FARMOWNERS' INCREASED COV - (ML-147F)			\$22 PER POLICY \$10 PER POLICY
5-r	FARM PERSONAL PROPERTY			
	PEAK SEASON INVENTORIES - (ML-352)			PRO RATE COVERAGE E
	MONTHLY SEASONAL VARIATION - (ML-391)			PRO RATE COVERAGE E
5-t	HIGHER LIMITS ON CERTAIN PROPERTY - (ML-65H)			APPLY APPROPRIATE CHARGES
5-u-1	INCREASED LIMIT (COV C)	1,000	2	NONE
5-u-2	INCREASED LIMIT (COV C) - (ML-66) AWAY FROM PREMISES			
	ML-8, 1R WITHOUT THEFT EXT	1,000	9	NONE
	ML-2,3,4 WITH THEFT EXT	1,000	13	NONE

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-v	INFLATION GUARD - (ML-243)	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%
5-w	MONEY & SECURITIES - (ML-65H)			
	MONEY			
	ML-8, 1R	100	4	400
	ML-2,3	100	6	400
	SECURITIES			
	ML-8, 1R	100	3	500
	ML-2,3,4	100	4	500
5-x	MOTORIZED VEHICLES - (ML-65H)	1,000	5	NONE

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-z	OUTSIDE ANTENNA - (ML-49)	100	.50	NONE
5-aa	PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS ON OR AWAY FROM PREMISES - (ML-69)	100	2	NONE
5-ab	PROTECTIVE DEVICE CREDIT - (ML-216)		CREDIT	
	CENTRAL STATION BURGLARY AND/OR FIRE ALARM SYSTEMS		10%	
	FIRE AND/OR POLICE DEPARTMENT ALARM SYSTEMS		5%	
	LOCAL FIRE ALARM SYSTEMS		2%	
	SPRINKLER SYSTEMS		3%	
5-ac	REDUCED AMOUNT (COV C)		\$1 CREDIT PER \$1,000 OF INS.	
5-ad	REFRIGERATED FOOD PRODUCTS - (ML-305)	500	4	N/A

	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-ae REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)			
ML-8,1R,2,3			INCREASE LIMIT OF COVERAGE C TO 70% OF COVERAGE A AND INCREASE BASIC POLICY PREMIUM BY 15% MIN ADD'L CHARGE - \$20
ML-4			INCREASE BASIC POLICY PREMIUM BY 25% - MIN ADD'L CHARGE - \$10
5-ag SILVERWARE, GOLDWARE & PEWTERWARE - (ML-65H)			
Up to \$2,000 Add'l	100	.25	NONE
Over \$2,000	100	.50	NONE
5-ai UNSCHEDULED JEWELRY, WATCHES AND FURS - (ML-65H) (\$500 LIMIT PER ARTICLE)	500	9	1,500
5-aj VANDALISM - (ML-8 ONLY)		\$4 PER POLICY	
5-ak WEIGHT OF ICE, SNOW OR SLEET COVERAGE - (ML-323)	1,000	1.50	NONE

5-al	WINDSTORM DEDUCTIBLE - (ELIGIBLE RISKS ONLY)	% DED	\$ DED	RATE CREDIT
5-al-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-al-2	NON CATASTROPHIC WIND DED. Winds equal to or less than 96 MPH - (ML-371)			
	MAXIMUM :			
	SOUTH SHORE within 1 mile, or			
	NORTH SHORE within 1,000 ft.		\$500	-2%
	OPTIONAL:			
	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-am	WINDSTORM WRAP-AROUND (NYPIUA ACV) - (ML-368) ML-1, 2, 3			-55%
5-an	WINDSTORM WRAP-AROUND (NYPIUA RC) - (ML-369) ML-1, 2, 3			-65%
5-ao	WINDSTORM WRAP-AROUND (NYPIUA HO-4 BA&A) - (ML-370) ML-4			+25%

PREMIUM SECTION
 OPTIONAL COVERAGES
 ANNUAL PREMIUMS
LIABILITY COVERAGES

RULE NO.	LIMIT*								MED PAYMENTS
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(EACH ADD'L \$500)
SECTION II									
6-a	INITIAL FARM Exposure - (ML-10)								
	1 -160 ACRES	---	26	38	58	75	95	187	3
	161 -500 ACRES	68	82	95	109	122	150	296	3
	OVER 500 ACRES	120	144	168	192	216	264	520	3
6-b	EACH ADDITIONAL FARM PREMISES								
	1 -160 ACRES	20	24	28	32	36	44	80	1
	161 -500 ACRES	22	26	31	35	40	48	87	1
	OVER 500 ACRES	27	32	38	43	49	59	107	1
6-c	ADDITIONAL RESIDENCE PREMISES - 1 OR 2 FAMILY								
6-c-1	Occupied by the Insured	10	12	14	16	18	22	40	1
6-c-2	Rented to Others - (ML-70)								
	1 Family	16	19	22	26	29	35	64	1
	2 Family	24	29	34	38	43	53	96	1
6-d	RESIDENCE EMPLOYEES	10	12	14	16	18	22	40	1
6-e	ADDITIONAL INTERESTS								
6-e-2	Occupying Separate Residence - (ML-316)	29	35	41	46	52	64	116	3
6-e-3	Additional Insureds - (ML-316A)	29	35	41	46	52	64	116	3

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100, 000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	MED PAYMENTS	
								(7)	(EACH ADD'L \$500)
6-f	ANIMAL BOARDING - (ML-321) (ML-321A) (ML-320)	38	46	53	61	68	84	153	1
		PLUS \$4. PER \$1,000 PER ANIMAL AS SCHEDULED							

6-g ANIMAL COLLISION - (ML-337)
(\$400 LIMIT PER HEAD)

ESTIMATED NO. OF HEAD	PREMIUM
1 - 100	10
101 - 250	20
251 - 500	30
501 - 1000	40

6-h BUSINESS PURSUITS:

6-h-1	3	4	4	5	5	7	13	1
6-h-2	3	4	4	5	5	7	13	1
6-h-3	5	6	7	8	9	11	20	1
6-h-4	9	11	13	14	16	20	36	1
6-h-5	4	5	6	6	7	9	16	1
6-h-6**	4	5	6	6	7	9	16	-

** Does not include medical payments

6-i CREDIT FOR ELIMINATION OF SECTION II

CREDIT \$85

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*								MED PAYMENTS
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(EACH ADD'L \$500)
6-j	CUSTOM FARMING (PER \$100 OF RECEIPTS) - (ML-313)								
	EXCLUDES HERB AND PEST APP	.50	.60	.70	.80	.90	1.10	2.00	.05
	INCLUDES HERB AND PEST APP								
									INCREASE RATE EX. HERB AND PEST APP 100%
6-k	FARM EMPLOYEES COVERAGE - (ML-311)								
	PER \$100 OF PAYROLL	1.77	2.12	2.48	2.83	3.19	3.89	7.08	.15
	MINIMUM PREMIUM PER POLICY	25	30	35	40	45	55	100	2
6-l	FARMERS MEDICAL PAYMENTS - (ML-339)								\$15 FOR \$500 \$23 FOR \$1,000
6-m	FRUIT & VEGETABLE FARMING - PICK YOUR OWN - (ML-322)								
	No Ladders	55	66	77	88	99	121	220	1
	With Ladders	90	108	126	144	162	198	360	1

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	MED PAYMENTS (EACH ADD'L \$500)
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**6-o INCIDENTAL BUSINESS EXPOSURES -
(ML-326) (ML-327)**

CLASSIFICATION	RATE CLASS
Blacksmithing, Welding and Farm Machinery Repair Shop - No Farm Implement Dealers - No Employees (rate per \$1000 receipts)	2
Day Nurseries (rate per child)	3
Fishing Ponds or Lakes - No boats rented (rate per \$1000 receipts)	5
Hay, Grain, Feed, Fertilizer or seed Dealers (rate per \$1000 receipts)	2
Hay Rides or Sleigh Rides (rate per ride)	4
Hunting on Insured's Premises for a charge	6
Kennels - breeding, boarding or sales (rate per kennel)	1
Plowing Gardens with Farm Tractor (rate per \$1000 receipts)	6
Road Maintenance - Grading or Moving (rate per \$1000 receipts)	6
Road Side Stands - including Products Liability (rate per \$1000 receipts)	3
Snow Removal - Use of farm equipment only (rate per \$1000 receipts)	6

MED PAYMENTS

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100, 000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(EACH ADD'L \$500)
CLASSIFICATION									RATE CLASS
Stores - Retail									
Including Products Liability (rate per store)									6
Excluding Products Liability									5
Tailoring or Dressmaking									
including Products Liability (rate per \$1000 receipts)									3
excluding Products Liability (rate per \$1000 receipts)									2
Woodworking, Crafts or Upholstery									
including Products Liability (rate per \$1000 receipts)									6
excluding Products Liability (rate per \$1000 receipts)									5
Attach Endorsement - ML-326 - including Products Liability									
or									
ML-327 - excluding Products Liability									

		MED PAYMENTS (EACH ADD'L \$500)							
Rate Class	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1		13	16	18	21	23	29	53	1
2		18	22	25	29	32	40	73	1
3		23	28	32	37	41	51	93	1
4		38	46	53	61	68	84	153	2
5		48	58	67	77	86	106	193	2
6		63	76	88	101	113	139	253	2

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	MED PAYMENTS	
								(7)	(EACH ADD'L \$500)
6-p	MILK CONTAMINATION DEDUCTIBLE - (ML-367)								
		DEDUCTIBLE		\$ CREDIT					
			\$ 500					- 3	
			1,000					- 5	
			1,500					- 7	
			2,000					- 9	
			2,500					-11	
6-r	OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO								
6-r-1	On Premises (ML-42)	18	22	25	29	32	40	73	3
6-r-2	Instruction only (ML-42)	10	12	14	16	18	22	40	1
6-r-3	Off Premises (ML-43)	18	22	25	29	32	40	73	1
6-s	OWNED SNOWMOBILE - (ML-164)								
	MINIMUM PREMIUM	60	72	84	96	108	132	240	4

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100, 000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	MED PAYMENTS (EACH ADD'L \$500)							
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-t	OUTBOARD MOTORS AND WATERCRAFT - (ML-75)								
	Each Outboard Motor								
	Over 50 HP	13	16	18	21	23	29	53	2
	Inboard or Inboard outboard Motorboats and Sailboats under 16 MPH								
	Less than 26 ft	21	25	29	34	38	46	84	2
	26 to 40 ft	51	61	71	82	92	112	204	4
	Over 40 ft	91	109	127	146	164	200	364	7
	16 - 30 MPH								
	Less than 26 ft	43	52	60	69	77	95	173	3
	26 to 40 ft	76	91	106	122	137	167	304	5
	Over 40 ft	132	158	185	211	238	290	528	11
	Over 30 MPH								
	Less than 26 ft	91	109	127	146	164	200	364	7
	26 to 40 ft	132	158	185	211	238	290	528	11
	Sailboats - No auxiliary power								
	26 to 40 ft	43	52	60	69	77	95	173	3

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

RULE NO.	LIMIT*	MED PAYMENTS (EACH ADD'L \$500)							
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-u	PERSONAL INJURY-(ML-46) DOES NOT INCLUDE MEDICAL PAYMENTS	11	13	15	18	20	24	44	--
6-v	PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-357)								
	1 Family	16	19	22	26	29	35	64	1
	2 Family	24	29	34	38	43	53	96	1
6-w	PROPERTY IN CONTROL OF THE INSURED (\$100) (ML-317) DOES NOT INCLUDE MEDICAL PAYMENTS	17	20	24	27	31	37	67	--
6-x	WORKERS' COMPENSATION - CERTAIN RESIDENCE EMPLOYEES								\$3. PER POLICY

* LIABILITY/MED PAYMENTS

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500