## INLAND MARINE SECTION

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INTRODUCTION

Many people have Inland Marine exposures that are often overlooked. North Star Mutual prides itself on the wide range of Inland Marine coverages that we offer. When we have good supporting coverage, such as a Homeowners, Farm or Commercial policy, we will make every effort to handle your insured’s Inland Marine exposures.

We have designed this Inland Marine section to give you the greatest amount of information possible on the most common classes of Inland Marine business with regard to rates, rules, and coverages. However, there are times when Inland Marine coverage is desired on items that are not listed in this Inland Marine section. When this situation arises, please contact us at the Home Office for eligibility and rates.

North Star Mutual uses forms and rates filed by the American Association of Insurance Services. However, many Inland Marine Classes are not filed and do not have standard rates. The rates we will use on unusual risks or non-filed lines will be based on the exposure, value, deductible and coverage desired on the particular risk.

Most Inland Marine coverages can be endorsed to policies such as Homeowners, Mobile Homeowners, CDO’s, Farm and Commercial policies. Agents are urged to endorse Inland Marine coverages to an existing policy where at all possible.

WHOLE DOLLAR PREMIUM RULE

The premium for each “exposure” (each premium shown separately on the policy or endorsement) shall be rounded to the nearest whole dollar for each coverage. A premium of $0.50 or more shall be rounded to the next higher whole dollar. This procedure also applies to all interim premium adjustments.

APPRaisalS

Where appraisals are required or suggested, it is important that a reputable firm or individual who is knowledgeable in that particular field be contacted to make such a valuation on property to be insured. The insured is responsible for any fees which are charged for the appraisal. When a particular form requires an appraisal, the appraisal must be attached to the application.

VALUATION

Inland Marine coverage is written on an Actual Cash Value basis and all items should be insured at full Actual Cash Value. Non-Depreciation of Repairs is available as an option for Recreational Motor Vehicles and Watercraft. Replacement Cost Coverage is also available as an option for certain classes of Inland Marine. Refer to Home Office Inland Marine Underwriting for acceptability, rating and valuation if Replacement Cost coverage is desired.

GENERAL UNDERWRITING RULES

1. A signed application must be submitted for every risk with all underwriting questions answered.
2. A complete description of the property to be insured must be attached to the application.
3. Because many of the forms have very broad coverage, the agent is asked to guard against the moral hazard on every application submitted.
4. Where necessary or suggested, an appraisal by a qualified party should be made. This protects the insured by his/her having the proper insurance amount and it provides the company with a detailed description and valuation of the property.
5. All items should be insured at full actual cash value. Many forms have a co-insurance clause which could penalize the insured in the event of a loss.
6. Where deductibles are available, the agent should suggest that the applicant make use of them.
7. We must have or pick up good supporting coverage within 1 year on most Inland Marine categories. By supporting coverage we mean the insured’s home, farm or business.
ANTIQIUES - IM-901

Coverage: “Special Form” subject to certain exclusions.
Rate: $1.00 per $100.00 of coverage
Deductible: $50.00
Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. All items must be scheduled and specifically described.
2. An appraisal or recent sales slip is required for items valued at $1,500.00 or more.
3. Do not bind if total schedule exceeds $10,000.00. Submit for prior approval.
4. Antique dealers are not acceptable.
5. For Antique Furniture in use - apply 75% of the Antiques rate.
6. Written only with good supporting coverage.

BAILEES CUSTOMERS

Purpose: To insure property of others in the care, custody and control of the insured on the described premises. Prospects usually include dry cleaners, laundries, cold storage locker plants, shoe repair, taxidermists and many other repair or service businesses.

Coverage: Fire; lightning; explosion; collision, derailment, or overturn of a transporting land vehicle; theft; windstorm; hail; aircraft; vehicle damage; and other perils.
Rates:
- Dry Cleaners and Launderers - NS-443 - use 100% coinsurance fire and extended coverage rates for contents, plus a $0.50 loading per $100.00.
- Cold Storage Locker Plants - NS-445 - use 100% coinsurance fire and extended coverage rates for contents, plus a $0.20 loading per $100.00. Multiply this rate by the amount of insurance per locker times the number of lockers.
- Miscellaneous Bailee Form - NS-439 - use 100% coinsurance fire and extended coverage rates for contents, plus a $0.40 loading per $100.

Deductible: $100.00
Minimum Written Premium: Separate Policy: $100.00
Endorsement to Policy: $ 20.00

Underwriting:
1. Only written on a non-reporting basis.
2. Front and rear doors should have deadlocks, either single or double cylinder. Rear doors would not have to have a deadlock if they have a bar across the inside or a sliding bolt that cannot be moved except from the inside. Rear windows should have bars across the inside.
3. Where values are high, some form of burglary protection may be required.
4. For additional coverages and specific information on coverages refer to the Home Office.
5. Written only with good supporting coverage.

BICYCLES - NS-175

Coverage: “Special Form” subject to certain exclusions.
Rates and Deductibles:

<table>
<thead>
<tr>
<th>$25 Deductible</th>
<th>$50 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>$9.00</td>
<td>$8.10</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. All items must be scheduled.
2. An appraisal or bill of sale is required for items valued in excess of $500.00.
3. Bicycle dealers are not acceptable.
4. Motorized bicycles, mopeds or any other motor powered vehicles are not eligible for coverage.
5. Insureds are encouraged to have identifying numbers engraved on bicycles and register those.
6. Written only with good supporting coverage.
BUSINESS BAND, CITIZENS BAND, FM BAND RADIOS & TOWERS - **NS-220**

Coverage:  “Special Form” subject to certain exclusions.
Rates and Deductibles:  Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th>Deductible</th>
<th>$50</th>
<th>$100</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3.00</td>
<td>$2.50</td>
</tr>
</tbody>
</table>

Minimum Written Premium:  Separate Policy: $75.00  Endorsement to Policy: $20.00

Underwriting:  1. Complete description including serial number must be submitted.
               2. Base, mobile units and antennas are also eligible.
               3. Radar Detectors (Fuzz Busters) are not acceptable.
               4. Written only with good supporting coverage.

CAMERA AND PHOTOGRAPHIC EQUIPMENT - **NS-175**
(Also Video Cameras and Camcorders)

Coverage:  “Special Form” subject to certain exclusions.
Rates and Deductibles:  Rates Per $100.00 of coverage

<table>
<thead>
<tr>
<th>Deductible</th>
<th>No Deductible</th>
<th>$100 Deductible</th>
<th>$250 Deductible</th>
<th>$500 Deductible</th>
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<tbody>
<tr>
<td>Non-Commercial</td>
<td>$1.80</td>
<td>$1.71</td>
<td>$1.62</td>
<td>$1.48</td>
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<tr>
<td>Commercial</td>
<td>2.50</td>
<td>2.40</td>
<td>2.25</td>
<td>2.10</td>
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</tbody>
</table>

Minimum Written Premium:  Separate Policy: $75.00  Endorsement to Policy: $20.00

Underwriting:  1. Articles must be specifically listed.
               2. Professional photographers and camera dealers are not acceptable.
               3. Commercial equipment is written on a very limited basis, and in those circumstances only as an agents accommodation.
               4. Written only with good supporting coverage.

CAMPER TRAILERS - **NS-917**
(Including pick-up toppers, campers, pull-type travel trailers, and fish houses with permanently installed wheels)

Coverage:  “Special Form” subject to certain exclusions. Collision Coverage is optional. Non-depreciation of repairs is also available as an option when the Camper Trailer is less than 10 years old.
Rates and Deductibles:  Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th>Deductible</th>
<th>$100 Ded</th>
<th>$250 Ded</th>
<th>$500 Ded</th>
<th>$1,000 Ded</th>
<th>$2,500 Ded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Coverage, Incl. Collision</td>
<td>$2.15</td>
<td>$1.90</td>
<td>$1.75</td>
<td>$1.60</td>
<td>$1.50</td>
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<tr>
<td>Excluding Collision</td>
<td>1.60</td>
<td>1.40</td>
<td>1.30</td>
<td>1.20</td>
<td>1.15</td>
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<td>Park Model ($25,000 minimum) (No Collision)</td>
<td>N/A</td>
<td>N/A</td>
<td>1.00</td>
<td>0.91</td>
<td>0.77</td>
</tr>
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</table>

Option:  Non-Depreciation of Repairs  Add $0.40 to rates shown.

Minimum Written Premium:  Separate Policy: $75.00  Endorsement to Policy: $20.00

Underwriting:  1. Trailers parked out of state more than 3 months are not eligible.
               2. Camper trailers over 34 feet are not eligible.
               3. Contents of the camper can also be covered.
               4. Written only with good supporting coverage.
COMPUTER EQUIPMENT – PERSONAL & ELECTRONIC DEVICES - **NS-695**
(Home Computers, Personal Laptops and Electronic Devices)

**Purpose:** This form is designed to cover Home Computers, personal Laptop Computers, iPhones, Palm Pilots, Blackberries, iPods, GPS (not farm), Cell Phones and Other Electronic Devices.

**Coverage:** “Special Form” subject to certain exclusions.

**Rates and Deductibles:** Rates per $100.00 of coverage.

<table>
<thead>
<tr>
<th></th>
<th>$100 Ded.</th>
<th>$250 Ded.</th>
<th>$500 Ded.</th>
<th>$1,000 Ded.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Computers</td>
<td>1.25</td>
<td>1.15</td>
<td>1.00</td>
<td>0.90</td>
</tr>
<tr>
<td>Laptop Computers</td>
<td>2.00</td>
<td>1.90</td>
<td>1.80</td>
<td>1.70</td>
</tr>
<tr>
<td>All Other Electronic Devices</td>
<td>3.00</td>
<td>2.90</td>
<td>2.75</td>
<td>2.60</td>
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</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

**Underwriting:**
1. We cover computer equipment owned by the insured.
2. We DO NOT cover computer programs, data and media that are created by the insured or copied from the programs of others onto a blank disk unless it is specifically valued, listed and described. Please refer to Home Office. We do, however, cover the value of a blank disk if the disk is damaged.
3. Erasure is not covered.
4. We do not cover mysterious disappearance or theft from an unlocked vehicle.
5. Coverage must be written to 100% of value.
6. Written only with good supporting coverage.
7. See the category titled Business Band, Citizens Band, FM Band Radios & Towers – NS-220 for these types of items.

COMPUTER EQUIPMENT – BUSINESS – **NS-694**
(Business Computer Systems, Business Laptops and Farm GPS/Crop Monitors/Autosteer)

**Purpose:** This form is designed to cover Business Computers. Laptop Computers, Business Personal Computers, and Mini/Micro Computer Systems. Also eligible are expensive “Main Frame” Systems that are normally maintained in special environments or computer rooms. Coverage can be written on Equipment, Media, and for Extra Expense. Rental or leased equipment and Media can be covered if required by the rental or lease agreement.

**Coverage:** “Special Form” subject to certain exclusions.

**Rates and Deductibles:** Rates per $100.00 of coverage.

<table>
<thead>
<tr>
<th></th>
<th>$100 Ded.</th>
<th>$250 Ded.</th>
<th>$500 Ded.</th>
<th>$1,000 Ded.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laptop Computers</td>
<td>2.00</td>
<td>1.90</td>
<td>1.80</td>
<td>1.70</td>
</tr>
<tr>
<td>Business Computer Systems</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Valued at $5,000 or Less</td>
<td>0.90</td>
<td>0.86</td>
<td>0.81</td>
<td>0.77</td>
</tr>
<tr>
<td>Valued over $5,000 But Not</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>More than $25,000</td>
<td>0.70</td>
<td>0.67</td>
<td>0.63</td>
<td>0.60</td>
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<tr>
<td>Valued Over $25,000</td>
<td>0.50</td>
<td>0.48</td>
<td>0.45</td>
<td>0.43</td>
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<tr>
<td>Farm GPS/Crop Monitors/Autosteer</td>
<td>N/A</td>
<td>0.60</td>
<td>0.55</td>
<td>0.50</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

**Underwriting:**
1. Coverage must be written 100% to value.
2. Erasure is not covered.
3. Written only with good supporting coverage.
4. All items must be specifically described and scheduled.
5. Extra Expense is written with a monthly limitation. Up to 40% of the coverage is available the first month, 80% the second month and 100% the third month.
CONTRACTORS, SERVICE & APPLIANCE DEALERS - **CF-1096** OR **CF-1122**

**Purpose:** This form is designed to handle the Inland Marine needs of small contractors, appliance and other service dealers. Coverage can be provided under 5 different categories all under 1 contract. Coverage can be written for portable tools, materials to be installed, customers' property in care of the insured for repair and service, and for property of the insured while on the customer's premises for approval, trial, demonstration or loan. Blanket coverage on leased or rented equipment is also available on a special form basis (CF-1122), to be written with commercial business only. Coverage under these 5 categories also applies while the property is in transit on or in vehicles owned or operated by the insured.

**Coverage:** **CF-1096** provides coverage on a named perils basis including fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; flood; earthquake; collision, derailment, or overturn of transporting land motor vehicle; collapse of bridges; sprinkler leakage; strike, riot or civil commotion; vandalism and theft. **CF-1122** is available to provide “Special Form” subject to certain exclusions.

Coverage Categories, Rates and Deductibles (Rates per $100.00):

<table>
<thead>
<tr>
<th>Category</th>
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<th>$500 Ded</th>
<th>$1,000 Ded</th>
<th>$2,500 Ded</th>
<th>$5,000 Ded</th>
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<tbody>
<tr>
<td><strong>A. Contractors Equipment</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>1. Portable Tools</td>
<td>$1.24</td>
<td>$1.43</td>
<td>$0.95</td>
<td>$1.09</td>
<td>$0.81</td>
</tr>
<tr>
<td>2. Heavy Equipment</td>
<td>N/A</td>
<td>N/A</td>
<td>0.95</td>
<td>1.10</td>
<td>0.85</td>
</tr>
<tr>
<td><strong>B. Property for Installation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(25,000 Maximum Limit)</td>
<td>2.50</td>
<td>2.88</td>
<td>2.25</td>
<td>2.59</td>
<td>2.00</td>
</tr>
<tr>
<td><strong>C. Customer’s Property</strong></td>
<td>1.75</td>
<td>2.01</td>
<td>1.60</td>
<td>1.84</td>
<td>1.40</td>
</tr>
<tr>
<td><strong>D. Property Out on Approval</strong></td>
<td>2.25</td>
<td>2.59</td>
<td>2.05</td>
<td>2.36</td>
<td>1.80</td>
</tr>
<tr>
<td><strong>E. Blanket Coverage on Leased</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>or Rented Equipment</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>1.14</td>
<td>N/A</td>
</tr>
<tr>
<td>Minimum Written Premium:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Separate Policy:</td>
<td>$100.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Endorsement to Policy:</td>
<td>$ 20.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Underwriting:**
1. All tools and equipment valued over $250.00 per item must be specifically scheduled.
2. Coverage may be written under any or all categories.
3. All categories must be written to at least 100% of value.
4. Coverage should be written for only careful and experienced contractors and dealers who operate a profitable and well maintained business.
5. The rates shown are only estimates. Rates may be increased or decreased depending on location and type of work done.
6. Written only with good supporting coverage.

**DISH ANTENNAS** - **NS-235**

**Coverage:** “Special Form” subject to certain exclusions.

**Rates:** $2.25 per $100.00 of coverage.

**Deductible:** $100.00

**Minimum Written Premium:** Separate Policy: $75.00
Endorsement to Policy: $20.00

**Underwriting:**
1. Dish Antennas must be written to 100% of value of entire system including inside equipment unless it is indicated on the application that inside equipment is excluded.
2. Written only with good supporting coverage.
FARM MACHINERY - **IM-850**

Coverage: "Special Form" subject to certain exclusions.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th>$100 Deductible</th>
<th>$250 Deductible</th>
<th>$500 Deductible</th>
<th>$1,000 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Machinery</td>
<td>$0.57</td>
<td>$0.52</td>
<td>$0.48</td>
</tr>
<tr>
<td>(except Combines)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Minimum Written Premium:
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

Underwriting:
1. The following are not acceptable:
   a. machinery for sale or on consignment;
   b. machinery in the course of being manufactured;
   c. machinery dealers or auctioneers;
   d. logging or contractors equipment;
   e. portable sawmills or splitting apparatus;
   f. custom farming equipment, unless very incidental;
   g. garden tractors; or
   h. combines.
2. Property must be insured at least to 80% of value (co-insurance clause applies).
3. All equipment valued over $1,000.00 must be scheduled.
4. Coverage applies only within a 100 mile radius.
5. Written only with good supporting coverage.

FINE ARTS AND COLLECTIBLES - **NS-175**

Purpose: This policy is intended to be written for insureds who own family portraits, clocks and similar articles of artistic merit. Property which can be insured includes paintings, etchings, pictures, tapestries and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, china, crystal, antique silverware, manuscripts, porcelains, rare glass and bric-a-brac) which are rare, have historical value or artistic merit.

Coverage: "Special Form" Including Breakage subject to certain exclusions.

Rates:
- $0.28 per $100.00 of coverage for Class 1-8 or Protected.
- $0.40 per $100.00 of coverage for Class 9-10, or Partially Protected - Unprotected.
- $0.60 per $100.00 of coverage for books and collectibles such as Hummel figurines and precious moments, etc.
- $0.80 per $100.00 of coverage for Toy Farm Machinery, Model Train, or Doll collections.
- $1.20 per $100.00 of coverage for Baseball, Football or other card collections.

Deductibles: None.

Minimum Written Premium:
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

Underwriting:
1. All items must be scheduled and specifically described.
2. Appraisal or sales slip required where value is $1,500.00 or more.
3. Especially high valued items should be kept in safe or vault.
4. Antique furniture in use - see Antiques.
5. Other types of fine art and collectibles can be covered. Refer to Home Office for rates.
6. Written only with good supporting coverage.
7. The following information is required to be filled out on the application:
   - **Fire Protection Definitions:**
   a. Protected: Building is located within 1000 feet of a fire hydrant and within 5 road miles of a responding fire department.
   b. Partially Protected: Building is located over 1000 feet from a fire hydrant, but is within 5 road miles of a responding fire department.
   c. Unprotected: All others.
FINE ARTS AND COLLECTIBLES - **NS-175** (Continued)

**Construction Types:**
- a. Frame.
- b. Aluminum, Plastic, Steel Siding over Frame.
- c. Stucco.
- d. Veneer (Brick, Stone, Masonry).
- e. Joisted Masonry.
- f. Fire Resistive.
- g. Mobile Home.
- h. Other Types - need to describe.

FISH HOUSES - **NS-902** OR **IM-901**

**Purpose:** This form is designed to cover all types of fish houses on and off the lake.

**Coverage:** **NS-902** is a named peril policy providing the following perils: fire; lightning; windstorm; hail; collision, derailment, or overturn of transporting land vehicle; collapse of bridges; vandalism and malicious mischief; and theft. **IM-901** is available to provide “Special Form” subject to certain exclusions.

**Rates and Deductible:**

<table>
<thead>
<tr>
<th></th>
<th>$100 Deductible</th>
<th>$250 Deductible</th>
<th>$500 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Named Perils (NS-902)</td>
<td>$2.75</td>
<td>$2.55</td>
<td>$2.35</td>
</tr>
<tr>
<td>Special Form (IM-901)</td>
<td>3.50</td>
<td>3.30</td>
<td>3.15</td>
</tr>
</tbody>
</table>

**Minimum Written Premium:**
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

**Underwriting:**
1. Houses and equipment must be written to 100% of value.
2. Contents of Fish Houses may be insured for same rate and must be described and scheduled.
3. Fish Houses with permanently installed wheels may be rated using the Camper rates (written using form NS-917) – see Camper Trailers.
4. Written only with good supporting coverage.

FURS - **NS-175**

**Coverage:** “Special Form” subject to certain exclusions.

**Rate:** $0.32 per $100.00 of coverage

**Deductible:** None

**Minimum Written Premium:**
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

**Underwriting:**
1. Items must be scheduled and described in detail.
2. Entertainers, fur dealers or students are not acceptable.
3. Appraisal or sales slips required for items valued at $1,500.00 or more.
4. Do not bind if value exceeds $10,000.00.
5. Written only with good supporting coverage.
GARDEN TRACTORS AND EQUIPMENT - IM-901

Coverage: “Special Form” subject to certain exclusions.
Rates and Deductibles: Rates per $100 of coverage

<table>
<thead>
<tr>
<th>Deductible</th>
<th>$50 Deductible</th>
<th>$250 Deductible</th>
<th>$500 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.75</td>
<td>$0.65</td>
<td>$0.56</td>
</tr>
</tbody>
</table>

Minimum Written Premium:
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

Underwriting:
1. Farm Tractors - see Farm Machinery.
2. Dealer, repair or service firms ineligible.
3. Must be for personal use only.
4. Written only with good supporting coverage.

GOLFERS’ EQUIPMENT - NS-175

Coverage: “Special Form” subject to certain exclusions.
Rates: $1.17 per $100.00 of coverage
Deductible: None

Minimum Written Premium:
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

Underwriting:
1. Equipment must be itemized and described in detail.
2. For equipment valued in excess of $500.00, a bill of sale or appraisal is required.
3. Golf balls and golf tees are not eligible.
4. Risks not acceptable:
   a. pro shops; or
   b. persons who travel extensively.
5. Golf Carts - See Recreational Motor Vehicles.
6. Written only with good supporting coverage.

GUNS - NS-212

Coverage: “Special Form” subject to certain exclusions.
Rates and Deductibles: Rates per $100.00 coverage

<table>
<thead>
<tr>
<th>Deductible</th>
<th>No Deductible</th>
<th>$100 Deductible</th>
<th>$250 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1.14</td>
<td>$1.00</td>
<td>$0.91</td>
</tr>
</tbody>
</table>

Minimum Written Premium:
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

Underwriting:
1. All items must be scheduled and described in detail including serial numbers.
2. Do not bind if total value exceeds $10,000.00.
3. Ammunition may also be scheduled.
4. Risks not acceptable:
   a. gun dealers; or
   b. persons who travel extensively for hunting purposes, trap shooting or skeet shooting purposes.
5. Written only with good supporting coverage.
HEARING AIDS AND EYEGLASSES – **NS-175**

Coverage: “Special Form” subject to certain exclusions.

Rates and Deductibles: Rates Per $100.00 of coverage

<table>
<thead>
<tr>
<th>$50 Ded. (Renewal Only)</th>
<th>$250 Ded.</th>
<th>$500 Ded.</th>
<th>$1,000 Ded.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7.50</td>
<td>$6.45</td>
<td>$5.35</td>
<td>$4.28</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. Articles must be specifically listed.
2. Written only with good supporting coverage.

HORSE TACK AND EQUIPMENT – **IM-901**

Coverage: “Special Form” subject to certain exclusions.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th>$50 Deductible</th>
<th>$100 Deductible</th>
<th>$250 Deductible</th>
<th>$500 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2.00</td>
<td>$1.85</td>
<td>$1.70</td>
<td>$1.58</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. This is a scheduled form and all items over $100 must be scheduled.
2. Risks not acceptable:
   a. professional or regular rodeo participants; or
   b. professional trainers/show participants.
3. Written only with good supporting coverage.
4. Do not bind if value of any items exceeds $5,000.

IRRIGATION EQUIPMENT - **IM-852**

Coverage: “Special Form” subject to certain exclusions.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th>$100 Ded.</th>
<th>$250 Ded.</th>
<th>$500 Ded.</th>
<th>$1,000 Ded.</th>
<th>$2,500 Ded.</th>
<th>$5,000 Ded.</th>
<th>$10,000 Ded.</th>
</tr>
</thead>
<tbody>
<tr>
<td>IA</td>
<td>$2.48</td>
<td>$2.15</td>
<td>$1.90</td>
<td>$1.65</td>
<td>$1.55</td>
<td>$1.40</td>
</tr>
<tr>
<td>MN</td>
<td>$2.27</td>
<td>$1.89</td>
<td>$1.66</td>
<td>$1.51</td>
<td>$1.42</td>
<td>$1.28</td>
</tr>
<tr>
<td>NE</td>
<td>$2.99</td>
<td>$2.59</td>
<td>$2.29</td>
<td>$1.99</td>
<td>$1.87</td>
<td>$1.69</td>
</tr>
<tr>
<td>ND</td>
<td>$2.36</td>
<td>$2.04</td>
<td>$1.81</td>
<td>$1.57</td>
<td>$1.48</td>
<td>$1.33</td>
</tr>
<tr>
<td>SD</td>
<td>$2.54</td>
<td>$2.20</td>
<td>$1.94</td>
<td>$1.69</td>
<td>$1.59</td>
<td>$1.44</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. All items must be specifically described and valued.
2. Loss caused by freezing is excluded.
3. Property must be insured to 100% of value (co-insurance clause applies).
4. Written only with good supporting coverage.
JEWELRY - NS-175

Coverage: “Special Form” subject to certain exclusions.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th></th>
<th>No Ded</th>
<th>$100 Ded</th>
<th>$250 Ded</th>
<th>$1,000 Ded</th>
<th>$2,500 Ded</th>
<th>$5,000 Ded</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.82</td>
<td>$0.77</td>
<td>$0.75</td>
<td>$0.70</td>
<td>$0.65</td>
<td>$0.60</td>
<td></td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. A recent appraisal showing color, cut and clarity will be required with values of $3,000.00 or more.
2. Do not bind if the value of any 1 item exceeds $15,000.00 and/or if total inventory exceeds $25,000.00.
3. Risks not acceptable:
   a. jewelry dealers, pawn brokers;
   b. professional entertainers or gamblers;
   c. students; or
   d. extremely high valued items.
4. Written only with good supporting coverage.

LIVESTOCK - NS-860
(Optional coverages add IM-860-5 and Vandalism add IM-860-6)

Coverage: Fire; lightning; windstorm; hail; explosion; earthquake; flood; theft; vandalism; and other named perils; subject to certain exclusions. Also, the optional coverages of accidental shooting; drowning; artificial electricity; attack by dogs or wild animals and collapse of buildings are included.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th></th>
<th>$100 Ded</th>
<th>$250 Ded</th>
<th>$500 Ded</th>
<th>$1,000 Ded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Livestock (Excluding Sheep)</td>
<td>$0.90</td>
<td>$0.82</td>
<td>$0.77</td>
<td>$0.71</td>
</tr>
<tr>
<td>Sheep</td>
<td>1.79</td>
<td>1.63</td>
<td>1.54</td>
<td>1.41</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. A livestock dealer or auctioneer is not acceptable.
2. Livestock must be scheduled by animal or by class of animal.
3. The following are not eligible:
   a. range animals while on range;
   b. horses or mules used primarily for racing, show, delivery, or breeding purposes; or
   c. livestock of others in the care, custody or control of the applicant.
4. Written only with good supporting coverage.
LIVESTOCK/HORSE AND UTILITY TRAILERS - **NS-902** OR **IM-901**

**Purpose:** To insure farm stock trailers owned and used by the insured to haul his/her own livestock. Also, to insure utility trailers (flatbeds, enclosed) owned and used by homeowners, farmers or ranchers. For recreational vehicle trailers see Recreational Motor Vehicles or for boat and personal watercraft trailers see Watercraft.

**Coverage:** **NS-902** is a named perils farm including: fire; lightning; windstorm; hail; collision, derailment, upset or overturn of transporting land vehicle; collapse of bridges; vandalism & malicious mischief; and theft. **IM-901** is available to provide “Special Form” subject to certain exclusions.

**Rates and Deductibles:**

<table>
<thead>
<tr>
<th></th>
<th>$100 Ded.</th>
<th>$250 Ded.</th>
<th>$500 Ded.</th>
<th>$1,000 Ded.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Named Perils (NS-902)</td>
<td>1.75</td>
<td>1.65</td>
<td>1.55</td>
<td>1.45</td>
</tr>
<tr>
<td>Special Form (IM-901)</td>
<td>2.00</td>
<td>1.90</td>
<td>1.80</td>
<td>1.70</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

**Underwriting:**
1. Please call for prior approval if insuring horse trailers (generally an enclosed, higher valued trailer).
2. Written only with good supporting coverage.

MOTOR TRUCK CARGO - **NS-405**
(Owners goods on owners trucks)

**Purpose:** Designed to protect an owner of cargo from loss to goods on his/her own trucks. This is generally written in connection with a large farming operation and may include coverage on livestock or grain.

**Coverage:** This is a “named perils” policy and includes: fire; lightning; windstorm; flood; explosion; collision or overturn of a described vehicle; and collapse of bridges. Theft is also available as an optional peril (NS-400-2).

**Rates and Deductibles:**

<table>
<thead>
<tr>
<th></th>
<th>$100 Ded.</th>
<th>$250 Ded.</th>
<th>$500 Ded.</th>
<th>$1,000 Ded.</th>
</tr>
</thead>
<tbody>
<tr>
<td>150 Miles or Less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Theft</td>
<td>2.00</td>
<td>1.80</td>
<td>1.70</td>
<td>1.60</td>
</tr>
<tr>
<td>With Theft</td>
<td>2.50</td>
<td>2.25</td>
<td>2.13</td>
<td>2.00</td>
</tr>
<tr>
<td>Over 150 Miles</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Theft</td>
<td>2.50</td>
<td>2.25</td>
<td>2.13</td>
<td>2.00</td>
</tr>
<tr>
<td>With Theft</td>
<td>2.75</td>
<td>2.48</td>
<td>2.34</td>
<td>2.20</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

**Underwriting:**
1. Long haul risks over 500 miles are not eligible.
2. Risks involving more than 2 vehicles are not eligible.
3. Truckmen’s form covering the hauling of property of others is not eligible.
4. Describe fully the vehicle(s) used and merchandise hauled.
5. Written only with good supporting coverage.
**MUSICAL INSTRUMENTS - NS-175**

Coverage: “Special Form” subject to certain exclusions.

Rates and Deductibles: Rates per $100.00 of coverage.

<table>
<thead>
<tr>
<th></th>
<th>No Deductible</th>
<th>$100 Deductible</th>
<th>$250 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Professional</td>
<td>$0.63</td>
<td>$0.60</td>
<td>$0.54</td>
</tr>
<tr>
<td>Professional</td>
<td>2.70</td>
<td>2.57</td>
<td>2.30</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting: 1. The following are not acceptable:
   a. professional musicians who are members of a dance band;
   b. musicians who travel extensively;
   c. students living away from home; or
   d. very rare or antique instruments.

2. Appraisal or sales slip required where value is $1,500.00 or more.
3. Do not bind if total schedule exceeds $10,000.00.
4. Written only with good supporting coverage.

NOTE: Occasionally we have written musicians who play in a band at one location or do some part-time musician work. In these instances we will use the professional rates. Check with Home Office for eligibility. Do not bind.

**OFFICE AND BUSINESS MACHINES - IM-901**

Coverage: “Special Form” subject to certain exclusions.

Rate: $1.30 per $100.00 of coverage.

Deductible: $100.00

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting: 1. Computer equipment is not acceptable.
   2. Equipment owned by corporations or jointly is not acceptable.
   3. Written only with good supporting coverage.

**PETS - IM-880**

Coverage: Named Perils including fire; lightning; windstorm; hail; explosion; smoke; aircraft; falling trees; being hit or run over by a vehicle, except as excluded; flood; earthquake; collision, derailment, or overturn of a transporting land vehicle; vandalism and theft. Also included are the perils of drowning, accidental shooting, electrocution, attack by dogs or wild animals and collapse of buildings.

Rates: $4.00 per $100 of coverage.

Deductible: None

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting: 1. All pets must be specifically scheduled.
   2. Exotic animals are not acceptable.
   3. Horses, Cattle, Pigs, Sheep - Refer to Livestock.
   4. Written only with good supporting coverage.
PORTABLE TOOLS - NS-459

Purpose: This form is designed for the individual who carries smaller, portable tools from one job site to another. Coverage is provided on and off premises. Carpenters, mechanics, electricians, plumbers and service repairmen are prospects for this coverage. Refer to contractors equipment for larger items such as fork lifts, etc.

Coverage: “Special Form” subject to certain exclusions.

Rates and Deductibles:

<table>
<thead>
<tr>
<th>Deductible Level</th>
<th>Rate per $100.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 Ded.</td>
<td>$1.81</td>
</tr>
<tr>
<td>$250 Ded.</td>
<td>$1.43</td>
</tr>
<tr>
<td>$500 Ded.</td>
<td>$1.09</td>
</tr>
<tr>
<td>$1,000 Ded.</td>
<td>$0.95</td>
</tr>
<tr>
<td>$2,500 Ded.</td>
<td>$0.92</td>
</tr>
<tr>
<td>$5,000 Ded.</td>
<td>$0.90</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. This is a scheduled form and all items valued over $250.00 must be scheduled.
2. Risks not acceptable:
   a. dealer, repair or service firms;
   b. racing or stunt drivers;
   c. principal operator under the age of 18;
   d. vehicles which are rental to others;
   e. vehicles which have engine or gear ratios modified for speed or acceleration purposes;
   f. if there are 2 or more chargeable accidents or traffic violations in the past 3 years or if there have been any accidents or violations when written on a Tenant's Contents policy;
   g. when there has been a conviction for driving under the influence, open bottle violation, careless or reckless driving, hit and run, or leaving the scene of an accident in the past 3 years;
   h. dirt bikes, mini bikes and mopeds;
3. Do not bind:
   a. collision coverage on snowmobiles. A visual inspection or photo that verifies no existing damage is required before collision coverage may be bound on used sleds;
   b. any snowmobile to be written on a Tenant's Contents policy.
4. The horsepower, cc’s, year, manufacturer’s name, model and the serial number for each vehicle insured should be submitted with the application.
5. Submit the drivers license number and the date of birth of all operators.
6. Written only with good supporting coverage.

RECREATIONAL MOTOR VEHICLES - NS-232
(Snowmobiles, All Terrain Vehicles, Golf Carts and Trailers)

Coverage: “Special Form” subject to certain exclusions. Collision Coverage is optional and may be added to individual items. Non-Depreciation of Repairs is also available as an option when the recreational vehicle is less than 10 years old.

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. Each unit must be specifically described and insured 100% to value.
2. Ineligible risks:
   a. dealer, repair or service firms;
   b. racing or stunt drivers;
   c. principal operator under the age of 18;
   d. vehicles which are rental to others;
   e. vehicles which have engine or gear ratios modified for speed or acceleration purposes;
   f. if there are 2 or more chargeable accidents or traffic violations in the past 3 years or if there have been any accidents or violations when written on a Tenant's Contents policy;
   g. when there has been a conviction for driving under the influence, open bottle violation, careless or reckless driving, hit and run, or leaving the scene of an accident in the past 3 years;
   h. dirt bikes, mini bikes and mopeds;
3. Do not bind:
   a. collision coverage on snowmobiles. A visual inspection or photo that verifies no existing damage is required before collision coverage may be bound on used sleds;
   b. any snowmobile to be written on a Tenant's Contents policy.
4. The horsepower, cc’s, year, manufacturer’s name, model and the serial number for each vehicle insured should be submitted with the application.
5. Submit the drivers license number and the date of birth of all operators.
6. Written only with good supporting coverage.
**RECREATIONAL MOTOR VEHICLES - **NS-232 (Continued)**

Rates and Deductibles: Rates per $100.00 of coverage

### SNOWMOBILES

<table>
<thead>
<tr>
<th>Actual Cash Value</th>
<th>Ded.</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4,999</td>
<td></td>
<td>3.40</td>
<td>2.90</td>
<td>2.55</td>
<td>1.80</td>
<td>1.60</td>
<td>1.35</td>
<td>1.10</td>
<td>0.75</td>
</tr>
<tr>
<td>5,000 &amp; Over</td>
<td></td>
<td>4.05</td>
<td>3.50</td>
<td>3.10</td>
<td>2.35</td>
<td>2.05</td>
<td>1.80</td>
<td>1.55</td>
<td>1.20</td>
</tr>
</tbody>
</table>

* Deductible shown is for all covered perils except collision. Collision deductible is $500.00.

Option: Non-Depreciation of Repairs: Add $0.40 to rates shown.

### ALL TERRAIN VEHICLES

<table>
<thead>
<tr>
<th>Actual Cash Value</th>
<th>Ded.</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2,499</td>
<td></td>
<td>1.80</td>
<td>1.45</td>
<td>1.10</td>
<td>0.68</td>
<td>1.05</td>
<td>0.90</td>
<td>0.74</td>
<td>0.45</td>
</tr>
<tr>
<td>2,500 &amp; Over</td>
<td></td>
<td>2.10</td>
<td>1.65</td>
<td>1.30</td>
<td>0.80</td>
<td>1.15</td>
<td>1.05</td>
<td>0.85</td>
<td>0.50</td>
</tr>
</tbody>
</table>

Option: Non-Depreciation of Repairs: Add $0.40 to rates shown.

### GOLF CARTS

<table>
<thead>
<tr>
<th>Actual Cash Value</th>
<th>Ded.</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Values</td>
<td></td>
<td>1.24</td>
<td>1.05</td>
<td>0.86</td>
<td>0.57</td>
<td>0.76</td>
<td>0.67</td>
<td>0.57</td>
<td>0.28</td>
</tr>
</tbody>
</table>

Option: Non-Depreciation of Repairs: Add $0.40 to rates shown.

### TRAILERS

<table>
<thead>
<tr>
<th>Actual Cash Value</th>
<th>Ded.</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
<th>$100</th>
<th>$250</th>
<th>$500</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Values</td>
<td></td>
<td>1.30</td>
<td>1.10</td>
<td>0.90</td>
<td>0.60</td>
<td>0.80</td>
<td>0.70</td>
<td>0.60</td>
<td>0.30</td>
</tr>
</tbody>
</table>

Option: Non-Depreciation of Repairs: Add $0.40 to rates shown.

**Reminder:** Coverage for snowmobiles will not be written on a seasonal basis. Snowmobiles insured during the winter must remain on the policy the remainder of the year.

**MINNESOTA ONLY - Snowmobile Auxiliary Hazard Warning Lighting System Discount** - A 5% discount will be applied to the above Snowmobile premiums if a snowmobile has an "auxiliary hazard warning lighting system" that is installed by the manufacturer of a snowmobile as original equipment or installed in a snowmobile by the manufacturer or an authorized dealer of that manufacturer as an after market system that does the following when activated:

1. a yellow light emitting diode (L.E.D.) light on the front of the snowmobile that flashes at least once per second and is visible at least one-half mile in front of the snowmobile; and
2. a red light emitting diode (L.E.D.) light on the rear of the snowmobile that flashes at least once per second and is visible at least one-half mile from behind the snowmobile.
**SEED CORN DEALERS - NS-902**

Coverage: Named perils policy which includes coverage while seed is being delivered. Perils included are: fire; lightning; windstorm; collision, derailment, or overturn of a transporting land vehicle; hail; collapse of bridges; theft; and vandalism.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th>$100 Deductible</th>
<th>$250 Deductible</th>
<th>$500 Deductible</th>
<th>$1,000 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year Rate</td>
<td>$1.00</td>
<td>$0.90</td>
<td>$0.85</td>
</tr>
<tr>
<td>6 Month Rate</td>
<td>0.75</td>
<td>0.68</td>
<td>0.64</td>
</tr>
<tr>
<td>3 Month Rate</td>
<td>0.50</td>
<td>0.45</td>
<td>0.43</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00 (See Underwriting)
Endorsement to Policy: $20.00 (See Underwriting)

Underwriting:
1. All policies are written on an annual basis and all premiums are fully earned.
2. Farmers who sell bagged feed, fertilizer, chemicals or other agricultural supplies are also eligible.
3. Written only with good supporting coverage.

**SEWING AND EMBROIDERY EQUIPMENT – NS-695**

Coverage: “Special Form” subject to certain exclusions.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th>$250 Deductible</th>
<th>$500 Deductible</th>
<th>$1,000 Deductible</th>
<th>$2,500 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Business Use</td>
<td>$1.35</td>
<td>$1.04</td>
<td>$0.90</td>
</tr>
<tr>
<td>Business Use</td>
<td>1.50</td>
<td>1.15</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. This is a scheduled form and all items valued over $250 must be scheduled
2. Risks not acceptable:
   a. Retail stores that maintain inventory of sewing or embroidery equipment; or
   b. Service firms who repair or sell sewing or embroidery equipment.
3. Written only with good supporting coverage.

**SILVERWARE - NS-175**

Coverage: “Special Form” subject to certain exclusions.

Rate: $0.35 per $100.00 of coverage

Deductible: None

Minimum Written Premium: Separate Policy: $75.00
Endorsement to Policy: $20.00

Underwriting:
1. Risks not acceptable:
   a. dealers or auctioneers;
   b. caterers; or
   c. clubs or hotels.
2. A complete list of silverware including the pattern, number of place settings and number of pieces to be covered should be submitted with the application. Silverware means silverware, silver-plated ware, goldware, gold-plated ware and pewterware.
3. Written only with good supporting coverage.
SPORTS AND FISHING EQUIPMENT - **NS-215**
( Including decoys, skis, archery, scuba diving equipment, binoculars, etc.)

Coverage:  “Special Form” subject to certain exclusions.
Rate: $3.00 per $100.00 of coverage
Deductible: $50.00

Minimum Written Premium: Separate Policy: $75.00
Endorsement To Policy: $20.00

Underwriting:
1. Submit property prior to binding for rating, etc.
2. All items must be scheduled.
3. 100% co-insurance clause applies.
4. Property not eligible are: (See separate provisions for these)
   a. recreational vehicles;
   b. boats and motors;
   c. bicycles;
   d. golf equipment; or
   e. guns.
5. Rods and reels and all items valued over $50.00 must be scheduled and described in detail.
6. Professional fishermen unacceptable.
7. $300.00 limit on any 1 tackle box.
8. Written only with good supporting coverage.

STAMPS AND COINS - **NS-175**

Coverage:  “Special Form” subject to certain exclusions.
Rates:
- Stamps: $0.63 per $100.00 of coverage
- Coins: $1.62 per $100.00 of coverage

Minimum Written Premium: Separate Policy: $75.00
Endorsement To Policy: $20.00

Underwriting:
1. Risks not acceptable:
   a. dealers or auctioneers;
   b. clubs or organizations;
   c. collections subject to frequent display or exhibition; or
   d. collections exceeding $10,000.00 in value.
2. Must have an itemized schedule with breakdown in coverage.
3. Written only with good supporting coverage.
STereo, C.D.'S, T.V. AND VCR EQUIPMENT - IM-901

Coverage:  "Special Form" subject to certain exclusions.
Rate:  $3.00 per $100.00 of coverage.
Deductible:  $50.00
Minimum Written Premium:  Separate Policy:  $75.00
Endorsement to Policy:  $20.00

Underwriting:  1. Risks not acceptable:
   a. dealers;
   b. high valued equipment in conspicuous locations;
   c. equipment on loan;
   d. students, unless we have good supporting coverage; or
   e. automobile stereos.
   2. Written only with good supporting coverage.

TRIP TRANSIT - CF-1126

Purpose:  Trip Transit policies are written to cover individual trips. The term extends from the time the property leaves the place of shipment until arrival at destination. Territorial limits are set according to the trip covered.

Coverage:  The following "named perils" are covered: fire; lightning; windstorm; hail; collision, derailment, or overturn of a transporting land vehicle; collapse of bridges; and theft.

Rates:  Total rate is based on the length of the trip. Use $0.54 per $100 of coverage for the first 100 miles; use $0.20 per $100 of coverage for each of the next 100 miles up to $500 miles; use $0.14 per $100 of coverage for each 100 miles over 500 miles.

Deductible:  $100.00
Minimum Written Premium:  Separate Policy:  $75.00
Endorsement to Policy:  $20.00

Underwriting:  Policies are written as Agents Accommodation only and then only with good supporting coverage. Refer all situations to the Home Office.
WATERCRAFT - **NS-300**
(Boats, Motors, Trailers, Docks, Boat Lifts, Personal Watercraft (Wet Bikes, Jet Skis, etc.), Fish Locators and Paddle Boats)

Coverage: “Special Form” subject to certain exclusions. Non-Depreciation of Repairs is available as an option when the watercraft is less than 15 years old.

Rates and Deductibles: Rates per $100.00 of coverage

<table>
<thead>
<tr>
<th></th>
<th>$100 Ded.</th>
<th>$250 Ded.</th>
<th>$500 Ded.</th>
<th>$1,000 Ded.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boats/Motors</td>
<td>1.15</td>
<td>0.95</td>
<td>0.75</td>
<td>0.60</td>
</tr>
<tr>
<td>Personal Watercraft (Wet Bikes, Jet Skis, etc.)</td>
<td>1.80</td>
<td>1.50</td>
<td>1.25</td>
<td>1.10</td>
</tr>
</tbody>
</table>

OPTION: Non-Depreciation of Repairs: Add $0.30 to rates shown.

Minimum Written Premium:
- Separate Policy: $75.00
- Endorsement to Policy: $20.00

Underwriting:
1. Complete description is most important - this includes year, horsepower, serial number, manufacturer name and value. All items must be separately described, except for miscellaneous accessories.
2. Boat, Motor & Trailer may be insured using one value for all three components under Coverage E. Trolling motors, fish locators, GPS systems, and anchoring systems permanently attached to the boat may be included in the value or insured separately.
3. All items covered are to be insured 100% to value.
4. Ineligible risks:
   a. Watercraft involved in any racing, competition or stunting activity;
   b. Watercraft dealers;
   c. Cabin cruisers, yachts, inboards or houseboats;
   d. Fishing equipment, water skis or other sports equipment (refer to Sports and Fishing Equipment section);
   e. When there have been 2 or more chargeable accidents or traffic violations in the past 3 years or if there have been any accidents or violations when written on a Tenant’s Contents policy;
   f. When there has been a conviction for driving under the influence, open bottle violation, careless or reckless driving, hit and run, or leaving the scene of an accident in the past 3 years;
   g. Personal Watercraft (Jet Skis, Wet Bikes, etc.) when submitted with a tenants policy or where the primary operator is under 18 years old.
5. Inboards/outboards (Stern Drive) are acceptable at Boats/Motors rates.
6. Anchors, cushions, lights, fuel containers, horns, life preservers, fire extinguishers, oars and other items used for the safety or operation of the boat can be covered under accessories.
7. Depth finders, fish locators and marine band radios can be insured at the Boats/Motors rates if specifically described and listed.
8. Watercraft trailers can be insured at the Boats/Motors rates if specifically described and listed.
9. Docks, Boat Lifts and Paddle Boats can be insured at the Boats/Motors rates if specifically described and listed.
10. Submit the driver’s license number and the date of birth of all operators.