

SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description	
County Definitions	Removed page.	
Minimum Premium	Revised minimum premium.	
Rating	Edited for clarity. Revised Basic Premium formula. Introducing By-Peril Rating for Homeowners.	
Location Rating - Homeowners (LRF)	Revised factors.	
Coverages - Renters	Revised Coverage C - Loss of Use limits.	
Coverages - Condominium Unitowners		
Basic Premiums	Revised rates and factors. Revised Basic Premium formula. Introducing By-Peril Rating for Homeowners.	
Basic Premium Adjustments	Revised adjustments. Introducing By-Peril Rating for Homeowners.	
Customer Rating Index Factor	Edited for clarity. Revised factor.	
Claim Record Rating	Edited for clarity.	
Wind Mitigation Discount Plan		
Coverage B - Decreased Limits		
Windstorm or Hail Exclusion		
Condominiums Building Property Coverage - Increased Limits		
Coverage B - Increased Limits		
Cyber Event, Identity Restoration and Fraud Loss Coverage		
Earthquake Damage Assumption		
Fortified Roof Upgrade		
Home Systems Protection		
Jewelry and Furs		
Other Structures - Increased Limits		
Personal Liability - Optional Limits		
Service Line Coverage		
Insurance to Replacement Cost		Removed jewelry and furs.

Item	Description
Fixed Expense Constant	Introduced fixed expense constant.
Optional Coverages	Edited for clarity. Revised optional coverages premiums.
Building Ordinance or Law	Edited for clarity. Eliminating minimum premium.
Energy Efficiency Upgrade Coverage	
Increased Limits Endorsement.	Introduced optional higher sub-limits for specified coverages
Limited Distribution	Revised section.

RULES

The rules, rates, and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of the Company for each coverage shall govern in all cases not specifically provided for in these rules.

CANCELLATION

When a policy is cancelled, the annual premium that applies to the policy period multiplied by the pro rata factor is returned to the insured.

Calculate the pro rata factor as follows:

- A. Compute the number of days left in the annual term until the policy expires (for example, 122 days).
- B. Divide the number of days by 365 (days in a year) and round to 3 decimal places. This produces the pro rata factor. A few examples may help:

Number of Days	Divided By	Pro Rata Factor
360	365	0.986
240	365	0.658
122	365	0.334
73	365	0.200
34	365	0.093

CONSTRUCTION CLASSIFICATIONS

A. Frame

A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.

B. Masonry

A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.

C. Masonry Veneer

A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.

D. Fire Resistive

A building with walls, floor, and roof constructed entirely of masonry or fire resistive materials with a Fire Resistance rating of not less than one hour is classified as fire resistive.

E. Mixed Construction

A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 33 1/3% of the total wall area.

F. Log Construction

A dwelling with walls - and in some cases, structural framing members used to support multiple stories or the roof - made of logs, i.e. have not been milled into conventional lumber.

ELIGIBILITY

A. Homeowners Policy

1. A dwelling with one or two living units occupied by:
 - the owner(s)
 - the trustee or beneficiary of a trust into which that dwelling has been placed
 - a member of the LLC that owns that dwelling
 - an officer of a closely-held corporation or other limited liability entity that owns that dwelling

and is used principally for private residential purposes by the individual(s) occupying the dwelling. The entity owning the dwelling may be insured by the policy as an additional insured.

This includes a dwelling occupied by persons listed above when rented in whole or in part for private residential purposes to:

- full-time roomers or
 - full-time residents of another unit in the dwelling if the dwelling has up to two units, or
 - to others on less than a full-time basis.
2. A single living unit within a row house, town house, condominium or cooperative occupied by the owner or others listed above and used principally for private residential purposes.
 3. A new dwelling that is under construction with one or two living units to be occupied by the owner or others listed above for private residential purposes.
 4. A secondary dwelling, including seasonal dwellings, occupied by the owner or other persons listed above and is used principally for private residential purposes by the individual(s) occupying the dwelling. This includes a dwelling occupied by persons listed in 1. above.

B. Renters Policy

1. The tenant of any dwelling, apartment, condominium or cooperative unit.
2. The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
3. The owner of a cooperative unit, provided:
 - a. The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b. This portion does not contain more than one additional living unit.
 - c. This portion is designated by an apartment number or other positive identification.

C. Condominium Unitowners Policy

1. Units, including secondary or seasonal units, occupied by
 - the owner(s)
 - the trustee or beneficiary of a trust into which that unit has been placed
 - the member of the LLC that owns that unit
 - an officer of a closely-held corporation or other limited liability entity that owns that unit

and which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes by the individual(s) occupying the unit. The entity owning the unit may be insured by the policy as an additional insured.

This includes a unit occupied by persons listed above when rented in whole or in part for private residential purposes to:

- full-time roomers or
 - to others on less than a full-time basis.
2. Rental or investment units in an association as described in 1. if occasionally occupied by the owner or other individuals listed above. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Condominium Unitowners coverage as the named insured.

Note: The term "owner" includes persons or entities purchasing a dwelling or unit, such as under a mortgage agreement or contract of sale.

MID-TERM CHANGES

Changes that affect coverage or a risk characteristic used in rating the policy may be made during the policy term, unless otherwise stated in this manual. Mid-term changes to take advantage of a new discount or charge **or** a rate or classification change implemented by the company during the policy term are **not** permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise stated in this manual.

MINIMUM PREMIUMS

The annual minimum premium is shown below.

Policy Form	Minimum Premium
Renters	\$115
Condominium Unitowners	\$115

OTHER INSURANCE

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy (for example, Flood Insurance).

POLICY PERIOD AND PREMIUM PAYMENT

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

RESTRICTION OF COVERAGE

The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the Company.

ROUNDING OF PREMIUMS

Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar, subject to a minimum charge of one dollar. Fifty cents or more is to be considered as a dollar.

TRANSFER

Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements. Transfers are subject to any necessary adjustment of premium.

ZONES

This section provides the rules for the assignment of the zone.

ZONE DEFINITIONS

Refer to Company for ZIP Codes not listed.

ZIP Code	County	Zone	Description
35004		45	
35005		48	
35006	JEFFERSON	48	
35006	TUSCALOOSA	45	
35006	WALKER	47	
35007		43	
35010		45	
35011		45	
35013		45	
35014		45	
35015		44	
35016	BLOUNT	45	
35016	CULLMAN	53	
35016	MARSHALL	53	
35016	MORGAN	53	
35019		53	
35020		46	
35021		46	
35022	JEFFERSON	44	
35022	SHELBY	43	
35023		44	
35031	BLOUNT	45	
35031	CULLMAN	53	
35032		45	
35033	CULLMAN	53	
35033	WALKER	47	
35034		45	
35035	BIBB	45	
35035	CHILTON	45	
35035	SHELBY	43	
35036		44	
35038		47	
35040	CHILTON	45	

ZONES

ZIP Code	County	Zone	Description
35040	SHELBY	43	
35042		45	
35043		43	
35044		45	
35045		45	
35046		45	
35048		44	
35049		45	
35051		43	
35052		45	
35053	CULLMAN	53	
35053	WINSTON	47	
35054		45	
35055		53	
35056		53	
35057		53	
35058		53	
35060		48	
35061		46	
35062	JEFFERSON	48	
35062	WALKER	47	
35063	BLOUNT	45	
35063	JEFFERSON	46	
35063	WALKER	47	
35064		46	
35068		44	
35070		53	
35071		44	
35072		45	
35073		46	
35074		45	
35077		53	
35078		43	
35079		45	
35080		43	
35082		45	
35083		53	
35085		45	
35087		53	
35089		45	

ZONES

ZIP Code	County	Zone	Description
35091		48	
35094	JEFFERSON	44	
35094	ST CLAIR	45	
35094	SHELBY	43	
35096		45	
35097		45	
35098	CULLMAN	53	
35098	WINSTON	47	
35111	BIBB	45	
35111	JEFFERSON	44	
35111	TUSCALOOSA	45	
35112		45	
35114		43	
35115	BIBB	45	
35115	CHILTON	45	
35115	SHELBY	43	
35116		44	
35117		44	
35118		46	
35119		44	
35120		45	
35121		45	
35123		44	
35124		43	
35125		45	
35126	BLOUNT	45	
35126	JEFFERSON	44	
35127		44	
35128	ST CLAIR	45	
35128	SHELBY	43	
35130	JEFFERSON	48	
35130	WALKER	47	
35131		45	
35133		45	
35135		45	
35136		45	
35137		43	
35139		44	
35142		44	
35143		43	

ZONES

ZIP Code	County	Zone	Description
35146	BLOUNT	45	
35146	JEFFERSON	44	
35146	ST CLAIR	45	
35147		43	
35148	JEFFERSON	48	
35148	WALKER	47	
35149		45	
35150		45	
35151		45	
35160		45	
35161		45	
35171		45	
35172	BLOUNT	45	
35172	JEFFERSON	48	
35173	JEFFERSON	44	
35173	ST CLAIR	45	
35175		53	
35176		43	
35178	ST CLAIR	45	
35178	SHELBY	43	
35179		53	
35180	BLOUNT	45	
35180	JEFFERSON	48	
35181		44	
35182		45	
35183		45	
35184		45	
35185		43	
35186		43	
35187		43	
35188		45	
35201		44	
35202		46	
35203		44	
35204		46	
35205		44	
35206		46	
35207		46	
35208		46	
35209		44	

ZONES

ZIP Code	County	Zone	Description
35210		44	
35211		46	
35212		46	
35213		44	
35214		46	
35215		44	
35216	JEFFERSON	44	
35216	SHELBY	43	
35217		46	
35218		46	
35219		44	
35220		44	
35221		46	
35222		44	
35223		44	
35224		46	
35226		44	
35228		46	
35229		44	
35231		46	
35233		44	
35234		46	
35235		44	
35236		44	
35237		46	
35238		43	
35242	JEFFERSON	44	
35242	SHELBY	43	
35243	JEFFERSON	44	
35243	SHELBY	43	
35244	JEFFERSON	44	
35244	SHELBY	43	
35253		44	
35254		46	
35255		44	
35259		44	
35260		44	
35261		46	
35266		44	
35283		44	

ZONES

ZIP Code	County	Zone	Description
35401		45	
35402		45	
35403		45	
35404		45	
35405		45	
35406		45	
35407		45	
35440		45	
35441		45	
35442		45	
35443		45	
35444	JEFFERSON	48	
35444	TUSCALOOSA	45	
35446		45	
35447		45	
35448		45	
35449		45	
35452		45	
35453		45	
35456		45	
35457		45	
35458		45	
35459		45	
35460		45	
35461		45	
35462		45	
35463		45	
35464		45	
35466		45	
35468		45	
35469		45	
35470		45	
35471		45	
35473		45	
35474		45	
35475		45	
35476		45	
35477		45	
35478		45	
35480		45	

ZONES

ZIP Code	County	Zone	Description
35481		45	
35482		45	
35486		45	
35487		45	
35490		45	
35491		45	
35501		47	
35502		47	
35503		47	
35504		47	
35540	CULLMAN	53	
35540	LAWRENCE	47	
35540	WINSTON	47	
35541	CULLMAN	53	
35541	WINSTON	47	
35542		45	
35543		47	
35544		45	
35545		45	
35546	FAYETTE	45	
35546	TUSCALOOSA	45	
35546	WALKER	47	
35548		47	
35549	FAYETTE	45	
35549	WALKER	47	
35550		47	
35551		47	
35552	LAMAR	45	
35552	MARION	47	
35553		47	
35554	FAYETTE	45	
35554	MARION	47	
35554	WALKER	47	
35555		45	
35559		45	
35560		47	
35563	FAYETTE	45	
35563	LAMAR	45	
35563	MARION	47	
35564		47	

ZONES

ZIP Code	County	Zone	Description
35565		47	
35570		47	
35571		47	
35572		47	
35573		47	
35574		45	
35575		47	
35576		45	
35577		47	
35578		47	
35579		47	
35580		47	
35581		47	
35582		47	
35584		47	
35585		47	
35586		45	
35587		47	
35592		45	
35593		47	
35594	FAYETTE	45	
35594	MARION	47	
35601		53	
35602		53	
35603	LAWRENCE	47	
35603	MORGAN	53	
35609		53	
35610	LAUDERDALE	55	
35610	LIMESTONE	51	
35611		51	
35612		51	
35613		51	
35614		51	
35615		51	
35616		55	
35617		55	
35618		47	
35619	CULLMAN	53	
35619	LAWRENCE	47	
35619	MORGAN	53	

ZONES

ZIP Code	County	Zone	Description
35620		51	
35621		53	
35622		53	
35630		55	
35631		55	
35632		55	
35633		55	
35634		55	
35640		53	
35643		47	
35645		55	
35646		55	
35647		51	
35648		55	
35649		51	
35650		47	
35651		47	
35652	LAUDERDALE	55	
35652	LIMESTONE	51	
35653	COLBERT	55	
35653	FRANKLIN	47	
35654	COLBERT	55	
35654	FRANKLIN	47	
35654	LAWRENCE	47	
35660		55	
35661		55	
35662		55	
35670		53	
35671		51	
35672	COLBERT	55	
35672	LAWRENCE	47	
35673	LAWRENCE	47	
35673	MORGAN	53	
35674		55	
35677		55	
35739		51	
35740		53	
35741		51	
35742		51	
35744		53	

ZONES

ZIP Code	County	Zone	Description
35745		53	
35746		53	
35747		53	
35748	JACKSON	53	
35748	MADISON	51	
35749		51	
35750		51	
35751		53	
35752		53	
35754		53	
35755		53	
35756		51	
35757		51	
35758		51	
35759		51	
35760	MADISON	51	
35760	MARSHALL	53	
35761		51	
35762		51	
35763		51	
35764		53	
35765		53	
35766		53	
35767		51	
35768		53	
35769		53	
35771		53	
35772		53	
35773		51	
35774		53	
35775		53	
35776	JACKSON	53	
35776	MADISON	51	
35776	MARSHALL	53	
35801		51	
35802		51	
35803		51	
35804		51	
35805		51	
35806		51	

ZONES

ZIP Code	County	Zone	Description
35807		51	
35808		51	
35810		51	
35811		51	
35812		51	
35813		51	
35814		51	
35815		51	
35816		51	
35824		51	
35896		51	
35897		51	
35899		51	
35901	CHEROKEE	53	
35901	ETOWAH	45	
35902		45	
35903	CHEROKEE	53	
35903	ETOWAH	45	
35904		45	
35905		45	
35906		45	
35907		45	
35950		53	
35951		53	
35952		45	
35953		45	
35954	DEKALB	53	
35954	ETOWAH	45	
35956	ETOWAH	45	
35956	MARSHALL	53	
35957	BLOUNT	45	
35957	DEKALB	53	
35957	ETOWAH	45	
35957	MARSHALL	53	
35958		53	
35959		53	
35960		53	
35961	CHEROKEE	53	
35961	DEKALB	53	
35961	ETOWAH	45	

ZONES

ZIP Code	County	Zone	Description
35962		53	
35963		53	
35964		53	
35966		53	
35967		53	
35968		53	
35971		53	
35972		45	
35973		53	
35974		53	
35975		53	
35976	BLOUNT	45	
35976	CULLMAN	53	
35976	MARSHALL	53	
35978		53	
35979		53	
35980	BLOUNT	45	
35980	MARSHALL	53	
35981		53	
35983		53	
35984		53	
35986		53	
35987		45	
35988		53	
35989		53	
35990		45	
36003		45	
36005		31	
36006		45	
36008		45	
36009		31	
36010	COFFEE	21	
36010	DALE	21	
36010	PIKE	31	
36013		45	
36015		31	
36016		31	
36017		31	
36020		45	
36022		45	

ZONES

ZIP Code	County	Zone	Description
36023		45	
36024		45	
36025		45	
36026		45	
36027	BARBOUR	31	
36027	HENRY	21	
36027	RUSSELL	31	
36028	COVINGTON	21	
36028	CRENSHAW	31	
36029	BULLOCK	31	
36029	MACON	45	
36029	MONTGOMERY	31	
36030		31	
36031		45	
36032	BUTLER	31	
36032	LOWNDES	45	
36033	BUTLER	31	
36033	CONECUH	21	
36033	MONROE	21	
36034		31	
36035		31	
36036	CRENSHAW	31	
36036	MONTGOMERY	45	
36037		31	
36038		21	
36039		45	
36040		45	
36041	CRENSHAW	31	
36041	MONTGOMERY	45	
36042		31	
36043		45	
36045		45	
36046	CRENSHAW	31	
36046	MONTGOMERY	45	
36047		45	
36048		31	
36049		31	
36051		45	
36052	BULLOCK	31	
36052	MONTGOMERY	45	

ZONES

ZIP Code	County	Zone	Description
36053		31	
36054		45	
36057		45	
36061		31	
36062		31	
36064		45	
36065		45	
36066		45	
36067		45	
36068		45	
36069	BULLOCK	31	
36069	MONTGOMERY	45	
36069	PIKE	31	
36071		31	
36072		31	
36075		45	
36078		45	
36079	COFFEE	21	
36079	PIKE	31	
36080		45	
36081		31	
36082		31	
36083		45	
36087		45	
36088		45	
36089	BULLOCK	31	
36089	MACON	45	
36091		45	
36092		45	
36093		45	
36101		45	
36102		45	
36103		45	
36104		45	
36105		45	
36106		45	
36107		45	
36108		45	
36109		45	
36110		45	

ZONES

ZIP Code	County	Zone	Description
36111		45	
36112		45	
36113		45	
36114		45	
36115		45	
36116		45	
36117		45	
36119		45	
36120		45	
36121		45	
36123		45	
36124		45	
36125		45	
36201		45	
36202		45	
36203		45	
36204		45	
36205		45	
36206		45	
36207		45	
36250		45	
36251		45	
36253		45	
36254		45	
36255		45	
36256		45	
36257		45	
36258		45	
36260		45	
36261		45	
36262		45	
36263		45	
36264		45	
36265		45	
36266		45	
36267		45	
36268		45	
36269		45	
36271		45	
36272	CALHOUN	45	

ZONES

ZIP Code	County	Zone	Description
36272	CHEROKEE	53	
36272	CLEBURNE	45	
36272	ETOWAH	45	
36273		45	
36274		45	
36275		53	
36276		45	
36277		45	
36278		45	
36279		45	
36280		45	
36301		21	
36302		21	
36303		21	
36304		21	
36305		21	
36310		21	
36311	BARBOUR	31	
36311	COFFEE	21	
36311	DALE	21	
36312		21	
36313		21	
36314		21	
36316		21	
36317		21	
36318		21	
36319		21	
36320		21	
36321		21	
36322		21	
36323		21	
36330		21	
36331		21	
36340		21	
36343		21	
36344		21	
36345		21	
36346		21	
36349		21	
36350		21	

ZONES

ZIP Code	County	Zone	Description
36351		21	
36352		21	
36353		21	
36360		21	
36361		21	
36362		21	
36370		21	
36371		21	
36373		21	
36374	BARBOUR	31	
36374	DALE	21	
36375		21	
36376		21	
36401		21	
36420		21	
36421		21	
36425		21	
36426		21	
36427		21	
36429		21	
36432		21	
36435		31	
36436		21	
36439		21	
36441		21	
36442		21	
36444		21	
36445		21	
36446		21	
36449		21	
36451		21	
36453		21	
36454		21	
36455		21	
36456	BUTLER	31	
36456	CONECUH	21	
36456	COVINGTON	21	
36456	MONROE	21	
36457		21	
36458		21	

ZONES

ZIP Code	County	Zone	Description
36460		21	
36461		21	
36467		21	
36470		21	
36471		21	
36473		21	
36474		21	
36475		21	
36476		21	
36477		21	
36480		21	
36481		21	
36482		21	
36483		21	
36501		21	
36502		21	
36504		21	
36505		10	
36507		19	
36509		17	
36511		17	
36512		23	
36513		23	
36515		21	
36518		23	
36521		10	
36522		23	
36523		17	
36524		21	
36525		10	
36526		17	BEACH AREA*
36526		19	REMAINDER OF ZIP CODE
36527		17	BEACH AREA*
36527		19	REMAINDER OF ZIP CODE
36528		17	
36529		23	
36530		17	BEACH AREA*
36530		19	REMAINDER OF ZIP CODE
36532		17	BEACH AREA*
36532		19	REMAINDER OF ZIP CODE

ZONES

ZIP Code	County	Zone	Description
36533		17	
36535		17	BEACH AREA*
36535		19	REMAINDER OF ZIP CODE
36536		19	
36538		23	
36539		23	
36540		21	
36541		10	REMAINDER OF ZIP CODE
36541		17	BEACH AREA*
36542		17	BEACH AREA*
36542		19	REMAINDER OF ZIP CODE
36543		21	
36544		10	REMAINDER OF ZIP CODE
36544		17	BEACH AREA*
36545		21	
36547		17	
36548		23	
36549		17	BEACH AREA*
36549		19	REMAINDER OF ZIP CODE
36550		21	
36551		17	BEACH AREA*
36551		19	REMAINDER OF ZIP CODE
36553		23	
36555		17	BEACH AREA*
36555		19	REMAINDER OF ZIP CODE
36556		23	
36558		23	
36559		17	
36560		23	
36561		17	
36562		21	
36564		17	
36567		19	
36568		10	REMAINDER OF ZIP CODE
36568		17	BEACH AREA*
36569		23	
36571		10	
36572		10	
36574		19	
36575		10	

ZONES

ZIP Code	County	Zone	Description
36576		19	
36577		17	BEACH AREA*
36577		19	REMAINDER OF ZIP CODE
36578		19	
36579		21	
36580		17	BEACH AREA*
36580		19	REMAINDER OF ZIP CODE
36581		23	
36582		10	REMAINDER OF ZIP CODE
36582		17	BEACH AREA*
36583		23	
36584		23	
36585		23	
36587		10	
36590		10	
36601		10	REMAINDER OF ZIP CODE
36601		17	BEACH AREA*
36602		10	REMAINDER OF ZIP CODE
36602		17	BEACH AREA*
36603		10	
36604		10	REMAINDER OF ZIP CODE
36604		17	BEACH AREA*
36605		10	REMAINDER OF ZIP CODE
36605		17	BEACH AREA*
36606		10	REMAINDER OF ZIP CODE
36606		17	BEACH AREA*
36607		10	
36608		10	REMAINDER OF ZIP CODE
36608		17	BEACH AREA*
36609		10	REMAINDER OF ZIP CODE
36609		17	BEACH AREA*
36610		10	
36611		10	
36612		10	
36613		10	
36615		17	
36616		10	
36617		10	
36618		10	
36619		10	REMAINDER OF ZIP CODE

ZONES

ZIP Code	County	Zone	Description
36619		17	BEACH AREA*
36633		10	REMAINDER OF ZIP CODE
36633		17	BEACH AREA*
36640		10	
36652		10	REMAINDER OF ZIP CODE
36652		17	BEACH AREA*
36660		10	REMAINDER OF ZIP CODE
36660		17	BEACH AREA*
36663		10	
36670		10	
36671		10	
36685		10	
36688		10	
36689		10	REMAINDER OF ZIP CODE
36689		17	BEACH AREA*
36691		10	
36693		10	REMAINDER OF ZIP CODE
36693		17	BEACH AREA*
36695		10	
36701		45	
36702		45	
36703		45	
36720		31	
36721		33	
36722	MARENGO	33	
36722	WILCOX	31	
36723		31	
36726		31	
36727		21	
36728		31	
36732		33	
36736		33	
36738		33	
36740		45	
36741		31	
36742	HALE	45	
36742	MARENGO	33	
36744		45	
36745		33	
36748		33	

ZONES

ZIP Code	County	Zone	Description
36749		45	
36750		45	
36751	CLARKE	21	
36751	MONROE	21	
36751	WILCOX	31	
36752		45	
36753		31	
36754		33	
36756		45	
36758		45	
36759		45	
36761		45	
36762		21	
36763		33	
36764		33	
36765		45	
36766		31	
36767		45	
36768		31	
36769	MARENGO	33	
36769	WILCOX	31	
36773	DALLAS	45	
36773	MARENGO	33	
36775		45	
36776		45	
36782		33	
36783	MARENGO	33	
36783	WILCOX	31	
36784	CLARKE	21	
36784	MARENGO	33	
36784	WILCOX	31	
36785		45	
36786	HALE	45	
36786	MARENGO	33	
36786	PERRY	45	
36790		45	
36792		45	
36793		45	
36801	CHAMBERS	45	
36801	LEE	41	

ZONES

ZIP Code	County	Zone	Description
36801	MACON	45	
36802		41	
36803		41	
36804	LEE	41	
36804	MACON	45	
36804	RUSSELL	45	
36830	BULLOCK	31	
36830	LEE	41	
36830	MACON	45	
36831		41	
36832	LEE	41	
36832	MACON	45	
36849		41	
36850	CHAMBERS	45	
36850	LEE	41	
36850	TALLAPOOSA	45	
36851		45	
36852	CHAMBERS	45	
36852	LEE	41	
36853		45	
36854	CHAMBERS	45	
36854	LEE	41	
36855		45	
36856		45	
36858		45	
36859		45	
36860		45	
36861		45	
36862		45	
36863		45	
36865		41	
36866	LEE	41	
36866	MACON	45	
36866	TALLAPOOSA	45	
36867	LEE	41	
36867	RUSSELL	45	
36868		45	
36869		45	
36870	LEE	41	
36870	RUSSELL	45	

ZONES

ZIP Code	County	Zone	Description
36871		45	
36872	CHAMBERS	45	
36872	LEE	41	
36874	LEE	41	
36874	RUSSELL	45	
36875		45	
36877	LEE	41	
36877	RUSSELL	45	
36879	CHAMBERS	45	
36879	LEE	41	
36879	TALLAPOOSA	45	
36901		45	
36904		33	
36907		45	
36908		33	
36910		33	
36912	CHOCTAW	33	
36912	SUMTER	45	
36913		33	
36915		33	
36916		33	
36919	CHOCTAW	33	
36919	CLARKE	21	
36919	WASHINGTON	23	
36921		33	
36922	CHOCTAW	33	
36922	SUMTER	45	
36925		45	

***Beach Area Definition:**

Beach Area in Mobile County is defined as all areas South of the following boundary, originating from the Mississippi/Alabama state line: CSX Transportation Railroad running northeast to U.S. Interstate 10, then northeast on Interstate 10 to the Mobile/Baldwin County line.

Beach Area in Baldwin County is defined as all areas South of the following boundary, originating from the Mobile/Baldwin County line: 30°41'27.47"N, 87°59'37.57"W on the eastern shore of Delvan Bay due east through Spanish Fort to 30°41'27.47"N, 87°49'7.63"W, north of the intersection of Shambo Road and US 31. Continue south along County Road (CR) 54 until reaching the intersection of CR 32 and CR 33 (River Park Rd). Head east following CR 32 until it intersects with CR 9. Follow CR 9 south until the intersection with CR 28, then head directly southeast stopping at 30°22'13.25"N, 87°43'3.46"W (intersecting near CR 65). Head east following CR 20 (Mifflin Road). At the intersection with CR 95, head northeast to 30°28'48.97"N, 87°26'12.32"W to the Perdido River which separates Baldwin County and the state of Florida.

State Farm Fire and Casualty Company
 Homeowners
 Alabama

HOMEOWNERS

This section provides details on coverages and rating for the Homeowners policy form, including the information necessary to develop the basic premiums.

COVERAGES - HOMEOWNERS

The policy contains two sections, each with various coverages.

1. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage A - Dwelling	Applies to the described dwelling	100% of Replacement Cost is suggested *
Other Structures	Applies to other structures on premises	10% of Coverage A amount
Coverage B - Personal Property	Applies to personal property	75% of Coverage A amount *
Types of Personal Property	Computers and Equipment (business use)	\$10,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,500 on premises (\$750 off premises)
	Securities, Accounts, and Deeds	\$1,500
	Watercraft and Equipment	\$1,500
	Trailers not used with Watercraft	\$1,500
	Jewelry and Furs (Theft)	\$2,500 (\$1,500 per item)*
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
	Personal Conveyances	\$1,000
Coverage C - Loss of Use	Additional Living Expense, Fair Rental Value, and Prohibited Use	30% of Coverage A amount
Additional Coverages	Arson Reward	\$1,000
	Building Ordinance or Law	10% of Coverage A amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Fuel Oil Release	\$10,000
	Home Certification*	
	Locks and Remote Devices	\$1,000
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit

HOMEOWNERS

Coverages	Details	Minimums or Amounts
	Tear Out	
	Temporary Repairs	
	Trees, Shrubs, and Landscaping	5% of Coverage A amount (\$750 per item)
	Volcanic Action	

* If the dwelling is insured for less than 80% of Replacement Cost, the basic Coverage B limit is 55% of Coverage A, the Special Theft limit on Jewelry and Furs is \$1,000, and coverage for Home Certification does not apply.

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

2. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$1,000
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - HOMEOWNERS

1. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are three coverages under Section I.

- Coverage A - Dwelling
- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Fire or Lightning	Accidental Direct Physical Loss (with certain exclusions)	Yes
Windstorm or Hail		Yes
Explosion		Yes
Riot or Civil Commotion		Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Breakage of Glass		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Abrupt and Accidental Discharge of Water, Steam, or Sewage		Yes
Abrupt and Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes
Abrupt and Accidental Damage from Artificially Generated Electricity		Yes
Wild Bears or Deer		Yes

2. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

LOSS SETTLEMENT (SECTION I) - HOMEOWNERS

The loss settlement provision for Coverage A - Dwelling and Coverage B - Personal Property varies depending on the insured's coverage selections. The available options are:

Coverage	Loss Settlement Provision
Coverage A - Dwelling	A1 Replacement Cost - Similar Construction
	A2 Replacement Cost - Common Construction
Coverage B - Personal Property	B1 Limited Replacement Cost
	B2 Depreciated Loss Settlement

The following chart illustrates the basic coverages provided by the policy.

Coverage	Dwelling Coverage as a % of Replacement Cost		
	100% or more	80 - 99%	<80%
Coverage A - Dwelling	A1 *	A1	A2
Coverage B - Personal Property	B1	B1	B2

* Option ID, Increased Dwelling Coverage is also automatically provided.

A. Coverage A - Dwelling

Losses to the dwelling are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations Page. The loss settlement provision is based on the insured's coverage selections as indicated below:

1. Replacement Cost - Similar Construction

If the dwelling is insured to at least 80% of the dwelling replacement cost, the loss settlement provision for Coverage A is repair or replacement with similar materials and construction techniques. **The basic rates reflect this loss settlement provision.**

ACTIVATE: Loss Settlement Provision A1 - Replacement Cost - Similar Construction

If the following conditions are met, then an additional coverage amount equal to 20% of the Coverage A limit will be provided for loss payment above the stated limits for no additional premium.

- a. The dwelling is insured for at least 100% of Replacement Cost **and**
- b. The insured agrees to notify the company within 90 days of any additions or other physical changes which increase the value of either the dwelling or other buildings on the premises by \$5,000 or more and pay the appropriate premium.

ACTIVATE: Option ID in the Policy

2. Replacement Cost - Common Construction

When the dwelling is insured for an amount less than 80% of replacement cost, the loss settlement provision for Coverage A is repair or replacement with commonly used materials and construction techniques. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

ACTIVATE: Loss Settlement Provision A2 - Replacement Cost - Common Construction

B. Coverage B - Personal Property

1. Limited Replacement Cost

If the dwelling is insured for at least 80% of replacement cost, the loss settlement provision is limited replacement cost without deduction for depreciation. The Coverage B limit is equal to 75% of the Coverage A limit. **The basic rates reflect this coverage.**

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

2. Depreciated Loss Settlement

If the dwelling is insured for less than 80% of replacement cost, the loss settlement provision is limited replacement cost with deduction for depreciation. The Coverage B limit is equal to 55% of the Coverage A limit. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement

Refer to the Options section for available options.

RATING - HOMEOWNERS

The policy premium is the sum of the premiums calculated for each applicable peril.

A. Determine separately the basic premium for each applicable peril.

1. Determine the COVERAGE A AMOUNT and the RISK AMOUNT.

- a. Determine the Replacement Cost of the dwelling.
- b. Multiply the Replacement Cost by 0.80.
- c. Select the desired amount of insurance.
 - If the desired amount is equal to or greater than the amount determined in Step 1.b., then this is the COVERAGE A AMOUNT and the RISK AMOUNT. **Skip to Step 2.**
 - If the desired amount is less than the amount determined in Step 1.b., then **continue with Step 1.d.**
- d. Divide the desired amount of insurance (Step 1.c.) by the replacement cost of the dwelling (Step 1.a.). The COVERAGE A AMOUNT is determined by the following:

If Step 1.d. is:		Then the Coverage A Amount is: *
At Least	But Less Than	
0.70	0.80	0.80 X Replacement Cost minus \$100
0.60	0.70	0.70 X Replacement Cost minus \$100
0.50	0.60	0.60 X Replacement Cost minus \$100
0.40	0.50	0.50 X Replacement Cost minus \$100
0.30	0.40	0.40 X Replacement Cost minus \$100
0.20	0.30	0.30 X Replacement Cost minus \$100
0.00	0.20	0.20 X Replacement Cost minus \$100

* This amount is rounded up to the nearest \$100.

The RISK AMOUNT equals the amount determined in Step 1.b. (Replacement Cost X 0.80).

2. From the Basic Premiums section, calculate the basic premium separately for each listed peril. Determine the Location Rating Factor (LRF) to be used in rating and the applicable CONSTRUCTION and RISK AMOUNT factors.

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Construction Factor} \times \text{Amount Factor}$$

3. Round premiums for each listed peril, separately, to the nearest dollar.

4. For each listed peril, apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium. Round the premium adjustments, separately, to the nearest dollar and add to the basic premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium for each listed peril. Round the premium adjustments, separately, to the nearest dollar and add to the basic premium.
- C. Add any flat dollar adjustments for optional coverages to the sum of the peril basic premiums. Round the adjustments, separately, to the nearest dollar and add to the basic premium.
- D. Add the fixed expense constant after all other premium calculations.

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor

Base Rate							
Perils							
Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
\$492.07	\$165.73	\$21.53	\$36.48	\$735.30	\$47.19	\$16.57	\$221.88

LOCATION RATING FACTOR REFERENCE

For Location Rating Factors, use the factors at: <https://b2b.statefarm.com/b2bapp/forms/rate-grid>

Note: Updates to data obtained from non-State Farm sources, such as those used to determine latitude and longitude, will be used in the subsequent determination of the LRF.

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor

CONSTRUCTION FACTORS

Construction	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
Frame	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Log	1.850	1.000	1.000	1.000	0.910	1.500	1.000	0.960
Masonry	0.820	1.000	1.000	1.000	0.910	1.100	1.000	0.720
Fire Resistive	0.700	1.000	1.000	1.000	0.910	1.100	1.000	0.320
Masonry Veneer	0.820	1.000	1.000	1.000	0.940	1.100	1.000	0.870

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor

RISK AMOUNT FACTORS

Risk Amount	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
\$1	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
\$5,000	0.189	0.189	0.189	0.189	0.176	0.189	0.189	0.140
\$10,000	0.320	0.320	0.320	0.320	0.294	0.320	0.320	0.200
\$20,000	0.460	0.504	0.504	0.504	0.464	0.460	0.504	0.310
\$30,000	0.560	0.635	0.635	0.635	0.596	0.560	0.635	0.410
\$40,000	0.640	0.714	0.714	0.714	0.661	0.640	0.714	0.500
\$50,000	0.700	0.818	0.818	0.818	0.730	0.700	0.818	0.600
\$60,000	0.760	0.871	0.871	0.871	0.780	0.760	0.871	0.680
\$70,000	0.820	0.910	0.923	0.923	0.840	0.820	0.923	0.760
\$80,000	0.880	0.940	0.960	0.980	0.890	0.880	0.960	0.850
\$90,000	0.940	0.970	0.980	0.990	0.950	0.940	0.980	0.930
\$100,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$110,000	1.060	1.030	1.020	1.010	1.050	1.060	1.020	1.080
\$120,000	1.120	1.060	1.040	1.020	1.100	1.120	1.040	1.150
\$130,000	1.180	1.090	1.060	1.030	1.150	1.180	1.060	1.220
\$140,000	1.240	1.120	1.080	1.072	1.200	1.240	1.080	1.290
\$150,000	1.300	1.150	1.112	1.112	1.250	1.300	1.112	1.350
\$160,000	1.350	1.180	1.142	1.142	1.290	1.360	1.142	1.410
\$170,000	1.400	1.210	1.192	1.192	1.340	1.420	1.192	1.480
\$180,000	1.450	1.240	1.231	1.231	1.380	1.480	1.231	1.550
\$190,000	1.500	1.271	1.271	1.271	1.420	1.540	1.271	1.620
\$200,000	1.550	1.300	1.300	1.300	1.460	1.600	1.300	1.680
\$250,000	1.800	1.507	1.507	1.507	1.610	1.850	1.507	2.000
\$300,000	2.020	1.642	1.642	1.642	1.760	2.090	1.642	2.280
\$350,000	2.230	1.794	1.794	1.794	1.900	2.284	1.794	2.560
\$400,000	2.430	1.973	1.973	1.973	2.020	2.512	1.973	2.840
\$450,000	2.620	2.178	2.178	2.178	2.130	2.750	2.178	3.110
\$500,000	2.800	2.369	2.369	2.369	2.230	2.950	2.369	3.350
\$550,000	2.980	2.551	2.551	2.551	2.330	3.150	2.551	3.580

HOMEOWNERS

Risk Amount	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
\$600,000	3.150	2.779	2.779	2.779	2.420	3.350	2.779	3.840
\$650,000	3.320	2.950	2.950	2.950	2.510	3.550	2.950	4.100
\$700,000	3.480	3.167	3.167	3.167	2.590	3.750	3.167	4.340
\$750,000	3.640	3.337	3.337	3.337	2.670	3.950	3.337	4.580
\$800,000	3.790	3.554	3.554	3.554	2.750	4.150	3.554	4.800
\$900,000	4.090	3.907	3.907	3.907	2.900	4.470	3.907	5.220
\$1,000,000	4.380	4.234	4.234	4.234	3.040	4.780	4.234	5.600
\$1,100,000	4.660	4.537	4.537	4.537	3.180	5.080	4.537	6.050
\$1,200,000	4.940	4.828	4.828	4.828	3.310	5.380	4.828	6.480
\$1,300,000	5.220	5.218	5.218	5.218	3.440	5.680	5.218	6.890
\$1,400,000	5.608	5.608	5.608	5.608	3.570	5.980	5.608	7.280
\$1,500,000	6.004	6.004	6.004	6.004	3.710	6.280	6.004	7.650
\$99,999,999	397.777	397.777	397.777	397.777	247.080	418.670	397.777	510.000

If insured for a risk amount less than 80% of the replacement cost, refer to the Rating Rule. For risk amounts between those shown above, interpolate to derive the appropriate factor.

RENTERS

This section provides details on coverages and rating for the Renters policy form, including the information necessary to develop the basic premiums.

COVERAGES - RENTERS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment (business use)	\$10,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,500 on premises (\$750 off premises)
	Securities, Accounts, and Deeds	\$1,500
	Watercraft and Equipment	\$1,500
	Trailers not used with Watercraft	\$1,500
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
	Personal Conveyances	\$1,000
Coverage C - Loss of Use	Additional Living Expense, Fair Rental Value, and Prohibited Use	90% of Coverage B amount
Additional Coverages	Arson Reward	\$1,000
	Building Additions and Alterations	15% of Coverage B amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fuel Oil Release	\$10,000
	Locks and Remote Devices	\$1,000
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Landscaping	10% of Coverage B amount (\$750 per item)
	Volcanic Action	

Coverage B limits are subject to Inflation Coverage. For available options, see the Options section.

B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$1,000
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - RENTERS

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are two coverages under Section I.

- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Abrupt and Accidental Discharge of Water, Steam, or Sewage
- Abrupt and Accidental Tearing Asunder, Cracking, Burning or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Abrupt and Accidental Damage from Artificially Generated Electricity
- Wild Bears or Deer

LOSS SETTLEMENT (SECTION I) - RENTERS

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

RATING - RENTERS

The policy premium is the sum of the applicable hurricane premium, wind/hail premium, and all other perils premium.

- A. Determine separately the hurricane, wind/hail, and all other perils basic premium.
1. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
 2. From the Basic Premiums section, determine the premium separately for hurricane, wind/hail, and all other perils based on the ZONE and the RISK AMOUNT as determined in Step 1.

Basic Premium = Base Rate X Zone Factor X Amount Factor

3. Round the hurricane, wind/hail, and all other perils premiums, separately, to the nearest dollar.
 4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium. Unless the specific adjustment's rule states differently, round the hurricane, wind/hail, and all other perils premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane, wind/hail, and all other perils premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium. Unless the specific adjustment's rule states differently, round the hurricane, wind/hail, and all other perils premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane, wind/hail, and all other perils premium.
- C. Add any flat dollar adjustments for optional coverages to all other perils basic premium only, unless a specific hurricane or wind/hail premium adjustment is specified in the rating rule. Round the hurricane, wind/hail, and all other perils premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane, wind/hail, and all other perils premium.
- D. Sum the hurricane, wind/hail, and all other perils premium. The total policy premium is subject to the minimum premium.

**RENTERS
2% HURRICANE/ \$500 DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X Zone Factor X Amount Factor

Base Rate		
Perils		
Wind/Hail	All Other Perils	Hurricane
\$8.65	\$236.13	\$18.17

**RENTERS
2% HURRICANE/ \$500 DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X Zone Factor X Amount Factor

ZONE FACTORS

Zone	Perils		
	All Other Perils	Wind/Hail	Hurricane
10	0.948	0.282	3.548
17	1.188	0.354	5.984
19	0.880	0.262	3.607
21	0.926	1.018	0.808
23	0.973	1.070	0.825
31	1.019	1.120	0.075
33	1.019	1.120	0.085
41	0.800	0.880	0.047
43	0.796	0.876	0.074
44	1.011	1.111	0.071
45	0.982	1.079	0.072
46	1.305	1.434	0.035
47	1.050	1.154	0.075
48	1.007	1.107	0.071
51	0.854	0.939	0.074
53	0.885	0.973	0.074
55	0.899	0.988	0.073

**RENTERS
2% HURRICANE/ \$500 DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X Zone Factor X Amount Factor

RISK AMOUNT FACTORS

Risk Amount	Perils		
	Wind/Hail	All Other Perils	Hurricane
\$1	0.010	0.010	0.010
\$2,000	0.383	0.367	0.333
\$4,000	0.567	0.533	0.440
\$6,000	0.650	0.600	0.500
\$8,000	0.733	0.667	0.547
\$10,000	0.750	0.700	0.607
\$12,000	0.800	0.740	0.656
\$14,000	0.840	0.770	0.705
\$16,000	0.853	0.800	0.752
\$18,000	0.870	0.840	0.792
\$20,000	0.900	0.867	0.833
\$22,000	0.917	0.895	0.865
\$24,000	0.920	0.920	0.904
\$26,000	0.936	0.936	0.936
\$28,000	0.961	0.961	0.971
\$30,000	1.000	1.000	1.000
\$35,000	1.085	1.085	1.073
\$40,000	1.147	1.147	1.147
\$45,000	1.200	1.200	1.200
\$50,000	1.267	1.267	1.267
\$55,000	1.338	1.338	1.320
\$60,000	1.400	1.400	1.400
\$65,000	1.473	1.473	1.473
\$70,000	1.540	1.540	1.540
\$75,000	1.600	1.600	1.600
\$80,000	1.653	1.653	1.653
\$85,000	1.728	1.728	1.700
\$90,000	1.800	1.800	1.740
\$95,000	1.868	1.868	1.773

RENTERS

Risk Amount	Perils		
	Wind/Hail	All Other Perils	Hurricane
\$100,000	1.933	1.933	1.800
\$125,000	2.292	2.292	2.083
\$150,000	2.600	2.600	2.350
\$175,000	2.917	2.917	2.625
\$200,000	3.200	3.200	2.867
\$225,000	3.450	3.450	3.075
\$250,000	3.750	3.750	3.333
\$275,000	4.033	4.033	3.575
\$300,000	4.300	4.300	3.800
\$99,999,999	1433.333	1433.333	1266.667

For risk amounts between those shown above, interpolate to derive the appropriate factor.

CONDOMINIUM UNITOWNERS

This section provides details on coverages and rating for the Condominium Unitowners policy form, including the information necessary to develop the basic premiums.

COVERAGES - CONDOMINIUM UNITOWNERS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage A - Building Property	Applies to building property	30% of Coverage B amount (\$1,000 min.)
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment (business use)	\$10,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,500 on premises (\$750 off premises)
	Securities, Accounts, and Deeds	\$1,500
	Watercraft and Equipment	\$1,500
	Trailers not used with Watercraft	\$1,500
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
	Personal Conveyances	\$1,000
Coverage C - Loss of Use	Additional Living Expense, Fair Rental Value, and Prohibited Use	90% of Coverage B amount
Coverage D - Loss Assessments		\$1,000
Additional Coverages	Arson Reward	\$1,000
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Fuel Oil Release	\$10,000
	Locks and Remote Devices	\$1,000
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Tear Out	
	Temporary Repairs	

CONDOMINIUM UNITOWNERS

Coverages	Details	Minimums or Amounts
	Trees, Shrubs, and Landscaping	5% of Coverage B amount (\$750 per item)
	Volcanic Action	

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$1,000
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - CONDOMINIUM UNITOWNERS

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are four coverages under Section I.

- Coverage A - Building Property
- Coverage B - Personal Property
- Coverage C - Loss of Use
- Coverage D - Loss Assessments

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Abrupt and Accidental Discharge of Water, Steam, or Sewage
- Abrupt and Accidental Tearing Asunder, Cracking, Burning or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Abrupt and Accidental Damage from Artificially Generated Electricity
- Wild Bears or Deer

CONDOMINIUM UNITOWNERS

Coverages A and D on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

State Farm Fire and Casualty Company
Homeowners
Alabama

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New: 5/15/2023
Renewal: 7/15/2023

LOSS SETTLEMENT (SECTION I) - CONDOMINIUM UNITOWNERS

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

RATING - CONDOMINIUM UNITOWNERS

The policy premium is the sum of the applicable hurricane premium, wind/hail premium, and all other perils premium.

- A. Determine separately the hurricane, wind/hail, and all other perils basic premium.
 - 1. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
 - 2. From the Basic Premiums section, determine the premium separately for hurricane, wind/hail, and all other perils based on the ZONE and the RISK AMOUNT as determined in Step 1.

Basic Premium = Base Rate X Zone Factor X Amount Factor
 - 3. Round the hurricane, wind/hail, and all other perils premiums, separately, to the nearest dollar.
 - 4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium. Unless the specific adjustment's rule states differently, round the hurricane, wind/hail, and all other perils premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane, wind/hail, and all other perils premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium. Unless the specific adjustment's rule states differently, round the hurricane, wind/hail, and all other perils premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane, wind/hail, and all other perils premium.
- C. Add any flat dollar adjustments for optional coverages to all other perils basic premium only, unless a specific hurricane or wind/hail premium adjustment is specified in the rating rule. Round the hurricane, wind/hail, and all other perils premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane, wind/hail, and all other perils premium.
- D. Sum the hurricane, wind/hail, and all other perils premium. The total policy premium is subject to the minimum premium.

CONDOMINIUM UNITOWNERS

**CONDOMINIUM UNITOWNERS
2% HURRICANE/\$500 DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X Zone Factor X Amount Factor

Base Rate		
Perils		
Wind/Hail	All Other Perils	Hurricane
\$12.56	\$256.00	\$68.38

CONDOMINIUM UNITOWNERS

CONDOMINIUM UNITOWNERS 2% HURRICANE/\$500 DEDUCTIBLE ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

Basic Premium = Base Rate X Zone Factor X Amount Factor

ZONE FACTORS

Zone	Perils		
	All Other Perils	Wind/Hail	Hurricane
10	1.071	0.280	3.831
17	0.934	0.244	6.777
19	1.083	0.283	4.023
21	0.938	1.052	0.768
23	0.938	1.052	0.768
31	0.988	1.108	0.064
33	0.988	1.108	0.064
41	0.976	1.095	0.064
43	1.009	1.132	0.075
44	0.994	1.115	0.075
45	1.000	1.122	0.075
46	1.021	1.145	0.064
47	1.006	1.128	0.064
48	1.006	1.128	0.064
51	1.027	1.152	0.075
53	1.012	1.135	0.075
55	1.033	1.159	0.075

CONDOMINIUM UNITOWNERS

**CONDOMINIUM UNITOWNERS
2% HURRICANE/\$500 DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Basic Premium = Base Rate X Zone Factor X Amount Factor

RISK AMOUNT FACTORS

Risk Amount	Perils		
	Wind/Hail	All Other Perils	Hurricane
\$1	0.010	0.010	0.010
\$2,000	0.383	0.367	0.333
\$4,000	0.567	0.533	0.440
\$6,000	0.650	0.600	0.500
\$8,000	0.733	0.667	0.547
\$10,000	0.750	0.700	0.607
\$12,000	0.800	0.740	0.656
\$14,000	0.840	0.770	0.705
\$16,000	0.853	0.800	0.752
\$18,000	0.870	0.840	0.792
\$20,000	0.900	0.867	0.833
\$22,000	0.917	0.895	0.865
\$24,000	0.920	0.920	0.904
\$26,000	0.936	0.936	0.936
\$28,000	0.961	0.961	0.971
\$30,000	1.000	1.000	1.000
\$35,000	1.085	1.085	1.073
\$40,000	1.147	1.147	1.147
\$45,000	1.200	1.200	1.200
\$50,000	1.267	1.267	1.267
\$55,000	1.338	1.338	1.320
\$60,000	1.400	1.400	1.400
\$65,000	1.473	1.473	1.473
\$70,000	1.540	1.540	1.540
\$75,000	1.600	1.600	1.600
\$80,000	1.653	1.653	1.653
\$85,000	1.728	1.728	1.700
\$90,000	1.800	1.800	1.740
\$95,000	1.868	1.868	1.773

State Farm Fire and Casualty Company
Homeowners
Alabama

New: 5/15/2023
Renewal: 7/15/2023

CONDOMINIUM UNITOWNERS

Risk Amount	Perils		
	Wind/Hail	All Other Perils	Hurricane
\$100,000	1.933	1.933	1.800
\$125,000	2.292	2.292	2.083
\$150,000	2.600	2.600	2.350
\$175,000	2.917	2.917	2.625
\$200,000	3.200	3.200	2.867
\$225,000	3.450	3.450	3.075
\$250,000	3.750	3.750	3.333
\$275,000	4.033	4.033	3.575
\$300,000	4.300	4.300	3.800
\$99,999,999	1433.333	1433.333	1266.667

For risk amounts between those shown above, interpolate to derive the appropriate factor.

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to develop the basic premium. If applicable, these basic premium adjustments **must** be applied prior to adjustment for optional coverages.

The basic premium adjustments shall apply sequentially as presented in this section. Each subsequent adjustment is applied to the previously adjusted premium. Round each adjustment to the nearest dollar.

CUSTOMER RATING INDEX (CRI) FACTOR

The basic premium for each non-hurricane peril shall be adjusted by the CRI Factor in accordance with the following provisions:

A. New Business and Subsequent Rating

A CRI will be used to determine the CRI Factor at the inception of each policy term. The CRI Factor shall be rounded to 3 decimal places and is subject to the specified minimum and maximum factors.

Policy Form	Minimum Factor	Maximum Factor
Homeowners, Renters and Condominium Unitowners	0.50	2.50

B. Miscellaneous Provision

If a policy is issued to a named insured to replace a State Farm policy on property currently insured by that person, e.g. due to refinancing of the home, due to a change of effective dates, or due to a Renter's policy address change, the CRI data from the former policy will be used to calculate the CRI for the replacement policy.

C. Reinstatements

Policies reinstated within 30 days of the date on which coverage ceases will use the CRI applicable when coverage ceased.

BASIC PREMIUM ADJUSTMENTS

CLAIM RECORD RATING

The basic premium will be adjusted based upon the number of qualified paid claims and any prior claims.

A. Qualified Claims with State Farm

1. A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a positive paid loss during the last 5 years (ending 3 months prior to the renewal effective date) that the policy is insured with State Farm.
2. Losses which only have payments under Medical Payments coverage, losses which occurred prior to the policyholder's current tenure with State Farm, or losses for which subrogation payments have been received are not considered qualified claims.

B. Prior Claims

If the policyholder has been insured with State Farm less than 3 years, a prior claims adjustment will also be made. These claims exist whenever the named insureds/applicants have had any losses pertaining to the personal residence or claims covered under personal residence insurance (Homeowners, Condominium Unitowners, Renters, Manufactured Home, or Farm/Ranch) in the last 5 years prior to being insured with State Farm. A claim during the 5 year period prior to being insured with State Farm will not be considered a prior claim so long as the claim arose from an incident in which there was no damage or injury.

C. Basic Premium Adjustment

The basic premium will be adjusted according to the table below:

Policy Form	Number of Qualified Paid Claims in the Last 5 Years	Basic Premium Adjustment							
		Perils							
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
Homeowners	0	-20%	-20%	-20%	-20%	0%	-5%	-20%	0%
Homeowners	1	0%	0%	0%	0%	0%	0%	0%	0%
Homeowners	2	20%	20%	20%	20%	0%	15%	20%	0%
Homeowners	3+	40%	40%	40%	40%	0%	30%	40%	0%

Policy Form	Number of Qualified Paid Claims in the Last 5 Years	Basic Premium Adjustment		
		Perils		
		Wind/Hail	All Other Perils	Hurricane
Renters and Condominium Unitowners	0	0%	-10%	0%

BASIC PREMIUM ADJUSTMENTS

Policy Form	Number of Qualified Paid Claims in the Last 5 Years	Basic Premium Adjustment		
		Perils		
		Wind/Hail	All Other Perils	Hurricane
Renters and Condominium Unitowners	1	0%	0%	0%
Renters and Condominium Unitowners	2	0%	15%	0%
Renters and Condominium Unitowners	3+	0%	35%	0%

If the policyholder has been insured with State Farm for less than 3 years and has had a prior claim in the 5 years prior to being insured with State Farm, multiply the factor listed below to the appropriate basic premium.

Policy Form	Basic Premium Adjustment							
	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
Homeowners	15%	15%	15%	15%	0%	15%	0%	0%

Policy Form	Basic Premium Adjustment		
	Perils		
	Wind/Hail	All Other Perils	Hurricane
Renters and Condominium Unitowners	0%	5%	0%

BASIC PREMIUM ADJUSTMENTS

HOME/AUTO DISCOUNT

The basic premium shall be reduced by the following if the named insured is also the person(s) who is the named insured on a private passenger automobile policy written as voluntary business by State Farm.

Policy Form	Basic Premium Adjustment							
	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
Homeowners	-35%	-35%	-35%	-35%	-35%	-35%	-35%	-25%

Policy Form	Basic Premium Adjustment		
	Perils		
	Wind/Hail	All Other Perils	Hurricane
Renters and Condominium Unitowners	-20%	-20%	-20%

Note: The following vehicles are not qualifying policies for this discount:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Fleet Rating Plan
- Recreational vehicles
- Named Non-Owner and Employers Non-Owned Car Liability/Hired Cars

BASIC PREMIUM ADJUSTMENTS

HOME ALERT PROTECTION

The following discounts apply to the basic premium for fire and burglary prevention efforts by the policyholder:

Policy Form	Description	Basic Premium Adjustment						
		Perils						
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II
Homeowners	Fire or Smoke Local Alarm and Burglar Alarm System	-5%	0%	-5%	0%	0%	0%	0%
Homeowners	Fire Alarm reporting to either Fire Dept. or Central Station	-15%	0%	-5%	0%	0%	0%	0%
Homeowners	Burglar Alarm reporting to either Police Dept. or Central Station	-5%	0%	-15%	0%	0%	0%	0%
Homeowners	Fire and Burglar Alarm reporting to either Fire Dept., Police Dept., or Central Station	-15%	0%	-15%	0%	0%	0%	0%

Policy Form	Description	Basic Premium Adjustment
		Perils
		Non-Hurricane
Renters and Condominium Unitowners	Fire or Smoke Local Alarm	-2%
Renters and Condominium Unitowners	Burglar Alarm System	-3%
Renters and Condominium Unitowners	Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	-4%

BASIC PREMIUM ADJUSTMENTS

Policy Form	Description	Basic Premium Adjustment
		Perils
		Non-Hurricane
Renters and Condominium Unitowners	Fire or Smoke Local Alarm and Burglar Alarm System	-5%
Renters and Condominium Unitowners	Fire or Smoke Local Alarm, Dead Bolt Locks, and Fire Extinguisher	-5%
Renters and Condominium Unitowners	Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer, Dead Bolt Locks, and Fire Extinguisher	-6%
Renters and Condominium Unitowners	Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks, and Fire Extinguisher	-6%
Renters and Condominium Unitowners	Fire or Burglar Alarm reporting to either Fire Dept., Police Dept. or Central Station, Dead Bolt Locks, and Fire Extinguisher	-11%
Renters and Condominium Unitowners	Fire and Burglar Alarm reporting to either Fire Dept., Police Dept., or Central Station, Dead Bolt Locks, and Fire Extinguisher	-11%

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

BASIC PREMIUM ADJUSTMENTS

LOYAL CUSTOMER DISCOUNT

The basic premium will be adjusted based upon the consecutive months insured with State Farm.

A. Consecutive Months Insured with State Farm

The months with State Farm are determined by the number of consecutive months (ending with the current renewal date) the named insured or spouse (including members of a civil union) has had a State Farm Homeowners, Manufactured Home, or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive months is based on the policy on the primary dwelling or contents, it will also be used for any non-primary residence insured by State Farm.

B. Reinstatements

1. For policies with a reinstatement date on or after 3/15/2020 for new business and 5/15/2020 for renewal business, policies which are reinstated within 30 days shall use the consecutive months insured with State Farm which applied at the time of cancellation or expiration.
2. For policies with a reinstatement date prior to 5/15/2020 for renewal business, if an applicant returned within three years of cancellation or expiration, and had no losses or claims in the prior five years, then the consecutive years insured with State Farm which applied at the time of cancellation or expiration was used.

C. Basic Premium Adjustment

The basic premium will be adjusted according to the table below:

Policy Form	Consecutive Months Insured with State Farm	Basic Premium Adjustment							
		Perils							
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
Homeowners	0 - 11	0%	0%	0%	0%	0%	0%	0%	0%
Homeowners	12 - 23	-10%	-1%	-10%	-1%	-1%	-1%	-1%	0%
Homeowners	24 - 35	-15%	-1%	-15%	-1%	-1%	-1%	-1%	-1%
Homeowners	36 - 47	-20%	-2%	-20%	-2%	-2%	-2%	-2%	-1%
Homeowners	48 - 59	-23%	-2%	-23%	-2%	-2%	-2%	-2%	-2%
Homeowners	60 - 71	-24%	-3%	-24%	-3%	-3%	-3%	-3%	-2%
Homeowners	72 - 83	-25%	-3%	-25%	-3%	-3%	-3%	-3%	-3%
Homeowners	84 - 95	-26%	-4%	-26%	-4%	-4%	-4%	-4%	-3%
Homeowners	96 - 107	-27%	-4%	-27%	-4%	-4%	-4%	-4%	-3%
Homeowners	108 - 119	-28%	-5%	-28%	-5%	-5%	-5%	-5%	-4%
Homeowners	120 - 131	-29%	-5%	-29%	-5%	-5%	-5%	-5%	-4%
Homeowners	132 - 143	-30%	-6%	-30%	-6%	-6%	-6%	-6%	-5%
Homeowners	144 - 155	-31%	-6%	-31%	-6%	-6%	-6%	-6%	-5%

BASIC PREMIUM ADJUSTMENTS

Policy Form	Consecutive Months Insured with State Farm	Basic Premium Adjustment							
		Perils							
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
Homeowners	156 - 167	-31%	-7%	-31%	-7%	-7%	-7%	-7%	-6%
Homeowners	168 - 179	-32%	-7%	-32%	-7%	-7%	-7%	-7%	-6%
Homeowners	180 - 191	-32%	-8%	-32%	-8%	-8%	-8%	-8%	-6%
Homeowners	192 - 203	-33%	-8%	-33%	-8%	-8%	-8%	-8%	-7%
Homeowners	204 - 215	-33%	-9%	-33%	-9%	-9%	-9%	-9%	-7%
Homeowners	216 - 227	-34%	-9%	-34%	-9%	-9%	-9%	-9%	-8%
Homeowners	228 - 239	-34%	-10%	-34%	-10%	-10%	-10%	-10%	-8%
Homeowners	240+	-35%	-10%	-35%	-10%	-10%	-10%	-10%	-9%

Policy Form	Consecutive Months Insured with State Farm	Basic Premium Adjustment		
		Perils		
		Wind/Hail	All Other Perils	Hurricane
Renters and Condominium Unitowners	0 - 11	0%	0%	0%
Renters and Condominium Unitowners	12 - 23	-2%	-4%	0%
Renters and Condominium Unitowners	24 - 35	-4%	-8%	-1%
Renters and Condominium Unitowners	36 - 47	-6%	-11%	-1%
Renters and Condominium Unitowners	48 - 59	-8%	-13%	-2%
Renters and Condominium Unitowners	60 - 71	-10%	-15%	-2%
Renters and Condominium Unitowners	72 - 83	-10%	-16%	-3%
Renters and Condominium Unitowners	84 - 95	-10%	-17%	-3%

BASIC PREMIUM ADJUSTMENTS

Policy Form	Consecutive Months Insured with State Farm	Basic Premium Adjustment		
		Perils		
		Wind/Hail	All Other Perils	Hurricane
Renters and Condominium Unitowners	96 - 107	-10%	-18%	-3%
Renters and Condominium Unitowners	108 - 119	-10%	-18%	-4%
Renters and Condominium Unitowners	120 - 131	-10%	-19%	-4%
Renters and Condominium Unitowners	132 - 143	-10%	-20%	-5%
Renters and Condominium Unitowners	144 - 155	-10%	-21%	-5%
Renters and Condominium Unitowners	156 - 167	-10%	-21%	-6%
Renters and Condominium Unitowners	168 - 179	-10%	-22%	-6%
Renters and Condominium Unitowners	180 - 191	-10%	-22%	-6%
Renters and Condominium Unitowners	192 - 203	-10%	-23%	-7%
Renters and Condominium Unitowners	204 - 215	-10%	-23%	-7%
Renters and Condominium Unitowners	216 - 227	-10%	-24%	-8%
Renters and Condominium Unitowners	228 - 239	-10%	-25%	-8%
Renters and Condominium Unitowners	240+	-10%	-26%	-9%

BASIC PREMIUM ADJUSTMENTS

AUTOMATIC SPRINKLER DISCOUNT

The following discounts apply to the basic premium for automatic sprinkler systems in the dwelling:

Policy Form	Description	Basic Premium Adjustment						
		Perils						
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II
Homeowners	Automatic sprinklers in all areas including bathrooms, attics, closets, and attached structures	-5%	0%	0%	0%	0%	0%	0%

Policy Form	Description	Basic Premium Adjustment
		Perils
		All Other Perils
Renters and Condominium Unitowners	Automatic sprinklers in all areas including bathrooms, attics, closets, and attached structures	-7%
Renters and Condominium Unitowners	Automatic sprinklers totally or partially omitted in bathrooms, attics, closets, and attached structures	-2%

BASIC PREMIUM ADJUSTMENTS

UTILITIES RATING PLAN (Homeowners Only)

The following adjustment applies to the basic premium depending on the calendar year that the dwelling was completed and first occupied **or** the calendar year that utilities were updated. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated.

For utilities to be considered completely updated and qualify for the discount, **all** of the following must be updated by qualified contractors with all work conforming to local code requirements:

- A. Plumbing - improvements should include the installation of new water lines within the structure and plumbing fixtures.
- B. Electrical service - improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
- C. Heating and cooling system - improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

For Homes Completed and Occupied or Utilities Updated	Basic Premium Adjustment							
	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
During current calendar year	-50%	-52%	0%	-39%	-56%	-30%	0%	-40%
One year preceding current calendar year	-45%	-44%	0%	-36%	-54%	-25%	0%	-33%
Two years preceding current calendar year	-41%	-38%	0%	-33%	-53%	-20%	0%	-29%
Three years preceding current calendar year	-37%	-32%	0%	-30%	-48%	-15%	0%	-26%
Four years preceding current calendar year	-33%	-27%	0%	-27%	-42%	-11%	0%	-24%
Five years preceding current calendar year	-29%	-22%	0%	-24%	-36%	-7%	0%	-22%
Six years preceding current calendar year	-26%	-18%	0%	-21%	-29%	-3%	0%	-20%
Seven years preceding current calendar year	-23%	-15%	0%	-18%	-23%	0%	0%	-19%
Eight years preceding current calendar year	-20%	-12%	0%	-16%	-16%	0%	0%	-18%
Nine years preceding current calendar year	-17%	-9%	0%	-14%	-11%	0%	0%	-17%
Ten years preceding current calendar year	-14%	-7%	0%	-12%	-5%	0%	0%	-16%
Eleven years preceding current calendar year	-11%	-5%	0%	-10%	-1%	0%	0%	-15%

BASIC PREMIUM ADJUSTMENTS

For Homes Completed and Occupied or Utilities Updated	Basic Premium Adjustment							
	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
Twelve years preceding current calendar year	-8%	-4%	0%	-8%	0%	0%	0%	-12%
Thirteen years preceding current calendar year	-6%	-3%	0%	-6%	0%	0%	0%	-9%
Fourteen years preceding current calendar year	-4%	-2%	0%	-4%	0%	0%	0%	-6%
Fifteen years preceding current calendar year	-2%	-1%	0%	-2%	0%	0%	0%	-3%
Sixteen years or more preceding current calendar year	0%	0%	0%	0%	0%	0%	0%	0%

Note: A dwelling under construction shall receive the same discount as would a home completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction must equal 100% of the completed dwelling replacement cost.

BASIC PREMIUM ADJUSTMENTS

ROOF SURFACES - IMPACT RESISTANT (Homeowners Only)

The basic premiums contemplate standard roof covering materials. This rule recognizes differences in roof covering materials with appropriate adjustments to the basic premium.

Discounts apply only on policies insuring a risk on which new roof covering was installed:

- After 5/31/1996 and the roof covering meets U.L. qualifying standards (or acceptable equivalent testing) **or**
- After 6/30/2005 and the rigid roof (roof materials: concrete tiles, slate, clay tiles, or fiber) meets qualifying FM or U.L. Standards (or acceptable equivalent testing).

To qualify for the discount:

- Non-metal roof coverings must be replaced (no overlay) with a qualifying roof covering or must be new construction.
- For metal roofs, the following endorsement must be attached:

ATTACH: Metal Roof Exclusion for Hail (Section I - Additional Coverage: Metal Roof), HO-2437

Discounts do **not** apply to wood shake, wood shingle, or composition over wood roofs. Discounts also do **not** apply to metal roofs unless HO-2437 is attached.

Zone Group	Class	Basic Premium Adjustment
		Perils
		Wind/Hail
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	1	0%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	2	0%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	3	-11%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	4	-13%

Note: The Impact Resistant Roof discount does not apply if:

- Wind & Hail is excluded from the policy **or**
- The policy is receiving a FORTIFIED Homes™: High Wind & Hail Bronze, Silver, or Gold wind/hail premium adjustment under the Wind Mitigation Discount Plan.

BASIC PREMIUM ADJUSTMENTS

WIND MITIGATION DISCOUNT PLAN

Sufficient certification and construction records are required to be submitted by the policyholder prior to application of adjustments associated with this plan. The discount will be effective on the date the inspection was completed or improvements made if documentation is received by State Farm in 60 days or less. If over 60 days, the discount will be effective on the day the documentation is received by State Farm.

The adjustments do not apply if Windstorm or Hail exclusion applies.

A. Building Construction Standards

If the home has been designated by the Institute for Business and Home Safety (IBHS) as Fortified for Safer Living® including the hurricane mitigation section of the program, then a basic premium adjustment applies as shown in the table below. For homes that do not meet this criterion but are built in accordance with the 2006 International Residential Code (IRC) including all hurricane or wind resistant mitigation construction requirements, then a separate basic premium adjustment is applied as shown in the table below. If the home has been designated by IBHS as one for the following categories (or new IBHS equivalent) as FORTIFIED Roof™ or FORTIFIED Homes™: Hurricane or High Wind & Hail Bronze, Silver, or Gold, the tables below provide those basic premium adjustments. (Category 2 is a home meeting the FORTIFIED Homes™ designation including a new wind resistive roof, Category 1 meets the Existing Homes designation without the new roof. A metal roof is considered new if it is less than or equal to 10 years old. A non-metal roof is considered new if it is less than or equal to 5 years old.) Only one discount from this section can apply.

Policy Form	Zone	Building Construction Standards	Basic Premium Adjustment	
			Perils	
			Hurricane	Wind/Hail
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	2006 IRC	-35.0%	-15.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	Fortified for Safer Living®	-60.0%	-40.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Gold - Category 1	-50.0%	-30.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Silver - Category 1	-40.0%	-25.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 1	-25.0%	-15.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Gold - Category 2	-60.0%	-40.0%

BASIC PREMIUM ADJUSTMENTS

Policy Form	Zone	Building Construction Standards	Basic Premium Adjustment	
			Perils	
			Hurricane	Wind/Hail
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Silver - Category 2	-50.0%	-30.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 2	-35.0%	-20.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	All Not Specifically Listed	0.0%	0.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	2006 IRC	-35.0%	-15.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Gold - Category 1	-40.0%	-30.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Silver - Category 1	-35.0%	-25.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 1	-25.0%	-15.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Gold - Category 2	-50.0%	-40.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Silver - Category 2	-45.0%	-30.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 2	-35.0%	-20.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	All Not Specifically Listed	0.0%	0.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	2006 IRC	-35.0%	-15.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Gold - Category 1	-40.0%	-30.0%

BASIC PREMIUM ADJUSTMENTS

Policy Form	Zone	Building Construction Standards	Basic Premium Adjustment	
			Perils	
			Hurricane	Wind/Hail
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Silver - Category 1	-30.0%	-25.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 1	-25.0%	-15.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Gold - Category 2	-50.0%	-40.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Silver - Category 2	-40.0%	-30.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 2	-35.0%	-20.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	All Not Specifically Listed	0.0%	0.0%

Policy Form	Zone	Building Construction Standards	Basic Premium Adjustment
			Perils
			Hurricane
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	2006 IRC	-35.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	Fortified for Safer Living®	-60.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Gold - Category 1	-50.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Silver - Category 1	-40.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 1	-25.0%

State Farm Fire and Casualty Company
Homeowners
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Renewal: 7/15/2023

BASIC PREMIUM ADJUSTMENTS

Policy Form	Zone	Building Construction Standards	Basic Premium Adjustment
			Perils
			Hurricane
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Gold - Category 2	-60.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Homes™: Silver - Category 2	-50.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 2	-35.0%
Homeowners, Renters and Condominium Unitowners	10, 17, 19, 21, 23	All Not Specifically Listed	0.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	2006 IRC	-35.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Gold - Category 1	-40.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Silver - Category 1	-35.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 1	-25.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Gold - Category 2	-50.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Homes™: Silver - Category 2	-45.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 2	-35.0%
Homeowners, Renters and Condominium Unitowners	31, 33, 43, 44, 45, 46, 48	All Not Specifically Listed	0.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	2006 IRC	-35.0%

BASIC PREMIUM ADJUSTMENTS

Policy Form	Zone	Building Construction Standards	Basic Premium Adjustment
			Perils
			Hurricane
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Gold - Category 1	-40.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Silver - Category 1	-30.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 1	-25.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Gold - Category 2	-50.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Homes™: Silver - Category 2	-40.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	FORTIFIED Roof™/FORTIFIED Homes™; Bronze - Category 2	-35.0%
Homeowners, Renters and Condominium Unitowners	41, 47, 51, 53, 55	All Not Specifically Listed	0.0%

B. Opening Protection

The following discount applies to the basic premium for the presence of qualifying opening protection at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the discount to apply, the following conditions must be met:

1. All exterior building envelope openings with glazing (e.g. glass) shall have qualifying impact-resistant and wind pressure-resistant opening protection.
2. All exterior building envelope openings without glazing shall have qualifying wind pressure-resistant opening protection.
3. All garage doors (with and without glazing) shall meet or exceed a qualifying minimum pressure resistance.
4. Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.

BASIC PREMIUM ADJUSTMENTS

5. Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.
6. Multi-unit buildings must be completely protected for an individual unit owner to qualify unless the unit is in a section of the building that is reasonably separated from the remainder of the building and that section is completely protected.

This discount is not available if the Fortified for Safer Living® discount applies, if the 2006 IRC discount applies, or if the FORTIFIED Homes™: Hurricane or High Wind & Hail Silver or Gold discounts apply (both Category 1 or Category 2).

Policy Form	Zone	Building Construction Standards	Basic Premium Adjustment
			Perils
			Hurricane
Homeowners, Renters and Condominium Unitowners	10, 17, 19	Qualifying Windstorm Loss Reduction/Opening Protection System	-15%
Homeowners, Renters and Condominium Unitowners	21, 23	Qualifying Windstorm Loss Reduction/Opening Protection System	-11%

BASIC PREMIUM ADJUSTMENTS

YEAR BUILT ADJUSTMENT (Homeowners Only)

Apply the following adjustment to the hurricane premium based upon the age of the dwelling*:

Year Built	Basic Premium Adjustment
	Perils
	Hurricane
1969 or prior	9%
1970 - 1979	7%
1980 - 1989	3%
1990 - 1994	0%
1995 - 1999	-12%
2000 - 2004	-17%
2005 - 2009	-30%
2010 - 2014	-37%
2015 or later	-37%

*This adjustment does not apply if the dwelling receives an IBHS discount.

BASIC PREMIUM ADJUSTMENTS

SOLID FUEL APPLIANCES (Homeowners Only)

When one or more solid fuel burning appliances are present, a premium adjustment applies. These appliances include, but are not limited to, fireplace inserts, furnaces, boilers, wood burning stoves, and coal burning stoves. Conventional masonry fireplaces, factory built fireplaces, coal furnaces, and outdoor furnaces used to heat the home are not included in this class as long as installed according to manufacturer specifications.

Basic Premium Adjustment						
Perils						
Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II
15%	0%	0%	0%	0%	0%	0%

BASIC PREMIUM ADJUSTMENTS

INSURANCE TO REPLACEMENT COST (Homeowners Only)

If the dwelling is insured for an amount less than 80% of replacement cost, then the following adjustments are required.

A. Replacement Cost - Common Construction

Apply the appropriate adjustment below to the premium for the amount equal to 80% of the dwelling replacement cost (adjusted for preceding basic premium adjustments):

Coverage A/Replacement Cost									
At Least	But Less Than	Basic Premium Adjustment							
		Perils							
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
0.70	0.80	-11%	-11%	-11%	-11%	-11%	-11%	-11%	-11%
0.60	0.70	-13%	-13%	-13%	-13%	-13%	-13%	-13%	-13%
0.50	0.60	-15%	-15%	-15%	-15%	-15%	-15%	-15%	-15%
0.40	0.50	-18%	-18%	-18%	-18%	-18%	-18%	-18%	-18%
0.30	0.40	-21%	-21%	-21%	-21%	-21%	-21%	-21%	-21%
0.20	0.30	-25%	-25%	-25%	-25%	-25%	-25%	-25%	-25%
0.00	0.20	-30%	-30%	-30%	-30%	-30%	-30%	-30%	-30%

B. Depreciated Loss Settlement - Contents

The following adjustment applies to the premium developed in A.:

Basic Premium Adjustment							
Perils							
Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
-5%	-5%	-5%	-5%	-5%	-5%	-5%	-5%

ACTIVATE: Loss Settlement Provision A2 - Replacement Cost - Common Construction

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement (Contents)

BASIC PREMIUM ADJUSTMENTS

ROOF SURFACES - PAYMENT SCHEDULE (Homeowners Only)

Loss settlement for roof surfaces can be reduced to a percentage of replacement cost basis in accordance with the policy's Roof Surfaces Payment Schedule for the following premium adjustment:

Roof Surfaces - Payment Schedule does not apply whenever HO-2496, Windstorm or Hail Exclusion, is attached.
Roof Surfaces - Payment Schedule also does not apply whenever HO-2788, Fortified Roof Upgrade, is attached.

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Composition Shingle	During current calendar year	0%	0%
Composition Shingle	One year preceding current calendar year	-1%	-1%
Composition Shingle	Two years preceding current calendar year	-3%	-2%
Composition Shingle	Three years preceding current calendar year	-4%	-4%
Composition Shingle	Four years preceding current calendar year	-6%	-5%
Composition Shingle	Five years preceding current calendar year	-7%	-6%
Composition Shingle	Six years preceding current calendar year	-9%	-7%
Composition Shingle	Seven years preceding current calendar year	-10%	-9%
Composition Shingle	Eight years preceding current calendar year	-12%	-10%
Composition Shingle	Nine years preceding current calendar year	-13%	-11%
Composition Shingle	Ten years preceding current calendar year	-15%	-12%
Composition Shingle	Eleven years preceding current calendar year	-16%	-14%
Composition Shingle	Twelve years preceding current calendar year	-18%	-15%
Composition Shingle	Thirteen years preceding current calendar year	-19%	-16%
Composition Shingle	Fourteen years preceding current calendar year	-20%	-17%
Composition Shingle	Fifteen years preceding current calendar year	-22%	-19%
Composition Shingle	Sixteen years preceding current calendar year	-23%	-20%
Composition Shingle	Seventeen years preceding current calendar year	-25%	-21%
Composition Shingle	Eighteen years preceding current calendar year	-26%	-22%
Composition Shingle	Nineteen years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty years preceding current calendar year	-27%	-23%

BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Composition Shingle	Twenty one years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty two years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty three years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty four years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty five years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty six years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty seven years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty eight years preceding current calendar year	-27%	-23%
Composition Shingle	Twenty nine years preceding current calendar year	-27%	-23%
Composition Shingle	Thirty years or more preceding current calendar year	-27%	-23%

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Wood Shake or Wood Shingle	During current calendar year	0%	0%
Wood Shake or Wood Shingle	One year preceding current calendar year	-1%	-1%
Wood Shake or Wood Shingle	Two years preceding current calendar year	-1%	-1%
Wood Shake or Wood Shingle	Three years preceding current calendar year	-2%	-2%
Wood Shake or Wood Shingle	Four years preceding current calendar year	-3%	-2%
Wood Shake or Wood Shingle	Five years preceding current calendar year	-4%	-3%
Wood Shake or Wood Shingle	Six years preceding current calendar year	-4%	-4%
Wood Shake or Wood Shingle	Seven years preceding current calendar year	-5%	-4%
Wood Shake or Wood Shingle	Eight years preceding current calendar year	-6%	-5%
Wood Shake or Wood Shingle	Nine years preceding current calendar year	-7%	-6%
Wood Shake or Wood Shingle	Ten years preceding current calendar year	-7%	-6%
Wood Shake or Wood Shingle	Eleven years preceding current calendar year	-8%	-7%

BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Wood Shake or Wood Shingle	Twelve years preceding current calendar year	-9%	-7%
Wood Shake or Wood Shingle	Thirteen years preceding current calendar year	-9%	-8%
Wood Shake or Wood Shingle	Fourteen years preceding current calendar year	-10%	-9%
Wood Shake or Wood Shingle	Fifteen years preceding current calendar year	-11%	-9%
Wood Shake or Wood Shingle	Sixteen years preceding current calendar year	-12%	-10%
Wood Shake or Wood Shingle	Seventeen years preceding current calendar year	-12%	-11%
Wood Shake or Wood Shingle	Eighteen years preceding current calendar year	-13%	-11%
Wood Shake or Wood Shingle	Nineteen years preceding current calendar year	-14%	-12%
Wood Shake or Wood Shingle	Twenty years preceding current calendar year	-15%	-12%
Wood Shake or Wood Shingle	Twenty one years preceding current calendar year	-15%	-13%
Wood Shake or Wood Shingle	Twenty two years preceding current calendar year	-16%	-14%
Wood Shake or Wood Shingle	Twenty three years preceding current calendar year	-17%	-14%
Wood Shake or Wood Shingle	Twenty four years preceding current calendar year	-18%	-15%
Wood Shake or Wood Shingle	Twenty five years preceding current calendar year	-18%	-15%
Wood Shake or Wood Shingle	Twenty six years preceding current calendar year	-19%	-16%
Wood Shake or Wood Shingle	Twenty seven years preceding current calendar year	-20%	-17%
Wood Shake or Wood Shingle	Twenty eight years preceding current calendar year	-20%	-17%
Wood Shake or Wood Shingle	Twenty nine years preceding current calendar year	-21%	-18%
Wood Shake or Wood Shingle	Thirty years or more preceding current calendar year	-22%	-19%

BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Metal	During current calendar year	0%	0%
Metal	One year preceding current calendar year	-0.5%	-0.5%
Metal	Two years preceding current calendar year	-1%	-1%
Metal	Three years preceding current calendar year	-1%	-1%
Metal	Four years preceding current calendar year	-1%	-1%
Metal	Five years preceding current calendar year	-2%	-2%
Metal	Six years preceding current calendar year	-2%	-2%
Metal	Seven years preceding current calendar year	-3%	-2%
Metal	Eight years preceding current calendar year	-3%	-2%
Metal	Nine years preceding current calendar year	-3%	-3%
Metal	Ten years preceding current calendar year	-4%	-3%
Metal	Eleven years preceding current calendar year	-4%	-3%
Metal	Twelve years preceding current calendar year	-4%	-4%
Metal	Thirteen years preceding current calendar year	-5%	-4%
Metal	Fourteen years preceding current calendar year	-5%	-4%
Metal	Fifteen years preceding current calendar year	-5%	-5%
Metal	Sixteen years preceding current calendar year	-6%	-5%
Metal	Seventeen years preceding current calendar year	-6%	-5%
Metal	Eighteen years preceding current calendar year	-7%	-6%
Metal	Nineteen years preceding current calendar year	-7%	-6%
Metal	Twenty years preceding current calendar year	-7%	-6%
Metal	Twenty one years preceding current calendar year	-8%	-6%
Metal	Twenty two years preceding current calendar year	-8%	-7%
Metal	Twenty three years preceding current calendar year	-8%	-7%
Metal	Twenty four years preceding current calendar year	-9%	-7%

BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Metal	Twenty five years preceding current calendar year	-9%	-8%
Metal	Twenty six years preceding current calendar year	-9%	-8%
Metal	Twenty seven years preceding current calendar year	-10%	-8%
Metal	Twenty eight years preceding current calendar year	-10%	-9%
Metal	Twenty nine years preceding current calendar year	-11%	-9%
Metal	Thirty years or more preceding current calendar year	-11%	-9%

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Concrete/Clay Tile	During current calendar year	0%	0%
Concrete/Clay Tile	One year preceding current calendar year	-1%	-1%
Concrete/Clay Tile	Two years preceding current calendar year	-1%	-1%
Concrete/Clay Tile	Three years preceding current calendar year	-2%	-2%
Concrete/Clay Tile	Four years preceding current calendar year	-3%	-2%
Concrete/Clay Tile	Five years preceding current calendar year	-4%	-3%
Concrete/Clay Tile	Six years preceding current calendar year	-4%	-4%
Concrete/Clay Tile	Seven years preceding current calendar year	-5%	-4%
Concrete/Clay Tile	Eight years preceding current calendar year	-6%	-5%
Concrete/Clay Tile	Nine years preceding current calendar year	-7%	-6%
Concrete/Clay Tile	Ten years preceding current calendar year	-7%	-6%
Concrete/Clay Tile	Eleven years preceding current calendar year	-8%	-7%
Concrete/Clay Tile	Twelve years preceding current calendar year	-9%	-7%
Concrete/Clay Tile	Thirteen years preceding current calendar year	-9%	-8%
Concrete/Clay Tile	Fourteen years preceding current calendar year	-10%	-9%
Concrete/Clay Tile	Fifteen years preceding current calendar year	-11%	-9%

BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Concrete/Clay Tile	Sixteen years preceding current calendar year	-12%	-10%
Concrete/Clay Tile	Seventeen years preceding current calendar year	-12%	-11%
Concrete/Clay Tile	Eighteen years preceding current calendar year	-13%	-11%
Concrete/Clay Tile	Nineteen years preceding current calendar year	-14%	-12%
Concrete/Clay Tile	Twenty years preceding current calendar year	-15%	-12%
Concrete/Clay Tile	Twenty one years preceding current calendar year	-15%	-13%
Concrete/Clay Tile	Twenty two years preceding current calendar year	-16%	-14%
Concrete/Clay Tile	Twenty three years preceding current calendar year	-17%	-14%
Concrete/Clay Tile	Twenty four years preceding current calendar year	-18%	-15%
Concrete/Clay Tile	Twenty five years preceding current calendar year	-18%	-15%
Concrete/Clay Tile	Twenty six years preceding current calendar year	-19%	-16%
Concrete/Clay Tile	Twenty seven years preceding current calendar year	-20%	-17%
Concrete/Clay Tile	Twenty eight years preceding current calendar year	-20%	-17%
Concrete/Clay Tile	Twenty nine years preceding current calendar year	-21%	-18%
Concrete/Clay Tile	Thirty years or more preceding current calendar year	-22%	-19%

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Tar/Gravel	During current calendar year	0%	0%
Tar/Gravel	One year preceding current calendar year	-1%	-1%
Tar/Gravel	Two years preceding current calendar year	-3%	-2%
Tar/Gravel	Three years preceding current calendar year	-4%	-4%
Tar/Gravel	Four years preceding current calendar year	-6%	-5%

State Farm Fire and Casualty Company
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BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Tar/Gravel	Five years preceding current calendar year	-7%	-6%
Tar/Gravel	Six years preceding current calendar year	-9%	-7%
Tar/Gravel	Seven years preceding current calendar year	-10%	-9%
Tar/Gravel	Eight years preceding current calendar year	-12%	-10%
Tar/Gravel	Nine years preceding current calendar year	-13%	-11%
Tar/Gravel	Ten years preceding current calendar year	-15%	-12%
Tar/Gravel	Eleven years preceding current calendar year	-16%	-14%
Tar/Gravel	Twelve years preceding current calendar year	-18%	-15%
Tar/Gravel	Thirteen years preceding current calendar year	-19%	-16%
Tar/Gravel	Fourteen years preceding current calendar year	-20%	-17%
Tar/Gravel	Fifteen years preceding current calendar year	-22%	-19%
Tar/Gravel	Sixteen years preceding current calendar year	-23%	-20%
Tar/Gravel	Seventeen years preceding current calendar year	-25%	-21%
Tar/Gravel	Eighteen years preceding current calendar year	-26%	-22%
Tar/Gravel	Nineteen years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty one years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty two years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty three years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty four years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty five years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty six years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty seven years preceding current calendar year	-27%	-23%

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Renewal: 7/15/2023

BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Tar/Gravel	Twenty eight years preceding current calendar year	-27%	-23%
Tar/Gravel	Twenty nine years preceding current calendar year	-27%	-23%
Tar/Gravel	Thirty years or more preceding current calendar year	-27%	-23%

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Other Roof	During current calendar year	0%	0%
Other Roof	One year preceding current calendar year	-1%	-1%
Other Roof	Two years preceding current calendar year	-3%	-2%
Other Roof	Three years preceding current calendar year	-4%	-4%
Other Roof	Four years preceding current calendar year	-6%	-5%
Other Roof	Five years preceding current calendar year	-7%	-6%
Other Roof	Six years preceding current calendar year	-9%	-7%
Other Roof	Seven years preceding current calendar year	-10%	-9%
Other Roof	Eight years preceding current calendar year	-12%	-10%
Other Roof	Nine years preceding current calendar year	-13%	-11%
Other Roof	Ten years preceding current calendar year	-15%	-12%
Other Roof	Eleven years preceding current calendar year	-16%	-14%
Other Roof	Twelve years preceding current calendar year	-18%	-15%
Other Roof	Thirteen years preceding current calendar year	-19%	-16%
Other Roof	Fourteen years preceding current calendar year	-20%	-17%
Other Roof	Fifteen years preceding current calendar year	-22%	-19%
Other Roof	Sixteen years preceding current calendar year	-23%	-20%
Other Roof	Seventeen years preceding current calendar year	-25%	-21%
Other Roof	Eighteen years preceding current calendar year	-26%	-22%

BASIC PREMIUM ADJUSTMENTS

Roof Type	For Roofs Replaced	Basic Premium Adjustment	
		Perils	
		Wind/Hail	Hurricane
Other Roof	Nineteen years preceding current calendar year	-27%	-23%
Other Roof	Twenty years preceding current calendar year	-27%	-23%
Other Roof	Twenty one years preceding current calendar year	-27%	-23%
Other Roof	Twenty two years preceding current calendar year	-27%	-23%
Other Roof	Twenty three years preceding current calendar year	-27%	-23%
Other Roof	Twenty four years preceding current calendar year	-27%	-23%
Other Roof	Twenty five years preceding current calendar year	-27%	-23%
Other Roof	Twenty six years preceding current calendar year	-27%	-23%
Other Roof	Twenty seven years preceding current calendar year	-27%	-23%
Other Roof	Twenty eight years preceding current calendar year	-27%	-23%
Other Roof	Twenty nine years preceding current calendar year	-27%	-23%
Other Roof	Thirty years or more preceding current calendar year	-27%	-23%

ATTACH: Roof Surfaces Payment Schedule Endorsement, HO-2789

BASIC PREMIUM ADJUSTMENTS

SPECIAL LIMIT FOR WATER DAMAGE (Homeowners Only)

Losses from water damage can be limited based on the options below. The limits are for property covered under Coverage A and B combined. To determine the appropriate adjustment, apply the following basic premium adjustments.

Limit	Basic Premium Adjustment					
	Perils					
	Fire	Water Non-Weather	Crime	Other Non-Weather	Other Weather	Section II
\$5,000	-12.0%	-12.0%	-12.0%	-12.0%	-12.0%	-12.0%
\$10,000	-8.0%	-8.0%	-8.0%	-8.0%	-8.0%	-8.0%
\$15,000	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
\$25,000	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%

ATTACH: Special Limit for Water Damage Endorsement (\$5,000), HO-2816

ATTACH: Special Limit for Water Damage Endorsement (\$10,000), HO-2817

ATTACH: Special Limit for Water Damage Endorsement (\$15,000), HO-2818

ATTACH: Special Limit for Water Damage Endorsement (\$25,000), HO-2819

Multiply the factor listed below to the appropriate Basic Premium Adjustment above and round to the nearest tenth of a percent.

County	Basic Premium Adjustment					
	Perils					
	Fire	Water Non-Weather	Crime	Other Non-Weather	Other Weather	Section II
AUTAUGA	1.03	1.03	1.03	1.03	1.03	1.03
BALDWIN	0.97	0.97	0.97	0.97	0.97	0.97
BARBOUR	0.88	0.88	0.88	0.88	0.88	0.88
BIBB	0.77	0.77	0.77	0.77	0.77	0.77
BLOUNT	0.76	0.76	0.76	0.76	0.76	0.76
BULLOCK	0.75	0.75	0.75	0.75	0.75	0.75
BUTLER	0.77	0.77	0.77	0.77	0.77	0.77
CALHOUN	0.97	0.97	0.97	0.97	0.97	0.97
CHAMBERS	0.90	0.90	0.90	0.90	0.90	0.90
CHEROKEE	0.72	0.72	0.72	0.72	0.72	0.72
CHILTON	0.88	0.88	0.88	0.88	0.88	0.88
CHOCTAW	0.74	0.74	0.74	0.74	0.74	0.74
CLARKE	0.80	0.80	0.80	0.80	0.80	0.80
CLAY	0.79	0.79	0.79	0.79	0.79	0.79

BASIC PREMIUM ADJUSTMENTS

County	Basic Premium Adjustment					
	Perils					
	Fire	Water Non-Weather	Crime	Other Non-Weather	Other Weather	Section II
CLEBURNE	0.87	0.87	0.87	0.87	0.87	0.87
COFFEE	0.73	0.73	0.73	0.73	0.73	0.73
COLBERT	0.96	0.96	0.96	0.96	0.96	0.96
CONECUH	0.69	0.69	0.69	0.69	0.69	0.69
COOSA	0.80	0.80	0.80	0.80	0.80	0.80
COVINGTON	0.67	0.67	0.67	0.67	0.67	0.67
CRENSHAW	0.71	0.71	0.71	0.71	0.71	0.71
CULLMAN	0.85	0.85	0.85	0.85	0.85	0.85
DALE	0.92	0.92	0.92	0.92	0.92	0.92
DALLAS	0.77	0.77	0.77	0.77	0.77	0.77
DEKALB	0.74	0.74	0.74	0.74	0.74	0.74
ELMORE	1.00	1.00	1.00	1.00	1.00	1.00
ESCAMBIA	0.75	0.75	0.75	0.75	0.75	0.75
ETOWAH	0.83	0.83	0.83	0.83	0.83	0.83
FAYETTE	0.63	0.63	0.63	0.63	0.63	0.63
FRANKLIN	0.75	0.75	0.75	0.75	0.75	0.75
GENEVA	0.80	0.80	0.80	0.80	0.80	0.80
GREENE	0.68	0.68	0.68	0.68	0.68	0.68
HALE	0.73	0.73	0.73	0.73	0.73	0.73
HENRY	0.87	0.87	0.87	0.87	0.87	0.87
HOUSTON	1.03	1.03	1.03	1.03	1.03	1.03
JACKSON	0.88	0.88	0.88	0.88	0.88	0.88
JEFFERSON	0.98	0.98	0.98	0.98	0.98	0.98
LAMAR	0.70	0.70	0.70	0.70	0.70	0.70
LAUDERDALE	1.04	1.04	1.04	1.04	1.04	1.04
LAWRENCE	0.87	0.87	0.87	0.87	0.87	0.87
LEE	1.16	1.16	1.16	1.16	1.16	1.16
LIMESTONE	1.19	1.19	1.19	1.19	1.19	1.19
LOWNDES	0.79	0.79	0.79	0.79	0.79	0.79
MACON	0.93	0.93	0.93	0.93	0.93	0.93
MADISON	1.38	1.38	1.38	1.38	1.38	1.38
MARENGO	0.64	0.64	0.64	0.64	0.64	0.64
MARION	0.66	0.66	0.66	0.66	0.66	0.66
MARSHALL	0.98	0.98	0.98	0.98	0.98	0.98
MOBILE	1.01	1.01	1.01	1.01	1.01	1.01
MONROE	0.65	0.65	0.65	0.65	0.65	0.65
MONTGOMERY	1.10	1.10	1.10	1.10	1.10	1.10

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County	Basic Premium Adjustment					
	Perils					
	Fire	Water Non-Weather	Crime	Other Non-Weather	Other Weather	Section II
MORGAN	1.05	1.05	1.05	1.05	1.05	1.05
PERRY	0.70	0.70	0.70	0.70	0.70	0.70
PICKENS	0.80	0.80	0.80	0.80	0.80	0.80
PIKE	0.75	0.75	0.75	0.75	0.75	0.75
RANDOLPH	0.84	0.84	0.84	0.84	0.84	0.84
RUSSELL	0.93	0.93	0.93	0.93	0.93	0.93
SHELBY	1.34	1.34	1.34	1.34	1.34	1.34
ST CLAIR	0.93	0.93	0.93	0.93	0.93	0.93
SUMTER	0.74	0.74	0.74	0.74	0.74	0.74
TALLADEGA	0.83	0.83	0.83	0.83	0.83	0.83
TALLAPOOSA	0.96	0.96	0.96	0.96	0.96	0.96
TUSCALOOSA	1.06	1.06	1.06	1.06	1.06	1.06
WALKER	0.63	0.63	0.63	0.63	0.63	0.63
WASHINGTON	0.77	0.77	0.77	0.77	0.77	0.77
WILCOX	0.55	0.55	0.55	0.55	0.55	0.55
WINSTON	0.72	0.72	0.72	0.72	0.72	0.72

BASIC PREMIUM ADJUSTMENTS

COVERAGE B - DECREASED LIMITS (Homeowners Only)

The Coverage B amount for personal property can be decreased for the following premium adjustment.

- The 10%, 25%, and 50% options are unavailable under the following circumstances:
 - The dwelling is insured for less than 80% of replacement cost
 - Loss Settlement Provision B2 is selected
- If No Coverage B is selected, Section I additional coverage options for Jewelry and Furs, Firearms, Silverware and Goldware, Business Property - Increased Limits and Rental Personal Property are not available.

Coverage B Limit	Basic Premium Adjustment							
	Perils							
	Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
50% of Coverage A	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-0.1%
25% of Coverage A	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-0.3%
10% of Coverage A	-6.0%	-6.0%	-6.0%	-6.0%	-6.0%	-6.0%	-6.0%	-1.0%
No Coverage B	-11.0%	-11.0%	-11.0%	-11.0%	-11.0%	-11.0%	-11.0%	-6.3%

ATTACH: Personal Property Deletion Endorsement, HO-2572, if the No Coverage B option is selected.

LOSS SETTLEMENT - PERSONAL PROPERTY

A. Homeowners

Losses for personal property are settled on either a limited replacement cost without deduction for depreciation or a depreciated loss settlement basis depending on the insured's coverage selections. The basic Coverage B limit is also based on these coverage selections. The following chart summarizes these options:

Loss Settlement Provision	Basis of Loss Settlement	Coverage B
B1	Limited Replacement Cost	75% of Coverage A
B2	Depreciated Loss Settlement	55% of Coverage A

1. Dwellings insured for at least 80% of replacement cost

When the dwelling is insured for at least 80% of replacement cost, personal property losses are settled according to the Loss Settlement Provision B1. The basic premiums contemplate this coverage, but this basic coverage can be changed to a depreciated loss settlement basis for a premium discount. The selection of depreciated loss settlement coverage also reduces the Coverage B limit from 75% to 55% of the Coverage A limit. Premium adjustment does not apply whenever HO-2572, Personal Property Deletion is attached.

Basic Premium Adjustment							
Perils							
Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
-5%	-5%	-5%	-5%	-5%	-5%	-5%	-5%

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement

2. Dwellings insured for less than 80% of replacement cost

When the dwelling is insured for less than 80% of replacement cost, personal property losses are settled according to Loss Settlement Provision B2. The basic premiums (after adjustment for Insurance to Replacement Cost) contemplate this coverage. This basic coverage can be changed to a limited replacement cost basis for a premium charge. The selection of limited replacement cost coverage also increases the Coverage B limit from 55% to 75% of the Coverage A limit.

BASIC PREMIUM ADJUSTMENTS

Basic Premium Adjustment							
Perils							
Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
10%	10%	10%	10%	10%	10%	10%	10%

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

B. Renters and Condominium Unitowners

The basic premiums contemplate loss settlement on a replacement cost less depreciation basis (Loss Settlement Provision B2). The Limited Replacement Cost Option is available only when Inflation Coverage applies to the policy.

The additional premium for this coverage shall be determined by applying the following percentage charge to the basic premium.

Basic Premium Adjustment		
Perils		
All Other Perils	Wind/Hail	Hurricane
24%	24%	24%

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

BASIC PREMIUM ADJUSTMENTS

PERSONAL LIABILITY - Optional Limits (Homeowners Only)

For other than basic limits, apply the following premium adjustments.

Personal Liability Limit	Factor
	Perils
	Section II
\$100,000	1.00
\$300,000	1.26
\$500,000	1.52
\$1,000,000	1.92
\$2,000,000	2.51
\$3,000,000	2.88
\$4,000,000	3.25
\$5,000,000	3.43

Limits for all Section II coverages must be equal. The Section II limits for the following coverages should be reviewed if applicable.

1. Incidental Business
2. Child Care
3. Business Pursuits
4. Nurses' Professional Liability
5. Personal Injury
6. Adult Family Home Coverage
7. Adult Day Care Liability

BASIC PREMIUM ADJUSTMENTS

HURRICANE DEDUCTIBLES

Hurricane deductibles are available as shown in the table below.

Policy Form	Zone	Hurricane Deductible	Basic Premium Adjustment
			Perils
			Hurricane
Homeowners	10, 19	2%	0.89
Homeowners	10, 19	5%	0.68
Homeowners	10, 19	10%	0.50
Homeowners	10, 19	15%	0.40
Homeowners	17	2%	0.91
Homeowners	17	5%	0.73
Homeowners	17	10%	0.56
Homeowners	17	15%	0.47
Homeowners	21, 23	2%	0.85
Homeowners	21, 23	5%	0.61
Homeowners	21, 23	10%	0.42
Homeowners	21, 23	15%	0.33
Homeowners	31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	2%	0.85
Homeowners	31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	5%	0.64
Homeowners	31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	10%	0.48
Homeowners	31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	15%	0.40

Policy Form	Zone	Hurricane Deductible	Basic Premium Adjustment
			Perils
			Hurricane
Renters and Condominium Unitowners	10, 19	2%	1.00
Renters and Condominium Unitowners	10, 19	5%	0.77
Renters and Condominium Unitowners	10, 19	10%	0.59

BASIC PREMIUM ADJUSTMENTS

Policy Form	Zone	Hurricane Deductible	Basic Premium Adjustment
			Perils
			Hurricane
Renters and Condominium Unitowners	10, 19	15%	0.49
Renters and Condominium Unitowners	17	2%	1.00
Renters and Condominium Unitowners	17	5%	0.83
Renters and Condominium Unitowners	17	10%	0.67
Renters and Condominium Unitowners	17	15%	0.57

Changes to hurricane deductibles are not permitted mid-term.

ATTACH: Hurricane Duration Deductible Endorsement, HO-2450 - Homeowners

ATTACH: Hurricane Duration Deductible Endorsement, HO-2494 - Renters and Condominium Unitowners

WINDSTORM OR HAIL EXCLUSION

If eligible, the perils of Windstorm or Hail may be excluded. Excluding the perils of Windstorm or Hail eliminates the hurricane and wind/hail premium.

ATTACH: Windstorm or Hail Exclusion Endorsement, HO-2496

BASIC PREMIUM ADJUSTMENTS

DEDUCTIBLES

If the policy does not have a separate hurricane deductible, then the following adjustments apply to the non-hurricane and hurricane premium. Otherwise, these adjustments apply only to the non-hurricane premium.

A. Homeowners

Listed below are the available deductibles by Coverage A amount.

Deductible	Deductible Type	Coverage A Amount of Insurance
1/2%, \$1,000 min	Percentage with Minimum	All
1%, \$1,000 min	Percentage with Minimum	All
2%	Percentage	\$50,000+
3%	Percentage	\$50,000+
4%	Percentage	\$50,000+
5%	Percentage	\$50,000+
\$500	Fixed	All
\$1,000	Fixed	All
\$2,000	Fixed	All
\$5,000	Fixed	All
\$10,000	Fixed	All

Apply the adjustment shown in the tables below based on the dollar amount of the deductible as a ratio to the Coverage A Amount of Insurance. To calculate the dollar amount of a percentage deductible, multiply the percentage deductible by the Coverage A Amount of Insurance, subject to minimums listed in the table above, if applicable. For ratios between those shown below, interpolate to derive the appropriate factor.

Zone Group	Policy Deductible/Coverage A Amount of Insurance	Basic Premium Adjustment						
		Perils						
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II
All Not Specifically Listed	0.00%	1.075	1.434	2.410	1.701	1.367	1.389	1.000
All Not Specifically Listed	0.10%	1.063	1.359	2.105	1.540	1.310	1.332	1.000
All Not Specifically Listed	0.20%	1.052	1.285	1.801	1.380	1.254	1.276	1.000

State Farm Fire and Casualty Company
Homeowners
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New: 5/15/2023
Renewal: 7/15/2023

BASIC PREMIUM ADJUSTMENTS

Zone Group	Policy Deductible/Coverage A Amount of Insurance	Basic Premium Adjustment						
		Perils						
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II
All Not Specifically Listed	0.30%	1.042	1.231	1.602	1.295	1.209	1.223	1.000
All Not Specifically Listed	0.40%	1.033	1.185	1.455	1.230	1.170	1.178	1.000
All Not Specifically Listed	0.50%	1.025	1.146	1.339	1.177	1.136	1.140	1.000
All Not Specifically Listed	0.60%	1.018	1.114	1.256	1.134	1.106	1.108	1.000
All Not Specifically Listed	0.70%	1.012	1.083	1.181	1.096	1.078	1.078	1.000
All Not Specifically Listed	0.80%	1.007	1.054	1.115	1.061	1.050	1.051	1.000
All Not Specifically Listed	0.90%	1.003	1.027	1.055	1.029	1.025	1.024	1.000
All Not Specifically Listed	1.00%	1.000	1.000	1.000	1.000	1.000	1.000	1.000
All Not Specifically Listed	2.00%	0.977	0.785	0.652	0.787	0.782	0.826	1.000
All Not Specifically Listed	3.00%	0.957	0.631	0.466	0.651	0.601	0.715	1.000
All Not Specifically Listed	4.00%	0.939	0.518	0.355	0.554	0.461	0.638	1.000
All Not Specifically Listed	5.00%	0.923	0.433	0.282	0.481	0.359	0.582	1.000
All Not Specifically Listed	10.00%	0.852	0.220	0.200	0.272	0.186	0.426	1.000
All Not Specifically Listed	15.00%	0.795	0.138	0.150	0.175	0.136	0.349	1.000

State Farm Fire and Casualty Company
Homeowners
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New: 5/15/2023
Renewal: 7/15/2023

BASIC PREMIUM ADJUSTMENTS

Zone Group	Policy Deductible/Coverage A Amount of Insurance	Basic Premium Adjustment						
		Perils						
		Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II
All Not Specifically Listed	20.00%	0.745	0.120	0.130	0.124	0.112	0.300	1.000
All Not Specifically Listed	100.00%	0.400	0.100	0.100	0.100	0.100	0.100	1.000
All Not Specifically Listed	Over 100.00%	0.400	0.100	0.100	0.100	0.100	0.100	1.000

Zone Group	Policy Deductible/Coverage A Amount of Insurance	Basic Premium Adjustment
		Perils
		Hurricane
10, 19	0.00%	1.180
10, 19	0.25%	1.120
10, 19	0.50%	1.070
10, 19	0.75%	1.030
10, 19	1.00%	1.000
10, 19	2.00%	0.890
10, 19	3.00%	0.800
10, 19	4.00%	0.740
10, 19	5.00%	0.680
10, 19	10.00%	0.500
10, 19	15.00%	0.400
10, 19	20.00%	0.330
10, 19	100.00%	0.100
10, 19	Over 100.00%	0.100

State Farm Fire and Casualty Company
Homeowners
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New: 5/15/2023
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BASIC PREMIUM ADJUSTMENTS

Zone Group	Policy Deductible/Coverage A Amount of Insurance	Basic Premium Adjustment
		Perils
		Hurricane
17	0.00%	1.140
17	0.25%	1.090
17	0.50%	1.060
17	0.75%	1.030
17	1.00%	1.000
17	2.00%	0.910
17	3.00%	0.840
17	4.00%	0.780
17	5.00%	0.730
17	10.00%	0.560
17	15.00%	0.470
17	20.00%	0.400
17	100.00%	0.100
17	Over 100.00%	0.100

Zone Group	Policy Deductible/Coverage A Amount of Insurance	Basic Premium Adjustment
		Perils
		Hurricane
21, 23	0.00%	1.290
21, 23	0.25%	1.180
21, 23	0.50%	1.110
21, 23	0.75%	1.050
21, 23	1.00%	1.000
21, 23	2.00%	0.850
21, 23	3.00%	0.750
21, 23	4.00%	0.670
21, 23	5.00%	0.610
21, 23	10.00%	0.420
21, 23	15.00%	0.330
21, 23	20.00%	0.280
21, 23	100.00%	0.100
21, 23	Over 100.00%	0.100

BASIC PREMIUM ADJUSTMENTS

Zone Group	Policy Deductible/Coverage A Amount of Insurance	Basic Premium Adjustment
		Perils
		Hurricane
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	0.00%	1.410
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	0.25%	1.220
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	0.50%	1.120
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	0.75%	1.060
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	1.00%	1.000
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	2.00%	0.850
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	3.00%	0.760
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	4.00%	0.690
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	5.00%	0.640
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	10.00%	0.480
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	15.00%	0.400
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	20.00%	0.350
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	100.00%	0.100
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	Over 100.00%	0.100

For fixed dollar deductibles, add the amount listed below to the appropriate basic premium adjustment.

Basic Premium Adjustment
0.02

B. Renters and Condominium Unitowners

State Farm Fire and Casualty Company
Homeowners
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New: 5/15/2023
Renewal: 7/15/2023

BASIC PREMIUM ADJUSTMENTS

Listed below are the available deductibles by Coverage B amount.

Policy Form	Deductible	Deductible Type	Coverage B Amount of Insurance
Renters and Condominium Unitowners	\$500	Fixed	All
Renters and Condominium Unitowners	\$1,000	Fixed	All
Renters and Condominium Unitowners	\$2,000	Fixed	All
Renters and Condominium Unitowners	\$5,000	Fixed	All
Renters and Condominium Unitowners	\$10,000	Fixed	All

Policy Deductible	Basic Premium Adjustment	
	Perils	
	All Other Perils	Wind/Hail
\$500	1.00	1.00
\$1,000	0.97	0.96
\$2,000	0.91	0.88
\$5,000	0.78	0.78
\$10,000	0.72	0.72

For deductible percentages apply the adjustment shown in the tables below based on the dollar amount of the deductible as a ratio to the Coverage B Amount of Insurance. For ratios between those shown below, interpolate to derive the appropriate factor.

Hurricane

Policy Deductible/Coverage B Amount of Insurance	Basic Premium Adjustment			
	Zone Group			
	10, 19	17	21, 23	31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55
0.00%	1.40	1.24	1.67	1.68
0.25%	1.30	1.19	1.45	1.34
0.50%	1.24	1.15	1.33	1.23
0.75%	1.19	1.12	1.26	1.17
1.00%	1.14	1.09	1.18	1.10
2.00%	1.00	1.00	1.00	1.00
3.00%	0.90	0.93	0.89	0.94

State Farm Fire and Casualty Company
Homeowners
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New: 5/15/2023
Renewal: 7/15/2023

BASIC PREMIUM ADJUSTMENTS

Policy Deductible/Coverage B Amount of Insurance	Basic Premium Adjustment			
	Zone Group			
	10, 19	17	21, 23	31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55
4.00%	0.83	0.87	0.82	0.91
5.00%	0.77	0.83	0.77	0.88
10.00%	0.59	0.67	0.64	0.79
15.00%	0.49	0.57	0.57	0.73
20.00%	0.42	0.49	0.52	0.68
100.00%	0.20	0.20	0.20	0.20
Over 100.00%	0.20	0.20	0.20	0.20

BASIC PREMIUM ADJUSTMENTS

FIXED EXPENSE CONSTANT (Homeowners Only)

Add the following fixed expense constant to each policy:

Premium
\$140

OPTIONAL COVERAGES

All optional coverages are to be applied to the basic premium as developed after applicable adjustments from the Basic Premium Adjustments section. Optional coverages applied as a percentage of premium are to be applied to this basic premium prior to any adjustment for flat dollar optional coverages. Round each adjustment to the nearest dollar. For Renters and Condominium Unitowners, the policy minimum premium applies to the policy premium after adjustments for optional coverages unless otherwise noted.

ADDITIONAL INSURED

A. Sections I and II - Co-owner or Additional Insured (Homeowners and Condominium Unitowners Only)

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1. Occupant - Co-owner

A Homeowners policy can be issued to the co-owner of a dwelling with one or two living units if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2. Non-occupant - Co-owner

Interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3. Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

ACTIVATE: Option AI in the Policy.

B. Section I only - Contractor (Homeowners Only)

The interest of a contractor in the building may be covered for no additional premium.

ATTACH: Contractors' Interest Endorsement, HO-2411

C. Sections I and II - Association (Homeowners and Condominium Unitowners Only)

The interest of a Homeowners/Condominium Association may be covered for no additional premium.

ATTACH: Additional Insured Endorsement (Homeowners/Condominium Associations), HO-2404

D. Section II only - Special Event

OPTIONAL COVERAGES

The Section II interest of an additional insured arising from a special event may be covered for the following additional fully earned premium. There will be no refund of premium in the event this endorsement is cancelled, unless it is cancelled before the coverage becomes effective.

Liability Limit	Premium
\$100,000	\$25
\$300,000	\$32
\$500,000	\$38
\$1,000,000	\$52
\$2,000,000	\$72
\$3,000,000	\$89
\$4,000,000	\$102
\$5,000,000	\$112

ATTACH: Additional Insured - Special Event Endorsement (Section II), HO-2402

E. Sections I and II - Additional Insured

The interest of an additional insured, not described elsewhere in this section, may be covered for no additional premium.

ATTACH: Additional Insured Endorsement, HO-2403

ADULT DAY CARE LIABILITY COVERAGE

When the insured provides adult day care services from the residence premises, Section II coverage should be provided. The following additional premiums apply:

Liability Limit		Number of Adults Cared For					
Occurrence	Aggregate	1	2	3	4	5	6
\$100,000	\$100,000	\$70	\$120	\$165	\$200	\$250	\$300
\$300,000	\$300,000	\$91	\$156	\$215	\$260	\$325	\$390
\$500,000	\$500,000	\$112	\$192	\$264	\$320	\$400	\$480
\$1,000,000	\$1,000,000	\$147	\$252	\$347	\$420	\$525	\$630
\$2,000,000	\$2,000,000	\$196	\$336	\$462	\$560	\$700	\$840
\$3,000,000	\$3,000,000	\$228	\$390	\$536	\$650	\$813	\$975
\$4,000,000	\$4,000,000	\$256	\$438	\$602	\$730	\$913	\$1,095
\$5,000,000	\$5,000,000	\$273	\$468	\$644	\$780	\$975	\$1,170

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

Attach: Adult Day Care Liability Endorsement, HO-2438

BACK-UP OF SEWER OR DRAIN

Back-up of sewer or drain coverage may be provided by the addition of an endorsement. The following provide additional details on this coverage:

BACK-UP OF SEWER OR DRAIN - HOMEOWNERS

Coverage for dwelling and contents may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells, or any type of system designed to remove subsurface water. The maximum amount available for this coverage is determined as a percentage of your Coverage A amount. The following options are available at the rates below applied per \$1,000 of Back-up of Sewer or Drain coverage:

Back-up of Sewer or Drain Coverage Limit	Rate Per \$1,000
5% of Coverage A	\$1.00
10% of Coverage A	\$0.70

Apply the Coverage A Amount of Insurance factor shown in the table below to the Back-up of Sewer or Drain premium. If the Coverage A Amount of Insurance on the policy is between those amounts shown below, interpolate to derive the appropriate factor.

Coverage A Amount of Insurance	Factor
\$1	1.50
\$5,000	1.50
\$10,000	1.45
\$20,000	1.35
\$30,000	1.25
\$40,000	1.20
\$50,000	1.15
\$60,000	1.10
\$70,000	1.07
\$80,000	1.04
\$90,000	1.02
\$100,000	1.00
\$110,000	0.98
\$120,000	0.96
\$130,000	0.94
\$140,000	0.92
\$150,000	0.90
\$160,000	0.88
\$170,000	0.86

OPTIONAL COVERAGES

Coverage A Amount of Insurance	Factor
\$180,000	0.85
\$190,000	0.84
\$200,000	0.83
\$250,000	0.78
\$300,000	0.73
\$350,000	0.69
\$400,000	0.66
\$450,000	0.63
\$500,000	0.61
\$550,000	0.59
\$600,000	0.57
\$650,000	0.55
\$700,000	0.54
\$750,000	0.53
\$800,000	0.52
\$900,000	0.51
\$1,000,000	0.50
\$1,100,000	0.49
\$1,200,000	0.48
\$1,300,000	0.47
\$1,400,000	0.46
\$1,500,000	0.45
\$99,999,999	0.45

Apply the deductible factor shown in the table below to the Back-up of Sewer or Drain premium. If the dollar amount of the policy deductible as a ratio to the Coverage A Amount of Insurance is between those shown below, interpolate to derive the appropriate factor.

Policy Deductible/Coverage A Amount of Insurance	Factor
0.00%	1.44
0.25%	1.30
0.50%	1.18
0.75%	1.08
1.00%	1.00
2.00%	0.70
3.00%	0.50
4.00%	0.40

OPTIONAL COVERAGES

Policy Deductible/Coverage A Amount of Insurance	Factor
5.00%	0.35
10.00%	0.30
15.00%	0.28
20.00%	0.27
100.00%	0.25
Over 100.00%	0.25

ATTACH: Back-up of Sewer or Drain Endorsement (Homeowners), HO-2444

BACK-UP OF SEWER OR DRAIN - RENTERS

Coverage for contents may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells, or any type of system designed to remove subsurface water. The maximum amount available for this coverage is determined as a percentage of your Coverage B amount. The following options are available at the rates below applied per \$1,000 of Back-up of Sewer or Drain coverage:

Back-up of Sewer or Drain Coverage Limit	Rate Per \$1,000
15% of Coverage B	\$1.16
30% of Coverage B	\$0.87

Apply the deductible factor shown in the table below to the Back-up of Sewer or Drain premium. If the dollar amount of the policy deductible as a ratio to the Coverage B Amount of Insurance is between those shown below, interpolate to derive the appropriate factor.

Policy Deductible/Coverage B Amount of Insurance	Factor
0.00%	1.52
0.25%	1.31
0.50%	1.16
0.75%	1.07
1.00%	1.00
2.00%	0.84
3.00%	0.75
4.00%	0.69
5.00%	0.63
10.00%	0.48
15.00%	0.39
20.00%	0.23
100.00%	0.23
Over 100.00%	0.23

ATTACH: Back-up of Sewer or Drain Endorsement (Renters), HO-2446

BACK-UP OF SEWER OR DRAIN - CONDOMINIUM UNITOWNERS

Coverage for building property and contents may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells, or any type of system designed to remove subsurface water. The maximum amount available for this coverage is determined as a percentage of your Coverage B amount. The following options are available at the rates below applied per \$1,000 of Back-up of Sewer or Drain coverage:

Back-up of Sewer or Drain Coverage Limit	Rate Per \$1,000
15% of Coverage B	\$1.09
30% of Coverage B	\$0.97

Apply the deductible factor shown in the table below to the Back-up of Sewer or Drain premium. If the dollar amount of the policy deductible as a ratio to the Coverage B Amount of Insurance is between those shown below, interpolate to derive the appropriate factor.

Policy Deductible/Coverage B Amount of Insurance	Factor
0.00%	1.52
0.25%	1.31
0.50%	1.16
0.75%	1.07
1.00%	1.00
2.00%	0.84
3.00%	0.75
4.00%	0.69
5.00%	0.63
10.00%	0.48
15.00%	0.39
20.00%	0.23
100.00%	0.23
Over 100.00%	0.23

ATTACH: Back-up of Sewer or Drain Endorsement (Condominium Unitowners), HO-2445

BUILDING ORDINANCE OR LAW COVERAGE

A. Homeowners

A Homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair, or demolition of the building structure. The amount of coverage provided may be increased by application of the following charge. The following charge to adjusted basic premiums applies for all perils:

Percentage of Coverage A Limit	Basic Premium Adjustment
25%	3%
50%	8%

ACTIVATE: Option OL in the Policy

B. Condominium Unitowners

A Condominium Unitowners policy may be endorsed to cover contingent liability due to the operation of building laws by application of the following charge to the basic premium. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair, or demolition of the building structure. The amount of coverage provided will be the greater of \$1,000 or 10% of the building property limit of liability. The following charge to adjusted basic premiums applies for all perils:

Basic Premium Adjustment
2%

ATTACH: Building Ordinance or Law Coverage Endorsement, HO-2408

OPTIONAL COVERAGES

BUSINESS PROPERTY - INCREASED LIMITS

The policy provides \$1,500 on premises coverage and \$750 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment.

On premises coverage can be increased to \$2,500 or \$5,000 for the following additional premium.

Limit	Premium
\$2,500	\$10
\$5,000	\$18

ACTIVATE: Option BP in the Policy. Limits will be shown on the Declarations Page.

BUSINESS PURSUITS

The Section II Liability protection may be extended to certain occupations. The occupations which may be covered are as follows:

- A. Clerical Office Employees engaged wholly in office work
- B. Salespersons, Collectors, or Messengers
- C. Teachers - including Liability for Corporal Punishment
- D. School Administrators

This coverage does not replace Professional Liability Coverage.

This option does not provide coverage for loss in connection with a business owned or financially controlled by the insured or by a partnership of which the insured is a member.

Only one charge applies per policy.

Liability Limit	Premium
\$100,000	\$7
\$300,000	\$9
\$500,000	\$11
\$1,000,000	\$14
\$2,000,000	\$20
\$3,000,000	\$25
\$4,000,000	\$29
\$5,000,000	\$32

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

ACTIVATE: Option BU in the Policy.

CHILD CARE

When the insured provides child care services from the residence premises, Section II coverage should be provided. The following additional premiums apply:

Liability Limit		Number of Children Cared For			
Occurrence	Aggregate	1 - 3	4	5	6
\$100,000	\$100,000	\$70	\$110	\$145	\$180
\$300,000	\$300,000	\$89	\$138	\$182	\$226
\$500,000	\$500,000	\$107	\$166	\$220	\$273
\$1,000,000	\$1,000,000	\$138	\$214	\$283	\$352
\$2,000,000	\$2,000,000	\$195	\$302	\$399	\$496
\$3,000,000	\$3,000,000	\$240	\$371	\$490	\$610
\$4,000,000	\$4,000,000	\$283	\$437	\$577	\$718
\$5,000,000	\$5,000,000	\$318	\$491	\$649	\$808

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

ATTACH: Child Care Liability Endorsement, HO-2410

CONDOMINIUMS BUILDING PROPERTY COVERAGE - INCREASED LIMITS

The limit of liability for Condominium Unitowners Building Property (Coverage A) can be increased.

Hurricane

Zone	Each Additional \$1,000
10, 19	\$0.73
17	\$1.25
21, 23	\$0.25
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$0.06

Wind/Hail

Zone	Each Additional \$1,000
All Not Specifically Listed	\$0.19

All Other Perils

Zone	Each Additional \$1,000
All Not Specifically Listed	\$3.51

COVERAGE B - INCREASED LIMITS (Homeowners Only)

The Coverage B amount for personal property can be increased.

Hurricane

Zone Group	Each Additional \$1,000
10, 19	\$0.28
17	\$0.37
21, 23	\$0.07

Wind/Hail

Zone Group	Each Additional \$1,000
All Not Specifically Listed	\$0.26

All Other Perils

Zone Group	Each Additional \$1,000
All Not Specifically Listed	\$0.34

OPTIONAL COVERAGES

CYBER EVENT, IDENTITY RESTORATION, AND FRAUD LOSS COVERAGE

Coverage may be provided to assist an insured who has experienced identity fraud or other fraud events or who has experienced a cyber attack or cyber extortion event. This includes case management services and contingent credit monitoring. This endorsement provides up to \$50,000 for Expense Reimbursement for Identity Restoration and Fraud Loss Coverage combined and up to \$15,000 for Cyber Attack Coverage and Cyber Extortion Coverage combined. Cyber Attack Coverage and Cyber Extortion Coverage are subject to a \$500 per occurrence deductible. Identity Restoration Coverage, Contingent Credit Monitoring Coverage, and Fraud Loss Coverage are not subject to a deductible.

Premium
\$25

The premium developed for Cyber Event, Identity Restoration, And Fraud Loss Coverage is excluded from the minimum premium calculation. (Renters and Condominium Unitowners only)

ATTACH: Cyber Event, Identity Restoration, And Fraud Loss Coverage, HO-2609

DWELLINGS UNDER CONSTRUCTION (Homeowners and Condominium Unitowners Only)

A. Building Materials Theft

Coverage is available for loss by theft of construction materials from the residence premises. Coverage will be terminated 180 days after its effective date, or when that dwelling is completed, whichever occurs first.

There will be no refund of premium in the event this endorsement is cancelled.

The following limit applies per loss, subject to the policy deductible (\$250 minimum).

Limit of Liability	Premium
\$5,000	\$70

ATTACH: Building Materials Theft Endorsement, HO-2407

B. Theft Coverage

Theft coverage in or to a newly constructed dwelling prior to occupancy is available for the following premium charge. Coverage will not take effect until the dwelling is fully enclosed and capable of being locked. The policy deductible applies to this coverage. The following premium will not be refunded if this endorsement is cancelled.

Premium
\$40

ATTACH: Theft Endorsement (Applicable Only to Newly Constructed Dwelling), HO-2432

C. Temporary Extension of Coverage

Coverage B and Section II must be extended to the residence where the insured is temporarily residing. Coverage will cease at this temporary residence at the earlier of:

1. The date the new dwelling is occupied.
2. One year from the policy effective date.

There is no charge for this temporary extension.

ATTACH: Dwelling Under Construction Endorsement, HO-2413

EARTHQUAKE DAMAGE ASSUMPTION

Earthquake damage can be covered by the addition of an endorsement. The following provide additional details on this coverage.

EARTHQUAKE DAMAGE ASSUMPTION - RULES

A. Earthquake Zones

Zone 05 - Entire State

B. Deductible

The earthquake deductible is determined by applying the earthquake deductible percentage to the following coverages:

Policy Form	Coverage
Homeowners	Coverage A limit of liability
Renters	Coverage B limit of liability
Condominium Unitowners	Coverage B limit of liability. A flat \$100 deductible applies to Coverage D.

C. Minimum Premium

The premium developed for Earthquake Damage Assumption is excluded from the minimum premium calculation.

OPTIONAL COVERAGES

EARTHQUAKE DAMAGE ASSUMPTION - BASIC RATES

The basic rates provide basic package amounts of coverage. The rates shown below apply per \$1,000 of Coverage A for Homeowners and per \$1,000 of Coverage B for Renters and Condominium Unitowners.

HOMEOWNERS

Zone	Deductible	Rate per \$1,000				
		Frame	Log	Masonry	Fire Resistive	Masonry Veneer
5	5%	\$0.17	\$0.17	\$0.21	\$0.17	\$0.24
5	10%	\$0.12	\$0.12	\$0.14	\$0.11	\$0.18
5	15%	\$0.09	\$0.09	\$0.10	\$0.08	\$0.14
5	20%	\$0.07	\$0.07	\$0.08	\$0.06	\$0.11

RENTERS

Zone	Deductible	Rate per \$1,000
5	5%	\$0.20
5	10%	\$0.13
5	15%	\$0.08
5	20%	\$0.05

CONDOMINIUM UNITOWNERS

Zone	Deductible	Rate per \$1,000
5	5%	\$0.14
5	10%	\$0.09
5	15%	\$0.06
5	20%	\$0.04

ATTACH: Earthquake and Volcanic Explosion Endorsement (Homeowners), HO-2414

ATTACH: Earthquake and Volcanic Explosion Endorsement (Renters), HO-2458

ATTACH: Earthquake and Volcanic Explosion Endorsement (Condominium Unitowners), HO-2415

EARTHQUAKE DAMAGE ASSUMPTION - YEAR BUILT ADJUSTMENT

Apply the following adjustment to the basic Homeowners earthquake premium based upon the age of the dwelling.

Year Built	Construction				
	Frame	Log	Masonry	Fire Resistive	Masonry Veneer
1939 or Earlier	25%	25%	95%	95%	95%
1940 - 1949	20%	20%	40%	40%	40%
1950 - 1959	20%	20%	20%	20%	20%
1960 - 1969	20%	20%	20%	20%	20%
1970 - 1979	20%	20%	20%	20%	20%
1980 - 1989	15%	15%	10%	10%	10%
1990 - 1999	0%	0%	0%	0%	0%
2000 - 2009	0%	0%	0%	0%	0%
2010 or Later	0%	0%	0%	0%	0%

EARTHQUAKE DAMAGE ASSUMPTION - INCREASED LIMITS

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

HOMEOWNERS - COVERAGE B

Zone	Deductible	Each Additional \$1,000
5	5%	\$0.08
5	10%	\$0.06
5	15%	\$0.05
5	20%	\$0.04

HOMEOWNERS - OTHER STRUCTURES

Zone	Deductible	Each Additional \$1,000
5	5%	\$0.14
5	10%	\$0.10
5	15%	\$0.08
5	20%	\$0.06

HOMEOWNERS - LOSS ASSESSMENTS

Zone	Deductible	Each Additional \$1,000
5	5%	\$0.14
5	10%	\$0.10
5	15%	\$0.08
5	20%	\$0.06

CONDOMINIUM UNITOWNERS - COVERAGE A

Zone	Deductible	Each Additional \$1,000
5	5%	\$0.14
5	10%	\$0.09
5	15%	\$0.06
5	20%	\$0.04

EARTHQUAKE DAMAGE ASSUMPTION - FIXED EXPENSE CONSTANT

The following fixed expense constant applies to policies with earthquake coverage.

Policy Form	Premium
Homeowners	\$8

Policy Form	Premium
Renters	\$2
Condominium Unitowners	\$3

ENERGY EFFICIENCY UPGRADE COVERAGE (Homeowners Only)

Coverage may be provided to allow a policyholder to replace a heating or air conditioning unit, or water heater with more energy efficient equipment if the equipment requires replacement due to a covered loss. The coverage limit is 150% of what the cost would be to replace with equipment of like kind and quality. The following charge to adjusted basic premiums applies for all perils:

Basic Premium Adjustment
4%

ATTACH: Energy Efficiency Upgrade Endorsement, HO-2439

OPTIONAL COVERAGES

FIRE DEPARTMENT SERVICE CHARGE (Homeowners and Condominium Unitowners Only)

The policy includes a Fire Department Service Charge limit of \$500. Increased limits may be purchased as follows:

Fire Department Service Charge Limit	Premium
\$1,000	\$12
\$1,500	\$24
\$2,000	\$34

ATTACH: Fire Department Service Charge (\$1,000 Limit), HO-2417, **or**

ATTACH: Fire Department Service Charge (\$1,500 Limit), HO-2419, **or**

ATTACH: Fire Department Service Charge (\$2,000 Limit), HO-2418

OPTIONAL COVERAGES

FIREARMS

The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for accidental direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Limit Any One Article	Total
Theft	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$2,500	\$5,000

The following additional premium applies:

Premium
\$14

ACTIVATE: Option FA in the Policy. Limits will be shown on the Declarations Page.

FORTIFIED ROOF UPGRADE (HOMEOWNERS ONLY)

Coverage may be provided to allow a policyholder to replace a damaged roof using materials and construction methods that qualify for the FORTIFIED Roof™ designation from the Institute for Business and Home Safety (IBHS) due to a covered loss. This includes the cost of the certification fee. This endorsement should not be used if the roof already has a qualifying IBHS certification. The following charges to adjusted basic premiums apply:

Basic Premium Adjustment							
Perils							
Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
1%	1%	1%	1%	8%	1%	1%	8%

ATTACH: Fortified Roof Upgrade Endorsement, HO-2788

HOME RENTAL COVERAGE

The Home Rental Endorsement provides Section I and II coverages to policyholders who rent out their residence premises or a portion of their residence premises for more than 30 nights a year. Premiums for this coverage are determined as follows:

A. Home Rental Base Rate

Select the appropriate Home Rental Base Premium:

Policy Type	Premium
Homeowners	\$76
Renters	\$71
Condominium Unitowners	\$65

B. Section I Physical Damage Coverage Amount Adjustment

Apply the factor corresponding to the policy Coverage A amount for Homeowners or the policy Coverage B amount for Renters and Condominium Unitowners.

Homeowners	
Coverage A Amount	Factor
\$0 - \$27,000	1.00
\$27,001 - \$40,000	1.15
\$40,001 - \$53,000	1.27
\$53,001 - \$67,000	1.37
\$67,001 - \$100,000	1.55
\$100,001 - \$133,000	1.75
\$133,001 +	2.10

Renters	
Coverage B Amount	Factor
\$0 - \$20,000	1.00
\$20,001 - \$30,000	1.15
\$30,001 - \$40,000	1.27
\$40,001 - \$50,000	1.37
\$50,001 - \$75,000	1.55
\$75,001 - \$100,000	1.75
\$100,001 +	2.10

OPTIONAL COVERAGES

Condominium Unitowners	
Coverage B Amount	Factor
\$0 - \$20,000	1.00
\$20,001 - \$30,000	1.15
\$30,001 - \$40,000	1.27
\$40,001 - \$50,000	1.37
\$50,001 - \$75,000	1.55
\$75,001 - \$100,000	1.75
\$100,001 +	2.10

C. Section II Liability Coverage Amount Adjustment

Apply the factor corresponding to the policy Section II Liability Coverage amount.

Coverage L Amount	Factor
\$100,000	1.00
\$300,000	1.18
\$500,000	1.35
\$1,000,000	1.70
\$2,000,000	2.10
\$3,000,000	2.40
\$4,000,000	2.70
\$5,000,000	3.00

D. Number of Nights Rented Adjustment

Apply the appropriate factor below for the number of nights the residence premises or a portion of the residence premises is rented out per year.

Number of Nights Rented	Factor
0 - 182	1.00
183 - 365	1.10

ATTACH: Home Rental Endorsement (Homeowners), HO-2440

ATTACH: Home Rental Endorsement (Renters and Condominium Unitowners), HO-2433

OPTIONAL COVERAGES

HOME SYSTEMS PROTECTION (Homeowners and Condominium Unitowners Only)

Coverage may be provided for repair or replacement of permanently installed equipment such as furnaces, water heaters, air conditioning units, and permanently installed appliances if damage is caused by a home system breakdown as defined by the policy. Home Systems Protection coverage pays up to \$50,000 for covered home equipment less than 15 years old or \$2,000 for covered home equipment 15 years or older for any one home system breakdown, subject to a \$500 deductible. The following premium applies:

Premium
\$99

The premium developed for Home Systems Protection coverage is excluded from the minimum premium calculation. (Condominium Unitowners Only)

ATTACH: Home Systems Protection, HO-2441

OPTIONAL COVERAGES

INCIDENTAL BUSINESS

If the insured maintains an incidental office, or a professional or private school or studio in the dwelling, Option IO should be activated. This option provides **additional** Section I coverage of \$5,000 on premises and \$1,000 off premises for equipment, supplies, and furnishings usual and incidental to the business occupancy. No coverage is provided under this option for computers and equipment or merchandise held as samples or for sale.

In addition, Section II coverage is provided for the incidental business. This coverage does not replace professional liability coverage.

The following premiums apply:

Liability Limit	Premium
\$100,000	\$24
\$300,000	\$27
\$500,000	\$30
\$1,000,000	\$37
\$2,000,000	\$50
\$3,000,000	\$60
\$4,000,000	\$70
\$5,000,000	\$80

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

ACTIVATE: Option IO in the Policy.

INCREASED LIMITS ENDORSEMENT

A. Homeowners

The limits for the following coverages can be increased from the base policy amounts to those shown below through the Increased Limits Endorsement.

Coverage	Base Policy Limit	Increased Limits Endorsement
Increased Dwelling Coverage (Option ID)	120%	150%
Money, Bank Notes, and Coins	\$200	\$2,500
Securities, Accounts, and Deeds	\$1,500	\$5,000 (full coverage if in a bank vault or safe deposit box)
Property used in a business	\$1,500 on premises (\$750 off premises)	\$25,000 on premises (\$1,500 off premises)
Watercraft and Equipment	\$1,500	\$10,000
Trailers not used with Watercraft	\$1,500	\$5,000
Stamps, Trading Cards, and Comic Books	\$2,500	\$5,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount (\$750 per item)	5% of Coverage A amount (\$10,000 per item)

The following premium applies:

Premium
\$35

ATTACH: Increased Limits Endorsement, HO-2840

B. Renters and Condominium Unitowners

The limits for the following coverages can be increased from the base policy amounts to those shown below through the Increased Limits Endorsement.

Coverage	Base Policy Limit	Increased Limits Endorsement
Money, Bank Notes, and Coins	\$200	\$2,500
Securities, Accounts, and Deeds	\$1,500	\$5,000 (full coverage if in a bank vault or safe deposit box)
Property used in a business	\$1,500 on premises (\$750 off premises)	\$25,000 on premises (\$1,500 off premises)
Watercraft and Equipment	\$1,500	\$10,000
Trailers not used with Watercraft	\$1,500	\$5,000

OPTIONAL COVERAGES

Coverage	Base Policy Limit	Increased Limits Endorsement
Stamps, Trading Cards, and Comic Books	\$2,500	\$5,000
Trees, Shrubs, and Landscaping	Renters - 10% of Coverage B amount (\$750 per item) Condominium Unitowners - 5% of Coverage B amount (\$750 per item)	Renters - 10% of Coverage B amount (\$10,000 per item) Condominium Unitowners - 5% of Coverage B amount (\$10,000 per item)

The following premium applies:

Premium
\$25

ATTACH: Increased Limits Endorsement, HO-2852

JEWELRY AND FURS

The policy provides named peril coverage with a \$200 limit on gold, silver, and platinum (other than goldware and silverware) and a \$1,000 limit on loss by theft of jewelry, precious and semi-precious stones, watches and furs.

Coverage can be expanded with the following two options described below:

- Accidental direct physical loss coverage/\$2,500 Option JF limit - see chart below.
- Accidental direct physical loss coverage/\$5,000 Option JF limit - see chart below.

Limits for Loss by the Following Perils	\$2,500 Option JF		\$5,000 Option JF	
	Limit Any One Article	Total	Limit Any One Article	Total
Theft	\$1,500	\$2,500	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$2,500	Coverage B Limit plus \$2,500	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$1,500	\$2,500	\$2,500	\$5,000

A. Homeowners

For dwellings which are insured for at least 80% of replacement cost the following adjustment applies:

Limit	Premium
\$2,500	\$10
\$5,000	\$27

For dwellings which are insured for less than 80% of replacement cost the following adjustment applies:

Limit	Premium
\$2,500	\$24
\$5,000	\$42

B. Renters and Condominium Unitowners

Limit	Premium
\$2,500	\$24
\$5,000	\$42

ACTIVATE: Option JF in the Policy. Limits will be shown on the Declarations Page.

OPTIONAL COVERAGES

JOINT OWNERSHIP - SEASONAL/SECONDARY DWELLINGS (Homeowners Only)

Homeowners coverage may be provided on jointly owned seasonal/secondary dwellings subject to the following limitations:

- Coverage B is limited to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Personal Liability and Medical Payments to Others is limited to the premises only.

ATTACH: Joint Ownership Endorsement, HO-2448

JOINT UNITOWNERS (Condominium Unitowners Only)

Providing Homeowners coverage on joint unitowners may dictate the attachment of this endorsement which limits coverage in the following areas:

- Coverage B is restricted to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Personal Liability and Medical Payments to Others is restricted to the premises only.

ATTACH: Joint Unitowners Endorsement, HO-2449

LOSS ASSESSMENTS

A. Homeowners

If the insured is a member of a Homeowners Association, coverage may be purchased for the insured's portion of an assessment against all members of the Association. Coverage applies when the assessment is made in accordance with the governing rules of the Association as a result of:

1. A direct loss to commonly owned property caused by a peril covered under Section I of the policy.
2. An occurrence to which Section II would apply.
3. Damages which the Association may be obligated to pay due to personal injury.

If an earthquake endorsement is attached to the policy, it also applies to this coverage. In this case, a separate charge for Earthquake Loss Assessments must also be made under Earthquake Coverage.

RATES PER \$1,000

Coverage D Amount		
First \$5,000	Next \$20,000	Next \$75,000
\$0.50	\$0.25	\$0.10

ATTACH: Coverage D - Loss Assessment Endorsement, HO-2412

B. Condominium Unitowners

The limit of liability for Loss Assessments Coverage (Coverage D) may be increased. The following rates apply:

RATES PER \$1,000

Additional Amount		
First \$1,000	Next \$24,000	Next \$75,000
\$10.00	\$1.00	\$0.40

MEDICAL PAYMENTS - OPTIONAL LIMITS

For other than basic limits, apply the following premium adjustments.

Medical Payments Limit	Premium
\$1,000	Basic
\$2,000	\$3
\$3,000	\$5
\$5,000	\$9
\$10,000	\$15

NURSES' PROFESSIONAL LIABILITY COVERAGE

Liability arising out of nursing activities as a registered nurse, a licensed practical nurse, or a licensed vocational nurse can be covered by the addition of an endorsement.

Only one charge applies per policy.

Liability Limit		Premium
Occurrence	Aggregate	
\$100,000	\$100,000	\$30
\$300,000	\$300,000	\$41
\$500,000	\$500,000	\$49
\$1,000,000	\$1,000,000	\$62
\$2,000,000	\$2,000,000	\$88
\$3,000,000	\$3,000,000	\$109
\$4,000,000	\$4,000,000	\$129
\$5,000,000	\$5,000,000	\$146

The selected liability limit must coincide with the policy Section II limit. To reinstate the aggregate limit, refer to Company.

ATTACH: Nurses' Professional Liability Insurance Endorsement, HO-2424

OFF PREMISES STRUCTURES (Homeowners Only)

Coverage may be extended to include structures which are located off premises. Coverage will be provided on an actual cash value basis. Coverage will **not** apply to:

- 1. Off-premises dwellings, whether or not owner-occupied.
- 2. Structures used completely or in part for business purposes.
- 3. Structures which are rented or held for rental unless used solely as a private garage.
- 4. Structures which were intended for use as a dwelling when originally constructed.
- 5. Structures not permanently attached to or otherwise forming a part of the realty.

Premium
\$40

Coverage is provided for "accidental direct physical loss". This endorsement does not increase the coverage amount applying to Other Structures. If the total value of Other Structures both on and off premises exceeds 10% of Coverage A, the Other Structures limit may be increased using rates shown for Other Structures - Increased Limits.

ATTACH: Off-Premises Structures Endorsement, HO-2425

OFF PREMISES STRUCTURES (Renters and Condominium Unitowners Only)

Coverage may be extended to include structures which are located off premises. Coverage will be provided on an actual cash value basis. Coverage will **not** apply to:

1. Off-premises dwellings, whether or not owner-occupied.
2. Structures used completely or in part for business purposes.
3. Structures which are rented or held for rental unless used solely as a private garage.
4. Structures which were intended for use as a dwelling when originally constructed.
5. Structures not permanently attached to or otherwise forming a part of the realty.

Coverage is provided on the same named peril basis as is currently provided under Coverage B.

- A. If the total value is less than or equal to \$15,000

This endorsement provides a maximum \$15,000 limit of liability. It is available only when the total value of Other Structures off premises is less than or equal to \$15,000

Premium
\$40

ATTACH: Off-Premises Structures Endorsement, HO-2426

- B. If total value exceeds \$15,000, refer to Company

This endorsement includes a manuscript coverage amount used to reflect the total value of Other Structures off premises. It is available only when the total value of Other Structures off premises exceeds \$15,000, and should not be used in conjunction with other Off-Premises Structures Endorsements.

The total premium is calculated by adding the premium for the first \$15,000 of coverage:

Premium
\$40

and the rate for each additional \$1,000 of coverage:

Rate per Additional \$1,000
\$2.50

ATTACH: Off-Premises Structures Endorsement, HO-2427

OPTIONAL COVERAGES

OTHER STRUCTURES - INCREASED LIMITS (Homeowners Only)

The policy provides a limit of liability for Other Structures equal to 10% of Coverage A. Increased limits can be provided for Other Structures. The coverage will be the same as the policy and will be rated on the total value of Other Structures in excess of 10% of Coverage A.

If an earthquake endorsement is attached to the policy, it applies to this coverage. In this case, a separate charge for Increased Other Structures must also be made under Earthquake Coverage.

Hurricane

Zone	Each Additional \$1,000
10, 19	\$0.46
17	\$0.62
21, 23	\$0.13
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$0.07

Wind/Hail

Zone	Each Additional \$1,000
All Not Specifically Listed	\$1.08

All Other Perils

Zone	Each Additional \$1,000
All Not Specifically Listed	\$1.42

PERSONAL INJURY COVERAGE

Coverage for Personal Injury may be provided under Coverage L - Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement.

- A. False arrest, detention, imprisonment, eviction, or malicious prosecution
- B. Libel, slander, or defamation of character
- C. Invasion of privacy

The following charges apply per policy.

Liability Limit	Premium
\$100,000	\$10
\$300,000	\$13
\$500,000	\$16
\$1,000,000	\$24
\$2,000,000	\$33
\$3,000,000	\$43
\$4,000,000	\$52
\$5,000,000	\$60

The selected liability limit must coincide with the policy Section II limit.

ATTACH: Personal Injury Endorsement, HO-2447

OPTIONAL COVERAGES

PERSONAL LIABILITY - OPTIONAL LIMITS (Renters and Condominium Unitowners Only)

For other than basic limits, apply the following premium adjustments.

Personal Liability Limit	Premium
\$100,000	Basic
\$300,000	\$7
\$500,000	\$14
\$1,000,000	\$25
\$2,000,000	\$41
\$3,000,000	\$51
\$4,000,000	\$61
\$5,000,000	\$66

Limits for all Section II coverages must be equal. The Section II limits for the following coverages should be reviewed if applicable.

1. Incidental Business
2. Child Care
3. Business Pursuits
4. Nurses' Professional Liability
5. Personal Injury
6. Adult Family Home Coverage
7. Adult Day Care Liability

RENTED PERSONAL PROPERTY

Coverage may be provided under Coverage B for property rented or held for rental with the residence premises. Theft coverage for rental property under this endorsement is limited to burglary coverage.

Premium
\$10

ATTACH: Rented Personal Property Endorsement, HO-2430

OPTIONAL COVERAGES

SERVICE LINE COVERAGE (Homeowners Only)

Coverage may be provided for repair of damage to service lines such as underground piping and wiring that is located at the residence premises and produces a service, such as delivering water or power to the dwelling or other structure from a utility or private water supply. Service Line coverage pays up to \$10,000 for covered service lines less than 50 years old or \$2,500 for covered service lines 50 years or older, subject to a \$500 deductible. The following premium applies:

Premium
\$66

ATTACH: Service Line Coverage, HO-2442

SILVERWARE AND GOLDWARE

The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This special limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft	Premium
\$5,000	\$10
\$7,500	\$18
\$10,000	\$25

ACTIVATE: Option SG in the Policy. The limit will be shown on the Declarations Page.

WATERBED LIABILITY COVERAGE

A policy may be endorsed to pay up to the Coverage L limit of liability all sums for which any insured is legally liable to pay for damage to property of others caused by or arising out of the ownership, maintenance, or use of the owned waterbed. The following premium applies.

Premium
\$25

ATTACH: Waterbed Liability Endorsement (Section II), HO-2436

VACANCY COVERAGE

If the dwelling is a vacant dwelling as defined in the policy, coverage under Homeowners and Condominium Unitowners Policies is limited for theft, vandalism, malicious mischief, breakage of glass and safety glazing materials, and coverage under the Renters Policy is limited for breakage of glass or safety glazing materials. For an additional fully earned premium, the limitations may be deleted. The following premium will not be refunded if this endorsement is cancelled.

Premium
\$55

ATTACH: Vacancy Endorsement, HO-2435

LIMITED DISTRIBUTION

The rules, rates and premiums in this section are available only to the Home Office and Operation Center.

INFLATION COVERAGE

If Inflation Coverage applies to the policy, the limit of liability specified in the Declarations applicable to Coverage A shall be increased at the same rate as the increase in the appropriate index produced by Xactware Solutions, Inc.

ZONE ASSIGNMENT

For ZIP Codes not listed on the Zone definition pages, the following rules apply in the assignment of the zone. Refer to Home Office for administration of these rules.

- A. A ZIP Code or geographic area omitted from the Zone definition pages will be assigned to the lowest rated contiguous zone.
- B. If a new ZIP Code is created, it will be assigned to the lowest rated zone of the ZIP Codes that formerly constituted the new ZIP Code's geographic area, subject to a 15% policy distribution minimum.
- C. When an existing ZIP Code boundary changes, policies will be assigned to the zone of their revised ZIP Code.

REPLACEMENT COST - COMMON CONSTRUCTION (Homeowners Only)

The loss settlement provision for Coverage A may be revised to provide for repair or replacement with commonly used materials. The basic premiums contemplate this coverage if the home is insured for an amount less than 80% of the replacement cost. For homes insured for at least 80% of replacement cost, the following adjustment applies to the basic premium.

Basic Premium Adjustment							
Perils							
Fire	Water Non-Weather	Crime	Other Non-Weather	Wind/Hail	Other Weather	Section II	Hurricane
-10%	-10%	-10%	-10%	-10%	-10%	-10%	-10%

ACTIVATE: Loss Settlement Provision A2 - Replacement Cost - Common Construction

SINKHOLE COLLAPSE COVERAGE - (Homeowners Renewals Only)

Property may be covered against direct loss caused by sinkhole collapse. Sinkhole Collapse Coverage insures against actual physical damage caused by sudden settlement of the earth supporting the dwelling from subterranean voids created by the action of water on limestone or similar rock formation. The following rates apply to the Coverage A amount.

Rate per \$1,000
\$0.35

ATTACH: Sinkhole Collapse Coverage Endorsement, HO-2495

ADULT FAMILY HOME COVERAGE

When the insured provides adult care services from the residence premises, Section II coverage should be provided. The following additional premiums apply:

Liability Limit		Number of Adults Cared For					
Occurrence	Aggregate	1	2	3	4	5	6
\$100,000	\$100,000	\$65	\$135	\$200	\$315	\$445	\$600
\$300,000	\$300,000	\$82	\$168	\$249	\$393	\$556	\$748

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

ATTACH: Adult Family Home Liability Endorsement, HO-2405