



2023 Property Rate Manual

1229 Talbot Street, St. Thomas, Ontario N5P 1G8
Phone: 519-631-1572 Fax: 519-631-8941 Email: office@yarmouthmutual.com





YARMOUTH MUTUAL INSURANCE COMPANY

Table of Contents

General Property Requirements - Residential	Page 3
Building Under Construction Policies	Page 15
Homeowner Packages	Page 20
Choice Homeowners Package	Page 30
Tenants and Condominium Property	Page 61
Seasonal Homeowner Packages	Page 68
Limited Property Coverage	Page 81
Residential Legal Liability Coverages	Page 87
Boat Owners Policy	Page 91
Floater Guidelines and Rates	Page 96
Farm General Rules and Guidelines	Page 106
Livestock and Earnings Coverage	Page 108
Agricultural Buildings	Page 117
Agricultural Produce and Machinery	Page 120
Farm Liability Coverages	Page 123
Commercial Packages and Coverages	Page 131



YARMOUTH MUTUAL INSURANCE COMPANY

General Property Requirements – Residential

General Rules & Guidelines

Oil Storage Requirements

Discounts

Surcharges

Payment Options

Rebate Programs



GENERAL RULES AND GUIDELINES

GENERAL POLICY REQUIREMENTS

All applications must be completed in full – incomplete applications will not be processed and will be returned for completion. Completed application include but are not limited to: 911# and street name, construction information, type of heating, auxiliary heating and age, previous insurer and policy # and any updates if required).

All applications must be signed by the insured and agent or broker (e-signatures are acceptable) and be accompanied by current pictures and a current home evaluation.

Minimum Policy Premium: \$100 per policy

COVERAGE MAY NOT BE BOUND WHEN:

- The dwelling contains ANY galvanized plumbing
- The dwelling contains ANY knob and tube wiring
- The dwelling is Vacant or Unoccupied
- If the insured has had **more than 1 claim** in the past 3 years
- (All risks with **water claims** must be referred to the Company prior to offering Water Protection coverage.)
- When there is a current oil spill incident/claim with another insurer
- (Any exceptions, please refer to underwriting)*

ENDORSEMENTS

Increases or decreases not exceeding \$5.00 will be waived.

SUPPORTING BUSINESS

Personal Residence or Personal Property (Tenants Package) is required to insure all Seasonal or Secondary Residences, Private Residence Under Construction, Boats, Personal Watercraft, Jewellery Floater, Seasonal Trailers and Home-based Commercial Packages.

INSPECTIONS

All risks may be subject to inspection or re-inspection by the Company or their Representative. We will attempt to advise the agent/broker prior to any inspection. Following the inspection, the agent/broker will be advised (by email) of any recommendations or repairs necessary to reduce possible hazards and to qualify for, or keep discounts.



CANCELLATIONS

Cancellation of the policy will follow statutory requirements of the policy.

RENEWALS	Flat cancellation, provided the policy and signed cancellation request from the insured is returned within 60 days after the date of renewal.
MID-TERM	Authorization, in writing from the Insured or their legal representative is required. Unearned premium is calculated on a short rate basis.
BY YARMOUTH	Yarmouth Mutual will forward a registered termination letter directly to the policyholder with a copy sent to the respective Agent/Broker and Mortgagees providing 15 days notice of cancellation. Unearned premium will be calculated on a pro-rata basis.
NON-PAYMENT	Unearned premium will be calculated using the date of notification on a pro-rata basis.

BROKER/AGENT TRANSFER

1. A signed letter of authorization must be completed and signed by the insured(s) requesting the change.
2. The effective date of the transfer will default to the next renewal date of the policy.
 - (a) At the next renewal, the policy will be cancelled within the Yarmouth Mutual Insurance Company insurance software solution to provide proper documentation to the broker.
 - (b) The policy will then be re-instated under the new agent/broker.
 - (c) A completed application is required to ensure the correct information is on file. If the application is not signed by the insured, discussion with the insured confirming these details must be documented.
3. Mid-term transfers will ONLY be allowed if the following steps are taken. These steps are required as the insured has a contract in place for the term of the policy with their existing agent/broker.
 - (a) Proper notice of cancellation must be given by the insured to the existing agent/broker.
 - (i) When the cancellation is received, Yarmouth Mutual will cancel the policy pro-rata.
 - (b) A new completed and signed application must be submitted by the new agent/broker to Underwriting.
 - (i) This application will be subject to review by the underwriting department and requirements as outlined in relevant manuals will be adhered to.



TERRITORY

The following counties in Ontario are our preferred territory to write business.

Anything outside of these counties **may** be written at an **increased rate** and **must be referred to Underwriting**.

Grade 2 or grade 3 risks which our outside of the company's preferred territory will NOT be considered.

Brant County	Elgin County
Hamilton County	Haldimand County
Middlesex County	Norfolk County
Oxford County	Perth County
Waterloo County	Wellington County



OIL STORAGE REQUIREMENTS

Binding Authority – The broker/agent must have a copy of the documents indicating that the risk has been inspected by an “oil burner” technician within the past 12 months prior to binding.

Each application for new business MUST be accompanied by the following:

Completed “Oil Tank Supplemental Questionnaire”
Photos of tanks (all views)
Photo of the floor surrounding the tank
Copy of report from qualified Oil Burner Technician

We will NOT insure the following:

- Risks where a qualified oil supplier, oil burner technician or loss prevention officer has deemed an immediate hazard or have been identified in the OBT inspection report by a “NO:”
- Risks where fuel is not delivered by a qualified oil distributor
- Risks where the supply lines are not the same age or are older than the tank
- Any tank is set on a non-compliant base
- The insured refuses to comply with recommendations or requirements made by an inspector
- Where proof of annual maintenance is not provided
- When proof of comprehensive 10-year inspection of tank and heating equipment is not provided
- When oil heat is no longer used and fill and vent lines have not been removed
- When the oil filter is not located inside the building
- Underground tanks
- Risks that have oil tanks that are no longer in use
- Tanks without ULC/UL certification marks
- Tanks constructed from single wall 14- or 16-gauge steel
- Secondary containment devices that do not meet code (must be able to hold 110% of tank capacity)
- Inside tanks that are located somewhere other than the lowest level of the dwelling
- Outside tanks without proper protection for tank where required, for lines and filters (ice and snow shields and vehicle protection)



All aboveground steel tanks indoors and outdoors to be installed with:

- Double bottoms (must have protection around both ends of the tank and leak detection between the double bottom which must be visible above the highest level of the tank); Double wall or; Secondary containment
- Single wall fiberglass storage tanks are also accepted.
- Aboveground storage tanks shall be protected from vehicular impact has been clarified by adopting part of the propane storage and handling code.
- Must be located 50 ft. from a drilled well and 100 ft. away from a dug well or waterway

Replacement Timelines based on Tank Type and Construction:

	Inside	Outside
Single Wall steel tanks (10 & 12 gauge)	15 years	10 years
Double Bottom & Double Wall	20 years	10 years
Fiberglass	25 years	20 years
Composite (plastic inside, stainless Steel outside)	25 years	20 years

All tanks must be maintained on an annual basis per code.



PROPERTY POLICY DISCOUNTS AND SURCHARGES

Maximum policy discount – 50% for residential/limited farm/farm risks. No discounts are applied to the liability premium.

CALCULATING OF DISCOUNTS:

Add the total percentage of discounts together prior to calculation; e.g., 10% + 5% + 10% = 25% x dwelling premium = discounted premium

Alarm Systems	Applicable to dwelling/contents where the alarm is installed 5% for Certified Alarm System (certificate must be supplied)
Claims Free	10% if claims free for (3) three years, new applications will qualify for the discount if they have remained claims free for three years with their previous carrier (<i>previous carrier information required</i>)
Long Term	10% if continuously insured for 3 years 15% if continuously insured for 7 years Applicable to Home, Farm and Condo packages only that have been insured with Yarmouth or another mutual insurance company
Mature Owners	Applicable to the Named Insured only (not Company or Corporation) 5% applicable for 45 – 59 years of age 7% applicable for 60 years of age and older
Mortgage Free	Applicable to Homeowners/Limited Farm/Farm packages only. 5% if there is no mortgage registered on the property
Multi-Line	Available only if we insure the private passenger auto policy 5% on Tenants Package Policies 10% on Homeowners Package Policies
New Home	Applicable on residential dwelling only for Homeowners Packages 10% for new homes up to 15 years old 8% for new homes 16 years old 6% for new homes 17 years old 4% for new homes 18 years old 2% for new homes 19 years old 0% for homes 20 years and older



Next Generation 10% applicable to children of loyal Yarmouth policyholders with a property or auto policy in force and continually insured with us for a minimum of 3 years.
Applicable to Home, Farm and Condo packages only.

Non-Smoker **Applicable to residential dwelling policy only –**
Homeowners/Limited Farm/Farm packages
5% if all residents of the dwelling are Non-Smokers

Deductible

Standard deductible is \$500 for our **Homeowners Plus** and **Tenants Plus Packages**.

The following discounts apply to the total combined property premium:

\$1,000. Deductible 10% discount
\$1,500. Deductible 15% discount
\$2,000. Deductible 20% discount
\$2,500. Deductible 25% discount
\$5,000. Deductible 35% discount
\$10,000. Deductible 50% discount

Standard deductible for our Standard and Limited Coverage items is \$1,000.

The following discounts apply to the total combined property premium:

\$1,500. Deductible 10% discount
\$2,000. Deductible 15% discount
\$2,500. Deductible 20% discount
\$5,000. Deductible 30% discount
\$10,000. Deductible 40% discount

For Higher Deductibles, please refer to your underwriter.



POLICY SURCHARGES:

Apartments in a Dwelling or Owner Occupied Duplex: 10% surcharge to property rates, liability to be extended to the apartment. The occupant of the apartment must have a separate tenant package.

Auxiliary Heating: \$50 surcharge for auxiliary heat from any solid fuel heating device. The installation of the unit must meet applicable building code or Manufacturer's specifications or be WETT certified by a licensed inspector or installer. A completed woodstove questionnaire and photo showing the whole unit must be included with each application. *The surcharge is not applicable for fireplace inserts, or gas inserts.*

Detached Structure Heating: \$50 surcharge for any detached outbuildings that are heated, by any solid fuel heating device. For all other forms of heating devices, a \$25 heating surcharge applies.

Owner Occupied Triplex: 15% surcharge and liability extension to each apartment

Oil Heating: **\$50 Liability extension** is added to any dwelling heated with oil furnaces. Please see requirements for Oil Tanks.



PAYMENT PLAN OPTIONS

Online Banking

Pay online, at the financial institution of the insureds choice, by adding Yarmouth Mutual Fire Insurance Co as a payee and using the Client # on the insureds invoice as the account number.

E-Transfer

Send an E-transfer to payments@yarmouthmutual.com. Send a follow-up email (to the same email address) with the password to the security question as well as the policy number(s) where the payment should be applied.

Pre-authorized Monthly Payment Plan

No down payment is required. There is a 1.3% interest charge applicable on all policies. Authorization form and void cheque must be received.

Direct Bill - One Pay, Three Pay

Insured has the option of paying us directly the entire policy premium within 30 days or 40% down, 30% within 60 days and the remaining 30% within 90 days.

Credit Card

Insured has the option of paying using their credit card. Monthly payment plan, one pay or three pay options are available as described above. Credit card payments are allowed for any new business or on policy renewal. Mid-term changes to credit card billing will not be permitted. There is a 1.3% interest charge applicable on all policies.



WHAT HAPPENS WHEN A PAYMENT GOES NSF?

First NSF in policy term

When a payment is returned NSF, a second attempt to collect payment will occur automatically on the 7th business day following the original payment date.

Please note that the Company will not receive notice of the NSF until the second attempt is returned. Once notified, the Company will continue to provide notice to both the agent/broker and insured.

Second NSF in policy term

Registered notification will be sent to the insured of the NSF payment requesting payment of the outstanding amount plus a \$45 service fee within thirty (30) days of the letter date including their next month's payment.

Payment can be made by Cash, Money Order, Debit, Credit Card, On-line payment or E-transfer.

Personal cheques will not be accepted but a certified cheque is acceptable. The next month's payment will be stopped and must be paid with the NSF payment to continue coverage. If the outstanding amounts are not paid within the required thirty (30) days, confirmation of cancellation will be sent out by registered mail.

Third NSF in policy term

We will allow a maximum of two (2) NSF notices in a policy term. If a third notice is received, the policy will be cancelled by Registered Letter for non-payment of premium.

Exception: If the NSF notice was due to an error by the bank, a letter from the bank explaining the error must be received.



REBATE PROGRAMS

(Policyholder is defined as being insured with Yarmouth Mutual for a minimum of one year)

AGRICULTURAL FIRE PREVENTION TECHNOLOGY

If a Policyholder installs an electrical monitoring technology in their barn, Yarmouth Mutual will rebate them \$500 towards the installation of that system.

ALTERNATIVE TO OIL REPLACEMENT PROGRAM

If a Policyholder elects to change from Oil Heating to another type of system; (i.e., propane, natural gas, etc.) Yarmouth Mutual will pay a rebate of up to \$500 towards the installation of the new heating system.

FIRE EXTINGUISHER REFILL PROGRAM

We will refill our Policyholder's fire extinguishers that have been used on a fire at cost.

OIL TANK REBATE PROGRAM

If a Policyholder replaces their current oil tank Yarmouth Mutual will rebate them up to \$200 toward the new tank.

STEEL ROOF REBATE PROGRAM

If a Policyholder installs a steel roof on their home, Yarmouth Mutual will pay a rebate of up to \$500 towards the installation.

WHOLE HOME GENERATOR PROGRAM

If a Policyholder has a certified contractor install a whole home generator in their home, Yarmouth Mutual will pay a rebate of up to \$500 towards the installation.

WATER REBATE PROGRAM

If our Policyholders install a battery backup warning system on their existing sump pump, install a backwater valve in their home or install a sump in their home, Yarmouth Mutual will rebate them up to \$250 towards the installation of that system.



YARMOUTH MUTUAL INSURANCE COMPANY

Building Under Construction Policies – Residential and Farm

Private Residence Under Construction – Plus Form

Outbuilding Builders Risk



PRIVATE RESIDENCE UNDER CONSTRUCTION

Plus Form

Coverage to note that is not provided (Property)

- Water exclusion continues to apply while the building is under construction
- Fuel Leakage - an exclusion under the plus form is amended to remove the exception to the exclusion in the plus form
- Glass breakage until it is installed

Eligible Risks (Property and Liability)

- **Currently an insured policyholder**
- The principal residence (Homeowners/Tenant/Condo/Farm/Limited Farm) must be written when construction commences with the intent to write the dwelling under construction at completion.
- ***A dwelling/building that is being constructed for the insured's own use and not for resale or rental.***
- Principal residence unoccupied during the course of renovations or occupied and undergoing extensive renovations (moving/removal of existing exterior walls) or construction of an addition. We must be notified within 30 days of the start of any additions/renovations.

Property Criteria

- Limit of insurance to be 100% of the completed value of the dwelling under construction
- ***Construction term to be advised and insured on a separate policy. Once completed the new building can be added to an existing policy.***
- A new building cost evaluation should be received prior to construction commencing.
- Dwellings under construction are not eligible for Guaranteed Rebuilding Cost (GRC) or Water Protection until the dwelling is completed, occupied and meets all the criteria for those coverages.



Rating

1. The premium that you charge for the 'under construction' exposure is **fully earned.**
2. Insured to 100% finished value

Deductible

- Standard Deductible is \$1,000.
- \$1,500 Deductible 10% discount
- \$2,000 Deductible 15% discount
- \$2,500 Deductible \$20% discount

No Discounts are Applicable

Dwellings under construction or renovation

\$0.40/100. rate



LIABILITY CHARGES

The following rates are for \$1 million Liability Coverage.

If \$2 million is required the premium must be increased by 18%

If Insured has hired a General Contractor;

Personal Liability Coverage	No Personal Liability Coverage for this insured at another premises
\$30	\$100

If Insured is acting as the General Contractor;

	Percentage of Work to be Done by Insured				Percentage of Work to be Done by Independent Contractors with Certificates of Insurance				Percentage of Work to be Done by Volunteers			
	25%	50%	75%	100%	25%	50%	75%	100%	25%	50%	75%	100%
\$100,000 - \$300,000	\$25	\$100	\$150	\$180	\$25	\$65	\$100	\$100	\$25	\$100	\$150	\$180
\$300,000 - \$500,000	\$30	\$105	\$155	\$185	\$25	\$70	\$100	\$105	\$30	\$105	\$155	\$185
\$500,000 - \$750,000	\$35	\$110	\$160	\$195	\$30	\$75	\$100	\$110	\$35	\$110	\$160	\$195
\$750,000 or more	\$40	\$115	\$170	\$205	\$30	\$75	\$100	\$115	\$40	\$115	\$170	\$205

Example

The total completed value of the dwelling will be \$600,000. The insured, who is acting as the General Contractor, anticipates that he/she will do approximately 25% of the construction work him/herself, have 25% of it done by various volunteer family and friends and the remaining 50% will be done by independent contractors who will supply Certificates of Insurance as a condition of getting the work.

The liability premium charge will be \$145. (\$35 + \$35+ \$75)

Work done by the Insured (25%) = \$35

Work done by Volunteers (25%) = \$35

Work done by Independent Contractors with Certificates (50%) = \$75



OUTBUILDING BUILDERS RISK

Eligible Risks:

Outbuildings/structures constructed for insured's use and not for resale or rental.

Property Criteria:

1. Limit of insurance to be 100% of the completed value of the outbuilding/structure under construction.
2. Construction to be complete within one year of construction start date. Builder risk premium is fully earned.

Deductible:

Standard deductible is \$1,000.

No Discounts are Applicable

Rating (Property):

Same rate as applicable type of building under construction

Residential

Plus form \$0.48

Farm

Barns \$0.59

Outbuilding \$0.59

Liability Rates:

The following rates are for \$1 million Liability Coverage. If \$2 million is required, the premium must be increased by 18%

Table assumes \$1,000,000 Limit –	Percentage of Work to be Done by Insured				Percentage of Work to be Done by Independent Contractors with Certificates of Insurance				Percentage of Work to be Done by Volunteers			
	25%	50%	75%	100%	25%	50%	75%	100%	25%	50%	75%	100%
\$0-\$50,000	\$15	\$90	\$140	\$155	\$35	\$90	\$100	\$115	\$15	\$90	\$140	\$165
\$50,000-\$100,000	\$20	\$95	\$145	\$165	\$45	\$95	\$105	\$120	\$20	\$95	\$145	\$170
\$100,000 - \$300,000	\$25	\$100	\$150	\$175	\$50	\$100	\$110	\$125	\$25	\$100	\$150	\$175
\$300,000 - \$500,000	\$30	\$105	\$155	\$185	\$55	\$105	\$115	\$130	\$30	\$105	\$155	\$185

Please refer to your underwriter for higher values.



YARMOUTH MUTUAL INSURANCE COMPANY

Homeowners Packages

Personal Lines Guidelines

Endorsement Wordings/Definitions

Homeowners Comparison

Package - Plus Form

Package – Standard Form

Package Rate Chart

Mobile Homeowners

Package Rate Chart



HOMEOWNER PACKAGES GUIDELINES

DEFINITION They are standard in nature, with **primary central** heating system, indoor plumbing and full electrical service. Owner occupied as the primary dwelling location consisting of less than 10 acres of property and containing no farming or other business type activity (unless agreed upon by underwriting.)

FIRE PROTECTION GRADES

GRADE	DEFINITION
1	Risks within 305m (1000 ft) of a fully pressurized Fire Hydrant, or has passed the IUO Water Accreditation Test.
2	Risks within 8km (by road) of a responding Fire Hall
3	All others including unprotected.

DEDUCTIBLES

Standard Deductible of \$500 applies to Homeowners Packages Plus

Standard Deductible of \$1,000 applies to Homeowners Packages Standard

DISCOUNTS

The following discounts may apply to the total combined property premium for Homeowners packages, if applicable: (please refer to General Policy Requirements)

- Alarm System Discount (*excluding Detached Private Structures*)
- Claims Free Discount (*prior insurance information required*)
- Deductible Discounts
- Long Term Discount
- Mature Owner Discount
- Mortgage Free Discount
- Multi-Line Discount
- New Home Discount
- Next Generation Discount
- Non-Smoker Discount (*applicable to dwelling/contents only*)

BINDING AUTHORITY

Binding is allowed for dwellings valued up to:

\$1,500,000 – Plus Package

\$600,000 – Standard Package

MAXIMUM LIMIT AVAILABLE - \$2,000,000 (Upon Referral Only)



GUARANTEED REBUILDING COST ENDORSEMENT (ED-0050-0118)

This endorsement is only available for dwellings built in their entirety **within the last 60 years** and that are insured to 100% of its rebuilding cost (including debris removal costs) as calculated by a rebuilding cost estimator program or worksheet approved by the company and updated at least every three (3) years.

This endorsement is only available for dwellings that use standard construction features (Excluding solid stone, log, or any other unique building material)

We reserve the right to arrange for a high-value risk inspection and valuation to be completed on dwellings with a ground floor area of 3000 sq. ft. (excluding garages).

Only available on our Plus policy Form. Owner occupied duplex and triplex are not eligible.

COMBINED LIMIT ENDORSEMENT (ED-0005-1209)

To be eligible, the following conditions must be met:

1. The building is insured to 100% of its rebuilding cost as calculated by a rebuilding cost estimator program or worksheet approved by the company and updated at least every three (3) years.
2. The insured agrees to accept each annual adjustment in the coverage limits of liability as recommended by us and pay the additional premium;
3. We must be notified within 30 days of the start of any additions or other physical changes to the building(s), which may increase the rebuilding cost of the structure by 5% or more, and pay any resulting additional premium; and
4. The building is promptly built on the same site.

Owner occupied duplex and triplex are not eligible for our Combined Limit endorsement.

FUNCTIONAL REPLACEMENT COST (ED-0055-0113)

This endorsement amends the "Basis of Claim Payment" for a qualifying dwelling building to rebuild/replace with materials and construction methods that reflect 'current standard' dwelling construction in the current year.

Many older homes were built with double or triple layers of brick and finished with hand milled wood mouldings and/or lath and plaster walls. This type of craftsmanship is not widely available now which makes the repair and replacement of this type of construction difficult and expensive and sometimes impossible.

This endorsement acknowledges that some policyholders are prepared to reduce their expectations of how their residential insurance coverage will respond following an insured loss. They are prepared to have the sections of their dwellings that are damaged or destroyed by the insured event repaired or replaced by brick veneer structures, standard dimension mouldings and drywall.



This endorsement is only available for dwellings that are built before 1940, and owner occupied that are insured to 100% of the value that represents the 'functional rebuilding cost' of the dwelling as calculated by a rebuilding cost estimator program or worksheet approved by the company. This is accomplished by calculating the rebuilding cost for the building as it stands but do not use the factor that is recommended for buildings built before 1940. Debris Removal costs must be included in the calculation of the rebuilding cost which may be higher because the material may now be considered 'special hazard' for example asbestos insulation.

HOME SYSTEM PROTECTION & SERVICE LINE COVERAGE (EO-0946-0316)

The Home System Protection endorsement to your homeowner's policy covers direct physical damage to "covered equipment" caused by a sudden and accidental mechanical or electrical breakdown.

What is covered, specifically? Examples of covered equipment are central air conditioning systems, heating equipment, hot water heaters, electrical panels, home security systems, ventilating systems and fans, emergency generators, well pumps, air and water filtration systems, central vacuums, pool or spa filtration, pumps and heating equipment, chair lifts and elevators, sauna equipment and personal property such as appliances and electronics.

Service Line Coverage provides payment for loss or damage resulting from a service line failure. A service line constitutes underground piping and wiring that is located at your residence and provides a service, such as delivering water or power to your home or other structure from a utility or private water supply.

Applicable to Homeowners Packages, Rental Locations and Seasonal Location



HOMEOWNERS PACKAGES COMPARISON

		PLUS PACKAGE FORM	STANDARD PACKAGE FORM
1.	DWELLING BUILDING	ALL RISK	NAMED PERILS
2.	DETACHED PRIVATE STRUCTURES 10% OF (1)	ALL RISK	NAMED PERILS
3.	PERSONAL PROPERTY	ALL RISK 80% OF (1)	NAMED PERILS 80% OF (1)
4.	ADDITIONAL LIVING	20% OF (1)	20% OF (1)
5.	PERSONAL LIABILITY	\$1,000,000	\$1,000,000
6.	REPLACEMENT COST PERSONAL PROPERTY	INCLUDED	INCLUDED
7.	CREDIT CARD COVERAGE	\$5,000	\$5,000
8.	JEWELLERY FLOATER LIMIT	\$6,000	\$3,000
9.	REFRIGERATOR & FOOD FREEZER COVERAGE	\$3,000	\$1,000
10.	COMPUTER SOFTWARE	\$5,000	\$1,000
11.	INFLATION PROT.	INCLUDED	INCLUDED
12.	LOCK REPLACEMENT	\$500	OPTIONAL
13.	SAFETY DEPOSIT BOX	\$10,000	OPTIONAL
14.	DEDUCTIBLE	\$500	\$1,000
15.	GARDEN TRACTOR (UP TO 30 HP)	\$15,000	\$15,000
16.	POWER FLUCTUATION	INCLUDED	\$2,500
17.	PERSONAL TOOLS	\$10,000	\$3,000
18.	STUDENTS PERSONAL PROPERTY	\$10,000	\$5,000



HOMEOWNERS PLUS FORM

COVERAGE

- Dwelling
- Personal contents
- Unscheduled personal property
Including Replacement cost
- Detached private structure
- Additional living expenses
- Personal liability
- Identity Theft
- Minimum Policy Deductible

INCLUDES

All risk
All risk
80% of dwelling

10% of dwelling
20% of dwelling
\$1,000,000
\$25,000
\$500

ELIGIBILITY

- Dwellings in good state of repair and/or general maintenance of the dwelling exterior and interior **above average.**
- **Dwellings built within the last 75 years.**
- Dwellings with no more than one (1) mortgage plus one (1) secured line of credit or a total of (2) mortgages.
- **All dwellings must be fully updated to the following criteria:**
 - Updated plumbing – Copper, ABS or High-Density Polyethylene (HPDE)
 - No galvanized plumbing or cast-iron plumbing
 - No Kitec Plumbing
 - Minimum 100 AMP wiring (no aluminum or knob & tube)
- **Dwellings older than 75 years are subject to underwriting review and may only qualify for Plus coverage if:**
 - pictures are provided of updated services
 - roof updated within last 20 years (unless steel or slate)
- If heated by Oil, the tank must be inspected annually. See guidelines in Section #1.



HOMEOWNERS STANDARD FORM

COVERAGE

- Dwelling
- Personal contents
- Unscheduled personal property
Including replacement cost
- Detached private structure
- Additional living expenses
- Personal liability
- Identity Theft
- Minimum Policy Deductible

INCLUDES

Broad named perils
Broad named perils
80% of dwelling

10% of dwelling
20% of dwelling
\$1,000,000
\$15,000
\$1,000

ELIGIBILITY

- **Dwellings older than 75 years old are placed on Standard coverage until such time as it is fully renovated to the Plus requirements.**
- Dwellings in good state of repair and/or general maintenance of the dwelling exterior and interior of average quality.
- Dwellings with no more than one (1) mortgage plus one (1) secured line of credit or a total of (2) mortgages.

To qualify for Standard coverage, the following requirements must be met:

- Updated plumbing – Copper, ABS or High-Density Polyethylene (HPDE OR PEX)
- No galvanized plumbing or cast-iron plumbing
- No Kitec Plumbing
- Minimum 60 AMP (no knob & tube)
- **Roofing older than 20 years** must be updated within specified time period.
- If heating by Oil, tank must be inspected annually. See Guidelines in Section #1.



HOMEOWNER PACKAGES

Additional Homeowner Rating

Water Protection Endorsement – Additional Coverage <i>(See chart below)</i>				
Combined Limit End. Add to premium- Optional	25	25	25	25
Guaranteed Replacement Cost Endorsement	25	25	25	25
\$1 Million Liability add	70	70	70	70
\$2 Million Liability add	97	97	97	97

WATER PROTECTION COVERAGES

Coverage Limit	Deductible	Premium
\$25,000 Default	\$2,500	50
\$50,000	\$2,500	100
\$75,000	\$2,500	175
\$100,000	\$2,500	275

Additional Contents	- \$0.32 / \$100
Additional Outbuildings	- \$0.48 / \$100
Additional Tool Coverage	- \$0.40 / \$100
Additional Garden Tractor Equipment and golf carts	- \$0.52 / \$100 All Risk Coverage

HOME SYSTEM PROTECTION & SERVICE LINE COVERAGE

Coverage	Limit	Deductible	Premium
Home System Protection & Service Line Coverage	\$50,000 \$10,000	500	\$72
Home System Protection & Service Line Coverage	\$50,000 \$10,000	1,000	\$61
Home System Protection & Service Line Coverage	\$50,000 \$10,000	2,500	\$48
Home System Protection & Service Line Coverage	\$50,000 \$10,000	5,000	\$37



MOBILE HOMEOWNERS PACKAGE

Coverage

- Dwelling
- Personal contents
- Unscheduled personal property
- Replacement cost personal property
- Detached private structure
- Additional living expenses
- Personal liability
- Identity Theft
- Power fluctuation coverage

Includes

Named Perils
Named Perils
50% of dwelling
Included
10% of dwelling
20% of dwelling
\$1,000,000
\$15,000
\$2,500

- Minimum Policy Deductible
- Water Protection Deductible

\$1,000
\$2,500

ELIGIBILITY

- Must be Primary Residence.
- ***The unit to be less than 20 years old.***
- Named Insured shall be the owners of the mobile home and be the occupants.
- Units to be securely anchored on all four corners, fully skirted, and detached at least 20 feet from all other structures (excluding out buildings).
- Must have a current central forced air or electrical heating services and serviced annually.
- If heated by Oil, tank must be inspected annually. See Guidelines in Section #1.

DISCOUNTS

The following discounts may apply to the total combined property premium for Mobile Homeowner package, if applicable: (please refer to General Policy Requirements)

- Claims Free Discount (*prior insurance information required*)
- Deductible Discounts
- Long Term Discount
- Mature Owner Discount
- Mortgage Free Discount
- Multi-Line Discount
- New Home Discount
- Next Generation Discount
- Non-Smoker Discount (*applicable to dwelling/contents only*)



MOBILE HOMEOWNERS PACKAGE

COVERAGE	GRADE 1 \$0.60 / \$100	GRADE 2 \$0.70 / \$100
30,000	\$180	\$210
35,000	\$210	\$245
40,000	\$240	\$280
45,000	\$270	\$315
50,000	\$300	\$350
55,000	\$330	\$385
60,000	\$360	\$420
65,000	\$390	\$455
70,000	\$420	\$490
75,000	\$450	\$525
For each additional \$100 of coverage add	0.50	0.55
Water Protection Endorsement - \$25,000	\$50	\$50
\$1 million liability add	\$70	\$70
\$2 million liability add	\$97	\$97

LOCATIONS THAT ARE GRADE 3 - add 10% onto the above Grade 2 rates.

Additional Contents	-	\$0.32 / \$100
Additional Outbuildings	-	\$0.48 / \$100



YARMOUTH MUTUAL INSURANCE COMPANY

Choice Homeowners

General Information

Underwriting Guidelines

Product Features

Comparison Charts

Recommended Rating

Appendix A - Rating Table by Postal Code

Southern Ontario Rate Tables



General Information

Type of Policy The Choice Homeowners Product is a stand-alone policy which is packaged combining both Property and Liability coverage, with a Single Amount of Insurance for:

- Dwelling Building,
- Detached Private Structures,
- Personal Property, and
- Additional Living Expenses.

The Choice Homeowners Product offers enhanced coverage, with features and benefits such as higher special limits and new additional coverages:

- Guaranteed Replacement Cost on the dwelling
- Green Choice
- Home System Protection
- Household Pet Expenses
- Monuments
- Service Line
- Personal Property of a Family Member in a Healthcare Facility
- Personal Property of a Student
- Disappearing Deductible on Losses in Excess of \$50,000



General Information, continued

Uninsurable Risks

This Policy Form was designed for properties in exceptional condition, well maintained and where the policyholder takes pride in ownership.

The following lists outline characteristics of the homeowner or the property that would make the risk ineligible for the Choice Homeowners Form.

Unacceptable Attributes of the Homeowner:

Any applicant or insured:

- of questionable moral hazard,
 - previously committed insurance fraud,
 - previously declined or cancelled by any insurer,
 - owing outstanding premium to any insurance company,
 - with more than one (1) mortgage plus one (1) secured line of credit.
-

Unacceptable Physical Attributes of the Property

This list includes physical attributes of the property that would make it ineligible for the Choice Form. Any property:

- where there is an unacceptable commercial operation, (refer to Company)
- physically deteriorated and/or has not been properly maintained,
- held in speculation for urban renewal or to be demolished in the foreseeable future,
- with outbuildings that are obsolete, not structurally sound, used for mercantile operations, former farm buildings or used in connection with hobby operations, or containing animals or poultry,
- of a row house,
- of a log house,
- of a trailer,
- designated as a heritage home or other architectural significance,
- occupied as a rooming or boarding house,
- under construction or undergoing major renovations,
- vacant or unoccupied,
- where the primary heating source is wood stove or a wood burning device has been added on to a furnace or wall furnace,
- with an outdoor wood furnace,
- with an underground oil tank,
- with a wood foundation,



- with wiring that is knob & tube, aluminum or less than 100 amperage electrical service,
- with plumbing that is galvanized or cast-iron plumbing,
- dwellings with flat roofs.

Binding Authority

New Business submissions require a fully completed application, a completed home valuation and photographs of the risk.

The following chart outlines binding authority under Choice Homeowners:

Protection Type	Dwelling Limit
Hydrant	\$1,500,000
Firehall	\$1,000,000
Unprotected	refer to company

Properties with fuel oil heating may not be bound unless the applicant can provide documentation confirming the oil burning system has passed an inspection conducted by an “Oil Burner Technician” within the past twelve (12) months.

Minimum Building Limit

The minimum building limit to qualify for the Choice Homeowners form is \$600,000

Maximum Building Limit

The maximum building limit qualifying for the Choice form is \$2,000,000.

Building Valuation

A qualified building valuation must be completed using a replacement cost tool acceptable to us.

Photographs

Photographs (google earth pictures are not acceptable) are required with the application for insurance for all new business submissions. At minimum, a photograph of the front and back of the dwelling is required. Additional photographs are required if the heating source is fuel oil.

Inspection

Assessing a high valued home requires expertise. All risks may be subject to inspection.

Insurance to Value & Inflation

The risk must be insured to 100% of value.
An annual inflation factor will be applied to the policy on each renewal.



Underwriting Guidelines

Occupancy	<p>Only single-family dwellings are permissible for insurance coverage offered by this product.</p> <p>The home must be owner occupied with no tenants, roomers or boarders.</p>
Mortgage	<p>No more than one (1) mortgage plus one (1) secured line of credit is permissible.</p>
Claims History	<p>The insured and risk must be claims free in the preceding three (3) years, and have no water damage claims in the preceding five (5) years.</p>
Building Construction	<p>Only Standard construction materials will be considered for insurability under this form.</p>
Maximum Building Age	<p>The dwelling must not be older than twenty (20) years of age.</p>
Roof: Type & Age	<p>Only standard roof types will be permissible. This includes, but is not limited to:</p> <ul style="list-style-type: none">➤ shingles,➤ slate,➤ tiles,➤ wood shakes,➤ metal.
Heating: Type & Age	<p>Primary central heating systems include but are not limited to:</p> <ul style="list-style-type: none">➤ forced air natural gas,➤ forced air propane,➤ forced air oil (see Fuel Oil Heating for further guidelines)



Underwriting Guidelines, continued

Oil Heat requirements

The company may not be bound for risks with fuel oil heating, unless the following is provided along with the New Business submission:

1. a copy of a report and invoice confirming the oil burning system has passed an inspection conducted by a qualified Oil Burner Technician (OBT) in the last twelve (12) months,
 2. photographs of all views of the tank(s) and the floor surrounding (each) tank,
 3. fully completed Oil Tank Supplemental Questionnaire (AP-0905-0714)
-

Oil Heat that is ineligible

We will not insure any risk where a qualified Oil Burner Technician, Fuel Oil Supplier or Loss Prevention Officer has identified an immediate hazard or the inspection report identifies a `No` response.

We will not insure risks with any tank(s) that:

- do not have proper certification marks (ULC or UL)
- where not installed by a qualified Oil Burner Technician (OBT),
- are set on a non-compliant base,
- are no longer in use,
- are underground,
- are constructed from single wall 14- or 16-gauge steel,
- are older than 15 years,
- are located inside somewhere other than the lowest level,
- are located outside and do not have proper protection for tank, lines and filters (ice and snow shields and vehicle protection)

We will not insure risks that are newer installation not meeting January 2013 code amendments (see TSSA Regulations update), or where the secondary containment device does not meet code (must be able to hold 110% of tank capacity).



We will not insure risks where:

- oil heat is no longer used and fill and vent lines have not been removed,
- fuel is not delivered by a qualified fuel oil distributor,
- oil filter is not located inside the building,
- supply lines to the furnace pass through or under a concrete floor even if secondary containment is present,
- supply lines are not the same age as the tank or are older than the tank.

We will not insure any applicant who:

- refuses to comply with recommendations or inspection requirements,
- cannot provide proof of annual maintenance contract,
- cannot provide proof of comprehensive ten (10) year inspection of tank and heating equipment,
- has prior oil spill incidents or losses,
- has a current oil spill incident or claim with another insurer.

Outdoor Wood Furnaces	Outdoor wood furnaces are not eligible.
------------------------------	---

Auxiliary Heating	There are no restrictions on the type of Auxiliary heat that is permitted so long as the unit is professionally manufactured and installed; no homemade units are permissible.
--------------------------	--

Woodstoves will need to be inspected by a qualified WETT certified inspector.

Plumbing	Indoor plumbing in the dwelling must be comprised of either: <ul style="list-style-type: none">➤ Copper,➤ ABS, and/or➤ High Density Polyethylene (HDPE)
-----------------	---



**Electrical
Service**

A minimum of 100-amp service is required.

Risks with Knob & Tube or Aluminum wiring are not eligible.

Fire Protection

Any of the following protection types are acceptable:

- Hydrant,
- Fire hall, or

Note: Island properties are not eligible.

**Buildings
under
Renovation or
Construction**

Risks that are being renovated or under construction must be referred.

**Business
Activities
Permitted?**

Incidental business use of the premises is permitted under the Choice Homeowners' product. Please refer to your underwriter prior to quoting.

**Guaranteed
Replacement
Cost**

Guaranteed Replacement Cost (GRC) is automatically included requiring additional underwriting requirements:

- insured to 100% Building Value
 - Inflation Factor applied annually at each renewal.
-



Product Features

Introduction The section outlines the enhanced product features that are included in the base wordings.

Please refer to Choice Homeowners Policy Wording YM-0935-0419 for full coverage details.

All Risk Building & Contents The Choice Homeowners Form provides All Risk coverage on both buildings and contents.

All Perils are covered unless specifically excluded.

Single Amount The Single Amount of Insurance is the maximum amount paid under one or more of the property coverages:

- Dwelling Building,
 - Private Detached Structure,
 - Personal Property,
 - Additional Living Expenses.
-

Guaranteed Replacement Cost Guaranteed Replacement Cost provides for the rebuilding of the dwelling even if the established dwelling limit is insufficient.

Green Choice This is additional coverage for upgrading to products that are more environmentally friendly, efficient, or safer for people.

Household Pet Expenses This provides additional coverage for reasonable expenses to board pets after damage to the dwelling, or for veterinary expenses if a pet is injured or dies as a result of an insured peril.



Monuments

This coverage pays for loss or damage caused by a specified peril to tombstones or markers of a spouse, child, parent, or grandparent.



Comparison Charts

Special Limits Comparison Chart

The following chart outlines the differences between the Plus Form and the Choice form.

Coverage	Choice	Plus
Business property on premises	\$20,000	\$10,000
Securities and evidence of debt	\$25,000	\$5,000
Money, bullion and cash cards	\$1,000	\$500
Golf carts, lawn and garden tractors	\$25,000	\$15,000
Watercraft, their trailers and attachments	\$7,500	\$3,000
Computer software, including the cost of gathering	\$5,000	\$3,000
Spare automobile parts	\$3,000	\$3,000
Trailer not used for watercraft	\$5,000	\$1,000
Camper Units	Included	No cover
Truck Caps	Included	No cover
Personal transporter	\$3,500	\$3,500
Legally owned cannabis seeds, plants, related equipment and paraphernalia on premises	\$500	\$500
The following special limits of insurance apply if loss or damage to the items described below is caused by the theft or attempted theft, or mysterious disappearance.		
Jewelry/Furs	\$20,000 \$6,000/ item	\$6,000
Numismatic property (coin collections)	\$1,000	\$500
Manuscripts	\$5,000	\$5,000
Philatelic property (stamp collections)	Included	\$2,000
Collectible cards	\$5,000	\$2,500
Bicycles and their equipment	\$3,000	\$2,000
Electric bicycles	\$3,500	\$3,000



**Additional
Coverage
Comparison
Chart**

The following chart outlines the differences between the Plus Form and the Choice form.

Coverage	Choice	Plus
By-Laws Coverage	\$25,000	\$10,000
Credit or Debit Cards, Forgery and Counterfeit Money	\$15,000	\$5,000
Debris Removal	5% of Single Limit Amount	5% of Building Limit
Emergency Services Forced Entry	unlimited	\$5,000
Excavation Costs	\$25,000	N/A
Fire Department Charges	Not Included	\$3,000
Freezer Contents Caused by Interruption of Power	\$5,000	\$3,000
Green Choice	\$50,000	N/A
Home System Protection	\$50,000	Optional
Household Pet Expense	\$5,000	N/A
Identity Fraud	\$25,000	\$25,000
Inflation Protection	Included	Included
Lock Replacement: Stolen Keys Lost Keys	\$1,500	\$500 N/A
Monuments	\$10,000	\$5,000
Outdoor Trees, Plants, Shrubs and Lawns	5% of Coverage A - \$5,000 for any one item	5% of Coverage A - \$1,000 for any one item
Pollution Remediation Expenses	\$20,000	\$5,000
Property Removed to protect from further damage	90 days	30 days
Safe Deposit Box	\$25,000	\$10,000
Service Line Coverage	\$10,000	Optional
Tear Out	Included	Included
Vacant Land Condominium Corporation Assessments	\$10,000	N/A
Water Protection Endorsement	\$100,000	\$25,000



Comparison Charts, Continued

Personal Property Temporarily Away from Your Premises

The following chart outlines the differences between the Plus Form and the Choice form.

Coverage	Choice	Plus
Personal Property of a Student	Unlimited	\$10,000
Personal Property of Family members in a Healthcare Facility	Unlimited	\$2,500
Moving to another home	60 days anywhere in Canada	30 days in Ontario
Personal property stored in a warehouse	60 days	30 days
Personal property belonging to residence employee	\$5,000	\$3,000

Basis of Claim Settlement

The following chart outlines the differences between the Plus Form and the Choice form.

Coverage	Choice	Plus
Single Amount of Insurance	Included	Optional
Guaranteed Replacement Cost	Yes	Optional
Replacement Cost for Dwelling	Yes	Optional
Replacement Cost for Contents	Yes	Optional
Disappearing Deductible	\$50,000	N/A

Liability

The following chart outlines the differences between the Plus Form and the Choice form.

Coverage	Choice	Plus
Voluntary Medical	\$10,000	\$5,000
Voluntary Property	\$5,000	\$2,000
Premises liability for students	Included	Optional
Minimum Liability Limit	\$2,000,000	\$1,000,000



Recommended Rating

Property Rates Pricing has been developed based on competitive market research. The following chart outlines the steps to calculate a recommended rate:

Step	Process
1	Determine the Rating Table by looking up the risk's Postal Code in Appendix A
2	Look up the Dwelling Building Value in the applicable Rating Table for the premium
3	Apply Discounts and Surcharges

Deductible The minimum deductible is \$1,000.

Minimum Premium The minimum retained premium is \$100.

Discounts The following chart outlines the discounts available for the Choice Form. There is a 60% cap on discounts.

Loyalty Discount - 3 years	10%
Mature Discount – age 45+	10%
Monitored Alarm	5%
Debt Free	5%
Claims Free (3 years)	15%
New Home Discount	
< 15 years	15%
< 10 years	25%
Deductible	
\$2,500	5%
\$5,000	10%
\$10,000	15%

**Water
Protection
Endorsement**

Limit of Coverage \$100,000

Premium \$200



Pricing

The following chart outlines the type of liability extension and the pricing based on \$2,000,000 liability.

Liability	Premium
Basic Liability	\$97
Additional Private Residence	\$26
Additional Named Insured(s)	\$26
Fuel Oil Heating Tank (per tank)	\$69
Pools, Hot Tubs, Ponds	\$26
Amphibious Auto (per unit)	\$23
Golf Carts	\$61
Permanent Residence Employee	\$19
Day Care	\$50
Watercraft	
Sailboats (length)	
26-30'	\$47
30-40'	\$82
40+	<i>not written</i>
Outboards *Inboard/Outboard (hp)	
26-50	\$19
51-75	\$29
76-100	\$46
101-150	\$64
151-200	\$105
201-225	\$131
226-250	\$152
251-275	\$162
276-300	\$191
300+	<i>not written</i>
Inboards (max speed/mph)	
16	\$58
30	\$102
50	\$146
50+	<i>not written</i>
Personal Watercraft (max speed mph)	
50	\$190
50+	<i>not written</i>



Appendix A

Rating Table by Postal Code

K7H	S.O. Table 1A	S.O. Table 2A
L0R1A0	S.O. Table 1	S.O. Table 2A
L0R1B0	S.O. Table 1	S.O. Table 2A
L0R1B1	S.O. Table 1	S.O. Table 2A
L0R1B2	S.O. Table 1	S.O. Table 2A
L0R1B3	S.O. Table 1	S.O. Table 2A
L0R1B4	S.O. Table 1	S.O. Table 2A
L0R1B5	S.O. Table 1	S.O. Table 2A
L0R1B6	S.O. Table 1	S.O. Table 2A
L0R1B7	S.O. Table 1	S.O. Table 2A
L0R1B8	S.O. Table 1	S.O. Table 2A
L0R1B9	S.O. Table 1	S.O. Table 2A
L0R1C0	S.O. Table 1	S.O. Table 2A
L0R1E0	S.O. Table 1	S.O. Table 2A
L0R1G0	S.O. Table 1	S.O. Table 2A
L0R1H0	S.O. Table 1	S.O. Table 2A
L0R1H1	S.O. Table 1	S.O. Table 2A
L0R1H2	S.O. Table 1	S.O. Table 2A
L0R1H3	S.O. Table 1	S.O. Table 2A
L0R1J0	S.O. Table 1	S.O. Table 2A
L0R1K0	S.O. Table 1	S.O. Table 2A
L0R1M0	S.O. Table 1	S.O. Table 2A
L0R1P0	S.O. Table 1	S.O. Table 2A
L0R1R0	S.O. Table 1	S.O. Table 2A
L0R1S0	S.O. Table 1	S.O. Table 2A
L0R1T0	S.O. Table 1	S.O. Table 2A
L0R1V0	S.O. Table 1	S.O. Table 2A
L0R1W0	S.O. Table 1	S.O. Table 2A
L0R1X0	S.O. Table 1	S.O. Table 2A
L0R1Y0	S.O. Table 1	S.O. Table 2
L0R1Z0	S.O. Table 1	S.O. Table 2A
L0R2A0	S.O. Table 1	S.O. Table 2A
L0R2B0	S.O. Table 1	S.O. Table 2A
L0R2C0	S.O. Table 1	S.O. Table 2A
L0R2E0	S.O. Table 1	S.O. Table 2A
L0R2H0	S.O. Table 1	S.O. Table 2A
L0R2H1	S.O. Table 1	S.O. Table 2A
L0R2H2	S.O. Table 1	S.O. Table 2A
L0R2H3	S.O. Table 1	S.O. Table 2A
L0R2H4	S.O. Table 1	S.O. Table 2A
L0R2H5	S.O. Table 1	S.O. Table 2A
L0R2H6	S.O. Table 1	S.O. Table 2A



L0R2H7	S.O. Table 1	S.O. Table 2A
L0R2H8	S.O. Table 1	S.O. Table 2A
L0R2H9	S.O. Table 1	S.O. Table 2A
L0R2J0	S.O. Table 1	S.O. Table 2
L0R2M0	S.O. Table 1	S.O. Table 2A
L0R3B0	S.O. Table 1	S.O. Table 2A
L8E	S.O. Table 1A	S.O. Table 2
L8G	S.O. Table 1A	S.O. Table 2
L8H	S.O. Table 1B	S.O. Table 2
L8J	S.O. Table 1A	S.O. Table 2
L8K	S.O. Table 1B	S.O. Table 2
L8L	S.O. Table 1B	S.O. Table 2
L8M	S.O. Table 1B	S.O. Table 2
L8N	S.O. Table 1B	S.O. Table 2
L8N2Z7	S.O. Table 1	S.O. Table 2A
L8P	S.O. Table 1B	S.O. Table 2
L8R	S.O. Table 1B	S.O. Table 2
L8S	S.O. Table 1	S.O. Table 2
L8T	S.O. Table 1A	S.O. Table 2
L8V	S.O. Table 1A	S.O. Table 2
L8W	S.O. Table 1A	S.O. Table 2
L9A	S.O. Table 1A	S.O. Table 2A
L9B	S.O. Table 1	S.O. Table 2A
L9C	S.O. Table 1	S.O. Table 2A
L9G	S.O. Table 1A	S.O. Table 2A
L9H	S.O. Table 1A	S.O. Table 2A
L9J	S.O. Table 1A	S.O. Table 2A
L9K	S.O. Table 1A	S.O. Table 2A
L9L	S.O. Table 1	S.O. Table 2A
L9M	S.O. Table 1A	S.O. Table 2A
L9N	S.O. Table 1B	S.O. Table 2A
L9P	S.O. Table 1A	S.O. Table 2A
L9R	S.O. Table 1A	S.O. Table 2A
L9S	S.O. Table 1A	S.O. Table 2A
L9T	S.O. Table 1A	S.O. Table 2A
L9V	S.O. Table 1A	S.O. Table 2A
L9W	S.O. Table 1A	S.O. Table 2A
L9Y	S.O. Table 1A	S.O. Table 2A
L9Z	S.O. Table 1	S.O. Table 2A
N0A1C0	S.O. Table 1	S.O. Table 2A
N0A1E0	S.O. Table 1	S.O. Table 2A
N0A1G0	S.O. Table 1	S.O. Table 2A
N0A1H0	S.O. Table 1	S.O. Table 2A
N0A1J0	S.O. Table 1	S.O. Table 2A
N0A1K0	S.O. Table 1	S.O. Table 2



N0A1L0	S.O. Table 1	S.O. Table 2
N0A1M0	S.O. Table 1	S.O. Table 2A
N0A1N0	S.O. Table 1	S.O. Table 2
N0A1N1	S.O. Table 1	S.O. Table 2
N0A1N2	S.O. Table 1	S.O. Table 2
N0A1N3	S.O. Table 1	S.O. Table 2
N0A1N4	S.O. Table 1	S.O. Table 2
N0A1N5	S.O. Table 1	S.O. Table 2
N0A1N6	S.O. Table 1	S.O. Table 2
N0A1N7	S.O. Table 1	S.O. Table 2
N0A1N8	S.O. Table 1	S.O. Table 2
N0A1N9	S.O. Table 1	S.O. Table 2
N0A1P0	S.O. Table 1	S.O. Table 2A
N0A1R0	S.O. Table 1	S.O. Table 2A
N0A1S0	S.O. Table 1	S.O. Table 2
N0B1A0	S.O. Table 1A	S.O. Table 2A
N0B1B0	S.O. Table 1A	S.O. Table 2A
N0B1C0	S.O. Table 1A	S.O. Table 2A
N0B1E0	S.O. Table 1A	S.O. Table 2A
N0B1H0	S.O. Table 1A	S.O. Table 2A
N0B1J0	S.O. Table 1A	S.O. Table 2A
N0B1K0	S.O. Table 1A	S.O. Table 2A
N0B1L0	S.O. Table 1A	S.O. Table 2A
N0B1M0	S.O. Table 1A	S.O. Table 2A
N0B1N0	S.O. Table 1A	S.O. Table 2A
N0B1P0	S.O. Table 1A	S.O. Table 2A
N0B1S0	S.O. Table 1A	S.O. Table 2A
N0B1T0	S.O. Table 1A	S.O. Table 2A
N0B1V0	S.O. Table 1A	S.O. Table 2A
N0B1W0	S.O. Table 1A	S.O. Table 2A
N0B1X0	S.O. Table 1A	S.O. Table 2A
N0B1Y0	S.O. Table 1A	S.O. Table 2A
N0B1Z0	S.O. Table 1A	S.O. Table 2A
N0B2A0	S.O. Table 1A	S.O. Table 2A
N0B2B0	S.O. Table 1A	S.O. Table 2A
N0B2C0	S.O. Table 1A	S.O. Table 2A
N0B2E0	S.O. Table 1A	S.O. Table 2A
N0B2H0	S.O. Table 1A	S.O. Table 2A
N0B2H1	S.O. Table 1A	S.O. Table 2A
N0B2J0	S.O. Table 1A	S.O. Table 2A
N0B2K0	S.O. Table 1A	S.O. Table 2A
N0B2L0	S.O. Table 1A	S.O. Table 2A
N0B2M0	S.O. Table 1A	S.O. Table 2A
N0B2M1	S.O. Table 1A	S.O. Table 2A
N0B2N0	S.O. Table 1A	S.O. Table 2A



N0B2P0	S.O. Table 1A	S.O. Table 2A
N0B2R0	S.O. Table 1A	S.O. Table 2A
N0B2S0	S.O. Table 1A	S.O. Table 2A
N0B2T0	S.O. Table 1A	S.O. Table 2A
N0B2V0	S.O. Table 1A	S.O. Table 2A
N0C1A0	S.O. Table 1	S.O. Table 2A
N0C1B0	S.O. Table 1	S.O. Table 2A
N0C1C0	S.O. Table 1	S.O. Table 2A
N0C1E0	S.O. Table 1	S.O. Table 2A
N0C1G0	S.O. Table 1	S.O. Table 2A
N0C1H0	S.O. Table 1	S.O. Table 2A
N0C1J0	S.O. Table 1	S.O. Table 2A
N0C1K0	S.O. Table 1	S.O. Table 2A
N0C1L0	S.O. Table 1	S.O. Table 2A
N0C1M0	S.O. Table 1	S.O. Table 2A
N0E1A0	S.O. Table 1	S.O. Table 2A
N0E1B0	S.O. Table 1	S.O. Table 2A
N0E1C0	S.O. Table 1	S.O. Table 2
N0E1E0	S.O. Table 1	S.O. Table 2
N0E1G0	S.O. Table 1	S.O. Table 2
N0E1H0	S.O. Table 1	S.O. Table 2
N0E1K0	S.O. Table 1	S.O. Table 2A
N0E1L0	S.O. Table 1	S.O. Table 2
N0E1M0	S.O. Table 1	S.O. Table 2
N0E1N0	S.O. Table 1	S.O. Table 2A
N0E1P0	S.O. Table 1	S.O. Table 2
N0E1R0	S.O. Table 1	S.O. Table 2A
N0E1S0	S.O. Table 1	S.O. Table 2
N0E1T0	S.O. Table 1	S.O. Table 2
N0E1V0	S.O. Table 1	S.O. Table 2
N0E1W0	S.O. Table 1	S.O. Table 2
N0E1X0	S.O. Table 1	S.O. Table 2
N0E1Y0	S.O. Table 1	S.O. Table 2
N0E1Z0	S.O. Table 1	S.O. Table 2A
N0E2A0	S.O. Table 1	S.O. Table 2
N0G1A0	S.O. Table 1A	S.O. Table 2A
N0G1B0	S.O. Table 1	S.O. Table 2A
N0G1C0	S.O. Table 1	S.O. Table 2A
N0G1E0	S.O. Table 1	S.O. Table 2A
N0G1G0	S.O. Table 1	S.O. Table 2A
N0G1H0	S.O. Table 1	S.O. Table 2A
N0G1J0	S.O. Table 1	S.O. Table 2A
N0G1K0	S.O. Table 1	S.O. Table 2A
N0G1L0	S.O. Table 1	S.O. Table 2A
N0G1M0	S.O. Table 1	S.O. Table 2A
N0G1N0	S.O. Table 1	S.O. Table 2A



N0G1P0	S.O. Table 1	S.O. Table 2A
N0G1R0	S.O. Table 1	S.O. Table 2A
N0G1S0	S.O. Table 1	S.O. Table 2A
N0G1T0	S.O. Table 1	S.O. Table 2A
N0G1V0	S.O. Table 1	S.O. Table 2A
N0G1W0	S.O. Table 1	S.O. Table 2A
N0G1X0	S.O. Table 1	S.O. Table 2A
N0G1Y0	S.O. Table 1	S.O. Table 2A
N0G1Z0	S.O. Table 1	S.O. Table 2A
N0G2A0	S.O. Table 1	S.O. Table 2A
N0G2B0	S.O. Table 1	S.O. Table 2A
N0G2E0	S.O. Table 1	S.O. Table 2A
N0G2H0	S.O. Table 1	S.O. Table 2A
N0G2J0	S.O. Table 1	S.O. Table 2A
N0G2K0	S.O. Table 1	S.O. Table 2A
N0G2L0	S.O. Table 1	S.O. Table 2A
N0G2L1	S.O. Table 1	S.O. Table 2A
N0G2L2	S.O. Table 1	S.O. Table 2A
N0G2L3	S.O. Table 1	S.O. Table 2A
N0G2M0	S.O. Table 1	S.O. Table 2A
N0G2N0	S.O. Table 1	S.O. Table 2A
N0G2P0	S.O. Table 1	S.O. Table 2A
N0G2R0	S.O. Table 1	S.O. Table 2A
N0G2S0	S.O. Table 1	S.O. Table 2A
N0G2T0	S.O. Table 1	S.O. Table 2A
N0G2V0	S.O. Table 1	S.O. Table 2A
N0G2W0	S.O. Table 1	S.O. Table 2A
N0G2X0	S.O. Table 1	S.O. Table 2A
N0J1A0	S.O. Table 1	S.O. Table 2
N0J1B0	S.O. Table 1	S.O. Table 2
N0J1C0	S.O. Table 1	S.O. Table 2
N0J1E0	S.O. Table 1	S.O. Table 2
N0J1G0	S.O. Table 1	S.O. Table 2A
N0J1H0	S.O. Table 1	S.O. Table 2
N0J1J0	S.O. Table 1	S.O. Table 2
N0J1L0	S.O. Table 1	S.O. Table 2A
N0J1M0	S.O. Table 1	S.O. Table 2
N0J1N0	S.O. Table 1	S.O. Table 2
N0J1P0	S.O. Table 1	S.O. Table 2
N0J1P1	S.O. Table 1	S.O. Table 2A
N0J1P2	S.O. Table 1	S.O. Table 2A
N0J1R0	S.O. Table 1	S.O. Table 2
N0J1S0	S.O. Table 1	S.O. Table 2
N0J1T0	S.O. Table 1	S.O. Table 2
N0J1V0	S.O. Table 1	S.O. Table 2A



N0J1W0	S.O. Table 1	S.O. Table 2
N0J1X0	S.O. Table 1	S.O. Table 2
N0J1Y0	S.O. Table 1	S.O. Table 2
N0J1Z0	S.O. Table 1	S.O. Table 2
N0K1A0	S.O. Table 1	S.O. Table 2A
N0K1B0	S.O. Table 1	S.O. Table 2A
N0K1C0	S.O. Table 1	S.O. Table 2A
N0K1E0	S.O. Table 1	S.O. Table 2A
N0K1G0	S.O. Table 1	S.O. Table 2A
N0K1H0	S.O. Table 1	S.O. Table 2A
N0K1J0	S.O. Table 1	S.O. Table 2A
N0K1K0	S.O. Table 1	S.O. Table 2
N0K1L0	S.O. Table 1	S.O. Table 2A
N0K1M0	S.O. Table 1	S.O. Table 2A
N0K1N0	S.O. Table 1	S.O. Table 2A
N0K1P0	S.O. Table 1	S.O. Table 2A
N0K1R0	S.O. Table 1	S.O. Table 2A
N0K1S0	S.O. Table 1	S.O. Table 2A
N0K1T0	S.O. Table 1	S.O. Table 2A
N0K1V0	S.O. Table 1	S.O. Table 2
N0K1W0	S.O. Table 1	S.O. Table 2A
N0K1X0	S.O. Table 1	S.O. Table 2A
N0K1Y0	S.O. Table 1	S.O. Table 2
N0K1Z0	S.O. Table 1	S.O. Table 2A
N0K2A0	S.O. Table 1	S.O. Table 2
N0L1A0	S.O. Table 1	S.O. Table 2
N0L1B0	S.O. Table 1	S.O. Table 2
N0L1C0	S.O. Table 1	S.O. Table 2
N0L1E0	S.O. Table 1	S.O. Table 2
N0L1G0	S.O. Table 1	S.O. Table 2
N0L1G1	S.O. Table 1	S.O. Table 2
N0L1G2	S.O. Table 1	S.O. Table 2
N0L1G3	S.O. Table 1	S.O. Table 2
N0L1G4	S.O. Table 1	S.O. Table 2
N0L1G5	S.O. Table 1	S.O. Table 2
N0L1G6	S.O. Table 1	S.O. Table 2
N0L1H0	S.O. Table 1	S.O. Table 2
N0L1J0	S.O. Table 1	S.O. Table 2
N0L1K0	S.O. Table 1	S.O. Table 2
N0L1M0	S.O. Table 1	S.O. Table 2
N0L1N0	S.O. Table 1	S.O. Table 2
N0L1P0	S.O. Table 1	S.O. Table 2
N0L1R0	S.O. Table 1	S.O. Table 2
N0L1T0	S.O. Table 1	S.O. Table 2
N0L1V0	S.O. Table 1	S.O. Table 2



N0L1W0	S.O. Table 1	S.O. Table 2
N0L1X0	S.O. Table 1	S.O. Table 2
N0L1Y0	S.O. Table 1	S.O. Table 2
N0L1Z0	S.O. Table 1	S.O. Table 2
N0L2B0	S.O. Table 1	S.O. Table 2
N0L2C0	S.O. Table 1	S.O. Table 2
N0L2E0	S.O. Table 1	S.O. Table 2
N0L2G0	S.O. Table 1	S.O. Table 2
N0L2H0	S.O. Table 1	S.O. Table 2
N0L2J0	S.O. Table 1	S.O. Table 2
N0L2K0	S.O. Table 1	S.O. Table 2
N0L2L0	S.O. Table 1	S.O. Table 2
N0L2M0	S.O. Table 1	S.O. Table 2
N0L2N0	S.O. Table 1	S.O. Table 2
N0L2P0	S.O. Table 1	S.O. Table 2
N0M1A0	S.O. Table 1	S.O. Table 2
N0M1B0	S.O. Table 1	S.O. Table 2
N0M1C0	S.O. Table 1	S.O. Table 2
N0M1E0	S.O. Table 1	S.O. Table 2A
N0M1G0	S.O. Table 1	S.O. Table 2A
N0M1H0	S.O. Table 1	S.O. Table 2A
N0M1J0	S.O. Table 1	S.O. Table 2A
N0M1K0	S.O. Table 1	S.O. Table 2
N0M1L0	S.O. Table 1	S.O. Table 2A
N0M1M0	S.O. Table 1	S.O. Table 2
N0M1N0	S.O. Table 1	S.O. Table 2
N0M1P0	S.O. Table 1	S.O. Table 2
N0M1R0	S.O. Table 1	S.O. Table 2A
N0M1S0	S.O. Table 1	S.O. Table 2A
N0M1S1	S.O. Table 1	S.O. Table 2A
N0M1S2	S.O. Table 1	S.O. Table 2A
N0M1S3	S.O. Table 1	S.O. Table 2A
N0M1S4	S.O. Table 1	S.O. Table 2A
N0M1S5	S.O. Table 1	S.O. Table 2A
N0M1S6	S.O. Table 1	S.O. Table 2A
N0M1S7	S.O. Table 1	S.O. Table 2A
N0M1T0	S.O. Table 1	S.O. Table 2
N0M1V0	S.O. Table 1	S.O. Table 2
N0M1W0	S.O. Table 1	S.O. Table 2
N0M1X0	S.O. Table 1	S.O. Table 2
N0M1Y0	S.O. Table 1	S.O. Table 2
N0M2A0	S.O. Table 1	S.O. Table 2
N0M2B0	S.O. Table 1	S.O. Table 2
N0M2C0	S.O. Table 1	S.O. Table 2
N0M2E0	S.O. Table 1	S.O. Table 2



N0M2G0	S.O. Table 1	S.O. Table 2
N0M2H0	S.O. Table 1	S.O. Table 2A
N0M2J0	S.O. Table 1	S.O. Table 2
N0M2K0	S.O. Table 1	S.O. Table 2
N0M2L0	S.O. Table 1	S.O. Table 2
N0M2M0	S.O. Table 1	S.O. Table 2
N0M2N0	S.O. Table 1	S.O. Table 2
N0M2P0	S.O. Table 1	S.O. Table 2
N0M2R0	S.O. Table 1	S.O. Table 2
N0M2S0	S.O. Table 1	S.O. Table 2
N0M2T0	S.O. Table 1	S.O. Table 2
N0N1P0	S.O. Table 1	S.O. Table 2
N0N1R0	S.O. Table 1	S.O. Table 2
N0N1T0	S.O. Table 1	S.O. Table 2
N0P1A0	S.O. Table 1	S.O. Table 2
N0P1C0	S.O. Table 1	S.O. Table 2
N0P1E0	S.O. Table 1	S.O. Table 2
N0P1G0	S.O. Table 1	S.O. Table 2
N0P1H0	S.O. Table 1	S.O. Table 2
N0P1J0	S.O. Table 1	S.O. Table 2
N0P1K0	S.O. Table 1	S.O. Table 2
N0P1L0	S.O. Table 1	S.O. Table 2
N0P1M0	S.O. Table 1	S.O. Table 2
N0P1N0	S.O. Table 1	S.O. Table 2
N0P1R0	S.O. Table 1	S.O. Table 2
N0P1S0	S.O. Table 1	S.O. Table 2
N0P1T0	S.O. Table 1	S.O. Table 2
N0P1V0	S.O. Table 1	S.O. Table 2
N0P1W0	S.O. Table 1	S.O. Table 2
N0P1X0	S.O. Table 1	S.O. Table 2
N0P1Y0	S.O. Table 1	S.O. Table 2
N0P1Z0	S.O. Table 1	S.O. Table 2
N0P2A0	S.O. Table 1	S.O. Table 2
N0P2B0	S.O. Table 1	S.O. Table 2
N0P2C0	S.O. Table 1	S.O. Table 2
N0P2G0	S.O. Table 1	S.O. Table 2
N0P2H0	S.O. Table 1	S.O. Table 2
N0P2J0	S.O. Table 1	S.O. Table 2
N0P2K0	S.O. Table 1	S.O. Table 2
N0P2L0	S.O. Table 1	S.O. Table 2
N0P2M0	S.O. Table 1	S.O. Table 2
N0P2P0	S.O. Table 1	S.O. Table 2
N0P2R0	S.O. Table 1	S.O. Table 2



N1A	S.O. Table 1	S.O. Table 2A
N1C	S.O. Table 1A	S.O. Table 2A
N1E	S.O. Table 1A	S.O. Table 2A
N1G	S.O. Table 1A	S.O. Table 2A
N1H	S.O. Table 1A	S.O. Table 2A
N1K	S.O. Table 1A	S.O. Table 2A
N1L	S.O. Table 1A	S.O. Table 2A
N1M	S.O. Table 1A	S.O. Table 2A
N1P	S.O. Table 1A	S.O. Table 2A
N1R	S.O. Table 1A	S.O. Table 2A
N1S	S.O. Table 1A	S.O. Table 2A
N1T	S.O. Table 1A	S.O. Table 2A
N2A	S.O. Table 1A	S.O. Table 2A
N2B	S.O. Table 1A	S.O. Table 2A
N2C	S.O. Table 1A	S.O. Table 2A
N2E	S.O. Table 1A	S.O. Table 2A
N2G	S.O. Table 1A	S.O. Table 2A
N2H	S.O. Table 1A	S.O. Table 2A
N2J	S.O. Table 1A	S.O. Table 2A
N2K	S.O. Table 1A	S.O. Table 2A
N2L	S.O. Table 1A	S.O. Table 2A
N2M	S.O. Table 1A	S.O. Table 2A
N2N	S.O. Table 1A	S.O. Table 2A
N2P	S.O. Table 1A	S.O. Table 2A
N2R	S.O. Table 1A	S.O. Table 2A
N2T	S.O. Table 1A	S.O. Table 2A
N2V	S.O. Table 1A	S.O. Table 2A
N2Z	S.O. Table 1A	S.O. Table 2A
N3A	S.O. Table 1A	S.O. Table 2A
N3B	S.O. Table 1A	S.O. Table 2A
N3C	S.O. Table 1A	S.O. Table 2A
N3E	S.O. Table 1A	S.O. Table 2A
N3H	S.O. Table 1A	S.O. Table 2A
N3L	S.O. Table 1A	S.O. Table 2A
N3P	S.O. Table 1A	S.O. Table 2A
N3R	S.O. Table 1A	S.O. Table 2A
N3S	S.O. Table 1A	S.O. Table 2A
N3T	S.O. Table 1A	S.O. Table 2A
N3V	S.O. Table 1A	S.O. Table 2A
N3W	S.O. Table 1A	S.O. Table 2A
N3Y	S.O. Table 1A	S.O. Table 2
N4B	S.O. Table 1	S.O. Table 2
N4G	S.O. Table 1A	S.O. Table 2
N4K	S.O. Table 1A	S.O. Table 2A
N4L	S.O. Table 1A	S.O. Table 2A



N4N	S.O. Table 1A	S.O. Table 2A
N4S	S.O. Table 1A	S.O. Table 2
N4T	S.O. Table 1A	S.O. Table 2
N4V	S.O. Table 1A	S.O. Table 2
N4W	S.O. Table 1A	S.O. Table 2A
N4X	S.O. Table 1	S.O. Table 2
N4Z	S.O. Table 1A	S.O. Table 2A
N5A	S.O. Table 1A	S.O. Table 2A
N5C	S.O. Table 1	S.O. Table 2
N5H	S.O. Table 1	S.O. Table 2
N5L	S.O. Table 1	S.O. Table 2
N5P	S.O. Table 1A	S.O. Table 2
N5R	S.O. Table 1A	S.O. Table 2
N5V	S.O. Table 1A	S.O. Table 2
N5W	S.O. Table 1A	S.O. Table 2
N5X	S.O. Table 1A	S.O. Table 2
N5Y	S.O. Table 1A	S.O. Table 2
N5Z	S.O. Table 1A	S.O. Table 2
N6A	S.O. Table 1A	S.O. Table 2
N6B	S.O. Table 1A	S.O. Table 2
N6C	S.O. Table 1A	S.O. Table 2
N6E	S.O. Table 1A	S.O. Table 2
N6G	S.O. Table 1A	S.O. Table 2
N6H	S.O. Table 1A	S.O. Table 2
N6J	S.O. Table 1A	S.O. Table 2
N6K	S.O. Table 1A	S.O. Table 2
N6L	S.O. Table 1A	S.O. Table 2
N6M	S.O. Table 1A	S.O. Table 2
N6N	S.O. Table 1A	S.O. Table 2
N6P	S.O. Table 1A	S.O. Table 2
N7A	S.O. Table 1A	S.O. Table 2A
N7G	S.O. Table 1A	S.O. Table 2
N7L	S.O. Table 1A	S.O. Table 2
N7M	S.O. Table 1A	S.O. Table 2
N7S	S.O. Table 1A	S.O. Table 2
N7T	S.O. Table 1A	S.O. Table 2
N7V	S.O. Table 1A	S.O. Table 2
N7W	S.O. Table 1A	S.O. Table 2
N7X	S.O. Table 1A	S.O. Table 2
N8A	S.O. Table 1	S.O. Table 2
N8H	S.O. Table 1	S.O. Table 2
N8M	S.O. Table 1	S.O. Table 2
N8N	S.O. Table 1	S.O. Table 2



N9H	S.O. Table 1A	S.O. Table 2
N9J	S.O. Table 1A	S.O. Table 2
N9K	S.O. Table 1A	S.O. Table 2
N9V	S.O. Table 1	S.O. Table 2
N9Y	S.O. Table 1	S.O. Table 2



Southern Ontario Rate Tables

Southern Ontario Dwelling Value	PROTECTION GRADE 1 - HYDRANT			PROTECTION GRADE 2 - FIREHALL	
	S.O. Table 1	S.O. Table 1A	S.O. Table 1B	S.O. Table 2	S.O. Table 2A
600,000	1,701	1,479	1,740	1,860	1,658
610,000	1,729	1,504	1,769	1,891	1,685
620,000	1,758	1,528	1,798	1,922	1,713
630,000	1,786	1,553	1,827	1,953	1,740
640,000	1,814	1,578	1,856	1,984	1,768
650,000	1,843	1,602	1,885	2,015	1,796
660,000	1,871	1,627	1,914	2,046	1,823
670,000	1,899	1,652	1,943	2,077	1,851
680,000	1,928	1,676	1,972	2,108	1,879
690,000	1,956	1,701	2,001	2,139	1,906
700,000	1,984	1,726	1,960	2,100	1,934
710,000	2,013	1,750	1,988	2,130	1,961
720,000	2,041	1,775	2,016	2,160	1,989
730,000	2,069	1,799	2,044	2,190	2,017
740,000	2,098	1,824	2,072	2,220	2,044
750,000	2,126	1,849	2,100	2,250	2,072
760,000	2,154	1,873	2,128	2,280	2,100
770,000	2,183	1,898	2,156	2,310	2,127
780,000	2,211	1,923	2,184	2,340	2,155
790,000	2,239	1,947	2,212	2,370	2,182



Southern Ontario	PROTECTION GRADE 1 - HYDRANT			PROTECTION GRADE 2 - FIREHALL	
	S.O. Table 1	S.O. Table 1A	S.O. Table 1B	S.O. Table 2	S.O. Table 2A
800,000	2,268	1,972	2,240	2,400	2,210
810,000	2,296	1,997	2,268	2,430	2,238
820,000	2,324	2,021	2,296	2,460	2,265
830,000	2,324	2,070	2,324	2,490	2,320
840,000	2,352	2,095	2,352	2,520	2,348
850,000	2,380	2,145	2,380	2,550	2,403
860,000	2,408	2,170	2,408	2,580	2,432
870,000	2,436	2,220	2,436	2,610	2,488
880,000	2,464	2,246	2,464	2,640	2,517
890,000	2,492	2,297	2,492	2,670	2,574
900,000	2,671	2,323	2,700	2,700	2,603
910,000	2,731	2,375	2,730	2,730	2,662
920,000	2,792	2,428	2,760	2,760	2,721
930,000	2,822	2,454	2,790	2,790	2,750
940,000	2,820	2,508	2,820	2,820	2,811
950,000	2,850	2,535	2,850	2,850	2,841
960,000	2,880	2,589	2,880	2,880	2,902
970,000	2,910	2,644	2,910	2,910	2,963
980,000	2,940	2,671	2,940	2,940	2,994
990,000	2,970	2,699	2,970	2,970	3,024
1,000,000	3,168	2,755	3,300	3,500	3,088
1,010,000	3,200	2,783	3,333	3,535	3,118
1,020,000	3,232	2,810	3,366	3,570	3,149
1,030,000	3,263	2,838	3,399	3,605	3,180

Southern Ontario Dwelling Value	PROTECTION GRADE 1 - HYDRANT			PROTECTION GRADE 2 - FIREHALL	
	S.O. Table 1	S.O. Table 1A	S.O. Table 1B	S.O. Table 2	S.O. Table 2A
1,040,000	3,295	2,865	3,432	3,640	3,211
1,050,000	3,327	2,893	3,465	3,675	3,242
1,060,000	3,358	2,920	3,498	3,710	3,273
1,070,000	3,390	2,948	3,531	3,745	3,304
1,080,000	3,422	2,975	3,564	3,780	3,335
1,090,000	3,453	3,003	3,597	3,815	3,365
1,100,000	3,485	3,031	3,630	3,850	3,396
1,110,000	3,517	3,058	3,663	3,885	3,427
1,120,000	3,548	3,086	3,696	3,920	3,458
1,130,000	3,580	3,113	3,729	3,955	3,489
1,140,000	3,612	3,141	3,762	3,990	3,520
1,150,000	3,643	3,168	3,795	4,025	3,551
1,160,000	3,675	3,196	3,828	4,060	3,582
1,170,000	3,707	3,223	3,861	4,095	3,612
1,180,000	3,739	3,251	3,894	4,130	3,643
1,190,000	3,770	3,278	3,927	4,165	3,674
1,200,000	3,802	3,306	3,960	4,200	3,705
1,210,000	3,834	3,334	3,993	4,235	3,736
1,220,000	3,865	3,361	4,026	4,270	3,767
1,230,000	3,897	3,389	4,059	4,305	3,798
1,240,000	3,929	3,416	4,092	4,340	3,829
1,250,000	3,960	3,444	4,125	4,375	3,859
1,260,000	3,992	3,471	4,158	4,410	3,890
1,270,000	4,024	3,499	4,191	4,445	3,921
1,280,000	4,055	3,526	4,224	4,480	3,952
1,290,000	4,087	3,554	4,257	4,515	3,983
1,300,000	4,119	3,582	4,290	4,550	4,014
1,310,000	4,150	3,609	4,323	4,585	4,045
1,320,000	4,182	3,637	4,356	4,620	4,076
1,330,000	4,214	3,664	4,389	4,655	4,106
1,340,000	4,245	3,692	4,422	4,690	4,137
1,350,000	4,277	3,719	4,455	4,725	4,168
1,360,000	4,309	3,747	4,488	4,760	4,199

Southern Ontario Dwelling Value	PROTECTION GRADE 1 - HYDRANT			PROTECTION GRADE 2 - FIREHALL	
	S.O. Table 1	S.O. Table 1A	S.O. Table 1B	S.O. Table 2	S.O. Table 2A
1,370,000	4,341	3,774	4,521	4,795	4,230
1,380,000	4,372	3,802	4,554	4,830	4,261
1,390,000	4,404	3,829	4,587	4,865	4,292
1,400,000	4,436	3,857	4,620	4,900	4,323
1,410,000	4,467	3,885	4,653	4,935	4,353
1,420,000	4,499	3,912	4,686	4,970	4,384
1,430,000	4,531	3,940	4,719	5,005	4,415
1,440,000	4,562	3,967	4,752	5,040	4,446
1,450,000	4,594	3,995	4,785	5,075	4,477
1,460,000	4,626	4,022	4,818	5,110	4,508
1,470,000	4,657	4,050	4,851	5,145	4,539
1,480,000	4,689	4,077	4,884	5,180	4,570
1,490,000	4,721	4,105	4,917	5,215	4,600
1,500,000	4,752	4,133	5,166	5,326	4,631
1,510,000	4,784	4,160	5,200	5,361	4,662
1,520,000	4,816	4,188	5,235	5,397	4,693
1,530,000	4,847	4,215	5,269	5,432	4,724
1,540,000	4,879	4,243	5,303	5,468	4,755
1,550,000	4,911	4,270	5,338	5,503	4,786
1,560,000	4,942	4,298	5,372	5,539	4,817
1,570,000	4,974	4,325	5,407	5,574	4,847
1,580,000	5,006	4,353	5,441	5,610	4,878
1,590,000	5,038	4,380	5,476	5,645	4,909
1,600,000	5,069	4,408	5,510	5,681	4,940
1,610,000	5,101	4,436	5,544	5,717	4,971
1,620,000	5,133	4,463	5,579	5,752	5,002
1,630,000	5,164	4,491	5,613	5,788	5,033
1,640,000	5,196	4,518	5,648	5,823	5,064
1,650,000	5,228	4,546	5,682	5,859	5,094
1,660,000	5,259	4,573	5,717	5,894	5,125
1,670,000	5,291	4,601	5,751	5,930	5,156
1,680,000	5,323	4,628	5,786	5,965	5,187

Southern Ontario Dwelling Value	PROTECTION GRADE 1 - HYDRANT			PROTECTION GRADE 2 - FIREHALL	
	S.O. Table 1	S.O. Table 1A	S.O. Table 1B	S.O. Table 2	S.O. Table 2A
1,690,000	5,354	4,656	5,820	6,001	5,218
1,700,000	5,386	4,684	5,854	6,036	5,249
1,710,000	5,418	4,711	5,889	6,072	5,280
1,720,000	5,449	4,739	5,923	6,107	5,311
1,730,000	5,481	4,766	5,958	6,143	5,341
1,740,000	5,513	4,794	5,992	6,178	5,372
1,750,000	5,544	4,821	6,027	6,214	5,403
1,760,000	5,576	4,849	6,061	6,249	5,434
1,770,000	5,608	4,876	6,095	6,285	5,465
1,780,000	5,639	4,904	6,130	6,320	5,496
1,790,000	5,671	4,931	6,164	6,356	5,527
1,800,000	5,703	4,959	6,199	6,391	5,558
1,810,000	5,735	4,987	6,233	6,427	5,588
1,820,000	5,766	5,014	6,268	6,462	5,619
1,830,000	5,798	5,042	6,302	6,498	5,650
1,840,000	5,830	5,069	6,337	6,533	5,681
1,850,000	5,861	5,097	6,371	6,569	5,712
1,860,000	5,893	5,124	6,405	6,604	5,743
1,870,000	5,925	5,152	6,440	6,640	5,774
1,880,000	5,956	5,179	6,474	6,675	5,805
1,890,000	5,988	5,207	6,509	6,711	5,835
1,900,000	6,020	5,235	6,543	6,746	5,866
1,910,000	6,051	5,262	6,578	6,782	5,897
1,920,000	6,083	5,290	6,612	6,817	5,928
1,930,000	6,115	5,317	6,646	6,853	5,959
1,940,000	6,146	5,345	6,681	6,888	5,990
1,950,000	6,178	5,372	6,715	6,924	6,021
1,960,000	6,210	5,400	6,750	6,959	6,052
1,970,000	6,241	5,427	6,784	6,995	6,082
1,980,000	6,273	5,455	6,819	7,030	6,113
1,990,000	6,305	5,482	6,853	7,066	6,144
2,000,000	6,337	5,510	6,888	7,101	6,175



YARMOUTH MUTUAL INSURANCE COMPANY

Tenants and Condominium Property Packages

Tenant's & Condominium Package Guidelines

Tenant Rate Table

Condominium Unit Owner Occupied Rate Table

Condominium Unit Rental Rate Table



Tenant's & Condominium Package Property Guidelines

DEFINITION:

Tenant's Coverage – Insurance for Personal Property and Liability Coverage for a resident where the insured lives but does not own.

Condominium Coverage – Insurance for Personal Property, Liability and other coverages required under the Condominium Corporation Act.

These risks must be submitted on a completed personal lines application.

FIRE PROTECTION GRADES

GRADE	DEFINITION
1	Risks within 305m (1000 ft) of a fully pressurized Fire Hydrant, or has passed the IUO Water Accreditation Test.
2	Risks within 8km (by road) of a responding Fire Hall
3	All others including unprotected.

DEDUCTIBLES

Standard Deductible of \$500 applies to Tenant Plus Packages.

Standard Deductible of \$1,000 applies to Tenant Standard Packages.

DISCOUNTS

The following discounts may apply to the total combined property premium for Tenants packages, if applicable: (see General Policy Requirements)

- Claims Free Discount (prior insurance information required)
- Deductible Discounts
- Mature Owners Discount
- Multi-Line Discount



TENANT RATES
(Minimum Package Premium \$100)

Coverage Limit	Grade 1 Named Peril	Grade 1 All Risk	Grade 2 Named Peril	Grade 2 All Risk
5,000	35	-	43	-
10,000	70	-	85	-
15,000	105	102	128	123
20,000	140	136	170	164
25,000	175	170	213	205
30,000	210	204	255	246
35,000	245	238	298	287
40,000	280	272	340	328
45,000	315	306	383	369
50,000	350	340	425	410
Water Protection Endorsement - Optional	\$50	\$50	\$50	\$50
\$1 million liability add	\$70	\$70	\$70	\$70
\$2 million liability add	\$97	\$97	\$97	\$97
Farm				
\$1 Million Liability add	\$198	\$198	\$198	\$198
\$2 Million Liability add	\$273	\$273	\$273	\$273
Limited Farm				
\$1 Million Liability add	\$110	\$110	\$110	\$110
\$2 Million Liability add	\$152	\$152	\$152	\$152

COVERAGES

Personal Contents
Additional Living Expenses
Personal Liability
Identity Theft
Credit Card
Refrigerator & Freezer Food
Power Fluctuation
Water Protection Deductible
Minimum Deductible

LIMITS

Named Peril
20% of Pers. Prop.
\$1,000,000
\$15,000
\$5,000
\$1,000
\$2,500
\$2,500
\$1,000

LIMITS

All Risk
20% of Pers. Prop.
\$1,000,000
\$25,000
\$5,000
\$3,000
Included
\$2,500
\$500

Replacement cost for personal property included only after minimum \$15,000 coverage



ELIGIBILITY FOR TENANTS PACKAGE PLUS COVERAGE

- Dwellings in good state of repair and/or general maintenance of the dwelling exterior and interior above average.
- No Student rentals
- No claims in the past 3 years
- **Dwellings built within the last 75 years.**
- **Not located above a restaurant or commercial operation**

To qualify for Plus coverage, the following requirements must be met:

- Approved central heating less than 25 years old
- Updated plumbing – Copper, ABS or High-Density Polyethylene (HPDE OR PEX)
- No galvanized plumbing or cast-iron plumbing
- No Kitec Plumbing
- Minimum 100 AMP (panel and main service to home)
- No knob & tube or aluminum wiring
- Roof – shingled within the past 20 years and showing no signs of deterioration.
- If heating by Oil, tank must be inspected annually. See Guidelines in Section #1.

ELIGIBILITY FOR TENANTS PACKAGE STANDARD COVERAGE

- **Dwellings older than 75 years old are placed on Standard coverage until such time as it is fully renovated to the Plus requirements.**
- No claims in the past 3 years

To qualify for Standard coverage, the following requirements must be met:

- Approved central heating
- Updated plumbing – Copper, ABS or High-Density Polyethylene (HPDE OR PEX)
- No galvanized plumbing or cast-iron plumbing
- No Kitec Plumbing
- Minimum 100 AMP (panel and main service to home)
- No knob & tube or aluminum wiring
- Roof – shingled within the past 20 years and showing no signs of deterioration.
- If heating by Oil, tank must be inspected annually. See Guidelines in Section #1.



LIFE LEASE EXTENSION ENDORSEMENT (EO-0820-1206)

Attaching this endorsement to a Tenants Package Policy for our Insured brings them into compliance with their insurance obligations outlined in their Life Lease Occupancy Agreement clause 37.3 a). *It provides additional protection for building and a Waiver of Subrogation. We will not pay more than 250% of the amount shown on the Declaration Page for Personal Property.*

Additional Premium - \$25.00



**RESIDENTIAL CONDOMINIUM UNIT
OWNER OCCUPIED**

COVERAGE	AMOUNT
\$30,000	234
\$40,000	279
\$50,000	324
\$60,000	369
\$70,000	414
\$80,000	459
\$90,000	504
\$100,000	549
EACH ADDITIONAL \$100 COVERAGE ADD	0.45
Water Protection Endorsement-Optional	\$50
\$1 million liability add	\$70
\$2 million liability add	\$97

Personal contents	All risk
Additional living expense	20% of Personal Contents
Replacement cost coverage	Included
Unit Improvements	100% of Property Limit
Additional Protection for Building	250% of Property Limit
Loss assessment Charges	250% of Property Limit
Personal liability	\$1,000,000
Identity Theft	Included
Credit Card	\$5,000
Refrigerator & Freezer Food	\$3,000
Power Fluctuation	Included
Water Protection Endorsement	\$25,000
Water Protection Deductible	\$2,500
Deductible	\$500

- Any condominium property designated as **“Freehold Condos”** (i.e., the client is responsible for entire house, usually single-family dwelling); please contact the company for a quote.



**RESIDENTIAL CONDOMINIUM UNITS
RENTAL PROPERTIES**

COVERAGE	AMOUNT
5,000	105
10,000	145
15,000	165
20,000	205
25,000	245
30,000	285
35,000	325
40,000	365
45,000	405
50,000	445
Each Additional \$100 Coverage	0.60
Water Protection Endorsement-Optional	\$50
Rental Income	0.30
\$1 million liability add	\$70
\$2 million liability add	\$97

Personal contents	All risk
Additional living expense	N/A
Unit Improvements	100% of Property Limit
Additional Protection for Building	250% of Property Limit
Loss assessment Charges	250% of Property Limit
Personal liability \$1,000,000	Included
Deductible	\$1,000
Water Protection Deductible	\$2,500
Water Protection Endorsement	\$25,000

DISCOUNTS

The following discounts apply to the total combined property premium for Condo Policies, if applicable: (please refer to General Policy Requirements)

- Claims Free Discount *(prior insurance information required)*
- Deductible Discounts
- Long Term Discount
- Mature Owner Discount
- Multi-Line Discount



YARMOUTH MUTUAL INSURANCE COMPANY

Seasonal Homeowner Packages

General Information

Eligibility Requirements

Quick Reference Guide

Homeowners Packages

Seasonal Dwelling – Limited Named Perils

Recreational Travel Trailer



GENERAL RULES AND GUIDELINES

DEFINITIONS

Seasonal Residence

A seasonal residence is a property owned by the Policyholder but is not the principle residence. These are standard in nature, and may have heating, indoor plumbing and full electrical service. They are usually winterized and must be accessible by road year-round for the Standard and Plus Forms.

Limited Form

Intended to be used for the seasonal cottages. Coverage is limited; Detached Private Structures & Personal Property are optional coverages and Additional Living expenses are not available. The Perils are restricted to specified perils with an option to purchase coverage for Vandalism & Malicious Acts and Burglary & Robbery.

Recreational Trailer

There are two types of recreational trailers used for vacation pleasure purposes.

1. Recreational Trailer or Mobile Home that is permanently sited, on a masonry foundation, concrete pads, piers or cement blocks; or
2. Recreational Trailer that is mobile and can be towed behind a car or truck.

Modular or Mobile home construction dwellings used as a seasonal location, can be insured on our Standard or Limited forms.

ELIGIBILITY REQUIREMENTS

Binding Authority

Binding Authority is allowed for dwellings valued up to

- \$600,000 – Plus Seasonal Package
- \$500,000 – Standard Seasonal Package
- \$100,000 – Limited Coverages

**Building Construction**

Standard construction materials are the basis of these packages. Any unique or custom construction material or building practises (e.g., solid stone, triple brick, log / timber frame, straw) must be referred to your underwriter prior to quoting/binding.

Heating

Plus/Standard Seasonal Packages require the dwelling to be winterized and a primary central heating system. The age of the heating system should not exceed thirty (30) years. Electric baseboards are permitted as long as they are hardwired throughout the dwelling.

Limited Coverages Dwellings lists no requirements for the dwelling to be winterized with a primary heating system. If there is a heating system, the age of the system should not exceed thirty (30) years.

For outdoor wood furnaces, please refer to your underwriter.

Oil Heat - If Oil Heat is present in the dwelling, risks cannot be located on, or next to bodies of water that are within 75 feet of the dwelling/tank.

Please refer to Residential Fuel Oil Storage Guidelines (see Section 1 – General Guidelines)

When Oil heat is present in the recreational property and meets eligibility, the recreational location must be visited on a weekly basis (year-round) to inspect the tank and surrounding area to ensure that there has been no leakage. The weekly visit/inspection must be carried out by the insured or a competent adult.

Auxiliary Heating: There are no restrictions on the type of auxiliary heat that is permitted so long as the unit is professionally manufactured and installed; no homemade units are permissible.

Woodstoves must be inspected by a qualified WETT certified inspector.

Plumbing

Indoor plumbing in the dwelling must not exceed twenty-five (25) years, or should be comprised of either;

- Copper, ABS or High-Density Polyethylene (HPDE OR PEX)



Electrical Service

A minimum of 100-amp for Seasonal Package and 60-amp service for Limited Named Perils, which is less than twenty-five (25) years, is required for insurability consideration by this form. Aluminium wiring must be inspected by a certified electrician to confirm correct installation.

Occupancy

The dwelling must be owned by the Named Insured and occupied by the Named Insured. The Policyholder's primary residence must be written. No business activities or pursuits permitted, regardless of type or percentage.

Year-Round Road Access

The risk does have to be accessible year-round however the property can be accessible in some way other than by road (e.g., snowmobile); to remove snow load on the roof during the winter season.

If heated by Oil there is a need for weekly visits/inspection of the premises. Please see Oil Heat section for more information.

FIRE PROTECTION GRADES

GRADE DEFINITION

- 1 Risks within 305m (1000 ft) of a fully pressurized Fire Hydrant, or has passed the IUO Water Accreditation Test.
- 2 Risks within 8km (by road) of a responding Fire Hall
- 3 All others including unprotected.

DEDUCTIBLES

Standard Deductible of \$500 applies to Plus Package
Standard Deductible of \$1,000 for Standard and Limited Coverages.

DISCOUNTS

The following discounts may apply to the total combined property premium of Policies, if applicable: (please refer to General Policy Requirements)

- Claims Free Discount (*prior insurance information required*)
- Deductible Discounts
- Long Term Discount (*Packages only, if applicable*)
- Mature Owner Discount
- Multi-Line Discount (*Plus package only*)



SEASONAL HOMEOWNER PACKAGE QUICK REFERENCE GUIDE

	Seasonal Plus	Seasonal Standard	Seasonal Limited
Supporting Property Business Needed	Yes	Yes	Yes
Building Valuation Required	Yes	Yes	Yes
Photos inside and outside required for new business and every 5 years	Yes	Yes	Yes
Fire Protection	Year-Round Access No Island location	Year-Round Access and checked every 90 days	Unprotected
Time occupied by owner	Once per month	Open and used weekly 6 months of the year	50 days per year
Rental of Property to others allowed	No Rental	No Rental	No Rental
Electrical Service	100 amp	60 amp	60 amp
Heating	Do not insure if oil heated and located on a lake or river	Do not insure if oil heated and located on a lake or river	Do not insure if oil heated and located on a lake or river
Theft Coverage	Yes	Yes	Optional
Deductible	\$500 min or match principle residence	\$1000 min or match principle residence	\$1000 min or match principle residence
Water Protection	Not Available	Not Available	Not Available
Detached Private Structure	Insured Separately	Insured Separately	Insured Separately
Personal Property	70% of dwelling limit	50% of dwelling limit	Optional



Replacement Cost	Optional \$35	N/A	N/A
Additional Living Expense	Not Available	Not Available	Not available
Liability (specified location only)	\$1 million base	\$1 million base	\$1 million base
Additional Coverage Included in Packages			
Student away from home	\$10,000	\$5,000	N/A
Dependents in a Home	\$2,500	\$2,500	N/A
Credit Card Coverage	\$5,000	\$5,000	N/A
Freezer (principle residence)	\$1,000	\$1,000	N/A
Fire Department Charges	\$1,000	\$1,000	N/A
Arson or Theft Conviction Reward	\$1,000	\$1,000	N/A
Inflation Protection	Included	Included	N/A
Safety Deposit Box	\$10,000	N/A	N/A
Pollution Damage (property)	\$5,000	\$5,000	N/A
Lock Replacement	\$500	N/A	N/A
Lawn, Outdoor Trees, etc..	10% of dwelling limit, max \$1,000 per item	5% of dwelling limit, max \$500 per item	N/A
Property while moving	30 days	30 days	N/A
Special Limits within Package			
Books, Tools, Instruments pertaining to a business	\$10,000	\$3,000	N/A
Securities, books of account	\$5,000	\$3,000	N/A
Money, bullion, cash cards	\$500	\$300	N/A
Lawn & Garden Tractors	\$15,000	\$15,000	N/A
Watercraft	\$3,000	\$1,000	N/A
Computer Software	\$5,000	\$1,000	N/A
Parts for motorized vehicles	\$3,000	\$3,000	N/A
Bicycles	\$2,000	\$1,000	N/A
Utility Trailers	\$1,000	\$1,000	N/A
Personal Property of others	\$3,000	\$1,500	N/A
Special Limits for Theft Only			
Jewellery, Watches, Furs	\$6,000	\$3,000	N/A
Numismatic Property (coins)	\$500	\$300	N/A
Collectables (comic books, sports cards etc.)	\$2,500	\$1,500	N/A
Stamps & Philatelic	\$2,000	\$1,500	N/A
Silverware, and similar	\$10,000	\$10,000	N/A

**Types of Policy**

The Plus form and Standard Form are a package policy combining both Property and Liability coverage, with predetermined limits for Detached Private Structures, Personal Property and Additional Living Expenses.

The Limited Named Perils provides individual coverage for Dwellings, Contents and Outbuilding for risks that do not qualify for the Package coverages.

Perils Insured

The Plus Form provides All Risk coverage on both Building and Contents unless specifically excluded.

The Standard Form provides coverage against the following Perils for both Building and Contents:

- Fire or Lightning
- Explosion
- Smoke
- Falling Object
- Impact by Aircraft or Land Vehicle
- Riot
- Vandalism or Malicious acts
- Water Escape
- Windstorm or Hail
- Glass Breakage
- Transportation
- Theft, including damage caused by attempted theft
- Collapse, including collapse caused by weight of ice, snow or sleet
- Fuel Leakage
- Change of temperature

Debris Removal

Debris removal is included up to the limits specified, plus an additional 5% of the dwelling building amount.



Detached Private Structure

Coverage for structures/buildings on premises are covered under separate coverage.

Owned docks and boathouses on the shoreline of “your premises” are included in this section of coverage.

Vandalism and Malicious Acts - This endorsement provides a maximum limit of coverage to loss or damage caused directly by Vandalism or Malicious Mischief, which may otherwise not be included in the coverage.

Seasonal Rental Extension - *available on Seasonal Plus*

This endorsement allows for a preferred rental of the policyholders seasonal dwelling provided the owner knows the renters (i.e., Family or Friends).

The premises cannot be listed by a rental network company such as Airbnb and VRBO (Vacation Rentals by Owner) or marketed through any other platform, i.e., Facebook.

Seasonal / Secondary Endorsement (E0-0930) –

- Outbuildings off shoreline included
- \$15,000 limit for Vandalism/Malicious Acts caused by Tenant
- \$15,000 limit for Theft/Damage by Theft caused by Tenant

Liability -

- Liability is restricted to the Premises by Limitation of Coverage to a Designated Premises form (ELI-0745)

Number of Nights	Total Annual Premium	Allocation of Premium	
		Property	Liability
1 - 5	\$100	\$75	\$25
5 - 10	\$150	\$100	\$50
10 - 25	\$200	\$125	\$75
25 - 50	\$250	\$150	\$100



SEASONAL HOMEOWNER PACKAGES

COVERAGE LIMIT	Plus Seasonal	Standard Seasonal
\$50,000		250
\$60,000		300
\$70,000		350
\$80,000		400
\$90,000		450
\$100,000	700	500
\$110,000	770	550
\$120,000	840	600
\$130,000	910	650
\$140,000	980	700
\$150,000	1,050	750
\$160,000	1,120	800
\$170,000	1,190	850
\$180,000	1,260	900
\$190,000	1,330	950
\$200,000	1,400	1,000
Each Additional \$100	0.70	0.50
Residential		
\$1 Million Liability add	70	70
\$2 Million Liability add	97	97
Farm		
\$1 Million Liability add	198	198
\$2 Million Liability add	273	273
Limited Farm		
\$1 Million Liability add	110	110
\$2 Million Liability add	152	152

Additional Contents

- \$0.32 / \$100

Outbuildings

- \$0.48 / \$100

Additional Garden Tractor Equipment
and golf carts

- \$0.52 / \$100 All Risk



SEASONAL DWELLING AND CONTENTS Limited Named Perils

All limited coverage dwellings, outbuilding and contents are subject to a **\$1,000 minimum deductible.**

Limited Named Perils

- | | |
|---|-----------------|
| • Dwelling (cottages) | \$0.475 / \$100 |
| • Contents | \$0.53 / \$100 |
| • Outbuildings | \$0.56 / \$100 |
| • Trailers permanently anchored includes wind | \$0.73 / \$100 |
| • Not anchored excluding wind | \$0.615 / \$100 |
| • Not anchored includes wind | \$0.85 / \$100 |

Vandalism and Burglary coverage must be purchased separately.

Additional Coverages

Seasonal Vandalism and Malicious Damage

(Add to building and content rates) \$ 0.39 / \$100

Seasonal Burglary and Robbery Rider

Contents coverage – Insured to full value \$1.39 / \$100

NOTE: No rental cottages or seasonal rental extension available.

Replacement Cost on contents is not available.



RECREATIONAL TRAVEL TRAILER

DEFINITION

This endorsement, when attached to a Residential (insuring the principal residence) or Farm policy, will provide physical damage coverage for recreational travel trailers owned by an existing insured.

Eligibility

- Must have supporting property business in the insured's portfolio with the company
- The towing vehicles must also be in the insured's portfolio with the company
- Insured must have "acceptable" driving and automobile insurance experience

Ineligible Risks:

- Utility Trailers
- Trailers that are used for a permanent principle residence
- Horse Trailers with or without living quarters
- Trailers on blocks or skirted and secured at a permanent site
- Trailers permanently situated at a seasonal location
- Trailers that are rented or leased to others
- Trailers with a value less than \$10,000
- Trailers with a value more than \$100,000
- Trailers more than 10 model years old as new business
- Trailers more than 15 model years old as renewals-recommend satisfactory physical inspection, photos and/or safety certificate
- Trailers that have been constructed from a kit or would be classified as rebuilt
- Trailers that have been modified, customized, restored, enhanced, homemade, or have a special paint job (unless value insured is based on professional appraisal to establish value)
- Trailers which are physically substandard or poorly maintained
- Trailers that are heated with oil or any solid fuel
- Trailers permanently parked outside of Ontario



Package Feature Summary: • Plus Coverage

- Coverage Sections:
 - o Trailer
 - o Contents
 - o Outdoor Structures

- Basis of Claim Options:
 - o Actual Cash Value
 - o Replacement Cost
 - o Optional Waiver of Depreciation (Must be brand new trailer, current model year purchase, no previous owners) Eligible for 24 months

- Extensions of Coverage:
 - o Loss of Use-\$2,000
 - o Emergency Road Expense-\$1,000
 - o Debris Removal-\$1,000
 - o Fire Department Charges-\$1,000

Rates		Per \$100 of Value
Property	Plus Coverage	\$1.50
Waiver of Depreciation	Plus Coverage Only	Included
Liability – off premises exposure	\$1,000,000	\$20
	\$2,000,000	\$30



Package Feature Summary: • Standard Coverage:

- o Fire
- o Lightning
- o Theft of Entire Trailer
- o Riot, Vandalism or Malicious Acts
- o Windstorm or Hail
- o Transportation
- o Collision

• Coverage Sections:

- o Trailer
- o Contents
- o Outdoor Structures

• Actual Cash Value Basis of Claim

• Extensions of Coverage:

- o Loss of Use-\$1,000
- o Emergency Road Expense-\$500
- o Debris Removal-\$1,000
- o Fire Department Charges-\$1,000

Rates		Per \$100 of Value
Property	Standard Coverage	\$1.00
Waiver of Depreciation	Plus Coverage Only	Not Available
Liability – off premises exposure	\$1,000,000	\$20
	\$2,000,000	\$30

Liability coverage is found in the Personal Liability Coverage on the policy to which this endorsement is attached. “Personal Liability” includes “your” personal actions anywhere in the world. “Premises Liability” includes liability arising out of premises you are using or are temporarily residing if you do not own such premises. However, for the additional exposure of numerous trips and extended stays, a minimal liability charge is applied. Liability coverage while the trailer is being towed comes from the towing vehicle.



YARMOUTH MUTUAL INSURANCE COMPANY

Limited Property Coverage

Underwriting Guidelines

Surcharges

Dwelling Requirements

Services Requirements

Perils Insured

Limited Named Perils Rate Table



LIMITED NAMED PERILS COVERAGE

This form is intended to be used for dwellings that due to occupancy or condition, are not eligible for package coverage.

Coverage is limited; Detached Private Structures & Personal Property are optional coverages and Additional Living expenses are not available. The Perils are restricted to Specified Perils with an option to purchase coverage for Vandalism & Malicious Acts and Burglary & Robbery.

Trailers and Mobile Homes are insurable under the Limited form, rating depends on if the unit is permanently mounted on a masonry foundation, concrete pads, piers, or cement blocks. The unit should be tethered to the ground and must have some sort of permanence at its location.

DEDUCTIBLES

Standard Deductible **\$1,000** for Limited Coverages.

Deductibles can be increased in \$500 increments.

See General Guidelines for discounts applied to higher deductibles.

DISCOUNTS

- The following discounts may apply to the total combined property premium, if applicable: (please refer to General Policy Requirements)
- Alarm System Discount (*excluding Detached Private Structures*)
- Claims Free Discount (*prior insurance information required*)
- Mature Owner Discount



SURCHARGES:

Auxiliary Heating

A \$50.00 policy surcharge for auxiliary heat from any solid fuel heating device. The surcharge is not applicable for fireplace inserts, or gas inserts. A completed woodstove questionnaire and photo showing the whole unit must be included with application. The unit must pass all Bylaw requirements for installation of such units.

Detached Structure Heating

Any detached outbuildings that are heated, by any solid fuel heating devices have a \$50 surcharge all other forms of heating devices, a \$25 Heating Surcharge applies.

Oil Heating

A \$50.00 liability extension is added to any homeowner's policy where the dwelling heated with oil furnaces.

Please see Section 1 for guidelines regarding requirements for Oil Tanks.

DWELLING REQUIREMENTS

Inspection

An inspection of the premises is at the discretion of the Underwriter, Company and Loss Prevention Department

Photographs

Photographs (current within 12 months) are required at new business and updated every 5 years on renewal.

Building Valuations

A qualified building valuation for any permanent dwellings must be completed prior to binding coverage for any risk insured and updated every 3 years on renewal.

Insurance to Value

As Replacement Cost is offered, the building must be insured 100% to value to qualify.



Binding Authority	Binding Authority is allowed for dwellings valued up to; \$100,000 for Dwellings \$50,000 for Mobile Homes or Trailers
Heating:	Limited Coverage Dwellings lists no requirements for the dwelling to be winterized with a primary heating system. If there is a heating system, the age of the system should not exceed twenty-five (25) years. For outdoor wood furnaces please refer to your underwriter.
Oil Heat	If Oil Heat is present in the dwelling, risks cannot be located on, or Within 75 feet of any bodies of water. <i>Please refer to Residential Fuel Oil Storage Guidelines (see Section 1 – General Guidelines)</i>
Electrical Service	A minimum of 60 amp for Limited Named Perils, which is less than twenty-five (25) years, is required for insurability consideration by this form.
Occupancy	The Risk must be owned by the Named Insured but can be occupied by a third party. It is recommended that tenants should have their own tenant's insurance.
Business Activities Permitted	No business activities or pursuits permitted, regardless of type or percentage.
Type of Policy	The Limited Named Perils provides individual coverage for Dwellings, Contents and Outbuilding for risks that do not qualify for the package coverages.



Perils Insured

The Named Perils provides coverage against the following Perils for both Building and Contents:

Limited Named Perils	Extended Coverages
<ul style="list-style-type: none">• Fire or Lightning• Explosion• Smoke• Falling Object• Impact by Aircraft or Land Vehicle• Riot• Water Escape• Windstorm or Hail	<ul style="list-style-type: none">• Vandalism or Malicious acts• Glass Breakage• Theft of contents

See wordings for further details and exclusions

Debris Removal - Debris removal is included up to the limits specified, plus an additional 5% of the dwelling building amount.

Detached Private Structure – Coverage for structures/buildings on premises is covered. Coverage can be extended to structures/buildings located off the shoreline for an additional premium.



LIMITED DWELLING & PROPERTY COVERAGE

Description (Rate per \$100 of coverage)	Limited Name Perils	w/ Extended Coverage
Permanent Dwellings		
Owner Occupied Dwelling	\$0.35	\$0.46
Tenanted Dwelling	\$0.40	\$0.52
Detached Outbuildings	\$0.50	\$0.60
Dwelling Contents	\$0.50	\$0.60
Mobile Homes and Trailers (not seasonal)		
Owner Occupied Trailer		
Anchored & skirted w/ wind coverage	\$0.46	N/A
Anchored & skirted w/o wind coverage	\$0.345	N/A
Not anchored & skirted w/ wind coverage	\$0.575	N/A
Tenanted Trailer		
Anchored & skirted w/ wind coverage	\$0.575	\$0.69
Anchored & skirted w/o wind coverage	\$0.46	\$0.575
Not anchored & skirted w/ wind coverage	\$0.69	\$0.80
Additional Coverages		
Rental income	\$0.29	\$0.345
Vacant &/or Unoccupied Dwelling	\$0.55	N/A
Contents in Storage – fire and theft only	\$0.69	N/A
Auxiliary Heating – Solid Fuel	\$50.00 flat	\$50.00 flat
- Other fuel	\$25.00 flat	\$25.00 flat
Replacement Cost for property only	\$45.00 flat	\$45.00 flat
Water Protection Coverage – if available	\$50	\$50

- All items insured under this coverage are subject to a \$1,000 deductible, no deductible discount.
- 80% Co-insurance applies.
- Guaranteed Rebuilding Coverage is not offered.
- Rebuilding Clause applies to all Buildings.
- Updated plumbing, minimum 60-amp wiring
- Heating services have been updated in the last 40 years
- Roof within the last 20 years (unless steel or slate).
- If heated by Oil, the tank must be inspected annually and follow oil heating guidelines.



YARMOUTH MUTUAL FIRE INSURANCE COMPANY

Residential Legal Liability Coverages

Liability Rate Table - \$1,000,000 & \$2,000,000



PERSONAL LIABILITY COVERAGE

RATES FOR \$1,000,000 & \$2,000,000 LIMITS COMPREHENSIVE PERSONAL LIABILITY

DESCRIPTION	RATING BASIS	\$1,000,000 PREMIUM	\$2,000,000 PREMIUM
Personal and Residence		70.00	97.00
Additional residences, apartments, seasonal		19.00	26.00
Additional Named Insured(s)	Each	19.00	26.00
Pools, Ponds, swimming or wading, hot tub, spa	Each	19.00	26.00
Saddle or draft animals	Each	14.00	19.00
Office or Studio in Residence	Each	14.00	19.00
Boarder	Each	14.00	19.00
Permanent Residence Employees	Each	14.00	19.00
Garden Tractors over 25 HP	Each	19.00	19.00
Golf Carts	Each	44.00	61.00
Oil Heat Surcharge	Each	50.00	69.00
Motorized Watercraft under 26 feet			
(1) Outboards including inboard/outboard	Up to 25 H.P.	No Charge	No Charge



DESCRIPTION	RATING BASIS	\$1,000,000 PREMIUM	\$2,000,000 PREMIUM
Combine Horsepower if more than 1 motor	25 to 50 H.P.	14.00	19.00
	51 to 75 H.P.	21.00	29.00
	76 to 100 H.P.	33.00	46.00
	101 to 150 H.P.	46.00	63.00
	151 to 200 H.P.	76.00	95.00
	201 to 225 H.P.	95.00	131.00
	226 to 250 H.P.	110.00	152.00
	251 to 275 H.P.	121.00	161.00
	276 to 300 H.P.	138.00	190.00
(2) Inboards			
	Max. speed up to 16 mph (26 KPH)	42.00	58.00
	Max. speed up to 30 MPH (50 KPH)	74.00	102.00
	Max. speed up to 50 MPH (80 KPH)	106.00	179.00
	Over 50 MPH (80 KPH)	Not Written	Not Written
Sailboats	Up to 26 ft. (8 m) in length	No Charge	No Charge
	Over 26 ft (8 m) up to 30 ft. (9 m)	34.00	47.00
	Over 30 ft. (9 m) up to 40 ft. (12 m)	59.00	81.00



DESCRIPTION	RATING BASIS	\$1,000,000 PREMIUM	\$2,000,000 PREMIUM
	Over 40 ft. (12 m)	Not Written	Not Written
Personal Watercraft	Up to 50 MPH	138.00	190.00
	Over 50 MPH	Not Written	Not Written
ADDITIONAL BUSINESS PURSUITS			
Day Care or Babysitting in the Home (less than 6 children)	Per child	33.00	46.00
Craft or Trade Shows	Up to 10 days per year	100.00	100.00



YARMOUTH MUTUAL INSURANCE COMPANY

Boat-owners Guidelines and Rates



BOATOWNERS POLICY

PURPOSE:

This policy is generally for watercraft that will have sleeping, cooking facilities and a head on board. The wording is designed for power cruisers and sailboats with the above facilities, valued up to \$300,000 and used for private recreational purposes only.

Please refer to your underwriter for binding.

POLICY FEATURES:

- “All Perils” form, Actual Cash Value, \$500 deductible
- \$2,500 Personal Property all perils coverage, limited fishing equipment subject to \$500 limit
- emergency towing \$500 maximum
- land transportation up to 1000km/621m from location normally laid up
- newly acquired watercraft, 25% of total limit, 30-day coverage
- partial losses items 12 years or less, 90% ACV
- sails and covers less than three years old, no depreciation
- tenders/dinghies five years or older ACV, less than five years no depreciation
- medical payments-\$5,000 limit
- uninsured and unidentified watercraft (bodily injury)
- removal of wreck 100% of ACV watercraft
- watercraft trailer ACV

Warranties:

- pleasure watercraft warranty
- navigational limits warranty
- layup warranty
- propane appliances warranty
- qualified operators’ warranty

ELIGIBILITY REQUIREMENTS:

- minimum length 6m/21ft, sailboats maximum 12m/40ft
- cruisers, yachts, trawlers and sailboats, vessels with cooking and sleeping facilities and a head



- personal recreational use only
- maximum speed 55mph/90kmph
- watercraft not exceeding 12 years of age (may refer older vessels to underwriting for approval)
- Watercraft under 12 years of age is eligible for Replacement Cost Endorsement

INELIGIBLE RISKS:

- homemade, kits, inboard or outboard runabouts (including boats with the cuddy cabin)
- watercraft powered by converted or customized engines or are overpowered according to Transport Canada's plate on the stern of the watercraft
- hydrofoils, hovercraft, cigarette boats, hovercrafts, cigar boats, houseboats
- watercraft used as a summer cottage, three-season or annual housing
- watercraft use for hire, water taxi, charter, any commercial use
- watercraft use as permanent, year-round living quarters
- watercraft use for racing, or race speed tests
- watercraft equipped with propane appliances using pilot lights; naphtha
- watercraft with ferro cement, trimaran or catamaran hulls
- watercraft over 12 years of age are not eligible for Replacement Cost Endorsement

REFER TO COMPANY:

- All other differences, please refer to your underwriter

REQUIREMENTS:

- An application must be completed in full and submitted
- Marine Survey less than 6 months old required on new business risks
- Boats with wooden hulls do not qualify
- Insured: Principal Operator: 25 years of age
have a minimum of 3 years prior ownership/experience with similar watercraft
- 3 years claims free
- proper boating licenses for all operators are required
- a copy of the operator card of competency for each operator when applicable
- all operator driver license numbers
- photographs of the watercraft
- maintenance schedule when applicable

A Mechanical Inspection Report is required on all watercraft over 15 years of age.



Navigation area is restricted to the Great Lakes (including Georgian Bay) and their tributaries, the St. Lawrence River to Quebec City, the inland waters of Canada as well as the Hudson River to Tarrytown, New York.

Lay up warranty

- From November 1 to April 1, watercraft ashore.

BOAT OWNERS' POLICY PREMIUM RATES:

Fiberglass Hulls up to 12 years of age:

Value	Power Boats	Sailboats
\$25,000 - \$100,000	\$1.05 / \$100	\$0.75 / \$100
Up to \$150,000	\$1.00 / \$100	\$0.70 / \$100
\$151,000 - \$300,000	\$0.95 / \$100	\$0.65 / \$100
Over \$300,000	Not written	Not written

Minimum Premium Powerboat: \$260 Minimum Premium Sailboat: \$185

Additional Premiums:

	Power Boats	Sailboats
Hull other than Fiberglass	Add 20% to base rate	Add 20% to base rate
Over 12 years old	Add 10% to base rate	Add 10% to base rate
Trailers	1% of ACV of trailer	1% of ACV of trailer
Personal Property (additional)	\$2 / \$100	\$2 / \$100

Hull Premium Discounts (maximum discount 40%)

Account Discount (both auto & property insured with Yarmouth	20%
Certificate from Canadian Power Squadron, Coast Guard, Auxiliary or Canadian Yachting Association (does not include Operators Card)	10% maximum
Sonar, Radar, Loran or GPS	10% maximum
Diesel Power Discount (boat propelled with 100% diesel fuel)	5%



Mature Boater Discount (age 50+)	10%
Claims Free (5 years)	10%
Deductible Discount (maximum \$5,000)	
• \$1,000 decrease base premium	5%
• \$2,500 decrease base premium	10%
• \$5,000 decrease base premium	20%

Liability Premiums (discounts not applicable):

	Power Boats	Sailboats	PWC as Tenders
\$1,000,000	\$100	\$100	\$125
\$2,000,000	\$170	\$140	\$200

*Minimum Retained Premium: \$100



YARMOUTH MUTUAL INSURANCE COMPANY

Floater Guidelines and Rates

Watercraft Floater

Personal Articles Floaters

Tool Floater

Machinery and Equipment Floater

Domestic Animal Floater



**WATERCRAFT, OUTBOARD MOTOR, TRAILER AND
MISCELLANEOUS EQUIPMENT COVERAGE
(To be added to a Residential Package Policy)**

PURPOSE:

This policy is for watercraft that will **not** contain sleeping, cooking facilities or a head on board. The wording is designed for smaller watercraft and sailboats up to approximately 21 feet, valued up to \$60,000 and used for private recreational purposes only.

ENDORSEMENT FEATURES:

- “All Perils” form, Actual Cash Value, \$500 deductible
- newly acquired watercraft, 25% of total limit, 14-day coverage
- watercraft trailer ACV, \$250 deductible applies

ELIGIBILITY REQUIREMENTS:

- maximum length 8m/26ft (power boats) and 12m/40ft (sailboats)
- all watercraft must be insured to a minimum of 100% of their ACV
- sailboats, runabouts, small boats with inboard or outboard motors & personal watercraft
- personal recreational use only
- inboards & inboard/outboards maximum 300HP, inboards maximum speed 90 kmph/50mph (combine HP if more than 1 motor)
- watercraft not exceeding 15 years of age (may refer older vessels to underwriting for approval)

INELIGIBLE RISKS:

- homemade, kits
- watercraft powered by converted or customized engines or are overpowered according to Transport Canada’s plate on the stern of the watercraft
- hydrofoils, hovercraft, cigarette boats, cigar boats, houseboats, pontoon boats, hovercrafts
- watercraft used as a summer cottage, three-season or annual housing
- watercraft use for hire, water taxi, charter, any commercial use
- watercraft use as permanent, year-round living quarters
- watercraft use for racing, or race speed tests
- watercraft equipped with propane appliances using pilot lights; naphtha
- watercraft with ferrocement, trimaran or catamaran hulls

**REFER TO COMPANY:**

- boats with wooden hulls in excess of 8 years (may be considered with acceptable full marine survey)
- boats in excess of 15 years (may be considered with acceptable full marine survey or mechanical report)
- personal watercraft (Personal Watercraft Supplement Application required, surcharge able)
- jet boats, airboats (not hovercrafts)

Insured: Principal Operator:

- 16 years of age (see age/horsepower restriction that is irrespective of operator competency requirements)
- 3 years claims free proper boating licenses for all operators are required

RATES:

A separate listing is required for boat, motor and/or trailers. Insurance must be placed to full value of each article listed and insured. (No Coverage on Sails except for FIRE and THEFT)

BASIS OF CLAIM PAYMENT

Actual cash value basis

RATES: \$2.00 / \$100 – \$500 DEDUCTIBLE
If a higher deductible is requested, Company discounts apply.

PERSONAL

WATERCRAFT: \$4.00 / \$100

We are accepting Boat Trailers as part of the Watercraft Floater coverage.

No Watercraft Coverage will be written without supporting business.



DESCRIPTION	RATING BASIS	\$1,000,000 PREMIUM	\$2,000,000 PREMIUM
Motorized Watercraft under 26 feet			
(1) Outboards including inboard/outboard	Up to 25 H.P.	No Charge	No Charge
Combine Horsepower if more than 1 motor	25 to 50 H.P.	14.00	19.00
	51 to 75 H.P.	21.00	29.00
	76 to 100 H.P.	33.00	46.00
	101 to 150 H.P.	46.00	63.00
	151 to 200 H.P.	76.00	95.00
	201 to 225 H.P.	95.00	131.00
	226 to 250 H.P.	110.00	152.00
	251 to 275 H.P.	121.00	161.00
	276 to 300 H.P.	138.00	190.00
(2) Inboards			
	Max. speed up to 16 mph (26 KPH)	42.00	58.00
	Max. speed up to 30 MPH (50 KPH)	74.00	102.00
	Max. speed up to 50 MPH (80 KPH)	106.00	179.00
	Over 50 MPH (80 KPH)	Not Written	Not Written



Sailboats	Up to 26 ft. (8 m) in length	No Charge	No Charge
	Over 26 ft (8 m) up to 30 ft. (9 m)	34.00	47.00
	Over 30 ft. (9 m) up to 40 ft. (12 m)	59.00	81.00
DESCRIPTION	RATING BASIS	\$1,000,000 PREMIUM	\$2,000,000 PREMIUM
	Over 40 ft. (12 m)	Not Written	Not Written
Personal Watercraft	Up to 50 MPH	138.00	190.00
	Over 50 MPH	Not Written	Not Written



PERSONAL ARTICLES FLOATER

**RATES PER \$100.00
(No Deductible Applicable)**

DESCRIPTION	RATE
<p>Cameras, projection machines, film and sound equipment and such other apparatus (excluding television camera and coin operated devices):</p> <p>Miscellaneous items may be blanketed for not more than 10% of the amount of insurance under the item, subject to 100% Co-Insurance.</p>	\$2.00
Furs, garments trimmed with fur, or consisting principally of fur:	\$1.25
<p>Jewellery and Watches: <u>binding limit \$20,000.00</u></p> <p>APPRAISALS – JEWELLERY</p> <ul style="list-style-type: none"> • Items valued over \$1,000.00 must have a current (less than 5 years old) appraisal. • Items valued over \$5,000.00 must be re-appraised every 5 years or bill of sale. • Items valued over \$10,000.00 must be re-appraised every 2 years. 	\$2.00
<p>Musical instruments (individually owned) including accessories and sheet music.</p> <p>Non-Professional Rates: Policy must contain a warranty that the insured does not play the insured instruments for remuneration.</p> <p>Professional: Miscellaneous items may be blanketed for not more than 10% of the total insurance under the item, subject to 100% Co-Insurance.</p>	<p>\$2.00</p> <p>\$3.00</p>
Stamps, Coin Collections and Equipment - Maximum \$5000.00)	\$1.25
<p>Sports Cards Collections - Maximum \$5,000.00.</p> <p>Sports Cards, Stamp & Coin Collections are restricted to \$250.00 on any single article in the collection.</p>	\$1.25



Fine Arts Floater Fine Arts as described in this Form include paintings, etchings, pictures, tapestries and other bona fide works of art of rarity historical value or artistic merit.	\$1.25
Equestrian Tack Floater	\$1.25
Hearing Aids (up to two)	\$2.50
Sports Equipment Floater Owned by the Insured and located within Canada. Non-Professional Sporting Equipment to include: Golfing Equipment and Golf Carts Fishing and Anglers Equipment Hunting Equipment – including guns used for sporting purposes Ski Equipment Scuba & Skin-Diving Equipment Bicycles	\$2.30



TOOL FLOATER – COMMERCIAL

This form applies to Carpenter, Plumber, Machinist or Mechanic portable tools manual or power operated against the following perils. Coverage is only available if there is no other existing commercial coverage with our Company.

****Each tool must be valued and separately listed. ****

Items may be insured on a blanket basis subject to a maximum limit of \$1,500.00 per item.

PERILS INSURED

This Policy insures against direct physical loss or damage caused by:

1. Fire, Lightning, Explosion or Earthquake;
2. Windstorm and Hail;
3. Sprinkler Leakage, Strikes, Riot, Civil Commotion or Malicious Damage;
4. Flood (meaning the rising of navigable waters);
5. Collision, derailment or overturning of land conveyances while the insured property is being transported therein;
6. Collapse of docks, bridges and culverts;
7. Stranding, Sinking, Fire or Collision, including General Average and Salvage Charges, while being transported on a regular ferry;
8. Theft.

RATE: \$3.25 / \$100

DEDUCTIBLE: Minimum \$1,000 Applies



MACHINERY & EQUIPMENT - ALL EXTERNAL PERILS

If garden tractor exceeds the \$15,000. Limit or 30 H.P. included in the policy package; additional coverage can be purchased for amount exceeding limit.

EXCLUSION

The company shall not be liable for loss or damage, to tires or tubes unless the loss or damage is caused by fire, windstorm or theft or is coincident with other loss or damage insured by this coverage.

RATE: \$0.52 / \$100 – All Risk Coverage



ANIMAL FLOATER - NAMED PERILS (Dogs, Cats, etc.)

The Company agrees to indemnify the insured for death or total destruction of Domestic Animals directly resulting from an insured peril.

NOTE:

All animals insured for over \$4,000. must be specifically named and identified, and must have accredited appraisal prior to binding coverage.

Any animal insured for \$2000. or over, Registration Numbers and particulars must be submitted with application.

RATES: "AF" COVERAGE

\$1.00 / \$100

Deductible: \$500.00



YARMOUTH MUTUAL INSURANCE COMPANY

Farm General Rules and Guidelines

General Rules and Guidelines



For all Standard General Rules and Guidelines for Property Coverages, please see Section 1 in this Rate Manual.

GENERAL RULES AND GUIDELINES FOR FARM

Definitions

Farm Premises

We consider the following as farm premises which must be submitted on a farm application:

- *consisting of 10 acres of property or more;*
- *less than 10 acres but containing farm activity;*

Farm activity would include the housing of livestock, or the operation of farm equipment for remuneration or the growing of produce for sale.

Applications must include pictures of all buildings, evaluators, and a farm diagram.

Livestock

If livestock insured, a schedule/list must be included with the application. Include a comprehensive list of the type and number of livestock.

Registered livestock require registration numbers. Animals valued over \$3,000. Provide an appraisal for value or purchase invoice. 80% Co-insurance applies.

Farm Buildings

All insured farm buildings must include age of building, construction details including age of roof and any services within - hydro / heat / plumbing and when they were last updated.

Farm Machinery / Equipment

If machinery insured, a schedule or comprehensive list of all equipment including manufacturer, age, model or serial numbers; must be included with the farm application. 80% Co-insurance applies.

Snow Load

Snow load coverage is not included and must be purchased separately.

Rebuilding Clause

Rebuilding clause automatically applies to all barns and outbuilding regardless of their use or occupancy.



YARMOUTH MUTUAL INSURANCE COMPANY

Livestock and Earnings Coverage

Standard Named Perils Wordings & Rate

Broad Named Perils Wordings & Rate

Swine and Poultry Named Perils Wordings and Rate

Farm Earning Insurance Wordings and Rate



FARM LIVESTOCK COVERAGE – STANDARD NAMED PERILS

The Company agrees to indemnify the insured for death or destruction of Farm Livestock directly resulting from:

1. Fire, Explosion or Lightning.
2. Smoke
3. Windstorm or Hail.
4. Riot, Riot Attending a Strike.
5. Earthquake, Collapse of Building, Bridges or Culverts.
6. Flood.
7. Collision or Derailment or Overturn of a vehicle on which insured property is being transported.
8. Impact with any Aircraft or Land Vehicle.
9. Stranding, Sinking, or Burning or Collision of vessels including General Average and Salvage Charges Incurred, while Waterborne on Land Conveyances on board any regular Ferry while operated on Inland or Coastal Waterways only.
10. Theft.
11. Accidental Shooting
12. Drowning
13. Electrocution
14. Attack by wild animals, or non-owned dogs.
15. Blizzard, Snow, Sleet or Rainstorm.
16. Vandalism or Malicious Acts.
17. Electrical Power Interruption
18. Huddling, Piling, Smothering, Freezing or Stampeding: This peril does not apply unless it is the immediate and direct result of one of the perils 1 to 16 above causing actual physical damage to the buildings in which such insured livestock are confined.



19. Entrapment: This peril means the accidental and involuntary physical restraint of an animal resulting in the death or destruction of the entrapped animal. There is no coverage under this peril for;
- (a) to animals in the process of being bred, either by natural or artificial means;
 - (b) for death due to animal birth or while the animal is birthing;
 - (c) for livestock in transit or while being loaded or unloaded;
 - (d) for choking on objects or food, bloat or medicine taken;
 - (e) to any animal which contracted a disease or is sick prior to entrapment;
 - (f) for livestock being handled or forcibly restrained for care or treatment;
 - (g) for death caused by huddling, piling, smothering, freezing or stampeding;
 - (h) for death resulting from physical injury due to a beast having been split;
 - (i) for suffocation of animals in their own fluids, when caused by the animal natural inability to regain an upright position.
20. Fumes.

See completed wording for further details, limits, special conditions and exclusions.

80% Co-insurance applies to livestock

RATES:
\$500 Deductible

\$0.495 / \$100



FARM LIVESTOCK – BROAD NAMED PERILS FORM

We insure your livestock shown on the Declaration Page for this coverage against direct death or destruction caused by the following perils as described and limited:

1. Fire, explosion, or lightning
2. Smoke: This peril means smoke due to a sudden, unusual and faulty operation of any heating or cooking unit in or on the premises, but not smoke from fireplaces or woodstoves.
3. Windstorm or hail
4. Riot, riot attending a strike
5. Earthquake, collapse of buildings, bridges or culverts
6. Flood: This peril means waves, tide or tidal water, and the rising (including overflowing or beaching of boundaries) of lakes, ponds, reservoirs, rivers, harbours, streams and similar bodies of water, whether driven by wind or not.
7. Collision or derailment or overturn of a vehicle on which insured property is being transported.
8. Impact by aircraft or land vehicle
9. Stranding, sinking or burnings or collision of vessels including general average and salvage charges incurred, while waterborne on land vehicles on board any regular ferry while operated on inland or coastal waterways only.
10. Theft
11. Accidental shooting
12. Drowning
13. Electrocution
14. Attack by wild animals or non-owned dogs
15. Blizzard, snowstorm, sleet storm or rainstorm
16. Vandalism or malicious acts
17. Electrical power interruption
18. Huddling, Piling, Smothering, Freezing or Stampeding

This peril does not apply unless it is the immediate and direct result of one of the perils 1-16 above causing actual physical damage to the buildings in which such insured livestock are confined.



19. Entrapment

This peril means s the accidental and involuntary physical restraint of an animal resulting in the death or destruction of the entrapped animal. There is no coverage under this peril:

- (a) to animals in the process of being bred, either by natural or artificial means;
- (b) for death due to animal birth or while the animal is birthing;
- (c) for livestock in transit or while being loaded or unloaded;
- (d) for choking on objects or food, or medicine taken;
- (e) to any animal which contracted a disease or is sick prior to entrapment;
- (f) for livestock being handled or forcibly restrained for care of treatment;
- (g) for death resulting from physical injury due to an animal having been split;
- (h) for suffocation of animals in their own fluids, when caused by the animals natural inability to regain an upright position.

20. Fumes

21. Accidental Strangulation, not including loss or damage:

- (a) to any animal which contracted a disease or was sick or injured before strangulation;
- (b) to animals in transit or while being loaded or unloaded.

22. Hardware – An autopsy will be required to confirm this condition.

23. Frothy Bloat, when the cause of death is a direct result of the ingestion of feed.

24. Physical Injury, where a fracture of a bone(s) occurs accidentally causing incapacitation of the animal which leads to death or destruction.

25. Rabies, limited to insured values above the Government compensation.

26. Animal Birth, meaning death or destruction due to, or made necessary by, the direct birth of an offspring. The loss must occur within 72 hours of the animal birth.

See completed wording for further details, limits, special conditions and exclusions.

80% Co-insurance applies to Livestock

RATE:
\$500 Deductible

\$.0.62 / \$100



FARM LIVESTOCK - SWINE & POULTRY NAMED PERILS

We insure your Swine and Poultry shown on the Declaration Page for this coverage against direct death or destruction caused by the following perils as described and limited:

1. Fire
2. Lightning
3. Explosion: This peril does not include loss or damage caused by explosion of steam pressure vessels when their normal internal working pressure exceeds 103 kilopascals (15 pounds per square inch) above atmospheric pressure.
4. Smoke
5. Windstorm or Hail
6. Riot, Riot attending a strike
7. Earthquake, Collapse of buildings, bridges, or culverts
8. Flood: This peril means waves, tide or tidal water, and the rising (including the overflowing or breaking of boundaries) of lakes, ponds, reservoirs, rivers, harbours, streams and similar bodies of water, whether driven by wind or not.
9. Collision or Derailment or Overturn of a vehicle on which insured property is being transported.
10. Impact by Aircraft or Land Vehicle
11. Stranding, Sinking, or Burning, or Collision of vessels including general average and salvage charges incurred, while waterborne on land vehicles on board any regular ferry while operated on inland or coastal waterways only.
12. Theft
13. Drowning
14. Electrocution
15. Attack by Wild Animals or Non-owned Dogs: Payment is limited to payment in excess of government compensation.
16. Blizzard, Snowstorm, Sleet storm, or Rainstorm
17. Vandalism or Malicious Acts
18. Power interruption
19. Electrical or Mechanical Breakdown of the heating or ventilation systems of the building in which the insured livestock are confined.



20. Huddling, Piling, Smothering, Freezing, or Stampeding

This peril does not apply unless it is the immediate and direct result of one of the perils 1 to 16 above, causing actual physical damage to the buildings in which such insured swine or poultry are confined.

21. Entrapment: This peril means the accidental and involuntary physical restraint of an animal resulting in the death or destruction of the entrapped animal. There is no coverage under this peril:

- a. to animals in the process of being bred, either by natural or artificial means;
- b. for death due to animal birth or while the animal is birthing;
- c. for livestock in transit or while being loaded or unloaded;
- d. for choking on objects or food, or medicine taken;
- e. to any animal which contracted a disease or is sick prior to entrapment;
- f. for livestock being handled or forcibly restrained for care or treatment;
- g. for death resulting from physical injury due to an animal having been split;
- h. for suffocation of animals in their own fluids, when caused by the animals' natural inability to regain an upright position.

22. Fumes

23. Accidental Strangulation, not including loss or damage:

- a. to any animal, which contracted a disease or was sick or injured before strangulation;
- b. to animals in transit or while being loaded or unloaded.

24. Hardware. - An autopsy will be required to confirm this condition.

25. Physical Injury, where a fracture of a bone(s) occurs accidentally causing incapacitation of the animal, which leads to death or destruction.

26. Rabies: Payment is limited to payment in excess of government compensation.

27. Heat Prostration

See completed wording for further details, limits, special conditions and exclusions.

80% Co-insurance applies to livestock.

Rate:

\$0.99 / \$100

\$500 Deductible



LOSS OF FARM INCOME – NO CO-INSURANCE FORM (DESIGNATED BUILDING)

If the "Declaration Page" shows that Loss of Farm Income - No- Co-Insurance Form (Designated "Building") applies "we" agree to pay for loss of Farm Income during the necessary interruption of "business" caused directly by the perils insured against which damage or destroy the described "building" as shown on the "Declaration Page" for this coverage, less operating expenses which do not necessarily continue.

"We" will only pay for:

- (a) such loss during that period of time, as is required to rebuild, repair or replace the damaged or destroyed property. This period of time will be the reasonable amount of time required to rebuild, repair or replace the damaged or destroyed property, starting with the date of the damage or destruction, but not limited by the expiry date of this policy; and
- (b) expenses which are necessary to reduce any loss under this coverage (except for expenses charged to extinguish a fire), not exceeding however, the amount by which the loss under this coverage is reduced.

ADDITIONAL AGREEMENTS OF THIS COVERAGE

1. Extra Expenses

"We" will pay "you" for the necessary Extra Expenses which "you" incur in order to continue as nearly as possible the normal "business" operations following damage to or destruction which occurs during the term of this policy, to "building(s)" or additions attached to them as described on the "Declaration Page" by the perils insured against.

"We" will pay for the Extra Expenses so incurred, for not exceeding such length of time, referred to as the "period of restoration", starting with the date of loss and not limited by the expiry date of this policy, as would be required to repair, rebuild, or replace such part of said "building(s)" or additions to or contents of said "buildings" as may be destroyed or damaged within a reasonable time after the date of loss.

The Extra Expenses covered in this clause are in excess of those which are necessary to reduce any loss under this coverage.

The amount payable under this clause will not exceed \$ 2,000 (or other amount shown on the "Declaration Page" for Extra Expenses.)



2. Professional Fees

"We" will pay the reasonable fees to professionals whom "you" may hire to produce and certify particulars or details of "your" "business" required by "you" to arrive at the loss payable. The amount payable under this clause will not exceed \$2,000 (or other amount shown on the "Declaration Page" for professional fees.)

3. Interruption by Civil Authority

If a civil authority prohibits access to the described "premises" as a result of damage by an insured peril to a neighbouring "premises", this coverage is extended for a period not exceeding two weeks.

(SEE APPLICABLE WORDINGS FOR COMPLETE COVERAGES AND EXCLUSIONS)

RATE:
\$500 Deductible

\$0.59 / \$100



YARMOUTH MUTUAL INSURANCE COMPANY

Agricultural Buildings

Agricultural Building Guidelines

Barns & Outbuildings – Building Rates



AGRICULTURAL BUILDINGS
BARNs – OUTBUILDINGS
(Broad Form)

Required Information

We require the following information on each insured outbuilding regardless of use:

1. Age and Measurements (including any additions)
2. Services (hydro, plumbing, heating and year last updated)
3. Construction type (frame with metal siding etc. roof materials and year last updated)
4. **Pictures of all outbuildings**
5. **Diagram of farm property showing location of buildings**

Barns

Fully used for farm purposes	\$ 0.59 / \$100
Non agriculture use	\$ 0.71 / \$100
Adding snow load coverage to barns under 50 years old.	\$ 0.12 / \$100

Replacement Cost coverage available to barns up to 5 years old. Barn must be insured to 100% of rebuilding cost in order to apply. Replacement cost coverage must be listed on declaration page to apply.

Outbuildings

(All implement sheds to be rated on a separate line)

Metal clad or all steel (Unheated)	\$ 0.415 / \$100
Frame	\$ 0.48 / \$100
Tarpaulin covered buildings	\$ 0.71 / \$100

Heating surcharge - Woodstove	\$ 50.00 Flat fee
Other	\$ 25.00 Flat fee

Kilns	\$ 0.59 / \$100
--------------	-----------------

Greenhouse – excluding any soft plastic covers

- Standard Named Perils ACV
- Minimum Deductible \$2,500

Concrete Low Wall	\$ 0.83 / \$100
Metal or Aluminium	\$ 0.48 / \$100

All above rates are with no snow load

To add snow load -	\$ 0.24 / \$100
--------------------	-----------------

**OTHER COVERAGE**

Silos - Concrete	\$ 0.30 / \$100
Harvesters	\$ 0.36 / \$100
Steel Granaries	\$ 0.36 / \$100
Grain Bins with built in dryer	\$ 0.95 / \$100

Power Fluctuation Coverage

Additional Coverage	\$1.00 / \$100
---------------------	----------------

Rebuilding clause:

Applies to all farm building including barns and implement sheds whether used for agriculture purposes or not.



YARMOUTH MUTUAL INSURANCE COMPANY

Agricultural Produce and Machinery

Produce Rate

Machinery Coverages & Rates



PRODUCE NAMED PERILS FORM

Produce Coverage

\$ 0.65 / \$100

Listed by location stored and type – minimum \$1,000 Deductible

FARM MACHINERY AND EQUIPMENT BROAD NAMED PERILS

Self-Propelled and attached equipment

\$ 0.54 / \$100

If custom work exceeds 5 farms, "Custom Farm Rates"

apply to specific machines used

\$0.775 / \$100

Antique tractors (show pieces)

\$ 0.54 / \$100

(See liability section for special charges)

1. All self-propelled machinery should be equipped with a fire extinguisher

2. Minimum Deductible – 2% of the Loss Value, subject to a minimum of \$2,500.00 deductible

Grain dryer

\$ 1.07 / \$100

Grain dryer – custom work

\$ 2.25 / \$100

Alternate energy equipment (solar, wind etc...)

\$ 0.48 / \$100

Underwriting questionnaire must be completed for **Micro Fit** and **Fit Hydro Programs**

Electrical equipment (Hydro poles etc.)

\$ 0.48 / \$100

Electronic equipment (computer etc...)

\$ 0.50 / \$100

Farm implements & equipment

\$ 0.48 / \$100

Farm tools (all items valued over \$1,000 must be listed)

\$ 0.40 / \$100

Semen tanks

\$ 1.19 / \$100

All equipment must be individually listed on a machinery schedule.

80% Co-Insurance will apply on individual items.



Other Coverages

Rental machinery For 1 week and under	Flat \$65.00 charge
--	---------------------

Loss of Use – Farm Machinery Add to applicable equipment rate, must be specified on Declaration Page to be in effect.	\$ 0.014 / \$100
---	------------------

Farm Machinery Limited Waiver of Depreciation

To be used to waive depreciation on qualified new farm machinery for the first 60 months.

ELIGIBILITY:

1. Machinery must be new.
2. Machinery values must be insured to 100% of the list price new at time of purchase and that value must be maintained for the full 60 months.
3. Insured must be original owner of machinery.
4. Copy of purchase agreement required.



YARMOUTH MUTUAL INSURANCE COMPANY

Farm Liability Coverages

Farm Liability Underwriting Guidelines

\$1,000,000 / \$2,000,000 Rate Table

Excess Liability Guidelines and Rates

Umbrella Liability Guidelines



FARM LIABILITY GUIDELINES

1. Farm liability includes **ENVIRONMENTAL POLLUTION** (Spills Bill) coverage as required under the Act.
2. Any liquid manure tanks must be fenced and designed to contain all effluent that is generated.
3. Livestock to be properly contained in fenced areas.

FARM LIABILITY

Farm Liability will be charged as follows:

A full-time farm operation will be charged the full farm liability premium. Those farms falling under the limited or part-time rating will be charged the limited farm premium.

Seasonal and weekend properties with limited farming will be charged limited liability premium. (Unless full-time operation by a manager)

To qualify for the Limited Farm Liability (any two of the following must apply)

- Total insured property not more than 10 acres
- Insured's total annual gross income from farming less than \$5,000.00
- Limit of Livestock
 - 5 head of cattle and/or horses, ponies, donkeys
 - 10 head of swine and/or sheep, goats
 - 100 poultry and/or rabbits, mink, chinchilla
- Land (any acreage) rented for farming purposes (i.e., no farming done by insured)

NON-OWNED AUTOMOBILE COVERAGE

All farm policies now include at no additional cost;

SPF 6 - Non-Owned Automobile Coverage and the following related endorsements:

OEF 98B – Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement

SEF 99 – Excluding Long Term Leased Vehicle Endorsement



BASIC CHARGE includes Principal Farm Premises with 200 hectares (approx. 500 acres) and residences thereon.

Note: Individual rates do not include other commercial/farming operations or Products Liability (processed or manufactured) such as products of dairy, honey or slaughtering and should be rated separately.

RATES / PREMIUMS		\$1,000,000 LIMIT	\$2,000,000 LIMIT
COMPREHENSIVE FARM LIABILITY DESCRIPTION	RATING BASIS	PREMIUM a/o RATE	PREMIUM a/o RATE
Field Crops	Basic	245	290
Fruit, Vegetable Farms (including pick your own)	Basic	203	240
Crops Undercover (not greenhouses)	Basic	214	253
Crops Undercover (greenhouses)	Basic	214	253
Dairy	Basic	211	249
Horse Farms – No Equestrian, Riding Stable, etc.	Basic	442	522
Poultry (incl. chicken hatcheries)	Basic	212	250
Beef Cattle	Basic	211	249
Hog	Basic	214	253
Apiaries	Basic	206	243
Farming (not otherwise classified)	Basic	206	243
Tobacco	Basic	214	253
Fur	Basic	214	253
Custom Farming / Agricultural Machinery Operation for Others	Basic	442	522
	Per Acre	0.30	0.41



LIMITED FARM OPERATION		110.00	152.00
RATES / PREMIUMS		\$1,000,000 LIMIT	\$2,000,000 LIMIT
COMPREHENSIVE FARM LIABILITY	RATING BASIS	PREMIUM a/o RATE	PREMIUM a/o RATE
DESCRIPTION			
ADDITIONAL CHARGES			
Each Additional Dwelling	Each	23.00	28.00
Additional Farm locations <u>without</u> residence or additional residences, apartments, seasonal location	Each	21.00	26.00
Additional Named Insured(s)	Each	19.00	26.00
Farm Tractors and/or self- propelled farm implements	Excess of 3	42.00	59.00
Golf Carts	Each	44.00	
Pools, Ponds, Hot Tubs or Spa	Each	19.00	26.00
Office or Studio in Residence	Each	14.00	19.00
Boarder	Each	14.00	19.00
Permanent Residence Employees	Each	14.00	19.00
Oil Heating Surcharge	Each	50.00	69.00
Motorized Watercraft under 26 feet	See Personal Liability Rates		



RATES / PREMIUMS		\$1,000,000 LIMIT		\$2,000,000 LIMIT	
COMPREHENSIVE FARM LIABILITY DESCRIPTION	RATING BASIS	MIN PREM.	PREMIUM a/o RATE	MIN PREM.	PREMIUM a/o RATE
ADDITIONAL BUSINESS PURSUITS	INCIDENTIAL TO FARMING OPERATIONS				
Grading of Land	Revenue		2.43		2.87
Carpentry – shop operations	Revenue		0.14		0.17
Carpentry – Away from shop	Revenue		0.90		1.06
Custom Spraying (excluding Anhydrous Ammonia and Pollution)	Revenue		3.08		3.63
Day Care or Babysitting in the Home (less than 6 children)	Per child	\$50	33.00	\$69	46.00
Dog Kennels or Boarding of Pets	Revenue	\$500	1.35	\$590	1.59
Fishing on Farm, Trout Pond	Per \$1,000 gross revenue	\$30	10.00	\$41	14.00
Fish Hatcheries	Revenue		0.72		0.85
Agricultural Machine/Welding Shop	Revenue		5.33		6.29
Maintenance Work (Churches, Halls including Cutting Grass)	Per \$1,000 gross revenue	\$25	10.00	\$35	14.00
16. Sales of Goods or Orders (Carpets, jewellery, etc.)	Per \$1,000 gross revenue	\$25	5.00	\$35	7.00
Small Motor Repairs	Revenue		0.17		0.20
Showing of Owned animals (no racing)	6 - 10 days 11 days or more		\$55.00 \$110.00		\$76.00 \$152.00



RATES / PREMIUMS		\$1,000,000 LIMIT		\$2,000,000 LIMIT	
COMPREHENSIVE FARM LIABILITY DESCRIPTION	RATING BASIS	MIN PREM.	PREMIUM a/o RATE	MIN PREM.	PREMIUM a/o RATE
ADDITIONAL BUSINESS PURSUITS	INCIDENTIAL TO FARMING OPERATIONS				
(C) Farmers' Tenants Legal Liability specify buildings for which coverage applies and Limit per building	Per \$100 of coverage on tenanted building	\$60	25% of Building rate Minimum \$1.00 / \$1,000	\$83	30% of Building rate
Produce: (a) Pick Your Own: • Ground Crop	Per \$1,000 annual gross revenue	\$30	\$10	\$35	\$11.80
Produce: (b) Pick Your Own: • Non-Ground Crop		\$50	\$20	\$59	\$23.60
Produce: (c) Retail Sales from Roadside Stall or Market Stall		\$50	\$20	\$59	\$23.60
Renewable Energy Liability Please contact your Underwriter for Premium					



EXCESS LIABILITY UNDERWRITING GUIDELINES

Eligible Risks

- Yarmouth Mutual must write the underlying policy
- Primary policies must carry \$2,000,000 limits
- Gross income of farm risks derived from sale of produce and/or livestock to United States is less than **25%** of total income

Ineligible Risks

- Personal watercraft (PWC) i.e., jet-skis
- Risks with aircraft landing strips
- Risks that do not meet the underwriting guidelines
- Gross income derived from the sale of products exceeds the limits under 'eligible risks'

PERSONAL and FARM EXCESS LIABILITY

Farm Liability

Company must have a completed liability questionnaire as contained in the farm application form.

Farm Liability

Limit in Excess of \$2 Million	% of \$2 Million Premium	Farm Minimum Excess Premium
\$1,000,000	20%	\$100
\$2,000,000	30%	\$175
\$3,000,000	40%	\$250
For Increased Limits	Refer to U/W	

Personal Liability (Including Homeowners, Tenants and Condominium Packages)

Limit in Excess of \$2 Million	Minimum Excess Premium
\$1,000,000	\$30
\$2,000,000	\$45
\$3,000,000	\$60
For Increased Limits	Refer to U/W



PERSONAL AND FARM UMBRELLA GUIDELINES

This coverage is written under a separate policy and a completed application must be provided.

PERSONAL AND FARM UMBRELLA PREMIUM

Personal and Farm Umbrella - Retained Limit: \$2,500

Eligible Risks

- A 'Personal/Farm Umbrella Application' must be fully completed and signed by the insured for each policy term.
- Risks eligible for Personal and Farm Umbrella coverage are Personal, Farm, and Automobile.
- Underlying policies may carry either \$1,000,000 or \$2,000,000 liability limits.
- ***Named insured on the umbrella policy must be the same as on the underlying policies.***
- Yarmouth Mutual must write the underlying property/liability coverage.
- ***The personal auto can be written with another carrier. If the underlying personal auto is written elsewhere, the auto policy must meet Yarmouth Mutual's automobile underwriting guidelines, and the umbrella liability underwriting guidelines. If the underlying policy(ies) do not meet the auto underwriting guidelines, then umbrella coverage cannot be offered.***

Special Note

Yarmouth Mutual must be notified of any changes to the underlying policies.



YARMOUTH MUTUAL INSURANCE COMPANY

Commercial Packages and Coverages

General Rules and Guidelines

Classes Not Written

Church Package

Retail Store Package

Residential Rental Package

Office Package

Contractor's Package

Home Based Business Package

Non-Profit Directors and Officers Liability



GENERAL RULES AND GUIDELINES

MINIMUM POLICY PREMIUM

- Minimum Policy Premium - based on Package Option
- Minimum Retained Premium - \$100

PACKAGE REQUIREMENT

To be eligible for the package, the following coverages are required:

- Building and/or Contents coverage
- Crime coverage
- Liability

APPLICATION

- **ALL APPLICATIONS MUST BE COMPLETED IN FULL**

(Includes but not limited to construction, age of building, dates of any updates, claims history, previous insurer, gross revenue by operation)

- Commercial applications or similar copies will be accepted for consideration
- Pictures of Building must accompany the application
- **CURRENT BUILDING EVALUATION** is required, with an **updated evaluator required every 3 years**

All risks that do not fit within package guidelines must be quoted by the company.

ENDORSEMENTS

- Increases not exceeding \$5.00 will be waived.
- Decreases not exceeding \$5.00 will be waived.
- Company approval to be secured when applying for 3rd and subsequent mortgages.
- Surcharge may apply to all buildings at the underwriter's discretion.



DISCOUNTS - These discounts are applicable to the *Commercial Package* policies and apply to the total combined Commercial property premium only.

- Claims Free Discount: 10% - for insured who have remained claims free for (3) three years on existing business/property.
Prior insurer information required.

- Deductible Discounts: Standard deductible is \$1,000
\$2,500 deductible - 10% discount
\$5,000 deductible - 25% discount

Risk Discounts – Applicable to Base Rate Only (where applicable)

- Detached 40 feet: 5%
- Concrete Floors Throughout: 5%
(No basement)
- Owner Occupied: 5%
- Alarm Systems: 5% - discount for a certified & monitored alarm system.
Certificate must accompany application
- Sprinkler System: 5%

MAXIMUM DISCOUNT CREDITS –25%

(Refer to your underwriter for additional deductible credits)

CALCULATING OF DISCOUNTS:

Please add the total percentage of discounts together prior to calculation;
(e.g. 10% + 10% + 5% = 25% x dwelling premium = discounted premium)

Note: Discounts do not apply to liability premium

INSPECTIONS

- All risks may be subject to a company inspection or re-inspection.
- Following the inspection, the Broker will be advised (by email) of any recommendations or repairs necessary to reduce possible hazards and to qualify for, or keep any discounts.



CLASSES OF BUSINESS NOT WRITTEN

(List is general in nature, not inclusive)

Construction – Certain operations - (i.e., blasting/collapse, underground property, pipeline and sewer & watermain)

Roofing – hot tar or open flame application

Sawmills, Logging & Lumbering Operations

Mining Operations

Oil & Gas Production

Manufacturing & Processing – drugs/pharmaceuticals, hazardous materials, electrical/electronic equipment

Automotive Distributors, Hazardous Products Distributors (including tobacco) and Surgical/Precision Equipment Distributors

Boat Repair / Marine Supplies Sales / Trailer & Camper Sales

Daycare / Nursery / Private Schools

Senior Care Facilities / Mental Health facilities / Rehabilitation facilities

Service Clubs / Fraternal Organizations (*no benefit paying or alcohol/liquor exposure*)

Snowplowing Operators

Athletic Teams / Leagues / Events

Recreation Centres / Health & Exercise Clubs / Amusement Parks / Playgrounds

Trust Companies / Commodity Brokers

Nightclubs / Licensed Taverns / Gambling Operations

Transportation Services



COMMERCIAL CHURCH PACKAGE

Minimum Policy Premium \$500
Minimum Retained Premium \$100

PACKAGE FEATURES

PROPERTY

- Building coverage is Broad Form Coverage
- Contents coverage is Broad Form Coverage

THE FOLLOWING ADDITIONAL AGREEMENTS ARE AVAILABLE FOR A LIMIT PER COVERAGE:

- Loss of Church Income
- Special Church Property
- Off premises contents (some restrictions)
- Personal Property of Members & Visitors
- Pollution Damage - Insured Premises
- Valuable Papers
- Accounts Receivable
- Extra Expense
- Accidental Breakage of Glass & Signs
- Fine Arts
- Professional Fees
- Automatic coverage for Newly acquired:
Buildings \$100,000
Contents \$ 25,000

CRIME

- Money and Securities (Broad Form) \$1,000 Included
- Increased coverage available

LIABILITY (see chart for limits)

- Commercial General Liability
- Tenants Legal Liability (Broad Form)
- Medical Payments
- Non-Owned Automobile and endorsements.



THE FOLLOWING COVERAGES ARE AVAILABLE AS OPTIONS

- Comprehensive Dishonesty, Disappearance and Destruction
- Voluntary Compensation for Church Volunteers
- Equipment Breakdown
- Sewer, Sump, Septic Tank, Drain Coverage
- Pollution Liability

UNDERWRITING CRITERIA

Eligibility

- be used by a religious organization; and
- be used at least one day a week 45 weeks of the year; and
- be in a building that is occupied by other offices, retail or residential risks only, and
- be in a building that has been built since 1960 OR have
- an updated roof (within the last 20 years), and
- updated wiring with circuit breakers on all wiring to 100 amp and
- updated plumbing (within 25 years), and
- a heating system installed within 25 years or inspected annually by a licensed Technician.
- occupy less than 8000 square feet

Not Written

If any of the following exposures exist, the church will not qualify:

- Church building with wood stoves, space heaters or commercial food frying facilities
- Church building located within 80 feet of:
Restaurants, bars, taverns, bowling alleys, billiard parlours, amusement arcades, garages/service stations etc.
- Church operations where any part of the premises is used for child care other than child care provided while parents are attending a church service
- Church operations that offer professional or counseling services on a 'fee for service' basis
- Church operations whose kitchen facilities are used for more than congregational fundraising activities

Any other variations should be referred to your underwriter for quoting.



PROPERTY RATING

Fire Protection Categories

1. Located within 305m of two (2) fire hydrants.
2. Located within 12 km of a responding fire hall.
3. Outside 12 km

Building Construction Classes

- A) Fire resistive or non-combustible with Steel Deck Roof
- B) Major construction Solid Brick, Concrete Block, Stone, Hollow Tile, Brick Veneer, Steel on Steel Framing
- C) All other
- D) Manse or Dwelling

RATES

The printed rates are for Building & Contents, Broad Damage coverage, Replacement Cost, 90% co-insurance and \$1,000 deductible

FIRE PROTECTION CATEGORIES Rates are per \$100			
CONST.	Hydrant	Fire Hall	Unprotected
A	.30	.35	.45
B	.35	.40	.50
C	.40	.45	.55
D	.20 building .30 contents	.25 building .35 contents	.35 building .40 contents

Additional Premium Applies When these Property Exposures Exist

Situation	Additional Premium
Church owns & operates a separate church hall	Use church building rate
Church owns concrete cemetery vaults	Rate \$0.25 / \$100 value
Church owns a storage building	Rate \$0.75 / \$100 value



LOSS OF INCOME

- Earnings Insurance is included for a limit of \$10,000
- To increase this limit; multiply the additional amount by the building rate.
(Minimum additional premium \$25)

TO INCREASE RENTAL INCOME

To increase the Rental Income limit beyond the basic \$10,000; multiply the additional amount by 75% of the building rate.

Property Coverage Expansion (OPTIONAL)

Additional Agreements #7 - #34 \$5,000 Limit included in Package	To increase to \$10,000 – additional premium \$75 To increase to \$15,000 – additional premium \$100
Sewer, Sump Septic Tank, Drain Coverage Endorsement	To add with \$ 2,500 limit – premium \$50 To add with \$ 5,000 limit – premium \$75 To add with \$10,000 limit – premium \$100 To add with \$25,000 limit – premium \$125

Crime Coverage

Money & Securities – Broad Form

\$1,000 Limit included in the package

- Money and Securities – Broad Form
\$2,500 limit = \$50 premium
\$5,000 limit = \$75 premium
- Money and Securities Dishonesty, Disappearance & Destruction (3D) Coverage Form
\$5,000 limit = \$100 premium
\$10,000 limit = \$200 premium



COMMERCIAL GENERAL LIABILITY

	Occurrence Limit	Products & Completed Operations Aggregate	Premium
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Automobile	\$1,000,000 \$1,000,000 \$10,000 \$500,000 \$1,000,000	\$2,000,000	\$300
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Automobile	\$2,000,000 \$2,000,000 \$25,000 \$500,000 \$2,000,000	\$3,000,000	\$350

Additional Premium Applies When Liability Exposures Exist

Situation	Additional Premium	
	\$1 million	\$2 million
Additional Insured	\$25	\$30
Cemetery owned and maintained by church (maximum 2 acres)	\$20	\$24
Church owned dwelling	\$10	\$12
Any church building heated by oil (per tank)	\$50	\$60

Optional Liability Coverage Endorsements - please refer to underwriter

- Church Counselling Liability Extension Endorsement
- Employers Bodily Injury Liability
- Voluntary Compensation for Church Volunteers
- Abuse Limitation Endorsement - with completed Supplementary Application
- Pollution Liability



COMMERCIAL RETAIL PACKAGE

Minimum Policy Premium \$750

Minimum Retained Premium \$100

PACKAGE FEATURES

PROPERTY

- Building coverage is Broad Form Coverage
- Contents coverage is Broad Form Coverage (to include theft coverage – see charges)

THE FOLLOWING ADDITIONAL AGREEMENTS ARE AVAILABLE FOR A LIMIT PER COVERAGE:

- Bailee's Coverage for Customer's Goods
- Brands & Labels
- Building By-laws & Code Compliance
- Theft damage to building
- Pollution Damage – Insured Premises
- Extra expense
- Installation of Customers Goods
- Master Key
- Personal property of visitors
- Professional fees
- Accounts receivable
- Accidental breakage of glass and signs
- Leasehold interest
- Peak Season Increase
- Transit
- Debris Removal
- Power Fluctuation

CRIME

- Money & Securities Broad Form Coverage \$1,000 included
- Increased coverage available

LIABILITY

- Commercial General Liability (see chart for limits)
- Tenant's Legal Liability (Broad Form)
- Medical Payments
- Non-Owned Automobile
- Personal Injury



UNDERWRITING CRITERIA

Eligibility

- a business that is run exclusively from 'a retail location', and
- in a building that is occupied by other offices, retail or residential risks only, and
- in a building that has been built within the last 40 years and that has a new roof within the last 20 years OR that has FULL updates (within 20 years) to wiring, plumbing, heating; and
- have 10 or fewer employees, and
- occupy less than 8000 square feet, and
- have total gross annual sales of less than \$2,000,000

Not Qualified as an 'Retail Package'

The following 'retail operations' will not be insured on a 'retail package':

- Retail section of a manufacturing or contracting operation
- Any restaurant
- Retail operations located in buildings (except fully enclosed shopping malls, underground concourse or high-rise office building) that have any of the following occupancies: Restaurants, bars, taverns, bowling alleys, billiard parlours, amusement arcades, etc.
- Have any of the following anywhere in the building - wood stoves, space heaters, commercial food frying or vacant sections
- Any salon or barber operation that offers hair implants, electrolysis or artificial tanning

PROPERTY & LOSS OF INCOME RATING

Fire Protection Categories

- Located within 305m of 2 fire hydrants
- Located within 12 Km of responding fire hall
- Outside 12 km/or unprotected

Building Construction Classes

- A) Fire Resistive or HCB with Steel Deck Roof
- B) Wood Roof Truss with walls Solid Brick, Concrete Block, Concrete Stone, Hollow Tile, Brick Veneer, Steel on Steel Framing
- C) All Others including Wood Frame

Building and Contents Rates

Building Rates provide Broad Form coverage

Contents Rates **plus the applicable theft loading** provide Broad Form Damage coverage

90% Co-insurance, \$1,000 Deductible.



Stock & Equipment Rate Loading & Burglary Protection Requirements based on Occupancy

- The crime class is determined from the Occupancy Table
- Apply the retail operation stock & equipment loading based on the “highest” class of contents
- ***Any retail operation where tobacco, alcohol, electronics (televisions, computers, cell phones, etc.) are sold as a ‘class 3’ risk***
- For classes not listed – refer to your underwriter

The following loadings and rules are the minimums for theft coverage:

Crime Class	Minimum Protection Rules When the Store is Closed	Loading
1	All windows must be locked and doors must be locked with double cylinder dead bolts	.05
2	All doors must be locked with double cylinder dead bolts and all rear windows must be protected by bars or heavy industrial screening	.10
3	In addition to Class 2 Rules <u>all building openings and windows must be protected by an intrusion alarm system connected to a central monitoring service</u>	.15

FIRE PROTECTION CATEGORIES						
Rates are per \$100						
Construct	Hydrant		Fire Hall		Unprotected	
	Bldgs	Cts	Bldgs	Cts	Bldgs	Cts
A	.15	.50+loading	.18	.60+loading	.45	.90+loading
B	.25	.60+loading	.35	.85+loading	.70	1.30+loading
C	.35	.95+loading	.90	1.30+loading	1.40	1.60+loading

Please Note: Tobacco coverage within the Retail Package has a set limit of \$2,500
To increase limit for tobacco – Refer to underwriter



OCCUPANCY CLASS AND ELIGIBILITY Note: for Classes NOT listed - refer to company

Occupancy Table	Crime Class
Artists and Drafting Supplies	1
Bakery (<i>No deep fat frying</i>)	1
Barber, Beauty Salons <i>·no hair implants, electrolysis or artificial tanning</i>	1
Bathroom, Rattan, Wicker	1
Bicycles and Supplies	2
Books and Stationery	1
Butcher (<i>No cooking, smoking, slaughtering</i>)	1
Camera and Photo Supplies	3
Carpets, Rugs, Draperies, Blinds	2
China, Glassware, Pottery	1
Clothing	3
Computers (<i>Sales only, no programming</i>)	3
Convenience – with tobacco sales	3
Delicatessen (<i>Warming foods only</i>)	2
Drug (<i>No Professional Liability</i>)	3
Dry Goods	2
Electrical Supplies	2
Electronic Equipment (tools etc.)	3
Fabric, Notions, Sewing Machines	2
Farm Feed & Supplies (<i>No mixing or bagging</i>)	2
Food Specialities (fruits, vegetables, etc.)	1
Furniture & Appliances – for TVs, electronics refer to u/w	2
General	2
Gifts and Novelties	2
Groceries (No tobacco)	2
Hardware (<i>No guns or ammunition</i>)	2
Hobby	1
Kitchen Accessories	1
Luggage and Leather Goods	2
Music (CDs, tapes, Instruments)	3
Office Equipment	2
Optical Goods and Hearing Aids	1
Paint and Wallpaper	1
Pet & Pet Supplies	2
Plumbing Supplies (Retail Sales only)	1
Shoes and Boots	2



Sporting Goods (<i>No guns and ammunition</i>)	2
Toy & Games	2

Additional Premium Applies When these Exposures Exist

Situation	Additional Premium
Insured participates in more than 2 “exhibitions” or trade show type events per year	\$15/show over 2 per year
Insured has more than one salesperson who has samples, stock or equipment with them	\$15/salesperson over 1

Property Coverage Expansion (OPTIONAL)

Additional Agreements #7 - #33 \$5,000 limit included in Package – \$50	<ul style="list-style-type: none"> •To increase to \$10,000 – additional premium \$75 •To increase to \$15,000 – additional premium \$100
Sewer, Sump Septic Tank, Drain Coverage Endorsement	<ul style="list-style-type: none"> •To add with \$ 2,500 limit – premium \$50 •To add with \$ 5,000 limit – premium \$75 •To add with \$10,000 limit – premium \$100 •To add with \$25,000 limit – premium \$125

LOSS OF INCOME

- To add Loss of Profits coverage, multiply the amount required by the appropriate building rate

CRIME

- **Money & Securities Broad Form**
\$1,000 Limit included in the package
- **Money and Securities Broad Form (optional)**
Coverage is for the limit you select.

\$2,500	\$50
\$5,000	\$75
- **Comprehensive Dishonesty, Disappearance and Destruction - 3D Coverage Section A (Optional)**
Gives Money & Securities Broad Form and Blanket Fidelity Coverage

\$2,500	\$100
\$5,000	\$200



COMMERCIAL GENERAL LIABILITY

	Occurrence	Products & Completed Operations Aggregate	Premium
A. Bodily Injury & Property Damage	\$1,000,000	\$2,000,000	\$350
B. Personal Injury & Advertising Liability	\$1,000,000		
C. Medical Payments	\$10,000		
D. Tenants Legal Liability	\$500,000		
Non-Owned Automobile	\$1,000,000		

	Occurrence	Products & Completed Operations Aggregate	Premium
A. Bodily Injury & Property Damage	\$2,000,000	\$3,000,000	\$400
B. Personal Injury & Advertising Liability	\$2,000,000		
C. Medical Payments	\$25,000		
D. Tenants Legal Liability	\$500,000		
Non-Owned Automobile	\$2,000,000		

Additional Premium Applies When Liability Exposures Exist

Situation	Additional Premium	
	\$1 million	\$2 million
Additional Insured	\$25	\$30
Indoor Parking	\$50	\$60
Building heated by oil (per tank)	\$50	\$60

Optional Liability Coverages

- Salon or Barbershop Liability Extension Endorsement

Occurrence Limit	Aggregate Limit	Premium
\$1,000,000	\$2,000,000	\$75 per operator
\$2,000,000	\$3,000,000	\$100 per operator

Druggist Liability Extension Endorsement

- Refer to Underwriter for the appropriate premium

Employers Bodily Injury Liability

- Refer to Underwriter for the appropriate premium

Pollution Liability Extension

- Refer to Underwriter for the appropriate premium
- Various Endorsements available to either add coverage or restrict coverage depending on the risk and the exposure



RESIDENTIAL RENTAL PACKAGE

Minimum Package Premium \$1,000

Minimum Retained Premium \$100

PACKAGE FEATURES

PROPERTY

- Building coverage is Broad Form Coverage
- Contents coverage is Broad Form Coverage
- Loss of Rental Income may be insured

THE FOLLOWING ADDITIONAL AGREEMENTS ARE AVAILABLE FOR A LIMIT PER COVERAGE:

- Consequential damage
- Off premises contents
- Trees, shrubs, plants and lawns
- Debris Removal
- Extra expense
- Valuable papers
- Personal property of visitors
- Professional fees
- Accounts receivable
- Accidental breakage of glass & signs
- Fire department expenses
- Pollution damage – insured premises
- Contingent loss of income

CRIME

- Money & Securities Broad Form Coverage
- Comprehensive Dishonesty, Disappearance & Destruction (3D) Coverage Form

LIABILITY

- Commercial General Liability (see chart for limits)
- Tenants Legal Liability (broad form)
- Medical Payments
- Non-Owned Automobile
- Personal Injury



UNDERWRITING GUIDELINES

Eligibility

- be occupied as a residential rental unit only, and
- each residential unit must have a kitchen and washroom; and
- the building must comply with Ontario Regulation 627/92 (updated building code); and
- in a building that has been built within the last 40 years and that has a new roof within the last 20 years OR that has FULL updates (within 20 years) to wiring, plumbing, heating; and
- be fully occupied

Not Qualified as a 'Residential Rental Property Package'

The following 'residential rental properties' will not be insured on a "residential rental property package":

- *A rooming, boarding or similar type building where individual bed/living rooms are rented out by the day, week or month.*

The residential rental properties package rates and liability premium do not apply to the following residential rental properties.

- *Residential rental buildings located within 80 feet of any of the following occupancies:
Restaurants, bars, taverns, bowling alleys, billiard parlours, amusement arcades, garages/service stations etc. or;*
- *Residential rental properties that have any of the following features anywhere in the building - wood stoves, space heaters, commercial food frying or vacant sections*
- *A residential rental building with more than 4 units*
- *A residential rental building with any commercial operations including retail or office tenants*
- *A residential dwelling with student occupancy*

The pricing must be based on the additional risk presented by the additional exposures – please refer to your underwriter.

PROPERTY RATING

Fire Protection Categories

1. Located within 305 m of 2 fire hydrants
2. Located within 12 km of a responding fire hall
3. outside 12 km or unprotected building

Construction Classes

- A. Fire resistive or HCB with steel deck roof
- B. Wood truss roof with solid brick, concrete, block, stone, hollow tile, brick veneer, steel on steel framing
- C. All others including wood frame



RATES

Building and building owner's contents (include kitchen appliances and laundry machines in the value) rates provide Broad Form coverage subject to 90% co-insurance

\$1,000 minimum deductible applies

FIRE PROTECTION CATEGORIES Rates are per \$100			
Const.	Hydrant Bldg & Cts	Fire Hall Bldg & Cts.	Unprotected Bldg & Cts.
A	.22	.33	.50
B	.28	.39	.55
C	.39	.50	.66

Please Note: A Rebuilding Clause applies to all Tenanted Dwellings.

Property Coverage Expansion (OPTIONAL)

Additional Agreements #7 - #33 \$5,000 Limit included in Package \$50	<ul style="list-style-type: none"> · To increase to \$10,000 – additional premium \$75 · To increase to \$15,000 – additional premium \$100
Sewer, Sump Septic Tank, Drain Coverage Endorsement	<ul style="list-style-type: none"> · To add with \$2,500 limit – premium \$50 · To add with \$5,000 limit – premium \$75 · To add with \$10,000 limit – premium \$100 · To add with \$25,000 limit – premium \$125

LOSS OF INCOME

Loss of Income coverage provided on Gross Rental Income form

Application should indicate the total annual rental income

Multiply the annual rental income by 100% of the applicable building rate

CRIME

Money & Securities Broad Form

o \$1,000 limit provided automatically

Money and Securities – Broad Form (optional)

o \$2,500 limit = \$50 premium

o \$5,000 limit = \$75 premium



Comprehensive Dishonesty, Disappearance & Destruction (3D) Coverage Form

- o \$2,500 limit = \$100 premium
- o \$5,000 limit = \$200 premium

COMMERCIAL GENERAL LIABILITY PREMIUMS

	Occurrence Limit	Products & Completed Operations Aggregate	Premium
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Automobile	\$1,000,000 \$1,000,000 \$10,000 \$500,000 \$1,000,000	\$2,000,000	\$400
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Automobile	\$2,000,000 \$2,000,000 \$25,000 \$500,000 \$2,000,000	\$3,000,000	\$450

Liability Coverage Expansion

Exposure	\$1,000,000 limit	\$2,000,000 limit
Additional insured	\$25	\$30
Swimming Pool	\$50	\$60
Playground Equipment	\$50	\$60
Indoor Parking	\$50	\$60
Fuel oil tank in building (per tank)	\$50	\$60
Each Additional Location	\$100	\$118

OTHER COVERAGES AVAILABLE

Various Endorsements are available to either add coverage or restrict coverage depending on the risk and the exposure – refer to underwriter



COMMERCIAL OFFICE PACKAGE

Minimum Policy Premium \$600
Minimum Retained Premium \$100

PACKAGE FEATURES

PROPERTY

- Building coverage is Broad Form Coverage
- Contents coverage is Broad Form Coverage

THE FOLLOWING ADDITIONAL AGREEMENTS ARE AVAILABLE FOR A LIMIT PER COVERAGE:

- Data
- Media
- Bailee's coverage for customers goods
- Brands & labels
- Pollution damage - insured premises
- Peak season stock increase
- Off premises stock & equipment
- Trees, shrubs, plants and lawns
- Extra expense
- Valuable papers
- Personal property of employees, volunteers and visitors
- Professional fees
- Accounts receivable
- Accidental breakage of glass and signs
- Fire department expenses
- Leasehold interests
- Contingent loss of income
- Signs
- Transit
- Debris removal
- Newly acquired property:
 - Buildings coverage up to \$100,000
 - Contents coverage up to \$ 25,000
- Power Fluctuation



CRIME

- Money & Securities Broad Form Coverage \$1,000 Included
- Increased coverage available

LIABILITY

- Commercial General Liability (see chart for limits)
- Tenants Legal Liability (broad form)
- Medical Payments
- Non-Owned Automobile
- Personal Injury

OFFICE PACKAGE ELIGIBILITY GUIDE

- Be a kind of business that is run exclusively from “an office” and
- The building must be occupied as offices or offices with retail and/or dwelling occupancies only
- Have 10 or fewer employees
- Occupy less than 8,000 square feet, and
- In a building that has been built within the last 40 years and that has a new roof within the last 20 years OR that has FULL updates (within 20 years) to wiring, plumbing, and heating

THE FOLLOWING OFFICES ARE NOT ELIGIBLE FOR THIS PACKAGE

- *Offices for manufacturing or contracting operations*
- *Banking institutions*
- *Trust and finance companies*
- *Post offices or foreign exchange dealers*
- *Detective agencies, private investigators security*
- *Firms or collection agencies*
- *Travel Tour operators (travel agents are eligible)*
- *Architect, engineers or land surveyors*
- *Offices in buildings with the following occupancies (unless the building is an enclosed shopping mall, underground concourse or high-rise office building), Restaurants, Bowling Alleys, Billiard Parlours, Amusement Arcades, Bars, Taverns, Garages, Service Stations or Manufacturers*
- *Full Computer Service operations*
- *Have any of the following features anywhere in the building – wood stoves, space heaters, commercial food frying or vacant sections*

PROPERTY RATING

Fire Protection Categories

- Located within 305m of 2 fire hydrants
- Located within 12km of a responding fire hall
- Outside 12KM or unprotected



Building Construction Classes

- A. Fire resistive or hollow concrete block with steel deck roof
- B. Wood roof truss with walls of solid brick, concrete block, stone, hollow tile, brick veneer, steel on steel framing
- C. All other including frame

RATES

Building and content rates provide Broad Direct Damage Coverage subject to 90% co-insurance & \$1,000 Deductible

FIRE PROTECTION CATEGORIES Rates are per \$100						
Construct	Hydrant		Fire Hall		Unprotected	
	Bldg	Cts.	Bldg	Cts.	Bldg	Cts.
A	.12	.18	.15	.20	.18	.25
B	.15	.20	.18	.25	.25	.30
C	.20	.25	.25	.33	.30	.35

To obtain a building rate when the building contains retail occupancy, refer to the retail store package rates.

Additional Premium Applies When Exposures Exist

Situation	Additional Premium
Insured participates in more than 2 "exhibitions" or trade show type events per year	\$15/show over 2 per year
Insured has more than one salesperson who has samples and/or equipment with them	\$15/salesperson over 1

Property Coverage Expansion (OPTIONAL)

Additional Agreements #7- #33 \$5,000 Limit - \$50 additional premium	<ul style="list-style-type: none"> · To increase to \$10,000 – additional premium \$75 · To increase to \$15,000 – additional premium \$100
Sewer, Sump, Septic Tank, Drain Coverage Endorsement	<ul style="list-style-type: none"> · To add with \$2,500 limit – premium \$50 · To add with \$5,000 limit – premium \$75 · To add with \$10,000 limit – premium \$100 · To add with \$25,000 limit – premium \$150



LOSS OF INCOME

Loss of Income provided on Extended Loss of Income coverage form

— To add use a rate equal to the building rate multiplied by the amount of the coverage required

To provide Loss of Income Coverage on the Extended Loss of Income – Actual Loss Sustained form
 – **a completed profits worksheet is required**

CRIME

- **Money & Securities - Broad Form**
 \$1,000 Limit is included in package.
- **Money and Securities – Broad Form (optional)**
 The basic policy includes this coverage for the limit you select:

Limit	Premium
\$2,500	\$ 50
\$5,000	\$ 75
- **Comprehensive Dishonesty, Disappearance & Destruction (3D Coverage)**

Limit	Premium
\$2,500	\$100
\$5,000	\$200

COMMERCIAL GENERAL LIABILITY

	Occurrence Limit	Products & Completed Operations Aggregate	Premium
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Automobile	\$1,000,000 \$1,000,000 \$10,000 \$500,000 \$1,000,000	\$2,000,000	\$325
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Automobile	\$2,000,000 \$2,000,000 \$25,000 \$500,000 \$2,000,000	\$3,000,000	\$375



Additional Premium Applies When Liability Exposures Exist

These premium charges (when applicable) should be rolled up in to the base liability premium charge.

Situation	Additional Premium	
	\$1 million	\$2 million
Additional Insured	\$25	\$30
Indoor Parking	\$50	\$60
Building heated by oil (charge per tank)	\$50	\$60

OPTIONAL LIABILITY COVERAGES

Employers Bodily Injury Liability

o Underwriters need to

- Know the nature of the business
- Know the number of employees
- Refer to your Underwriter for the appropriate premium

Pollution Liability Extension available



COMMERCIAL CONTRACTORS PACKAGE

Minimum Package Premium - \$1,000

Minimum Retained Premium \$100

PACKAGE FEATURES

PROPERTY

- Tool and Equipment Floater
- Installation Floater
- **THE FOLLOWING ADDITIONAL AGREEMENTS ARE AVAILABLE FOR A LIMIT PER COVERAGE:**
 - Peak Season increase
 - Waiver of Depreciation clause
 - Rental Equipment
 - Off Premises stock and equipment
 - Personal Property of employees, volunteers & visitors
 - Valuable papers
 - Accounts receivable
 - Extra expense
 - Professional fees
 - Fire department expenses
 - Fire suppression system recharge expense
 - Pollution damage - Insured premises
 - Master Key
 - Glass
 - Transit
 - Installation of customers goods
 - Bailees' Coverage for customers goods

CRIME

Money & Securities Broad Form \$1,000 Included

Increased coverage available

LIABILITY

- Commercial General Liability
- Medical Payments
- Tenants Legal Liability-Broad Form
- Personal Injury
- Non-Owned Automobile



QUALIFICATIONS

Eligibility

- Be a kind of contracting business that provides exclusively sub-trade type of contracting work, and (if the contractor operation owns the building)
- In a building that has been built within the last 40 years and that has a new roof within the last 20 years OR that has full updates (within 20 years) to wiring, plumbing and heating;
- Have 5 or fewer employees, and
- Have total gross annual receipts less than \$500,000

Not Written

The following 'contractor operations' will not be insured:

- *A contractor that does not have the appropriate 'trade' papers if there is a standard setting organization*
- A contractor that sells, rents or leases equipment to others
- *A contractor that does their own designs as part of a build and is subject to Ontario Bill 124*

The contractors' package rates and liability premium do not apply to the following contractor operations.

Please refer these operations to your underwriter for review:

- ***Any contractor who has less than three (3) years of business experience in this trade***
- ***Any contractor for whom an insurance claim has been paid within the last 3 years***
- Any contractor requesting an 'actual loss sustained' basis of settlement on the loss of income coverage
- Any contractor asking to show a 'blanket' limit on the large (over \$1,500) items
- ***A general contractor***
- A contractor that is an employee of a retail or manufacturing operation
- Contracting operations located in buildings (except fully enclosed shopping malls, underground concourse or high-rise office building) that have any of the following occupancies:
- *Restaurants, bars, taverns, bowling alleys, billiard parlours, amusement arcades, garages/service stations etc. or;*
- Have any of the following features anywhere in the building - wood stoves, space heaters, commercial food frying or vacant sections

PROPERTY RATING

Buildings and Office Contents and/or Stock may be rated using the following table

Fire Protection Categories

1. Located within 305m of 2 Fire Hydrants
2. Located within 12 Km of responding Fire Hall
3. Outside 12 km/or Unprotected



Building Construction Classes

- A) Fire resistive or hollow concrete block with steel deck roof
- B) Wood roof truss with walls of solid brick, concrete block, concrete stone, hollow tile, brick veneer, steel on steel framing
- C) All Others including frame

Building and Contents Rates

Building rates provide Broad Form coverage

Contents rates provide Broad Form coverage

90% Co-insurance applies, minimum \$1,000 deductible

FIRE PROTECTION CATEGORIES						
Rates are per \$100						
Construct	Hydrant		Fire hall		Unprotected	
	Bldg	Cts.	Bldg	Cts.	Bldg	Cts.
A	.15	.60	.20	.70	.40	1.10
B	.20	.70	.30	.90	.70	1.50
C	.30	1.00	.75	1.30	1.40	1.80

Rate Surcharges

Woodworking in Building – 100% loading on building & contents rate

Additional Premium Applied When Exposures Exist

Situation	Additional Premium
Insured participates in more than 2 'exhibitions' or trade show type events per year	\$15/show over 2 per year

Property Coverage Expansion (OPTIONAL)

Additional Agreements #8 - #35 \$5,000 Limit - \$50 additional premium	<ul style="list-style-type: none"> · To increase to \$10,000 – additional premium \$75 · To increase to \$15,000 – additional premium \$100
Sewer, Sump Septic Tank, Drain Coverage Endorsement	<ul style="list-style-type: none"> To add with \$2,500 limit – premium \$50 To add with \$5,000 limit – premium \$75 To add with \$10,000 limit – premium \$100 To add with a \$25,000 limit – premium \$125



CONTRACTORS TOOL AND EQUIPMENT FLOATER

Tools and Equipment individually valued new at \$1,500 or less

- All items valued **new** at \$1,500 or less \$3.25 / \$100 (All Perils, subject to 80% co-insurance)
- Minimum \$1,000 Deductible applies
- Tool/Equipment limit of \$25,000 - \$100,000 - \$2,500 Deductible applies
- Tool/Equipment limit over \$100,000 - \$5,000 Deductible applies

Tools and Equipment individually valued new at more than \$1,500

- All items valued **new** at more than \$1,500 \$0.75 / \$100 (All Perils, subject to 80% co-insurance)
- **A list of tools must be provided**
- Minimum \$1,000 Deductible applies
 - \$2,500 deductible – 10% discount applies
 - \$5,000 deductible – 25% discount applies
- **In the event of a loss minimum deductible is equal to the greater of the deductible chosen or 2% of the loss**

Contractors Tool and Equipment Floater

- o The tools and equipment owned by the insured are insured on the 'Contractor's Tool and Equipment Floater'
- o Subject to an Actual Cash Value settlement, \$1,000 deductible (minimum) and 80% co-insurance
- o Special Features include
 - \$5,000 blanket coverage on tools and equipment rented by the insured for up to 30 days provides written record is provided to insurer
 - \$10,000 on Newly Acquired equipment for up to 30 days
 - Coverage extended to allow insured to be reimbursed for rental cost of machinery to replace insured equipment damaged by an insured peril

INSTALLATION FLOATER - \$150

Standard Package provides the following:

- o **10,000** at any one installation site;
- o **\$ 5,000** while in due course of transit;
- o **\$50,000** in any one loss, disaster or casualty, either in case of partial or total loss, or salvage charges, or any other charges or expenses or all combined.

Annual Installation Receipts	Annual Premium
Up to \$150,000	\$150
\$150,000 - \$300,000	\$200
\$300,000 - \$500,000	\$400
\$500,000 - \$750,000	\$500



For higher limits, please refer to your underwriter

Transit Floater

Transit coverage for goods/supplies to job site

\$.80

Loss of Income

Loss of Income – Earnings Coverage – Standard Form

o To add multiply applicable building rate by required limit of coverage

Crime

Money & Securities - Broad Form

\$1,000 limit is included in this package

Money & Securities – Broad Form

Coverage options available -

\$2,500 Premium \$50

\$5,000 Premium \$75

COMMERCIAL GENERAL LIABILITY

	Occurrence Limit	Products & Completed Operations Aggregate	Minimum Premium
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Automobile Property Damage Deductible \$1000	\$1,000,000 \$1,000,000 \$10,000 \$500,000 \$1,000,000	\$2,000,000	\$750
A. Bodily Injury & Property Damage B. Personal Injury & Advertising Liability C. Medical Payments D. Tenants Legal Liability Non-Owned Property Damage Deductible \$1000	\$2,000,000 \$2,000,000 \$25,000 \$500,000 \$2,000,000	\$3,000,000	\$890
Additional Insured \$1,000,000 \$25 \$2,000,000 \$30			



Do not assume the minimum premium. Apply the rate below to the annual gross receipts & charge that premium if it is higher than the minimum premium noted respectively.

Receipt Based Premium Calculation

- Subject always to the stated minimum premiums

Rates per \$1000 revenue

Contractor Type	\$1m	\$2m
Air Conditioning/Heat Equip. Installation	\$ 3.33	\$ 3.93
Brick & Block Laying (masonry)	\$.72	\$.85
Building Alteration & Renovations (residential)	\$.52	\$.61
Carpentry	\$.90	\$ 1.06
Concrete Construction (excluding sewers, tunnel, dams, bridges & piers)	\$ 1.72	\$ 2.03
Drywall & Plastering	\$.33	\$.39
Electrical Wiring (excluding alarm systems)	\$.88	\$ 1.04
Fence Construction	\$.54	\$.64
Interior Decorating	\$.45	\$.53
Landscape Gardening (excluding tree & snow removal & pesticide application)	\$ 1.69	\$ 1.99
Painting & Wallpapering (excluding spray painting)	\$ 1.03	\$ 1.22
Septic Tank installation	\$ 1.87	\$ 2.21
Sheet Metal	\$.91	\$ 1.07
Swimming Pool & Hot Tub	\$ 4.58	\$ 5.40

For Contractor Types not listed here – Apply to Company for review



COMMERCIAL HOME-BASED BUSINESS PACKAGE

See Packages for Minimum Premium

Definition

A home-based business is a retail or office operation owned and operated exclusively by one family. It is run exclusively from the insured's own home.

Underwriting Guidelines

1. Yarmouth Mutual Insurance Company must insure the residential policy for the insured.
2. Gross annual revenue does not exceed \$100,000.
3. "Away from home" exposure limited to maximum 12 trade shows and fairs per year and a maximum of 50 home demonstrations or personal service calls per year.
4. Provide name and address of the manufacturer of products being distributed by Insured for liability exposure analysis.
5. The applicant should have an inventory of the stock and equipment that is used in the business to establish the contents limit.
6. The personal property in the Homeowners, Condominium Unit Owners or Tenants package should be insured on "all risk" coverage.
7. Ensure the legal name of the business is shown on the application.

Package Options

Package A – Contents Limit \$20,000

	Premises within 300 meters (1000 ft) Of fire hydrant		All Other fire protection levels	
Contents \$20,000	\$105		\$132	
Loss of Income \$10,000	Included		Included	
Additional Agreements \$5,000	\$50		\$50	
Broad Form Money & Securities \$1,000	\$28		\$28	
CGL	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000
Bodily Injury/Prop. Damage	\$192 **	\$230**	\$192**	\$230 **
Personal Injury				
Medical Payments				
Tenants Legal \$300,000				
Non Owned Auto				
Any Additional Property or Liability Endorsements	Charge According to Commercial Rate		Charge According to Commercial Rate	
Minimum Premium	\$375	\$413	\$402	\$440



Package B – Contents Limit \$25,000

	Premises within 300 meters (1000 ft) of fire hydrant		All Other fire protection levels	
Contents \$25,000	\$132		\$171	
Loss of Income \$10,000	Included		Included	
Additional Agreements \$5,000	\$50		\$50	
Broad Form Money & Securities \$1,000	\$28		\$28	
CGL	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000
Bodily Injury/Prop. Damage	\$192 **	\$230**	\$192 **	\$230 **
Personal Injury				
Medical Payments				
Tenants Legal \$300,000				
Non-Owned Auto				
Any Additional Property or Liability Endorsements	Charge According to Commercial Rate		Charge According to Commercial Rate	
Minimum Premium	\$402	\$440	\$441	\$479

Package C – Contents Limit \$30,000

	Premises within 300 meters (1000 ft) Of fire hydrant		All Other fire protection levels	
Contents \$30,000	\$171		\$220	
Loss of Income \$10,000	Included		Included	
Additional Agreements \$5,000	\$50		\$50	
Broad Form Money & Securities \$1,000	\$28		\$28	
CGL	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000
Bodily Injury/Prop. Damage	\$192 **	\$230**	\$192 **	\$230 **
Personal Injury				
Medical Payments				
Tenants Legal \$300,000				
Non-Owned Auto				
Any Additional Property or Liability Endorsements	Charge According to Commercial Rate		Charge According to Commercial Rate	
Minimum Premium	\$441	\$479	\$490	\$528



NON PROFIT DIRECTORS' AND OFFICERS' LIABILITY

Underwriting Guidelines

Eligible Risks

- Any organization that is exempt from tax under Part I of the Income Tax Act, R.S.C. (5th Supp.), sections 149 and 149.1, as amended, including churches, agricultural organizations and similar non-profit corporations or non-profit organizations (i.e., charity)
- The organization must be in operation at least 1 year.

Ineligible Risks

- Condominium Corporations
- If gambling/lotteries form a part of the funding source, indicate whether the appropriate licenses are obtained.
- The program is designed exclusively for non-profit organizations, if it has any for-profit subsidiary or affiliated company the risk cannot be written.

Application

For **New Business** the Non Profit D&O Application must be fully completed and signed by the elected President or Chair of the Board. It must be dated no more than 30 days from the effective date of the policy.

For **Renewal Business** the Non Profit Renewal Questionnaire and documentation pertaining to the prior year's revenue or annual budget must be obtained. A copy of the organization's by-laws is only required if the organization has made changes throughout the past year.

Additional Underwriting Information Required:

- The latest annual financial statement including current budget.
- The New Business Application must be accompanied by the By-laws or Indemnification Provisions (if applicable) of the organization or other instrument from which it derives its operating authority. The By-laws should outline:
 - o A formal process identifying how a person may come to or resign from the board. Elections or admissions to and retirements from the board must be recorded.
 - o The frequency with which the board must meet. Major decisions and events must be documented in board minutes.
- The financial condition of the organization should enable it to carry out its stated purpose. Reasons for deficits or adverse trends in annual results should be carefully investigated.

**UNDERWRITING:**

We must have the supporting commercial policy with Commercial General Liability in order to insure the D & O Coverage. It will then be added to the existing commercial policy for the same limit as the policy itself up to \$5 million dollars.

Please contact your Underwriter for a quotation.