

FARM

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FARM

COMBINATION PACKAGE POLICY (CPP)

With this program, Township Mutual coverages are packaged with North Star Mutual Wind, Liability and Inland Marine coverages may also be endorsed to this policy. It is delivered as one policy with one premium billing.

GENERAL AGENT

The General Agency coordinates the packaging, premium billing, and premium collection on package policy business. The duty of coordinating package policies includes reviewing and underwriting applications as well as assembling the package policy and inserting the Township Mutual forms. The General Agent should work in the Township Mutual office on a daily basis in order to properly supervise the General Agent's duties. The packaging Township Mutual and North Star Mutual agree on who will be the General Agent for the Township Mutual, and the appointed General Agent signs a General Agents agreement with North Star Mutual.

PRODUCING AGENT

COMBINATION PACKAGE POLICY - Producing Agents complete the applications and submit them to the General Agent with instructions for policy distribution.

COMPANY PROCEDURE AND POLICY

1. Applications

- a. Complete the application in detail so that it includes all the necessary information. NORTH STAR MUTUAL applications are provided and preferred. If Township Mutuals have their own applications and have included all information needed, these applications will also be accepted.
- b. Renewal Applications - Computer generated renewal applications are available at the option of your Township Mutual for standardized policies. If using these computer generated renewal applications, just indicate the change(s), sign and return to the General Agent. If not using the computer generated renewal applications, submit a completed application.
- c. Fire and Wind must be in the same amount on all items insurable by both the Fire and the Wind Companies.
- d. Items non-insurable for Wind may be insured for Fire only.
- e. Photos of all buildings are required for all new business and when requested or every three years on renewals. (Note: Some Township Mutuals may require more often.)
- f. Each building must comply with the insurance to value requirements for the specific class it is written in.
- g. A box is to be checked to indicate the perils wanted for each class.

2. Premiums and Expirations

- a. The General Agent is responsible for collecting all premiums.
- b. North Star Mutual will render to the General Agent a monthly account of premiums due less commissions.
- c. North Star Mutual will furnish the General Agent with a list of installment premiums due about 35 days before the month to which it pertains.
- d. The General Agent will cancel policies on which the premium is not paid and furnish North Star Mutual with either the cancelled policy or a copy of the notice to policyholder and mortgagee, if any.
- e. 60 days before the month to which it pertains, an expiration list is sent to the Producing Agent with a copy to the General Agent. It informs the agent and the General Agent of which policies are expiring and if we need a new application and new photos.

3. Additions and Cancellations

- a. Additions may be made pro rata.
- b. Cancellations may be made at any time at the request of the insured upon return of the original policy or a signed "Lost Policy Release" to the Home Office of the Company. Return premium will be computed on a pro rata basis. Any return premium will be refunded within 30 days following the company's receipt of the original policy or signed lost policy release.
- c. Cancellations made at company's request or for non-payment of premium will be computed on a pro rata basis. If the company cancels the policy, any unearned premium will be refunded to the insured no later than the effective date of cancellation. If the premium was paid by the insured's agent and debited to the agent's account with the company, the unearned premium, if any, must be credited to the agent's account.

FARM UNDERWRITING GUIDELINES FOR THE PRODUCING AGENT

1. Knowing The Insured

Our producer should know the insured as well as the property insured. If the producer does not personally know the prospective insured, he/she should get some background information such as job, former location, etc.

2. Visual Check Of Property

The producing agent is required to make an on site visual check of the property on all new and renewal business. Also, be able to give a full recommendation as to its insurability as well as recognizing any existing liability hazards such as poor fences, vicious dogs, riding horses, gravel pits, etc.

3. Completed Application

The producer is responsible for making sure the application is fully completed. The application should be legible and should include a completed underwriting report and replacement cost computation on the dwelling when applicable.

When a computer issued renewal application is used, the producer should review all coverages and make necessary changes. Changes in the risk such as increased values, physical conditions of buildings and new exposures should be properly accounted for on the application.

4. Marginal Risks

The application should be submitted only on average or above average farms. In no event should the agent submit marginal business with the idea he/she will see what the company does. We are under the assumption that the agent fully recommends and approves the risk when it is submitted to us.

5. Insurance To Value

A high priority should be given to writing insurance to value. The use of a reputable residential and agricultural guide is a must. Without a working knowledge of determining values or replacement cost values, we will have a constant flow of letters going back questioning the value submitted.

6. Restrictions Of Coverage

Buildings or roofs in poor condition that are uninsurable should be properly flagged and excluded from the policy. This can be done with information on the application or by attaching a separate memo.

7. Vacant Farms

The producer should not be writing vacant farms. Unoccupied farms may be written if we have other good supporting coverage such as their primary farmsite. We are not interested in writing farms with outbuildings only.

POLICY PERIOD

The Policy period is shown on the declarations. Policies are written on a 1-year basis. The policy will be automatically renewed each year with an updated declarations page. It will be up to the agent to review annually to get the proper increases subject to the applicable inflation rate. Policyholders will initially receive copies of all policy forms. Upon renewal they will receive only an updated declarations and forms that are new or revised. Policyholders may receive all policy forms upon request – a statement notifying the insured of this will be on each annual declarations. The policy will be subject to the rates, premiums, rules and forms in effect at the time of renewal.

BILLING PROCEDURE

All rates and premiums shown are annual rates and premiums. Premiums can be paid annually, semi-annually or quarterly. However, the semi-annual and quarterly billing options must be approved by the Township Mutual and the Township Mutual must also provide these billing options if they are to be used. For semi-annual and quarterly billings North Star Mutual has a billing option fee of \$2.00.

MINIMUM WRITTEN PREMIUM

The minimum written premium per policy for the Windstorm and Hail portion is \$50.00 annually. This minimum written premium applies to the Windstorm and Hail portion even if Liability is attached to the policy.

DEDUCTIBLES

Base Deductible: The base premiums on this policy are written at \$1,000.00 deductible applying to all property coverage perils (unless indicated otherwise). The buyback to "No Deductible" is not available.

The Base CPP deductible may be changed by applying the following factors:

\$100.00	-	1.50	(This deductible is not available for the Delux Dwelling Plus.)
\$250.00	-	1.25	
\$500.00	-	1.10	
\$1,000.00	-	1.00	(BASE DEDUCTIBLE)
\$1,500.00	-	.98	
\$2,000.00	-	.96	
\$2,500.00	-	.94	
\$5,000.00	-	.85	
\$10,000.00	-	.75	
\$25,000.00	-	.65	

LOCATION OF RISK MODIFIERS

The location of risk modifiers shown below apply only to the wind and hail premiums. The location of risk modifiers do not apply to Liability or Inland Marine premiums. Select the modifier based on the county the primary location is located in.

Aitkin.....	0.89	Isanti.....	1.04	Pipestone.....	1.00
Anoka.....	1.20	Itasca.....	0.89	Polk.....	0.93
Becker.....	1.00	Jackson.....	1.00	Pope.....	1.00
Beltrami.....	0.89	Kanabec.....	1.04	Ramsey.....	1.20
Benton.....	1.00	Kandiyohi.....	1.00	Red Lake.....	.093
Big Stone.....	1.00	Kittson.....	0.93	Redwood.....	1.00
Blue Earth.....	1.00	Koochiching.....	0.89	Renville.....	1.00
Brown.....	1.00	Lac Qui Parle.....	1.00	Rice.....	1.00
Carlton.....	0.89	Lake.....	0.89	Rock.....	1.00
Carver.....	1.20	Lake of the Woods.....	0.89	Roseau.....	0.93
Cass.....	0.89	Le Sueur.....	1.00	Scott.....	1.20
Chippewa.....	1.00	Lincoln.....	1.00	Sherburne.....	1.20
Chisago.....	1.04	Lyon.....	1.00	Sibley.....	1.00
Clay.....	1.00	Mahnomen.....	1.00	St. Louis.....	0.89
Clearwater.....	0.89	Marshall.....	0.93	Stearns.....	1.00
Cook.....	0.89	Martin.....	1.00	Steele.....	1.00
Cottonwood.....	1.00	McLeod.....	1.00	Stevens.....	1.00
Crow Wing.....	0.89	Meeker.....	1.00	Swift.....	1.00
Dakota.....	1.20	Mille Lacs.....	1.04	Todd.....	1.00
Dodge.....	1.00	Morrison.....	1.00	Traverse.....	1.00
Douglas.....	1.00	Mower.....	1.00	Wabasha.....	1.00
Faribault.....	1.00	Murray.....	1.00	Wadena.....	0.89
Fillmore.....	0.97	Nicollet.....	1.00	Waseca.....	1.00
Freeborn.....	1.00	Nobles.....	1.00	Washington.....	1.20
Goodhue.....	1.00	Norman.....	1.00	Watonwan.....	1.00
Grant.....	1.00	Olmsted.....	0.97	Wilkin.....	1.00
Hennepin.....	1.20	Otter Tail.....	1.00	Winona.....	0.97
Houston.....	0.97	Pennington.....	0.93	Wright.....	1.20
Hubbard.....	0.89	Pine.....	0.89	Yellow Medicine.....	1.00

NEW/UPGRADED HOME COMPONENT DISCOUNT (Applies only to the “Delux Dwelling Plus” and the “Delux Dwelling”)

1. Dwellings are eligible for a premium discount as shown in the table below if:
 - a. the original electrical system is less than 13 years old; or
 - b. the electrical system has been **fully** replaced within the last 13 years. All of the old electrical wiring must be removed and replaced by new wiring. There must be new receptacles, new circuit boxes and conduit in exposed areas. The electrical system must be inspected and approved by local civil authority for state and local building code compliance. **Dwellings which have been partially rewired are not eligible.**
2. The discount shall apply only to the dwelling base policy premium (must adjust for the following if applicable: revised limits of Coverage C and the selection of a deductible). It shall not apply to optional coverages or higher limits of property coverages.

<u>Year of Original Electrical System or Year Electrical System Totally Replaced</u>	<u>Apply Discount of:</u>
During Current Calendar Year	26%
1 Year Preceding Current Calendar Year	24
2 Years Preceding Current Calendar Year	22
3 Years Preceding Current Calendar Year	20
4 Years Preceding Current Calendar Year	18
5 Years Preceding Current Calendar Year	16
6 Years Preceding Current Calendar Year	14
7 Years Preceding Current Calendar Year	12
8 Years Preceding Current Calendar Year	10
9 Years Preceding Current Calendar Year	8
10 Years Preceding Current Calendar Year	6
11 Years Preceding Current Calendar Year	4
12 Years Preceding Current Calendar Year	2

COMPANION POLICY DISCOUNT

CPP policies are eligible for a 5% discount if North Star Mutual insures the main residence of the Named Insured and North Star Mutual writes the primary Named Insured’s Automobile policy. The Named Insured’s must be the same on the CPP as on the Automobile policy. The discount would apply to the total North Star Mutual policy premium, including Wind/Hail, Liability, and Inland Marine.

WOOD SHINGLE SURCHARGE (A-1 and A-5 DWELLINGS)

All A-1 and A-5 dwellings that have wood shingles will be surcharged 15%. The surcharge would apply to the Dwelling Base Premium.

ASPHALT SHINGLE REPLACEMENT COST CHARGE

As asphalt shingles age they become more susceptible to damage by windstorm and hail. To maintain replacement cost coverage, a charge will be made on dwellings with asphalt shingles 16 years old and older, as shown below. The shingle age is determined by the difference between the current calendar year and the year the shingles were installed. For example, calendar year is 2012 and the shingles were installed in 1995, the shingle age would be 17 years. When a dwelling has multiple shingle ages the oldest shingle age will be used to determine the level of charge.

This charge is not applicable when Actual Cash Value Loss Settlement – Windstorm or Hail Losses to Roofs (CF-1545) applies.

<u>Asphalt Shingle Age</u>	<u>% Charge</u>	<u>Asphalt Shingle Age</u>	<u>% Charge</u>
New to 15 Years	0%	18 Years	12%
16 Years	4%	19 Years	16%
17 Years	8%	20 Years and Older	20%

METAL ROOF DISCOUNT – DWELLINGS (Cosmetic Damage Exclusion Applies)

Dwellings are eligible for a 10% discount when the dwelling has a metal roof surface. This discount is optional and when taken, form CF-2058 Cosmetic Damage Exclusion is added to the dwelling.

CLASSIFICATIONS

CLASS A-5 RESIDENCE (DELUX DWELLING PLUS)

NOTE: Please check with your Township Mutual to determine availability.

The North Star Mutual CPP "Delux Dwelling Plus" is designed for risks of a better class in all respects and written for not less than \$200,000. This will require careful original risk selection and continuous monitoring by the agent. The policy must also include Personal Liability or Farm Personal Liability.

DWELLING PROPERTY COVERAGES will automatically be annually updated based on changing dwelling construction cost factors. A statement to this effect is contained in the application and the application must be signed by the applicant. The dwelling must be insured to 100% of Replacement Cost. It is important for the Township Mutual and Agency to monitor this requirement.

COVERAGES

The CPP "Delux Dwelling Plus" provides and includes the same property and liability (liability is optional under the Standard CPP) coverages as the Standard CPP, plus the following:

1. Covers the dwelling, household personal property and increase in living costs against risk of direct physical loss unless the loss is excluded. The Township Mutual provides the Broad Perils, (except windstorm and hail) and North Star Mutual provides the other risks of direct physical loss unless the loss is excluded.
2. Provides expanded coverage replacement cost to the dwelling (not to exceed 110% of the limit of insurance shown on the declarations for Coverage A).
3. Replacement Value and Special Form coverage on household personal property are automatic on the CPP "Delux Dwelling Plus".
4. Household personal property is covered at 80% of Coverage A Dwelling amount. Increase in living costs is covered for actual loss sustained in 12 months.
5. Amended Failure To Match – "AM" is automatically included for Delux Dwelling Plus.
6. Up to \$1,000 Added Perils For Refrigerated Food Products coverage is automatically included. This provides coverage for refrigerated food loss due to interruption of electrical service or by mechanical or electrical breakdown of the refrigeration system. No deductible applies to this coverage.
7. Personal Injury Coverages - Automatically included up to the personal liability limit.
8. Watercraft with outboard motors of 100 HP or less are automatically included for liability and medical payments.

STANDARD LIMITS OF INSURANCE

The following are the Standard Limits of Insurance under the CPP "Delux Dwelling Plus":

Coverages:	Limits of Insurance
A - Dwelling (Minimum Amount)	\$200,000
C - Household Personal Property	80% of limit on dwelling
D - Increase in Living Costs	Actual loss sustained in 12 months
L - Personal Liability	\$100,000 each occurrence
M - Medical Payments to Others	\$1,000 each person

ELIGIBILITY AND UNDERWRITING REQUIREMENTS

1. A completed CPP application must be submitted along with a recent photo.
2. Only 1 family owner-occupied dwellings used for private residential purposes and with no more than 2 boarders or roomers are eligible.
3. A CPP "Delux Dwelling Plus" policy may be issued to cover a dwelling in the course of construction provided the policy is issued only in the name of the intended owner occupant of the dwelling.
4. The limit on the dwelling must not be less than \$200,000.
5. The policy must include personal liability or farm personal liability.
6. The dwelling must be insured for 100% of current replacement cost. Household personal property will also be on a replacement cost basis and cannot be written for less than 80% of Coverage A - Dwelling.
7. Please check with your Township Mutual for the maximum limit available for a dwelling.

CLASSIFICATIONS (Continued)

CLASS A-5 RESIDENCE (DELUX DWELLING PLUS) (Continued)

ELIGIBILITY AND UNDERWRITING REQUIREMENTS (Continued)

8. The CPP "Delux Dwelling Plus" has been designed for dwellings 30 years old or less. Dwellings which meet all four of the following requirements shall also be considered eligible:
 - a. Electrical service must have been completely upgraded within the last 30 years, including new wiring, new receptacles, new circuit boxes and conduit in exposed areas. Such upgrading shall have been inspected by a building inspector who certifies that the work meets all state and local codes.
 - b. Plumbing must have been completely upgraded within the last 30 years, including new pipes.
 - c. Heating System (furnace) must have been replaced within the last 30 years.
 - d. Shingles must have been replaced within the last 20 years. (Roof surfaces that are 15 years old or older may not be insured for replacement cost coverage.)Dwellings built over 30 years old will be considered if they meet all 4 of the above requirements and a special supplemental application, CF-580, is completed.
Once written on the CPP "Delux Dwelling Plus", renewals under this plan will be considered for dwellings exceeding the above requirements age limits subject to proper maintenance, updating and good loss experience.
9. The roof needs to have been reshingled in the last 20 years.
10. Dwellings are not acceptable if they have older wood shingle roofs or if they have asbestos slate roofs or siding.
11. A smoke detector should be installed on each level. For dwellings with 3 levels, a minimum requirement is that smoke detectors be placed on at least 2 levels.
12. An addition to or remodeling of a covered dwelling which increases its value by 5% or more must be reported within 30 days of completion.
13. Seasonal dwellings are not eligible on the CPP "Delux Dwelling Plus" and are to be written only on the Standard CPP.
14. Dwellings with masonry fireplaces that have a masonry/brick chimney and clay liner will be acceptable. Dwellings with UL approved fireplaces and UL approved metal chimneys are acceptable if they have been installed after January 1, 1986. Dwellings and other structures with any other type of woodburning equipment are not acceptable.
15. Farm Personal Liability is required when:
 - a. there are more than 40 acres;
 - b. the insured has farming operations; or
 - c. there are horses or other livestock.
16. The following is a list of CPP risks not eligible to be written or bound under the CPP "Delux Dwelling Plus":
 - a. Property that is in generally average or below average physical condition. The CPP "Delux Dwelling Plus" is designed for risks that are superior in all respects. This will require careful original risk selection and continuous monitoring by the agent.
 - b. Risks which have sustained 2 or more losses during the past 3 year period.
 - c. Applicants who customarily travel outside the continental limits of the United States and Canada, or whose occupation or mode of living presents an unusual property exposure. (e.g., professional entertainers, etc.)
 - d. Dwelling risks which were not originally designed for dwelling purposes. (e.g., a mercantile building converted to a dwelling.)
 - e. TRAILER HOMES, MOBILE HOMES, DOUBLE WIDE MOBILE HOMES, CONVERTED MOBILE HOMES OR HOUSE TRAILERS, whether permanently located with attached leans or not. THESE ARE SPECIFICALLY EXCLUDED FOR CPP "DELUX DWELLING PLUS" COVERAGE.
 - f. Dwellings without a central heating system (other than all-electric homes).
 - g. Unusual risks including basement homes, log homes, earth homes, dome homes, and homes with flat roofs.
 - h. Risks where insureds have a history of financial instability within the last 5 years.
 - i. Risks with wild animals or pets that show aggressive or vicious tendencies.
 - j. Risks with Dobermans, Rottweilers, Siberian Huskies, Alaskan Malamutes, Presa Canarios (also known as Canary Island Cattle dog), Pit Bulls (including, but not limited to, American Pit Bull Terriers, American Staffordshire Terriers, or Staffordshire Bull Terriers), Chows, or dogs with aggressive tendencies should not be submitted.
 - k. Do not submit risks with trampolines or swimming pools, unless prior approval has been received from a North Star Mutual underwriter.

CLASSIFICATIONS (Continued)

CLASS A-1 RESIDENCE (DELUX DWELLING)

This plan utilizes the "Homeowners" approach to the dwelling, household personal property and increase in living costs. Refer to the rate pages which will give you the premium. Keep in mind there are no liability premiums/coverages included. Farm Personal Liability or Personal Liability premiums are developed in the normal fashion - See Farm/Personal Liability section of this Agents Manual. If you are not writing the liability, the premiums are complete as shown on the chart.

Replacement Cost coverage on the dwelling is included and is developed in the same way as a Homeowners policy. Use a reputable replacement cost guide in determining your replacement cost evaluation. Since replacement cost coverage is included for Delux Dwelling, your Township Mutual must also offer replacement cost coverage. The Dwelling coverages will automatically be updated on anniversary based on changing dwelling construction cost factors.

An applicant/policyholder may specify the dollar amount of coverage applying to Coverage C on the Delux Dwelling. We do not recommend that Coverage C be reduced because of the need for adequate coverage. (Most total and many partial losses reveal that an insured is underinsured for personal property.) However, if Coverage C is reduced, apply the discount shown on the rate pages. (Subject to a \$20 maximum discount).

Amended Failure To Match – "AM" is automatically included for Delux Dwelling.

UNDERWRITING REQUIREMENTS

1. A completed CPP application must be submitted along with a recent photo.
2. The minimum limit available for new business is \$60,000.
3. Coverage must be written from 90% to 100% of the REPLACEMENT COST of the dwelling. The only exception to this would be using Optional Coverage 6J when writing the dwelling at 80% 70%, 60% or 50% of the replacement cost. For more information on this refer to the heading "Modified Replacement Cost (Coverage A) - 6J".
4. Please check with your Township Mutual for the maximum limit available for a dwelling.
5. Following is a list of CPP risks not to be bound and generally will not be written:
 - a. Property which is in generally below average physical condition.
 - b. Risks which have sustained 2 OR MORE losses during the past 3 year period.
 - c. Homes which do not meet the following update requirements:
 - 1) Electrical - 100 amp with circuit breakers.
 - 2) Plumbing - updated in last 30 years.
 - 3) Heating - replaced in the last 30 years.
 - 4) Roof - reshingled in the last 20 years. (Roof surfaces that are 15 years old or older may not be insured for replacement cost coverage.)
 - d. Dwellings with older wood shingle roofs or dwellings with asbestos slate roofs or siding. If written, coverage for the asbestos slate must be excluded.
 - e. TRAILER HOMES, MOBILE HOMES, DOUBLE WIDE MOBILE HOMES, CONVERTED MOBILE HOMES OR HOUSE TRAILERS whether permanently located with attached leans or not. (These are generally excluded, please check with your Township Mutual for exceptions.)
 - f. Wall Furnaces that are unvented. (They create problems due to fumes they generate.)
 - g. Dwellings without a central heating system (other than all-electric homes).
 - h. Risks where insureds have a history of financial instability within the last 5 years.
 - i. Unusual risks including basement homes, log homes, earth homes, dome homes, and homes with flat roofs.
 - j. Risks with wild animals or pets that show aggressive or vicious tendencies.
 - k. Risks with Dobermans, Rottweilers, Siberian Huskies, Alaskan Malamutes, Presa Canarios (also known as Canary Island Cattle dog), Pit Bulls (including, but not limited to, American Pit Bull Terriers, American Staffordshire Terriers, or Staffordshire Bull Terriers), Chows, or dogs with aggressive tendencies should not be submitted.
 - l. Do not submit risks with trampolines or swimming pools, unless prior approval has been received from North Star Mutual.

CLASSIFICATIONS (Continued)

CLASS A-2 DWELLINGS

This class includes 2 coverage options. The Dwelling Pak is 1 option which includes 50% of the residence limit for household personal property (unless the applicant/policyholder specifies a different limit) and 10% of the residence limit for increase in living costs. Dwelling Pak is reserved for the owner occupied dwelling. The other option is the Regular Scheduled Dwelling which is used for older dwellings that have not been updated in recent years or do not meet our coinsurance requirements for A-1 coverage. This class is also used for rental dwellings. It is recommended that they be written for their actual cash value, but in no event less than 50% of their ACV.

A mobile home may be written in this class only if it is acceptable to the Township Mutual and meets the underwriting guidelines of both companies as well as the following criteria. The mobile home must be owner occupied, insured for 100% of its actual cash value with a minimum of \$25,000 coverage and be no more than 10 years old. The Dwelling Pak approach must be used, which includes 50% household personal property (unless the applicant/policyholder specifies a different limit) and 10% increase in living costs. Remember, the underwriting requirements may vary with each Township Mutual but these minimal requirements must be met.

An applicant/policyholder may specify the dollar amount of coverage applying to Household Personal Property (Coverage C in the Combination Package Policy) when writing the Dwelling Pak. We do not recommend that Household Personal Property be reduced because of the need for adequate coverage. (Most total and many partial losses reveal that an insured is underinsured for personal property.) However, if Household Personal Property is reduced, apply the rate shown on the rate pages to the amount of coverage written for Household Personal Property.

CLASS A-3 MOBILE HOMES

This class is for mobile homes, mobile home contents and increase in living costs. The mobile home must be permanently located on private premises. If the mobile home has permanent additions, or has a basement under it, it is still classified as a mobile home and subject to the Class A-3 rates. Some exceptions may be made to this where there is more value in the addition than the mobile home unit itself or it meets the criteria in Class A-2 above. All single-wide mobile homes should be listed under the A-3 class.

CLASS E SCHEDULED FARM PERSONAL PROPERTY

All types of farm personal property can be scheduled in this class. This would include machinery, equipment, tools, livestock, poultry, farm products, and portable crop or grain dryers. Property written in this class should be insured to 80% of actual cash value. Coverage for damage caused by the collapse of a building due to weight of ice, snow or sleet is provided by North Star Mutual for all insured farm personal property, other than livestock, while in a building.

CLASS F UNSCHEDULED FARM PERSONAL PROPERTY

Unscheduled farm personal property must be written at 100% of inventory value. The 80% coinsurance clause of the policy will apply. A \$25,000 minimum inventory is required to be written in this class. Refer to the General Policy Provisions for property excluded from unscheduled farm personal property coverage. Coverage for damage caused by the collapse of a building due to weight of ice, snow or sleet is provided by North Star Mutual for all insured farm personal property, other than livestock, while in a building.

CLASSIFICATIONS (Continued)

G-1 OUTBUILDING CLASS - (Preferred Outbuildings of Highest Utility Value)

This class is intended for the very best fully utilized outbuildings. Replacement cost coverage, collapse due to weight of ice, sleet, or snow, and special form apply to all buildings in this class.

This Class is designed for:

G-1

1. **Buildings of all steel construction.**
2. **Frame or pole buildings.** (Max. 25 years old)
(Painted steel exterior-original construction)
3. **Steel bins** with concrete foundation.
(No rust or deterioration)
4. **Steel or concrete silos.** (Must be fully utilized)

G-1S

1. **Galvanized metal or metal clad buildings.**
(No rust or deterioration)
2. **Private garages** - excellent condition.
(Asphalt shingles less than 15 years old)
3. **Other frame buildings.** (Less than 10 years old)
4. **Buildings qualifying for G-1, but not fully enclosed.**

Eligibility Requirements:

1. Must be fully utilized for intended purpose.
2. Superior construction and in excellent repair.
3. Fully maintained - no visible deterioration.
4. Must have poles or permanent foundation.
5. Qualified building not fully enclosed must go in G-1S.
6. Must be written at 90-100% of replacement cost.
7. Inflation guard applies to these buildings.

Outbuildings with metal roof coverings and steel bins eligible for the G-1 or G-1S class are eligible for a reduced rate by adding the Cosmetic Damage Exclusion (caused by hail), form CF-2018. Silos are not eligible for a reduced rate. Refer to the rate pages for the discount that applies to eligible buildings.

EXAMPLES OF G-1 OUTBUILDINGS



EXAMPLES OF G-1S OUTBUILDINGS



CLASSIFICATIONS (Continued)

G-2 OUTBUILDING CLASS - (Above Average Outbuildings)

This class is intended for above average outbuildings. These buildings must be in good condition and fully utilized. Collapse due to weight of ice, sleet, or snow is included for buildings in this class.

This Class is designed for:

G-2

1. **Buildings otherwise qualifying for G-1.**
2. **Barns-over 1 story in excellent condition with metal roofs.**
(Must be fully utilized for livestock-livestock insured)
3. **Other frame or pole buildings with metal roofs.**
4. **Center pivot and jet irrigation systems.**
5. **Hoop Buildings**

Eligibility Requirements:

1. Good construction and in excellent condition.
2. Must have poles or permanent foundation.
3. Buildings with wood shingles are **not** eligible.
4. Buildings with older asphalt roofs are **not** eligible.
5. Qualified building not fully enclosed must go in G-2S.
6. Must be written at 50-100% of replacement cost.
7. Buildings with metal exteriors must have minimal rusting or deterioration.

G-2S

1. **Buildings otherwise qualifying for G-1S.**
2. **Private garages** – in good condition.
(Asphalt shingles not more than 25 years old)
3. **Other frame buildings.**
4. **Buildings qualifying for G-2, but not fully enclosed.**

Outbuildings with metal roof coverings and steel bins eligible for the G-2 or G-2S class are eligible for a reduced rate by adding the Cosmetic Damage Exclusion (caused by hail), form CF-2018. Silos are not eligible for a reduced rate. Refer to the rate pages for the discount that applies to eligible buildings.

EXAMPLES OF G-2 OUTBUILDINGS



EXAMPLES OF G-2S OUTBUILDINGS



CLASSIFICATIONS (Continued)

G-3 OUTBUILDING CLASS - (Standard Outbuildings)

This class should be used for the majority of frame outbuildings with asphalt shingles. Other buildings that are structurally sound but do not qualify for G-1, G-2 or their sub-classes also qualify for this class with proper insurance to value. Collapse coverage due to weight of ice, sleet, or snow **does not apply** to buildings in this class.

This Class is designed for:

1. **Buildings otherwise qualifying for G-1, G-1S, G-2 or G-2S.**
2. **Barns over 1 story.**
(Not meeting requirements for G-1, G-1S, G-2 or G-2S)
3. **Buildings with wood shingles.**
4. **Buildings with older asphalt/metal roofs.**
5. **Buildings not fully utilized.**
6. **Dish antennas and wind generators/towers.**
7. **Plastic or canvas covered buildings.**
8. **Hoop Buildings**
9. **Wind Turbines**
10. **Fences**
11. **Solar Panels**

Eligibility Requirements:

1. Buildings must be structurally sound.
2. Buildings must have utility value.
3. Must have poles or a permanent foundation.
4. Must be written at a minimum of 25% of replacement cost.

Outbuildings with metal roof coverings and steel bins eligible for the G-3 class are eligible for a reduced rate by adding the Cosmetic Damage Exclusion (caused by hail), form CF-2018. Silos are not eligible for a reduced rate. Refer to the rate pages for the discount that applies to eligible buildings.

EXAMPLES OF G-3 OUTBUILDINGS



CLASSIFICATIONS (Continued)

HOOP BUILDINGS

Hoop buildings continue to be used as an alternative to pole-barns or multi-purpose barns for storing hay, grains, and farming equipment or raising livestock. It is important with these buildings that the insured keep the cover (tarp) tight.

Hoop buildings can be written in Class G-2 if they meet the following Underwriting Guidelines:

1. Meet G-2 Underwriting Requirements.
2. The cover (tarp), including the end walls, must be in very good condition with no sign of deterioration.

Hoop buildings can be written in Class G-3 if they meet the following Underwriting Guidelines:

1. Meet G-3 Underwriting Requirements.
2. The cover (tarp), including end walls, should be excluded if not in good condition.

H OUTBUILDING CLASS - (Special Hazard and Low Value Outbuildings)

This class is intended for buildings that do not meet the valuation requirements for other classes as well as portable buildings, windmills, antennas, and overhead wiring. **Permanent buildings in this class are covered for total losses only.**

This Class is designed for:

1. **Buildings insured for less than 25% of R.C.**
2. **Unanchored or portable buildings.**
3. **Windmills, antennas and overhead wiring.**

Eligibility Requirements:

1. Buildings must be structurally sound.
2. Buildings must have utility value.
3. Permanent buildings covered for total loss only.
4. Buildings must be written for at least 10% of R.C.

MISCELLANEOUS PROPERTY CLASS

This class is designed for farm buildings and outbuildings that do not qualify for one of the other classes. Farm outbuildings that are used for commercial purposes and insured by the Township Mutual may also be scheduled under this class. Examples might be churches, town halls, fair buildings or repair shops. A per building base charge applies in addition to the rate per \$100 of coverage - refer to rate chart.

The Class A-2, G-1, G-2, G-3 or H North Star Mutual rate may be used depending on the type of building, condition and value. All buildings in this class receive the coverage of Farm Barns, Buildings, Structures and Outbuildings (Coverage G).

COLLAPSE - DUE TO WEIGHT OF ICE, SNOW OR SLEET

North Star Mutual automatically provides coverage for collapse caused by direct weight of ice, snow or sleet which results in physical damage for all G-1, G-1S, G-2, and G-2S buildings with no additional premium. The policy deductible as stated in the declarations applies.

North Star Mutual also provides coverage for damage to insured farm personal property, other than livestock, caused by collapse of a building due to weight of ice, snow or sleet. Coverage applies only while the farm personal property is in a building. This coverage is also included automatically at no additional premium.

COSMETIC DAMAGE CAUSED BY HAIL – [CF-2018](#)

When hail severely damages the metal exterior surfaces of Farm Barns, Buildings, Structures and Outbuildings to the extent the damage allows water to penetrate through the metal surface, coverage will apply towards the repair or replacement according to the type of coverage purchased (Actual Cash Value or Replacement Cost).

Many times the damage caused by hail is not severe enough to prevent the exterior metal surface from performing its intended function of keeping out the elements over an extended period of time and only alters the appearance of the metal, this is considered cosmetic damage. Policyholders have the option of excluding cosmetic damage for a reduced rate.

Cosmetic Damage Exclusion (caused by hail) to metal exterior surfaces, Form CF-2018, is available on outbuildings with metal roofs and on steel bins. Silos are not eligible. Refer to the Rate Pages for the applicable discount.

GENERAL POLICY PROVISION FORM

COMBINATION PACKAGE POLICY - [TP1](#) General Policy Provisions

Indicates the insuring companies' agreements, provisions, limitations, exclusions and definitions.

COVERAGES

- Coverage A - Dwelling Coverage
- Coverage C - Household Personal Property Coverage
- Coverage D - Increase in Living Costs and Loss of Rents Coverage
- Coverage E - Scheduled Farm Personal Property Coverage
- Coverage F - Unscheduled Farm Personal Property Coverage
- Coverage G - Farm Barns, Buildings, Structures and Outbuildings Coverage

PERILS WE INSURE AGAINST

Property Perils Covered: LIMITED, BASIC, BROAD OR SPECIAL may be written to cover the dwelling, household personal property, increase in living costs and loss of rents, scheduled and unscheduled farm personal property and farm barns, buildings and outbuildings.

	LIMITED	BASIC	BROAD	SPECIAL
Fire or Lightning	X	X	X	Risks of Direct Physical Loss unless the loss is excluded.
Windstorm and Hail	X	X	X	
Explosion	X	X	X	
Riot or Civil Commotion	X	X	X	
Aircraft	X	X	X	
Vehicles	X	X	X	
Sudden and Accidental Damage from Smoke	X	X	X	
Vandalism and Malicious Mischief		X	X	
Theft		X	X	
Glass Breakage (Dwellings & Mobile Homes Only)		X	X	
* Falling Objects			X	
* Weight of Ice, Snow or Sleet			X	
* Collapse of a Residence or any part of a Residence			X	
* Sudden and Accidental Tearing Apart, Burning or Bulging			X	
* Accidental Discharge or Overflow of Liquids or Steam			X	
* Freezing of a Plumbing, Heating or Air Conditioning System or Domestic Appliance			X	
* Sudden and Accidental Damage from Artificially Generated Electrical Currents			X	
** Collision and/or Overturn			X	
** Additional Perils Applying to Livestock (electrocution, (accidental shooting, drowning, attack by dogs or wild animals and collapse of a building)			X	
* Apply to dwellings, household personal property and increase in living costs only.				
** Apply to farm personal property only.				

GENERAL POLICY PROVISION FORM (Continued)

COMBINATION PACKAGE POLICY - [TP1](#) General Policy Provisions (Continued)

OPTIONAL COVERAGES (Located in TP1)

- Optional Coverage AM – Amended Failure To Match (Coverage A)
- Optional Coverage J – Replacement Cost Coverage (Coverage A or G)
- Optional Coverage K – Replacement Cost Endorsement (Coverage C)
- Optional Coverage P – Collapse - Due to Weight of Ice, Snow or Sleet (Coverage G)
- Optional Coverage Q – Added Perils for Refrigerated Food Products (Coverage C)
- Optional Coverage R – Cab Glass (cab of mobile farm equipment) (Coverage E or F)
- Optional Coverage S – Peak Season Inventory Farm Personal Property (Coverage E or F)
- Optional Coverage T – Farm Extra Expense (Coverage E, F, or G)
- Optional Coverage U – Recreational Equipment
- Optional Coverage Z – Coverage Adjustment
- Optional Coverage 6J – Modified Replacement Cost (Coverage A)
- Optional Coverage 6K – Blizzard Death Coverage – Livestock (Coverage E or F)
- Optional Coverage 6P – Livestock Confinement Coverage (Coverage E or F)
- Optional Coverage 6R – Scheduled Cab Glass (Coverage E or F)
- Optional Coverage 6S – Debris Removal (Coverages A, C, E, F or G)
- Optional Coverage 7B – Non-Depreciation Of Repairs (Coverages E or F)
- Optional Coverage 7S – Amended Theft (Expanded Coverage)
- Optional Coverage 7U – Backup of Sewers, Drains or Sump Systems (This is not Flood Insurance) (Coverages A and C)
- Optional Coverage 7W – Expanded Collision And/Or Overturn - Plus (Coverages (E and F)
- Optional Coverage 7X – Expanded Vehicle Damage
- Optional Coverage 7Y – Expanded Collision And/Or Overturn (Coverages (E and F)

PROPERTY COVERAGE

1. Coverage for Limited, Basic, or Broad Perils, (except windstorm or hail, sinkhole collapse, and volcanic action) is provided by the Township Mutual. Coverage for windstorm or hail, sinkhole collapse and volcanic action perils is provided by North Star Mutual.
2. When Special Form or Delux Dwelling are written, the Township Mutual provides the Broad Perils, (except windstorm or hail, sinkhole collapse, and volcanic action) and North Star Mutual provides the other risks of direct physical loss unless the loss is excluded.

OPTIONAL COVERAGES (See RATE CHART pages for Premium Charges)

PLEASE CHECK WITH THE TOWNSHIP MUTUAL(S) YOU REPRESENT TO FIND OUT WHICH OPTIONAL COVERAGES THEY OFFER.

The following optional coverages are briefly described. Please refer to the form(s) for specific wording and conditions that apply to each. Refer to Rate Chart on pages NSFP-27 & 28 for rates that apply per \$100 of coverage (unless noted otherwise).

1. ACTUAL CASH VALUE LOSS SETTLEMENT - WINDSTORM OR HAIL LOSSES TO ROOFS – CF-1545

This option is only available for A-1 and A-5 Dwellings. The policy provides settlement for A-1 and A-5 dwellings on a repair or replacement cost basis, subject to certain conditions. The policy may be endorsed to provide loss settlement for A-1 or A-5 dwellings exclusively on an Actual Cash Value basis for roofs when damage is caused by the peril of Windstorm or Hail. To develop the premium for this option, multiply the Dwelling Base Premium by a factor of 0.90.

2. ADDED PERILS FOR REFRIGERATED FOOD PRODUCTS - “Q”

Provides coverage for loss or damage to food products contained in a freezer or refrigerated unit on the insured premises. Limit is no more than \$250, unless this limit of insurance is increased, in which case the total limit of insurance will be indicated on the Declarations. The covered contents must be owned by the insured/applicant. **This coverage is provided by the Township Mutual.**

3. ADDITIONAL INSURED – “7AI”

Optional Coverage 7AI may be used to add a person, organization or trust to a policy as an Additional Insured for property coverages only. This form may be used for organizations that request a lenders loss payable clause, loss payee and additional insured clause and/or adding trusts and trustee's.

4. AMENDED FAILURE TO MATCH – “AM”

This option only available for A-1 and A-5 Dwellings. Amended Failure to Match coverage allows for loss of appearance caused by failure to match the damaged property only when damaged property cannot be replaced with materials of like kind and quality where a reasonable match in terms of size, color, quality, texture or type can be obtained. No loss shall be paid where the failure to match of the replacement materials is attributable to natural weathering of existing materials.

5. AMENDED THEFT – EXPANDED COVERAGE - “7S”

Provides expanded theft coverage by not requiring the time of the theft or attempted theft to be known or that there be clear and convincing proof, including physical evidence, that theft occurred. **This coverage is provided by the Township Mutual.**

6. BACKUP OF SEWERS, DRAINS OR SUMP SYSTEMS - “7U”

Provides up to \$1,000 coverage for direct loss caused by water which backs up through sewers or drains or water which enters into and overflows from within a sump, sump pump well or any other type system designed to remove sub-surface water which is drained from the foundation area. This coverage does not apply within the first 5 days of the inception of this coverage. **This coverage is provided by the Township Mutual.**

7. BLIZZARD - “6K”

Provides coverage for insured livestock which freeze or smother to death in blizzards or snowstorms. Rate applies to all insured livestock. North Star Mutual provides this coverage and it has an 80% coinsurance clause. When being endorsed to an existing policy, coverage will be made effective no sooner than 5 days after receipt of the endorsement request in North Star Mutual's office. NOTE: An agent cannot bind this coverage.

8. COLLAPSE - WEIGHT OF ICE, SNOW OR SLEET - “7A”

Provides coverage for damage to farm personal property under Coverage E or F caused by collapse of a building or structure from weight of ice, snow or sleet. **This coverage is provided by the Township Mutual.**

9. COLLAPSE - WEIGHT OF ICE, SNOW OR SLEET COVERAGE - “7Q”

Provides coverage for collapse caused by direct weight of ice, snow or sleet which results in physical damage to buildings insured under Coverage G. **This coverage is provided by the Township Mutual.**

OPTIONAL COVERAGES (Continued) (See RATE CHART pages for Premium Charges)

10. EXPANDED COLLISION &/OR OVERTURN - "7Y"

Broadens collision peril to include collision with the roadbed or ground and loss caused by contact between a tractor and an implement during towing, hitching or unhitching operations.

Coverage is excluded for (1) loss to tires and tubes, (2) damage to mechanical interior of machine caused by rocks, stumps or any other object, (3) damage to covered farm personal property caused by collapse, and (4) collision of a vehicle with another object below the surface of the ground. **This coverage is provided by the Township Mutual.**

11. EXPANDED COLLISION &/OR OVERTURN - PLUS - "7W"

Provides the same coverage as item 8. with 1 exception. This form provides coverage for collision of a vehicle with another object below the surface of the ground. **This coverage is provided by the Township Mutual.**

12. COLLISION OR OVERTURN OF MOBILE HOME - NS-26

The policy is extended to cover the mobile home for loss from collision or upset for a period of 30 days. North Star Mutual's premium is a flat charge, fully earned. This coverage can only be written when Consent to Move Mobile Home Coverage is written. **This coverage is provided by North Star Mutual.**

13. CONSENT TO MOVE MOBILE HOME - NS-25

Premises limits are extended to wherever the mobile home may be, for a period of 30 days. North Star Mutual's premium is a flat charge, fully earned. **This coverage is provided by North Star Mutual.**

14. DEBRIS REMOVAL - "6S"

Provides debris removal coverage when a building is totally destroyed by an insured peril, and the insured loss plus the cost of debris removal is more than the limit of insurance. The limit will be the lesser of an additional 5% of the amount paid on the loss or \$2,000. The \$2,000 limit may be increased as needed. The deductible credit does not apply.

15. DEFERRED LOSS PAYMENT - "X" or "6X"

Commonly referred to as the rebuilding clause. In the event of a loss to a building, if the covered loss exceeds 50% of the insurance on the building, no more than 50% of the amount of insurance on that building will be paid unless the building is actually repaired or rebuilt for the same use and occupancy within twelve (12) months from the date of loss and at or within 500 feet of where the building stood (the "6X" does not include the words "and at or within 500 feet of where the building stood"). The insured and the agent must sign these endorsements. For North Star Mutual these endorsements would only apply to farm buildings or other structures as per Minnesota Statute 65A.08, Subd. 3.

16. DEFERRED LOSS PAYMENT - "W" or "6W"

Provide the same coverage as outlined in item 10. with one (1) exception. These endorsements become effective immediately when the premises becomes vacant, unoccupied or abandoned for a period of sixty (60) days. (The "6W" does not include the words "and at or within 500 feet of where the building stood").

17. EARTHQUAKE - "7H"

Coverage may be provided for direct physical loss (excluding consequential loss) caused by earthquake to property covered under Coverages A and C. **This coverage is provided by the Township Mutual.**

18. EXPANDED VEHICLE DAMAGE - "7X"

Extends coverage for loss caused by any vehicle to farm barns, buildings, structures and outbuildings. **This coverage is provided by the Township Mutual.**

19. FARM EXTRA EXPENSE - "T"

Covers the necessary extra or additional expenses incurred to continue normal farming operations following damage by perils insured against to the property covered under Coverages E, F and G on CPP. Applies only during the necessary and reasonable time required to repair, rebuild or replace the damaged property. The North Star Mutual rate for this coverage is the same as the Class E rate.

OPTIONAL COVERAGES (Continued) (See RATE CHART pages for Premium Charges)

20. FARM OPERATIONS RECORDS EXPENSE - Shown on Dec

The policy may be extended to provide coverage for expenses incurred to research, obtain necessary data, replace, reproduce, or restore farm operations records damaged or destroyed by a peril insured against. The North Star Mutual rate for this coverage is the same as the Class E rate.

21. CAB GLASS - "R"

Provides coverage for breakage of glass constituting a part of the cab of the mobile farm equipment insured by the policy. This is subject to the terms of the policy applying to Scheduled or Unscheduled Farm Personal Property. Refer to the Declarations as a separate deductible may apply to this Optional Coverage.

22. IDENTITY THEFT PROTECTION - [NS-2786](#)

This protection consists of:

1. Identity Theft Recovery Service

An advocacy service provided through our partnership with Identity Theft 911. This fully case-managed expert service takes care of victims' problems by leading them through the restoration process, including notifying the appropriate authorities, dealing with governmental agencies, credit collection agencies, credit bureaus, and credit grantors until the crisis is resolved. They even follow-up months later to ensure success.

2. Disaster Document Recovery

Identity Theft 911 also assists disaster victims rebuild their original means of identification, as well as recreate other crucial personal and financial documents or help them with emergency authentication if they are impacted by disasters, such as hurricanes, tornados, earthquakes, including acts of terrorism, as well as home fires and floods – regardless of whether an identity theft occurred. Should an identity theft occur as a consequence of such a disaster, their advocate is there to protect and rebuild their identity.

3. Identity Fraud Expense Coverage – NS-2786

Coverage of \$5,000 is provided, at no additional cost, for expenses incurred by an insured as the direct result of identity fraud. Identity fraud occurs when an individual's personal identifying information is used without his or her permission to purchase goods or services, obtain credit, borrow money, or otherwise violate federal, state, or local law. A \$100 deductible applies to Identity Fraud Expense coverage.

Coverage is provided for expenses resulting from identity fraud that occurs at any time prior to the end of the policy period and is discovered by the insured during the policy period or during the one-year period that follows. In the event that the insured obtains replacement identity fraud expense coverage, the one-year extended discovery period terminates as of the date the replacement coverage takes effect.

Covered expenses include:

- Costs for obtaining, reproducing, notarizing, or sending affidavits or other pertinent documents;
- Costs for telephone calls;
- Research fees;
- Lost earnings, not to exceed a maximum of \$250 per day, per insured, or a total of \$5,000 for lost earnings of all insureds;
- Loan application fees for reapplying for a loan; and
- Attorney fees to defend lawsuits, remove criminal or civil judgments, or challenge information provided in a consumer credit report.

Optional higher limits of Identity Fraud Expense Coverage may be purchased – see Rate Chart pages:

OPTIONAL COVERAGES (Continued) (See RATE CHART pages for Premium Charges)

23. INCREASED PERCENTAGE – HOUSEHOLD PERSONAL PROPERTY OUTSIDE DWELLING

The TP1 form limits Household Personal Property owned or used by an insured person while elsewhere at the insured premises or while temporarily off the insured premises for up to 20 percent of the Household Personal Property Coverage (Coverage C.) limit as shown on the declarations. The percentage may be increased in 10 percent intervals up to 100%. The rates that apply for the increased percentages are shown on the Rate Chart pages. **Check with your Township Mutual for their rates and rules.**

24. INLAND MARINE

This policy offers Inland Marine options with coverage provided by North Star Mutual. Attach a separate Inland Marine application if there is not sufficient space on the application. For rates and rules, refer to the Inland Marine section of this Agents Manual.

25. INSTALLED EQUIPMENT BREAKDOWN COVERAGE – [NS-0420](#)

For an additional premium, Installed Equipment Breakdown Coverage can be added to the CPP. Installed Equipment Breakdown covers mechanical and electrical breakdown of installed equipment in an insured farm dwelling or farm outbuilding. Covered equipment includes: equipment designed and built to operate under internal pressure or vacuum, other than weight of contents, communication and computer equipment and other electrical or mechanical equipment. Self propelled mobile farm equipment, wagons, trailers and implements are not covered; however, GPS, auto steer systems and crop monitors are covered as Transportable Electrical Equipment. The policy deductible applies subject to a minimum of \$500. Coverage limits are as follows:

Coverage A, C & D	\$50,000
Coverage E, F & G	Limit of insured item
Computers (in Dwelling or Outbuilding).....	Limit of Coverage C or G
Farm Income/Extra Expense/Loss of Rents	Limit stated on Declarations
Utility Interruption (12 hour waiting period).....	Follows Farm Extra Expense limit
Transportable Electrical Equipment.....	\$25,000

26. LEASED, RENTED OR BORROWED FARM MACHINERY, VEHICLES, & EQUIP. OF OTHERS - [“7P”](#)

This form insures leased, rented or borrowed farm machinery, vehicles and equipment for an indicated specific amount of insurance. Motor vehicles, recreational motor vehicles, watercraft, aircraft and their equipment, tires and parts, dealers' demonstration machinery, vehicles and equipment, campers, camper bodies, pickup toppers and camper trailers may not be insured under this endorsement. The North Star Mutual rate for this coverage is the same as the Class E rate. The perils for Coverage E apply.

Special Form (risks of direct physical loss unless the loss is excluded) may be written. Writing Special Form on the 7P also requires that Special Form be written on all Coverage E and Coverage F farm machinery, equipment and tools used in the operation of the farm. The 7P should not be written for rented or short term leased (less than 1 year term) farm machinery or equipment.

27. LIABILITY

A Farm Personal Liability ([NS-710](#)) or Personal Liability ([NS-700](#)) form may be added to policies covering owner occupied property. For underwriting rules and rates refer to the Farm/Personal Liability section of this Agents Manual.

1 to 4 family rental dwelling ([NS-800](#)) liability and medical payments coverage may also be added. For underwriting rules and rates refer to the Farm/Personal Liability section of this Agents Manual.

Commercial liability exposures that arise out of farming activities on the insured premises and related operations may be covered using [NS-810](#). For underwriting rules and rates refer to the Farm/Personal Liability section of this Agents Manual.

When other Commercial Premises/Operations Liability ([CG 00 01](#)) situations arise, a separate General Liability application must be completed. These situations cannot be added to a CPP policy but rather a separate policy would be required. For more information on this and for rates refer to a Home Office Commercial Underwriter.

OPTIONAL COVERAGES (Continued) (See RATE CHART pages for Premium Charges)

28. LIVESTOCK CONFINEMENT COVERAGE - "6P"

This endorsement applies only to covered, confined livestock (excluding poultry). Livestock means farm animals, to include cattle, goats, horses, mules, donkeys, ponies, sheep, swine and hybrids thereof. Cats, dogs and fur-bearing animals are not considered livestock. It provides coverage for death of livestock resulting from risks of physical loss unless the loss is excluded. The building the livestock is confined in must be described on the Declarations page. This coverage is subject to a \$1,000 deductible per occurrence. **This coverage is provided by North Star Mutual.**

UNDERWRITING REQUIREMENTS

1. AGENT CANNOT BIND COVERAGE (All buildings will be inspected by Company Inspector).
2. Livestock must be insured for the full actual cash value in building at 100% capacity.
3. Double decking of livestock or operating at over capacity is prohibited.
4. Premises must be occupied.
5. The premises must be equipped with some type of standby generator that could be used to protect the confined livestock should a power outage occur (e.g. portable generator operated by the power take off of a tractor).
6. Building built before July 1, 1979, must meet the following requirements:
 - a. Electrical system must be above average condition.
 - b. Main service box shall be outside of confinement area.
 - c. All secondary protection must be totally enclosed, dust and moisture proof.
 - d. Ventilation fans to be wired as follows:
 - 1) A compartment with up to 4 fans will each have their own circuit.
 - 2) A compartment with 5 to 8 fans will not have more than 2 fans per circuit. A compartment must have 4 circuits for fans.
 - 3) A compartment with 9 or more fans will not have more than 3 fans per circuit. A compartment must have 4 circuits for fans.
 - e. Buildings in excellent condition, but not conforming to the above requirements may be eligible for coverage upon inspection and company approval. An appropriate surcharge will be required.
7. All buildings built after July 1, 1979, must meet all requirements of NEC ARTICLE 547.

Rates (Per \$100 of Coverage) (\$1,000 Deductible)

1. Unprotected building (No <u>approved</u> alarm system or <u>automatic</u> generator)	\$.85
2. Building with <u>approved</u> on premises alarm system *	\$.66
3. Building with <u>approved</u> on premises alarm system * that also rings telephone at a minimum of 1 off premises location or an <u>automatic</u> generator	\$.48
4. Building with both an <u>approved</u> on premises alarm system * and an <u>automatic</u> generator	\$.29
MINIMUM ANNUAL WRITTEN PREMIUM (Retained)	\$50.00

* An approved alarm is an alarm that would operate if the power to the confinement building fails regardless of whether the power goes off to the rest of the premises or not. This alarm must be loud enough to alert the insured if he is on the farm premises either in a building or in the yard.

29. LOSS OF INCOME - "7N"

Provides coverage for loss of net income from a livestock farming operation due to damage or destruction of an insured building by a peril insured against under the policy. The limit must be specified and can be recovered up to 25% per each 30 days. (It is generally felt that a farmer would be able to be back in operation in 6 months for a dairy operation and 4 months for a hog operation.) The North Star Mutual rate for this coverage is the same as the Class E rate.

30. LOSS OF INCOME (POULTRY BUILDINGS) - CF-1098

Provides coverage for loss of net income for the poultry farming operation due to damage or destruction to an insured building owned by the insured, by a peril insured under the policy. Only provides for the loss of net income after an insured loss because of the building not being useable. Recovery for each period of 30 consecutive days following the loss is the lesser of 25% of the loss of income limit of insurance or the actual net income lost. Coverage must be written for each building individually.

OPTIONAL COVERAGES (Continued) (See RATE CHART pages for Premium Charges)

31. LOSS OF USE OR INCOME - "7R"

Provides coverage for loss of net income or use for the farming operation due to damage or destruction to an insured building owned by the insured, by a peril insured under the policy. The North Star Mutual rate for this coverage is the same as the Class E rate.

32. NON-DEPRECIATION OF REPAIRS - "7B"

Eliminates the deduction for depreciation on repairs to farm personal property covered under Coverages E and F. Payment under this Optional Coverage is still limited to the actual cash value of the insured item(s) damaged.

33. PEAK SEASON INVENTORY FARM PERSONAL PROPERTY - "S"

The peak season optional coverage can be used on the item(s) of scheduled farm personal property or unscheduled farm personal property. These items must be specifically described on the Declarations page showing the additional amount of coverage and the period of the peak season. Pro rate the premium for the period of the peak season.

34. RECREATIONAL EQUIPMENT - "U"

Covers scheduled recreational equipment on the insured premises and while temporarily off the insured premises. Provides coverage for direct physical loss (excluding consequential loss) to covered property caused by the following perils: fire or lightning, windstorm or hail, vandalism and malicious mischief, and theft.

35. REPLACEMENT COST COVERAGE - "J"

Provides replacement cost coverage to dwellings and to farm barns, buildings, structures and outbuildings that are covered under the Class G-1 and G-1S. These dwellings, farm barns, buildings, structures and outbuildings must be shown on the Declarations as having this optional coverage. This coverage contains an 90% coinsurance clause.

36. REPLACEMENT COST ENDORSEMENT - Household Personal Property - "K"

Provides replacement cost for household personal property (Coverage C) in a dwelling or mobile home. A \$15,000 minimum coverage applies for household personal property in a dwelling and \$10,000 minimum coverage applies for household personal property in a mobile home. In no case, however, will Replacement Cost Coverage be written unless Household Personal Property is insured to at least 50% of the insured value of the dwelling.

37. MODIFIED REPLACEMENT COST COVERAGE (COVERAGE A) - "6J"

This Modified Replacement Cost Coverage for Dwellings option is only available under the Delux Dwelling, Class A-1. The policy may be endorsed to provide replacement cost coverage when the amount of insurance written is 80% 70%, 60% or 50% of the dwelling's full replacement cost. The dwelling must be in good condition and meet all underwriting requirements. The premium shall be developed as follows:

- a. If the amount of insurance written is 80% of full replacement cost, obtain the premium for that amount using the Delux Dwelling Program premium chart and multiply the premium by 1.05.
- b. If the amount of insurance written is 70% of full replacement cost, obtain the premium for that amount using the Delux Dwelling Program premium chart and multiply the premium by 1.10.
- c. If the amount of insurance written is 60% of full replacement cost, obtain the premium for that amount using the Delux Dwelling Program premium chart and multiply the premium by 1.15.
- d. If the amount of insurance written is 50% of full replacement cost, obtain the premium for that amount using the Delux Dwelling Program premium chart and multiply the premium by 1.20.

OPTIONAL COVERAGES (Continued) (See RATE CHART pages for Premium Charges)

38. RESTRICTION OF INDIVIDUAL POLICIES - "V"

By adding this endorsement and having it signed by the agent and the insured, coverage on certain items may be excluded or restricted. North Star Mutual will not use a separate endorsement. We will show the restriction on the Declarations page.

39. SCHEDULED CAB GLASS - "6R"

Extends coverage for breakage of glass constituting a part of the cab of the mobile farm equipment (covered under Coverage E or F) that is specifically scheduled and shown as having this coverage.

40. SECURED PARTY'S INTEREST - NS-27A

Brings in policy conditions for Secured Party's Interest on mobile homes and personal property. North Star Mutual will also cover the secured party's interest from loss by collision, overturn, conversion, embezzlement or secretion.

41. SECURED PARTY'S INTEREST - NS-28A

Provides the same coverage as NS-27A, plus the following. North Star Mutual will cover the secured party's interest from loss by flood and earthquake.

42. SPECIAL EXTENSION OF COVERAGE FOR LIVESTOCK (SUFFOCATION) - "6Q"

Covers livestock for loss by death from suffocation caused by electrical interruption or electrical breakdown. The power interruption exclusion in the General Policy Provisions does not apply on this endorsement. **This coverage is provided by the Township Mutual.**

43. SPECIAL FORM - DWELLING

Dwelling coverage may be extended to provide coverage for risks of direct physical loss unless the loss is excluded. This coverage is available under the Delux Dwelling. It is also available on the Dwelling Pak and Regular Scheduled Dwellings when the dwelling is in excellent condition and has a central heating system. The Broad Perils coverage (except windstorm and hail) must be provided by the Township Mutual and North Star Mutual provides the other risks of direct physical loss unless the loss is excluded.

44. SPECIAL FORM - FARM MACHINERY, EQUIPMENT AND TOOLS

Provides for risks of direct physical loss unless the loss is excluded for farm machinery, equipment and tools, both scheduled and unscheduled. It is not permissible to cover individual items. The premium charge applies to all machinery, equipment and tools used in the operation of the farm. The Broad Perils coverage (except windstorm and hail) must be provided by the Township Mutual and North Star Mutual provides the other risks of direct physical loss unless the loss is excluded.

All losses involving the intake of rock(s) or foreign object(s) by harvesting and forage equipment must be reported to us immediately. Any losses reported more than 30 days following the occurrence will not be honored. A deductible equal to 25% of the total loss (but never less than the policy deductible) will be deducted from a loss resulting from the intake of rock(s) or foreign object(s). (See Form CF-1358)

Special Form may be written for rented or short term leased (less than 1 year term) farm machinery and equipment. This can only be written as scheduled. The rented or leased item and the rental or leased dates need to be shown for each item. A minimum of 6 months premium will be retained. In addition to the loss and deductible information in the above paragraph, for this machinery and equipment the following also applies: Losses must be reported by the insured before the rented or leased equipment has been returned to the owner. (See Form CF-1881)

NOTE: North Star Mutual will not write Special Form coverage if custom farming is done.

OPTIONAL COVERAGES (Continued) (See RATE CHART pages for Premium Charges)

45. SPECIAL FORM - HOUSEHOLD PERSONAL PROPERTY

Provides for risks of direct physical loss unless the loss is excluded for household personal property. This coverage is available under the Delux Dwelling, Class A-1. The Special Form Coverage may only be written on household personal property when special form applies to the dwelling and replacement cost coverage applies to personal property. The Broad Perils coverage (except windstorm and hail) must be provided by the Township Mutual and North Star Mutual provides the other risks of direct physical loss unless the loss is excluded.

46. SPECIAL FORM - G-2 OUTBUILDINGS

For an additional premium, Special Form coverage may be added to a G-2 building. The G-2 building must be in excellent condition and being used for its intended purpose. The G-2 building(s) to receive this coverage must be specified. Special Form provides for risks of direct physical loss unless the loss is excluded. The Basic Perils coverage (except windstorm and hail) must be provided by the Township Mutual and North Star Mutual provides the other risks of direct physical loss unless the loss is excluded.

47. SPECIAL PACKAGE OF COVERAGES

NOTE: The Township Mutual must choose if they want to participate in providing the special package of coverages. If they choose to participate, this coverage will apply to all of their policies.

NS-781B - If the Township Mutual chooses to participate, one unit of special package of coverage (including both the fire and wind perils) will automatically be included with no additional premium charge. This one unit of coverage includes: \$500 outdoor antenna coverage, \$500 overhead and underground wiring coverage, \$250 coverage on fences incidental to the dwelling, \$250 coverage on refrigerated foods.

NS-781C - This provides a second unit of special package of coverage (including both the fire and wind perils) for an additional premium charge. This form includes: \$1,000 outdoor antenna coverage, \$1,000 for overhead and underground wiring coverage, \$500 coverage on fences incidental to the dwelling, \$500 coverage on refrigerated foods.

48. SUPER STAR CREDIT

Policyholders or prospects who meet the criteria below will be eligible for the Super Star credit. This credit may be given only with the approval of the General Agent. When this credit is given, the entire North Star Mutual premium portion of the policy will be reduced by 5%. In order to be eligible for these credits, the following criteria must be met:

- a. Risk must be above average in all aspects including claims history.
- b. Buildings must be of superior construction and upkeep.
- c. Policy must include a Delux Dwelling of at least \$125,000, a Delux Dwelling Plus of at least \$150,000 or unscheduled farm personal property of \$200,000 or more.

49. THEFT COVERAGE EXTENSION CONSTRUCTION MATERIALS AND SUPPLIES - **"7J"**

Provides coverage for 90 or 180 days for construction materials and supplies on the site to be used in the construction, alteration or repair of a dwelling, farm barn, building, structure or outbuilding. The term of coverage must be selected by the insured/applicant and indicated on this endorsement. **This coverage is provided by the Township Mutual.**

50. LIMITED FUNGUS, BACTERIA, WET ROT, OR DRY ROT COVERAGE - **"7LF"**

Limited coverage can be provided for loss, cost, or expense from fungus, bacteria, wet rot, or dry rot if the loss is a result of a peril insured against that occurs during the policy period and all reasonable steps were taken to protect covered property from further damage at, and after the time the peril insured against occurred.

The most we will pay for all losses covered under the Principal Property Coverages and the Incidental Property Coverages, except for Emergency Removal and, if provided, Collapse caused by or consisting of fungus, bacteria, wet rot, or dry rot is the aggregate limit shown on the declarations for Limited Fungus, Bacteria, Wet Rot, or Dry Rot Coverage

51. EXCLUSION OF LOSS DUE TO BY-PRODUCTS FROM PRODUCTION OR PROCESSING PRODUCTS - **"6M"**

Coverage for loss to an insured premises caused by smoke, vapor, gas, or any substance released in the course of production or processing of any controlled substance can be excluded, unless the loss is caused by fire or explosion that results from the release of any such substances.

“DELUX DWELLING PLUS” PROGRAM - FOR OWNER/OCCUPIED HOMES

INCLUDES - DWELLING (\$150,000 Min.) - 80% HOUSEHOLD PERSONAL PROPERTY and INCREASE IN LIVING COSTS - Actual Loss Sustained in 12 Months

EXCLUDES - ANY PERSONAL LIABILITY OR FARM PERSONAL LIABILITY - REFER TO PERSONAL LIABILITY OR FARM PERSONAL LIABILITY RATE SCHEDULE in this Agents Manual

REQUIRES - REPLACEMENT COST COVERAGE ON DWELLING
(Coverage to 100% of Replacement Cost - Attach computation to application)

(Refer to page NSFP-3 for Location of Risk Modifiers for each county.)

\$1,000 DEDUCTIBLE

Coverage A	SPECIAL - DWELLING SPECIAL - PERSONAL PROPERTY			Coverage A	SPECIAL - DWELLING SPECIAL - PERSONAL PROPERTY		
	TWP.	North	Comb.		TWP.	North	Comb.
	Mutual	Star	Prem.		Mutual	Star	Prem.
150,000		476		385,000		1090	
155,000		483		390,000		1104	
160,000		491		395,000		1119	
165,000		498		400,000		1135	
170,000		505		405,000		1151	
175,000		513		410,000		1168	
180,000		520		415,000		1186	
185,000		532		420,000		1202	
190,000		543		425,000		1219	
195,000		556		430,000		1235	
200,000		568		435,000		1253	
205,000		580		440,000		1269	
210,000		593		445,000		1286	
215,000		605		450,000		1302	
220,000		617		455,000		1319	
225,000		631		460,000		1336	
230,000		644		465,000		1352	
235,000		657		470,000		1369	
240,000		671		475,000		1386	
245,000		684		480,000		1402	
250,000		698		485,000		1419	
255,000		712		490,000		1435	
260,000		728		495,000		1452	
265,000		742		500,000		1469	
270,000		757		505,000		1485	
275,000		773		510,000		1501	
280,000		788		515,000		1517	
285,000		803		520,000		1533	
290,000		818		525,000		1549	
295,000		833		530,000		1565	
300,000		847		535,000		1581	
305,000		861		540,000		1597	
310,000		873		545,000		1614	
315,000		888		550,000		1630	
320,000		901		555,000		1645	
325,000		915		560,000		1662	
330,000		929		565,000		1678	
335,000		943		570,000		1694	
340,000		957		575,000		1710	
345,000		970		580,000		1726	
350,000		984		585,000		1742	
355,000		999		590,000		1758	
360,000		1014		595,000		1775	
365,000		1029		600,000		1791	
370,000		1044					
375,000		1060					
380,000		1074					
				Each Add'l			
				\$5,000 Add		16	

OPTIONS

INCREASED LIMITS - UNSCHEDULED HOUSEHOLD PERSONAL PROPERTY (Minimum: 80% of Coverage A)

Per \$1,000 Increase: Twp Mutual \$ _____ North Star Mutual \$.20 Combined \$ _____

DELUX DWELLING PROGRAM - FOR OWNER/OCCUPIED HOMES

INCLUDES - DWELLING (\$60,000 Min.) - 60% HOUSEHOLD PERSONAL PROPERTY and 20% INCREASE IN LIVING COSTS

EXCLUDES - ANY PERSONAL LIABILITY OR FARM PERSONAL LIABILITY - REFER TO PERSONAL LIABILITY OR FARM PERSONAL LIABILITY RATE SCHEDULE in this Agents Manual

REQUIRES - REPLACEMENT COST COVERAGE ON DWELLING
(Coverage to 90% of Replacement Cost - Attach computation to application)

(Refer to page NSFP-3 for Location of Risk Modifiers for each county.)

\$1,000 DEDUCTIBLE

Coverage A	\$1,000 DEDUCTIBLE						FRAME		
	BASIC - Dwelling			BROAD - Dwelling			SPECIAL - Dwelling		
	BASIC - Personal Property			BROAD - Personal Property			BROAD - Personal Property		
	TWP	North	Comb.	TWP	North	Comb.	TWP	North	Comb.
Mutual	Star	Prem.	Mutual	Star	Prem.	Mutual	Star	Prem.	
60,000		281			281			312	
70,000		286			286			318	
80,000		291			291			322	
90,000		299			299			332	
100,000		307			307			341	
110,000		323			323			359	
120,000		339			339			376	
130,000		356			356			395	
140,000		374			374			414	
150,000		391			391			434	
160,000		409			409			454	
170,000		426			426			473	
180,000		443			443			493	
190,000		462			462			513	
200,000		481			481			535	
210,000		501			501			557	
220,000		522			522			580	
230,000		542			542			603	
240,000		563			563			625	
250,000		584			584			648	
260,000		606			606			674	
270,000		629			629			699	
280,000		653			653			724	
290,000		673			673			748	
300,000		696			696			773	
310,000		723			723			804	
320,000		751			751			834	
330,000		779			779			866	
340,000		807			807			897	
350,000		834			834			928	
360,000		862			862			958	
370,000		890			890			989	
380,000		919			919			1021	
390,000		947			947			1052	
400,000		974			974			1082	
410,000		1002			1002			1113	
420,000		1029			1029			1144	
430,000		1058			1058			1176	
440,000		1086			1086			1206	
450,000		1113			1113			1237	
460,000		1141			1141			1268	
470,000		1169			1169			1300	
480,000		1197			1197			1330	
490,000		1225			1225			1361	
500,000		1253			1253			1392	
Each Add'l									
\$5,000 Add		14			14			15	

DELUX DWELLING PROGRAM (Continued)

OPTIONS

INCREASED/DECREASED LIMITS - UNSCHEDULED HOUSEHOLD PERSONAL PROPERTY

Per \$1,000 Increase: Twp Mutual \$ _____ North Star Mutual \$.20 Combined \$ _____
 Per \$1,000 Decrease: Twp Mutual \$ _____ North Star Mutual \$.20 Combined \$ _____

An applicant may specify the dollar amount of coverage applying to Coverage C on the Delux Dwelling. We do not recommend that Coverage C be reduced because of the need for adequate coverage. (Most total and many partial losses reveal that an insured is underinsured for personal property.) However, if Coverage C is reduced, apply the discount shown above. (Subject to a \$20 maximum discount.)

INCREASED LIMITS – INCREASE IN LIVING COSTS

Per \$1,000 Increase: Twp Mutual \$ _____ North Star Mutual \$1.50 Combined \$ _____

DEDUCTIBLE: The BASE CPP deductible may be changed by applying the following factors:

\$100	\$250	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000	\$10,000	\$25,000
1.50	1.25	1.10	1.00	.98	.96	.94	.85	.75	.65

RATE CHART

RATES PER \$100 OF COVERAGE

Classification	BASE \$1,000 Deductible		
	Twp Mutual	North Star Mutual	Comb. Prem.
A-1 Delux Dwelling	See Page NSFP-24-25		
A-2 Regular Scheduled Dwelling and Dwelling Pak, Household Personal Property, Increase in Living Costs	_____	\$.19	_____
A-3 Mobile Home, Mobile Home Household Personal Property, Increase in Living Costs	_____	_____	.41
A-5 Delux Dwelling Plus	See Page NSFP-23		
E Scheduled Farm Personal Property, Portable Crop Dryers or Grain Dryers	_____	.10	_____
F Unscheduled Farm Personal Prop. – \$25,000-\$99,999	_____	.07	_____
Unscheduled Farm Personal Prop. - \$100,000-\$499,999	_____	.06	_____
Unscheduled Farm Personal Prop. - \$500,000 & Over	_____	.05	_____
_____ *Base Building Charge - applies per building to all G-1, G-1S, G-2, G-2S, G-3 and Miscellaneous Property Coverage classes	_____	12.00*	_____
G-1 Farm Barns, Buildings, Structures and Outbuildings (Superior) Replacement Cost Included (90% of Full Replacement Cost Required), Collapse Due to Weight of Ice, Snow or Sleet and Special Form Coverage Included			
• Under \$50,000	_____	.69	_____
• Under \$50,000 with the Cosmetic Damage Exclusion	_____	.47	_____
• \$50,000 & Over	_____	.64	_____
• \$50,000 & Over with the Cosmetic Damage Exclusion	_____	.42	_____
• Silos – Steel and Concrete	_____	.43	_____
• Steel Bins	_____	.56	_____
• Steel Bins with the Cosmetic Damage Exclusion	_____	.50	_____
G-1S Galvanized Metal or Metal Clad Buildings, Private Garages, and Other Frame Buildings (less than 10 years old)			
• All G-1S items except as listed below	_____	.77	_____
• Buildings with metal roofs with the Cosmetic Damage Exclusion	_____	.55	_____

* **Base Building Charge.** Building premium is this base charge in addition to premium determined by applying rate per \$100 to building coverage. Applies per building to all G-1, G-1S, G-2, G-2S, G-3, and Miscellaneous Property Coverage classes.

RATE CHART

RATES PER \$100 OF COVERAGE

BASE \$1,000 Deductible

Classification	Twp Mutual	North Star Mutual	Comb. Prem.
G-2 Farm Barns, Buildings, Structures and Outbuildings (Above Average) Irrigation Equipment - Jet Type and Center Pivot (50% or more of Full Replacement Cost Required), Collapse Due to Weight of Ice, Snow or Sleet Included)			
• All G-2 items except as listed below	_____	.66	_____
• Buildings with metal roofs with the Cosmetic Damage Exclusion	_____	.48	_____
• Silos – Steel and Concrete	_____	.43	_____
• Steel Bins	_____	.54	_____
• Steel Bins with the cosmetic Damage Exclusion	_____	.48	_____
• Hoop Buildings	_____	.64	_____
G-2S Private Garages and Other Frame Buildings			
• All G-2S items except as listed below	_____	.69	_____
• Buildings with metal roofs with the Cosmetic Damage Exclusion	_____	.51	_____
G-3 Farm Barns, Buildings, Structures and Outbuildings (Standard) (25% or more of Full Replacement Cost Required), Satellite Dish Antennas, Wind Generators/ Towers			
• All G-3 items except as listed below	_____	.70	_____
• Buildings with metal roofs with the Cosmetic Damage Exclusion	_____	.52	_____
• Silos – Steel and Concrete	_____	.48	_____
• Steel Bins	_____	.58	_____
• Steel Bins with the Cosmetic Damage Exclusion	_____	.52	_____
• Hoop Buildings	_____	.70	_____
___ Miscellaneous Property Coverage	_____	_____	_____
H Special Hazard and Low Valued Outbuildings Unanchored or Portable Buildings, T.V. & Radio Antennas, Overhead Wiring, Irrigation Booms			
• All H items	_____	1.64	_____

* **Base Building Charge.** Building premium is this base charge in addition to premium determined by applying rate per \$100 to building coverage. Applies per building to all G-1, G-1S, G-2, G-2S, G-3, and Miscellaneous Property Coverage classes.

RATE CHART

RATES PER \$100 OF COVERAGE (Unless Indicated Otherwise)

BASE \$1,000 Deductible

	Twp Mutual	North Star Mutual	Comb. Prem.
Wood Shingle Surcharge (A1 and A5 Dwellings)	_____	+15%	_____

OPTIONAL COVERAGES

BASE \$1,000 Deductible

	Twp Mutual	North Star Mutual	Comb. Prem.
ACV Loss Settlement - Windstorm or Hail Losses to Roofs (A1 & A5)	_____	-10%	_____
Blizzard Death (Livestock)	_____	.10	_____
Collision or Overturn of Mobile Home		\$15.00*	
Consent to Move Mobile Home		\$10.00*	
Debris Removal	_____	.25	_____
Deferred Loss Payment (Applies to G-1, G-2 and G-3 classes only)	_____	-5%	_____
Farm Extra Expense	_____	.10	_____
Farm Operations Records Coverage	_____	.10	_____
Identity Fraud Expense Coverage		See Page NSFP - 28	
Increased Percentage – Household Personal Property Outside Dwelling		See Page NSFP - 28	
Leased, Rented or Borrowed Farm Machinery of Others	_____	.10	_____
Livestock Confinement		See Page NSFP - 19	
Loss of Income	_____	.10	_____
Loss of Income (Poultry)	_____	.23	_____
Loss of Use or Income	_____	.10	_____
Non-Depreciation of Repairs	_____	No Charge	_____
Peak Season Unscheduled	_____	.06	_____
Scheduled	_____	.10	_____
Replacement Cost (Dwelling Household Personal Property)	_____	.02	_____
Replacement Cost (Mobile Home Household Personal Property)	_____	.08	_____
Secured Party's Interest (Basic)		\$9.00*	
Secured Party's Interest (Comprehensive)		.23	
Special Form-A-2 Dwelling (Coverage is 90% or more of Replacement Cost)		.02	
Special Form-A-2 Dwelling (Coverage is 60% to 89% of Replacement Cost)		.04	
Note: When Special Form applies to an A-2 dwelling and Increase in Living Costs is also written for that dwelling, then the Special Form rate must be applied to the Increase in Living Costs also.			
Special Form-Dwelling Household Personal Property		.04	
Special Form-Mobile Home		.06	
Special Form-Mobile Farm Machinery		.12	
Special Form – Mobile Farm Machinery (rented or short term leased – less than 1 year term)		.24	
Special Form-G-2 Outbuildings		.03	
Special Package of Coverage (2nd Unit)	_____	\$7.00*	_____
Super Star Credit		Reduces Premium by 5%	
Limited Fungus, Bacteria, Wet Rot, or Dry Rot Coverage		.03	

* Flat Annual Charge.

RATE CHART

OPTIONAL COVERAGES (Continued)

IDENTITY FRAUD EXPENSE COVERAGE – NS-2786

Amount of Increase	Total Limit	Additional Premium
\$ 5,000	\$10,000	\$ 5.00
10,000	15,000	10.00
15,000	20,000	15.00
20,000	25,000	20.00

INCREASED PERCENTAGE - HOUSEHOLD PERSONAL PROPERTY OUTSIDE DWELLING

Increase: Percentage to	TWP MUTUAL Coverage C Limit Rate Per \$100	North Star Mutual Coverage C Limit Rate Per \$100	Combined Coverage C Limit Rate Per \$100
30%		0.004	
40%		0.008	
50%		0.012	
60%		0.016	
70%		0.020	
80%		0.024	
90%		0.028	
100%		0.032	

Multiply the Coverage C limit times the appropriate rate above per \$100 of coverage.

INSTALLED EQUIPMENT BREAKDOWN COVERAGE – NS-0420

Premium charged will be 4% of the Modified Property Premium. Modified Property Premium is premium calculated after all debits and credits are taken (Net Property Premium not including Liability or Inland Marine).