

EXCEPTIONS TO GENERAL RULES

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

The following is added to Paragraph F.:

Loss Settlement Condition Endorsement **HO 04 81** must be used with Form **HO 00 08**. It replaces the Repair Cost or Market Value Loss Settlement Provisions in **HO 00 08** with an Actual Cash Value Loss Settlement Condition.

The following paragraph is added:

G. All Forms

The limit of liability for Coverage **E** of Section **II** may be reduced to \$50,000 to \$25,000. Other limits below \$100,000 are not permitted.

104. ELIGIBILITY

Paragraph **G.** is replaced by the following:

G. Farm Property

1. A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company. In no event shall a policy be issued to provide Section **I** property damage coverage to any property situated on premises used for farming purposes.
2. Optional Section **II** liability coverage is available for certain farm liability exposures as specified in Rule **615**.

106. PROTECTION CLASSIFICATION CODES AND INFORMATION

This rule is replaced by the following:

A. Codes

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
9	09
9E	XX
9S	79
10	10

B. Protection Information

The Protection Class listings in the [Community Mitigation Classification manual](#) apply to risks insured under Homeowners Program policies.

1. The protection class indicated applies in a municipality or classified area where a single class or fire protection is available throughout (Example: 8, 7, 6, etc.).

2. In a classified area where a single classification is "9E", the classification is determined as follows:

Distance To Fire Station	Class
a. 5 road miles or less	9S
b. Between 5 and 6 road miles	9E

3. In a classified area where two or more classifications are shown (Example: 6/9 or 9S), the classification is determined as follows:

Distance To Fire Station	Class
a. 5 road miles or less with hydrant within 1,000 feet * First protection class (Example: 6/9 ... use Class 6)	*
b. 5 road miles or less with hydrant beyond 1,000 feet	9 or 9S
c. Over 5 road miles	10

In a classified area where two or more classifications are shown and an "E" is designated, (Example: 6/9E), the classification is determined as follows:

Distance To Fire Station	Class
a. 5 road miles or less with hydrant within 1,000 feet * First protection class (Example: 6/9E ... use Class 6)	*
b. 5 road miles or less with hydrant beyond 1,000 feet	9S
c. Between 5 and 6 road miles	9E
d. Over 6 road miles	10

4. Rural Fire Protection Districts are areas which have been inspected and for which protection classes are published.

5. All other properties are Class 10.

201. POLICY PERIOD

Paragraph **D.** is replaced by the following:

- D. Less than three years on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the company.

301. BASE PREMIUM COMPUTATION

Paragraph **A.2.** is replaced by the following:

2. Form **HO 00 04**

- a. From the Base Class Premium Table, select the **HO 00 04** premium for the territory that applies.
- b. From the Classification Table, select the Protection - Construction Classification Factor that applies.
- c. Multiply the Base Class Premium by the Protection - Construction Classification Factor and round to the nearest whole dollar to arrive at the Key Premium.

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