

UNIVERSAL NORTH AMERICA INSURANCE COMPANY
Homeowner Policy Program

**WASHINGTON
UNDERWRITING GUIDELINES
and
NEW BUSINESS BINDING AUTHORITY**

Platinum Plus Program Qualifications

Homes built in the last 5 years
Maximum insured value - \$1,000,000
Minimum insured value - \$100,000
No losses in the past three (3) years
Protection Class 1-8

Homes placed in the Platinum Plus Program will remain in this tier until the home is 10 years of age unless the insured incurs a loss.

Platinum Program Qualifications

Homes built in or after 1920
Maximum insured value - \$1,000,000
Minimum insured value - \$70,000
Prior Losses –See New Business Loss History Guidelines on Page 4
(Submit details of loss and advise what has been done to prevent further losses)
Protection Class 1-8

GENERAL UNDERWRITING

Eligibility:

- Named Insured must be an individual(s).
- Maximum of two (2) Named Insureds. If individuals are other than Husband/Wife, documentation such as copies of deed or escrow papers showing ownership may be requested. All Named Insureds must be residents of risk location.
- More than two (2) entities cannot be written.
- "Pride of Ownership" must be evident.
- One or, two family, owner occupied dwellings only.

Dwelling:

- Dwellings must be insured for a value equal to 100% of their replacement cost.
- Seasonal/Secondary homes are acceptable in the Platinum Tier Only and are subject to a maximum Coverage A of \$500,000.
- Woodstoves;
 - Must be in good condition, cleaned periodically (including the chimney and flue piping), and maintained according to the manufacturer's recommendations.
 - Must be UL listed.
 - Must be located on a non-combustible floor material extending at least 24" from sides and back, and 24" to the front where ashes are removed.
 - Submit 3 photos clearly displaying the front and side of the unit, the interior flue where it intersects with the ceiling, and the exterior chimney.
- Mountain communities:
 - Protection Class 1-8, only.
 - No wood shake roof or siding.
 - Trees must not be touching or encroaching upon the roof or other parts of the home.
 - Home must not be isolated
 - Home must be directly accessible by local fire apparatus
 - Home must have readable house number from street
 - Vents must be screened (chimney, crawlspace, basement, attic vents)
 - No over-accumulation of pine needles
 - No dead or dying trees, overgrown or dying shrubs or other vegetation
 - No propane tank within 30 feet of any structure
- Portable/space heaters acceptable only when used as a secondary heat source. Heater must meet the following requirements:
 - UL listed
 - Tip proof
 - Thermostatically controlled
 - Cord must be in good condition and not plugged into outlets with other electrical appliances or used with an extension cord.
 - Not used within 24" of combustible material.
- Roofs in poor condition are ineligible.
- Maximum insured value - \$1,000,000. Minimum insured value - \$70,000
- Homes over 50 years of age require the following:
 - Wiring must be connected to circuit breakers and contain no aluminum wiring.
 - Primary heating system (kerosene or coal heating unacceptable) updated within the last 30 years.
 - Plumbing and fixtures updated within the last 30 years.
 - Roof must have been replaced within the last 20 years if composition and within the last 30 years for all other roof types.

Liability:

- Businesses on premises are unacceptable unless incidental in nature. Businesses necessitating foot traffic and/or which store inventory over \$20,000 in value are unacceptable.

SUBMIT FOR APPROVAL - DO NOT BIND

Dwellings:

- If the total amount of scheduled personal property is in excess of \$75,000, or if any one item is more than \$10,000.
- More than one family dwellings, if bars on windows.
- Homes on more than 5 acres

Previous History:

- Declined, canceled or non-renewed in previous three (3) years, except acceptable transfer business (Note: "Declined, cancelled, or non-renewed is not a reason not to accept a risk. However, we must verify that the risk meets our eligibility requirements before coverage is bound, as such risks often do not.)
- Prior Theft and Vandalism Claims

UNACCEPTABLE RISKS

Dwelling:

- Vacant dwellings or dwellings under construction (builders risk), including dwellings undergoing major remodeling.
- Mobile homes, manufactured homes, modular homes, boathouses trailer homes or house trailers.
- Dwellings over or near water, including beachfront property within 1,000 feet of salt water.
- Dwellings of "unusual construction", i.e., cantilevered construction, log, open foundation, or homes which require knowledge of special reconstruction techniques including stilts or pylons
- Dwellings located in Protection Class 9 and 10.
- Dwelling with fuses rather than circuit breakers.
- Dwellings with portable heaters, wood or coal burning stoves or fireplace inserts as the primary heat source.
- Dwellings with overhanging tree limbs.
- Any kerosene or coal heaters.
- Dwellings built on hillsides or any dwelling directly next to a 30-degree or greater slope.
- Dwellings with unapproved roof type (rolled tar paper, corrugated tin or aluminum, untreated wood, less than 1/12 pitch (Flat), sod, wood shake, asbestos, more than 2 layers of composition shingle, composition shingle over wood shingle or any roof with less than 5 years if useful life.
- Composition roofs over 20 years of age. Homes built prior to 1950 without updated plumbing, heating, electrical systems and roof.
- Homes over 50 years of age without updated plumbing, heating, electrical systems and roof.
- Homes built prior to 1920 and "Antique" or "one of a kind" custom residences where replacement cost values would be difficult to determine are not acceptable.

Liability:

- Unfenced pools or pools with less than a five (5) foot high fence, pools without a self-locking gate, and pools with diving boards and/or slides. Pools with a fence less than 5 feet high are acceptable only if the fence meets or exceeds existing height requirements set forth by city or county building codes.
- Hazardous animal exposures, i.e., animals generally found in the wild or in a zoo, or any vicious animals (including, but not limited to, Pit Bulls, Chows, Rottweilers, Alaska Malamute, Akitas, American Bulldog, Dobermans, German Shepards, Huskies, Presa Canario, Wolves, Wolf Hybrids, Guard Dogs or any animal with a biting history), or more than two (2) horses, cows, etc.
- Business on premises unless incidental in nature, including those that necessitate foot traffic and/or which store inventory over \$20,000 in value.
- Trampolines.
- Exceptionally steep stairs or stairs without railings

Loss History - New Business:

- 2 or more property claims with the last 3 years
- Any unmitigated Theft/Vandalism Claim within the last three 3 (all theft and vandalism claims within the last 3 years will be reviewed by underwriting)
- Any liability claim within the last 5 years
- Any unsolved or open claim regardless of age

Fireline Underwriting Guidelines for Brush and Forest Exposures:

When available for a specific location address, ISO Fireline is a tool used to evaluate the wildfire hazards for properties by assigning a score to the risk. The score is known as a Surrounding Area Hazard Score and it reflects the overall Wildfire Risk Assessment for a particular risk location and its surrounding area. The score analyzes the three critical risk factors (fuel, slope and access) at the property and in its vicinity.

Fireline scores have been grouped into the following categories:

Surrounding Area Rating Score	Wildfire Risk Assessment
13 to 30	Extreme
4 to 12	High
2 to 3	Moderate
1	Low
0	Negligible

Eligibility

- Risk scores in the Extreme or High categories are unacceptable.
- Risks scores in the Moderate category are Submit For Approval. Refer to the **Exceptions** section below.
- Risk Scores in the Low or Negligible categories are acceptable.
- Risks with wood shake roof or siding in the Moderate, High and Extreme categories are unacceptable. Risks with wood shake roofs or siding with a low or negligible Wildfire Risk Assessment are subject to an acceptable inspection.

Exceptions

The company will base its final underwriting decision on additional data, including, but not limited to:

- The Hazard Rating Score for the location. Risks with a Hazard Rating Score that is greater than 3 are unacceptable.
- The location of the risk in relation to the Special Brush Hazard Interface Area, as defined by ISO. Risks located in these designated areas are unacceptable.
- The physical characteristics of the property such as roof type, siding type, etc.
- When unable to locate homes using the ISO Fireline tool, a physical inspection or examination of other visual evidence of brush may also be conducted to determine eligibility.
 - Surrounding fuel loads within a ¼ mile (1/2 mile for properties with wood siding or a wood roof), property access, slope and wind patterns to nearest moderate or greater fuel source will be considered and a risk will be eligible if:
 - fuel source is light (grasslands) and sparse or if it is contained within a small, controlled area, such as an isolated field and,
 - the risk is in flat terrain with clear defensible space around the structures and,
 - there are at least two separate paved vehicular access routes to the property.

GENERAL RULES

1. GENERAL INSTRUCTIONS

The homeowners program provides property and liability coverages, using the forms and endorsements in this manual. This manual contains the rules governing the writing of the Homeowners Policy. The rules, rates, forms, and endorsements filed by the Company, or on behalf of the Company for each coverage, shall govern in all cases not specifically provided within this manual.

2. POLICY FORM AND DESCRIPTION OF COVERAGE

The following is a general description of the coverages provided by the homeowners policy form. The policy form should be consulted for exact contract conditions.

Form HO 00 03 08 96.

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

The homeowner's policy form provides coverage for the dwelling, other structures, unscheduled personal property, and loss of use. This coverage is subject to certain limitations and exclusions as noted in the contract.

b. **Section II Coverages - Liability**

Coverage E - Personal Liability - provides coverage if a claim or suit is brought against the insured for damages because of bodily injury or property damage, caused by an occurrence to which this coverage applies.

Coverage F - Medical Payments - provides coverage for the necessary medical expenses incurred arising from a covered accident causing bodily injury. This coverage does not apply to the insured or regular residents of the dwelling other than residence employees.

c. **Additions/Reductions in Coverage**

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

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

d. **Coverage Limits**

Coverage A - Dwelling

Refer to Underwriting Guide for Minimum and Maximum Limits. Coverage is only available in \$1,000 increments.

Coverage B - Other Structures

10% of Coverage A Limit. Increased limits may be purchased.

Coverage C - Personal Property

70% of Coverage A Limit – **Platinum Plus Only**

50% of Coverage A Limit – **Platinum Program**

Coverage D - Loss of Use

40% of Coverage A Limit

Coverage E - Liability

\$100,000 - Increased limits may be purchased.

Coverage F - Medical payments

\$1,000 per occurrence

3. ELIGIBILITY

- a. A Homeowners Policy may be issued:
 - (1) to an owner-occupant(s) of a 1 or 2 family dwelling which is used exclusively for private residential purposes and contains not more than 2 boarders or roomers; 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 the Additional Insured Endorsement; 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 the Additional Insured Endorsement.
- b. A homeowner policy shall not be issued covering any property to which farm forms or rates apply under the rules of the Company. In no event shall a policy be issued to cover any property situated on premises used for farming purposes.
- c. A homeowner policy shall not be issued to cover any mobile home, manufactured home, modular home, boathouse, trailer home or house trailer whether or not set on blocks, foundations, or otherwise made stationary.
- d. A homeowner policy shall not be issued covering any dwellings of 3 or more families.

4. SECONDARY RESIDENCE PREMISES

Homeowner's 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 policy number of the initial residence is indicated on the policy covering the secondary residence.

5. MANDATORY COVERAGES

- a. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.
- b. Section II of the policy requires coverage for the following exposures. When such exposures exist refer to the Rate Pages of this manual.
 - (1) all additional insured locations where the named insured or spouse maintain a residence other than business or farm properties;
 - (2) all residence employees of the named insured or spouse not covered or not required to be covered by workers compensation insurance.
- c. Coverage for business property/pursuits is limited under Section I and excluded under Section II of the Homeowners Policy. If an incidental business occupancy is permitted by the Company to be covered under a Homeowners Policy, it is required that the policy be endorsed, at an additional premium charge, to cover the exposure. When a permitted exposure exists, refer to the Section II – Optional Liability Coverages Section of this manual.

6. CHANGE ENDORSEMENT

A revised Declarations Page will provide the information requirements for any endorsement or change that takes place during the term of the policy.

7. POLICY PERIOD

The Homeowners Policy may be written for a period of one year.

8. MISCELLANEOUS FEES

- a. It is permissible to pay the annual premium in installments. Each installment payment is subject to a \$4.00 installment fee.
- b. When a policy lapses and is then reinstated, a \$15.00 reinstatement fee will apply.

9. OTHER INSURANCE

Credit for existing insurance is not permitted.

10. CANCELLATION OR REDUCTIONS IN LIMITS OF LIABILITY OR COVERAGES

If insurance is canceled or reduced at the request of either the insured or the insurer, the earned premium shall be computed on a pro rata basis.

11. MINIMUM PREMIUM

A minimum annual premium of \$100 shall be charged for each policy.

12. POLICY FEES

When the insured dwelling exceeds 4,000 square feet or the Coverage A amount is greater than \$700,000, a high-value policy fee of \$125.00 will be charged. Otherwise, each new policy is subject to a \$40.00 policy fee. Each renewal policy is subject to a \$40.00 policy fee. All policy fees are fully earned.

13. WAIVER OF PREMIUM

When a policy is endorsed subsequent to the inception date, any additional uncollected premium of \$5.00 or less will be applied to the renewal premium at the next renewal. Any return premium will be refunded or applied either to the renewal premium at the next renewal or to other premium due.

14. WHOLE DOLLAR PREMIUM RULE

All premiums shown on the Declarations Page 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 higher whole dollar.

15. CONSTRUCTION DEFINITIONS

Frame -- exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood, or plaster on combustible supports. Aluminum or plastic siding of frame.

Masonry Veneer -- exterior walls constructed of combustible construction veneered with brick or stone.

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).

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 "masonry" above) 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.

NOTE: Mixed (Masonry/Frame) -- a combination of both frame and masonry construction shall be classified as frame when the exterior walls of frame construction (including gables) exceed 33 % of the total exterior wall area; otherwise class and code as masonry.

16. PROTECTION CLASS DEFINITIONS

The protection class listings in the Public Protection Classification Manual also apply to risks insured under Homeowners policies.

- a. 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.)
- b. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

<u>Distance to Fire Station</u>	<u>Class</u>
5 road miles or less with hydrant within 1,000 feet	*
5 road miles or less with hydrant beyond 1,000 feet	**
Over 5 road miles, but less than 10 miles	9
10 road miles or over	10

*First Protection Class (e.g. 6/9 use Class 6)

** Second Protection Class (e.g. 6/9 use Class 9)

- c. All other properties are Class 10.

**17. SUBDIVISION PROTECTION PLAN
RATING - PROTECTION CLASSES 9-10**

A home located in a Protection Class 9 or 10 area and in a subdivision, platted for 10 or more homes and located within 5 miles of a Town Class 1-8 fire department that will respond, will be eligible for the Subdivision Protection Plan as follows:

- a. If the home is located within 5 miles*** travel distance of a recognized fire department and less than 1000 feet of a public fire hydrant, the home shall receive the classification of the fire department furnishing protection.
- b. If the home is located within 5 miles travel distance of a recognized fire department and more than 1000 feet from a public fire hydrant, the home shall receive the next lower protection class.

*** If a risk is located within a platted subdivision, a part of which is located within the five mile limit, the entire subdivision will be considered to be within the five mile limit.

18. CHANGE IN FIRE PROTECTION CLASS

Where there is a change in the Fire Protection Class which affects the premium group applicable to the Homeowners Policy, an adjustment in premium on the existing Homeowners Policy may be made in connection with the specific change in protection class.

19. POLICY CHANGES AFTER UNDERWRITING CHANGE

If, after the Company revises its underwriting guidelines, the Insured requests a change to the existing policy which results in an increase in hazard or an unacceptable risk, the Company may cancel the policy in accordance with state statutes. In the case where a new policy can be written with limitations, an offer must be made to rewrite on that basis.

20. TEMPORARY SUSPENSION OF WRITINGS

In the event of impending severe weather conditions, hurricane or tropical storms, brush fires, or civil unrest, no new applications for new coverage or increased limits to existing coverage may be accepted or bound. Renewals of existing Universal North America policies may be written given there is no increase in coverage provided. The weather restrictions will be removed when the National Weather Service withdraws the hurricane or storm warnings. The brush fire restriction will be removed when the brush fires have been extinguished.

21. STATE EXCEPTIONS

Unless otherwise noted, the following forms and endorsements are mandatory for all homeowner policies:

Policy – Homeowners Special Form	HO 00 03 08 96
Plus Package Endorsement - Washington (Platinum Plus Program Only)	AHHO-96WA (06/09)
Additional Coverages (Platinum Program Only)	AHHO-95WA (06/09)
Lender's Loss Payable Endorsement	AHHO-9 (06/09)
No Section II - Liability Coverages for Home Day Care Business	HO 04 96 04 91
Special Provisions – Washington	HO 01 46 08 00
Limited Fungi, Wet or Dry Rot, Viruses, Bacteria, or Pathogenic Organisms Coverage – WA	AHHO-50WA (06/09)
Notice Of Our Privacy Policy	UI GLB 03 09
Signature Page	USP 00 (06/09)
Flood Advisory Notice to Policy Holders – Flood Exclusion	AHHO-FD WA (06/09)

22. PREMIUM DETERMINATION

- Rates are available through our online rating system, Arrowhead Exchange.
- If you need your Administrator ID and Password for Arrowhead Exchange, or have other technical questions, please call Tech Support at 1-800-333-5553 ext. 6844. For all other questions, please contact your Marketing Representative.

CREDITS AND SURCHARGES

****The Combined Credit for Age of Dwelling or New Homebuyers, and Protective Device credits is limited to 42%.**

1. BRICK OR MASONRY CONSTRUCTION

For homes of brick or masonry construction, apply a credit of 5% to the base premium for frame construction.

2. AGE OF DWELLING CREDIT**

Dwelling age is considered to be the current calendar year minus the year the dwelling was originally occupied. In no case, however, can the year occupied be more than one year greater than the year completed.

Dwelling Age	Dwelling Age Credit
0 years (New Home)	25%
1 year	22%
2 years	19%
3 years	16%
4 years	13%
5 years	10%
6 years	8%
7 years	6%
8 years	4%
9 years	2%
10 years or older	0%

This credit cannot be combined with the new homebuyers' credit; rather the higher of the two credits should be chosen.

3. RENEWAL MERIT DISCOUNT/SURCHARGE PLAN – PLATINUM PROGRAM ONLY

The Merit Plan applies charges based on the loss experience of the homeowner. Years of loss history as they relate to the below credits and charges apply to years of a policy with the company. These credits and surcharges do not apply to new business. Refer to the rating sequence for the order of operation.

Note: Please refer to the Loss History guidelines in the Unacceptable Risks section of this manual for New Business acceptability.

Loss Free History	Loss Free Credit	Loss History	Loss Surcharge
1 – 2 Yrs or Less Claim Free	-0%	1 Claim within 3 yrs	+10%
3 Years Claim Free	-5%	2 Claims within 3 yrs	+20%
4 Years Claim Free	-10%	3 Claims within 3 yrs	+30%
5 Years Claim Free	-15%	4 Claims within 3 yrs	+40%
5 or More Years Claim Free	-15%	5 Claims within 3 yrs	+50%

4. PROTECTIVE DEVICE CREDITS**

This discount is to be applied when the insured has installed (or has had installed by a licensed contractor) the operational protective device indicated. Proof of alarm activation and installation is required.

These percentage discounts are to be applied to the adjusted base premium. Only one of the listed plans below can be chosen, the credits cannot be combined.

#	Plan	Discount
1	Central Reporting Burglar Alarm Discount (Requires a burglar alarm that is connected to all ground floor doors and windows and alerts either a central reporting station or the Police Department directly).	10%
2	Central Reporting Fire Alarm (Requires a fire alarm which alerts either a central reporting station or the Fire Department directly).	10%
3	Fire extinguisher, Local fire/smoke and/or burglary alarm and deadbolt locks on all exterior doors.	2%
4	Combination of plans 3 & 5	7%
5	Residential Sprinkler System Discount (Requires an approved residential sprinkler system).	5%
6	Plan 1 or 2 combined with Plan 5	15%
7	Plan 1 or 2 combined with Plan 3	12%
8	Plans 1 and 2	15%
9	Gate Guarded Community Credit (24 hour manned gate)	5%
10	Plan 9 combined with plan(s) 1, 2, or 4	15%
11	Plan 9 combined with plan 3	7%
12	Plan 9 combined with plan 5	10%

5. NEW HOMEBUYERS CREDIT**

Available only on newly purchased homes, regardless of the year built. The credit will be applied on the new business term and next four renewals only. This credit cannot be combined with the age of dwelling credit, rather the highest of the two credits should be chosen. The credit expires after the fourth renewal.

Policy Term	Credit
New Business	10%
First Renewal	8%
Second Renewal	6%
Third Renewal	4%
Fourth Renewal	2%

6. PROTECTION CLASS SURCHARGE (ALL CONSTRUCTION TYPES)

Protection Class	Surcharge
1-6	0%
7	18%
8	30%

SECTION I – OPTIONAL PROPERTY COVERAGES

1. DEDUCTIBLES

Standard Deductible

A flat \$500 deductible applies to all Section I perils except Loss of Use. No deductibles apply to Section II coverages. There are no provisions for eliminating this deductible.

Optional Deductibles

Optional flat deductibles are available as follows, subject to the applicable maximum dollar amount:

Deductible	Credit or Surcharge
\$250	12% Surcharge
\$500	no change
\$1,000	12% Credit

2. INCREASED SPECIAL LIMITS-JEWELRY, WATCHES & FURS

Coverage may be increased up to \$5,000. This endorsement replaces the special limit of liability, which applies to theft of jewelry, watches and furs. Coverage is limited to \$1,000 per item.

Rate Per \$1000	\$17.00
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ATTACH ENDORSEMENT HO 04 65 04 91

3. INCREASED SPECIAL LIMITS-SILVERWARE AND GOLDWARE

Coverage may be increased by up to \$5,000 above the special limit in the policy. This endorsement increases the special limit that is applicable to silverware/goldware. Coverage may be increased in increments of \$1,000 up to \$5,000 over the limit in the policy.

Rate Per \$1000	\$4.00
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ATTACH ENDORSEMENT HO 04 65 04 91

4. INCREASED LIMITS SECTION I COVERAGES

Coverages B and C may be increased up to the Coverage A limit of liability. The standard coverage D limit is 40% of the coverage A limit and cannot be increased.

	Coverage B per \$1,000	Coverage C per \$1,000
Rate	\$2.00	\$2.00
Maximum Limit	Cannot Exceed Coverage A Limit	Cannot Exceed Coverage A Limit

ATTACH ENDORSEMENT HO 04 48 04 91 for Increased Coverage B

Rating Note: Treat premium as an endorsement premium.

5. LOSS ASSESSMENT

This endorsement provides protection to the insured for special assessments for which the insured is liable as a result of membership in a property owners association.

Limit	Additional Premium
\$10,000	\$9.00
\$25,000	\$12.00

ATTACH ENDORSEMENT HO 04 35 04 91

6. MORTGAGE PAYMENT PROTECTOR

Pays up to \$1,500 for 12 months to cover mortgage payments beginning 45 days after the dwelling becomes uninhabitable.

Additional Premium	\$7.00
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ATTACH ENDORSEMENT AHHO-91WA (06/09)

7. ORDINANCE OR LAW COVERAGE

Additional Premium	Included
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8. EXTENDED REPLACEMENT COST DWELLING

Included in the Plus package endorsement in the Platinum Plus Program. Pays up to an additional 50% of the Coverage A limit of liability for repair or replacement of the dwelling. The Inflation Guard endorsement must also be included on any policy with Extended Replacement Cost.

Additional Premium Platinum Only	\$5.00
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ATTACH ENDORSEMENT AHHO-92WA (06/09)

9. REPLACEMENT COST CONTENTS

This coverage is included on all Platinum Plus Homeowners policies as part of the Plus Package endorsement. This coverage changes the loss settlement provisions for Coverage C from Actual Cash Value to Replacement Cost.

Multiply the basic annual premium, by the factor below:

Annual Premium Factor	1.15
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ATTACH ENDORSEMENT HO 04 90 04 91

10. PLATINUM PLUS ENDORSEMENT (INCLUDED ON ALL PLATINUM PLUS POLICIES)

This endorsement includes:

1. Extended Replacement Cost Dwelling Coverage - Pays up to an additional 50% of the coverage A limit of liability for repair or replacement of the dwelling.
2. Personal Property Replacement Cost - Losses under coverage C are adjusted on a replacement cost basis instead of actual cash value.
3. Increased limit for Credit Cards - Coverage is increased to \$2,000.
4. Increased Limit for Damage to Property of Others - Coverage is increased to \$1,000.
5. Refrigerated Property Coverage - \$250 coverage for spoilage caused by an off-premises power failure.
6. Expanded Loss of Use - Provides additional living expense coverage under any circumstance if a public authority orders the insured to evacuate the insured location.

7. Lock Replacement Coverage - Pays up to \$250 (annual limit) to replace locks if the insured's keys are lost or stolen.
8. Volunteer Coverage - Provides extra liability coverage when an insured is working as a volunteer.
9. Limited All peril coverage for Personal Property and Additional Living Expense - Provides 5% of the Coverage C limit of liability for contents and \$3,000 for additional living expense if the insured home is rendered uninhabitable by an excluded peril.
10. Inflation guard - Automatically increases the Coverage A limit of liability based on increases in construction costs.
11. Arson and Theft award - Pays up to \$1,000 for information leading to the arrest and conviction of person(s) responsible for an arson, theft, burglary or robbery loss covered under the policy.
12. Increase in Coverage C - Coverage C is increased to 70% of the Coverage A Limit. of Liability.
13. Increase in Coverage D - Coverage D is increased to 40% of the Coverage A Limit of Liability.

ATTACH ENDORSEMENT AHHO-96WA (06/09)

11. COURSE OF CONTRUCTION

This endorsement provides coverage for no more than 180 days after the Policy Inception Date. Coverage is available only on homes for the intended occupancy of the named insured as a primary or secondary residence. The premium is fully earned in all cases.

Additional Premium	\$120.00
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ATTACH ENDORSEMENT AHHO-93WA (06/09)

12. SPECIAL PERSONAL PROPERTY COVERAGE (ALL RISK COVERAGE C)

Multiply the Base Rate by the factor below:

Annual Premium Factor	1.30
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ATTACH ENDORSEMENT HO 46 15 08 96

13. WATER BACK UP AND SUMP OVERFLOW

This endorsement provides up to \$5,000 for direct physical loss (not caused by the negligence of any insured) to property covered under Section I caused by water which backs up through sewers or drains or water which overflows from a sump. A special deductible of \$250 applies. See the Optional Coverages section for the rate.

Additional Premium	\$30
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ATTACH ENDORSEMENT HO 46 95 08 96

14. IDENTITY THEFT EXPENSE COVERAGE

A limit of \$25,000 is available for expenses incurred by an insured as a direct result of any single identity theft first discovered or learned of during the policy period. A \$250 deductible applies.

Additional Premium	\$25.00
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ATTACH ENDORSEMENT UI 04 55 01 06

15. EQUIPMENT BREAKDOWN COVERAGE

For an additional premium, the Homeowners coverage forms are modified to include loss resulting from Equipment Breakdown.

Equipment Breakdown means:

- a. Physical loss or damage both originating within:
 - (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
 - a. waste disposal piping;
 - b. any piping forming part of a fire protective system;
 - c. furnaces; and
 - d. any water piping other than:
 - (1) boiler feed water piping between the feed pump and the boiler;
 - (2) boiler condensate return piping; or
 - (3) water piping forming part of refrigerator or air conditioning system used for cooling, humidifying or space heating process.
 - (2) All mechanical, electrical, electronic or fiber optic equipment; and
- b. Caused by, resulting from, or consisting of:
 - (1) Mechanical breakdown
 - (2) Electrical or electronic breakdown; or
 - (3) Rupture, bursting, bulging, implosion, or steam implosion.

The limit of liability for this coverage will equal a flat \$25,000 per occurrence, subject to a \$50,000 annual aggregate limit. All policies subject to a \$500 flat deductible.

Additional Premium	\$25.00
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ATTACH ENDORSEMENT UI EBEE 06 06

16. SCHEDULED PERSONAL PROPERTY

- Schedules totaling \$75,000 or greater - refer to underwriting for review prior to binding coverage.
- Risks with any theft losses within the last 3 years – refer to underwriting for review prior to binding coverage.
- Schedules totaling \$100,000 or greater must have a central alarm system installed at the residence.
- Sales receipts or adequate descriptions are required for all items.
- An appraisal completed within the last 36 months is required for all items valued over \$10,000.

Class of Property	Rate per \$100
Cameras , projection machines, films and related articles of equipment	1.65
Fine Arts	0.25
Furs and garments trimmed with fur or consisting principally of fur, as scheduled	0.40
Golf Equipment meaning golf clubs, golf clothing and golf equipment	1.65
Guns	1.75
Jewelry*	1.25
Musical Instruments (Non-professional, personal use only)	0.45

Silverware , silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry	0.40
Postage Stamps	0.45
Rare and Current Coins	1.40
Collectibles	0.43

*Unset, chipped or damaged stones are not eligible for coverage and may not be bound.

Blanket Coverage – Blanket coverage is a single limit of insurance that insures a number of separate items within the stated classes of property. We will provide blanket coverage, up to a maximum limit of \$50,000, as part of the classes of personal property for **Fine Arts** and **Jewelry**. Blanket coverage is subject to a maximum loss payment of \$5,000 for any one article.
ATTACH ENDORSEMENT AHHO-90WA (06/09)

17. EARTHQUAKE

	Frame/Per \$1000 of Cov. A	Brick/Per \$1000 of Cov. A
Zone I	\$1.50	\$9.24
Zone II	\$.95	\$5.52

ATTACH ENDORSEMENT AHHO-97WA (06/09)

Zone I – Counties of Clallam, Island, Jefferson, King, Kitsap, Mason, Pierce, San Juan, Skagit, Snohomish, Thurston and Whatcom

Zone II – Remainder of State

The Earthquake Deductible is calculated separately as follows:

10% of the Coverage A Limit of Liability, 10% of the Coverage B Limit of Liability and 10% of the Coverage C Limit of Liability. This is subject to a minimum aggregate deductible in the amount of \$250 for any one occurrence.

We do not cover loss to exterior masonry veneer. The value of exterior veneer will be deducted before applying the deductible clause. For the purpose of this exclusion, stucco is not considered masonry veneer.

SECTION II – OPTIONAL LIABILITY COVERAGES

1. GENERAL

The minimum limit of liability for Coverage E - Personal Liability is \$100,000 and, the minimum limit of liability for Coverage F - Medical Payments to Others is \$1,000.

When the limit of liability for Coverage E or Coverage F is increased or coverage for additional exposures is provided, the additional premium shall be developed from the following tables. The same limits must apply to all exposures.

Coverage E limits indicated below are on "an occurrence" basis.
Coverage F limits indicated below are "each person" limits.

2. SECTION II – INCREASED LIMITS

Primary Residence

Liability coverage may be increased for an additional premium.

Additional Residence Premises Occupied by Insured

Liability coverage may be extended to additional residences owned and occupied by the insured. The location of each residence should be specified on this endorsement. The rate for this coverage is based on limits of Coverage E and F.

ATTACH ENDORSEMENT AHHO-94WA (06/09)

Additional Residence Rented to Others

Liability coverage may be extended to additional residences owned by the insured and rented to others. The location of each residence should be specified on this endorsement. The rate for this coverage is based on limits of coverage E and F and the number of family units.

ATTACH ENDORSEMENT HO 24 70 04 91

Limit Coverages E & F	Primary Residence	Add'l Residence Occupied by Insured	Additional Residence Rented to Others (Maximum of 3 rental dwellings and not more than 2 units in a dwelling)	
			Number of Families	
			1	2
100,000 / 1,000	Inc.	\$6.00	\$29.00	\$50.00
100,000 / 2,000	\$3.00	\$8.00	\$37.00	\$64.00
100,000 / 5,000	\$12.00	\$15.00	\$51.00	\$89.00
300,000 / 1,000	\$15.00	\$8.00	\$37.00	\$64.00
300,000 / 2,000	\$18.00	\$11.00	\$44.00	\$76.00
300,000 / 5,000	\$27.00	\$17.00	\$58.00	\$98.00
500,000 / 1,000	\$25.00	N/A	N/A.00	N/A
500,000 / 2,000	\$28.00	\$17.00	\$51.00	N/A
500,000 / 5,000	\$37.00	\$23.00	\$66.00	N/A

3. BUSINESS PURSUITS

This coverage amends Section II to apply to business pursuits of an insured. Coverage is not available to self-employed individuals or member of a partnership. Coverage is not available for corporal punishment.

Section II Limit	A) Clerical Office	B) Sales Rep	C) Teachers - Athletic/Lab	D) Teachers not included in C
100,000/1,000	\$4.00	\$6.00	\$11.00	\$5.00
100,000/2,000	\$8.00	\$8.00	\$13.00	\$7.00
100,000/5,000	\$12.00	\$10.00	\$17.00	\$9.00
300,000/1,000	\$5.00	\$6.00	\$13.00	\$5.00
300,000/2,000	\$11.00	\$9.00	\$17.00	\$8.00
300,000/5,000	\$15.00	\$11.00	\$20.00	\$10.00
500,000/2,000	\$12.00	\$9.00	\$18.00	\$8.00
500,000/5,000	\$16.00	\$12.00	\$22.00	\$11.00

ATTACH ENDORSEMENT HO 24 70 04 91

4. INCIDENTAL OFFICE OCCUPANCY

This endorsement extends Coverage C to apply to equipment, supplies and furnishings associated with a permissible incidental occupancy (office, studio, etc.) located on the residence premises. All policy exclusions and the Coverage C deductible are still applicable. This endorsement also extends Personal Liability and Medical Payments to Others to the incidental office located on the premises.

Section II Limit	Premium	Section II Limit	Premium	Section II Limit	Premium
100,000/1,000	\$19.00	300,000/1,000	\$25.00	500,000/1,000	N/A
100,000/2,000	\$24.00	300,000/2,000	\$30.00	500,000/2,000	\$36.00
100,000/5,000	\$38.00	300,000/5,000	\$43.00	500,000/5,000	\$48.00

ATTACH ENDORSEMENT HO 04 42 04 91

5. PERSONAL INJURY LIABILITY

Provides liability coverage for Personal Injury such as libel and slander.

Additional Premium	\$11.00
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ATTACH ENDORSEMENT HO 24 82 04 91

6. SECONDARY RESIDENCE-NO SECTION II COVERAGE

Premium Credit	-\$15.00
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FORMS PAGE

Mandatory/Automatic	Form Number
Policy – Homeowners Special Form	HO 00 03 08 96
Platinum Plus Package Endorsement - Washington (Platinum Plus Program Only)	AHHO-96WA (06/09)
Additional Coverages (Platinum Program Only)	AHHO-95WA (06/09)
Lender's Loss Payable Endorsement	AHHO-9 (06/09)
No Section II - Liability Coverages for Home Day Care Business	HO 04 96 04 91
Special Provisions – Washington	HO 01 46 08 00
Limited Fungi, Wet or Dry Rot, Viruses, Bacteria, or Pathogenic Organisms Coverage – WA	AHHO-50WA (06/09)

Optional	Form Number
Additional Insured (Residence Premises)	HO 04 41 04 91
Additional Interests (Residence Premises)	HO 04 10 04 91
Additional Residence Premises	AHHO-94WA (06/09)
Additional Residence Rented to Others (1, 2, 3 or 4 Families)	HO 24 70 04 91
Business Pursuits	HO 24 71 04 91
Coverage C Increased Special Limits of Liability	HO 04 65 04 91
Course of Construction Endorsement	AHHO-93WA (06/09)
Extended Replacement Cost	AHHO-92WA (06/09)
Loss Assessment Coverage	HO 04 35 04 91
Mortgage Payment Protection	AHHO-91WA (06/09)
Other Structures (Coverage B) – Increased Limits	HO 04 48 04 91
Permitted Incidental Occupancies – Residence Premises (commonly referred to as Incidental Office Occupancy)	HO 04 42 04 91
Personal Injury Liability	HO 24 82 04 91
Personal Property Replacement Cost (included in the Plus Package Endorsement)	HO 04 90 04 91
Scheduled Personal Property Endorsement	AHHO-90WA (06/09)
Special Personal Property Coverage - Washington	HO 46 15 08 96
Water Back Up and Sump Overflow	HO 46 95 08 96
Privacy Notice	UI GLB REV (03/09)
Property Premium Discount Availability	WA HO3-HPD (06/03)
Signature Page	USP 00 (06/09)
Equipment Breakdown Coverage	UI EBEE 06 06
Identity Theft Expense Coverage	UI 04 55 01 06
Flood Advisory Notice to Policy Holders – Flood Exclusion	AHHO-FD WA (06/09)
Earthquake	AHHO-97WA (06/09)