



<b>STATE</b>	Indiana
<b>LINE OF BUSINESS</b>	Homeowners 2011
<b>UNDERWRITING COMPANY</b>	Donegal Mutual Insurance Company
<b>EFFECTIVE DATE(S)</b>	NEW BUSINESS: 4/15/19 RENEWALS: 4/15/19
<b>DESCRIPTION OF CHANGES</b>	For details of the latest changes, refer to the Donegal Insurance Group Agent's Bulletin(s).
<b>Any questions you may have regarding these manual pages should be addressed to your Donegal Insurance Group field representative or to your Personal Lines Underwriter.</b>	

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**HOMEOWNERS  
POLICY PROGRAM  
MANUAL  
INDIANA**



**HOMEOWNERS XL PROGRAMS**



**INDIANA  
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**INDIANA  
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GENERAL RULES**

**INTRODUCTION**

Donegal Mutual's Indiana Homeowners Manual uses the General Rules of the Insurance Services Office, Inc. (ISO) **except**:

Rules and Forms found in ISO's Indiana Exception Pages and Donegal Mutual Exception Pages are incorporated directly into the corresponding General Rule. The use of Exception Pages is eliminated from the manual.

Donegal Mutual Rules and Forms that have no corresponding ISO General Rule are assigned the next new General Rule number in the appropriate ISO General Rule Group.

**Example 1:** Donegal's "Suburban Protection Plan" is General Rule 106.C., Protection Classification Codes and Information. Formerly this provision was on the Donegal Exception Page as adding item C. to General Rule 106.

**Example 2:** Donegal's Age of Dwelling Rule is General Rule 409 after ISO's last rule in the 400 group.

<b>ISO General Rule Group</b>	<b>Rule Nos.</b>
Coverage and Definition Type Rules:	100
Servicing Type Rules:	200
Base Premium Computation:	300
Adjusted Base Premium Computation:	400
Section I - Property - Add'tl Coverages and Increased Limits:	500
Section II - Liability - Add'tl Coverages and Increased Limits:	600
Section II - Liability - Other Exposures Increased Limits:	700

**OTHER MANUAL CHANGES:**

Optional Coverage rates are found in the General Rule.



**INDIANA  
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GENERAL RULES**

**COVERAGE AND DEFINITIONS**

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this Manual.

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**101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS**

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**A.** The limits of liability required under the Homeowners policy are as follows:

**1.** Section I - Property Coverages

<b>Coverage A – Dwelling</b>	
<b>HO 00 02, HO 00 03, HO 00 05 HO 00 04 or HO 00 06</b>	Refer to Rate Pages  For <b>HO 00 06</b> refer to Rule <b>507.A.</b>
<b>Coverage B – Other Structures</b>	
<b>HO 00 02, HO 00 03, HO 00 05</b>	10% of <b>A</b> (One-and two-family dwelling 5% of <b>A</b> (Three-and four-family dwelling)
<b>Coverage C – Personal Property</b>	
<b>HO 00 02, HO 00 03, HO 00 05  HO 00 04 or HO 00 06</b>	50% of <b>A</b> (One-and two-family dwelling 30% of <b>A</b> (Three-family dwelling) 25% of <b>A</b> (Four-family dwelling) Refer to Rate Pages
<b>Coverage D – Loss of Use</b>	
<b>HO 00 02, HO 00 03 or HO 00 05 HO 00 04 HO 00 06</b>	30% of <b>A</b> 30% of <b>C</b> 50% of <b>C</b>

**Table 101.A.1 – Section I – Property Coverage Limits**

<b>2.</b> Section II - Liability	All Forms
Coverage E - Personal Liability	\$100,000
Coverage F - Medical Payments to Others	\$ 1,000

Unless otherwise stated, Coverage **E** limits apply on an “occurrence” basis; Coverage **F** limits on an “each person” basis.

**B. All Forms**

The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

**C. Form HO 00 02, HO 00 03 or HO 00 05**

Under Coverage **B** of Section **I**, an additional amount of insurance may be written on a specific structure.

Under Coverage **C** of Section **I**, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of a one- and two-family dwelling; 20% of the limit of a three-family dwelling; and 15% of the limit of a four-family dwelling.

**D. Form HO 00 06**

The limit of liability for Coverage **A** of Section **I** may be increased.

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**COVERAGE AND DEFINITIONS**

**102. DESCRIPTION OF COVERAGES**

**A. Section I Coverages - Property Damage**

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

Perils	HO 00 02	HO 00 03	HO 00 04 And HO 00 06	HO 00 05
Fire or Lightning	Yes	Yes*	Yes	Yes**
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes	Yes*	Yes	Yes**
Vandalism or malicious mischief	Yes	Yes*	Yes	Yes**
Theft	Yes	Yes*	Yes	Yes**
Volcanic eruption	Yes	Yes*	Yes	Yes**
Falling objects, Weight of ice, snow or sleet, Accidental discharge or overflow of water or steam, Sudden and accidental tearing apart of a heating system or appliance for heating water, Freezing, Sudden and accidental damage from artificially generated electrical current.	Yes	Yes*	Yes	Yes**
Additional risks with certain exceptions	No	Yes***	No	Yes****
* Special Coverage (Coverages <b>A</b> and <b>B</b> ), Named Peril (Coverage <b>C</b> )				
** Special Coverage (Coverages <b>A</b> , <b>B</b> and <b>C</b> )				
*** Special Coverage (Coverages <b>A</b> , <b>B</b> and <b>D</b> )				
**** Special Coverage (Coverages <b>A</b> , <b>B</b> , <b>C</b> and <b>D</b> )				

**Table 102.A. Perils Insured Against**

**B. Section II Coverages - Liability - All Forms**

Coverage F - Medical Payments to Others

- 1. Coverage E - Personal Liability** - Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
- 2. Coverage F - Medical Payments to Others** - Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

**B. Inflation Guard - All Forms**

**1. Eligibility**

All Homeowners policies issued shall have Inflation Guard Endorsement attached.

**2. Scope of Coverage**

**a. Forms HO 00 02, HO 00 03 and HO 00 05**

This endorsement provides for Section I limits to be adjusted on renewal in accordance with current construction costs. In the event of a total loss during the policy period, the policyholder would benefit from a pro-rata annual adjustment in accordance with the latest residential increase factor. This is providing that the factor does not result in a decrease in the Section I Limits of Liability.

Use Endorsement **HP-244** Inflation Guard (**HO 00 02, HO 00 03 and HO 00 05.**)

**103. MANDATORY COVERAGES**

- A.** It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

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GENERAL RULES**

**COVERAGE AND DEFINITIONS**

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**103. MANDATORY COVERAGES (Cont'd)**

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**b. Forms HO 00 04 or HO 00 06**

This coverage allows for Section I limits of Coverage C - Personal Property and Coverage D - Loss of Use to be adjusted on renewal in accordance with current apartment/condominium personal property costs. In the event of a total loss during the term of the policy, the policyholder would benefit from adjustment in accordance with the latest change factor, provided that the factor does not result in a decrease in the limit of liability.

The inflation coverage is indexed to inflation trends for current personal property cost changes.

Use Endorsement **HP-505** Inflation Guard (**HO 00 04** and **HO 00 06**)

**3. Rating**

Inflation Guard shall be attached to all Homeowners policies at no additional premium charge.

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**104. ELIGIBILITY**

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**A. All Forms Except HO 00 04 and HO 00 06**

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a one-, two-, three- or four-family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs **F.**, **H.** and **I.**) A one-family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a two-, three- or four-family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or
2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement **HO 04 41** - Additional Insured; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage

A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement **HO 04 41** - Additional Insured; or

4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner - occupant(s) of the dwelling.
5. When two or more apartment units in a two-, three- or four-family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41**. A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Endorsement **HO 04 41** - Additional Insured.

**B. Form HO 00 04**

A Homeowners Policy may be issued to:

1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Rule **104.A.** above.

provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraphs **F.** and **H.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

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**COVERAGE AND DEFINITIONS**

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**104. ELIGIBILITY (Cont'd)**

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**C. Form HO 00 06**

A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraphs **F.** and **H.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

**D.** Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

**E. Mobile Home, Trailer Home or House Trailer**

A Homeowners Policy:

1. Shall not be issued to cover such structures under Coverage **A** – Dwelling, but
2. May be issued to cover personal property in such structures as noted in Paragraph **B.**

**F. Permitted Business Occupancies**

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes; and
2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules [509.](#) and [510.](#) for Section I Coverage and Rules [607.](#) and [608.](#) for Section II Coverage. When it is conducted from an Other Residence, only Section II Coverage is available. Refer to Rules [607.](#) and [608.](#)

**G. Farm Property**

A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company, except as noted in following Paragraphs **1.** and **2.**

**1. Section I – Property – Livestock Collision**

Coverage may be provided for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Livestock Collision Coverage Rule [520.](#)

**2. Section II – Liability Coverage**

Certain farm liability exposures may be covered. Refer to Rules [614.](#) and [615.](#)

**H. Residence Held In Trust (All Forms Except HO 00 04)**

A Homeowners Policy may be issued to an occupant of a one-, two-, three- or four-family dwelling or a condominium unit when legal title to the dwelling or unit is held in trust and:

1. One of the occupants of the dwelling or condominium unit is the grantor/settlor of the trust;
2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.**; and
3. No trustee of the trust is:
  - a. A partnership or joint venture;
  - b. A corporation;
  - c. A limited liability company;
  - d. An organization other than a partnership or joint venture, a corporation or a limited liability company; or
  - e. A licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust. However, this Paragraph **e.** does not apply to an individual who is a relative of the grantor/settlor of the trust.

Refer to Rule **526.** for the rule of application.

**I. Temporary Non-residency**

Owner-occupant(s), as described in Paragraphs **A.1.** and **B.2.**, may temporarily not reside at a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under Paragraph **A.** for a specified period of time.

Refer to Rule **411.** for the rule of application.

---

**105. SECONDARY RESIDENCE PREMISES**

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**A. Application**

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section **II** Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

**B. Premium Adjustment**

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:

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**105. SECONDARY RESIDENCE PREMISES (Cont'd)**

1. Reduce the Base Premium for the policy covering the secondary residence by a credit of \$15.00; and
2. Add the charge for Other Insured Location Occupied by Insured, developed from Rule [602.](#), to the policy covering the initial residence.

**106. PROTECTION CLASSIFICATION CODES AND INFORMATION**

**A. Protection Class**

1	8Y
2	8X
3	9
4	9S
5	10
6	10W
7	1X - 5X; 1Y - 5Y
8	6X, 6Y, 7X, 7Y
8B	

**B. Protection Information**

Determine the ISO Public Protection classification applicable to the municipality or classified area where the insured property is located.

1. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6 etc.).
2. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

**DISTANCE TO FIRE STATION      CLASS**

- |                                                               |    |
|---------------------------------------------------------------|----|
| <b>a.</b> 5 road miles or less with hydrant within 1,000 feet | *  |
| * First protection class (e.g. 6/9 . . . use Class 6)         |    |
| <b>b.</b> 5 road miles or less with hydrant beyond 1,000 feet | 9  |
| <b>c.</b> Over 5 road miles                                   | 10 |

3. All other properties are Class 10

**C. Suburban Protection Plan**

This plan is designed for certain qualified dwellings located in ISO Protection Class 9.

**1. Eligibility**

To be eligible, the dwelling must be:

- a. Located in an established development or subdivision.
- b. Insured for less than \$500,000 Coverage A amount when initially written by the Company.
- c. Accessible by a paved road (including the driveway) under all weather conditions.
- d. Within 1,000 feet of a year-round water supply. The water supply must contain a minimum of 1,500 gallons and be in the form of:

- (1) A functioning fire hydrant; or
- (2) A responding fire department with tanker and pumper truck(s); or
- (3) Swimming pools, cisterns, water towers, private water reservoirs, ponds, lakes, or rivers. All of these listed water sources must be available year-round, and must be readily accessible to fire fighting equipment during all weather conditions.

**2. Rating**

If the dwelling meets all of the eligibility requirements, it will be rated as Fire Protection Class 9S.

**Use Endorsement HP-504**

**107. CONSTRUCTION DEFINITIONS**

**A. Frame**

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, or aluminum or plaster siding over frame.

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**107.CONSTRUCTION DEFINITIONS (Cont'd)**

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**B. Masonry Veneer**

Exterior walls of combustible construction veneered with brick or stone.

**C. Masonry**

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground).

**D. Superior Construction**

**1. Non-Combustible**

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

**2. Masonry Non-Combustible**

Exterior walls constructed of masonry materials (as described in Paragraph C.) and floors and roof of metal or other non-combustible materials.

**3. Fire Resistive**

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

**E. Mixed (Masonry/Frame)**

A combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (Including gables) exceed 33 $\frac{1}{3}$ % of the total exterior wall area; otherwise class as masonry.

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**108. SEASONAL DWELLING DEFINITION**

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A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

---

**109. SINGLE AND SEPARATE BUILDINGS DEFINITION**

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**A. Single Building**

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

**B. Separate Building**

1. Buildings which are separated by space shall be considered separate buildings.
2. Buildings or sections of buildings which are separated by:
  - a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
  - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the inside of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

---

**110. ROOF SURFACING CLASSIFICATION INFORMATION**

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**A. Age Of Roof**

To determine the age of roof, use the original installation date. However, if the original roof has been completely replaced, use the date the roof was replaced to determine the age of roof. If a section of the roof has been newly installed or replaced, the age of roof shall be classed based on the age of the section of the roof with the largest square footage in area. If more than one section of the roof has been newly installed or replaced, refer to company to determine the age of roof.

**B. Type Of Roof Surfacing Material**

A roof may have a combination of types of roof surfacing materials. A combination of two types of roof surfacing materials shall be classed based on the section of the roof surface with the largest square footage in area. If the roof includes more than two types of roof surfacing material, refer to company to determine the type of roof surfacing.

**C. Renewals Only** For policies with an inception date prior to 10/01/2018, if:

1. Evidence exists to verify age of roof, assign actual age of roof; or
2. Age of dwelling is 10 years or less and there is no evidence of actual roof age, assign age of roof equal to age of dwelling; or
3. Age of dwelling is greater than 10 years, and age of roof and type of roof surfacing material are unknown, apply a neutral rating factor.

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**111. SUPERIOR-100 HOMEOWNERS PROGRAM**

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The Superior Homeowners Program is designed for newer, above-average dwelling risks, where there is evidence of quality construction, optimal maintenance, excellent control of hazards, favorable loss experience, etc. In recognition of the exceptional characteristics of a Superior risk, we offer lower premiums and broadened coverages.

**A. Eligibility**

1. Reserved for future use.
2. Minimum deductible amount of \$500 (applicable to new business only).

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**111. SUPERIOR-100 HOMEOWNERS PROGRAM**  
(Cont'd)

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3. The dwelling must be insured to 100% replacement value.
4. The dwelling must be owner occupied as a one or two family dwelling, and may also include a small office area not exceeding 750 square feet, or a service shop not exceeding 500 square feet. One-half of a two family dwelling must be occupied by the named insured.
5. Coverage may be provided by **Form HO 00 03** or **HO 00 05** only.
6. Market value of the dwelling must be at least 80% of the replacement cost.
7. Any dwelling which is in whole or in part comprised of mobile home type construction is not eligible for the Superior Homeowners Policy Program.
8. The policyholder must advise the company of any additions to the dwelling where the cost is in excess of \$5,000.
9. Seasonal dwellings and secondary dwellings are not eligible for the Superior Program.
10. The Section I Limits of Liability will be automatically adjusted upon renewal in accordance with MSB Interchange residential construction cost increase factors.

**B. Broadened Coverages**

All policies rated under the Superior-100 Homeowners Program shall have attached **Endorsement Form HP-546**, which broadens coverage as described below. The endorsement may also be purchased for policies in other programs as shown under Rule [535.C](#). Rating.

1. Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of power failure caused by a peril insured against.
2. Broadened Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of order of civil authority.
3. Credit card, electronic fund transfer card or access device, forgery and counterfeit money coverage increased to \$3,000.
4. Coverage up to \$750 for damage to refrigerated property caused by an off-premises power failure or mechanical breakdown.
5. Coverage up to \$1,500 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.

6. Liability coverage for watercraft powered by one or more outboard motors up to 65 total horsepower.
7. Property damage liability to property rented to, occupied or used by, or in the care of the insured extended to include water damage.

**C. Additional Coverage - Renewals Only**

For policies with an inception date prior to 04/15/2019, attach Extended Limits Coverage 25 - Coverage **A** - Dwelling **HP 245**.

**D. Rating**

Dwellings which are eligible for the Superior-100 Homeowners Program, receive a lower premium as identified on the Rate Page(s) and Rule Page(s) for additional coverages.

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**112. PREFERRED-100 HOMEOWNERS PROGRAM**

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The Preferred-100 Homeowners Program is designed for the better-than-average dwelling risks, where there is evidence of quality construction, optimal maintenance, reasonable control of hazards, favorable loss experience, etc. In recognition of the exceptional characteristics of a Preferred risk, we offer lower premiums and broadened coverages.

**A. Eligibility**

1. Reserved for future use.
2. The dwelling must be insured to 100% replacement value.
3. The dwelling must be owner occupied as a one or two family dwelling, and may also include a small office area not exceeding 750 square feet, or a service shop not exceeding 500 square feet. One-half of a two family dwelling must be occupied by the named insured.
4. Coverage may be provided by **Form HO 00 02**, **HO 00 03**, or **HO 00 05** only.
5. Market value of the dwelling must be at least 80% of the replacement cost.
6. Any dwelling which is in whole or in part comprised of mobile home type construction is not eligible for the Preferred Homeowners Policy Program.
7. The policyholder must advise the company of any additions to the dwelling where the cost is in excess of \$5,000.
8. The Section I Limits of Liability will be automatically adjusted upon renewal in accordance with MSB Interchange residential construction cost increase factors.



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**112. PREFERRED-100 HOMEOWNERS PROGRAM**  
(Cont'd)

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**B. Broadened Coverages**

All policies rated under the Preferred-100 Homeowners Program shall have attached **Endorsement Form HP-500**, which broadens coverage as described below. The endorsement may also be purchased for policies in other programs as shown under Rule [534](#). C. Rating.

1. Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of power failure caused by a peril insured against.
2. Broadened Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of order of civil authority.
3. Credit card, electronic fund transfer card or access device, forgery and counterfeit money coverage increased to \$2,500.
4. Coverage up to \$500 for damage to refrigerated property caused by an off-premises power failure or mechanical breakdown.
5. Coverage up to \$1,000 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.
6. Liability coverage for watercraft powered by one or more outboard motors up to 50 total horsepower.
7. Property damage liability to property rented to, occupied or used by, or in the care of the insured extended to include water damage.

**C. Additional Coverage - Renewals Only**

For policies with an inception date prior to 04/15/2019, attach Extended Limits Coverage 25 - Coverage **A** - Dwelling **HP 245**.

**D. Rating**

Dwellings which are eligible for the Preferred-100 Homeowners Program, receive a lower premium as identified on the Rate Page(s) and Rule Page(s) for additional coverages.

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**113. MERIT-100 HOMEOWNERS PROGRAM**

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The Merit-100 Homeowners Program is designed for the better-than-average dwelling risks, where there is evidence of quality construction, optimal maintenance, reasonable control of hazards, favorable loss experience, etc. In recognition of the very good characteristics of a Merit risk, we offer lower premiums and broadened coverages. **Attach Endorsement Form HP-500.**

**A. Eligibility**

1. Reserved for future use.

2. The dwelling must be insured to 100% replacement value.
3. The dwelling must be owner occupied as a one or two family dwelling, and may also include a small office area not exceeding 750 square feet, or a service shop not exceeding 500 square feet. One-half of a two family dwelling must be occupied by the named insured.
4. Coverage may be provided by **Form HO 00 02, HO 00 03, or HO 00 05** only.
5. Market value of the dwelling must be at least 80% of the replacement cost.
6. Any dwelling which is in whole or in part comprised of mobile home type construction is not eligible for the Merit Homeowners Policy Program.
7. The policyholder must advise the company of any additions to the dwelling where the cost is in excess of \$5,000.
8. The Section I Limits of Liability will be automatically adjusted upon renewal in accordance with MSB Interchange residential construction cost increase factors.

**B. Broadened Coverages**

All policies rated under the Merit-100 Homeowners Program shall have attached **Endorsement Form HP-500**, which broadens coverage as described below. The endorsement may also be purchased for policies in other programs as shown under Rule [534](#). C. Rating.

1. Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of power failure caused by a peril insured against.
2. Broadened Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of order of civil authority.
3. Credit card, electronic fund transfer card or access device, forgery and counterfeit money coverage increased to \$2,500.
4. Coverage up to \$500 for damage to refrigerated property caused by an off-premises power failure or mechanical breakdown.
5. Coverage up to \$1,000 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.
6. Liability coverage for watercraft powered by one or more outboard motors up to 50 total horsepower.
7. Property damage liability to property rented to, occupied or used by, or in the care of the insured extended to include water damage.



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**113. MERIT-100 HOMEOWNERS PROGRAM (Cont'd)**

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**C. Additional Coverage - Renewals Only**

For policies with an inception date prior to 04/15/2019, attach Extended Limits Coverage 25 - Coverage A - Dwelling **HP 245**.

**D. Rating**

Dwellings which are eligible for the Merit-100 Homeowners Program, receive a lower premium as identified on the Rate Page(s) and Rule Page(s) for additional coverages.

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**114. PREFERRED TENANT/CONDOMINIUM HOMEOWNERS PROGRAM**

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The Preferred Tenant/Condominium Homeowners Program is designed for the better-than-average tenant or condominium risks. There must be evidence of a quality unit, optimal maintenance, reasonable control of hazards, and favorable past loss experience. In recognition of the superior characteristics of a Preferred Tenant/Condominium risk, we offer lower premiums and broadened coverages.

**A. Eligibility**

1. Reserved for Future Use.
2. The Coverage C, Personal Property should be insured to estimated 100% of replacement cost.
3. Coverage may be provided by Form **HO 00 04** or **HO 00 06**.

**B. Broadened Coverages**

All policies rated under the Preferred Tenant/Condominium Homeowners Program shall have attached **Endorsement Form HP-502** which broadens coverage as follows. The endorsement may also be purchased for policies in other programs as shown under Rule [536](#). C. Rating.

1. Loss assessment coverage for the residence premises is increased to \$2,000.
2. Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of power failure caused by a peril insured against.
3. Broadened Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of order of civil authority.
4. Credit card, fund transfer card, forgery, and counterfeit money coverage increased to \$2,500.
5. Coverage up to \$500 for damage to refrigerated property caused by an off-premises power failure or mechanical breakdown.

6. Coverage up to \$1,000 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.

7. Liability coverage for watercraft powered by one or more outboard motors up to 50 total horsepower.

8. Property damage liability coverage to property rented to, occupied or used by, or in the care of the insured extended to include water damage.

**C. Rating**

Risks which are eligible for the Preferred Tenant/Condominium Homeowners Program, receive a lower premium as identified on the Rate Page(s) and Rule Page(s) for additional coverages.

---

**115. MERIT TENANT/CONDOMINIUM HOMEOWNERS PROGRAM**

---

The Merit Tenant/Condominium Homeowners Program is designed for the better-than-average tenant or condominium risks. There must be evidence of a quality unit, optimal maintenance, reasonable control of hazards, and favorable past loss experience. In recognition of the very good characteristics of a Merit Tenant/Condominium risk, we offer lower premiums and broadened coverages.

**A. Eligibility**

1. Reserved for Future Use
2. The Coverage C, Personal Property should be insured to estimated 100% of replacement cost.
3. Coverage may be provided by Form **HO 00 04** or **HO 00 06**.

**B. Broadened Coverages**

All policies rated under the Merit Tenant/Condominium Homeowners Program shall have attached **Endorsement Form HP-502** which broadens coverage as follows. The endorsement may also be purchased for policies in other programs as shown under Rule. [536](#). C. Rating.

1. Loss assessment coverage for the residence premises is increased to \$2,000.
2. Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of power failure caused by a peril insured against.

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**115. MERIT TENANT/CONDOMINIUM HOME-  
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3. Broadened Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of order of civil authority.
4. Credit card, fund transfer card, forgery, and counterfeit money coverage increased to \$2,500.
5. Coverage up to \$500 for damage to refrigerated property caused by an off-premises power failure or mechanical breakdown.
6. Coverage up to \$1,000 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.
7. Liability coverage for watercraft powered by one or more outboard motors up to 50 total horsepower.
8. Property damage liability coverage to property rented to, occupied or used by, or in the care of the insured extended to include water damage.

**C. Rating**

Risks which are eligible for the Merit Tenant/Condominium Homeowners Program, receive a lower premium as identified on the Rate Page(s) and Rule Page(s) for additional coverages.

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**BASE PREMIUM COMPUTATION**

**201. POLICY PERIOD**

The policy is written for a period of one year and may be renewed for successive policy periods based upon the premium forms and endorsements then in effect.

**202. CHANGES OR CANCELLATIONS**

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

**203. MANUAL PREMIUM REVISION**

A manual premium revision shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

**204. MULTIPLE COMPANY INSURANCE**

**A. Application**

**1. Section I Property**

- a. When the companies agree to do so, insurance under Section I may be divided among two or more companies on a percentage basis.
- b. The same form, Section I endorsements and deductibles must apply to all policies.
- c. All Section I Coverages must be divided.
- d. Scheduled Personal Property coverages may be divided.

**2. Section II Liability**

Insurance under Section II shall not be divided among two or more companies.

**B. Use Multiple Company Insurance Endorsement HO 04 78.**

**C. Premium:**

- 1. Compute the premium for the Total Coverage A limit of liability and additional Section I Coverages, if any, from the manual of each company.
- 2. Each company subtracts the credit for deleting Section II Coverage from the

premium computed as instructed in Paragraph 1.

- 3. The credit for deleting Section II Coverage is \$15.
- 4. Allocate to each company their percentage participation of the net total premium under Paragraph 2.
- 5. The company retaining the Section II Coverages receives, in addition to the percentage share of its premium under Paragraph 4., the amount subtracted from its premium under Paragraph 2. plus any premium for additional Section II limits and exposures.

**D. Example**

- 1. The example following Paragraph 4. illustrates two companies equally sharing the Section I Property Coverages and Limits, with one company, Company B, retaining all the Section II Liability Coverages and Limits.
- 2. Company A and B each enter:
  - a. On their respective policy Declarations, the actual limits for Section I Coverages A, B, C and D for which they are responsible; and
  - b. On Multiple Company Insurance Endorsement HO 04 78, the total limits that apply to each of the Section I Coverages.
- 3. Company B also enters, on its policy Declarations, the total limits that apply to Section II Coverages E and F.
- 4. Premiums shown are for illustration only and are not actual premiums.

Each Company's:	Company A	Company B
Percentage share	50%	50%
Premium for \$100,000 Cov. A	\$ 620	\$ 606
Section II credit	18	18
Net Premium for \$100,000 Cov. A	602	588
Net Premium for \$50,000 Cov. A	301	294
Premium for:		
Section II Coverage	--	18
Watercraft Option	--	36
Each Company's Policy Premium	301	348

**Table 204.D.4. Example**

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**BASE PREMIUM COMPUTATION**

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**205. MINIMUM PREMIUM**

---

Actual policy premium shall be charged.

---

**206. TRANSFER OR ASSIGNMENT**

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Subject to the consent of the company, all the rules of this manual and any necessary adjustment of premium, a policy may be endorsed to effect:

- A. Transfer to another location within the same state; or
- B. Assignment from one insured to another in the event of transfer of title of the dwelling.

---

**207. WAIVER OF PREMIUM**

---

Does not affect coding.

When a policy is endorsed after the inception date the amount of additional or return premium that may be waived is \$3.00 or less.

---

**208. WHOLE DOLLAR PREMIUM RULE**

---

Does not affect coding.

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium may be carried to the next highest whole dollar.

---

**209. RESTRICTION OF INDIVIDUAL POLICIES**

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If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

---

**210. REFER TO COMPANY**

---

Whenever a risk is rated on a refer to company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

---

**211. ADDITIONAL INTEREST**

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- A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D**.
- B. Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.
- C. No additional charge is made for use of this endorsement.

- D. Use Additional Interest Residence Premises Endorsement **HO 04 10**.

---

**212. DONEGAL PAYMENT PLANS**

---

**A. Installment Payment Options**

- 1. Monthly
- 2. Bimonthly
- 3. Quarterly (every 3 months)
- 4. Semiannually (every 6 months); not available for policy terms less than one year
- 5. Paid in Full

**B. Fees**

- 1. Electronic Funds Transfer (EFT) - \$2.00 per electronic funds transfer withdrawal
- 2. Non-EFT invoice - \$8.00 per installment
- 3. Late payment fee - \$18.00
- 4. Insufficient funds - \$30.00
- 5. Reinstatement fee - \$20.00

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**213. SPECIAL STATE REQUIREMENTS**

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**A. Special Provisions Endorsement HO 01 13**

Use this endorsement with all Homeowners policies.

**B. Residence Premises Definition Endorsement HO 06 48**

Use this endorsement with all Homeowners policies except **HO 00 06**.

**C. Residence Premises Definition Endorsement – Unit-owners HO 17 48**

Use this endorsement with Homeowners policy **HO 00 06**.

**D. Home-sharing Host Activities Amendatory Endorsements**

Use the following endorsements with all Homeowners policies.

- 1. **HO 06 52**, Homesharing Host Activities Amendatory Endorsement (For Use With **HO 00 02**)
- 2. **HO 06 53**, Homesharing Host Activities Amendatory Endorsement (For Use With **HO 00 03**)
- 3. **HO 06 54**, Homesharing Host Activities Amendatory Endorsement (For Use With **HO 00 04**)
- 4. **HO 06 55**, Homesharing Host Activities Amendatory Endorsement (For Use With **HO 00 05**)
- 5. **HO 06 56**, Homesharing Host Activities Amendatory Endorsement (For Use With **HO 00 06**)

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**BASE PREMIUM COMPUTATION**

**301. BASE and TOTAL PREMIUM COMPUTATION**

- A.** Refer to the Base Premium Tables in the Rate Pages and the Sequence Rule below:
1. Insert BASE PREMIUM on Line 1.
  2. Add any coverage from the Base Computation Section to develop the final Base Premium.
  3. Multiply the BASE PREMIUM by the Roof Surfacing Classification Factor.
  4. Insert FACTORS from Adjusted Base Premium Section in sequence below.
  4. Multiply Factor by nearest Premium (\$) above it and place answer on next Line below marked \$.  
(Round off premium after each step.)
  4. Carry total to ADJUSTED BASE area.
  7. Apply credit for Loss Free Discount or debit for Loss Surcharge, if applicable.
  8. Add any optional coverage from Additional or Reduced Premium Section.
  9. Apply any credit for Homeowners Longevity Discount, Homeowners Account Credit Plan, Solar Energy Discount, Geothermal Discount and/or Whole House Back-up Generator Disc.
  10. Add premium for Scheduled Personal Property **HP 04 61**.

1.	Base Premium	\$	732
2.	Rule 110. Roof Surfacing Material	x	.952
		\$	697
3.	Rule 410. Seasonal Dwelling	x	
		\$	697
4.	Rule 409. Age of Dwelling Factor	x	.86
		\$	599
5.	Rule 401. Superior Construction	x	.85
		\$	509
6.	Rule 402. Town or Row House	x	
		\$	509
7.	Rule 405. Inflation Guard	x	
		\$	509
8.	Rule 404. Protective Devices	x	.98
		\$	499
9.	Rule 403. Personal Property Replacement cost	x	1.20
		\$	599
10.	ADJUSTED BASE PREMIUM		
	Additional or Reduced Premiums		
	Rule 535. Loss Free Discount	x	.95
		\$	569
	Rule 534. Loss Surcharge	x	
		\$	569
	Additional Liability	\$	8
	Other Rule	\$	10
	SUB TOTAL	\$	587
	Rule 528. Longevity Discount	x	.95
	SUB TOTAL	\$	558
	Rule 529. HO Account Credit	x	.90
	SUB TOTAL	\$	502
	Rule 539. Solar Energy Discount	x	.95
	SUB TOTAL	\$	477
	Rule 540. Geo-Thermal	x	.95
	SUB TOTAL	\$	453
	Rule 541. Whole House Generator	x	.95
	SUB TOTAL	\$	439
	Scheduled Personal Property HP 04 61	\$	20
	TOTAL PREMIUM	\$	459

**B. Interpolation Example**

1. When the desired limit of liability is **less** than the highest limit shown, interpolate

the Base Premiums using the nearest limit above and below the desired limit, for example:

- a. \$203,000 desired limit; the nearest limits are \$200,000 and \$210,000.
- b. The Base Premium for \$200,000 is \$400 and the Base Premium for \$210,000 is \$410. To determine the rate per \$1,000, subtract the Base Premium for \$200,000 from the Base Premium for \$210,000; subtract the difference between the next highest and lowest limits of liability and divide by \$1,000.
- c. Divide the Base Premium Difference by the difference in the Limits of Liability.

$$1) \begin{array}{r} \$210,000 \quad \$ 410 \\ \$200,000 \quad - 400 \\ \hline \quad \quad \quad \$ 10 \end{array}$$

$$2) \begin{array}{r} \$210,000 \\ - 200,000 \\ \hline \$ 10,000 \\ \$ 10,000 \div 1,000 = \$10 \end{array}$$

$$3) \begin{array}{r} \$10.00 \\ \$10.00 = \$1.00. \text{ Rate per } \$1,000 \end{array}$$

Multiply the rate per \$1,000 times the difference between the next lowest limit and the desired limit of liability divided by 1,000; Add the result to the Base Premium for the next lowest limit of liability.

$$4) \begin{array}{r} \$203,000 \\ - 200,000 \\ \hline \$ 3,000 \\ \$ 3,000 \div 1,000 = \$3 \end{array}$$

$$5) \begin{array}{r} \$1.00 \\ \times \quad 3 \\ \hline \$3.00 \end{array} \quad 6) \begin{array}{r} \$400 \\ + \$ 3 \\ \hline \$403 \end{array}$$

**302. BUILDING LOSS SETTLEMENT OPTIONS**

**A. Functional Replacement Cost Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only**

Donegal Mutual does not offer this coverage.

**B. Actual Cash Value Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only**

Donegal Mutual does not offer this coverage.

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**302. BUILDING LOSS SETTLEMENT OPTIONS**  
(Cont'd)

**C. Special Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only**

**1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

**2. Coverage Description**

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

**3. Premium Computation**

To develop the Base Premium for the Coverage A limit of liability shown in the policy declarations:

- a. Multiply the Coverage A limit of liability by the appropriate factor from the following table and round to the nearest \$1000.

% of Replacement Value	Factor
50%	1.80
60%	1.50
70%	1.28

**Table 302.C.3.a. Factors**

- b. Find the Base Premium in the Rate Pages for the amount of insurance computed in preceding Paragraph a..
- c. Multiply the premium determined in preceding Paragraph b. by the appropriate factor from the following table noted below.

% of Replacement Value	Factor
50%	.96
60%	.97
70%	.98

**Table 302.C.3.c. Factors**

**4. Endorsement**

Use Special Loss Settlement Endorsement HO 04 56.

**303. ORDINANCE OR LAW COVERAGE  
ALL FORMS**

See [Rule 544](#). - Same Title

**304. SPECIAL PERSONAL PROPERTY COVERAGE -  
HO 00 04 AND HO 00 06**

**A. Coverage Description**

- 1. Coverage C - Personal Property under Forms HO 00 04 and HO 00 06 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
- 2. This option may only be used when
  - a. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
  - b. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.

**B. Premium Determination**

Multiply the Form HO 00 04 or HO 00 06 Base Premium found in the Rate Pages by 1.40.

**C. Endorsement**

- 1. Use Special Personal Property Coverage Endorsement HO 05 24 for use with HO 00 04 only.
- 2. Use Unit-Owners - Coverage C - Special Coverage Endorsement HO 17 31 for use with- HO 00 06 only.

**305. RESERVED FOR FUTURE USE**

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**401. SUPERIOR CONSTRUCTION**

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry Base Premium in accordance with [Sequence Rule 301.A.](#) for a comparable dwelling or apartment unit by a factor of .85.

**402. TOWNHOUSE OR ROW HOUSE  
ALL FORMS EXCEPT HO 00 04 and HO 00 06**

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Base Premium in accordance with [Sequence Rule 301.A.](#) by the appropriate factor selected from the following table:

Total No. Of Individual Family Units Within The Fire Division*	Protection Class	
	1-7, 1X-7X, 1Y-7Y & 8	8X, 8Y, 8B,9, 10W & 10
<b>1 Or 2 Family Dwelling</b>		
1 & 2	1.00	1.00
3 & 4	1.10	1.15
5 – 8	1.25	1.30
9 & Over	Refer to company	
<b>3 Or 4 Family Dwelling</b>		
5 – 8	1.15	1.20
9 & Over	Refer to company	
* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.		

**Table 402. Townhouse And Row House Factors**

**403. PERSONAL PROPERTY (COVERAGE C)  
REPLACEMENT COST COVERAGE**

**A. Introduction**

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

**B. Loss Settlement Option**

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

**C. Endorsement**

Use Personal Property Replacement Cost Loss Settlement Endorsement **HO 04 90.**

**D. Scheduled Personal Property**

1. When the Scheduled Personal Property Endorsement **HP 04 61** is attached to a policy with Endorsement **HO 04 90**, the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

- a. Jewelry;
- b. Furs and garments trimmed with fur or consisting principally of fur;
- c. Cameras, projection machines, films and related articles of equipment;
- d. Musical equipment and related articles of equipment;
- e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and
- f. Golfer's equipment, meaning golf clubs, golf clothing and golf equipment.

2. Since the loss settlement condition in Endorsement **HP 04 61** will pay the insured the least of the:

- a. Actual cash value of the property sustaining loss;
- b. The amount for which the property could be repaired or replaced; or
- c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

**E. Scheduled Personal Property (With Agreed Value Loss Settlement)**

When Scheduled Personal Property (With Agreed Value Loss Settlement) Endorsement **HO 04 60** is attached to a policy with Endorsement **HO 04 90**, the property subject to agreed value loss settlement will **not** be subject to repair or replacement cost loss settlement.

**F. Premium Determination**

Multiply the Base Premium in accordance with [Sequence Rule 301.A.](#) by the appropriate following factor:



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**403. PERSONAL PROPERTY (COVERAGE C)  
REPLACEMENT COST COVERAGE (Cont'd)**

1. **Superior Program w/Forms HO 00 03 or HO 00 05, Preferred and Merit Programs w/Forms HO 00 02, HO 00 03 or HO 00 05.**

Increase Coverage **C** limit to 70% of Coverage **A** at no additional charge. Apply a factor of 1.10.

2. **All Advantage Programs and Preferred and Merit HO 00 04 and HO 00 06**

Apply the following factors:

All Forms except <b>HO 00 04</b> and <b>HO 00 06</b>	1.10
<b>HO 00 04 and HO 00 06</b>	1.25

**404. PROTECTIVE DEVICES**

- A. Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling are recognized for a reduced premium - computed by multiplying the Base Premium in accordance with [Sequence Rule 301.A.](#) by the selected factors from the following table:

**Protective Devices Factors**

Type of Installation*	Factor
Local Burglar, Fire and/or Smoke Alarm	.98
Dead-bolt locks on all exterior doors	.98
Fire Extinguisher on Premises	.98
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.97
Central Station Reporting Burglary Alarm	.95
Central Station Reporting Fire Alarm	.95
Automation Sprinklers in all areas including attic, bathroom, closet and attached structure	.87
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.92

\* Refer to company for eligibility, types of systems and devices, installations, and available credits.

**Table 404.A. Protective Devices Factors**

Credits are additive for all approved installations. However, **Maximum Credit** for all protective devices is 15% unless there is an Automatic Sprinkler system, then **Maximum Credit** is 25%.

- B. Use Protective Devices Endorsement **HP 511.**

**405. INFLATION GUARD - ALL FORMS EXCEPT HO 00 04 AND 06**

**A. Coverage Description**

The policy may be endorsed to provide annual increases of the Section **I** limits of liability as selected by the insured.

**B. Premium Computation**

1. The premium is computed by multiplying the Base Premium in accordance with [Sequence Rule 301.A.](#) by the appropriate factor selected from the following table.

Amount Of Annual Increase	Factor
4%	1.02
6%	1.03
8%	1.04
Each Add'l 4% over 8%, add:	.02

**Table 405.B.1. Inflation Guard Factors**

**C. Endorsement**

Use Inflation Guard Endorsement **HO 04 46.**

**Note:** Refer to [Rule 103.B.](#), Mandatory Coverage for a description of Inflation Guard coverage that is added to all Homeowners policies at no premium charge. If the Inflation Guard coverage described in this Rule is also added to the policy, only the higher Inflation Guard factor between the two coverages will apply at time of loss.

**406. DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all Section **I** perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule **505.**

**A. Base Deductible**

\$500 Deductible

**B. Optional Lower Deductibles**

The following options are subject to the minimum and maximum additional premium charges listed below.

1. \$100 Deductible  
Not available
2. \$250 Deductible

To compute the premium for this option multiply the Base Premium in accordance with [Sequence Rule 301.A.](#) by a factor of 1.15.



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**406. DEDUCTIBLES (Cont'd)**

**C. Optional Higher Deductibles**

**1. All Perils Deductibles**

To compute the premium for this deductible type, multiply the Base Premium in accordance with [Sequence Rule 301.A.](#) by the following factors:

<b>ALL FORMS EXCEPT HO 00 04 AND HO 00 06</b>		
<b>Deductible Amounts</b>	<b>Up to \$200,000</b>	<b>\$200,001 And Over</b>
\$ 750	.93	.94
1000	.82	.84
1500	.80	.81
2000	.77	.78
2500	.74	.76
5000	.68	.70
7500	.64	.66
10,000	.60	.62

**Table 406.C.1. All Perils Deductible Factors - All Forms Except HO 00 04 And HO 00 06**

<b>HO 00 04 AND HO 00 06</b>		
<b>Deductible Amounts</b>	<b>Up to \$10,000</b>	<b>\$10,001 And Over</b>
\$ 750	.93	.94
1000	.86	.87
1500	.83	.86
2000	.81	.85
2500	.79	.84
5000	.73	.78

**Table 406.C.1. All Perils Deductible Factors - HO 00 04 And HO 00 06**

**2. Windstorm or Hail Deductibles (All Forms except HO 00 04 and HO 00 06)**

When the policy covers the peril of Windstorm or Hail, the following deductible options are used in conjunction with the deductible applicable to All Other Section I perils.

**a. Percentage Deductibles**

**(1) Deductible Amounts**

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2% and 5%, of the Coverage A limit of liability is available when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I perils.

**(2) Endorsement**

Attach Windstorm or Hail Percentage Deductible Endorsement **HO 03 12.**

**(3) Declarations Instructions**

Enter on the policy Declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I perils. For example:

- (a) Deductible - Windstorm or Hail 1% of Coverage A limit and \$500 for All Other Perils.
- (b) Deductible - Windstorm or Hail 2% of Coverage A limit and \$250 for All Other Perils.

**(4) Deductible Application**

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

**(5) Use of Factors**

The factors for the Windstorm or Hail Deductibles incorporate the factors for the All Peril Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

**(6) Deductible Factors**

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following tables:

**1% Windstorm or Hail Deductible**

<b>All Other Perils</b>	<b>Coverage A Limit</b>	
	<b>Up to \$200,000</b>	<b>\$200,001 And Over</b>
Deductible Amount		
\$ 250	1.01	1.01
\$ 500	.89	.93
\$ 750	.80	.87
\$ 1,000	.67	.76
\$ 1,500	.64	.72
\$ 2,000	xxx	.68
\$ 2,500	xxx	.64

**2% Windstorm or Hail Deductible**

<b>All Other Perils</b>	<b>Coverage A Limit</b>	
	<b>Up to \$200,000</b>	<b>\$200,001 And Over</b>
Deductible Amount		
\$ 250	.99	1.00
\$ 500	.87	.91
\$ 750	.78	.84
\$ 1,000	.66	.73
\$ 1,500	.62	.69
\$ 2,000	.57	.66
\$ 2,500	.52	.63
\$ 5,000	xxx	.60

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**406. DEDUCTIBLES (Cont'd.)**

**5% Windstorm or Hail Deductible**

All Other Perils	Coverage A Limit	
	Up to \$200,000	\$200,001 And Over
Deductible Amount		
\$ 250	.96	.98
\$ 500	.84	.89
\$ 750	.75	.82
\$ 1,000	.63	.71
\$ 1,500	.59	.67
\$ 2,000	.55	.64
\$ 2,500	.51	.61
\$ 5,000	.45	.55

**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, \$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.

**(2) Endorsement**

An endorsement is not required.

**(3) Declarations Instructions**

Separately enter, on the policy Declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I Perils. For example: \$1,000 for Windstorm or Hail and \$500 for All Other Perils.

**(4) Deductible Application**

To compute the premium for this provision, multiply the Base Premium in accordance with [Sequence Rule 301. A.](#) by the factor listed below for the deductible amounts selected.

**(5) Use Of Factors**

The factors for the Windstorm or Hail Deductibles incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

**(6) Deductible Factors**

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following tables

**1,000 Windstorm or Hail Deductible**

All Other Perils	Coverage A Limit	
	Up to \$200,000	\$200,001 And Over
Deductible Amount		
\$ 250	1.02	1.03
\$ 500	.90	.95
\$ 750	.81	.89

**\$2,000 Windstorm or Hail Deductible**

All Other Perils	Coverage A Limit	
	Up to \$200,000	\$200,001 And Over
Deductible Amount		
\$ 250	1.00	1.01
\$ 500	.88	.93
\$ 750	.79	.87
\$ 1,000	.67	.76
\$ 1,500	.63	.70

**\$5,000 Windstorm or Hail Deductible**

All Other Perils	Coverage A Limit	
	Up to \$200,000	\$200,001 And Over
Deductible Amount		
\$ 250	.97	.99
\$ 500	.85	.91
\$ 750	.77	.85
\$ 1,000	.65	.74
\$ 1,500	.60	.68
\$ 2,000	.56	.66
\$ 2,500	.52	.64

**\$7,500 Windstorm or Hail Deductible**

All Other Perils	Coverage A Limit	
	Up to \$200,000	\$200,001 And Over
Deductible Amount		
\$ 250	.96	.98
\$ 500	.84	.90
\$ 750	.76	.84
\$ 1,000	.64	.73
\$ 1,500	.59	.67
\$ 2,000	.55	.65
\$ 2,500	.51	.63
\$ 5,000	.50	.62

**\$10,000 Windstorm or Hail Deductible**

All Other Perils	Coverage A Limit	
	Up to \$200,000	\$200,001 And Over
Deductible Amount		
\$ 250	.95	.97
\$ 500	.83	.89
\$ 750	.75	.83
\$ 1,000	.63	.72
\$ 1,500	.58	.66
\$ 2,000	.54	.64
\$ 2,500	.50	.62
\$ 5,000	.49	.61
\$ 7,500	.48	.60

**407. ADDITIONAL AMOUNTS OF INSURANCE  
FORMS HO 00 02, HO 00 03 AND HO 00 05**

See Rule [537](#). Extended Limits Coverage - Coverage A Dwelling.

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**ADJUSTED BASE PREMIUM COMPUTATION**

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**408. ROOF LOSS SETTLEMENT OPTIONS**

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**A. Introduction**

The policy provides settlement for building losses, including roof surfacing, on a repair or replacement cost basis, subject to certain conditions.

**B. Limited Loss Settlement For Roof Surfacing Windstorm Or Hail Losses - Forms HO 00 02, HO 00 03 And HO 00 05**

**1. Coverage Description**

The policy may be endorsed to provide loss settlement on a limited, specified percentage of replacement cost basis for roof surfacing on buildings covered under Coverage **A** and Coverage **B**. when damage is caused by the peril of Windstorm or Hail. The loss settlement amount shall be determined based on the specified percentage of replacement cost for the age and type of roof surfacing material that is damaged.

Identify in the endorsement Schedule the type of roof surfacing material and year of installation (which may be used to determine the age of roof). More than one type of roof surfacing material

**2. Premium Computation**

Develop the Base Premium in accordance with Rule 301. for limited loss settlement.

**3. Endorsement**

Use Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing Endorsement **HP 06 46**.

**C. Actual Cash Value Loss Settlement For Roof Surfacing Windstorm Or Hail Losses - Form HO 00 06**

**1. Coverage Description**

The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the peril of Windstorm or Hail.

**2. Premium Determination**

To develop a premium for this option, multiply the Base Premium by a factor of .99.

**3. Endorsement**

Use Actual Cash Value Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing Endorsement **HO 04 93**.

**409. REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES - HO 00 02, HO 00 03 AND HO 00 05**

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**A. Introduction**

The policy provides actual cash value loss settlement for non-building structures covered under Coverage **B**, or specifically scheduled under this policy.

**B. Coverage Description**

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;
2. Metal or fiberglass fences;
3. Fences made of plastic/resin materials such as polyvinylchloride;
4. Patios, walks (not made of wood or wood products);
5. Driveways; or
6. Inground or semi-ground;
  - a. Swimming pools;
  - b. Therapeutic baths; or
  - c. Hot tubs;

with walls and floors made of reinforced masonry, cement, metal or fiberglass. However, replacement cost loss settlement does not apply to equipment and accessories attached to or made to be attached to the superstructure of the pool, therapeutic bath or hot tub.

**C. Premium Computation**

The premium is computed by multiplying the Base Premium by a factor of 1.03.

**D. Endorsement**

Use Replacement Cost Loss Settlement For Certain Non-building Structures On The Residence Premises Endorsement **HO 04 43**.

**E. Endorsement Exception**

The loss settlement condition does not apply to covered property insured under Coverage **B** – Other Structures Away From The Residence Premises Endorsement **HO 04 91** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92**.

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**410. BUILDING CODE EFFECTIVENESS GRADING**

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This rule does not apply.

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**411. TEMPORARY NON-RESIDENCY**

**A. Coverage Description**

The Homeowners policy may be endorsed to extend coverage when the named insureds do not reside at the residence premises for a specified period of time during the policy period. The time period for which such coverage is provided should be specified in the endorsement.

**B. Premium Determination**

To develop the additional premium for this option, multiply the Base Premium by a factor of 1.02 for the first 30-day period.

For each additional 30-day period, add a factor of .02.

For example, for 180 days of coverage, multiply the Base Premium by 1.12.

**C. Endorsement**

Use Broadened Residence Premises Definition Endorsement **HO 06 49** for all forms except **HO 00 06**.

Use Broadened Residence Premises Definition Endorsement - Unit-owners **HO 17 47** for Form **HO 00 06**.

**412. COSMETIC DAMAGE EXCLUSION - ALL FORMS EXCEPT HO 00 04 AND HO 00 06**

This rule does not apply.

**413. SMOKER RATING FACTOR - ALL FORMS EXCEPT HO 00 04 AND HO 00 06)**

This rule does not apply.

**414. SWIMMING POOL AND TRAMPOLINE RATING FACTORS - ALL FORMS EXCEPT HO 00 04 AND HO 00 06**

The premium for the increased exposure arising from either a swimming pool and/or a trampoline on the residence premises is computed by adding the premium charges per policy shown in the following table:

Exposures	Premium
Swimming Pool	\$ 30
Trampoline	75

**Table 414. Swimming Pool And Trampoline Premiums**

Use Swimming Pool - Residence Premises Endorsement **HP 528** for swimming pool(s) on the residence premises; use Trampolines - Residence Premises Endorsement **HP 543** for trampoline(s) on the residence premises.

**415. AGE OF DWELLING FACTOR – HO 00 02, HO 00 03 and HO 00 05**

Apply the following factor to the Base Premium in accordance with [Sequence Rule 301.A.](#)

**Age of Dwelling/Factor**

0	.68	17	.95
1	.68	18	.97
2	.69	19	.99
3	.70	20-22	1.00
4	.71	23-26	1.02
5	.73	27-30	1.03
6	.75	31	1.04
7	.77	32	1.05
8	.79	33	1.06
9	.81	34-35	1.07
10	.83	36-38	1.09
11	.85	39-41	1.10
12	.87	42-44	1.11
13	.89	45-48	1.12
14	.91	49-52	1.13
15	.93	53-60	1.14
16	.94	61 and over	1.15

**416. SEASONAL DWELLING**

Multiply the BASE PREMIUM from the Rate Page by a factor of 1.20.

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**SECTION I - PROPERTY - ADDITIONAL COVERAGES AND INCREASED LIMITS**

**SECTION I  
COVERAGES - PROPERTY**

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**501. BUILDING ADDITIONS AND ALTERATIONS  
AT OTHER RESIDENCES**

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**A. Coverage Description**

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

**B. Premium Computation**

To develop the premium per \$1,000 of insurance, use the **HO 00 04** Premium for "Each Add'l \$10,000" times .10. For the Superior Program, use the **HO 00 03** Premium for "Each Add'l \$10,000" times .20.

**C. Endorsement**

Use Building Additions and Alterations at Other Residence Endorsement **HO 04 49**.

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**502. BUILDING ADDITIONS AND ALTERATIONS -  
INCREASED LIMIT - HO 00 04**

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**A. Coverage C Increase**

The limit of liability of 10% of Coverage C may be increased.

**B. Premium Computation**

To develop the premium per \$1,000 of insurance, use the **HO 00 04** Premium for "Each Add'l \$10,000" times .10.

**C. Endorsement**

Use Building Additions and Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51**.

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**503. BUSINESS PROPERTY - INCREASED LIMITS**

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**A. On-premises**

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.
2. Charge \$21.73 for each \$2,500 increase.
3. The limit of liability in excess of \$2,500 does not apply to:
  - a. Business property in storage or held as a sample or for sale or delivery after sale;
  - b. Business property pertaining to a business actually conducted on the residence premises.
4. The property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
  - a. Permitted Incidental Occupancies;
  - b. Home Day Care; or
  - c. Home business Insurance Coverage

**B. Off-premises**

When the on-premises limit is increased, the off-premises limit of \$1,500 is automatically increased, at no additional charge, to an amount that is 60% of the total on-premises limit of liability.

**C. Endorsement**

Use Increased Limits of Business Property Endorsement **HO 04 12**.

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**504. CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY**

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**A. Coverage Increase**

The limit of \$500 may be increased. An additional premium is to be charged.

**B. Premium**

Limit	Premium
\$ 1,000	\$ 1
2,500	2
5,000	3
7,500	4
10,000	5

**Table 504.C.**

**C. Endorsement**

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money Coverage Increased Limits Endorsement **HO 04 53**.

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**505. EARTHQUAKE COVERAGE**

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**A. Coverage Description**

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy. Use Earthquake Endorsement **HO 04 54**.

**B. Deductible**

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability are included in this rule.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A, B, and C**.

Earthquake rates are displayed for the 5% and 10% deductible in the state company rates. Credit factors for deductible percentage amounts of 15%, 20% and 25% are provided in Paragraph E. Premium for Higher Deductibles of this rule.

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**505. EARTHQUAKE COVERAGE (Cont'd)**

**C. Loss Assessment Coverage**

The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Refer to company for rates. Use Loss Assessment Coverage For Earthquake Endorsement **HO 04 36** for all forms.

**D. Base Premium**

Develop the base premium as follows:

1. Determine whether Construction Table **A, B,** and/or **C** applies for the appropriate deductible.
2. Determine the Earthquake Zone from the Zone Definitions below.
3. For Forms **HO 00 02** and **HO 00 03**, add the results of the following three steps:
  - a. Multiply the Coverage **A** limit by the rate found in Column A of the table;
  - b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and
  - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
4. For Form **HO 00 05**, add the results of the following three steps:
  - a. Multiply the Coverage **A** limit by the rate found in Column E of the table;
  - b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and
  - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
5. For Form **HO 00 04**, add the results of the following two steps:
  - a. Multiply the Coverage **C** limit by the rate found in Column B of the table; and
  - b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
6. For Form **HO 00 06**, add the results of the following three steps:
  - a. Multiply the Coverage **C** limit by the rate found in Column C of the table;
  - b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and

- c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

**6. Building Or Non-building Structure Items - All Forms:**

Multiply the rate in Column G of the table by the appropriate limit of liability for the following Building or Non-building Structure items, as applicable and add to the applicable premium determined in Paragraph 3., 4. or 5.:

- a. Other Structures - Structures Rented To Others Residence Premises
- b. Other Structures On The Residence Premises - Increased Limits
- c. Specific Structures Away From The Residence Premises
- d. Building additions And Alterations - Other Residence; and
- e. Buildings Additions And Alterations Increased Limit Form **HO 00 04**

**Base Deductible - 5% Deductible Rate per \$1,000**

Table A - Frame							
Zone.	A	B	C	D	E	F	G
3	0.35	0.25	0.25	0.25	0.25	0.25	0.25
4	0.35	0.15	0.15	0.15	0.25	0.25	0.25
5	0.30	0.15	0.15	0.15	0.20	0.20	0.20

Table B - Masonry+							
Zone	A	B	C	D	E	F	G
3	1.00	0.78	0.78	0.78	0.75	0.75	0.75
4	0.85	0.48	0.48	0.48	0.75	0.75	0.75
5	0.60	0.40	0.40	0.40	0.45	0.45	0.45

+ If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame.

Table C - Superior							
Zone	A	B	C	D	E	F	G
3	0.55	0.45	0.45	0.45	0.45	0.45	0.45
4	0.55	0.15	0.15	0.15	0.45	0.45	0.45
5	0.35	0.10	0.10	0.10	0.30	0.30	0.30

**Base Deductible - 10% Deductible Rate per \$1,000**

Table A - Frame							
Zone.	A	B	C	D	E	F	G
3	0.31	0.22	0.22	0.22	0.22	0.22	0.22
4	0.31	0.13	0.13	0.13	0.22	0.22	0.22
5	0.27	0.13	0.13	0.13	0.18	0.18	0.18

Table B - Masonry							
Zone.	A	B	C	D	E	F	G
3	0.95	0.74	0.74	0.74	0.71	0.71	0.71
4	0.81	0.46	0.46	0.46	0.71	0.71	0.71
5	0.57	0.38	0.38	0.38	0.43	0.43	0.43

Table C - Superior							
Zone.	A	B	C	D	E	F	G
3	0.49	0.40	0.40	0.40	0.40	0.40	0.40
4	0.49	0.13	0.13	0.13	0.40	0.40	0.40
5	0.31	0.09	0.09	0.09	0.27	0.27	0.27

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**505. EARTHQUAKE COVERAGE (Cont'd)**

**ZONE DEFINITIONS**

**Zone 3**

Gibson, Pike, Posey, Vanderburgh and Warrick Counties

**Zone 4**

Adams, Allen, Blackford, Clay, Crawford, Daviess, Dearborn, Decatur, Dekalb, Delaware, Dubois, Fayette, Franklin, Greene, Henry, Jay, Jefferson, Jennings, Knox, Lawrence, Martin, Monroe, Ohio, Orange, Owen, Parke, Perry, Putnam, Randolph, Ripley, Rush, Spencer, Steuben, Sullivan, Switzerland, Union, Vermillion, Vigo, Wayne and Wells Counties

**Zone 5**

Balance of State

**7. Ordinance Or Law - Basic And Increased Limit - All Forms**

When the basic Ordinance or Law Coverage limit is increased the earthquake premium is developed based on the increased limit of insurance.

**a.** For Forms **HO 00 02**, **HO 00 03** and **HO 00 05**, multiply the rate determined in Paragraph **3.a.** by the appropriate factor selected from Rule **303.B.2.a.**

**b.** For Forms **HO 00 04** and **HO 00 06**, the premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit. The rate for each additional \$1,000 of insurance is determined as follows:

**(1)** For Form **HO 00 04**, multiply the rate in Column G of the table by .30.

**(2)** For Form **HO 00 06**, multiply the rate in Column E of the table by .30.

and add to the applicable premium determined in Paragraph **4.** or **5.**

**E. Premium for Higher Deductibles**

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table.

Deductible Percentage	Factor		
	Frame	Masonry	Superior
15%	.78	.78	.78
20%	.67	.67	.67
25%	.56	.56	.56

**Table 505.E. Higher Deductibles Factor**

**506. FIRE DEPARTMENT SERVICE CHARGE**

The limit of \$500 may be increased in increments of \$250 up to a maximum coverage of \$2,000. Charge \$1.00 for each \$250 increment. Use Endorsement **HP-12.**

**507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE - HO 00 06**

**A. Basic Limits**

The policy automatically provides a basic Coverage **A** limit of \$5,000 on a named perils basis. If increased limits are not desired, enter "\$5,000" under Coverage **A** - Dwelling in the Policy Declarations..

**B. Increased Limits**

The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional \$1,000 of insurance, use the **HO 00 06** Factor for "Each Add'l \$10,000" times .10.

**C. Special Coverage**

The Section I Perils Insured Against may be broadened to cover additional risks of loss.

1. Charge \$2.00 per policy for \$5,000 in basic form.
2. Rate \$ .88 for each additional \$1,000 of Cov. **A.**

**D. Endorsement**

Use Unit-Owners Coverage **A** - Special Coverage Endorsement **HO 17 32.**

**508. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS**

**A. Coverage C And Section II Liability**

1. There is no coverage for Coverage **C** - Personal Property and Section **II** Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.
2. The Coverage **C** minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than \$10,000.

**B. Premium Computation**

Multiply the Coverage **C** Base Premium (reflecting the credit or surcharge for optional deductibles) by a factor of .25.

**C. Endorsement**

Use Unit-Owners Rental to Others Endorsement **HO 17 33.**



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**509. HOME DAY CARE COVERAGE**

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**A. Coverage Description**

Coverage for a home day care business is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a home day care business in the dwelling or in an other structure on the residence premises. Use Home Day Care Coverage Endorsement **HO 04 97** for Sections I and II Coverage.

**B. Other Structures**

If the home day care business is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **D.** for charge for specific insurance on the structure.

**C. Personal Property**

The home day care endorsement also covers personal property pertaining to this business within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see Rule [515.A.](#)

**D. Premium Computation**

**1. Section I**

- a. If the home day care business is located in the dwelling, no additional charge is made.
- b. If the business is located in an other structure, charge \$4.35 per \$1,000 of specific insurance on the structure.

**2. Section II**

Refer to [Rule 607.](#) to develop the premium for the increased Coverages **E** and **F** exposure.

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**510. PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES**

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**A. Coverage Description**

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections I and II Coverage.

**B. Permitted Incidental Occupancies**

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

**C. Other Structures**

If the permitted incidental occupancy is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **E.** for charge for specific insurance on the structure.

**D. Personal Property**

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see [Rule 515.A.](#)

**E. Premium Computation**

**1. Section I**

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is located in an other structure, charge \$4.35 per \$1,000 of specific insurance on the structure.

**2. Section II**

Refer to [Rule 608.](#) to develop the premium for the increased Coverages **E** and **F** exposure.

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**511. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE**

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**A. Residence Premises**

**1. Coverage Description**

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. (Refer to Rule **505.** Earthquake Coverage for the Earthquake rule of application.)

**2. Higher Limits**

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages

**3. Premium**

Charge the appropriate premium from the following tables:



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**511. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE (Cont'd)**

All Forms Except <b>HO 00 03</b> , <b>HO 00 05</b> or <b>HO 00 06</b> with <b>HO 17 32</b>	
New Amount of Coverage	Rate
\$5,000	\$3
\$10,000	\$4
Each Add'l \$5,000 up to \$50,000	\$1

<b>HO 00 03</b> , <b>HO 00 05</b> or <b>HO 00 06</b> with <b>HO 17 32</b>	
New Amount of Coverage	Rate
\$5,000	\$3
\$10,000	\$6
Each Add'l \$5,000 up to \$50,000	\$2

**B. Additional Locations**

**1. Coverage Description**

- a. The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in Paragraph **A.2**.
- b. No more than two additional locations can be written in addition to the residence premises.

**2. Premium**

Charge the appropriate premium from the following tables:

All Forms Except <b>HO 00 03</b> , <b>HO 00 05</b> or <b>HO 00 06</b> with <b>HO 17 32</b>	
New Amount of Coverage	Rate
\$ 1,000	\$ 4
5,000	7
10,000	9
Each Add'l \$5,000 up to \$50,000	1

<b>HO 00 03</b> , <b>HO 00 05</b> or <b>HO 00 06</b> with <b>HO 17 32</b>	
New Amount of Coverage	Rate
\$ 1,000	\$ 5
5,000	9
10,000	11
Each Add'l \$5,000 up to \$50,000	2

**C. Endorsement**

Use Supplemental Endorsement Loss Assessment Coverage **HO 04 35**.

**512. LOSS OF USE - INCREASED LIMIT**

When the limit of liability for Coverage **D** is increased, charge \$2.61 per \$1,000 of additional insurance.

**513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE - HO 00 04 AND HO 00 06**

**A. Coverage Increase**

1. The basic amount of coverage may be initially increased to 100% of the Form **HO 00 04** Building Additions and Alterations limit or 50% of the **HO 00 06** Coverage A limit.
2. The amount may be further increased in 25% increments above those listed in Paragraph 1.

**B. Premium Determination**

1. The premium for this additional coverage is determined based on the dollar amount of the increase, represented by the increased percentage amount selected above the basic limit.
2. To develop the premium for each additional \$1,000 of insurance, use the **HO 00 04** or **HO 00 06** Premium for "Each Add'l \$10,000" times .10.

**514. OTHER STRUCTURES**

**A. On-Premises Structures -**

When insurance is written on a specific structure on the residence premises the rates per \$1,000 of insurance shall apply separately to each structure.

**1. Specific Structure - Increased Limits**

- a. **Premium**  
\$2.61 per \$1,000

b. **Endorsement**

Use Other Structures On The Residence Premises - Increased Limits Endorsement **HO 04 48**.

**2. Structure On The Residence Premises Rented To Others**

a. **Premium**

Use the sum of:

- (1) \$4.35 per \$1,000; and
- (2) The premium for the increased Coverages **E** and **F** exposure, as developed from the Section **II** rules of this Manual.

b. **Endorsement**

Use Structures Rented to Others - Residence Premises Endorsement **HO 04 40**.

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**514. OTHER STRUCTURES (Cont'd)**

**C. Structures Off The Residence Premises**

**1. Forms HO 00 02, HO 00 03 And HO 00 05**

**a. Coverage Description**

(1) The policy automatically provides Coverage **B** - Other Structures on a blanket basis to structures located on the residence premises.

(2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

**b. Premium**

Charge \$13.00 per policy.

**c. Endorsement**

Use Coverage **B** - Other Structures Away From The Residence Premises **HO 04 91**.

**2. All Forms**

**a. Premium**

When insurance is written on a specific structure located away from the residence premises, the rate of \$3 per \$1,000 of insurance shall apply separately to each location.

**b. Endorsement**

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92**.

**C. Increased Limit - Self-storage Facilities**

1. Coverage for personal property located in self-storage facilities is limited in the policy form to 10% of Coverage **C**, or \$1,000, whichever is greater. This limit may be increased.

2. Charge \$4.38 per \$1,000 increase.

3. Use Increased Amount Of Insurance For Personal Property Located In A Self-storage Facility Endorsement **HO 06 14**.

**D. Reduction in Limit**

The limit of liability for Coverage **C** may be reduced in accordance with Rule **101.C.**. The credit per \$1,000 of reduced limit is \$.88.

**E. Increased Special Limits of Liability**

1. The Special Limits of Liability in the policy form for the categories of property noted in the following table may be increased to the maximum limits shown:

Personal Property	Limit In Form	Maximum Limit Allowed
1. Jewelry, Watches and Furs	\$ 1,500	\$ 6,500*
2. Money	200	1,000
3. Securities	1,500	3,000
4. Silverware, Goldware and Pewterware	2,500	10,000**
5. Firearms	2,500	6,500***
6. Portable Electronic Equipment in or upon a motor vehicle	1,500	6,000**
* Not exceeding \$1,000 for any one article		
** Increase must be in increments of \$500		
*** Increase must be in increments of \$100		

**Table 515.E.1. Special Limits**

**2. Premium**

Charge the applicable premium from the following table:

1. Jewelry, Watches and Furs	\$ 15.64 per \$1,000
2. Money	5.21 per \$100
3. Securities	3.48 per \$100
4. Silverware, Goldware and Pewterware	1.06 per \$500
5. Firearms	2.61 per \$100
6. Portable Electronic Equipment in or upon a motor vehicle	\$8.69 per \$500

**Table 515.E.2. Special Limits Rates**

3. Use Coverage **C** Increased Special Limits of Liability Endorsement **HO 04 65** for all forms except as noted in Paragraph 4.

4. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 66** for Form **HO 00 05**, Form **HO 00 04** with Endorsement **HO 05 24** and Form **HO 00 06** with Endorsement **HO 17 31**.

**515. PERSONAL PROPERTY**

**A. Increased Limit**

1. The limit of liability for Coverage **C** may be increased.

**2. Premium**

Charge the applicable rate per \$1,000 from the following table:

<b>HO 00 02 or HO 00 03</b>	\$1.74
<b>HO 00 05</b>	\$2.61

**B. Increased Limits - Other Residences**

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or \$1,000, whichever is greater. This limit may be increased.

2. Charge \$6.09 per \$1,000 increase.

3. Use Increased Amount Of Insurance For Personal Property At Other Residences Endorsement **HO 04 50**.

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**515. PERSONAL PROPERTY (Cont'd)**

**F. Refrigerated Personal Property**

1. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Charge \$9 per policy.
4. Use Endorsement **HO 04 98** Refrigerated Property Coverage.

**516. PERSONAL PROPERTY - SCHEDULED**

**A. Introduction**

Coverage may be provided on scheduled personal property using the following rates:

Class of Property	Rate per \$100
Cameras (Non-Commercial)	\$ 1.45
Fine Arts without breakage	0.20
Fine Arts with breakage	0.35
Furs (Personal)	0.35
Golfer's Equipment	1.00
Guns - Hunting	3.00
Jewelry (Personal)	1.10
Musical Instruments (Non-Commercial)	0.65
Silverware	0.50
Stamps	1.00
Coins	2.00
Lawn Equipment	.46
Medical Equipment	2.00
Collectibles	2.50

A minimum premium of \$14.00 for this coverage applies.

**B. Loss Settlement**

1. Endorsement **HP 04 61** provides for standard loss settlement for all classes of property except Fine Arts, and agreed value loss settlement for Fine Arts.
2. Endorsement **HO 04 60** provides for agreed value loss settlement for the following classes:

- a. Cameras
- b. Furs
- c. Golfer's Equipment
- d. Jewelry
- e. Musical Instruments
- f. Silverware
- g. Stamps and Rare Coins

This endorsement may also be used for scheduled articles of Fine Arts.

**C. Endorsements**

1. Use Scheduled Personal Property Endorsement **HP 04 61** for standard loss settlement or agreed value loss settlement for Fine Arts.
2. Use Scheduled Personal Property (with Agreed Value Loss Settlement Endorse-

ment **HO 04 60** for agreed value loss settlement.

**516A. VALUABLE PERSONAL PROPERTY ITEMS - BLANKET**

**A. Eligibility: All Forms**

Any Homeowners risk may purchase the Blanket Valuable Personal Property Items, **HP 04 61B** Endorsement.

- B. Optional Blanket Coverage on valuable personal property items of Jewelry, Furs, Cameras, Musical Instruments, Silverware, Fine Arts, and Firearms may be provided by endorsement. This coverage supersedes any coverage provided by the basic Homeowner policy form. No deductible applies to this optional coverage.**

**C. Premium**

Eligible classes of property, coverage limits and premiums are as follows:

Property Class	Min Limit	Max Limit	Per Item	
			Max Limit	Rate Per \$100
Jewelry	\$1,000	\$25,000	\$5,000	\$ 1.10
Furs	\$1,000	\$10,000	\$3,000	0.35
Cameras**	\$1,000	\$5,000	\$1,000	1.45
Musical Instr.**	\$1,000	\$5,000	\$1,000	0.65
Silverware	\$1,000	\$10,000	\$1,500	0.50
Fine Arts (With Brkg)***	\$1,000	\$25,000	\$1,500	0.40
Firearms	\$1,000	\$15,000	\$3,000	0.85

\*\* Non-Professional Only

\*\*\* Fine Arts Breakage is included, but the first \$100 of damage is excluded.

A minimum premium of \$25.00 applies to add this coverage.

Use endorsement **HP 04 61 B** Blanket Valuable Personal Property Items.

**517. RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31**

**A. Coverage Description**

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part to others, or is regularly or occasionally rented to roomers or boarders.

**B. Premium**

Charge \$13 per policy.

**C. Endorsement**

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41**.

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**518. SINKHOLE COLLAPSE COVERAGE  
ALL FORMS EXCEPT HO 00 04 AND HO 00 06**

**A. Coverage Description**

The policy may be endorsed to provide Sinkhole Collapse Coverage.

**B. Premium Determination**

Multiply the rate of \$.30 per \$1,000 by:

1. Coverage **A** amount of insurance;
2. Increased Limits for Coverages **C** and **D**;
3. Loss Assessment Coverage, increased limits and additional locations;
4. Ordinance or Law Coverage, basic amount and, if applicable, increased amount of coverage;
5. Other Building or Structure options, for example: Other Structures Rented To Others (Residence Premises) Endorsement **HO 04 40**; Other Structures On The Residence Premises (Increased Limits) Endorsement **HO 04 48**; Specific Structures Away From The Residence Premises Endorsement **HO 04 92**; and Building Additions And Alterations (Other Residence) Endorsement **HO 04 49**.

**C. Endorsement**

Use Sinkhole Collapse Endorsement **HO 04 99**.

**519. HOME COMPUTER COVERAGE**

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Coverage includes incidental business use of the computer; and also coverage for property of others which is leased, rented, or controlled by the insured, for which he is liable. A \$100 deductible applies to each loss covered by this endorsement.

The basic (and lowest) limit of coverage which may be written on this endorsement is \$1,000. Additional limits may be written in increments of \$1,000. The additional premium for this endorsement is:

<b>Limits of Coverage</b>	<b>Premium</b>
Basic 1,000	\$ 5
Each Additional \$1,000	\$ 3

Use Endorsement **HP-503** Home Computer Coverage.

**520. LIVESTOCK COLLISION COVERAGE**

- A.** When the policy is endorsed with either Incidental Farming Personal Liability Endorsement **HO 24 72** or Farmers Personal Liability - Indiana Endorsement **HO 24 46**, the policy may also be endorsed to cover loss resulting in death of covered livestock resulting from:

1. Collision or overturn of a vehicle on which the livestock are being transported; or
2. Livestock running into or being struck by a vehicle.

**B. Coverage Exclusion**

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or
2. Strikes the livestock.

**C. Premium**

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.
2. No deductible applies to this coverage.
3. The limit per head of livestock is \$400.

Estimated No. of Head	Premium
1 - 100	\$ 9
101 - 250	17
251 - 500	26
501 - 1,000	34

**Table 520.C. Livestock Collision**

**D. Endorsement**

Use Livestock Collision Coverage Endorsement **HO 04 52**.

**521. LIMITED WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE**

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. A \$1,000 per loss deductible applies. (No other deductible option is available.)

**A. Eligibility**

This coverage may be added to policies insured by Forms **HO 00 02, HO 00 03, HO 00 05, HO 00 04** or **HO 00 06**.

**B. Rating**

The following limits are available at the premium shown.

Limit of Coverage	Premium
\$ 2,000	\$ 10
3,000	20
4,000	25
5,000	30
7,500	40
10,000	50
15,000	75
20,000	90
25,000	150
50,000	250

**Table 521. Water Back Up**

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**521. LIMITED WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE**

(Cont'd)

**C. Endorsement**

Use Limited Water Back-Up and Sump Discharge or Overflow Coverage Endorsement **HO 04 95**.

**522. LANDLORDS FURNISHINGS**

**A. Basic Limit**

Forms **HO 00 02**, **HO 00 03** and **HO 00 05** automatically cover, on a named perils basis (except Theft), landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is \$2,500.

**B. Increased Limits**

The basic limit of \$2,500 may be increased in increments of \$500 up to a total of \$10,000 per apartment. The increased limit applies to the same perils that apply to the basic limit and may vary by rented unit.

**C. Premium**

Form	Rate
<b>HO 00 02 &amp; HO 00 03</b>	\$1
<b>HO 00 05</b>	\$2

**Table 522. Landlords Furnishings**

**D. Endorsement**

Use Landlord's Furnishings Endorsement **HO 05 46**.

**523. ASSISTED LIVING CARE COVERAGE**

**A. Introduction**

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

**B. Coverage Description**

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:
  - a. Is related to an insured by blood, marriage or adoption; and
  - b. Is not a member of that insured's household.
2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.
3. The endorsement provides the following basic limits of coverage:
  - a. \$10,000 for Coverage **C** - Personal Property with limitations ranging from \$100 to \$500 for certain items of property;

- b. \$6,000 at \$500 per month, for Additional Living Expenses; and
- c. \$100,000 for Coverage **E** - Personal Liability.

**C. Premium**

Charge the premiums shown in the following table:

Section I and Section II Basic Limits	
Premium per unit	\$ 76
Increased Limits	
Coverage C per \$1,000 increase	\$ 7
Coverage E	
\$200,000	\$ 3
\$300,000	4
\$400,000	5
\$500,000	6

**Table 523.C. Assisted Living Care Coverage**

**D. Endorsement**

Use Assisted Living Care Coverage Endorsement **HO 04 59**.

**524. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD**

**A. Introduction**

The policy provides coverage to named insureds, resident relatives who are members of the insured's household and persons under the age of 21 who are in the care of an insured.

**B. Coverage Description**

1. The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement, and a person under the age of 21 who is in the legal custody of that person.
2. All coverages and provisions under Sections **I** and **II** of the policy that apply to insureds also apply to the persons described in Paragraph **1**, except Coverages **A**, **B** and **D** (Fair Rental Value only).

**C. Premium**

Section I and Section II Basic Limits	\$ 59
Increased Limits - Coverage E	
\$200,000	\$ 8
\$300,000	12
\$400,000	15
\$500,000	18

**Table 524.C. Other Members of a Named Insured's Household**

**D. Endorsement**

Use Other Members Of Your Household Endorsement **HO 04 58**.

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**525. MOTORIZED GOLF CART - PHYSICAL LOSS DAMAGE**

**A. Coverage Description**

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

**B. Eligibility**

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

**C. Limit Of Liability**

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

**D. Deductible**

The \$500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

**E. Premium**

Rate each cart separately using the rate per \$500 of insurance from the following table. The minimum annual premium without collision is \$7.00; the minimum annual premium with collision is \$12.00.

Rate per \$500 per Cart	
Without collision	\$ 7
With collision	12

**Table 525.E. Motorized Golf Cart**

**F. Endorsement**

Use Owned Motorized Golf Cart - Physical Loss Coverage Endorsement **HO 05 28**.

**526. RESIDENCE HELD IN TRUST - ALL FORMS EXCEPT HO 00 04**

**A. Coverage**

A Homeowners Policy may be endorsed to insure a trustee, and if applicable, a trust:

1. Under Section I - Property Coverages, for any insurable interest in the dwelling or other structure held in trust; and
2. Under Section II - Liability Coverages, for bodily injury or property damage liability arising out of the ownership, maintenance or use of an insured location held in trust.

**B. Endorsement**

1. Use Trust Endorsement **HO 06 15**.
2. The following must be shown in the endorsement:
  - a. The name and address of the Trust; and
  - b. The name and address of the trustee(s).
3. The Trust may also be listed as an Insured if the Trust can be recognized under applicable state law as a legal entity with the capacity to sue or be sued in a court having jurisdiction.

**C. Premium**

Charge \$25 per policy for basic limits. For Coverage **E**, refer to Rule **701**. for increased limits factors. For Coverage **F**, refer to Rule **702**. for increased limits factors.

**527. STUDENT AWAY FROM HOME**

**A. Introduction**

The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or
2. 21 and in the care of the named insured or a resident relative.

**B. Coverage Description**

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part-time students or students 24 or older.

**C. Premium Determination**

Section I and Section II Basic Limits	
Premium per location	\$ 67
Increased Limits - Coverage E	
\$200,000	\$ 8
\$300,000	12
\$400,000	15
\$500,000	18

**Table 527.C. Student Away From Home**

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**527. STUDENT AWAY FROM HOME (Cont'd)**

**D. Endorsement**

Use Additional Insured - Student Living Away From The Residence Premises Endorsement **HO 05 27**.

**528. HOME BUSINESS INSURANCE COVERAGE**

Donegal Mutual does not offer this coverage.

**529. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE**

**A. Coverage Description - Basic Limits**

When the optional Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

**1. Section I - Fungi, Wet Or Dry Rot, Or Bacteria**

\$10,000 on an aggregate basis, to pay for loss and associated costs to covered real or personal property, owned by an insured, that is damaged by fungi or wet or dry rot, or bacteria on the "residence premises" as defined in the coverage endorsements. If the basic limit is selected, it is entered on the coverage endorsements or the policy Declarations.

This coverage applies only to the policy period in which the loss or costs occur.

**2. Section II - Fungi, Wet Or Dry Rot, Or Bacteria**

\$50,000, on an aggregate basis, to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria. If the basic limit is selected, it is entered on the coverage endorsements or the policy Declarations.

**B. Increased Limits**

Donegal Mutual does not offer this coverage.

**C. Premium Computation**

There is no premium adjustment for Basic Limits.

**D. Endorsements**

Use Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement

1. **HO 04 26** - For use with Forms **HO 00 02**, **HO 00 04** and **HO 00 06**
2. **HO 04 27** - For use with Forms **HO 00 03** and **HO 00 05**
3. **HO 04 28** - For use with Form **HO 00 04** with Special Personal Property Endorsement and Form **HO 00 06** with Unit-owners Coverage **C** Special Coverage Endorse-

ment or Unit-owners Coverage **A** Special Coverage Endorsement.

**530. IDENTITY FRAUD EXPENSE COVERAGE**

**A. Coverage Description**

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents, certified mail sent to law enforcement, financial institutions and credit agencies, daycare and eldercare; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; lost wages from wrongful incarceration arising solely from someone else having committed a crime in the insured's name; loan application fees for reapplying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

**B. Limits Of Liability and Premium Computation**

Coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period. Available limits and premiums are shown in the following table:

Limit of Liability	Premium
\$ 2,500	\$ 10
5,000	15
10,000	20
15,000	25
25,000	35

**Table 530.B. Identity Fraud Expense Coverage**

**C. Endorsement**

Use Identity Fraud Expense Coverage Endorsement **HP 04 55**.

**531. LIMITED COVERAGE FOR THEFT OF PERSONAL PROPERTY LOCATED IN A DWELLING UNDER CONSTRUCTION**

**A. Introduction**

The policy does not cover theft of personal property in or to a dwelling under construction, or of materials and supplies for use in the construction, until the dwelling is finished and occupied.

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**531. LIMITED COVERAGE FOR THEFT OF PERSONAL PROPERTY LOCATED IN A DWELLING UNDER CONSTRUCTION (Cont'd)**

**B. Coverage Description**

The policy may be endorsed to provide theft coverage for personal property in a dwelling that is under construction but not occupied provided the dwelling is fully enclosed with windows and doors and has operational locks.

The time period for which coverage will be provided should be specified in the endorsement.

**C. Premium Computation**

Charge \$1.68 per \$1,000 per 30 day period of coverage. The premium for this coverage shall be fully earned.

**D. Endorsement**

Use Limited Coverage For Theft Of Personal Property Located In A Dwelling Under Construction Endorsement **HO 06 07**.

**532A. SOLAR ENERGY DISCOUNT**

A 5% discount will be applied to the policy premium for homes that use solar energy to generate electricity for use in the insured home or generate energy used for heating the home.

**532B. GEOTHERMAL HEAT PUMP DISCOUNT**

A 5% Geothermal Heat Pump Discount will apply to the policy premium for homes where a geothermal heat pump is installed on or connected to the insured home. The geothermal heat pump must be in use and is defined as any equipment that uses the ground or ground water as a thermal energy source to heat the home or as a thermal energy sink to cool the home. To qualify, the geothermal heat pump property must meet the requirements of the Energy Star program that are in effect at the time of purchase.

**533. MECHANICAL BREAKDOWN COVERAGE - ALL FORMS EXCEPT HO 00 04**

Donegal Mutual does not offer this coverage.

**534. HOMEOWNERS 100 COVERAGE ENDORSEMENT**

**A. Eligibility**

Any risk insured in the Homeowners Program by Forms **HO 00 02**, **HO 00 03** or **HO 00 05**, shall be eligible to have attached the Homeowners 100 Coverage Endorsement.

**B. Scope of Coverage**

The Homeowners 100 Coverage Endorsement, **HP-500**, extends and broadens coverages in the following areas:

1. Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of power failure caused by a peril insured against.

2. Broadened Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of order of civil authority.
3. Credit card, electronic fund transfer card or access device, forgery and counterfeit money coverage increased to \$2,500.
4. Coverage up to \$500 for damage to refrigerated property caused by an off-premises power or mechanical failure.
5. Coverage up to \$1,000 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.
6. Liability coverage for watercraft powered by one or more outboard motors up to 50 total horsepower.
7. Property damage liability coverage to property rented to, occupied or used by, or in the care of the insured extended to include water damage.

**C. Additional Coverage - RENEWALS ONLY**

For policies with an inception date prior to 04/15/2019, attach Extended Limits Coverage 25 - Coverage A - Dwelling **HP 245**.

**D. Premium Development**

Policy Type	Annual Premium
Superior XL	N/A
Preferred XL	Included
Merit XL	Included
Advantage XL	\$ 10
Advantage Plus XL	\$ 10

**Table 534.C. Homeowners 100 Coverage**

**E. Endorsement**

Use Homeowners 100 Coverage Endorsement **HP 500**.

**535. ENHANCED HOMEOWNERS 100 COVERAGE ENDORSEMENT**

**A. Eligibility**

Any risk insured in the Homeowners Program by Forms **HO 00 03** or **HO 00 05** shall be eligible to have attached the Enhanced Homeowners 100 Coverage Endorsement.

**B. Scope of Coverage**

The Enhanced Homeowners 100 Coverage Endorsement, **HP-546**, extends and broadens coverages in the following areas:

1. Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of power failure caused by a peril insured against.



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**535. ENHANCED HOMEOWNERS 100 COVERAGE ENDORSEMENT (Cont'd)**

2. Broadened Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of order of civil authority.
3. Credit card, electronic fund transfer card or access device, forgery and counterfeit money coverage increased to \$3,000.
4. Coverage up to \$750 for damage to refrigerated property caused by an off-premises power or mechanical failure.
5. Coverage up to \$1,500 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.
6. Liability coverage for watercraft powered by one or more outboard motors up to 50 total horsepower.
7. Property damage liability coverage to property rented to, occupied or used by, or in the care of the insured extended to include water damage.

**C. Additional Coverage - RENEWALS ONLY**

For policies with an inception date prior to 04/15/2019, attach Extended Limits Coverage 25 - Coverage A - Dwelling **HP 245**.

**D. Premium Development**

Policy Type	Annual Premium
Superior XL	Included
Preferred XL	\$ 5
Merit XL	\$ 5
Advantage XL	\$ 15
Advantage Plus XL	\$ 15

**Table 535.C. Enhanced Homeowners 100 Coverage**

**E. Endorsement**

Use Enhanced Homeowners 100 Coverage Endorsement **HP 546**.

**536. TENANT/CONDOMINIUM 100 COVERAGE ENDORSEMENT**

**A. Eligibility**

Any risk insured in the Homeowners Program by Forms **HO 00 04** or **HO 00 06** shall be eligible to have attached the Tenant/Condominium 100 Coverage Endorsement.

**B. Scope of Coverage**

The Tenant/Condominium 100 Coverage Endorsement extends and broadens coverages in the following areas:

1. Loss assessment coverage for the residence premises is increased to \$2,000.

2. Additional Living Expense and Fair Rental Value if insured must vacate dwelling because of power failure caused by a peril insured against.
3. Broadened Additional Living Expense and Fair Rental Value coverage if insured must vacate dwelling because of order of civil authority.
4. Credit card, electronic fund transfer card or access device, forgery and counterfeit money coverage increased to \$2,500.
5. Coverage up to \$500 for damage to refrigerated property caused by an off-premises power or mechanical failure.
6. Coverage up to \$1,000 for personal property away from premises and in transit for the perils of flood, earthquake, and landslide.
7. Liability coverage for watercraft powered by one or more outboard motors up to 50 total horsepower.
8. Property damage liability coverage to property rented to, occupied or used by, or in the care of the insured extended to include water damage.

**C. Premium Development**

Policy Type	Annual Premium
Superior XL	N/A
Preferred XL	Included
Merit XL	Included
Advantage XL	\$ 10
Advantage Plus XL	\$ 10

**Table 536.C. Tenant/Condominium 100 Coverage**

**D. Endorsement**

Use Tenant/Condominium 100 Policy Endorsement **HP 502**.

**537. EXTENDED LIMITS - COVERAGE A DWELLING**

**A. Introduction**

The policy may be endorsed to provide increased Coverage **A** limit of liability, when loss to the dwelling exceeds the limit of liability shown in the policy declarations.

**B. Eligibility**

This endorsement can be added, by request, to appropriate dwellings insured to 100% replacement cost and written on Forms **HO 00 02**, **HO 00 03** or **HO 00 05**.

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**537. EXTENDED LIMITS - COVERAGE A DWELLING**  
(Cont'd)

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**C. Scope of Coverage**

1. Extended Limits - Coverage A Dwelling Endorsement, provides for the replacement or repair of damage to the dwelling structure by providing an increased amount of insurance equal to 25% of the Coverage A limit of liability. There are certain obligations of the insured and the company. The coverage is contingent on insuring the dwelling to 100% of replacement value, adjusting annually for increases in value due to inflation, the insured advising the company when significant additions or alterations to the structure are planned, and the insured actually replacing or repairing the damaged building. Coverage does not apply to new dwellings under construction.
2. We will also increase by the same percentages applied to Coverage A, the limits of liability for Coverages B, C and D. However, we will do this only if the Coverage A limit of liability is increased under paragraph A. above as a result of a Coverage A loss.
3. We will adjust the policy premium from the time of loss for the remainder of the policy term based on the increased limits of liability.

**C. Premium Development**

Charge \$2 per policy.

**D. Endorsement**

Use Extended Limits Coverage 25 - Coverage A - Dwelling **HP 245**.

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**538. EXTENDED LIMITS 50 - COVERAGE A DWELLING**

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**A. Introduction**

The policy may be endorsed to provide increased Coverage A limit of liability, when loss to the dwelling exceeds the limit of liability shown in the policy declarations.

**B. Eligibility**

This endorsement can be added, by request, to appropriate dwellings insured to 100% replacement cost and written on Forms **HO 00 02**, **HO 00 03** or **HO 00 05**.

**C. Scope of Coverage**

1. Extended Limits – 50 – Coverage A Dwelling Endorsement provides for the replacement or repair of damage to the dwelling structure by providing an increased amount of insurance equal to the lesser of the following amounts:

- a. the amount that the loss to the dwelling exceeds the Coverage A limit of liability stated on the declarations pages; or
- b. 50% of the Coverage A limit of liability.

There are certain obligations of the insured and the company. The coverage is contingent on insuring the dwelling to 100% of replacement value, adjusting annually for increases in value due to inflation, the insured advising the company when significant additions or alterations to the structure are planned, and the insured actually replacing or repairing the damaged building. Coverage does not apply to new dwellings under construction.

2. We will also increase by the same percentages applied to Coverage A, the limits of liability for Coverages B, C and D. However, we will do this only if the Coverage A limit of liability is increased under paragraph A. above as a result of a Coverage A loss.
3. We will adjust the policy premium from the time of loss for the remainder of the policy term based on the increased limits of liability.

**C. Premium Development**

The premium to extend the limit of liability for Coverage A to include Extended limits Coverage 50 is computed by multiplying the Base Premium by a factor of 1.06 in accordance with [Rule 301.A](#).

**D. Endorsement**

Use Extended Limits Coverage 50 - Coverage A - Dwelling **HP 544**.

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**539. PERMITTED INCIDENTAL BARN AND OTHER FARM-TYPE STRUCTURES**

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This optional endorsement coverage may be written in order to insure permitted incidental barns and other farm-type structures which normally would not be written under Coverage B of the Homeowners Policy, or on the **HO 04 48** endorsement to the Homeowners Policy.

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**539. PERMITTED INCIDENTAL BARNs AND OTHER FARM-TYPE STRUCTURES (Cont'd)**

**A. Eligibility**

1. The barn(s) and/or farm-type structures must be in above average condition, structurally sound, in use by the insured, and incidental to the Homeowners premises.
2. Any farming on the premises **must be incidental** to the Homeowners premises, as determined by the Underwriting Department. No heavy farming operations and/or commercial farming operations are permitted, as this type of risk should be written in our Farmowners Program.
3. This coverage may be written on policies insured by Forms **HO 00 02**, **HO 00 03** and **HO 00 05** only.

**B. Scope of Coverage**

1. Homeowners Policy Coverage **B - Other Structures** will not apply to the buildings insured by this endorsement.
2. Each building must be specifically described and insured.
3. Coverage may be provided for Basic Perils, Broad Perils or Special Perils. This will be determined by the Underwriting Department, who will consider age and/or condition of the buildings, occupancy, size and insurance amount. All buildings **must be** insured for the same perils.
4. The option is available to provide loss settlement conditions either on a Replacement Cost or ACV basis. All buildings must be insured for the same loss settlement conditions.
5. The base policy deductible will apply.

**C. Premium Development**

1. Charge the applicable rate per \$1,000 of insurance as shown in the following table:

Available Perils	Building Construction	
	Masonry	Frame
Basic	\$ 4.60	\$ 4.90
Broad	5.10	5.40
Special	5.60	5.90

**Table 539.C. Permitted Incidental Barns**

2. ACV Loss Settlement - Charge 1.25 of the premium developed in paragraph **C.1**.

**D. Endorsement**

Use Permitted Incidental Barns And Other Farm-Type Structures Endorsement **HP 507**.

**540. HOME PROTECTOR**

The optional Home Protector endorsement provides increased and broadened coverages to the Homeowners policy.

**A. Eligibility: All Forms**

Any Homeowners XL risk may purchase the Home Protector coverage endorsement **HP 556**.

**B. Scope of Coverage**

Coverages are increased and broadened in the following areas. Refer to Tables **540.B.1** and **540.B.2** for applicable limits.

1. Increases the Coverage C - Personal Property, Special Limits of Liability on money, securities, watercraft, trailers, jewelry, firearms, silverware, business property on and off premises, portable electronic equipment and related items in or upon a vehicle.
2. Coverage added for loss of pet animals, birds or fish owned by the insured and while on the premises.
3. Coverage provided to replace exterior door locks if the keys to the residence premises are stolen.
4. The Debris Removal limit for fallen trees as covered by the policy is increased.
5. The Additional Coverage limit for Trees, Shrubs and Other Plants is increased for any one tree, shrub or plant.
6. The Fire Department Service Charge limit is increased.
7. Mortgage Extra Expense provides coverage for the extra interest expense incurred on a new first mortgage because of a covered homeowners loss.
8. Loss Assessment Coverage limit is increased.
9. Ordinance or Law limit of liability is increased.
10. Identity Fraud Expense Coverage is included.
11. Coverage is provided for Fire Extinguisher Recharge Expense.
12. A Policy Deductible Waiver is added, which allows for the deductible **not** to be applied if there is a total loss to a policy from a covered peril.
13. A Companion Policy Deductible Waiver is added, which provides for only one policy deductible to be applied if a covered loss occurs to both a Donegal Companies Private Passenger Automobile Policy and a Donegal Homeowners Policy at the same time and for the same insured. The highest applicable deductible will be applied to the loss.
14. Personal Injury Coverage has been added to the Coverage E - Personal Liability definition.

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**540. HOME PROTECTOR (Cont'd)**

15. Coverage is added for Incidental Low Power Recreational Vehicle Liability.

16. The **Section II - Additional Coverages**, Damage to Property of Others limit is increased to \$1,500 per occurrence.

Coverage Description	Home-Protector Amount of Increase
Money, bank notes, bullion, precious metals, coins, medals, scrip, stored value cards and smart cards	\$ 550
Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps	\$ 3500
Watercraft, including trailers, furnishings, equipment and outboard engines or motors	\$ 1000
Trailers or semitrailers not used with watercraft	\$ 1500
Jewelry, watches, furs, precious and semiprecious stones - loss by theft	\$ 9500
Firearms and related equipment - loss by theft	\$ 7500
Precious metals - loss by theft	\$ 7500
Business property on the residence premises	\$ 7500
Business property away from the residence premises	\$ 500
Portable electronic equipment related to audio, visual or data signals in or upon a motor vehicle	\$ 500
Media used with portable electronic equipment in or upon a motor vehicle	\$ 250

**Table 540.B.1. Home Protector Coverage C Special Limits of Liability**

Coverage Description	Home Protector Limit
Pet Coverage for Animals, Birds or Fish (\$300 maximum per pet)	\$ 600
Exterior Door Locks Replacement	\$ 500
Debris Removal for Fallen Trees - increased amount	\$ 500
Trees, Shrubs and Plants limit per item	\$ 1000
Fire Department Service Charge	\$ 1000
Mortgage Extra Expense	\$200 mo./\$3,000 max.
Increased Loss Assessment	\$ 7500
Fire Extinguisher Recharge Expense	\$ 250
Damage to Property of Others	Up to \$1500 per occurrence
Personal Injury Coverage	Included
Policy Deductible Waiver	Included
Companion Policy Deductible Waiver (Private Passenger Auto and Homeowners)	Included
Identity Fraud Expense Coverage	\$ 15,000
Incidental Low Power Recreational Motor Vehicle Liability Coverage	Included

**Table 540.B.2. Home Protector Coverages**

**C. Premium Development**

Charge \$35. per policy.

**D. Endorsement**

Use Home-Protector Endorsement **HP 556**.

**541. MULTI-PROTECTOR - Renewals Only**

**I. Multi-Protector Plus**

**A. Eligibility: All Forms**

Effective 04/15/2019, this coverage is no longer available for purchase. For policies that currently provide this coverage, the insured may continue the coverage as described.

**B. Scope of Coverage**

The Multi-Protector Plus Endorsement increases and broadens coverages in the following areas:

1. Increases the **Coverage C, - Personal Property**, Special Limits of Liability on money, securities, watercraft, trailers, jewelry, firearms, silverware, business property on and off premises, portable electronic equipment and related items in or upon a vehicle.
2. Coverage for up to \$300 added for loss of pet animals, birds or fish owned by the insured and while on the premises.
3. Coverage provided for up to \$300 to replace exterior door locks if the keys to the residence premises are stolen.

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**541. MULTI-PROTECTOR - Renewals Only  
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4. The Debris Removal limit for fallen trees as covered by the policy is increased by \$200.
  5. The Additional Coverage limit for Trees, Shrubs and Other Plants is increased to allow up to \$750 for any one tree, shrub or plant.
  6. A \$1,000 limit is included for Fire Department Service Charge.
  7. A \$4,000 limit is included for water back-up of sewers or drains and sump overflow. A \$1,000 deductible applies.
  8. A Policy Deductible Waiver is added, which allows for the deductible **not** to be applied if there is a total loss to a policy from a covered peril.
  9. A Companion Policy Deductible Waiver is added, which provides for only one policy deductible to be applied if a covered loss occurs to both a Donegal Companies Private Passenger Automobile Policy and a Donegal Homeowners Policy at the same time and for the same insured. The highest applicable deductible will be applied to the loss.
  10. Personal Injury Coverage has been added to the Coverage E - Personal Liability definition.
  11. The **Section II - Additional Coverages**, Damage to Property of Others limit is increased to \$1,500 per occurrence.
  12. Coverage is added for Incidental Low Power Recreational Vehicle Liability.
- C. Premium Development**  
Charge \$35. per policy.
- D. Endorsement**  
Use Multi-Protector Plus Endorsement **HP 509**.
- II. Multi-Protector Deluxe**
- A. Eligibility: All Forms**  
Effective 04/15/2019, this coverage is no longer available for purchase. For policies that currently provide this coverage, the insured may continue the coverage as described.
- B. Scope of Coverage**  
The Multi-Protector Deluxe Endorsement increases and broadens coverages in the following areas:
1. Increases the **Coverage C, - Personal Property**, Special Limits of Liability on money, securities, watercraft, trailers, jewelry, firearms, silverware, business property on and off premises, portable electronic equipment and related items in or upon a vehicle at limits higher than those in the Multi-Protector Plus Endorsement.
  2. Coverage for up to \$400 added for loss of pet animals, birds or fish owned by the insured and while on the premises.
  3. Coverage provided for up to \$400 to replace exterior door locks if the keys to the residence premises are stolen.
  4. The Debris Removal limit for fallen trees as covered by the policy is increased by \$500.
  5. The Additional Coverage limit for Trees, Shrubs and Other Plants is increased to allow up to \$1,000 for any one tree, shrub or plant.
  6. A \$1,000 limit is included for Fire Department Service Charge.
  7. A \$5,000 limit is included for water back-up of sewers or drains and sump overflow. A \$1,000 deductible applies.
  8. A Policy Deductible Waiver is added, which allows for the deductible **not** to be applied if there is a total loss to a policy from a covered peril.
  9. A Companion Policy Deductible Waiver is added, which provides for only one policy deductible to be applied if a covered loss occurs to both a Donegal Companies Private Passenger Automobile Policy and a Donegal Homeowners Policy at the same time and for the same insured. The highest applicable deductible will be applied to the loss.
  10. Personal Injury Coverage has been added to the Coverage E - Personal Liability definition.
  11. The **Section II - Additional Coverages**, Damage to Property of Others limit is increased to \$1,500 per occurrence.
  12. Coverage is added for Incidental Low Power Recreational Vehicle Liability.
  13. Mortgage Extra Expense - Provides coverage up to \$100 per month, subject to a maximum of \$1,500, for the extra interest expense incurred on a new first mortgage because of a covered homeowners loss.
  14. Loss Assessment Coverage - The limit of liability for Section I Loss Assessment Coverage is increased to \$5,000.
  15. Ordinance or Law - The limit of liability for Section I Ordinance or Law Coverage is increased to 15% of Coverage A.
  16. A \$5,000 limit is included for Identity Fraud Expense Coverage.

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**541. MULTI-PROTECTOR - Renewals Only  
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17. A \$150 limit is included for Fire Extinguisher Recharge Expense Coverage.

**C. Premium Development**

Charge \$75. per policy.

**D. Endorsement**

Use Multi-Protector Deluxe Endorsement **HP 541**.

**III. Multi-Protector Elite**

**A. Eligibility: All Forms**

Effective 04/15/2019, this coverage is no longer available for purchase. For policies that currently provide this coverage, the insured may continue the coverage as described.

**B. Scope of Coverage**

The Multi-Protector Elite Endorsement increases and broadens coverages in the following areas:

1. Increases the **Coverage C, - Personal Property**, Special Limits of Liability on money, securities, watercraft, trailers, jewelry, firearms, silverware, business property on and off premises, portable electronic equipment and related items in or upon a vehicle at limits higher than those in the Multi-Protector Deluxe Endorsement.
2. Coverage for up to \$600 added for loss of pet animals, birds or fish owned by the insured and while on the premises.
3. Coverage provided for up to \$500 to replace exterior door locks if the keys to the residence premises are stolen.
4. The Debris Removal limit for fallen trees as covered by the policy is increased by \$750.
5. The Additional Coverage limit for Trees, Shrubs and Other Plants is increased to allow up to \$1,000 for any one tree, shrub or plant.
6. A \$1,000 limit is included for Fire Department Service Charge.
7. A \$10,000 limit is included for water backup of sewers or drains and sump overflow. A \$1,000 deductible applies.
8. A Policy Deductible Waiver is added, which allows for the deductible **not** to be applied if there is a total loss to a policy from a covered peril.
9. A Companion Policy Deductible Waiver is added, which provides for only one policy deductible to be applied if a covered loss occurs to both a Donegal Companies Private Passenger Auto-

mobile Policy and a Donegal Homeowners Policy at the same time and for the same insured. The highest applicable deductible will be applied to the loss.

10. Personal Injury Coverage has been added to the Coverage E - Personal Liability definition.

11. The **Section II - Additional Coverages**, Damage to Property of Others limit is increased to \$1,500 per occurrence.

12. Coverage is added for Incidental Low Power Recreational Vehicle Liability.

13. Mortgage Extra Expense - Provides coverage up to \$200 per month, subject to a maximum of \$3,000, for the extra interest expense incurred on a new first mortgage because of a covered homeowners loss.

14. Loss Assessment Coverage - The limit of liability for Section I Loss Assessment Coverage is increased to \$7,500.

15. Ordinance or Law - The limit of liability for Section I Ordinance or Law Coverage is increased to 30% of Coverage A.

16. A \$15,000 limit is included for Identity Fraud Expense Coverage.

17. A \$250 limit is included for Fire Extinguisher Recharge Expense Coverage.

18. Personal Property Replacement Cost is included, with an increase in Coverage C to 70% of the Coverage A limit.

19. The Section II limit of liability under Coverage E as shown in the Declarations is increased by \$100,000, and the Section II limit of liability under Coverage F as shown in the Declarations is increased by \$1,000.

**C. Premium Development**

Apply a rating factor of 1.25 to the Base Premium.

**D. Endorsement**

Use Multi-Protector Elite Endorsement **HP 542**.

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**542. HOMEOWNERS LONGEVITY DISCOUNT PROGRAM**

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The Homeowners Longevity Discount Program is designed to reward policyholders that remain with the company for a period of consecutive years.

**A. Eligibility**

The Homeowners Longevity Discount Program shall apply to each Homeowners Policy which has been insured with the company for over 12 months (1 year). Thereafter, the amount of the discount depends upon the number of consecutive years, ending with the current renewal date that the policyholder or spouse has had a Donegal Mutual Homeowners policy.

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**542. HOMEOWNERS LONGEVITY DISCOUNT PROGRAM (Cont'd)**

**B. Premium Development**

The Total Premium will be discounted according to the graduated discount schedule in the following table, when a Homeowners policy has been insured with the company for over 12 months (1 year). Maximum credits will be reached at 120 months (10 years). The discount will be applied at renewal only.

Credit does not apply to any premium for **HO 04 60** Scheduled Personal Property Endorsement With Agreed Value Loss Settlement, **HP 04 61**, Scheduled Personal Property Endorsement or **HP 04 61B**, Blanket Valuable Personal Property Items Endorsement.

Consecutive Time Insured With Donegal	Factor
12 - 24 months	.98
36 - 48 months	.95
60 months	.93
72 - 84 months	.92
96 - 108 months	.91
120 + months	.90

**Table 528. B. Homeowners Longevity Discount**

**543. DONEGAL HOMEOWNERS ACCOUNT CREDIT PLAN (DHACP)**

When a named insured has his/her voluntary Personal Automobile policy and Homeowners policy insured in any of the Donegal Companies, an account credit may apply to the Homeowners premium.

**A. Eligibility**

1. Policy must be issued with Forms **HO 00 02, HO 00 03, HO 00 05, HO 00 04** and **HO 00 06** (owner occupied) only.
2. Dwelling must be occupied as a primary dwelling.
3. A minimum of \$25,000 Coverage C (HO 00 04 and HO 00 06) applies.
4. The credit will apply to the total Donegal premium after application of any other discount(s). Credit does not apply to any premium for **HO 04 60** Scheduled Personal Property Endorsement With Agreed Value Loss Settlement, **HP 04 61**, Scheduled Personal Property Endorsement or **HP 04 61B**, Blanket Valuable Personal Property Items Endorsement.
5. The appropriate Personal Automobile policy number and policyholder identification number (Social Security Number) must be provided to the company by the agent when this account credit is requested.
6. The Personal Automobile policy must meet eligibility requirements for a Donegal

Companies Automobile Account Credit Plan (DAACP).

**7. The account credit will be applied:**

- a. At new policy inception for that new business submitted concurrently for both the Auto and Homeowners policies;
- b. Mid-term when a policy is added that meets eligibility requirements; and
- c. At renewal for existing policies that qualify.

The account credit will be removed only at time of renewal following disqualification from the plan.

See the Automobile Manual for the eligibility requirements for Donegal Automobile Account Credit Plan (DAACP).

**B. Premium Development**

Apply the credit shown in the following table to the policy premium in accordance with Rule **301**. Base And Total Premium Computation.

Coverage Form	Factor
<b>HO 00 02, HO 00 03, HO 00 05, HO 00 06</b> (owner occupied)	.85
<b>HO 00 04</b>	.95

**Table 543.B. Homeowners Account Credit**

**C. Endorsement**

Use Donegal Homeowners Account Credit Plan **DHACP**.

**544. ORDINANCE OR LAW COVERAGE - ALL FORMS**

**A. Basic Limit**

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form **HO 00 04**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

**B. Increased Amount of Coverage**

1. The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2**. to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

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**544. ORDINANCE OR LAW COVERAGE - ALL FORMS (Cont'd)**

**2. Premium Development**

**a. Forms HO 00 02, HO 00 03 and HO 00 05**

To develop the premium, multiply the BASE PREMIUM computed in accordance with [Rule 301.A.](#) by the appropriate factor from the following table:

% of Coverage A		Coverage A Limit	
Increase In Amount	Total Amount	\$60,000 to \$140,000	All Other
15%	25%	.13	.05
40%	50%	.35	.14
65%	75%	.51	.20
90%	100%	.67	.27
For each add'l 25% increment add:		.16	.07

**Table 541.B.2. Ordinance or Law Increased Amount of Coverage**

**b. Forms HO 00 04 and HO 00 06**

See Rule 513. for rating instructions.

**C. Endorsement**

Use Ordinance or Law - Increased Amount of Coverage Endorsement **HO 04 77.**

**545. COAL MINE SUBSIDENCE COVERAGE - INDIANA**

**A. Explanation**

The Indiana Mine Subsidence Act requires that Mine Subsidence Insurance be available for certain structures in Indiana. "Mine subsidence" means the collapse of an underground coal mine resulting in damage to a "structure". "Structure" is defined as a dwelling, building, or fixture permanently affixed to real property.

**B. Description of Coverage**

Property damage policies may be extended to provide:

1. Coverage on "structures" for loss caused by mine subsidence. The form provides for a basic limit of liability not exceeding \$500,000 per structure. A 2% deductible (minimum of \$250; maximum of \$500) applies to each loss. Refer to company if higher limits are desired; and
2. Up to \$15,000 for Additional Living Expenses reasonably and necessarily incurred by an insured who is temporarily displaced as a direct result of damage caused by mine subsidence to the covered structure in which the insured resides, if no other type of coverage provided by the policy indemnifies the in-

sured for these living expenses. An insured who elects to purchase coverage on structures for loss caused by mine subsidence may waive coverage for Additional Living Expenses.

**C. Forms**

Use Coal Mine Subsidence Coverage Endorsement – Indiana **HO 23 83** with all forms except **HO 00 04.**

**D. Rules**

**1. Eligibility**

If requested by the insured prior to policy issuance or renewal, coverage must be provided for direct loss to "structures" located in specific counties in Indiana.

**Exception**

**Structures Already Damaged**

An insurer must decline to make mine subsidence coverage available to cover a "structure" evidencing unrepaired mine subsidence damage, until necessary repairs are made.

2. Coverage for loss caused by coal mine subsidence must be offered to the prospective insured on real property risks located in the following counties:

Clay	Martin	Putnam
Crawford	Monroe	Spencer
Daviess	Montgomery	Sullivan
Dubois	Orange	Vanderburgh
Fountain	Owen	Vermillion
Gibson	Parke	Vigo
Greene	Perry	Warren
Knox	Pike	Warrick
Lawrence	Posey	

Coverage must be offered to the prospective insured in the above counties at the time of policy issuance.

3. Show premium for Mine Subsidence Coverage Insurance separately.



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**545. COAL MINE SUBSIDENCE COVERAGE - INDIANA (Cont'd)**

**E. Premium – All Forms Except HO 00 04**

Amount of Subsidence Insurance		Premium
Dwelling Structure		
\$	0 to 25,000	\$ 24.00
	25,001 to 40,000	30.00
	40,001 to 60,000	36.00
	60,001 to 75,000	42.00
	75,001 to 100,000	60.00
	100,001 to 125,000	80.00
	125,001 to 150,000	98.00
	150,001 to 175,000	114.00
	175,001 to 200,000	130.00
	200,001 to 225,000	146.00
	225,001 to 250,000	163.00
	250,001 to 275,000	179.00
	275,001 to 300,000	195.00
	300,001 to 325,000	211.00
	325,001 to 350,000	228.00
	350,001 to 375,000	244.00
	375,001 to 400,000	260.00
	400,001 to 425,000	276.00
	425,001 to 450,000	293.00
	450,001 to 475,000	309.00
	475,001 to 500,000	325.00

Non-Dwelling Structure		Premium
\$	0 to 25,000	\$ 42.00
	25,001 to 35,000	48.00
	35,001 to 45,000	54.00
	45,001 to 55,000	60.00
	55,001 to 65,000	66.00
	65,001 to 75,000	72.00
	75,001 to 85,000	75.00
	85,001 to 100,000	90.00
	100,001 to 125,000	115.00
	125,001 to 150,000	138.00
	150,001 to 175,000	159.00
	175,001 to 200,000	179.00
	200,001 to 225,000	207.00
	225,001 to 250,000	230.00
	250,001 to 275,000	253.00
	275,001 to 300,000	276.00
	300,001 to 325,000	299.00
	325,001 to 350,000	322.00
	350,001 to 375,000	345.00
	375,001 to 400,000	368.00
	400,001 to 425,000	391.00
	425,001 to 450,000	414.00
	450,001 to 475,000	437.00
	475,001 to 500,000	460.00
<b>Additional Living Expense</b>		
	Up to \$15,000	5.00

**546. LOSS FREE DISCOUNT**

**A. Eligibility**

Policies which meet the criteria below for favorable loss experience are eligible for additional credit. Favorable loss experience means:

1. The homeowner has been insured with this Company or its affiliates for at least five continuous years.
2. The homeowner has not had a paid loss during the five previous policy years. Loss experience will follow the named insured and not the dwelling.

**B. Premium Development**

A credit of 7% (.93 factor) will be applied to the ADJUSTED BASE PREMIUM in accordance with [Sequence Rule 301.A](#).

The loss free discount will be applied at time of renewal when eligibility requirements are met. The loss free discount will be removed only at time of renewal following disqualification from the plan. **No mid-term adjustment will be made.**

**547. LOSS SURCHARGE**

**A. Eligibility**

A policy surcharge will be added when a Homeowners policy has two or more paid losses in a three year period. There are no dollar limit or cause of loss exceptions. n

**B. Premium Development**

Apply the rating factor from the following table to the ADJUSTED BASE PREMIUM in accordance with [Sequence Rule 301.A](#).

No. of Losses	Rating Factor
2	1.15
3	1.25
4	1.50
5 or more	1.75

The loss surcharge will be applied at time of renewal when losses have exceeded the determined allowance. The loss surcharge will be removed only at time of renewal when losses fall below the surcharge threshold. **No mid-term adjustment will be made.**

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**548. SOLID FUEL APPLIANCES**

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- A.** There is an additional charge when one or more solid fuel burning appliances are present on the residence premises. These appliances include, but are not limited to, fire-place inserts, furnaces, boilers, wood burning stoves, and coal burning stoves. Conventional masonry fireplaces, factory built fireplaces, and coal furnaces are **not** included in this class.
- B. Premium**  
Charge per policy: \$50.00
- C. Endorsement**  
Use Solid Fuel Appliances - Residence Premises Endorsement **HP 531**.

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**549. GUARANTEED REPLACEMENT COST - COVERAGE A DWELLING**

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- A. Introduction**  
This endorsement provides for the guaranteed replacement or repair of damage to the dwelling structure.
- B. Eligibility (Forms HO 00 02, HO 00 03 and HO 00 05)**  
The endorsement may be added, by request, to appropriate dwellings insured to 100% replacement cost in any Homeowners Program.
- C. Scope of Coverage**
1. The Guaranteed Replacement Cost - Coverage A Dwelling Endorsement, provides for the guaranteed replacement or repair of damage to the dwelling structure without regard to the policy limit. There are certain obligations of the insured and the company. The coverage is contingent on insuring the dwelling to 100% of replacement value, adjusting annually for increases in value due to inflation, the insured advising the company when significant additions or alterations to the structure is planned, and the insured actually replacing or repairing the damaged building. Coverage does not apply to new dwellings under construction.
  2. We will also increase by the same percentages applied to Coverage A, the limits of liability for Coverages B, C and D. However, we will do this only if the Coverage A limit of liability is increased under paragraph 1. above as a result of a Coverage A loss.

**D. Premium Development**

Charge \$0.40 per \$1,000 of insurance, subject to a \$50 minimum.

**E. Endorsement**

Use Guaranteed Replacement Cost Coverage Coverage A - Dwelling **HP 533**.

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**550. WHOLE HOUSE GENERATOR DISCOUNT**

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A 5% discount will be applied to the policy premium for homes where a whole house back-up generator is permanently installed on or connected to the insured home. The generator must be capable of servicing heat, light, alarm, sprinkler systems, sump-pumps and other necessary household functions in the event of a power outage.

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**551. SERVICE SHOP OCCUPANCY - RENEWALS ONLY**

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Effective 04/15/2019, this coverage is no longer available for purchase. For policies that currently provide this coverage, the insured may continue the coverage as described.

A Homeowners policy may be issued if an insured maintains an incidental service shop on the "residence premises" in the dwelling or other structure on the "residence premises" which is otherwise eligible for Homeowners coverage. It is permissible to cover the other structure and contents of the service shop against the same perils applying to buildings and personal property under the basic policy. Liability for the service shop shall be covered under Section II of the policy.

Use Endorsement **HP-42** Service Shop Occupancy.

**A. Eligibility and Coverage**

1. The incidental service occupancies contemplated are of the following variety: barber shop, beauty shop, and watch repair shop.
2. The minimum amount of insurance which must be made applicable to the contents of the shop is \$500.
3. The contents coverage is applicable to the service shop furnishings, including supplies related to the performance of the service.
4. The shop area cannot exceed 500 square feet.

**B. Rating**

1. A loading of \$.41 per \$1,000 of the Coverage A limit shall be applied when the service shop is in the dwelling.

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**551. SERVICE SHOP OCCUPANCY - RENEWALS ONLY**

(Cont'd)

2. A rate of \$5.00 per \$1,000 of "service shop contents" shall apply. The limit of liability for shop contents will be shown with the Service Shop Endorsement Form **HP 42** on the policy declarations page.
3. A charge of \$5.00 per \$1,000 of specific insurance on an Other Structure shall be made, if the service shop is in an other structure on the residence premises.
4. A section II charge shall be made for the premises liability exposure. The charge shall be made according to Rule [608](#). Permitted Incidental Occupancies.

**552. DAMAGE TO PROPERTY OF OTHERS - INCREASED LIMITS**

**A. Coverage Description**

The policy provides a limit of \$1,000 per occurrence for damage to property of others caused by an insured. This limit may be increased to \$5,000, \$10,000, \$25,000 or \$50,000.

**B. Premium per policy**

Limit	Premium
\$ 5,000	\$ 0.34
10,000	0.76
25,000	2.02
50,000	4.12

**C. Endorsement**

Use Damage To Property Of Others - Increased Limits Endorsement **HO 06 51**.

**553. SERVICE LINE COVERAGE**

The Service Line Endorsement, HP 552, provides payment for loss or damages resulting from a service line failure. A service line constitutes 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.

Following are some examples of covered service lines:

- **Water service**
- **Waste disposal**
- **Heating**
- **Natural gas**
- **Propane**
- **Steam**
- **Geothermal**
- **Electrical power**
- **Drainage**
- **Compressed air**
- **Communications**

The following limits, deductible, and associated premiums will be available:

Service Line Limit	Deductible	Premium / Per Dwelling
\$10,000	\$500	\$30
\$15,000	\$500	\$34

This premium will be added to the final Homeowners premium. No adjustments will be made to the premiums listed above.

**554. SNOWMOBILE AND PLEASURE BOAT SUPPLEMENTAL ENDORSEMENT**

Effective 04/15/2019, this coverage is no longer available for purchase. For policies that currently provide this coverage, the insured may continue the coverage as described.

This endorsement is used to provide physical damage coverage for snowmobiles and eligible watercraft, including equipment.

Use Endorsement **IM-179-OH** - Snowmobile and Pleasure Boat Supplemental Endorsement.

**A. Eligibility**

Coverage is provided for snowmobiles and inboards, in-board/outboards, and outboard motor boats less than 26 feet in length.

**B. Scope of Coverage**

The **IM-179-OH** Endorsement Form provides comprehensive physical damage coverage for snowmobiles and eligible watercraft including motors, equipment, and boat trailers.

**C. Rating**

The rates per \$100 of insurance are as follows:

Snowmobile	\$2.00
Outboard Motor Boat	\$2.50
Inboard Motor Boat	\$2.50
Inboard/Outboard Motor Boat	\$2.50
Motors, Equipment and Trailers	Use Boat Rates

\$50 deductible applies per occurrence;

\$25 minimum annual premium applies to each boat and/or motor or snowmobile exposure.

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**601. RESIDENCE PREMISES - BASIC AND INCREASED LIMITS/OTHER EXPOSURES- BASIC LIMITS**

**A. Residence Premises**

1. Minimum limits of liability for Coverage E (Personal Liability) is \$100,000, and Coverage F (Medical Payments to Others) is \$1,000. The premium for these limits is included in the Base Premium.
2. Increased limits.
  - a. Coverage E - Liability

1 or 2 Family			
Limit			Premium
\$100,000			--
200,000			\$ 5
300,000			8
400,000			10
500,000			12
3 Family		4 Family	
Limit	Premium	Limit	Premium
\$100,000	--	\$100,000	--
200,000	\$ 11	200,000	\$ 14
300,000	17	300,000	21
400,000	22	400,000	27
500,000	26	500,000	32

**b. Coverage F - Medical Payments**

Limit	Premium
\$ 1,000	--
2,000	\$ 3
3,000	5
4,000	8
5,000	9

3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

**B. Other Exposures**

1. There is an additional charge for Other Exposures listed in the following rules.
2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
3. For increased limits for Other Exposures, refer to Rules **701** and **702**.
4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

**C. Rates and Factors Not Shown**

1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.

2. For rates and factors for limits above the highest shown, refer to company.

**602. OTHER INSURED LOCATIONS OCCUPIED BY INSURED**

**A. Introduction**

1. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
2. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the Manual for that state.

**C. Premium**

# of Families	Premium per Residence
1	\$ 7
2	14
3	27
4	30

**603. RESIDENCE EMPLOYEES**

- A. There is no additional charge for up to two residence employees.
- B. The premium per person in excess of two is \$4.
- C. Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy.

**604. ADDITIONAL RESIDENCE RENTED TO OTHERS**

**A. Introduction**

1. The policy may be endorsed to provide coverage when an additional residence is rented to others.
2. If the additional residence rented to others is in another state, refer to the Manual for that state.

**B. Premium**

# of Families	Premium per Residence
1	\$ 24
2	39
3	84
4	103

**C. Endorsement**

Use Additional Residence Rented to Others 1, 2, 3 Or 4 Families Endorsement **HO 24 70**.

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**605. OTHER STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES**

**A. Coverage Description**

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
2. Refer to Rule **514.A.2.** for rating Section I Coverage.

**B. Premium**

Charge \$27 per structure.

**C. Endorsement**

Use Structures Rented to Others - Residence Premises Endorsement **HO 04 40.**

**606. COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS**

Donegal Mutual does not offer this coverage.

**607. HOME DAY CARE COVERAGE**

**A. Coverage Description**

The policy may be endorsed to provide coverage for the increased exposure arising from a home day care business on the residence premises.

**B. Endorsement**

1. Use Home Day Care Coverage Endorsement **HO 04 97** for Sections **I** and **II** Coverage.
2. This endorsement provides for an annual aggregate limit of liability for Coverages **E** and **F** combined. Coverage **F** is subject to a sub-limit of liability which applies per-person/per-accident and does not increase the aggregate limit of liability.
3. The annual aggregate limit of liability (Coverages **E** and **F** combined) for this endorsement is the same as the dollar amount of Coverage **E** shown in the Declarations. The Coverage **F** sub-limit for this endorsement is the same as the dollar amount of Coverage **F** shown in the Declarations.

**C. Premium**

1. For 1-3 Persons: \$100.00
2. This premium is for an annual aggregate limit of \$100,000 with a Coverage **F** sub-limit of \$1,000 per-person/per-accident. If other Section **II** exposures are written for higher dollar limits, use the Coverage **E** increased limit factors to raise the aggregate limit, and the Coverage **F** charges to raise the Coverage **F** sub-limit.

3. This premium is for 1 through 3 persons, other than insureds, receiving day care services.
4. If the business is located in an other structure on the residence premises, also refer to [Rule 509.](#), for rating the property exposure.

**608. PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES AND OTHER RESIDENCES**

**A. Coverage Description**

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.

**1. Residence Premises**

Use Permitted Incidental Occupancies - Residence Premises Endorsement **HO 04 42.**

**2. Other Residence**

Use Permitted Incidental Occupancies - Other Residence Endorsement **HO 24 43.**

**B. Premium**

- |                           |      |
|---------------------------|------|
| 1. Per Residence Premises | \$15 |
| 2. Other Residence        | \$16 |

**609. BUSINESS PURSUITS**

**A. Coverage Description**

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

**B. Premium Per Insured Person**

1.	Clerical Employees	\$ 4
2.	Sales person, Collector or Messenger - Installation, demonstration or servicing operation:	
	Included	\$ 6
	Excluded	4
3.	Teachers	
	a. laboratory, athletic, manual or physical training	\$ 11
	b. not otherwise classified	5
	c. corporal punishment (add to 3.a. or 3.b.)	4

**Table 609.B. Business Pursuits**

**C. Endorsement**

Use Business Pursuits Endorsement **HO 24 71.**

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**610. PERSONAL INJURY**

**A. Introduction**

Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.

**B. Premium**

Charge per policy: \$11.

**C. Endorsement**

Use Personal Injury Coverage Endorsement **HO 24 82**.

**611. INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLE LIABILITY**

**A. Coverage Description**

1. The policy may be endorsed to provide liability coverage with respect to certain types of recreational motor vehicles.
2. Coverage does not apply with respect to the following vehicles owned by a named insured if the occurrence takes place off the insured location:
  - a. Motorized bicycles;
  - b. Motorized golf carts;
  - c. Mopeds; or
  - d. Motorized scooters.

**B. Premium**

Charge per policy \$13

**C. Endorsement**

Use Incidental Low Power Recreational Motor Vehicle Liability Coverage Endorsement **HO 24 13**.

**612. OUTBOARD MOTORS AND WATERCRAFT**

**A. Introduction**

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

**B. Coverage Description**

1. The policy may be endorsed to provide coverage for the following types of craft:
  - a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower, or powered by inboard or inboard-

outdrive engines or motors, including those that power a water jet pump.

Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.

- b. Sailboats 26 feet or more in overall length, with or without auxiliary power.

2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.

3. For watercraft not described in preceding Paragraphs **A.** and **B.1.**, coverage is not permitted under the Homeowners Policy.

4. The premium in the state where the insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the boat from the residence, apply the premium for that state.

**C. Premium**

1. Outboard, Inboard, or Inboard-Outdrive Engines or Motors.

Horsepower	Length	
	Up to 15 ft.	Over 15 to 26 ft.
Up to 50*	\$ 36	\$ 56
51 to 100	61	81
101 to 150	86	106
151 to 200	Refer to company	131
Over 200	Refer to company	156

2. Sailboats With or Without Auxiliary Power

Overall Length/Feet	Premium
26 to 40 Feet	\$ 36
Over 40 Feet	Refer to company

**D. Endorsement**

Use Watercraft Endorsement **HO 24 75**.

**613. OWNED SNOWMOBILE**

**A. Coverage Description**

1. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.

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**613. OWNED SNOWMOBILE (Cont'd)**

2. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.

**B. Premium**

\$40.48 per Snowmobile

**C. Endorsement**

Use Owned Snowmobile Endorsement **HO 24 64.**

**614. FARMERS PERSONAL LIABILITY**

**A. Eligibility**

1. The policy may be endorsed to provide coverage when the insured has a farm away from the residence premises and farming is not the insured's primary occupation.
2. This coverage may be extended to include employer's liability including medical payments, for farm employees of any insured.
3. The following may not be covered:

- a. Farms where the principal purpose of the farm is:

- (1) To supply commodities for manufacturing or processing by the insured for sale to others, such as creameries and dairies (but not dairy farms).

- (2) To operate freezing or dehydrating plants, and poultry factories.

The word "processing" does not apply to the slaughtering and dressing of livestock, or to such operations as bunching vegetables or crating berries.

- b. Farms where the principal purpose of the farm is the raising and using of horses for racing purposes.
- c. Incorporated farms.

**B. Endorsement**

Use Farmers Personal Liability Endorsement **HO 24 46.**

**C. Premium And Rating Instructions**

1. **Farms Owned by Insured and Operated by Insured or Insured's Employees.**

- a. Initial Farm Premises with or without buildings, including all additional farm acreage (with or without buildings).

Total Acreage	Premium
Up to 60	\$ 59
Over 160 - 500	106
Over 500	200

**Table 614.C.1. Farms Owned by Insured**

- b. For **each** additional farm premises with buildings, an additional rate of \$13 applies.

**2. Farms Owned by Insured and Rented to Others.**

- a. All Farm Premises **without** buildings, charge \$13+.
- b. Each Farm premises **with** buildings, charge \$13+.

+Total all acreage of farms which are owned by the insured and rented to others. Add the following flat charge when total acreage is:

Over 160 to 500 acres	\$2
Over 500 acres	\$7

These charges are **not** subject to increased limits factors.

**3. Farm Employees**

- a. Part time employees working 40 days or fewer per year. Total the number of days worked by all employees in this category and apply the rate to that total.
- b. Part time employees working over 40 days but not more than 180 days per year.
- c. Full time employees (over 180 days per year).

Farm employees employed in violation of law may be excluded subject to the rules and rates filed by or on behalf of the Company. Use Exclusion Of Farm Employees Illegally Employed Endorsement **HO 24 96.**

	Farm Employees	Premium
a.	Per 100 person days or fraction thereof	\$ 9
b.	of	11
c.	Each Farm Employee Part Time	27
	Each Farm Employee Full Time	

**Table 614.C.3. Farm Employees**

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**615. INCIDENTAL FARMING PERSONAL LIABILITY**

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**A. On The Residence Premises**

**1. Coverage Description**

- a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of farm animals. However, coverage is not available if the residence premises is used for racing purposes.
- c. The policy must be endorsed to provide coverage for the presence of horses, owned or otherwise, on the residence premises. However, coverage is not available if the residence premises is used for racing purposes.

**2. Premium: \$35**

**B. Away From The Residence Premises**

**1. Coverage Description**

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. The policy must be endorsed to provide coverage for the liability of the insured arising from the presence of horses, owned or otherwise, away from the residence premises. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

**3. Premium: \$52**

**C. Endorsement**

Use Incidental Farming Personal Liability Endorsement **HO 24 72**.

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**616. OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES**

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Donegal Mutual does not offer this coverage.

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**617. CANINE EXCLUSION**

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**A. Introduction**

The policy may be endorsed, subject to written agreement between the named insured and the insurer, to exclude Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments To Others) on a policy with respect to liability arising out of direct physical contact with a specifically described canine, that is owned by or in the care, custody or control of an insured.

**B. Application Of Exclusion**

1. The named insured must acknowledge, in writing, the Canine Exclusion endorsement.
2. The Canine Exclusion endorsement shall remain in effect:
  - a. For the term of the policy; and
  - b. For each renewal, reinstatement, substitute, modified, replacement or amended policy until discontinued by the insurer.

**C. Endorsement**

Use Canine Exclusion Endorsement **HP-535**.



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**701. OTHER EXPOSURES – PERSONAL LIABILITY  
INCREASED LIMITS**

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Apply the appropriate factor shown in the following table to the basic limits premium for each exposure.

<b>Limit</b>	<b>Factor</b>
\$200,000	1.15
300,000	1.24
400,000	1.30
500,000	1.35

**Table 701. Personal Liability Increased Limits**

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**702. OTHER EXPOSURES – MEDICAL PAYMENTS  
TO OTHERS INCREASED LIMITS**

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See chart on following page.

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**702. OTHER EXPOSURES - MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS**

<b>Rule #</b>	<b>Coverage F - Medical Payments</b>	<b>\$2,000</b>	<b>\$3,000</b>	<b>\$4,000</b>	<b>\$5,000</b>
524.	Other Members of an Insured's Household	\$1	2	3	4
526.	Residence Held in Trust All Forms Except <b>HO 00 04</b>	1	2	3	4
527.	Student Away From Home	1	2	3	4
602.	Other Insured Locations Occupied By Insured	1	2	3	4
603.	Residence Employees	1	2	3	4
604.	Additional Residence Rented to Others	1	2	3	4
605.	Other Structures Rented to Others - Residence Premises	1	2	3	4
607.	Home Day Care Coverage	5	10	15	19
608.	Permitted Incidental Occupancies				
	1. Residence Premises	5	10	15	19
	2. Other Residence	3	6	9	11
609.	Business Pursuits				
	1. Clerical Employees	1	2	3	4
	2. Salesperson, Installation, etc. - Included or Excluded	1	2	3	4
	3. Teachers				
	a. Lab, etc.	2	4	6	7
	b. Not Otherwise Classified	1	2	3	4
	c. Corporal Punishment	Medical Payments Not Available			
611.	Incidental Motorized Land Conveyances	1	2	3	4
612.	Outboard Motors and Watercraft				
	1. Outboard, Inboard or Inboard-Outdrive Engines or Motor				
	a) Up to 15 feet:				
	Up to 50 hp.	3	6	9	11
	51 to 100 hp.	4	8	12	14
	101 to 150 hp.	6	12	18	21
	151 to 200 hp.	Medical Payments Not Available			
	Over 200 hp.	Medical Payments Not Available			
	b) Over 15 50 26 feet:				
	Up to 50 hp.	4	8	12	14
	51 to 100 hp.	6	12	18	21
	101 to 150 hp.	8	16	24	28
	151 to 200 hp.	12	24	36	42
	Over 200 hp.	16	32	48	56
	2. Sailboats, with or without auxiliary power				
	26 to 40 feet	3	6	9	11
613.	Owned Snowmobile	1	2	3	4
614.	Farmers Personal Liability				
	1. Owned & Operated				
	a. Initial farm including all additional acreage	3	6	9	11
	b. <b>Each</b> additional farm <b>with</b> buildings	1	2	3	4
	2. Owned & Rented				
	a. All farms without buildings	1	2	3	4
	b. <b>Each</b> farm <b>with</b> buildings	1	2	3	4
	3. Farm Employees	3	6	8	10
615.	Incidental Farming Personal Liability	1	2	3	4

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