



RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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September 10, 2021

TO: All Rhode Island Producers

Personal Liability Supplement to the Dwelling Policy Program (DL 2002 Program)
Rate Revision Effective November 1, 2021

The Rhode Island Joint Reinsurance Association (RIJRA) has filed and the Insurance Division has approved a rate revision to the Personal Liability Supplement to the Dwelling Policy Program to be effective for all new and renewal policies with an inception date of **November 1, 2021** or later.

Concurrent with the rate revision, RIJRA has revised ISO Rule 102.C.2.&3. by replacing ISO Premises Liability Endorsement DL 24 11 with RIJRA Premises Liability Endorsement FP DL 01.

Posted on the RIJRA website www.rijra.com with this letter you will find the revised RIJRA rate pages (DL-R-1 thru DL-R-4) and RIJRA Exception Page RIJRA-DL-EXC-1. We have also provided a copy of RIJRA Premises Liability Endorsement FP DL 01. You should insert these pages in the Rhode Island State Pages Section of your manual. An updated RIJRA Rating Examples Section is also included.

Following your review of this material should you have any questions, please contact our Customer Service or Underwriting Departments.

Very truly yours,

A handwritten signature in black ink, reading "John Cantalupa", written over a horizontal line.

John Cantalupa
Vice President, Chief Underwriting Officer

RHODE ISLAND JOINT REINSURANCE ASSOCIATION (RIJRA)

PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM (2002 EDITION)

EFFECTIVE 11 01 2021

**PAGE CHECKLIST FOR RHODE ISLAND STATE PAGES TO BE USED IN
CONJUNCTION WITH MULTISTATE RULES SECTION OF ISO's PERSONAL LIABILITY
SUPPLEMENT TO THE DWELLING POLICY PROGRAM (2002 EDITION)**

EXCEPTION PAGES

DL-E-1	2nd Edition 02 06	Effective 07 01 06
DL-E-2	1st Edition 02 06	Effective 07 01 06

RIJRA EXCEPTION PAGE

<u>RIJRA-DL-EXC-1</u>	<u>Effective 11 01 2021</u>
<u>RIJRA-DL-EXC-2</u>	<u>Effective 11 01 05</u>
<u>RIJRA-DL-EXC-3</u>	<u>Effective 11 01 05</u>

RATE PAGES

<u>DL-R-1</u>	<u>Effective 11 01 2021</u>
<u>DL-R-2</u>	<u>Effective 11 01 2021</u>
<u>DL-R-3</u>	<u>Effective 11 01 2021</u>
<u>DL-R-4</u>	<u>Effective 11 01 2021</u>

RIJRA RATING EXAMPLE SECTION

Premium Computation Worksheet
Examples 1 - 6

ISO's MULTISTATE NOTICE DL - MU - 2003 - RU - 001 DISPLAYS THE LATEST PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.
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**PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
POLICY PROGRAM MANUAL
EXCEPTION PAGES**

RHODE ISLAND (38)

ADDITIONAL RULE(S)

**RULE A1.
SPECIAL STATE REQUIREMENTS**

A. No Coverage For Home Day Care Business Endorsement DL 24 16.

Use this endorsement when Personal Liability Endorsement **DL 24 01** is attached to a policy.

B. Special Provisions Endorsement DL 25 38.

Use this endorsement when Personal Liability Endorsement **DL 24 01** is attached to a policy.

C. Lead Poisoning Endorsement DL 24 68.

1. Use Lead Poisoning Exclusion Endorsement **DL 24 68** with all policies that insure, one or more locations with buildings **built before 1978** which contain one or more residential units rented or held for rental to others.

2. Premium surcharges apply to policies with Lead Poisoning Exclusion Endorsement **DL 24 68**.

3. Refer to Rule **A3**. Lead Poisoning Exclusion for details.

**RULE A2.
TERRORISM OPTIONS – FEDERAL BACKSTOP**

A. The "Terrorism Risk Insurance Act of 2002" and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s) acting on behalf of any foreign interest, provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 90% of losses in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year unless subsequent action of Congress changes that amount; this provision serves to limit insurers' liability for losses.

B. All insurers providing commercial property insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils. Certain risks written under the Personal Liability Supplement to the Dwelling Policy Program may be considered commercial property exposures for the purposes of this act and hence eligible for participation in the program. The following may be considered commercial property exposures:

1. 1 – 4 family rental dwellings owned for the business purpose of generating income for the property owner; or

2. Policies on which incidental business premium is more than 25% of total direct earned premium.

C. The following applies to those insurers offering Personal Liability policies who choose to be eligible for federal reinsurance by making the disclosures needed for such eligibility.

An insurer must extend coverage to insureds for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the program at the time of offer, purchase and renewal of the policy. Insurers may disclose the premium information on the Declarations Page or elsewhere in the policy.

D. There are no terrorism exclusions in the Personal Liability Supplement to the Dwelling Policy Program. The following endorsements specify that coverage for certified acts of terrorism is subject to the cap on liability for losses and subject to underlying policy exclusions such as nuclear hazard. They differ based on how the insurer chooses to disclose the premium and federal share of compensation for such losses to the insured:

1. For insurers who choose to disclose the premium and federal share by endorsement, use Cap On Losses From Certified Acts Of Terrorism; Disclosure Pursuant To Terrorism Risk Insurance Act Of 2002 Endorsement **DL 24 89**.

2. For insurers who choose to disclose the premium and federal share on the Declarations, use Cap On Losses From Certified Acts Of Terrorism Endorsement **DL 24 87**.

**PERSONAL LIABILITY SUPPLEMENT
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**RULE A3.
LEAD POISONING EXCLUSION**

A. Exclusion

1. Coverage may be excluded for bodily injury arising out of lead poisoning in any of the following:

- a. A one to four family residential building built before 1978 that contains one or more residential units rented or held for rental to others.
- b. A residential unit in any condominium or cooperative residential building **built before 1978** that is rented or held for rental to others.

Use Lead Poisoning Exclusion Endorsement **DL 24 68**.

2. The exclusion applies to a one to four family residential building, or a condominium or cooperative unit, **built before 1978**, without proof of Prima Facie Evidence Of Compliance for all such pre-1978 properties.

3. The exclusion does not apply to:

- a. A one family dwelling or a condominium or cooperative unit owned and occupied by an insured.
- b. A one to four family residential building **built before 1978**, or a condominium or cooperative unit rented or held for rental to others, for which Prima Facie Evidence of Compliance is in effect.

4. The exclusion ceases to apply for property for which Prima Facie Evidence of Compliance has been obtained during the policy period, on and after the date such evidence of compliance is in force.

5. Refer to Paragraph C.1. of this rule for Premium Development.

B. Notification Requirements

1. The insured shall be provided with a Disclosure Notice when applying for insurance, or if a renewal, with each Renewal Policy delivered.
2. The Notice shall contain information on the following:
 - a. The lead poisoning exclusion that may apply; and
 - b. The insurer's responsibilities to assist the insured in placing lead liability coverage through the FAIR Plan if the lead poisoning exclusion applies.

C. Premium Development

When Lead Poisoning Exclusion Endorsement **DL 24 68** is attached to the policy, premium factors apply based on locations which were built before 1978, are rented or held for rental to others and the presence or absence of proof of Prima Facie Evidence Of Compliance. Determine the lead poisoning exclusion and coverage option factor for the location using the following Table **A3.C.3**. Premium Factors Table.

1. Primary Location

If the primary location is a 2 or more family dwelling or a condominium or cooperative unit, multiply the Base Premium plus any additional premium or Coverage L increased limits by the factors in Table **A3.C.3**.

2. Additional Location(s)

For each additional location, multiply the loss costs for the Additional Location, and, if applicable, the increased limits premium, by the factors in Table **A3.C.3**. Premium Factors Table.

3. Premium Factors

Levels Of Lead Hazard Compliance	Factor
Lead Free	1.00
Lead Safe	1.01
Lead Mitigated:	
Independent Clearance Inspection	1.05
Visual Inspection	1.10

Table A3.C.3. Premium Factors Table

4. Primary And Additional Locations

If the Primary Location noted in Paragraph C.1. and the Additional Location(s) noted in Paragraph C.2. are both subject to the provisions of Lead Poisoning Exclusion Endorsement, add the results of Paragraphs C.1. and C.2. to arrive at your new Total Base Premium.

**RULE 102.
EXPOSURES**

Paragraph **E. Owned Snowmobiles** does not apply. Owned Snowmobiles coverage is not available in this state.

**RULE 602.
OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL
LIABILITY AND PROPERTY REMEDIATION FOR
ESCAPED LIQUID FUEL COVERAGES**

Rule **602**. does not apply.

PERSONAL LIABILITY SUPPLEMENT
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RIJRA EXCEPTION PAGES

RHODE ISLAND (38)

ADDITIONAL EXCEPTIONS TO GENERAL RULE(S)

**RULE 102.
EXPOSURES**

The following replaces **Rule 102.C. 2. & 3.**

- 2. Another Company, use Premises Liability
Endorsement **FP DL 01**, or
- 3. The same company insuring the initial residence
premises in another policy use Premises Liability
Endorsement **FP DL 01**.

**RULE 206.
MINIMUM PREMIUM**

Paragraphs A, B, and C	\$50
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**RULE 208.
WAIVER OF PREMIUM**

Amount that may be waived	\$3
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**RULE 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE**

The following paragraph is added:

F. MPIUA Requirement

Use Limited Fungi, Wet or Dry Rot, Or Bacteria Coverage Endorsement **DL 24 71** with all Personal Liability Policies. Increased limits as shown in Paragraph B. are available.

**PERSONAL LIABILITY SUPPLEMENT
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RIJRA EXCEPTION PAGES**

ADDITIONAL RULE**LEAD LIABILITY COVERAGE RULE****A. Coverage Description**

1. Liability coverage for lead poisoning may be provided for:
 - a. A building built before 1978, with up to four residential units rented or held for rental to others, without Prima Facie Evidence of Compliance.
 - b. A condominium unit or cooperative unit within a building built before 1978, rented or held for rental to others, without Prima Facie Evidence of Compliance.
2. Coverage is provided for damages for which an insured is legally liable because of bodily injury at the insured location that arises out of lead poisoning.
3. The following residential rental properties shall be ineligible for Lead Liability Coverage:
 - a. Rooms rented in owner-occupied residences;
 - b. Temporary housing units;
 - c. Rooming or boarding houses; and
 - d. Hotels.
4. The following persons shall be ineligible for Lead Liability Coverage:
 - a. A residential rental property owner who owns only one property and has more than one unremediated dwelling unit at which a child was poisoned prior to November 1, 2005.
 - b. A residential rental property owner who owns more than one property and has more than two unremediated dwelling units at which a child was poisoned prior to November 1, 2005.
5. Lead Liability Coverage may also be provided as a separate stand-alone coverage for Compliant properties, e.g. surplus lines insurers, using **ML 00 01** Lead Liability Coverage - Rhode Island and the appropriate premium under Section **C.2.**

B. Limit Of Liability

1. The minimum limit of liability is \$100,000; the maximum is \$500,000.
2. The limit of liability may be increased or decreased during the policy term subject to the conditions of 1. above but may not exceed the limit of liability of any other liability policy covering the property.
3. When 2 or more locations are insured under the same policy for lead liability coverage, the lead liability limit shall be the **same** for **all** such locations.

C. Premium Development

1. Rate Per Insured Residence - Non Compliant Properties

Select the Lead Liability charge for the number of residential rental units at the insured location. The same charge applies regardless of whether Lead Liability Coverage is provided as a stand-alone coverage or as a coverage component within a Dwelling Liability Policy.

Rate per Insured Residence - Number of Units:

1 Family.....	\$250
2 Family.....	\$400
3 Family.....	\$600
4 Family.....	\$675

2. Rate Per Insured Residence - Compliant Properties (e.g. Surplus Lines Insurers)

When separate Stand Alone Lead Liability Coverage (**ML 00 01**) is to be provided for a Compliant property, e.g. surplus lines insurers, select the Lead Liability charge for the number of residential rental units at the insured location.

Rate per Insured Residence - Number of units:

1 Family.....	\$25
2 Family.....	\$40
3 Family.....	\$60
4 Family.....	\$70

3. Increased Limits (Applicable to both Paragraphs **C.1.** and **C.2.** above)

For increased limits, apply the following factors to the basic limits premium:

Limit of Liability	Factor
\$200,000	1.15
\$300,000	1.24
\$400,000	1.30
\$500,000	1.35

Increased Limits Table

**PERSONAL LIABILITY SUPPLEMENT
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LEAD LIABILITY COVERAGE RULE (CONT"D)

D. Policy Form

1. Use **ML 00 01** - Lead Liability Policy when liability coverage for lead poisoning is to be provided as a separate stand-alone coverage.
2. When liability coverage for lead poisoning is to be provided not as a separate stand-alone coverage but as a coverage component within a Dwelling Liability policy, refer to the Lead Liability Provisions Endorsement rule.

LEAD LIABILITY PROVISIONS ENDORSEMENT RULE

A. Coverage Description

1. This endorsement is to be attached to a Dwelling Liability Policy to provide additional provisions when lead poisoning liability coverage is to be provided under the policy.
2. A Dwelling Liability Policy written under the Conditions of **1.** above should not have **DL 24 68** - Lead Poisoning Exclusion attached to the policy.

B. Endorsement

Use **DL 24 66** - Lead Liability Provisions Endorsement with a Dwelling Liability Policy for Non Compliant risks.

**PERSONAL LIABILITY SUPPLEMENT
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RHODE ISLAND (38)

RULE 301.

BASE PREMIUM COMPUTATION

A. Premium Computation

1. For Basic Limits (Coverage **L** - \$100,000/Coverage **M** - \$1,000) use the following tables:

Initial Residence Premises Occupied By Owner Or Apartment Occupied By Tenant (Named Insured) *	
No Business occupancy	
Number of Families	Rate Per Location
1	\$ 147
2	235
3	294
4	368

Permitted Incidental Occupancy - Home Day Care Up To Three Persons Under Care

Number of Families	Rate Per Location
1	\$ 385
2	473
3	532
4	605

Permitted Incidental Occupancy - All Other

Number of Families	Rate Per Location
1	\$ 183
2	271
3	330
4	403

* Rate Apartment Occupied By Tenant (Named Insured) as 1 family

Table 301.A.1.#1(RA) Base Premium Computation Initial Residence Premises Occupied By Owner Or Apartment Occupied By Tenant (Named Insured)

Other Insured Locations Occupied By Owner Or Apartment Occupied By Tenant (Named Insured) *	
No Business Occupancy	
Number of Families	Rate Per Location
1	\$ 14
2	28
3	57
4	62

Permitted Incidental Occupancy

Number of Families	Rate Per Location
1	\$ 52
2	66
3	95
4	100

* Rate Apartment Occupied By Tenant (Named Insured) as 1 family

Table 301.A.1.#2(RA) Base Premium Computation Other Insured Locations Occupied By Owner Or Apartment Occupied By Tenant (Named Insured)

Other Insured Locations Not Occupied By Owner	
Number of Families	Rate Per Location
1	\$ 140
2	221
3	478
4	588

Table 301.A.1.#3(RA) Base Premium Computation Other Insured Locations Not Occupied By Owner

Business Pursuits	
Classification	Rate Per Person
a. Clerical Office Employees	\$ 10
b. Salesmen, Collectors or Messengers Including Installation, Demonstrating or Servicing	14
c. Salesmen, Collectors or Messengers Excluding Installation, Demonstrating or Servicing	10
d. Teachers - Laboratory, Manual Training, Athletic and Physical Training	26
e. Teachers - Not Otherwise Classified	12
f. Teachers - Corporal Punishment - Add to d. or e.	10
g. Business Pursuits Not Otherwise Classified	N/A

Table 301.A.1.#4 (RA) Base Premium Computation Business Pursuits

Employers' Liability	
Exposure	Rate Per Person
Medical Payments in Excess of two employees	\$ 8

Table 301.A.1.#5(RA) Base Premium Computation Employers' Liability

Owned Snowmobiles	
Exposure	Rate
Per Snowmobile:	N/A

* This charge is the minimum annual rate for each snowmobile for any period within a policy year

Table 301.A.1.#6(RA) Base Premium Computation Owned Snowmobiles

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RHODE ISLAND (38)

**RULE 301.
BASE PREMIUM COMPUTATION(Cont'd)**

Watercraft		
Outboard, Inboard Or Inboard-Outdrive Motors		
Horsepower	Length	
	Rate For Up To 15 Feet	Rate For Over 15 To 26 Feet
Up to 50	\$ 12	18
51 - 100	20	26
101 - 150	28	34
151 - 200	28	42
Over 200	28	42
Sailboat With Or Without Auxiliary Power		
Length in Feet		Rate
26 - 40		\$ 12
Over 40		12

Table 301.A.1.#7(RA) Base Premium Computation Watercraft

Loss Assessment Liability Coverage	
Exposure	Rate Per \$1,000
Each Location	\$ 2

Table 301.A.1.#8(RA) Base Premium Computation Loss Assessment Liability Coverage

Personal Injury	
Exposure	Rate
Per Policy	\$ 27

Table 301.A.1.#9(RA) Base Premium Computation Personal Injury

Incidental Low Power Recreational Vehicle	
Exposure	Rate
Per Conveyance	\$ 31

Table 301.A.1.#10(RA) Base Premium Computation Incidental Low Power Recreational Vehicle

Assisted Living Care	
Exposure	Rate
Per Unit	\$ 36

Table 301.A.1.#11(RA) Base Premium Computation Assisted Living Care

Student Living Away From Residence Premises	
Exposure	Rate
Per Location	\$ 109

Table 301.A.1.#12(RA) Base Premium Computation Student Living Away From Residence Premises.

2. For Increased Limits for Medical Payments To Others use the following tables:

Exposures	Each Additional \$1,000
Initial Residence Premises	\$ 6
Other Insured Locations	\$ 2

Table 301.A.2.#1(RA) Base Premium Computation Increased Limits For Medical Payments To Others Initial Residence Premises And Other Insured Locations Coverages

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RHODE ISLAND (38)

RULE 301.

BASE PREMIUM COMPUTATION(Cont'd)

Class	Additional Coverage			
	\$2,000	\$3,000	\$4,000	\$5,000**
Business Pursuits				
Clerical Office Employees	\$ 2	\$ 4	\$ 6	\$ 8
Salesmen including Installation, etc.	2	4	6	8
Salesmen excluding Installation, etc.	2	4	6	8
Teachers - Laboratory, Manual Training, etc.	4	8	13	15
Teachers - Not Otherwise Classified	2	4	6	8
Teachers - Corporal Punishment*				
Not Otherwise Classified		No Medical Payments Available		
		This coverage is not provided by RIJRA		
Employers' Liability				
Medical Payments in excess of Two Employees - Per Person	2	4	6	8
Snowmobiles	Not Applicable			
Watercraft - Outboard, In-board Or Inboard-Outdrive				
Up to 50 HP/Up to 15 feet	6	13	19	23
51-100 HP/Upto 15 feet	8	17	25	29
101-150 HP/Up to 15 feet	13	25	38	44
151-200 HP/Up to 15 feet	13	25	38	44
Over 200 HP/Up to 15 feet	13	25	38	44
Up to 50 HP/Up to 15-26 feet	8	17	25	29
51-100 HP/Upto 15-26 feet	13	25	38	44
101-150 HP/Up to 15-26 feet	17	33	50	58
151-200 HP/Up to 15-26 feet	25	50	75	88
Over 200 HP/Up to 15-26 feet	25	50	75	88
Sailboats with Or Without Auxiliary Power				
26-40 feet	6	13	19	23
Over 40 feet	6	13	19	23
Incidental Low Power Recreational Vehicle	2	4	6	8
Student Away From Home	2	4	6	8
* Add to Teachers-Laboratory, Manual Training, etc. Or Teachers - Not Otherwise Classified				
** For Limits above \$5,000, refer to company				

**Table 301.A.2.#2(RA) Premium Computation Increased
Limits For Medical Payments To Others - Additional
Coverages**

PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
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RHODE ISLAND (38)

Rule 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE

D. Premium Computation
2. Increased Limits

Increased Limit	Rate
\$100,000	\$ 15

Table 517.D.2.(RA) Increased Limits

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

OWNER OCCUPIED () NON OWNER OCCUPIED () TERRITORY _____

COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

I. BASE PREMIUM (COVERAGE A)

	FIRE	EC	VMM
(ISO Rule 301.) COVERAGE A \$ _____ KEY PREMIUMS :	_____	_____	_____
times KEY FACTORS :	_____	_____	_____
BASE PREM VMM = COV A x VMM RATE _____ /1,000.....	↓	↓	↓
(ISO Rule 302.) BASE PREMIUMS (COVERAGE A).....	_____	_____	_____

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____			
_____ F _____ EC _____ VMMM _____			
ADJUSTED BASE PREMIUMS (COVERAGE A)---->			\$ _____

TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

	FIRE	EC	VMM
(ISO Rules 301. & 304.) COVERAGE C \$ _____ KEY PREMIUMS :	_____	_____	_____
times KEY FACTORS :	_____	_____	_____
BASE PREM VMM = COV C x VMM RATE _____ /1,000.....	↓	↓	↓
(ISO Rule 302.) BASE PREMIUMS (COVERAGE C).....	_____	_____	_____

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____			
_____ F _____ EC _____ VMMM _____			
ADJUSTED BASE PREMIUMS (COVERAGE C)---->			\$ _____

TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

	FIRE	EC	VMM
_____	_____	_____	_____

\$ _____

ADD'L/REDUCED PREM(3)

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit \$ _____

\$ _____

COV L PREM(4)

Medical Payments to Others (Coverage M) Limit \$ _____

\$ _____

COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

\$ _____

ADD'L COV PREM (6)

TOTAL PREMIUM DUE

\$ _____

(1)+(2)+(3)+(4)+(5)+(6)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
 (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
 (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.

EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

OWNER OCCUPIED () NON OWNER OCCUPIED () TERRITORY _____

COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

I. BASE PREMIUM (COVERAGE A)

(ISO Rule 301.) COVERAGE A \$ _____ KEY PREMIUMS : _____
times KEY FACTORS : _____
BASE PREM VMM = COV A x VMM RATE _____ /1,000.....
(ISO Rule 302.) BASE PREMIUMS (COVERAGE A).....

FIRE	EC	VMM
_____	_____	_____
_____	_____	_____
↓	↓	↓
_____	_____	_____

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____
_____ F _____ EC _____ VMMM _____

ADJUSTED BASE PREMIUMS (COVERAGE A)---->

FIRE	EC	VMM
_____	_____	_____
_____	_____	_____
↓	↓	↓
_____	_____	_____

\$ _____
TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

(ISO Rules 301. & 304.) COVERAGE C \$ _____ KEY PREMIUMS : _____
times KEY FACTORS : _____
BASE PREM VMM = COV C x VMM RATE _____ /1,000.....
(ISO Rule 302.) BASE PREMIUMS (COVERAGE C).....

FIRE	EC	VMM
_____	_____	_____
_____	_____	_____
↓	↓	↓
_____	_____	_____

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____
_____ F _____ EC _____ VMMM _____

ADJUSTED BASE PREMIUMS (COVERAGE C)---->

FIRE	EC	VMM
_____	_____	_____
_____	_____	_____
↓	↓	↓
_____	_____	_____

\$ _____
TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

FIRE	EC	VMM
_____	_____	_____
_____	_____	_____
↓	↓	↓
_____	_____	_____

\$ _____
ADD'L/REDUCED PREM(3)

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit	<u>\$300,000</u>	[DL-R-1 & DL-4] \$478 x 1.24 =	\$ <u>593</u> COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$3,000</u>	[DL-R-2] \$2 x 2 =	\$ <u>4</u> COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

\$ _____
ADD'L COV PREM (6)

TOTAL PREMIUM DUE \$ 597
(1)+(2)+(3)+(4)+(5)+(6)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.
EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

SPECIFICATIONS: 2 FAMILY OWNER OCCUPIED FRAME DWELLING, TERR 30 PROT 01
COVERAGES: DP-1, COVERAGE A \$100,000, COVERAGE L \$500,000, COVERAGE M \$5,000
DP 04 22 LIMITED FUNGI \$50,000, DL 24 71 \$100,000, DL 24 82 PERSONAL INJURY
PERILS INSURED AGAINST: FIRE, EC, VMM & PERSONAL LIABILITY, \$250 DEDUCTIBLE

EXAMPLE 2
(11/01/21)

References in [] are to ISO/RIJRA rate pages

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

OWNER OCCUPIED (**X**) NON OWNER OCCUPIED () TERRITORY 30

COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

I. BASE PREMIUM (COVERAGE A)

			FIRE	EC	VMM
(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u>	KEY PREMIUMS :	<u>86</u>	<u>139</u>	
		times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>	
BASE PREM VMM = COV A x VMM RATE <u>11</u> /1,000.....			↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....		<u>197</u>	<u>394</u>	<u>11</u>

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

F	EC	VMMM			
F	EC	VMMM			
ADJUSTED BASE PREMIUMS (COVERAGE A)---->					\$ <u>602</u>
					TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

			FIRE	EC	VMM
(ISO Rules 301. & 304.)	COVERAGE C \$ _____	KEY PREMIUMS :			
		times KEY FACTORS :			
BASE PREM VMM = COV C x VMM RATE _____ /1,000.....			↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE C).....				

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

F	EC	VMMM			
F	EC	VMMM			
ADJUSTED BASE PREMIUMS (COVERAGE C)---->					\$
					TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

<u>DP 0422 LIMITED FUNGI \$50,000</u>	<u>[DP-R-20]</u>				\$ <u>49</u>
					ADD'L/REDUCED PREM(3)

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit	<u>\$500,000</u>	<u>[DL-R-1 & DL-4]</u>	<u>\$235 X 1.35 =</u>	\$ <u>317</u>
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$5,000</u>	<u>[DL-R-2]</u>	<u>4 X \$6 =</u>	\$ <u>24</u>
				COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

<u>DL 2471 LIMITED FUNGI \$100,000</u>	<u>[DL-R-4]</u>	<u>\$15</u>		
<u>DL 2482 PERSONAL INJURY</u>	<u>[DL-R-2, DL-2]</u>	<u>(\$27 X 1.35)</u>	<u>\$36</u>	\$ <u>51</u>
				ADD'L COV PREM (6)
27	1.35	36.45	TOTAL PREMIUM DUE	\$ <u>1,043</u>
				(1)+(2)+(3)+(4)+(5)+(6)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
 (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
 (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.

EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

EXAMPLE 3
(11/01/21)

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

SPECIFICATIONS: 3 FAMILY TENANT OCCUPIED FRAME DWELLING, TERR 30 PROT 01, YR BUILT 1925
COVERAGES DESIRED: PERSONAL LIABILITY (Cov L) \$300,000, MEDICAL PAYMENTS (Cov M) \$3,000
DL 24 66 LEAD LIABILITY COVERAGE \$100,000

EXAMPLE 4
(11/01/21)

References in [] are to ISO/RIJRA rate pages

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

OWNER OCCUPIED () NON OWNER OCCUPIED () TERRITORY _____

COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

I. BASE PREMIUM (COVERAGE A)

(ISO Rule 301.)	COVERAGE A \$ _____	KEY PREMIUMS :	FIRE _____	EC _____	VMM _____
		times KEY FACTORS :	_____	_____	_____
BASE PREM VMM = COV A x VMM RATE _____/1,000.....		
(ISO Rule 302.)			↓	↓	↓
	BASE PREMIUMS (COVERAGE A).....		_____	_____	_____

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____	_____	_____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____	_____	_____
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->		_____	_____	_____

\$ _____
TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

(ISO Rules 301. & 304.)	COVERAGE C \$ _____	KEY PREMIUMS :	FIRE _____	EC _____	VMM _____
		times KEY FACTORS :	_____	_____	_____
BASE PREM VMM = COV C x VMM RATE _____/1,000.....		
(ISO Rule 302.)			↓	↓	↓
	BASE PREMIUMS (COVERAGE C).....		_____	_____	_____

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____	_____	_____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____	_____	_____
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->		_____	_____	_____

\$ _____
TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

_____	_____	_____	_____	_____	_____
					\$ _____

ADD'L/REDUCED PREM(3)

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit	<u>\$300,000</u>	[DL-R-1 & DL-4] \$478 x 1.24 =	\$ <u>593</u>
			COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$3,000</u>	[DL-R-2] \$2 x 2 =	\$ <u>4</u>
			COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

_____	_____	_____	_____	_____	\$ _____
DL 24 66 Lead Liability Coverage	\$100,000	[RIJRA-DL-EXC-3 & 4]			\$ <u>600</u>
					ADD'L COV PREM (6)

TOTAL PREMIUM DUE \$ 1,197
(1)+(2)+(3)+(4)+(5)+(6)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
(e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
(h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.

EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

References in [] are to ISO/RIJRA rate pages

EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

References in [] are to ISO/RIJRA rate pages

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

OWNER OCCUPIED () NON OWNER OCCUPIED () TERRITORY _____

COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

I. BASE PREMIUM (COVERAGE A)

(ISO Rule 301.) COVERAGE A \$ _____ KEY PREMIUMS : _____
 times KEY FACTORS : _____
 BASE PREM VMM = COV A x VMM RATE _____ /1,000.....
 (ISO Rule 302.) BASE PREMIUMS (COVERAGE A).....

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____
 _____ F _____ EC _____ VMMM _____
 ADJUSTED BASE PREMIUMS (COVERAGE A)----> _____

II. BASE PREMIUM (COVERAGE C)

(ISO Rules 301. & 304.) COVERAGE C \$ _____ KEY PREMIUMS : _____
 times KEY FACTORS : _____
 BASE PREM VMM = COV C x VMM RATE _____ /1,000.....
 (ISO Rule 302.) BASE PREMIUMS (COVERAGE C).....

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____
 _____ F _____ EC _____ VMMM _____
 ADJUSTED BASE PREMIUMS (COVERAGE C)----> _____

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

_____ FIRE _____ EC _____ VMM _____
 _____ FIRE _____ EC _____ VMM _____

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

[DL-R-1,DL-4 & DL-E-2]

Personal Liability (Coverage L) Limit **\$300,000** **\$478 x 1.24 x 1.10 =** **\$ 652**
 COV L PREM(4)

Medical Payments to Others (Coverage M) Limit **\$3,000 [DL-R-2] \$2 x 2 =** **\$ 4**
 COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR : 478 1.24 593
 _____ 1.1
 _____ 652.3
 _____ \$
 ADD'L COV PREM (6)

TOTAL PREMIUM DUE \$ 656
 (1)+(2)+(3)+(4)+(5)+(6)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.

EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

POLICY NUMBER:

PERSONAL LIABILITY
FP DL 01 03 21

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PREMISES LIABILITY
(Non-Owner Occupied Dwelling)**

DEFINITIONS

Definition **6**. "Insured location" is deleted and replaced by the following:

- 6.** "Insured location" means the **Described Location** set forth in the Policy Declarations.

LIABILITY COVERAGES

- A.** Coverage **L - Personal Liability** - on page 3 of 8 of Endorsement **DL 24 01**, is deleted and replaced by the following:

- A.** Coverage **L - Personal Liability** –

If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies, and the "bodily injury" or "property damage" arises out of the "insured location", we will:

- 1.** Pay up to our limit of liability for the damages for which an "insured" is legally liable. Damages include prejudgment interest awarded against an "insured"; and

- 2.** Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when our limit of liability for the "occurrence" has been exhausted by payment of a judgment or settlement.

EXCLUSIONS

Exclusion **E.2.** does not apply to the rental or holding for rental of the "insured location" as a dwelling.

All other provisions of this policy apply.