

January 15, 2021

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Homeowners Policy Program Revisions

The Commissioner of Insurance has recently approved several revisions to the Homeowners Policy Program which were filed on behalf of all member companies of the North Carolina Rate Bureau.

The following new endorsements have been introduced for use in North Carolina on an optional basis:

- **HO 32 03 08 21 Coverage B – Unscheduled Other Structures Increased Limit – North Carolina** This endorsement allows the current limit of 10% of the Coverage A limit to be increased. In addition, this coverage is provided on an unscheduled basis. See attached corresponding **Rule 514. Other Structures**. The rates for the new option have been set equal to the rates for the currently available options.
- **HO 32 04 08 21 Fortified Roof – Hurricane – New Roof Expense Coverages** This endorsement provides expense coverages for certain expenses necessary to obtain an IBHS Certified Fortified Roof when a roof replacement is needed due to a covered peril. See corresponding **Rule A13. Fortified Roof – Hurricane – New Roof Expense**.

The following Homeowners Manual rules/rates have been revised:

- **Rule 404.** Protective Devices was editorially revised in **Table 404.C. Protective Devices Factors** to reference police station burglar alarms. See revised manual rule attached.
- **Rule 406.** Deductibles - various optional all peril deductibles and higher windstorm or hail deductibles are added. See revised rules and table factors attached.
- **Rule 525.** Motorized Golf Cart – Physical Loss Coverage has been revised to indicate that the rates apply per \$500 of insurance. See revised manual rule attached.

These changes become effective in accordance with the following Rule of Application:

These revisions become effective with respect to all new and renewal policies becoming effective on or after August 1, 2021.

Reprinted manual pages will be distributed in the usual manner as soon as possible. Please see to it that this circular is brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Personal Lines Manager

AM:ko
Attachments
P-21-1

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**COVERAGE B – UNSCHEDULED OTHER STRUCTURES
INCREASED LIMIT – NORTH CAROLINA**

SCHEDULE

Coverage B – Other Structures
Limit Of Liability: \$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

SECTION I – PROPERTY COVERAGES

B. Coverage B – Other Structures

Paragraph 3. is replaced by the following:

- 3. The limit of liability for this coverage will not be more than is the Limit Of Liability shown in the Schedule. Use of this coverage does not reduce the Coverage A limit of liability.

All other provisions of this Policy apply.

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RULE 514.
OTHER STRUCTURES

A. On-Premises Structures

The following is added to Paragraph **A.**:

3. Increased Limit

- a. The limit of liability for Coverage **B** may be increased.**
- b. If increased, the limit of liability for Coverage **B** may not exceed the Coverage **A** limit.**
- c. Charge the additional company rate per \$1,000 of insurance.**
- d. Refer to state company rates for additional charge.**

Endorsement

Use Coverage **B – Unscheduled Other Structures Increased Limit – North Carolina Endorsement **HO 32 03**.**

RULE 514.
OTHER STRUCTURES

A. On-premises Structures

3. Increased Limit

Rate per \$1,000 for policies with windstorm
or hail coverage – \$4

Territories 110, 120, 130, 140, 150 And 160
Only

– Rate per \$1,000 for policies excluding
windstorm or hail coverage – \$2

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FORTIFIED ROOF – HURRICANE – NEW ROOF EXPENSE COVERAGES – NORTH CAROLINA

SECTION I – PROPERTY COVERAGES

E. Additional Coverages

The following coverages are added:

FORTIFIED Roof – Hurricane – New Roof Expense Coverage

1. In the event of a loss to the roof of the dwelling on the "residence premises" shown in the Declarations caused by a Peril Insured Against which requires the roof of that dwelling to be fully replaced, we will pay up to \$5,000 for expenses for:

- a. Materials and labor;
- b. The initial inspection and assessment; and
- c. The verification inspection(s);

necessary to obtain the **FORTIFIED Roof – Hurricane – New Roof** designation from the Insurance Institute for Business and Home Safety (IBHS). **FORTIFIED Roof – Hurricane – New Roof** expenses for material and labor are limited to the replacement of the damaged property with techniques and materials recognized by the IBHS, which serve the same primary function as the damaged property.

2. **FORTIFIED Roof – Hurricane – New Roof Expense Coverage** may only apply if:

- a. The amount of loss to the roof covering of the dwelling on the "residence premises" shown on the Declarations is greater than 50% of the replacement cost of the entire roof covering;
- b. The roof sheathing on that dwelling is (or was immediately prior to the loss) a minimum of 7/16-inch Oriented Strand Board (OSB) or plywood; and
- c. That dwelling is not (or was not immediately prior to the loss) on an unreinforced dry stacked foundation or is otherwise ineligible for FORTIFIED Home Review as defined by the IBHS.

This coverage is additional insurance. No deductible applies to this coverage.

IBHS Certified Evaluator Expenses Coverage

If:

1. The **FORTIFIED Roof – Hurricane – New Roof Expense Coverage** provided by this endorsement does not apply; and
2. The entire roof covering of the dwelling on the "residence premises" shown in the Declarations has been replaced during the policy period and you obtain the IBHS **FORTIFIED Roof – Hurricane – New Roof** designation;

then, upon submittal of proof of that designation to us, we will pay up to \$600 for reasonable expenses you incur for the services of an IBHS certified evaluator.

This coverage is additional insurance. No deductible applies to this coverage.

SECTION I – CONDITIONS

With respect to **FORTIFIED Roof – Hurricane – New Roof Expense Coverage**, the following condition is added:

We must be provided satisfactory proof of the IBHS **FORTIFIED Roof – Hurricane – New Roof** designation for the dwelling on the "residence premises" shown in the Declarations upon completion of the designation process. After we receive proof of such designation, we will only pay the lesser of either:

1. The sum of the costs of the materials and labor, the initial inspection and assessment, and of the verification inspection(s) necessary to obtain the IBHS **FORTIFIED Roof – Hurricane – New Roof** designation; or
2. \$5,000.00.

All other provisions of the Policy apply.

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RULE A13.

FORTIFIED ROOF – HURRICANE – NEW ROOF EXPENSE COVERAGES – FORMS HO 00 02, HO 00 03, HO 00 05 AND HO 00 08

A. Coverage Description

FORTIFIED Home™ is an engineering and building standard developed by the Insurance Institute for Business & Home Safety (IBHS) to mitigate wind-related hurricane damage. The program also includes evaluation and inspection requirements to ensure the technical standards are properly implemented, resulting in the designation of a home as meeting the FORTIFIED Home requirements.

With respect to a risk located in Territories 110, 120, 130, 140, 150 or 160, a policy may be endorsed to provide the following optional coverages:

1. FORTIFIED Roof – Hurricane – New Roof Expense Coverage

This coverage will pay up to \$5,000, without application of a deductible, for certain expenses necessary to obtain the FORTIFIED Roof – Hurricane – New Roof designation from IBHS for the roof of the insured dwelling damaged by a covered peril, which requires the roof to be fully replaced. This coverage applies only if:

- a. The amount of the covered loss to the roof covering of the insured dwelling is greater than 50% of the replacement cost value of the entire roof covering;
- b. The roof sheathing on that dwelling is (or was immediately prior to the loss) a minimum of 7/16-inch Oriented Strand Board (OSB) or plywood; and
- c. That dwelling is not (or was not immediately prior to the loss) on an unreinforced dry stacked foundation or is otherwise ineligible for FORTIFIED Home Review as defined by the IBHS.

2. IBHS Certified Evaluator Expense Coverage

If the FORTIFIED Roof – Hurricane – New Roof Expense Coverage described in Paragraph A.1. does not apply, this coverage will pay up to \$600, without application of a deductible, for the direct expenses incurred by the named insured for the services of an IBHS certified evaluator. This coverage applies only if:

- a. The entire roof covering of the insured dwelling is replaced to the FORTIFIED Roof – Hurricane – New Roof standard as recognized by the IBHS during the policy period;
- b. The named insured obtains the IBHS designation FORTIFIED Roof – Hurricane – New Roof from the IBHS; and
- c. Satisfactory proof of the IBHS designation FORTIFIED Roof – Hurricane – New Roof for the insured dwelling is submitted to the insurer.

The insured will be responsible for arranging and coordinating the roof replacement work, as well as the inspections, assessments and verifications required by IBHS. Nothing in this section is intended to change the applicable loss settlement provisions of the policy, other than to pay the IBHS costs as referenced above in this section, subject to the maximum coverage limits of the endorsement.

C. Premium

1. For policies providing windstorm or hail coverage, multiply the Base Premium by .032.
2. For policies excluding windstorm or hail coverage, multiply the Base Premium by .011.

D. Endorsement

Use FORTIFIED Roof – Hurricane – New Roof Expense Coverages – North Carolina Endorsement HO 32 04.

RULE 404.
PROTECTIVE DEVICES (Cont'd)

C. Premium Development

The premium for a risk having an approved protective device is developed by multiplying the Base Premium (including any premium adjustment to Coverage **C** limits) by the selected factor from the following table:

Protective Devices Factors

Protective Device	Factor*
1. Central Station Reporting Burglar Alarm	.95
2. Central Station Reporting Fire Alarm	.95
3. Both 1. and 2.	.91
4. Fire Station Connected Fire Alarm	.97
5. Police Station Connected Fire Fire <u>Burglar</u> Alarm	.97
6. Both 4. and 5.	.96
7. Local Fire Alarm System	.98
8. Local Burglar Alarm System	.98
9. Both 7. and 8.	.98
10. Automatic Smoke Detectors	.99
11. Automatic Sprinkler System	
a. In all areas including attic, bathroom, closet and attached structure	.87
b. In all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.93
* For Protection Classifications 1-9, 9S	
Note 1 Premium credit shall not be afforded on any additional or optional coverage, except Coverage C revised limits.	
Note 2 Refer to the state rate pages for the maximum credit allowed.	
Note 3 These credits do not apply to multi-family residential properties unless entire building meets the above requirements.	

Table 404.C. Protective Devices Factors

406. DEDUCTIBLES

All Forms Except HO 00 04 And HO 00 06						
Deductible Amount	Coverage A Limit					
	Up To \$59,999	\$60,000 To \$99,999	\$100,000 To \$200,000	<u>\$200,001 To \$250,000</u>	<u>\$250,001 To \$350,000</u>	<u>\$350,001 And Over</u>
\$ 250	1.27	1.27	1.27	1.27	<u>1.27</u>	<u>1.27</u>
500	1.15	1.15	1.16	1.22	<u>1.22</u>	<u>1.22</u>
1,000	1.00	1.00	1.00	1.13	<u>1.13</u>	<u>1.13</u>
1,500	0.92	0.92	0.92	1.06	<u>1.06</u>	<u>1.06</u>
<u>2,000</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
2,500	0.78	0.78	0.78	0.95	<u>0.95</u>	<u>0.95</u>
<u>3,000</u>	<u>0.76</u>	<u>0.76</u>	<u>0.76</u>	<u>0.92</u>	<u>0.92</u>	<u>0.92</u>
<u>4,000</u>	<u>0.74</u>	<u>0.74</u>	<u>0.74</u>	<u>0.87</u>	<u>0.87</u>	<u>0.87</u>
5,000	0.72	0.72	0.72	0.82	<u>0.82</u>	<u>0.82</u>
7,500	-	-	-	0.76	<u>0.76</u>	<u>0.76</u>
10,000	-	-	-	0.71	<u>0.71</u>	<u>0.71</u>
<u>1 %</u>	<u>1.13</u>	<u>1.05</u>	<u>0.90</u>	<u>0.89</u>	<u>0.89</u>	<u>0.89</u>
HO 00 04						
Deductible Amount	Coverage C Limit					
	Up To \$25,000	\$25,001 And Over				
\$ 250	1.10	1.10				
500	1.00	1.02				
1,000	0.85	0.92				
1,500	<u>0.77</u>	<u>0.86</u>				
<u>2,000</u>	<u>0.70</u>	<u>0.80</u>				
2,500	0.65	0.75				
<u>3,000</u>	<u>0.61</u>	<u>0.71</u>				
<u>4,000</u>	<u>0.54</u>	<u>0.64</u>				
<u>5,000</u>	<u>0.48</u>	<u>0.58</u>				
HO 00 06						
Deductible Amount	Coverage C Limit					
	Up To \$40,000	\$40,001 And Over				
\$ 250	1.11	1.11				
500	1.00	1.02				
1,000	0.84	0.90				
1,500	<u>0.76</u>	<u>0.83</u>				
<u>2,000</u>	<u>0.69</u>	<u>0.76</u>				
2,500	0.62	0.70				
<u>3,000</u>	<u>0.58</u>	<u>0.66</u>				
<u>4,000</u>	<u>0.51</u>	<u>0.59</u>				
<u>5,000</u>	<u>0.46</u>	<u>0.54</u>				

Table 406.C.1. All Perils Deductibles Factors

406. DEDUCTIBLES

C. Other Optional Deductibles

3. Windstorm Or Hail Deductibles (All Forms Except HO 00 04 And HO 00 06)

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2%, ~~and 3%~~, 4%, 5%, ~~7.5%~~ and 10% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

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406. DEDUCTIBLES

Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amount	Coverage A Limit					
		Up To \$59,999	\$60,000 To \$99,999	\$100,000 To \$200,000	<u>\$200,001 To \$250,000</u>	<u>\$250,001 To \$350,000</u>	<u>\$350,001 And Over</u>
1%	\$ 100	1.33	1.32	1.32	1.32	<u>1.32</u>	<u>1.32</u>
	250	1.22	1.22	1.22	1.22	<u>1.22</u>	<u>1.22</u>
	500	1.13	1.13	1.13	1.18	<u>1.18</u>	<u>1.18</u>
	1,000	–	–	0.99	1.11	<u>1.11</u>	<u>1.11</u>
	1,500	–	–	0.92	1.06	<u>1.06</u>	<u>1.06</u>
	<u>2,000</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>0.99</u>	<u>0.99</u>	<u>0.99</u>
	2,500	–	–	–	–	<u>0.94</u>	<u>0.94</u>
	<u>3,000</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>0.90</u>	<u>0.90</u>
	<u>4,000</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>0.85</u>
	5,000	–	–	–	–	–	<u>0.80</u>
	7,500	–	–	–	–	–	<u>0.73</u>
10,000	–	–	–	–	–	<u>0.68</u>	
<u>1 %</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	
2%	\$ 100	1.29	1.29	1.29	1.29	<u>1.29</u>	<u>1.29</u>
	250	1.18	1.18	1.19	1.20	<u>1.20</u>	<u>1.20</u>
	500	1.09	1.09	1.10	1.15	<u>1.15</u>	<u>1.15</u>
	1,000	0.96	0.96	0.96	1.08	<u>1.08</u>	<u>1.08</u>
	1,500	–	0.90	0.90	1.01	<u>1.01</u>	<u>1.01</u>
	<u>2,000</u>	<u>–</u>	<u>–</u>	<u>0.83</u>	<u>0.96</u>	<u>0.96</u>	<u>0.96</u>
	2,500	–	–	0.76	0.91	<u>0.91</u>	<u>0.91</u>
	<u>3,000</u>	<u>–</u>	<u>–</u>	<u>0.75</u>	<u>0.87</u>	<u>0.87</u>	<u>0.87</u>
	<u>4,000</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>0.82</u>	<u>0.82</u>	<u>0.82</u>
	5,000	–	–	–	–	<u>0.77</u>	<u>0.77</u>
	7,500	–	–	–	–	–	<u>0.71</u>
10,000	–	–	–	–	–	<u>0.67</u>	
<u>1 %</u>	<u>1.10</u>	<u>0.99</u>	<u>0.89</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>	
3%	\$ 100	<u>1.27</u>	<u>1.27</u>	<u>1.28</u>	<u>1.28</u>	<u>1.28</u>	<u>1.28</u>
	250	<u>1.16</u>	<u>1.16</u>	<u>1.18</u>	<u>1.19</u>	<u>1.19</u>	<u>1.19</u>
	500	<u>1.07</u>	<u>1.07</u>	<u>1.09</u>	<u>1.14</u>	<u>1.14</u>	<u>1.14</u>
	1,000	<u>0.94</u>	<u>0.94</u>	<u>0.95</u>	<u>1.07</u>	<u>1.07</u>	<u>1.07</u>
	1,500	<u>0.87</u>	<u>0.88</u>	<u>0.89</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	2,000	–	<u>0.82</u>	<u>0.82</u>	<u>0.95</u>	<u>0.95</u>	<u>0.95</u>
	2,500	–	<u>0.76</u>	<u>0.76</u>	<u>0.90</u>	<u>0.90</u>	<u>0.90</u>
	3,000	–	–	<u>0.75</u>	<u>0.86</u>	<u>0.86</u>	<u>0.86</u>
	4,000	–	–	<u>0.73</u>	<u>0.81</u>	<u>0.81</u>	<u>0.81</u>
	5,000	–	–	<u>0.71</u>	<u>0.76</u>	<u>0.76</u>	<u>0.76</u>
	7,500	–	–	–	–	<u>0.71</u>	<u>0.71</u>
10,000	–	–	–	–	<u>0.66</u>	<u>0.66</u>	
<u>1 %</u>	<u>1.08</u>	<u>0.97</u>	<u>0.88</u>	<u>0.84</u>	<u>0.84</u>	<u>0.84</u>	
4%	\$ 100	<u>1.25</u>	<u>1.25</u>	<u>1.26</u>	<u>1.28</u>	<u>1.28</u>	<u>1.28</u>
	250	<u>1.15</u>	<u>1.15</u>	<u>1.16</u>	<u>1.19</u>	<u>1.19</u>	<u>1.19</u>
	500	<u>1.06</u>	<u>1.06</u>	<u>1.07</u>	<u>1.14</u>	<u>1.14</u>	<u>1.14</u>
	1,000	<u>0.93</u>	<u>0.93</u>	<u>0.93</u>	<u>1.06</u>	<u>1.06</u>	<u>1.06</u>
	1,500	<u>0.86</u>	<u>0.87</u>	<u>0.87</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>

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		<u>2,000</u>	<u>0.79</u>	<u>0.81</u>	<u>0.81</u>	<u>0.95</u>	<u>0.95</u>	<u>0.95</u>
		<u>2,500</u>	=	<u>0.75</u>	<u>0.75</u>	<u>0.90</u>	<u>0.90</u>	<u>0.90</u>
		<u>3,000</u>	=	<u>0.74</u>	<u>0.74</u>	<u>0.86</u>	<u>0.86</u>	<u>0.86</u>
		<u>4,000</u>	=	=	<u>0.72</u>	<u>0.81</u>	<u>0.81</u>	<u>0.81</u>
		<u>5,000</u>	=	=	<u>0.70</u>	<u>0.76</u>	<u>0.76</u>	<u>0.76</u>
		<u>7,500</u>	=	=	<u>0.65</u>	<u>0.70</u>	<u>0.70</u>	<u>0.70</u>
		<u>10,000</u>	=	=	=	=	<u>0.66</u>	<u>0.66</u>
		<u>1 %</u>	<u>1.07</u>	<u>0.96</u>	<u>0.87</u>	<u>0.83</u>	<u>0.83</u>	<u>0.83</u>
5%	\$	100	1.23	1.23	1.25	1.27	<u>1.27</u>	<u>1.27</u>
		250	1.13	1.13	1.15	1.18	<u>1.18</u>	<u>1.18</u>
		500	1.04	1.04	1.06	1.13	<u>1.13</u>	<u>1.13</u>
		1,000	0.91	0.91	0.92	1.05	<u>1.05</u>	<u>1.05</u>
		1,500	0.85	0.85	0.86	0.99	<u>0.99</u>	<u>0.99</u>
		<u>2,000</u>	<u>0.80</u>	<u>0.80</u>	<u>0.80</u>	<u>0.94</u>	<u>0.94</u>	<u>0.94</u>
		2,500	0.75	0.75	0.75	0.89	<u>0.89</u>	<u>0.89</u>
		<u>3,000</u>	=	<u>0.74</u>	<u>0.74</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
		<u>4,000</u>	=	<u>0.72</u>	<u>0.72</u>	<u>0.80</u>	<u>0.80</u>	<u>0.80</u>
		5,000	-	-	0.70	0.75	<u>0.75</u>	<u>0.75</u>
		7,500	-	-	0.65	0.70	<u>0.70</u>	<u>0.70</u>
		10,000	-	-	-	0.65	<u>0.65</u>	<u>0.65</u>
		<u>1 %</u>	<u>1.05</u>	<u>0.94</u>	<u>0.86</u>	<u>0.82</u>	<u>0.82</u>	<u>0.82</u>
7.5%	\$	100	<u>1.20</u>	<u>1.20</u>	<u>1.22</u>	<u>1.25</u>	<u>1.25</u>	<u>1.25</u>
		250	<u>1.11</u>	<u>1.11</u>	<u>1.12</u>	<u>1.16</u>	<u>1.16</u>	<u>1.16</u>
		500	<u>1.02</u>	<u>1.02</u>	<u>1.04</u>	<u>1.11</u>	<u>1.11</u>	<u>1.11</u>
		1,000	<u>0.90</u>	<u>0.90</u>	<u>0.91</u>	<u>1.03</u>	<u>1.03</u>	<u>1.03</u>
		1,500	<u>0.84</u>	<u>0.84</u>	<u>0.85</u>	<u>0.97</u>	<u>0.97</u>	<u>0.97</u>
		<u>2,000</u>	<u>0.79</u>	<u>0.79</u>	<u>0.79</u>	<u>0.92</u>	<u>0.92</u>	<u>0.92</u>
		2,500	<u>0.74</u>	<u>0.74</u>	<u>0.74</u>	<u>0.87</u>	<u>0.87</u>	<u>0.87</u>
		<u>3,000</u>	<u>0.73</u>	<u>0.73</u>	<u>0.73</u>	<u>0.84</u>	<u>0.84</u>	<u>0.84</u>
		<u>4,000</u>	<u>0.71</u>	<u>0.71</u>	<u>0.71</u>	<u>0.79</u>	<u>0.79</u>	<u>0.79</u>
		<u>5,000</u>	=	<u>0.69</u>	<u>0.69</u>	<u>0.74</u>	<u>0.74</u>	<u>0.74</u>
		<u>7,500</u>	=	=	<u>0.64</u>	<u>0.69</u>	<u>0.69</u>	<u>0.69</u>
		<u>10,000</u>	=	=	<u>0.59</u>	<u>0.64</u>	<u>0.64</u>	<u>0.64</u>
		<u>1 %</u>	<u>1.03</u>	<u>0.93</u>	<u>0.85</u>	<u>0.81</u>	<u>0.81</u>	<u>0.81</u>
10%	\$	100	<u>1.18</u>	<u>1.18</u>	<u>1.20</u>	<u>1.23</u>	<u>1.23</u>	<u>1.23</u>
		250	<u>1.09</u>	<u>1.09</u>	<u>1.10</u>	<u>1.14</u>	<u>1.14</u>	<u>1.14</u>
		500	<u>1.00</u>	<u>1.00</u>	<u>1.02</u>	<u>1.09</u>	<u>1.09</u>	<u>1.09</u>
		1,000	<u>0.89</u>	<u>0.89</u>	<u>0.90</u>	<u>1.02</u>	<u>1.02</u>	<u>1.02</u>
		1,500	<u>0.83</u>	<u>0.83</u>	<u>0.84</u>	<u>0.96</u>	<u>0.96</u>	<u>0.96</u>
		<u>2,000</u>	<u>0.78</u>	<u>0.78</u>	<u>0.78</u>	<u>0.91</u>	<u>0.91</u>	<u>0.91</u>
		<u>2,500</u>	<u>0.73</u>	<u>0.73</u>	<u>0.73</u>	<u>0.86</u>	<u>0.86</u>	<u>0.86</u>
		3,000	<u>0.72</u>	<u>0.72</u>	<u>0.72</u>	<u>0.83</u>	<u>0.83</u>	<u>0.83</u>
		4,000	<u>0.70</u>	<u>0.70</u>	<u>0.70</u>	<u>0.78</u>	<u>0.78</u>	<u>0.78</u>
		5,000	<u>0.68</u>	<u>0.68</u>	<u>0.68</u>	<u>0.73</u>	<u>0.73</u>	<u>0.73</u>
		<u>7,500</u>	=	<u>0.63</u>	<u>0.63</u>	<u>0.68</u>	<u>0.68</u>	<u>0.68</u>
		<u>10,000</u>	=	=	<u>0.58</u>	<u>0.63</u>	<u>0.63</u>	<u>0.63</u>
		<u>1 %</u>	<u>1.01</u>	<u>0.91</u>	<u>0.84</u>	<u>0.80</u>	<u>0.80</u>	<u>0.80</u>

Table 406.C.3.a.(6) Windstorm Or Hail Percentage Deductibles

406. DEDUCTIBLES

C. Other Optional Deductibles

3. Windstorm Or Hail Deductibles (All Forms Except HO 00 04 And HO 00 06)

b. Higher Fixed-dollar Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail fixed-dollar deductible amounts of \$1,000, \$2,000, and \$5,000, ~~\$7,500 and \$10,000~~ when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

HO-E-

406. DEDUCTIBLES

Windstorm Or Hail Deductible Amount	All Other Perils Deductible Amount	Coverage A Limit					
		Up To \$59,999	\$60,000 To \$99,999	\$100,000 To \$200,000	\$200,001 To \$250,000	\$250,001 To \$350,000	\$350,001 And Over
\$1,000	\$ 100	1.29	1.30	1.33	1.34	1.34	1.34
	250	1.20	1.20	1.23	1.24	1.24	1.24
	500	1.11	1.11	1.14	1.20	1.20	1.20
\$2,000	100	1.24	1.27	1.30	1.32	1.32	1.32
	250	1.15	1.16	1.20	1.22	1.22	1.22
	500	1.08	1.08	1.11	1.18	1.18	1.18
	1,000	0.95	0.95	0.97	1.11	1.11	1.11
	1,500	0.89	0.89	0.91	1.06	1.06	1.06
\$5,000	\$ 100	1.22	1.23	1.28	1.29	1.29	1.29
	250	1.11	1.13	1.16	1.19	1.19	1.19
	500	1.04	1.04	1.08	1.15	1.15	1.15
	1,000	0.91	0.91	0.95	1.09	1.09	1.09
	1,500	0.85	0.85	0.89	1.04	1.04	1.04
	2,000	0.79	0.80	0.83	0.99	0.99	0.99
	2,500	0.73	0.75	0.76	0.94	0.94	0.94
	3,000	0.72	0.74	0.75	0.91	0.91	0.91
4,000	0.71	0.73	0.73	0.86	0.86	0.86	
\$7,500	\$ 100	1.21	1.22	1.25	1.26	1.26	1.26
	250	1.10	1.12	1.15	1.17	1.17	1.17
	500	1.02	1.03	1.06	1.13	1.13	1.13
	1,000	0.90	0.90	0.93	1.06	1.06	1.06
	1,500	0.84	0.84	0.87	1.01	1.01	1.01
	2,000	0.78	0.79	0.81	0.96	0.96	0.96
	2,500	0.72	0.73	0.75	0.92	0.92	0.92
	3,000	0.71	0.72	0.74	0.89	0.89	0.89
	4,000	0.70	0.71	0.72	0.85	0.85	0.85
	5,000	0.69	0.70	0.71	0.81	0.81	0.81
\$10,000	\$ 100	1.20	1.21	1.23	1.24	1.24	1.24
	250	1.09	1.11	1.13	1.15	1.15	1.15
	500	1.01	1.02	1.05	1.11	1.11	1.11
	1,000	0.89	0.89	0.91	1.04	1.04	1.04
	1,500	0.83	0.83	0.85	0.99	0.99	0.99
	2,000	0.77	0.78	0.79	0.95	0.95	0.95
	2,500	0.71	0.72	0.74	0.91	0.91	0.91
	3,000	0.70	0.71	0.73	0.88	0.88	0.88
	4,000	0.69	0.70	0.71	0.84	0.84	0.84
	5,000	0.68	0.69	0.70	0.80	0.80	0.80
7,500	=	=	=	0.75	0.75	0.75	

Table 406.C.3.b.(6) Windstorm Or Hail Fixed-dollar Deductibles

RULE 525.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

E. Premium

The following charge is the minimum annual premium for each motorized golf cart for any period within a policy year:

Rate per \$500 per motorized golf cart **without** collision – \$7

Rate per \$500 per motorized golf cart **with** collision – \$12