

# PERSONAL LINES MANUAL

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Travelers Quantum Homeowner **2.0**

CALIFORNIA

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The Standard Fire Insurance Company  
Quantum Home 2.0®

**CHECKING SLIP**

Rule Governing Application of Revised Rules and Rates - All Companies

This change applies to policies issued and effective on or after **May 17, 2020**.

**MEMORANDUM OF CHANGES**

This Manual introduces Quantum Homeowners 2.0.

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# QUANTUM HOME 2.0®

## California New Business Eligibility Guidelines

The following guidelines identify risks that are eligible for our QUANTUM HOME 2.0 program. These guidelines will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

### I. THE FOLLOWING APPLIES TO ALL RISKS:

- A. You are not authorized to bind any risk not eligible under these guidelines without approval from underwriting. Contact your underwriter for approval.
- B. If the dwelling is more than 25 years old, the Modernization Section of the ACORD Homeowners application must be completed.
- C. Dwellings must be insured to 100% of Replacement Cost using costs associated with actual year built (e.g. homes built prior to 1940 must use Pre-1940 costs). However, dwellings built prior to 1940 may calculate Coverage A utilizing standard construction replacement cost when applying the Functional Replacement Cost endorsement.
- D. All dwellings are subject to inspection.

### II. THE FOLLOWING RISKS ARE INELIGIBLE (ALL FORMS):

- A. Risks where any occupant has an animal or pet that has previously bitten or injured or if any occupant has a dog of the following breed: Akita, Alaskan Malamute, American Bull Terrier, American Staffordshire Terrier, Chow Chow, Doberman Pinscher, Mastiffs, Pit Bulls, Presa Canario, Rottweiler, Staffordshire Bull Terrier, any wolf hybrid or any mix or variation of these breeds.
- B. A risk with a liability exposure involving any attractive nuisance type including, but not limited to, trampolines without a safety net, skateboard ramps, bicycle jumps, unprotected ground mounted solar panels or swimming pools that are not fenced or secured (e.g. electric retractable safety cover or retractable locking ladder).
- C. The dwelling and/or any major systems (plumbing, heating, electrical, roof) are not in good condition or have any unrepaired conditions or any uncorrected fire or building codes violations.
- D. A risk that is subject to landslide, mudslide or is on a slope greater than 22 degrees (40 percent).
- E. A risk with an Extreme Earthquake UW Classification.
- F. A dwelling on an open foundation (e.g. stilts, piers, posts) or not attached to a permanent foundation
- G. A mobile or manufactured home.
- H. A dwelling with Coverage A value of \$1,500,000 or more without a monitored central station fire and burglar alarm system (**Central burglar alarm not required for Landlord Dwelling**).
- I. A dwelling with an All Other Perils deductible less than \$1,000.
- J. A dwelling that does not have both (i) a monitored central station low temperature sensor and (ii) either a monitored central station water flow sensor or an automatic water shut off valve at the main valve, if the dwelling has Coverage A of \$500,000 or more and is unoccupied 3 or more consecutive months of the year.
- K. A condominium with \$500,000 or more of Personal Property (Coverage C) and Building (Coverage A) combined that does not have one of the following security combinations in place:
  - 1. Monitored central fire alarm and monitored central burglar alarm
  - 2. Monitored central fire alarm and 24 hour building security (enclosed guard)
  - 3. Monitored central burglar alarm and sprinklers in all living areas
  - 4. 24 hour building security (enclosed guard) and sprinklers in all living areas

Note: Monitored central burglar alarm or 24 hour building security (enclosed guard) is not required for Landlord Condo.

- L. A tenant risk with \$500,000 or more of Personal Property (Coverage C) and Additions and Alterations coverage combined that does not have one of the following security combinations in place:
  - 1. Monitored central fire alarm and monitored central burglar alarm
  - 2. Monitored central fire alarm and 24 hour building security (enclosed guard)
  - 3. Monitored central burglar alarm and sprinklers in all living areas

4. 24 hour building security (enclosed guard) and sprinklers in all living areas

- M. A risk that is in an ISO protection class 9 or 10 or ending in X or W (e.g. 1X, 10W) or is over 5 road miles to the first responding fire department.
- N. A vacant or unoccupied risk. Risk is acceptable if home is to be occupied within 30 days of the effective date (e.g. home newly purchased or home under renovation).
- O. A log home.
- P. A dwelling with a roof covering of asbestos shingles, T-lock shingles, Atlas Chalet shingles, rolled asphalt material or an overlay (e.g. asphalt, fiberglass or composition shingles over wood shakes or wood shingles) roof.
- Q. A dwelling with more than 2 layers of roofing materials.
- R. A dwelling with a roof that has not been replaced within the past:
  - 1. 15 years if wood shakes or wood shingles
  - 2. 25 years if any other roof material (except tile roofs, slate roofs or similar "lifetime" roof materials).
- S. A dwelling or condo without a thermostatically controlled gas, oil or electric central heating system.
- T. A dwelling with an oil furnace/burner older than 25 years or gas furnace/burner older than 35 years.
- U. A risk containing a wood stove, coal stove, pellet stove or other wood burning device as an alternate or supplemental heat source, unless the stove has been professionally installed or has been inspected and approved by the local fire department or building inspector.
- V. A dwelling or condo with any knob and tube wiring or without circuit breakers in whole or in part.
- W. A dwelling or condo with lead, galvanized or polybutylene plumbing.
- X. A dwelling or condo held for rent that:
  - i. Is currently used for other than private residential purposes, either in whole or in part; or
  - ii. The entire residence is available for rent in excess of 11 months of the year (**Not applicable to Landlord Dwelling/Landlord Condo**)

**III. THE FOLLOWING RISKS ARE INELIGIBLE (LANDLORD DWELLING/LANDLORD CONDOMINIUM ONLY):**

- A. Applicant owns more than 9 rental dwellings or condominiums.
- B. A dwelling or condo held for rent and contains a wood, coal or pellet stove.

**IV. THE FOLLOWING RISKS REQUIRE REFERRAL TO UNDERWRITING (ALL FORMS):**

Referral underwriting involves a review of risk characteristics prior to the issuance of the policy. Prior losses will be reviewed for eligibility to determine if an actual relationship to the insured's loss exposure exists. While loss history is one of the most important aspects of referral underwriting review, all aspects of the risk should also be reviewed. Listed below are the typical factors which will be reviewed prior to policy issuance. We decline coverage when, in our underwriting judgement, the presence of any factors outlined below presents an unacceptable risk of loss. These guidelines are not inclusive as other factors, including any uncorrected or unmitigated causes of prior losses, may warrant consideration in the underwriting process. If any prior structural loss is at the risk address, the condition causing the loss and any resulting damage must have been repaired.

- A. Risks EXCEEDING the following loss history:

Experience Period	Non-Weather	Weather (including CATs)	Total Non-Weather and Weather
12 months	1	1	1
36 months	1	2	2
60 months	2*	2	2*

\*No more than 1 of the same non-weather peril

(Includes non-serial numbered catastrophe losses and serial numbered catastrophe losses.)

- B. Risks with any non-weather water loss in the past 3 years all types and amounts (excluding non-serial/serial catastrophe losses)



- C. A risk with 1 or more weather losses (including CATs), any one of which is greater than or equal to \$100,000 in the past 3 years.
- D. A risk with 1 or more non-weather losses, any one of which is greater than or equal to \$40,000 in the past 3 years.
- E. A risk with an open Liability loss in the last 12 months.
- F. A risk located out of state, unless a prior agreement exists between Travelers and the agency. If the agent has appropriate non-resident licenses, the risk may be submitted unbound for consideration.
- G. The risk has previously been cancelled, declined, or nonrenewed in the past 3 years.
- H. A risk which involves business conducted out of the home.
- I. A risk that is held for rent in excess of 6 months that does not have a local property management firm or an equivalent arrangement.
- J. A risk with farming or ranching operations.
- K. A dwelling listed on the State or National Historic Home Registry.
- L. A secondary or seasonal home with Coverage A of \$500,000 or more without both a monitored central station fire and burglar alarm system.
- M. Risks involving the following values **cannot be bound prior to underwriting approval:**
  1. Dwelling – Coverage A is \$1,500,000 or more
  2. Landlord Dwelling – Coverage A is \$1,000,000 or more
  3. Condominium/Co-op – Coverage A and C combined is \$500,000 or more
  4. Tenant - Coverage C and Additions & Alterations combined is \$500,000 or more
  5. Risks with total exposure of \$4,000,000 or more (Coverage A + B + C + D + Valuable Items + Personal Articles Floater).
- N. If any occupant has a dog of a breed listed in Section II.A. above and that dog is a service or emotional support animal with proper certification and/or training.
- O. Is a secondary or seasonal dwelling with a Coverage A greater than \$750,000 which is an ISO protection class 1-8 and we do not write the primary dwelling.

**V. CATASTROPHE MANAGEMENT (ALL FORMS):**

- A. **Temporary Suspension of Binding Coverage:** We may issue a suspension of binding coverage for Hurricanes, Tropical Storms, Wildfires, Earthquakes or any other valid underwriting reason. Any suspension of binding authority will remain in effect until an announcement is made lifting the suspension. This suspension, when in effect, will apply to new business as well as requests for adding coverage, increasing a coverage limit, reducing a deductible amount, or reinstatement of coverage on existing business. Details of any suspension of binding coverage currently in effect can be viewed on For Agents.
- B. Dwellings subject to flood or wavewash (all Flood Zones starting with V and A) are ineligible unless the risk is covered by a Flood Policy up to the Coverage A limit or the FEMA maximum of \$250,000 Coverage A, whichever is less.
- C. **Brushfire/Wildfire:** The FireLine score of the residence premises is determined utilizing brush fuel, slope and road access. Refer to the eligibility chart below (all forms):

		Wildfire UW Classification							
		LOW2	LOW1	MODERATE3	MODERATE2	MODERATE1	HIGH2	HIGH1	EXTREME
FireLine Score	0	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible
	1	Eligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible
	2-3	Eligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible
	4-7	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
	8-12	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
	13-30	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

The following risks are ineligible:

1. Risks with a FireLine score greater than or equal to 4 with a wood roof or wood siding

Risks located in high wildfire exposure areas are also subject to review for adherence to defensible space guidelines as defined in PRC 4291 or guidance published by The Department of Forestry and Fire Protection (CAL FIRE).

A risk that is ineligible due to brush may be written if Coverage A does not exceed \$750,000, the Difference in Conditions endorsement is added to the policy and a CA FAIR Plan policy is in force that has:

1. Coverage A limit that is equal to or greater than the Travelers policy
2. Coverage C limit that is equal to or greater than 25% of Coverage A
3. Coverage for Fire or Lightning, Internal Explosion and Smoke Damage, Extended Coverages and Vandalism or Malicious Mischief
4. Dwelling Replacement Cost and Personal Property Replacement Cost
5. Inflation Guard

It is recommended that Coverage B and C limits on the FAIR Plan policy match the Travelers policy in order to avoid any potential coverage gaps. A copy of the CA FAIR Plan policy must be submitted to Underwriting before the Difference in Conditions endorsement can be added.

The following risks must be referred to an underwriter and cannot be bound prior to approval:

1. Dwelling and Landlord Dwelling risks with a FireLine score other than 0-30.
2. Any risk with a FireLine score of 8 – 12 having Coverage A of \$1,000,000 or greater.
3. Risks with a FireLine score of 8-12 and:
  - a. Has a paid fire loss in the past 5 years or;
  - b. Has more than 1 paid non-fire loss in the past 5 years

# QUANTUM HOME 2.0®

## California Renewal Guidelines

These guidelines will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

### State Specific Regulatory Requirements

**Important Note:**

- Do not non-renew a policy if the total loss to the primary insured structure was caused by a disaster such as earthquake, fire, tidal wave, flood, hurricane, riot, storm or other similar or catastrophic occurrence for which a state of emergency has been issued. An insurer must renew at least two times after the date of loss.
- Nonrenewal action may still be taken should any of the following occur:
  - Nonpayment of premium, including nonpayment of any additional premiums, calculated in accordance with the current rating manual of the insurer, justified by a physical change in the insured property or a change in its occupancy or use.
  - Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against.
  - Discovery of fraud or material misrepresentation by either of the following:
    - The insured or his or her representative in obtaining the insurance.
    - The named insured or his or her representative in pursuing a claim under the policy.
  - Discovery of grossly negligent acts or omissions by the insured or his or her representative substantially increasing any of the hazards insured against.
  - Physical changes in the insured property which result in the property becoming uninsurable.
- Do not nonrenew a residential property policy solely because the risk is located in any Zip Code within or adjacent to the fire perimeter for one year following the declaration of a state of emergency based on the fact that the insured structure is located in an area in which a wildfire has occurred. This prohibition applies to all residential property policies in effect at the time of the declared emergency. The Department of Forestry and Fire Protection will provide the Ins. Commissioner with the data necessary to determine impacted zip codes. The insurance commissioner will then issue a bulletin to insurers detailing those zip codes. (SB 824, Ins § 675.1 eff. 1-1-2019)

This section doesn't apply to any of following circumstances:

- Willful or grossly negligent acts or omissions by the named insured or his representatives are discovered that materially increase any of the risks insured against.
- If losses unrelated to the post-disaster loss condition of the property have occurred that would collectively render the risk ineligible for renewal.
- If there are physical or risk changes to the insured property beyond the catastrophe-damaged condition of the structures and surface landscape that result in the property becoming uninsurable.

Renewal underwriting involves a review of risk characteristics just prior to the end of the current policy period and start of the new. Decisions made at renewal may differ from those made at new business because there is generally more information available. While Loss history is one of the most important aspects of renewal underwriting review, all aspects of the risk should also be reviewed. Listed below are the typical factors which will be reviewed prior to renewal. We nonrenew coverage when, in our underwriting judgment, the presence of any factors outlined below presents an unacceptable risk of loss. These guidelines are not inclusive as other factors, including uncorrected or unmitigated causes of prior losses, may warrant consideration in the underwriting process.

**I. A referral will be triggered in the following scenarios by 1 or more losses in the past 15 months:**

Loss Type	15 Months	3 Years	5 Years
Non-Weather	1 ≥ \$40,000	2*	3*
Weather (including CATs)	1 ≥ \$100,000		3
Non-CAT Fire			2*
Non-CAT Theft			2*
Non-CAT Water			2*
Non-Weather Water		1*	
Non-Cat Wind/Hail			2
Non-CAT Liability			2*
All Types (including CATs)		1 Weather and 1 Non-Weather*	3
All Types (including CATs)		3*	4*

\*Includes Closed Without Payment losses that occurred at the insured residence.

- A. Any Non-CAT fire loss for any amount in the past 15 months without a monitored central station fire alarm for:
  - 1. Dwellings with Coverage A amount \$1,500,000 or greater, or
  - 2. Condominiums with Coverage A and/or Coverage C amount \$500,000 or greater, or
  - 3. Tenants with Coverage C \$500,000 or greater.
  
- B. Any theft loss for any amount in the past 15 months without a monitored central station burglar alarm for:
  - 1. Dwellings with Coverage A amount \$1,500,000 or greater, or
  - 2. Condominiums with Coverage A and/or Coverage C amount \$500,000 or greater, or
  - 3. Tenants with Coverage C \$500,000 or greater.
  
- C. Any wind, hail, water or fire loss in the past 15 months on a dwelling with a roof covering more than 25 years old (except tile roofs, slate roofs or similar "lifetime" roof materials).
  
- D. Risks with Coverage A of \$1,000,000 or greater that are more than 5 miles to the nearest fire station and have 1 or more non-CAT fire, theft or water losses in the past 15 months.
  
- E. Risks having a wood shake or wood shingle roof greater than 15 years old and have 1 or more non-CAT fire, water or wind losses in the past 15 months.
  
- F. Risk with 3 or more Equipment Breakdown or 3 or more Buried Utility Lines losses in the past 3 years (Equipment Breakdown and Buried Utility Lines losses are excluded from all loss scenarios shown above).

**II. Review the following new or changed exposures on renewals and policy changes:**

- A. Watercraft
- B. Incidental office exposure
- C. Home Day Care
- D. Home Sharing
- E. Business pursuits
- F. Business on premises
- G. Dwelling less than 100% ITV
- H. Liability extended to one or more rental properties in states with no lead paint liability exclusion
- I. Alternate/Supplemental heating device (i.e. wood stove, coal stove, pellet stove)
- J. Total insured value (TIV) \$8M or greater (reinsurance)
- K. Total insured value (TIV) \$5M or greater and is not a primary residence or is in an ISO protection class higher than 8.
- L. PLUS exposure > \$2M or a yes answer to any underwriting question of >2 youthful drivers, any recreational vehicles, watercraft, rental property, motorcycles or full time employees
- M. Snowmobiles
- N. Incidental Farming
- O. Mine Subsidence Coverage
- P. Sinkhole Collapse Coverage
- Q. Other Structures coverage exceeding \$300,000
- R. Dwellings on a slope greater than 22 degrees (40 percent).

**III. Risks having the following exposure characteristics/conditions are ineligible:**

- A. Any dwelling with a roof covering of asbestos shingles, T-lock shingles, Atlas Chalet shingles, rolled asphalt material or an overlay (e.g. asphalt, fiberglass or composition shingles over wood shakes or wood shingles) roof.
  
- B. A dwelling with more than 2 layers of roofing materials.
  
- C. Any dwelling that is a log home.
  
- D. Is vacant or unoccupied.

**IV. Catastrophe Management:**

- A. **Brushfire/Wildfire:** The FireLine score of the residence premises is determined utilizing brush fuel, slope and road access. Refer to the eligibility chart below (all forms):

		Wildfire UW Classification							
		LOW2	LOW1	MODERATE3	MODERATE2	MODERATE1	HIGH2	HIGH1	EXTREME
FireLine Score	0	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible
	1	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible
	2-3	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible
	4-7	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
	8-12	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
	13-30	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

The following risks are ineligible:

1. Risks with a Fireline score greater than or equal to 4 with a wood roof or wood siding

Risks located in high wildfire exposure areas are also subject to review for adherence to defensible space guidelines as defined in PRC 4291 or guidance published by The Department of Forestry and Fire Protection (CAL FIRE).

A risk that is ineligible due to brush may be written if Coverage A does not exceed \$750,000, the Difference in Conditions endorsement is added to the policy and a CA FAIR Plan policy is in force that has:

1. Coverage A limit that is equal to or greater than the Travelers policy
2. Coverage C limit that is equal to or greater than 25% of Coverage A
3. Coverage for Fire or Lightning, Internal Explosion and Smoke Damage, Extended Coverages and Vandalism or Malicious Mischief
4. Dwelling Replacement Cost and Personal Property Replacement Cost
5. Inflation Guard

It is recommended that Coverage B and C limits on the CA FAIR Plan policy match the Travelers policy in order to avoid any potential coverage gaps. A copy of the CA FAIR Plan policy must be submitted to Underwriting before the Difference in Conditions endorsement can be added.

The following risks must be referred to an underwriter:

1. Dwelling and Landlord Dwelling risks with a FireLine score other than 0-30
2. Risks with a FireLine score of 8-12 and:
  - a. Has a paid fire loss in the past 5 years or;
  - b. Has more than 1 paid non-fire loss in the past 5 years

- B. **Temporary Suspension of Binding Coverage:** We may issue a suspension of binding coverage for Hurricanes, Tropical Storms, Wildfires, Earthquakes or other severe weather. Any suspension of binding authority will remain in effect until an announcement is made lifting the suspension. This suspension when in effect will apply to new business as well as requests for adding coverage, increasing a coverage limit, reducing a deductible amount, or reinstatement of coverage on existing business. Details of any suspension of binding coverage currently in effect can be viewed on For Agents.

**TRAVELERS**  
**QUANTUM HOMEOWNERS 2.0 PROGRAM - CALIFORNIA**  
**The Standard Fire Insurance Company**

**Quantum Home 2.0®**

**GENERAL RULES**

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**Rule 100 Introduction**

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This Program provides property and liability coverages using the forms and endorsements specified in this manual. This manual contains the rates, rules and classifications governing the writing of all Homeowners and Landlord Forms.

Travelers' rules, rates, forms and endorsements for each coverage will govern in all cases not specifically provided for in this manual.

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**Rule 101 Definitions**


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A. **Homeowner and Landlord Forms:** Quantum Home 2.0® Program consists of both Homeowners Forms and Landlord Forms:

1. Homeowners Forms:
  - a. Applies to owner occupied property types
  - b. Must include both Property and Liability Coverages
  - c. A complete Homeowners Policy Form must consist of each of the policy forms listed below and the Declarations.

Form Code	632	633	634	636
Policy Form	Homeowner Broad Form	Homeowners Special Form	Tenant Form	Condominium Form
Policy Quick Reference	HQ-T77	HQ-T77	HQ-T77	HQ-T77
Agreement, Definitions & Policy Conditions	HQ-D77	HQ-D77	HQ-D77	HQ-D77
Property Coverage Section	HQ-P02	HQ-P03	HQ-P04	HQ-P06
Liability Coverage Section	HQ-L77	HQ-L77	HQ-L77	HQ-L77
Signature Page	HQ-S99	HQ-S99	HQ-S99	HQ-S99

2. Landlord Forms:
  - a. Applies to non-owner occupied dwellings and condominiums
  - b. Must include both Property and Liability Coverages
  - c. A complete Landlord Policy Form must consist of each of the policy forms listed below and the Declarations.

Form Code	653	656
Policy Form	Landlord Dwelling Form	Landlord Condominium Form
Policy Quick Reference	HQ-T88	HQ-T88
Agreement, Definitions & Policy Conditions	HQ-D88	HQ-D88
Property Coverage Section	HQ-P53	HQ-P56
Liability Coverage Section	HQ-L88	HQ-L88
Signature Page	HQ-S99	HQ-S99

Refer to Rule 102 Description of Coverages and Rule 103 Limits of Liability and Coverage Relationships for additional detail.

- B. **Original Program Effective Date:** The date the Travelers policy was first written and effective in the Quantum Home 2.0 rate plan.
- C. **Original Policy Effective Date:** The date the policy was first written with any Travelers company.
- D. **Policy Term Effective Year:** The year the policy term is effective.
- E. **Policy Tenure (Years):** The number of consecutive years coverage has been renewed in a Travelers company.

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**Rule 101 Definitions continued**

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- F. **Residence Type:** Description of the property the policy is being written for: Primary, Secondary, Seasonal or Landlord Property.
- G. **Spouse:** As used in this manual includes a party to a civil union or domestic partner.
- H. **Single Building:** All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
- I. **Separate Building:**
1. Buildings which are separated by space shall be considered separate buildings.
  2. Buildings or sections of buildings (e.g. row house, townhouse) which are separated by:
    - a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
    - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.



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**Rule 102 Description of Coverages**


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The following is a general description of the coverages provided by the individual Homeowners and Landlord Forms. The policy should be consulted for exact contract conditions.

A. Homeowners Property Coverages:

1. Coverage A - Dwelling

Coverage B - Other Structures

Coverage C - Personal Property

Coverage D - Loss of Use

2. **BROAD FORM (Form Code 632)** – Perils Insured Against. Covers Dwelling, Other Structure, Personal Property and Loss of Use against loss by:

Accidental discharge or overflow of water or steam	Sudden and accidental damage from artificially generated electrical current
Aircraft	Sudden and accidental tearing apart, cracking, burning or bulging
Explosion	Theft
Falling objects	Vandalism or malicious mischief
Fire or lightning	Vehicles
Freezing	Weight of ice, snow or sleet
Riot or civil commotion	Windstorm or hail
Smoke	

3. **SPECIAL FORM (Form Code 633)** – Perils Insured Against. Covers Dwelling, Other Structures, and Loss of Use against risks of physical loss, with certain exceptions. Personal Property is covered against loss by the same perils as provided in Form Code 632.

4. **TENANTS FORM (Form Code 634)** – Perils Insured Against. Covers Personal Property, including the insured's interests in building additions and alterations, and Loss of Use against loss by the same perils as provided in Form Code 632.

5. **CONDOMINIUM UNIT OWNERS FORM (Form Code 636)** – Perils Insured Against. Covers building additions and alterations of the unit and Loss of Use against risks of physical loss, with certain exceptions. Personal Property is covered for the same perils as provided in Form Code 632.

B. Homeowners Liability Coverages – Applicable to All Homeowners Forms:

1. Coverage E – Personal Liability

2. Coverage F – Medical Payments to Others

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**Rule 102 Description of Coverages continued**


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## C. Landlord Property Coverages:

## 1. Coverage A – Dwelling

Coverage B – Other Structures

Coverage C – Household Furnishings

Coverage D – Loss of Use

2. **BROAD FORM (Form Code 653)** – Perils Insured Against. Covers Dwelling, Other Structures, Household Furnishings, and Loss of Use against loss by:

Accidental discharge or overflow of water or steam	Smoke
Aircraft	Sudden and accidental damage from artificially generated electrical current
Explosion	Sudden and accidental tearing apart, cracking, burning or bulging
Falling objects	Vandalism or malicious mischief
Fire or lightning	Vehicles
Freezing	Weight of ice, snow or sleet
Riot or civil commotion	Windstorm or hail

3. **CONDOMINIUM UNIT FORM (Form Code 656)** – Perils Insured Against. Covers building additions and alterations of the unit, Household Furnishings, and Loss of Use for the same perils as provided in Form Code 653.

## D. Landlord Liability Coverages – Applicable to All Landlord Forms:

## 1. Coverage E – Premises Liability

## 2. Coverage F – Medical Payments to Others

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**Rule 103 Limits of Liability and Coverage Relationships**


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A. The minimum limits of liability required under the Homeowners Forms are as follows:

<b>PROPERTY COVERAGES</b>	<b>Form Code 632</b>	<b>Form Code 633</b>	<b>Form Code 634</b>	<b>Form Code 636</b>
Coverage A - Dwelling	No Minimum Limit	No Minimum Limit	Not Applicable	\$5,000
Coverage B - Other Structures	1% of Limit on Dwelling	1% of Limit on Dwelling	Not Applicable	Included in Dwelling
Coverage C - Personal Property	25% of Limit on Dwelling	25% of Limit on Dwelling	\$1,000	\$1,000
Coverage D - Loss of Use	20% of Limit on Dwelling	20% of Limit on Dwelling	30% of Limit on Personal Property	30% of Limit on Personal Property

<b>LIABILITY COVERAGES</b>	<b>ALL HOMEOWNERS FORMS</b>
Coverage E - Personal Liability	\$100,000 Each Occurrence
Coverage F - Medical Payments to Others	\$1,000 Each Person

Note: For Form Codes 632 and 633 the relationship between coverage limits in the Property Coverage Section will be retained unless a change is requested by the customer.

B. The minimum limits of liability required under the Landlord Forms are as follows:

<b>PROPERTY COVERAGES</b>	<b>Form Code 653</b>	<b>Form Code 656</b>
Coverage A - Dwelling	No Minimum Limit	\$5,000
Coverage B - Other Structures	1% of Limit on Dwelling	Included in Dwelling
Coverage C - Household Furnishings	\$1,000	\$1,000
Coverage D - Loss of Use	2% of Limit on Dwelling	Greater of \$500 or 2% of Limit on Household Furnishings

<b>LIABILITY COVERAGES</b>	<b>ALL LANDLORD FORMS</b>
Coverage E - Premises Liability	\$100,000 Each Occurrence
Coverage F - Medical Payments to Others	\$1,000 Each Person

Note: For Form Code 653 the relationship between coverage limits in the Property Coverage Section will be retained unless a change is requested by the customer.

C. Homeowners and Landlord Forms: Any applicable limits of liability may be increased.

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**Rule 104 Eligibility (Program)**

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## A. A Homeowners Form may be issued to:

## 1. Form Codes 632 and 633:

- a. The owner-occupant(s) of a 1, 2, 3, or 4 family dwelling which is used exclusively for residential purposes (except as provided in Paragraphs C and E below). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers, boarders, tenants or other occupants who provide compensation to an "insured"; or
- b. The purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered by adding the seller as an Additional Insured; or
- c. The occupant of a dwelling under a written life estate arrangement. The owner's interest in the building and premises liability may be covered by adding the owner as an Additional Insured; or
- d. Cover dwellings in the course of construction provided the form is issued only in the name of the intended owner-occupant(s) of the dwelling.
- e. When a 2, 3, or 4 family dwelling is occupied by co-owners, each occupying a separate apartment, a Homeowners Form (Form Codes 632 or 633) providing building coverage may be issued to only one of the co-owners occupying the dwelling. The form may be amended to cover the interest of the other co-owner(s) in the building and for premises liability by adding them as an Additional Insured. A separate Homeowners Form (Form Code 634) may be issued to the second, third, and fourth co-owner(s) occupying the other apartment(s) in the dwelling.
- f. Subject to all other sections of this rule, a Homeowners Form may be issued to cover a seasonal or secondary dwelling.

Note: It is permissible to extend the Homeowners Form, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability by naming the joint owner as an Additional Insured in the Declarations.

## 2. Form Code 634:

- a. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or
- b. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Form under Paragraph A.1.e; provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraph C). The dwelling or apartment unit may not be occupied by more than one additional family or two roomers, boarders, tenants or other occupants who provide compensation to an "insured".

## 3. Form Code 636:

The owner-occupant(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraphs C and E). The unit may not be occupied by more than one additional family or two roomers, boarders, tenants or other occupants who provide compensation to an "insured".

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**Rule 104 Eligibility (Program) continued**

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**B. A Landlord Form may be issued to:**

1. Form Code 653:
  - a. An owner who is not the occupant of the dwelling which is used exclusively for residential purposes (except as provided in Paragraph C) and contains not more than four families with not more than two roomers, boarders, tenants or other occupants per family; or
  - b. Cover dwellings in the course of construction provided the form is issued only in the name of the intended non-occupant owner of the dwelling.

2. Form Code 656:

The owner who is not the occupant of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraph C) and is not occupied by more than two roomers, boarders, tenants or other occupants.

Note: It is permissible to extend the Landlord Form, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability by naming the joint owner as an Additional Insured in the Declarations.

**C. Permitted Business Occupancies:**

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for residential purposes, and
2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rule 928 for Property Coverage and Liability Coverage. When it is conducted from an Other Residence only Liability Coverage is available, refer to Rule 927.

**D. Farm Property:**

Neither a Homeowners nor Landlord Form shall be issued to cover any property to which farm forms or rates apply under the rules of Travelers. In no event will a form be issued to cover any property situated on premises used for farming purposes other than incidental farming. Refer to Rule 920.

**E. Residence Held in Trust (Form Codes 632, 633 and 636):**

A Homeowners Form may be issued in the name of a grantor and have the Trust Coverage endorsement added to the policy when the legal title to a 1, 2, 3 or 4 family dwelling or condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and
2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph C.

Refer to Rule 937.

**Rule 105 Coverage Levels**

Coverage Levels provide a set group of coverages and limits. A policy must have one level of coverage.

## A. Applicable Form Codes:

632, 633, 634 and 636

## B. Coverages and Limits included in the Coverage Levels:

	Travelers Protect®	Travelers Protect Plus®	Travelers Protect Premier®
<b>Special Limits of Liability<sup>1</sup></b>			
Money, bank notes, coins, stored value cards	\$250	\$1,000	\$2,000
Securities, accounts, passports, tickets, stamps	\$1,500	\$3,500	\$5,000
Trailers or semitrailers not used with watercraft	\$1,500	\$3,500	\$5,000
Theft of jewelry, watches, precious stones	\$1,500	\$3,000	\$5,000
Theft of furs	\$1,500	\$3,000	\$5,000
Theft of silverware, goldware, pewterware	\$1,500	\$5,000	\$10,000
Theft of firearms and related equipment	\$1,500	\$5,000	\$10,000
Business property on/away from the residence premises	\$3,000 On Premises/ \$1,500 Away from Premises	\$10,000 On Premises/ \$5,000 Away from Premises	\$15,000 On Premises/ \$5,000 Away from Premises
Electronic apparatus while in or upon a motor vehicle or watercraft	\$1,500	\$3,500	\$5,000
Theft of rugs, carpets, tapestries, wall hangings	\$1,500	\$2,500	\$5,000
Comic books and trading cards	\$1,000	\$2,500	\$5,000
Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000	\$2,500	\$5,000
Theft of tools and accessories	\$1,500	\$2,500	\$5,000
Motor vehicle parts or equipment not attached to motor vehicle	\$500	\$1,000	\$2,500
<b>Property Additional Coverages</b>			
Fire Department Service Charge <sup>1,2</sup>	\$500	\$1,000	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money <sup>1</sup>	\$1,000	\$10,000	\$10,000
Personal Records and Data Replacement <sup>1</sup>	\$1,500	\$3,500	\$5,000
<b>Liability Additional Coverages</b>			
Damage to Property of Others <sup>1</sup>	\$1,000	\$5,000	\$10,000

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**Rule 105 Coverage Levels Continued**


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## C. Premium:

<sup>1</sup> Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

<sup>2</sup> Refer to the rule for each included coverage.

Coverage Levels are identified in the Rate Pages as follows:

<b>Coverage Level</b>	<b>Code</b>
Travelers Protect®	PROTECT
Travelers Protect Plus®	PROTPLUS
Travelers Protect Premier®	PROTPRMR

**Rule 106 Coverage Packages**

## A. Additional Coverage Package:

The Additional Coverage Package is an optional package of coverages and endorsements that may be added to a policy. The Additional Coverage Package provides the following coverages and endorsements:

<b>Form Code 633</b>		
<b>Coverage</b>	<b>Endorsement</b>	<b>Rule</b>
Special Personal Property Coverage	HQ-015	806
Personal Injury Coverage	HQ-082	929
Personal Property Replacement Cost Loss Settlement	HQ-290 CA	804
Additional Replacement Cost Protection Coverage	HQ-420 CA	807
Refrigerated Property Coverage	HQ-498	931
Loss Assessment	N/A	905

<b>Form Code 634</b>		
<b>Coverage</b>	<b>Endorsement</b>	<b>Rule</b>
Special Personal Property Coverage	HQ-015	806
Personal Injury Coverage	HQ-082	929
Personal Property Replacement Cost Loss Settlement	HQ-290 CA	804
Refrigerated Property Coverage	HQ-498	931

<b>Form Code 636</b>		
<b>Coverage</b>	<b>Endorsement</b>	<b>Rule</b>
Special Personal Property Coverage	HQ-015	806
Personal Injury Coverage	HQ-082	929
Personal Property Replacement Cost Loss Settlement	HQ-290 CA	804
Refrigerated Property Coverage	HQ-498	931
Loss Assessment	N/A	905

## 1. Eligibility:

The policy must meet the eligibility requirements for each coverage and endorsement included in the Additional Coverage Package.

## 2. Premium:

Refer to the rule for each included coverage or endorsement. The Additional Coverage Package is designated as Package Level C1 in the applicable Rate Pages.



**Rule 106 Coverage Packages continued****B. Premier Additional Coverage Package:**

The Premier Additional Coverage Package is an optional package of coverages and endorsements that may be added to a policy. The Premier Additional Coverage Package provides the following coverages and endorsements:

<b>Form Code 633</b>		
<b>Coverage</b>	<b>Endorsement</b>	<b>Rule</b>
Special Personal Property Coverage	HQ-015	806
Personal Property Replacement Cost Loss Settlement	HQ-290 CA	804
Additional Replacement Cost Protection Coverage	HQ-420 CA	807
Personal Injury Coverage	HQ-082	929
Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises	HQ-443 CA	933
Identity Fraud Expense Reimbursement Coverage	HQ-455	919
Refrigerated Property Coverage	HQ-498	931
Lock Replacement Coverage	HQ-851	922
Reward Coverage	HQ-852	934
Business Records and Data Replacement Coverage	HQ-853	915
Land Stabilization Coverage	HQ-854	921
Home Settlement Benefit	HQ-901	946
Debris Removal	N/A	803
Loss Assessment	N/A	905
Ordinance or Law	N/A	802
Tree Removal	N/A	910
Trees, Shrubs and Other Plants	N/A	911

<b>Form Code 636</b>		
<b>Coverage</b>	<b>Endorsement</b>	<b>Rule</b>
Special Personal Property Coverage	HQ-015	806
Personal Property Replacement Cost Loss Settlement	HQ-290 CA	804
Personal Injury Coverage	HQ-082	929
Identity Fraud Expense Reimbursement Coverage	HQ-455	919
Refrigerated Property Coverage	HQ-498	931
Lock Replacement Coverage	HQ-851	922
Reward Coverage	HQ-852	934
Business Records and Data Replacement Coverage	HQ-853	915
Debris Removal	N/A	803
Loss Assessment	N/A	905
Ordinance or Law	N/A	802
Tree Removal	N/A	910
Trees, Shrubs and Other Plants	N/A	911

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**Rule 106 Coverage Packages continued**


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**B. Premier Additional Coverage Package – continued:**
**1. Eligibility:**

The policy must meet the eligibility requirements for each coverage and endorsement included in the Premier Additional Coverage Package.

**2. Premium:**

Refer to the rule for each included coverage or endorsement. The Premier Additional Coverage Package is designated as Package Level C2 in the applicable Rate Pages.

**C. Enhanced Security Package:**

The Enhanced Security Package is an optional package of coverages and endorsements that may be added to a policy. The Enhanced Security Package provides the following coverages and endorsements:

<b>Coverage</b>	<b>Endorsement</b>	<b>Rule</b>
Identity Fraud Expense Reimbursement Coverage	HQ-455	919
Lock Replacement Coverage	HQ-851	922
Reward Coverage	HQ-852	934
Personal Records and Data Replacement	N/A	N/A

**1. Applicable Form Codes:**

632, 633, 634 and 636

**2. Premium:**

Refer to the rule for each included coverage or endorsement. Premium is determined by adding together the Premiums for the coverages and endorsements included with the Enhanced Security Package. The Enhanced Security Package is designated as Package Level E1 in the applicable Rate Pages.

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**Rule 106 Coverage Packages continued**


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**D. Enhanced Water Package:**

The Enhanced Water Package is an optional package of endorsements that may be added to a policy. The Enhanced Water Package provides the following endorsements:

Coverage	Endorsement	Rule
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208	809
Limited Hidden Water or Steam Seepage or Leakage Coverage	HQ-209	812

## 1. Applicable Form Codes:

632, 633 and 636

## 2. Eligibility:

The policy must meet the eligibility requirements for each coverage and endorsement included in the Enhanced Water Package.

## 3. Premium:

Refer to the rule for each included endorsement. The Enhanced Water Package is designated as Package Level A1 in the applicable Rate Pages.

**E. Roof and Siding Matching Package:**

The Roof and Siding Matching Package is an optional package of endorsements that may be added to a policy. The Roof and Siding Matching Package provides the following endorsements:

Coverage	Endorsement	Rule
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700	810
Matching of Undamaged Siding Additional Coverage	HQ-701	811

## 1. Applicable Form Codes:

632, 633 and 653

## 2. Eligibility:

The policy must meet the eligibility requirements for each coverage and endorsement included in the Roof and Siding Matching Package.

## 3. Premium:

Refer to the rule for each included endorsement. The Roof and Siding Matching Package is designated as Package Level M1 in the applicable Rate Pages.

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**Rule 106 Coverage Packages continued**


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**F. Buried Utility Lines and Equipment Breakdown Package:**

The Buried Utility Lines and Equipment Breakdown Package is an optional package of endorsements that may be added to a policy. The Buried Utility Lines and Equipment Breakdown Package provides the following endorsements:

Coverage	Endorsement	Rule
Buried Utility Lines Coverage	HQ-856	900
Equipment Breakdown Coverage	HQ-855	917

**1. Applicable Form Codes:**

632 and 633

**2. Eligibility:**

The policy must meet the eligibility requirements for each coverage and endorsement included in the Buried Utility Lines and Equipment Breakdown Package.

**3. Premium:**

Refer to the rule for each included endorsement. The Buried Utility Lines and Equipment Breakdown Package is designated as Package Level B1 in the applicable Rate Pages.

---

**Rule 107 Secondary or Seasonal Residence Premises**

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## A. Applicable Forms:

632, 633, 634 and 636

## B. Eligibility:

1. Property Coverage for any Primary, Secondary or Seasonal Residence Premises must be provided under separate policies. All the rules of this manual will apply.
2. On policies providing coverage for Secondary/Seasonal Residence Premises, it is not mandatory to carry Liability Coverage if such coverage is being extended from the primary residence premises.

## C. Premium:

Refer to the Residence Variables and Discount Section of the Rate Pages for applicable factor for each peril.

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**Rule 108 Policy Period**

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All Policy Forms are written for a period of one year and may be renewed for successive policy periods using the premiums, forms and endorsements then in effect for Travelers.

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**Rule 109 Changes or Cancellations**

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- A. It is not permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium will be computed on a pro rata basis, subject to the minimum premium requirement.

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**Rule 110 Company Rule**

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## A. Eligibility:

All rules and rates of this manual are applicable to the following company.

## B. Company Code:

<b>Code</b>	<b>Company</b>
ASF	The Standard Fire Insurance Company



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**Rule 111 Transfer or Assignment**

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Subject to the consent of Travelers, all the rules of this manual and to any necessary adjustment of premium, may be endorsed to effect:

- transfer to another location within the same state; or
- assignment from one insured to another in the event of transfer of title of the dwelling.

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**Rule 201 Whole Dollar Premium**

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All premiums shown on the policy and endorsements will be rounded to the nearest whole dollar. A premium of fifty cents (\$0.50) or more will be rounded to the next higher whole dollar.

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**Rule 202 Minimum Policy Premium**

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A minimum annual premium is charged for each policy. This includes all perils, chargeable endorsements and coverages, with exceptions listed below:

- A. Refer to the Other Variables Section of the Rate Pages to determine the Minimum Policy Premium.
- B. A Minimum Premium Adjustment will be applied if the sum of all premiums for perils, chargeable coverages and endorsements is less than the Minimum Policy Premium identified in Paragraph A.
- C. The following endorsements are excluded when determining if a Minimum Premium Adjustment should apply:
  - 1. Homeowner Forms:
    - a. Limited Earthquake Coverage HQ-055 CA
    - b. Equipment Breakdown Coverage HQ-855
    - c. Identity Fraud Expense Reimbursement Coverage HQ-455
    - d. Personal Liability Umbrella Supplement HQ-01P
    - e. Valuable Items Plus Coverage HQ-61B
    - f. Buried Utilities Lines Coverage HQ-856
  - 2. Landlord Forms:
    - a. Limited Earthquake Coverage HQ-055 CA
- D. The Minimum Policy Premium is subject to pro-rata adjustment on cancellations.

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**Rule 203 Expense Determination**

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- A. Applicable Form Codes:  
632, 633, 634, 636, 653 and 656
- B. The Expense Calculation utilizes Expense Group and Amortization Group. Refer to the tables to determine the applicable Expense Group and Amortization Group.
- C. For new and renewal policies, determine the appropriate dollar amounts and factors by referencing the Expense Section of the Rate Pages for each of the following:
1. Flat Expense amount
  2. Expense Trend factor
  3. Acquisition Expense amount
  4. Amortization factor
- D. Expense Calculation:
1. Multiply the amount in Paragraph C.1 by the factor determined in Paragraph C.2 and round the result to six decimals.
  2. Multiply the amount in Paragraph C.3 by the factor determined in Paragraph C.4 and round the result to six decimals.
  3. Add the result of Paragraph D.1 to the result of Paragraph D.2, round the result to two decimals to determine the final Expense premium.

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**Rule 203 Expense Determination continued**


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**EXPENSE GROUP TABLE**

<b>Property Inspection Report Ordered</b>	<b>Expense Group</b>
No property inspection report has been ordered or only an exterior property inspection report has been ordered	A
A mid value property inspection report has been ordered	B
A high value property inspection report has been ordered	C

**AMORTIZATION GROUP TABLE**

<b>Form</b>	<b>Companion Auto Policy Indicator</b>	<b>New Business Amortization Group</b>
632 / 633	Yes	1
634	Yes	2
636	Yes	3
653	Yes	4
656	Yes	5
632 / 633	No	6
634	No	7
636	No	8
653	No	9
656	No	10

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**Rule 204 Amendatory Endorsements**

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## A. Special Provisions – California

This endorsement amends Policy Forms.

## 1. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

## 2. Endorsement:

The Special Provisions – California endorsement HQ-300 CA will be attached to the policy.

## 3. Premium:

There is no premium impact associated with this endorsement.

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**Rule 205 Wildfire Defense Services**

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In the event service is provided by the wildfire mitigation services provider we retain, we will pay for wildfire defense services if the "residence premises" is in imminent threat of wildfire. These services may include wildfire mitigation services as described in the endorsement below. The wildfire mitigation services provider determines imminent threat as well as the services provided.

A. Applicable Form Codes:

632, 633 and 653

B. Eligibility:

The Wildfire Defense Services endorsement HQ-710 CA cannot be written with the Difference in Conditions endorsement HQ-514 CA.

C. Endorsement:

The Wildfire Defense Services endorsement HQ-710 CA will be attached to the policy.

D. Premium:

There is no premium impact associated with this endorsement.

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**Rule 300 Rating Territories**

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The Territory and Grid boundary pages contain the code and definition for each territory.

1. Policies are rated based on the territory code for the insured location.
2. An insured location will be placed in a territory based on the latitude and longitude of the residence address. Territories are defined by a grouping of grid boundaries to align closely with USPS ZIP code boundaries as of 7/1/2014. Territory codes are assigned to each territory.
3. In the event that a risk falls on the line between two territories, the numerically lesser territory code will be assigned.
4. When a territory code cannot be determined it will be classified as territory code CA00000.



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**Rule 301 Peril Premium Determination**

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Fire peril, Wildfire peril, Liability peril, Theft peril, Windstorm peril, Hail peril, Tornado peril, Weather Water peril, Non-Weather Water peril, Other peril and Water Back Up peril\* premiums are determined as follows:

\*The Water Back Up peril is only applicable if endorsement HQ-208 (Rule 809) is attached to the policy.

- A. Determine the appropriate rating variables, codes and factors by referencing the Rules and Rates Section:
1. Refer to Rule 300 - Rating Territories to determine the Territory.
  2. Refer to the Base Rates and Territory Sections of the Rate Pages to determine the base rate amounts and applicable territory factors for each peril.
  3. Refer to the 400 series of rules - Residence Variables and Discounts, and the Residence Variables Section of the Rate Pages to determine the factors for each peril.
  4. Refer to the 500 series of rules - Household Variables and Discounts, and the Household Variables and Discounts Section of the Rate Pages to determine the factors for each peril.
  5. Refer to the Property and Liability Coverage Section of the Rate Pages to determine the factor for each peril.
  6. Refer to the 700 series of rules - Deductibles, the 800 series of rules - Additional Coverage and Endorsements Section I, and the Additional Coverage and Endorsements Section I of the Rate Pages to determine the factors for each peril.
  7. Refer to the 1000 series of rules - Other Discounts, and the Other Discounts Section of the Rate Pages to determine the factors for each peril.
  8. Refer to Underwriting Tier and the Underwriting Tier Score Section of the Rate Pages to determine the factors for each peril.
- B. Determine the premium for each peril:
1. Multiply the factors from Paragraph A.2 through Paragraph A.4 rounding at each step to six decimals.
  2. For Policy Forms:
    - a. 632, 633 and 653, multiply result of Paragraph B.1 by the Coverage A factor determined in Paragraph A.5 and round to six decimals.
    - b. 634, 636 and 656, multiply result of Paragraph B.1 by the Coverage C factor determined in Paragraph A.5 and round to six decimals
  3. For Policy Forms:
    - a. 632, 633 and 653, calculate an interim Additional Limits factor by adding together the factors for Coverage B, Coverage C and Coverage D (refer to Paragraph A.5) and then adding the result to 1.00, rounding to three decimals at each step.
    - b. 634, 636 and 656, calculate an interim Additional Limits factor by adding together the factors for Coverage A (Policy Forms 636 and 656 only) and Coverage D (refer to Paragraph A.5) and then adding the result to 1.00, rounding to three decimals at each step.

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**Rule 301 Peril Premium Determination continued**

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4. Depending on Policy Form, multiply the result of Paragraph B.2.a or Paragraph B.2.b by the result of either Paragraph B.3.a or Paragraph B.3.b and round to six decimals.
  5. Multiply the result of Paragraph B.4 by the Coverage E and Coverage F factor determined in Paragraph A.5, and round to six decimals
  6. Multiply the result of Paragraph B.5 by the factors determined in Paragraph A.6 through Paragraph A.8, rounding to six decimals at each step and rounding the final step to two decimals.
    - a. The Water Back Up peril (if applicable) is subject to a minimum premium.
      - i. Refer to the Other Variables section of the Rate Pages to determine the minimum Water Back Up peril premium.
      - ii. Take the greater of Paragraph B.6 and Paragraph B.6.a.i.
- C. Determine the final Fire peril premium:
1. Add the results of Paragraph B.6 for each peril together.
  2. Add the Expense amount determined in Rule 203 Expense Determination to the result of Paragraph C.1.
  3. Dollar round the result of Paragraph C.2 in accordance with Rule 201 Whole Dollar Premium.
  4. Subtract the result of Paragraph C.2 from the result of Paragraph C.3 and round to two decimals to determine the Fire peril adjustment rate.
  5. Add the result of Paragraph C.4 to the result of Paragraph B.6 and round to two decimals.
- D. Interpolation (Extrapolation does not apply):
1. Rating exposure falls in between ranges in table:
    - a. From the table, determine the next higher value and the next lower value than the rated exposure.
    - b. Subtract the lower value from the rated exposure and divide this result by the difference between the higher value and the lower value.
    - c. Determine the factors for each of the next higher and lower values than the rated exposure.
    - d. Subtract the lower value's factor from the higher value's factor and multiply by the result from Paragraph D.1.b.
    - e. Add the result from Paragraph D.1.d to the lower value's factor to obtain rating factor for the rated exposure.
  2. Rating exposure is below lowest value on the table:
    - a. From the table, the factor for the lowest value will apply.
  3. Rating exposure is above highest value on the table:
    - a. From the table, the factor for the highest value will apply.

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**Rule 301 Peril Premium Determination continued**

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- E. Extrapolation (rating exposure is below lowest value on the table):
1. From the table, determine the lowest value.
  2. Subtract the value determined in Paragraph E.1 from the rated exposure.
  3. Divide the result from Paragraph E.2 by the increment referenced in the Limit Reduction Factor table and round to two decimals.
  4. Multiply the result from Paragraph E.3 by the factor referenced in the Limit Reduction Factor table and round to three decimals.
  5. Determine the factor for the next higher value than the rated exposure.
  6. Add the result of Paragraph E.4 to the result of Paragraph E.5 and round to three decimals to obtain the rating factor for the rated exposure.
- F. Extrapolation (rating exposure is above highest value on the table):
1. From the table, determine the highest value.
  2. Subtract the value determined in Paragraph F.1 from the rated exposure.
  3. Divide the result from Paragraph F.2 by the increment referenced in the Limit Additional Factor table and round to two decimals.
  4. Multiply the result from Paragraph F.3 by the factor referenced in the Limit Additional Factor table and round to three decimals.
  5. Determine the factor for the next lower value than the rated exposure.
  6. Add the result of Paragraph F.4 to the result of Paragraph F.5 and round to three decimals to obtain the rating factor for the rated exposure.

**Rule 400 Residence Variables**

Refer to the Residence Variables and Discounts Section of the Rate Pages for applicable factors associated with the below.

**A. Age of Home:**

Form Codes 632, 633 and 653

The age of the main structure in years. The formula for determining the age of home is:

(Effective Policy Year – Year Built) = Age of Home

**B. Age of Roof:**

Form Codes 632, 633 and 653

The difference between the policy effective year and the calendar year that the main structure's outer most roof layer was installed (more than 50%).

(Effective Policy Year – Year Roof Installed) = Age of Roof

**C. Construction and Siding Type:****1. Construction Type:**

Form Codes 632, 633, 636, 653 and 656

The primary construction type of the main structure (more than 50%). The following construction types are applicable:

Construction Type	Description
Concrete	Walls, floors, and roof are constructed with reinforced concrete columns, beams, and floor and roof of combustible construction (disregarding floors resting directly on the ground).
Frame	Constructed of wood or other combustible material. This includes dwelling frame construction with brick veneer or other masonry veneer exterior walls.
Log	Constructed with interlocking log weight-bearing walls where the logs typically are both the outside and inside surfaces of the home.
Masonry	Constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials. Floors and roofs are constructed of combustible material (disregarding floors resting directly on the ground).
Mobile / Manufactured	Constructed in a factory on a permanently attached chassis and then brought to a site as a self-contained living unit.
Modular	Prefabricated dwelling that consist of multiple sections (modules) that are delivered to the intended site of residency and assembled. The final completed structure meets the same residential building/fire codes that apply to frame homes.
Steel	Walls, floors and roof are constructed with steel columns, beams, and bracing.

Note: Construction Type is required for Form Code 634 when Earthquake endorsement is present.

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**Rule 400 Residence Variables Continued**


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## C. Construction and Siding Type – continued:

## 2. Siding Type:

Form Codes 632, 633 and 653

The siding material covering the majority of the main structure's exterior (more than 50%). The following siding types are applicable:

Siding Type	Code
Adobe	ADOBE
Aluminum/Steel	ALMSTEEL
Asbestos	ASBESTOS
Brick/Masonry Veneer	BRICKMSN
Brick/Stone - Solid	BRICKSTN
Cement Fiber	CMNTFBR
Clapboard	CLPBOARD
Exterior Insulation Finishing System (EIFS)	EIFS
Log	LOG
Stone Veneer	STNEVENR
Stucco	STUCCO
Vinyl	VINYL
Wood	WOOD
Other – The above descriptions do not apply.	OTHER

## D. Coverage A per Square Foot:

Form Codes: 632, 633 and 653

The Coverage A limit of the policy divided by the Total Finished Living Area square footage of the home, rounded to the nearest whole number.

## E. FireLine™ Score:

Form Codes 632, 633, 634, 636, 653 and 656

- a. FireLine™ Score: The property's FireLine™ Score as determined by ISO FireLine™.
- b. Special Hazard Interface Area (SHIA): Properties located in areas exposed to wind-borne embers as determined by ISO FireLine™.

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**Rule 400 Residence Variables Continued**


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**F. Garage Type and Size (Number of Stalls):**

Form Codes 632, 633 and 653

1. Type: The type of garage located on the property. The following garage types are applicable.

Garage Type	Description
Attached	Attached directly to the dwelling and does not have any living area above.
Basement	Partially or mostly below grade and the entrance is level with the basement floor.
Built-in	Built into the dwelling at the first floor or grade level and has living area above.
Carport	Roofed shelter that is supported by vertical posts. One side is generally attached to the dwelling.
Detached	Not attached to the home on any side and has its own structural system (roof, foundation, walls, etc.).
None	A garage is not present on the residence premises.

Note: If multiple garage types are present, use information for the largest garage that is attached to, or part of, the main structure. If there are no garages attached to, or part of, the main structure, use information for the largest garage on the premises.

2. Size (Number of Stalls): The number of vehicles that fit in the garage located on the property (regardless of the number of doors). Half garage stalls will not be included in the count (e.g. 1 ½ garage stalls will be counted as 1).

**G. Months Unoccupied (Secondary or Seasonal Dwelling):**

Form Codes 632, 633, 634 and 636

The total number of months per year the residence is not occupied.

**H. Number of Bathrooms:**

Form Codes 632, 633 and 653

The total count of all bathrooms located in the main structure. This count includes full and half bathrooms (e.g. 1 ½ bathrooms will be counted as 2).

**I. Number of Families:**

Form Codes 632, 633 and 653

The number of living units in the main structure. See Rule 101 for definition of single and separate buildings.

**J. Number of Stories:**

Form Codes 632, 633 and 653

The number of stories above the main structure's foundation. This does not include attics or basements, if any, including a walkout basement. Full and half stories will be counted (e.g. 1 ½ stories will be counted as 1.5).

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**Rule 400 Residence Variables Continued****K. Presence of Pool:**

Form Codes 632, 633 and 653

The presence of an above ground or inground swimming pool on the property, including enclosed or indoor pools.

**L. Presence of Wood, Coal or Pellet Stove:**

Form Codes 632, 633, 634, 636, 653 and 656

Wood, Coal, or Pellet stoves are located anywhere on the residence premises. This includes fireplace inserts.

**M. Protective Device (Fire, Theft, Water):**

Form Codes 632, 633, 634, 636, 653 and 656 (unless otherwise specified)

A credit may be available if one or more of the following protective devices is installed and active:

<b>Smoke Detector / Alarm</b> (Not applicable for Form Code 634)	<b>Code</b>
Regular <sup>1</sup> Smoke Detector / Alarm	R
Smart <sup>3</sup> Smoke Alarm	S
<b>Fire</b>	<b>Code</b>
Central <sup>2</sup> Fire Alarm	A
Regular <sup>1</sup> Fire Alarm (Local)	C
Sprinkler System	Yes or No
<b>Theft</b>	<b>Code</b>
Central <sup>2</sup> Burglar Alarm	A
Regular <sup>1</sup> Burglar Alarm (Local)	C
Smart <sup>3</sup> Burglar Alarm	S

<b>24 Hour Security Guard</b> (Form Codes 636 and 656)	<b>Code</b>
Limited Access with Guard at Gate	A
Self-Enclosed with Guard in Building	B
<b>Water Sensor<sup>4</sup></b> (Not applicable for Form Code 634)	<b>Code</b>
Central <sup>2</sup> Water Sensor	C
Regular <sup>1</sup> Water Sensor (Local)	R
Smart <sup>3</sup> Water Sensor	S
<b>Water Shutoff<sup>5</sup></b> (Not applicable for Form Code 634)	<b>Code</b>
Automatic Water Shutoff	R
Smart <sup>3</sup> Automatic Water Shutoff	S

1. Local (Regular) - The alarm is heard on the premises, and/or alerts the police/fire department directly.

2. Central -

- A system that notifies a third party monitoring company that contacts the police, fire or other emergency service; or
- If Smart Smoke Alarm, Smart Burglar Alarm, and Smart Water Sensor are all present, the Central Alarm Codes for fire, theft, and water sensors will apply.

3. Smart - A system that notifies an insured or household member through email, text message, or a mobile application.

4. Water Sensors - A sensor that detects the presence of water or detects the flow of water in pipes.

5. Automatic Water Shutoff - A sensor that detects the presence of water or detects the flow of water in pipes and automatically shuts off the water flow.

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**Rule 400 Residence Variables Continued**


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## N. Public Protection Class (PPC):

Form Codes 632, 633, 634, 636, 653 and 656

Protection Information:

The Public Protection Class listings in the ISO Community Mitigation Classification Manual apply to all risks insured.

1. The Public Protection Class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (e.g. 8, 7, 6, etc.).
2. In a classified area where two or more classifications are shown (e.g. 6/6X), the classification is determined as follows:

Distance from a Recognized Responding Fire Station		Class
a.	5 road miles or less with a recognized water source within 1,000 feet	*
b.	5 road miles or less with a recognized water source beyond 1,000 feet	**
c.	Water 10: <ul style="list-style-type: none"> <li>• More than 5 but less than or equal to 7 miles with a recognized water source within 1,000 feet</li> <li>• More than 5 but less than or equal to 7 miles and a footnote indicates there is an alternate creditable water source</li> </ul>	10W
<p>* First Public Protection Class (e.g., 6/6X....use Class 6)  ** Second Public Protection Class (e.g., 6/6X....use Class 6X)  Exception - Form Codes 634, 636 and 656: The first Public Protection Class will apply regardless of distance to a recognized water source.</p>		

3. For jurisdictions or areas not qualifying for 2.a, 2.b, 2.c above or not listed in the ISO Community Mitigation Classification Manual, Class 10 applies.

Subscription Fire Departments, including those located in split-classified communities, are indicated by a footnote in the ISO Community Mitigation Classification Manual. Class 10 applies to individual properties that do not subscribe to the listed subscription fire department.

## 4. Definitions:

- a. "Recognized Responding Fire Station" means a fire station meeting the minimum criteria of ISO's Fire Suppression Rating Schedule (FSRS).
- b. "Primary Fire Department" means the fire department that has primary overall responsibility for the jurisdiction.
- c. "Recognized Water Source" means a water source meeting the minimum criteria of ISO's Fire Suppression Rating Schedule (FSRS).
- d. "Alternate Creditable Water Supply" means a water supply delivered by fire department operations to areas beyond 1,000 feet of a creditable water supply.



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**Rule 400 Residence Variables Continued**


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## O. Roof Covering, Roof Shape, Roof Attached Structures and Hail Resistant Roof:

Form Codes 632, 633 and 653

## 1. Roof Covering:

The roof covering that characterizes the majority (more than 50%) of the main structure's outer most layer of the roof surface. The following roof types are applicable:

Roof Covering	Code
Architectural Shingle	ARCHTECT
Asphalt Shingle or Fiberglass Shingle	ASPHALT
Asbestos	ASBESTOS
Clay Tile or Concrete Tile	CLAYTILE
Composition over Wood	COMPWOOD
Flat – Foam Composite	FOAM
Flat – Rolled	ROLLED
Flat – Rubber/Membrane	RUBBER
Flat – Tar and Gravel	TARGRVEL
Metal	METAL
Modified Polymer	POLYMER
Slate	SLATE
TLock	TLOCK
Wood	WOOD
Other – The above descriptions do not apply.	OTHER

## 2. Roof Shape:

The geometric shape that characterizes the majority of the dwelling's roof surface (more than 50%). The following roof shapes are applicable:

Roof Shape
Complex
Flat
Gable
Gambrel
Hip
Shed
Other – The above descriptions do not apply.

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**Rule 400 Residence Variables Continued**


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**P. Roof Covering, Roof Shape, Roof Attached Structures and Hail Resistant Roof – continued:**
**1. Roof Attached Structure:**

The number of structures permanently attached to the roof of the main structure. The following roof attached structures are applicable:

Roof Attached Structure
Solar Panels

**2. Hail Resistant Roof:**

Roofing material that is certified as built to the UL Standard 2218 (Impact Standard for Impact Resistance of Prepared Roof Covering Material). This Standard is comprised of 4 classes; Class 1, Class 2, Class 3 & Class 4, all of which are considered to be "Hail Resistant".

**Q. Secondary Residence:**

Form Codes 632, 633, 634 and 636

A Secondary Residence is a property regularly occupied by the insured and used throughout the year, in addition to the Primary Residence located elsewhere.

**R. Seasonal Residence:**

Form Codes 632, 633 and 636

A Seasonal Residence is a Secondary Residence that is only occupied by the insured during certain parts of the year, and is unoccupied for three or more consecutive months during any one year period.

**S. Square Footage (Total Finished Living Area):**

Form Codes 632, 633 and 653

The number of square feet for the finished living area of the main structure, excluding any finished or unfinished garage, basement, or attic.

**T. Year Built:**

Form Codes 632, 633 and 653

The year the main structure was originally built or reconstructed from the ground up.

**U. Age of Plumbing:**

Form Codes 632, 633 and 653

The difference between the policy effective year and the calendar year that significant improvements were made to the plumbing in the main structure. The formula for determining the Age of Plumbing is:

(Effective Policy Year - Year of significant improvements) = Age of Plumbing

Significant improvements are defined as having a total amount of at least \$1,500 spent and requiring a building permit.

For dwellings 10 years old or newer the Age of Plumbing will be equal to the Age of Home

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**Rule 401 Green Home Discount**

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The Green Home Discount is applicable if the residence premises has a Leadership in Energy and Environmental Design (LEED).

A. Applicable Form Codes:

632, 633 and 636

B. Premium:

Refer to the Residence Variables and Discounts Section of the Rate Pages for applicable factor for each peril.

**Rule 500 Loss Rating**

If any named insured has one or more Chargeable Losses after the Original Program Effective Date of the policy, those losses will be used to rate the policy at renewal.

**A. Applicable Form Codes:**

632, 633, 634, 636, 653 and 656

**B. Experience Period:**

The Experience Period shall be the 84 months immediately preceding the effective date of the renewal.

**C. Chargeable Loss:**

For Homeowner Forms (Form Codes 632, 633, 634 and 636): a loss incurred by any named insured within the Experience Period at the insured location and/or at any previous primary residences.

For Landlord Forms (Form Codes 653 and 656): a loss incurred by any named insured within the Experience Period at the insured location.

**Exception:**

The following losses will not be considered for purposes of loss rating:

- Insurance Services Office Property Claim Services (ISO PCS) Designated Catastrophe Serial Numbered losses
- Wildfire, Hurricane, Tropical Storm or Tornado losses
- Losses closed without payment
- Losses for which the paid amount did not exceed \$500
- Losses forgiven in accordance with Rule 801 Loss Forgiveness
- Losses while in active subrogation status, or that have been fully subrogated
- Valuable Items Plus losses
- Personal Articles Floater losses
- Personal Liability Umbrella of Security Policy(PLUS)/PLUS Supplement losses
- Identity Fraud Expense Reimbursement Coverage losses
- Workers Compensation losses
- Equipment Breakdown losses
- Buried Utility Lines losses
- Medical Payment losses

**D. Claim Composite Codes:**

Claim Composite Codes will be assigned for Chargeable Losses as follows:

Claim Composite Code								
Position	1	2	3	4	5	6	7	8
Cause of Loss Group	Fire	Liability	Theft and/or Other	Non-Weather Water	Weather Water	Windstorm	Hail	Water Back Up

If the total claim count from all cause of loss groups is 5, 6, or 7 or more, then the composite code will be "ANY5", "ANY6", or "7PLUS" respectively.

**E. Premium:**

Refer to the Household Variables and Discounts Section of the Rate Pages for the applicable factors for each peril.

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**Rule 501 Loss Free Discount**

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This discount applies if all named insureds are free of Chargeable Losses, including at any previous residences, in the Experience Period.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Experience Period:

The Experience Period for New Business shall be the 84 months immediately preceding the effective date of the New Business policy. For Renewal the Experience Period shall be the 84 months immediately preceding the effective date of the Renewal.

C. Chargeable Loss:

For Homeowner Forms (Form Codes 632, 633, 634 and 636): a loss incurred by any named insured within the Experience Period at the insured location and/or at any previous primary residences.

For Landlord Forms (Form Codes 653 and 656): a loss incurred by any named insured within the Experience Period at the insured location.

**Exception:**

The following losses will not be considered for purposes of Loss Free Discount:

- Insurance Services Office Property Claim Services (ISO PCS) Designated Catastrophe Serial Numbered losses
- Wildfire, Hurricane, Tropical Storm or Tornado losses
- Losses closed without payment
- Losses for which the paid amount did not exceed \$500
- Losses forgiven in accordance with Rule 801 Loss Forgiveness
- Losses while in active subrogation status, or that have been fully subrogated
- Valuable Items Plus losses
- Personal Articles Floater losses
- Personal Liability Umbrella of Security Policy(PLUS)/PLUS Supplement losses
- Identity Fraud Expense Reimbursement Coverage losses
- Workers Compensation losses
- Equipment Breakdown losses
- Buried Utility Lines losses
- Medical Payment losses

D. Premium:

Refer to the Household Variables and Discounts Section of the Rate Pages for the applicable factors for each peril.

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**Rule 502 Affinity Discount**

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This discount applies to policies affiliated with an affinity group that has entered into an arrangement with Travelers.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Affinity Groups:

Refer to the Affinity Group Listing Supplement for participating groups.

C. Premium:

Refer to the Household Variables and Discounts Section of the Rate Pages for applicable factor for each peril.

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**Rule 503 Reserved for Future Use**

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**Rule 504 Reserved for Future Use**

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**Rule 505 Home Buyer Discount**


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This discount applies if the below eligibility requirements are met.

A. Applicable Form Codes:

632, 633 and 636

B. Eligibility:

1. New Business:

The home must be purchased on the effective date of the new policy or during the twelve months prior to the effective date of the new policy.

The formula for determining the Home Buyer Year at new business is: (Policy Effective Date - Home Purchase Date) = Home Buyer Year

2. Renewal/Rewrite: The policyholder must have received the discount when the new policy was issued and must have maintained continuous coverage under a Travelers Homeowners policy.

The formula for determining the Home Buyer Year at Renewal/Rewrite is: (Prior term Home Buyer Year + 1) = Home Buyer Year

C. Home Buyer Year:

Code	Description
0	New Business
1, 2, 3, 4, 5 & 6+	1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> , 5 <sup>th</sup> , 6 <sup>th</sup> + Renewal

D. Premium:

Refer to the Household Variables and Discounts Section of the Rate Pages for applicable factor for each peril.

---

**Rule 700 All Other Perils Deductible**

---

All Travelers Homeowners and Landlord Forms are subject to a base deductible applicable to loss from all Property Coverage Section perils.

The Homeowners and Landlord Forms are written subject to a minimum deductible defined in our Eligibility Guidelines.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for applicable factor for each peril.

---

**Rule 701 Windstorm or Hail Deductible**

---

The policy may be endorsed to provide a windstorm or hail deductible, subject to any applicable minimum windstorm or hail deductible amounts defined in our Homeowners and Landlord Eligibility Guidelines for dwelling policies based on location.

A. Applicable Form Codes:

632, 633 and 653

B. Endorsement:

Attach the Windstorm or Hail Deductible endorsement HQ-313.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for applicable factor for each peril.

---

**Rule 800 Household Furnishings Replacement Cost Loss Settlement Landlord**

---

This endorsement provides loss settlement on a replacement cost basis for the insured's household furnishings.

A. Applicable Form Codes:

653 and 656

B. Endorsement:

Attach the Household Furnishings Replacement Cost Loss Settlement Landlord endorsement HQ-859.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for applicable factor for each peril.

---

**Rule 801 Loss Forgiveness**

---

This feature waives any premium increase resulting from the first otherwise Chargeable or Used loss occurring after the purchase of the feature. Any forgiven loss will be considered in the determination of policy underwriting eligibility.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

1. Cannot have any non-weather losses in the past 4 years.
2. Can have no more than 1 weather loss in the past 2 years.
3. After new business issuance this feature can only be added or removed during the new business underwriting window or on the renewal effective date.
4. The feature waives the premium increase related to the first Chargeable or Used Loss that occurs after the feature is purchased. This feature will also waive the premium increase for the first of any subsequent Chargeable or Used Loss that occurs more than 60 months after the application of Loss Forgiveness on a prior loss.
5. Insureds cannot determine which loss should be forgiven at any point in time.

C. Policy Changes, Cancellations, and Re-writes:

1. Losses currently being forgiven will continue to be forgiven on an existing policy despite a change to Residence Type.
2. Losses currently being forgiven will continue to be forgiven when a cancellation / re-write occurs due to a change to Form Code if the feature is maintained on the re-written policy.
3. Losses currently being forgiven will continue to be forgiven when a policy containing the feature is cancelled and replaced with a brand new policy for a new location on which the feature is present.
4. The feature cannot be moved between locations, with the exception of Paragraph C.3.

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for applicable factor for each peril.

Note: Policy must continue to carry the Loss Forgiveness feature for the entire Experience Period of any forgiven loss for this feature to continue to apply.

---

**Rule 802 Ordinance or Law**

---

The policy provides coverage for the increased cost incurred due to the enforcement of any ordinance or law.

The policy may be modified to increase the basic Ordinance or Law amount; refer to Paragraph B.

The total amount of coverage for Ordinance or Law will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

1. Increased limits are not available for Form Code 634.
2. Increased limits are available for Form Codes 632, 633, 636, 653 and 656.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for applicable factor for each peril.

---

**Rule 803 Debris Removal**

---

The policy provides coverage for the removal of debris of covered property when damage is caused by a peril insured against. Debris Removal does not include the removal of trees.

The policy may be modified to increase the basic Debris Removal amount; refer to Paragraph B.

The percentage amount of coverage for Debris Removal will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

1. Increased limits are not available for Form Codes 632, 634, 653 and 656.
2. Increased limits are available for Form Codes 633 and 636.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for applicable factor for each peril.

---

**Rule 804 Personal Property Replacement Cost Loss Settlement Coverage**

---

This endorsement provides loss settlement on a Replacement Cost basis for Property Coverage C – Personal Property.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Endorsement:

Attach the Personal Property Replacement Cost Loss Settlement Coverage endorsement HQ-290 CA.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.



---

**Rule 805 Unit Owners Rental to Others Coverage**

---

This endorsement provides Theft and Liability Coverage while the Residence Premises is rented or held for rental to others.

A. Applicable Form Codes:

636

B. Eligibility:

Unit Owners Rental to Others Coverage endorsement HQ-033 may not be written with Home-Sharing Host Activities Coverage endorsement HQ-857.

C. Endorsement:

Attach the Unit Owners Rental to Others Coverage endorsement HQ-033

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

---

**Rule 806 Special Personal Property Coverage**

---

This endorsement provides coverage against risks of direct physical loss for Property Coverage C – Personal Property, subject to certain exclusions.

A. Applicable Form Codes:

633, 634 and 636

B. Endorsement:

Attach the Special Personal Property Coverage endorsement HQ-015.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

---

**Rule 807 Additional Replacement Cost Protection Coverage**

---

This endorsement provides additional insurance for Property Coverage A - Dwelling only when the loss to the dwelling exceeds the limit of liability shown in the Declarations.

A. Applicable Form Codes:

632, 633 and 653

B. Eligibility:

1. Additional Replacement Cost Protection Coverage endorsement HQ-420 CA may not be written with:
  - a. Modified Functional Replacement Cost Loss Settlement endorsement HQ-826 CA if the amount of insurance selected for Additional Replacement Cost Protection Coverage is 100% of Property Coverage A - Dwelling; or
  - b. Dwellings in the course of construction unless the policy is endorsed with Dwelling Under Construction Coverage endorsement HQ-102.

C. Endorsement:

Attach the Additional Replacement Cost Protection Coverage endorsement HQ-420 CA.

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

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**Rule 808 Reserved for Future Use**

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**Rule 809 Water Back Up and Sump Discharge or Overflow Coverage**


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This endorsement provides coverage for loss resulting from water or waterborne material which enters through or backs up from a sewer or drain, or discharges or overflows from a sump, sump pump, related equipment or any other system designed to remove subsurface water.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

Below are the maximum Water Back Up limits per Form Code:

Form Code	Property Coverage and Limit	Maximum Water Back Up Coverage Limit
632	All Limits	\$50,000
633	Coverage A – Dwelling < \$500,000	\$50,000
	Coverage A – Dwelling ≥ \$500,000	100% of Coverage A - Dwelling
636	Coverage C – Personal Property < \$100,000	\$50,000
	Coverage C – Personal Property ≥ \$100,000	100% of Coverage C – Personal Property
634	All Limits	\$50,000
653 and 656	All Limits	\$5,000

C. Endorsement:

Attach the Water Back Up and Sump Discharge or Overflow Coverage endorsement HQ-208.

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

---

**Rule 810 Matching of Undamaged Roof Surfacing Additional Coverage**

---

This endorsement provides coverage for the reasonable cost incurred to replace any part of the roof not included in the coverage afforded for the claim under the Property Coverage Section of the policy if a portion of that roof sustains covered damage and payment is due or has been issued on the claim.

A. Applicable Form Codes:

632, 633 and 653

B. Eligibility:

1. Can be purchased alone or as part of the Roof and Siding Matching Package.
2. Matching of Undamaged Roof Surfacing Additional Coverage endorsement HQ-700 cannot be written with Roof Systems Payment Schedule Windstorm or Hail Losses endorsement HQ-646.

C. Endorsement:

Attach the Matching of Undamaged Roof Surfacing Additional Coverage endorsement HQ-700.

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

---

**Rule 811 Matching of Undamaged Siding Additional Coverage**

---

This endorsement provides coverage for the reasonable cost incurred to replace any part of the siding not included in the coverage afforded for the claim under the Property Coverage Section of the policy if a portion of that siding sustains covered damage and payment is due or has been issued on the claim.

A. Applicable Form Codes:

632, 633 and 653

B. Eligibility:

Can be purchased alone or as part of the Roof and Siding Matching Package.

C. Endorsement:

Attach the Matching of Undamaged Siding Additional Coverage endorsement HQ-701.

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

---

**Rule 812 Limited Hidden Water or Steam Seepage or Leakage Coverage**

---

This endorsement provides coverage up to the limit shown in the Declarations for hidden damage, including deterioration or rot, to covered property caused by constant or repeated seepage or leakage of hidden water or steam from within a plumbing, heating, air conditioning, sprinkler system or household appliance.

A. Applicable Form Codes:

632, 633 and 636

B. Endorsement:

Attach the Limited Hidden Water or Steam Seepage or Leakage Coverage endorsement HQ-209.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.



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**Rule 813 Green Home Additional Coverage**

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This endorsement provides coverage for the following:

- The increased cost associated with green building alternatives.
- The increased cost associated with personal property green alternatives.
- The additional expenses associated with attaining green re-certification.
- The reasonable additional costs to employ green methods or processes to dispose of covered debris other than trees.

A. Applicable Form Codes:

632, 633 and 636

B. Eligibility:

Personal Property Replacement Cost Loss Settlement endorsement HQ-290 CA must be included.

C. Endorsement:

Attach the Green Home Additional Coverage endorsement HQ-544.

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for applicable factor for each peril.

---

**Rule 814 Special Coverage**

---

This endorsement provides coverage against risks of direct physical loss for Coverage A – Dwelling and Coverage B – Other Structures, subject to certain exclusions.

A. Applicable Form Codes:

653 and 656

B. Endorsement:

Attach the Special Coverage endorsement HQ-003.

C. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

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**Rule 815 Reserved for Future Use**

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**Rule 816 Roof Systems Payment Schedule Windstorm or Hail Losses**

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This endorsement revises the loss settlement provisions to pay a percentage of the cost to repair or replace the damaged or destroyed parts of the roof system(s) caused by a windstorm or hail loss. The parts of roof system(s) will be repaired or replaced with materials of like kind and quality.

A. Applicable Form Codes:

632, 633 and 653

B. Eligibility:

Roof Systems Payment Schedule Windstorm or Hail Losses endorsement HQ-646 may not be written with Matching of Undamaged Roof Surfacing Additional Coverage endorsement HQ-700.

C. Endorsement:

Attach the Roof Systems Payment Schedule Windstorm or Hail Losses endorsement HQ-646.

D. Premium:

Refer to the Residence Variables and Discounts Section of the Rate Pages for the applicable factor for each peril.

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**Rule 817 Reserved for Future Use**

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**Rule 818 Reserved for Future Use**

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**Rule 819 Reserved for Future Use**

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**Rule 820 Reserved for Future Use**

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**Rule 821 Reserved for Future Use**

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**Rule 822 Reserved for Future Use**

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**Rule 823 Reserved for Future Use**

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**Rule 824 Difference in Conditions**

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This endorsement modifies the perils insured against as outlined in the endorsement below.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

1. The Difference in Conditions endorsement may only be added to brush ineligible risks, all criteria outlined in the underwriting guidelines must be met.
2. The Difference in Conditions endorsement HQ-514 CA cannot be written with Wildfire Defense Services endorsement HQ-710 CA.

C. Endorsement:

Attach the Difference in Conditions endorsement HQ-514 CA.

D. Premium:

Refer to the Additional Coverages and Endorsements Section I of the Rate Pages for the applicable factor for each peril.

---

**Rule 900 Buried Utility Lines Coverage**

---

This endorsement provides coverage for damage to buried utility lines including underground piping and wiring at the residence premises.

A. Applicable Form Codes:

632 and 633

B. Eligibility:

Can be purchased alone or as part of the Buried Utility Lines and Equipment Breakdown Package.

C. Endorsement:

Attach the Buried Utility Lines Coverage endorsement HQ-856.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 901 Additional Residence Rented to Others Coverage**

---

The policy may provide Liability Coverage when an additional residence is rented to others.

The address of the additional residence rented to others will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for each additional residence rented to others.
2. Add the premium for each additional residence rented to others developed in Paragraph B.1, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

---

**Rule 902 Building Additions and Alterations**

---

The policy provides Building Additions and Alterations up to 10% of the Property Coverage C – Personal Property limit for direct physical loss to building improvements or installations made or acquired at the insured's expense. Coverage is for that part of the residence premises used exclusively by the insured caused by a peril insured against.

The policy may be modified to increase the basic Building Additions and Alterations amount.

The total amount of coverage for Building Additions and Alterations will display on the Declarations.

A. Applicable Form Codes:

634

B. Premium:

1. Determine the Building Additions and Alterations increased limit.
2. Divide the limit determined in Paragraph B.1 by 1,000 and round to two decimals.
3. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate per 1,000.
4. Multiply the result of Paragraph B.2 by the rate determined in Paragraph B.3, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

---

**Rule 903 Fire Department Service Charge**

---

The policy provides coverage for reasonable and necessary fire department charges incurred by the insured when the fire department is called to save or protect covered property from a peril insured against.

The policy may be modified to increase the basic Fire Department Service Charge amount.

The total amount of coverage for Fire Department Service Charge will display on the Declarations.

A. Applicable Form Codes:

653 and 656

B. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.



---

**Rule 904 Landlord Furnishings**

---

The policy provides coverage for appliances, carpeting and other household furnishings in each apartment on the residence premises rented or held for rental to others by the insured. Coverage is provided for a loss caused by a peril insured against, other than for theft.

The policy may be modified to increase the basic Landlord Furnishings amount.

The limit amount for Landlord Furnishings will display on the Declarations.

A. Applicable Form Codes:

632, 633 and 636

B. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 905 Loss Assessment**

---

The policy provides coverage for Loss Assessment under both Property Coverage and Liability Coverage.

The policy may be modified to increase the basic Loss Assessment amount.

The limit amount for Loss Assessment will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 906 Additional Residence Occupied by Insured**

---

The policy may provide Liability Coverage on locations other than the residence premises where the insured resides but which are insured for Property Coverage under another insurance policy.

The address of the other occupied residence will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 907 Other Structures Rented to Others**

---

The policy may be modified to provide Property Coverage and Liability Coverage when a structure on the residence premises is rented to others for dwelling purposes.

The Other Structure Rented to Others will display on the Declarations Page.

A. Applicable Form Codes:

632 and 633

B. Premium:

1. Determine the Other Structures Rented to Others limit for each structure rented to others.
2. Divide the limit(s) determined in Paragraph B.1 by 1,000 and round to three decimals.
3. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the Property Coverage rate for each structure rented to others.
4. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the Liability Coverage rate for each structure rented to others.
5. Multiply the result of Paragraph B.2 for each structure rented to others by the rate developed in Paragraph B.3 for each structure rented to others and round to the dollar.
6. Add together the result of Paragraph B.5 for each structure rented to others to the rate developed in Paragraph B.4 for each structure rented to others, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

---

**Rule 908 Residence Employees**

---

Charge for each employee in excess of two, other than employees whose time of employment is not more than half the customary full time, or to whom the Workers' Compensation exclusion applies as stated in the Liability Coverage of the policy.

The number of Resident Employees will display on the Declarations, if more than 2.

A. Applicable Form Codes:

632, 633 and 636

B. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate for each resident employee in excess of two.
2. Multiply the rate developed in Paragraph B.1 by the number of resident employees in excess of two, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

---

**Rule 909 Tree Removal Coverage Landlord**

---

This endorsement provides coverage for the removal of trees that fall on the residence premises as a result of a peril insured against. The tree(s) must damage a covered structure, block a driveway to the residence premises or block a ramp or fixture that assists with entering or leaving the dwelling.

A. Applicable Form Codes:

653 and 656

B. Endorsement:

Attach the Tree Removal Coverage Landlord endorsement HQ-703.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 910 Tree Removal**

---

This policy provides coverage for the reasonable expense for the removal of trees that fall on the residence premises as a result of a peril insured against and subject to certain conditions outlined in the policy.

The policy may be modified to increase the basic Tree Removal amount; refer to Paragraph B.

The total amount of coverage for Tree Removal as well as the amount for any one tree will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

1. Increased limits are not available for Form Codes 632 and 634.
2. Increased limits are available for Form Codes 633 and 636 through the Premier Additional Coverage Package.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 911 Trees, Shrubs and Other Plants**

---

This policy provides coverage for trees, shrubs, plants or lawns on the residence premises for a loss caused by a peril insured against.

The policy may be modified to increase the basic Trees, Shrubs and Other Plants amount; refer to Paragraph B.

The percentage amount of coverage for Trees, Shrubs and Other Plants and the amount for any one tree, shrub or plant will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

1. Increased limits are not available for Form Codes 632, 634, 653 and 656.
2. Increased limits are available for Form Codes 633 and 636 through the Premier Additional Coverage Package.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.



---

**Rule 912 Assisted Living Care Coverage**

---

This endorsement provides Personal Property, Additional Living Expense and Personal Liability Coverage to a person regularly residing in an Assisted Living Care facility, provided such person:

- is related to an insured by blood, marriage or adoption; and
- is not a member of that insured's household.

An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

This endorsement is not available on secondary/seasonal residences.

C. Endorsement:

Attach the Assisted Living Care Coverage endorsement HQ-459.

D. Premium:

If the Coverage C for any insured living in an assisted living care facility is less than or equal to \$10,000, the Increased Coverage C Calculation does not apply; continue to Flat Rate Calculation and Coverage E Limit Calculation.

1. Increase Coverage C Calculation:

- a. Determine the Coverage C limit over \$10,000 for each insured living in an assisted living care facility.
- b. Divide the limit(s) determined in Paragraph D.1.a by 1,000 and round to two decimals.
- c. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the personal property rate per 1,000 for each insured living in an assisted living care facility.
- d. Multiply the result of Paragraph D.1.b by the rate determined in Paragraph D.1.c and dollar round to determine the increased Coverage C limit charge for each insured living in an assisted living care facility.
- e. Add the increased Coverage C limit charge for each insured living in an assisted living care facility developed in Paragraph D.1.d and dollar round the result to determine the total increased Coverage C charge.

2. Flat Rate Calculation:

- a. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the flat rate charge for each insured living in an assisted living care facility.
- b. Multiply the flat rate charge determined in Paragraph D.2.a by the number of insureds living in an assisted living care facility to determine the total flat rate charge.

---

**Rule 912 Assisted Living Care Coverage continued**

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3. Coverage E Limit Calculation:
  - a. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the Coverage E limit premium.
  - b. Multiply the Coverage E limit premium developed in Paragraph D.3.a by the number of insureds living in an assisted living care facility to determine the total Coverage E charge.
4. Total Premium Calculation
  - a. Add together the results of Paragraph D.1 (if applicable), Paragraph D.2, and Paragraph D.3, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

---

**Rule 913 Building Additions and Alterations Coverage Other Residence**

---

This endorsement provides coverage for direct physical loss to the additions, alterations and improvements, made or acquired at an insured's expense:

- at the location insured by this endorsement; and
- is rented to an insured as a residence.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

This endorsement is not available on secondary/seasonal residences.

C. Endorsement:

Attach the Building Additions and Alterations Coverage Other Residence endorsement HQ-049.

D. Premium:

1. Determine the Increased Building Additions and Alterations Other Residence Limit.
2. Divide the limit determined in Paragraph D.1 by 1,000, rounding to two decimals, to develop the number of units.
3. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate per 1,000 for the Building Additions and Alterations Other Residence Limit.
4. Multiply the result of Paragraph D.2 by the rate determined in Paragraph D.3, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

---

**Rule 914 Business Pursuits Coverage**

---

This endorsement provides liability coverage for an insured arising out of business activities. Coverage is excluded if the insured is the owner or partner or maintains financial control of the business.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

Business Classifications and Definitions:

1. Clerical/Sales – No Demonstration:

- a. Clerical Office Employees: duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises. This classification applies only to persons who are employed exclusively in separate buildings or on separate floors or buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties.
- b. Sales People, Collectors or Messengers: "no installation," demonstration or servicing operations.

2. Sales/Messenger – With Demonstration:

Sales People, Collectors or Messengers: "includes installation," demonstration or servicing operations.

3. Teacher/Demo – No Corporal Punishment:

Athletic, laboratory, manual training, physical training, demonstration or servicing operations; excludes liability for corporal punishment of pupils.

4. Teachers/Others – No Corporal Punishment:

Not otherwise classified, excludes liability for corporal punishment of pupils.

C. Endorsement:

Attach the Business Pursuits Coverage endorsement HQ-071.

D. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for each business classification.
2. Add the premium for each business classification developed in Paragraph D.1, dollar round the result in accordance with Rule 201 Whole Dollar premium.

---

**Rule 915 Business Records and Data Replacement Coverage**

---

The endorsement provides Property Coverage to research, replace or restore business records or data on the residence premises and/or away from the residence premises used primarily for business purposes which are lost or damaged as a result of a peril insured against.

A. Applicable Forms:

633 and 636

B. Eligibility:

Only available with the Premier Additional Coverage Package.

C. Endorsement:

Attach the Business Records and Data Replacement Coverage endorsement HQ-853.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 916 Dwelling Under Construction Coverage**

---

This endorsement provides coverage for direct physical loss to a new dwelling in the course of construction caused by theft of building materials and supplies while on the residence premises.

Coverage under this endorsement will apply for the shortest of the following time periods:

- until the property is occupied as a dwelling, or
- until twelve months following the inception date of this policy.

A. Applicable Form Codes:

632, 633 and 653

B. Endorsement:

Attach the Dwelling Under Construction Coverage endorsement HQ-102.

C. Premium:

1. Determine the Coverage A limit of the Dwelling Under Construction.
2. Divide the limit determined in Paragraph C.1 by 5,000 and round to two decimals.
3. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate per \$5,000 for the Coverage A limit.
4. Multiply the result of Paragraph C.2 by the rate determined in Paragraph C.3, dollar round the result in accordance with Rule 201 Whole Dollar Premium.
5. There will be no refund of premium if this endorsement is cancelled.

---

**Rule 917 Equipment Breakdown Coverage**

---

The endorsement provides coverage for direct physical loss to covered equipment caused by equipment breakdown.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

1. Can be purchased alone or as part of the Buried Utility Lines and Equipment Breakdown Package.
2. Personal Property Replacement Cost Loss Settlement Coverage endorsement HQ-290 CA must be present.

C. Endorsement:

Attach the Equipment Breakdown Coverage endorsement HQ-855.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

---

**Rule 918 Home Business Coverage**

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This endorsement provides a package of coverages tailored to the needs of small businesses and may be provided to homeowners who are owners of eligible businesses operated at the residence premises.

A. Applicable Form Codes:

633

B. Endorsement:

Attach the Home Business Coverage endorsement HQ-147.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.



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**Rule 919 Identity Fraud Expense Reimbursement Coverage**

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This endorsement provides reimbursement expenses incurred by the insured as a result of the fraudulent use of the insured's identity by a third party.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Endorsement:

Attach the Identity Fraud Expense Reimbursement Coverage endorsement HQ-455.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 920 Incidental Farming Personal Liability Coverage**

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This endorsement provides coverage for the liability of the insured when farming is conducted on the residence premises.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

1. The farming is incidental; and
2. The income derived from the farming operation is not the insured's primary source of income.

C. Endorsement:

Attach the Incidental Farming Personal Liability Coverage endorsement HQ-072.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 921 Land Stabilization Coverage**

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The endorsement provides Property Coverage for the reasonable costs to replace, rebuild, stabilize or otherwise restore land necessary to support the insured dwelling or permanent other structure due to a covered loss.

A. Applicable Form Codes:

632, 633, 636, 653 and 656

B. Eligibility:

1. Land Stabilization Coverage endorsement HQ-854 may only be written with:

- a. Limited Earthquake Coverage endorsement HQ-055 CA; or
- b. Premier Additional Coverage Package (Form Code 633 only).

Note: If the Premier Additional Coverage Package is present, Land Stabilization Coverage endorsement HQ-854 cannot be attached as a separate endorsement.

C. Endorsement:

Attach the Land Stabilization Coverage endorsement HQ-854.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 922 Lock Replacement Coverage**

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This endorsement provides coverage for the reasonable costs incurred to:

- re-key, reprogram or replace dwelling door and window locks;
- reprogram or replace automatic garage door and dwelling door transmitters; and
- change the frequency of garage door and dwelling control units and additional transmitters

when the keys to the dwelling doors, windows locks, automatic transmitters for the garage doors or automatic transmitters for the dwelling doors of the residence premises are stolen.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

Lock Replacement Coverage is only available with the Enhanced Security Package or the Premier Additional Coverage Package, refer to Coverage Packages Rule 106.

C. Endorsement:

Attach the Lock Replacement Coverage endorsement HQ-851.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 923** Reserved for Future Use

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**Rule 924 Motorized Golf Cart Coverage**

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This endorsement provides coverage for direct physical loss to a motorized golf cart owned by the insured.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

Motorized golf carts designed to carry up to four people which have not been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

C. Endorsement:

Attach the Motorized Golf Cart Coverage endorsement HQ-028.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 925 Other Members of Your Household Coverage**

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This endorsement provides coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Endorsement:

Attach the Other Members of Your Household Coverage endorsement HQ-458.

C. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the flat rate charge.
2. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the liability rate.
3. Add the rates from Paragraph C.1 and Paragraph C.2, round to the dollar.
4. Multiply the premium developed in Paragraph C.3 by the number of other members of your household, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

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**Rule 926 Owned Snowmobile Coverage**

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This endorsement provides Liability Coverage for a snowmobile owned by an insured.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

Snowmobiles not classified or rated by the manufacturer as “racing”, “performance”, or “high performance”.

C. Endorsement:

Attach the Owned Snowmobile Coverage endorsement HQ-164.

D. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate for each snowmobile.
2. Multiply the rate developed in Paragraph D.1 by the number of snowmobiles, dollar round the result in accordance with Rule 201 Whole Dollar Premium.
3. Paragraph D.2 is the minimum charge for this endorsement for any period of coverage within a policy period as defined in Rule 108.
4. There will be no refund of premium if this endorsement is removed or if the policy is cancelled.

Note: We will refund the full amount of the premium developed in Paragraph D.2 if the endorsement is removed as of the policy period's effective date or if the policy is canceled as of the policy period's effective date.



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**Rule 927 Permitted Incidental Occupancies Coverage Other Residence**

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This endorsement extends limited Liability Coverage to a permitted incidental occupancy in a dwelling or structure other than the residence premises.

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

This endorsement may not be written with Permitted Incidental Occupancies Coverage Residence Premises endorsement HQ-042.

C. Endorsement:

Attach the Permitted Incidental Occupancies Coverage Other Residence endorsement HQ-043.

D. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages for the rate for each other residence structure.
2. Add the premium from each other residence structure developed in Paragraph D.1, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

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**Rule 928 Permitted Incidental Occupancies Coverage Residence Premises**

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This endorsement provides expanded Property Coverage and limited Liability Coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.

If permitted incidental occupancy is located in an other structure, Property Coverage B - Other Structures does not apply to that structure. This endorsement will provide direct physical loss by the perils insured against.

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

This endorsement may not be written with Permitted Incidental Occupancies Coverage Other Residence endorsement HQ-043.

C. Endorsement:

Attach the Permitted Incidental Occupancies Coverage Residence Premises endorsement HQ-042.

D. Premium:

1. Property Coverage Section:

- a. If the permitted incidental occupancy is located in the dwelling, there is no additional charge for Property Coverage ; continue onto Paragraph 2.
- b. If the permitted incidental occupancy is located in an other structure, determine the Coverage B limit for each other structure.
- c. Divide each other structure limit determined in Paragraph D.1.b by 1,000 and round to two decimals.
- d. Refer to the Additional Coverages and Endorsement Section II of the Rate Pages to determine the rate per \$1,000 for each other structure.
- e. Multiply the result of Paragraph D.1.c by the rate determined in Paragraph D.1.d and dollar round the result to determine the Coverage B limit charge for each other structure.

2. Liability Coverage Section:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the liability rate for each other structure.

3. Per Structure Premium Calculation:

For each other structure, add together the results of Paragraph D.1.e (if applicable) and Paragraph D.2.

4. Total Premium Calculation:

Add together the premium calculated in Paragraph D.3 for each other structure, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

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**Rule 929 Personal Injury Coverage**

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This endorsement provides coverage for personal injury to others such as false arrest, malicious prosecution, wrongful eviction, slander or libel.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Endorsement:

Attach the Personal Injury Coverage endorsement HQ-082.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 930 Personal Property at Other Residences Coverage Increased Limit**

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This endorsement provides increased limits for personal property at other residences.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

This endorsement is not available on secondary/seasonal residences.

C. Endorsement:

Attach the Personal Property at Other Residences Coverage Increased Limit endorsement HQ-050.

D. Premium:

1. Determine the applicable increased Coverage C limit selected for this option for each other residence location.
2. Divide each other residence limit by 1,000 and round to three decimals.
3. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate per 1,000 for each other residence location.
4. Multiply the result of Paragraph D.2 by the rate developed in Paragraph D.3 to determine the increased Coverage C limit premium for each other residence location and dollar round the result.
5. Add the premium from each other residence location developed in Paragraph D.4, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

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**Rule 931 Refrigerated Property Coverage**

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This endorsement provides coverage for property stored in freezers or refrigerators on the residence premises for a direct loss caused by loss of power or mechanical failure.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Endorsement:

Attach the Refrigerated Property Coverage endorsement HQ-498.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 932 Residence Rental Theft Coverage**

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This endorsement provides coverage for loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

Residence Rental Theft Coverage endorsement HQ-080 may not be written with Home-Sharing Host Activities Coverage endorsement HQ-857.

C. Endorsement:

Attach the Residence Rental Theft Coverage endorsement HQ-080.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 933 Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises**

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This endorsement provides repair or replacement cost loss settlement on non-building structures that are located on the residence premises.

A. Applicable Form Codes:

632, 633 and 653

B. Endorsement:

Attach the Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises endorsement HQ-443. CA

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 934 Reward Coverage**

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This endorsement provides coverage for expenses incurred during the policy period in the payment of any reward for information leading to the:

- return of stolen property; or
- conviction of any person(s) who has stolen or damaged property

covered by the policy.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

Reward Coverage is only available with the Enhanced Security Package or the Premier Additional Coverage Package, refer to Coverage Packages Rule 106.

C. Endorsement:

Attach the Reward Coverage endorsement HQ-852.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.



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**Rule 935 Specific Structures Away from the Residence Premises Coverage**

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This endorsement provides coverage for the structure described in the Declarations which is owned by the named insured and located away from the residence premises.

A. Applicable Form Codes:

632, 633, 636, 653 and 656

B. Endorsement:

Attach the Specific Structures Away from the Residence Premises Coverage HQ-492.

C. Premium:

1. Determine the limit for the Specific Structure Away from the Residence Premises.
2. Divide the limit determined in Paragraph C.1 by 1,000 rounding to two decimals.
3. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate per 1,000 for the insured structure.
4. Multiply the result of Paragraph C.2 by the rate determined in Paragraph C.3, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

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**Rule 936 Additional Insured Coverage Student Living Away from the Residence Premises**

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The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

- 24 and a relative of the named insured; or
- 21 and in the care of the named insured or a resident relative.

This endorsement may also provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part time students 24 or older.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

This endorsement is not available on secondary/seasonal residences.

C. Endorsement:

Attach the Additional Insured Coverage Student Living Away from the Residence Premises endorsement HQ-311.

D. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the flat rate per location.
2. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the liability rate.
3. Add the rate from Paragraph D.1 to the rate determined in Paragraph D.2 and round to the dollar.
4. Multiply the premium developed in Paragraph D.3 by the count of students living away from the residence premises, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

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**Rule 937 Trust Coverage**

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This endorsement provides the following coverages to the trustee and, if applicable, a trust:

- Property Coverage A – Dwelling;
- Property Coverage B – Other Structures;
- Property Coverage C - Personal Property;
- Property Coverage D – Loss of Use;
- Liability Coverage E – Personal Liability; and
- Liability Coverage F – Medical Payments to Others

A. Applicable Form Codes:

632, 633 and 636

B. Endorsement:

Attach the Trust Coverage endorsement HQ-615.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 938 Valuable Items Plus Coverage**


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This endorsement provides optional blanket coverage on jewelry, silverware, fine arts, furs, cameras, firearms, computers, musical instruments, and china/crystal under Property Coverage C – Personal Property.

This coverage supersedes any coverage provided by the basic policy contract.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Territory Group:

Code	Description
A	Alameda
B	Contra Costa
C	Los Angeles
B	Marin
D	Orange
E	Placer
E	Sacramento
G	San Diego
H	San Francisco
I	San Mateo
F	Santa Clara
E	Yolo
J	Remainder of state

C. Endorsement:

Attach the Valuable Items Plus Coverage endorsement HQ-61B.

D. Premium:

1. Determine the applicable limit selected for each class of personal property.
2. Divide each class' limit by \$100 and dollar round.
3. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the rate per \$100 for each class of personal property.
4. Multiply the result of Paragraph D.2 by the rate developed in Paragraph D.3 to determine the class' premium for each class of personal property and dollar round each result.
5. Add the premium from each class of personal property developed in Paragraph D.4, dollar round the result in accordance with Rule 201 Whole Dollar Premium

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**Rule 939 Watercraft Hull Coverage**

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This endorsement provides coverage for direct physical loss to a watercraft including their trailers, furnishings, accessories, equipment, parts and outboard engines or motors owned by an insured.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

1. Private pleasure or recreational use.
2. Watercraft up to 26 feet, this does not include personal watercraft (e.g. jet skis).

C. Endorsement:

Attach the Watercraft Hull Coverage endorsement HQ-076.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 940 Watercraft Liability Coverage**

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This endorsement provides Liability Coverage for watercraft owned by an insured.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

1. Private pleasure or recreational use.
2. Watercraft up to 26 feet, this does not include personal watercraft (e.g. jet skis).

C. Endorsement:

Attach the Watercraft Liability Coverage endorsement HQ-075.

D. Premium:

1. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for each watercraft.
2. Add the premium for each watercraft developed in Paragraph D.1, dollar round the result in accordance with Rule 201 Whole Dollar Premium.

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**Rule 941 Reserved for Future Use**

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**Rule 942 Limited Earthquake Coverage**

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The endorsement provides coverage for direct physical loss to property covered under Property Coverage A – Dwelling and Property Coverage C – Personal Property, as well as Property Coverage D – Loss of Use caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

The Earthquake Deductible shown in the Declarations replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

1. After new business issuance this endorsement can only be added when an offer of Earthquake coverage has been sent. The customer must accept the offer within 30 days of the mailing to add the coverage. Coverage will be added effective at the beginning of the term for which the offer is sent. After new business issuance this endorsement can only be removed at renewal.
2. Form Codes 632, 633, 636, 653 & 656 must meet the following requirements to be considered Retrofit:
  - a. Water Heaters, wood stoves, propane tanks strapped or anchored;
  - b. Frame of the house must be bolted to the slab or concrete perimeter foundation walls via sill plates;
  - c. Wood-framed crawlspace must be strengthened with plywood panels;
  - d. Living space built over a garage must have metal door frames or bracing and must have plywood panels on all inside walls for support;
  - e. All masonry walls, partitions or structures, including chimneys, must be reinforced and properly braced.

C. Endorsement:

Attach the Limited Earthquake Coverage endorsement HQ-055 CA.

D. Premium:

Refer to Rule 300 Rating Territories and the Earthquake Zone pages to determine the Earthquake Zone.

1. For Policy Forms 632, 633 and 653
  - a. Determine the Total limit for Coverage A and divide the limit by 1,000.
  - b. Refer to the Earthquake Coverage section of the Rate Pages to determine the rate for Coverage A.
  - c. Multiply the result of Paragraph D.1.a by the rate determined in Paragraph D.1.b
  - d. Refer to the Earthquake Coverage section of the Rate Pages to determine the factor for the Deductible.
  - e. Multiply the result of Paragraph D.1.c. by the factor determined in Paragraph D.1.d and round to three decimals.
  - f. Refer to the Earthquake Coverage section of the Rate Pages to determine the Year Built factor.



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**Rule 942 Limited Earthquake Coverage continued**

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- g. Multiply the result of Paragraph D.1.e by the factor determined in Paragraph D.1.f and round to three decimals.
  - h. Refer to the Earthquake Coverage section of the Rate Pages to determine the Earthquake Retrofit factor.
  - i. Multiply the result of Paragraph D.1.g by the factor determined in Paragraph D.1.h and round to three decimals.
  - j. Refer to the Earthquake Coverage section of the Rate Pages to determine the minimum premium for Limited Earthquake Coverage.
  - k. Take the greater of Paragraph D.1.i and Paragraph D.1.j, dollar round the result in accordance with Rule 201 to determine the Whole Dollar Premium.
2. For Policy Form 636
    - a. Refer to the Earthquake Coverage section of the Rate Pages to determine the rate for Coverage C.
    - b. Refer to Earthquake Coverage section of the Rate Pages to determine the factor for Coverage A.
    - c. Calculate an interim factor by adding 1.00 to the factor for Coverage A.
    - d. Multiply the result of Paragraph D.2.a by the result of Paragraph D.2.c and round to three decimals.
    - e. Refer to the Earthquake Coverage section of the Rate Pages to determine the factor for the Deductible.
    - f. Multiply the result of Paragraph D.2.d by the factor determined in Paragraph D.2.e and round to three decimals.
    - g. Refer to the Earthquake Coverage section of the Rate Pages to determine the minimum premium for Limited Earthquake Coverage.
    - h. Take the greater of Paragraph D.2.f and Paragraph D.2.g, dollar round the result in accordance with Rule 201 to determine the Whole Dollar Premium.
  3. For Policy Form 634
    - a. Refer to the Earthquake Coverage section of the Rate Pages to determine the rate for Coverage C.
    - b. Refer to the Earthquake Coverage section of the Rate Pages to determine the factor for the Deductible.
    - c. Multiply the result of Paragraph D.3.a by the factor determined in Paragraph D.3.b and round to three decimals.
    - d. Refer to the Earthquake Coverage section of the Rate Pages to determine the minimum premium for Limited Earthquake Coverage.
    - e. Take the greater of Paragraph D.3.c and Paragraph D.3.d, dollar round the result in accordance with Rule 201 to determine the Whole Dollar Premium.

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**Rule 942 Limited Earthquake Coverage continued**

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4. For Policy Form 656
  - a. Determine the Total Limit for Coverage A and divide the limit by 1,000.
  - b. Refer to the Earthquake Coverage section of the Rate Pages to determine the rate for Coverage A.
  - c. Multiply the result of Paragraph D.4.a by the rate determined in Paragraph D.4.b
  - d. Refer to the Earthquake Coverage section of the Rate Pages to determine the factor for the Deductible.
  - e. Multiply the result of Paragraph D.4.c by the factor determined in Paragraph D.4.d and round to three decimals.
  - f. Refer to the Earthquake Coverage section of the Rate Pages to determine the minimum premium for Limited Earthquake Coverage.
  - g. Take the greater of Paragraph D.4.e and Paragraph D.4.f, dollar round the result in accordance with Rule 201 to determine the Whole Dollar Premium.

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**Rule 943 Personal Liability Umbrella Supplement (PLUS)**

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The Personal Liability Umbrella Supplement provides excess liability coverage which applies after the required Primary Insurance limits of liability are exhausted.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

Travelers Homeowners Personal Liability Umbrella Supplement, shall be subject to the eligibility, rules, rates and forms specified in the Personal Liability Umbrella Supplement Section of this manual.

C. Endorsement:

Attach the Personal Liability Umbrella Supplement endorsement HQ-01P.

D. Premium:

Refer to the Personal Liability Umbrella Supplement section of this manual.

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**Rule 944 Additional Interests Coverage Residence Premises**

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In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. Such persons or organizations will be displayed in the Declarations as Additional Interests and are entitled to receive notification if the policy is canceled or non-renewed by Travelers.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Endorsement:

Attach the Additional Interests Coverage Residence Premises endorsement HQ-310.

C. Premium:

No additional charge is made for use of this endorsement.

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**Rule 945 Modified Functional Replacement Cost Loss Settlement**

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This endorsement revises the loss settlement provisions for buildings under Property Coverage A - Dwelling and Property Coverage B - Other Structures to repair or replace with commonly available materials and methods exclusively on a functional replacement cost basis.

A. Applicable Form Codes:

632, 633 and 653

B. Eligibility:

1. Modified Functional Replacement Cost Loss Settlement endorsement HQ-826 CA may not be written with:
  - a. Additional Replacement Cost Protection Coverage endorsement HQ-420 CA if the additional amount of insurance selected is 100% of Property Coverage A - Dwelling; or
  - b. Premier Additional Coverage Package.

C. Endorsement:

Attach the Modified Functional Replacement Cost Loss Settlement endorsement HQ-826 CA.

D. Premium:

No additional charge is made for use of this endorsement.

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**Rule 946 Home Settlement Benefit**

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The endorsement provides for the settlement up to the Property Coverage A – Dwelling limit whether or not repair or replacement is complete when the cost to repair or replace the damage is 70% or more of Property Coverage A - Dwelling.

A. Applicable Form Codes:

633

B. Eligibility:

Only available with the Premier Additional Coverage Package.

C. Endorsement:

Attach the Home Settlement Benefit endorsement HQ-901.

D. Premium:

No additional charge is made for use of this endorsement.

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**Rule 947 Reserved for Future Use**

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**Rule 948 Reserved for Future Use**

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**Rule 949 Reserved for Future Use**

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**Rule 950 Home-Sharing Host Activities Coverage**

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This endorsement provides property and liability coverage when the residence premises is rented or held for rental to a short-term lodging occupant.

A. Applicable Form Codes:

632, 633, 634 and 636

B. Eligibility:

1. Home-Sharing Host Activities Coverage endorsement HQ-857 may not be written with:

- a. Unit Owners Rental to Others Coverage endorsement HQ-033; or
- b. Residence Rental Theft Coverage endorsement HQ-080.

C. Endorsement:

Attach the Home-Sharing Host Activities Coverage endorsement HQ-857.

D. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 951 Home-Sharing Host Activities Coverage Landlord**

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This endorsement provides property and liability coverage when the residence premises is rented or held for rental to a short-term lodging occupant.

A. Applicable Form Codes:

653 and 656

B. Endorsement:

Attach the Home-Sharing Host Activities Coverage Landlord endorsement HQ-858.

C. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 952 Reserved for Future Use**

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**Rule 953 Workers' Compensation and Employers' Liability Residence Employees**


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This endorsement provides coverage for "residence employees" as defined in the endorsement listed below. Coverage may not be rejected if Section II coverages are on the policy.

A. Form Codes:

632, 633, 634, 636, 653 and 656

B. Eligibility:

Policies covering Secondary/Seasonal residences that have rejected Section II coverages cannot have Workers' Compensation and Employers' Liability Residence Employees endorsement HQ-090 CA attached to the policy.

C. Definitions:

Code	Description
910	Occasional Servants including drivers (employed less than 40 hrs per week)
912	Full-time Outservants including drivers - Private Residences
913	Full-time Inservants including drivers - Private Residences or Estates

D. Endorsement:

The Workers' Compensation and Employers' Liability Residence Employees endorsement HQ-090 CA will be attached to the policy.

E. Premium:

1. Code 910:

- a. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for 910 code.

2. Code 912:

- a. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for the 912 code.
- b. Multiply the premium determined in Paragraph 2.a by the number of servants classified as Code 912 and round to the dollar.

3. Code 913:

- a. Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for the 913 code.
- b. Multiply the premium determined in Paragraph 3.a by the number of servants classified as Code 913 and round to the dollar.

4. Add together the results of Paragraph E.1.a, Paragraph E.2.b and Paragraph E.3.b; dollar round the result in accordance with Rule 201 Whole Dollar Premium.

Note: Paragraph E.1.a represents the minimum annual premium for this endorsement.

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**Rule 954 Reserved for Future Use**

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**Rule 955 Reserved for Future Use**

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**Rule 956 Reserved for Future Use**

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**Rule 957 Limited Fungi or Other Microbes Remediation Property Coverage**

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The policy provides limited Property Coverage for “fungi” or other microbes on the residence premises.

The policy may be modified to increase the basic Limited “Fungi” or Other Microbes Remediation Property Coverage amount.

The total limit for Limited “Fungi” or Other Microbes Remediation Property Coverage will display on the Declarations.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Premium:

Refer to the Additional Coverages and Endorsements Section II of the Rate Pages to determine the premium for this coverage.

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**Rule 958 Reserved for Future Use**

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**Rule 959 Reserved for Future Use**

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**Rule 960 Ordinance or Law Earthquake Coverage**

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This endorsement provides coverage for the increased costs incurred due to the enforcement of any ordinance or law as outlined in the endorsement below.

A. Applicable Form Codes:

632, 633, 636, 653 and 656

B. Eligibility:

Ordinance or Law Earthquake Coverage endorsement may only be written with Limited Earthquake Coverage endorsement HQ-055 CA when the dwelling has been retrofitted, refer to Rule 942 for Retrofit definition.

C. Endorsement:

Attach the Ordinance or Law Earthquake Coverage endorsement HQ-513 CA.

D. Premium:

Refer to the Earthquake Section of the Rate Pages to determine the premium for this coverage.

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**Rule 1001 Multi-Policy Discount**

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A premium discount may be granted when a Homeowners or Landlord form is written for the named insured or resident Spouse who have one or more other Travelers Personal Insurance policies.

This discount may also be granted when the additional policies will be effective within 90 days of the Homeowner or Landlord policy inception date.

A. Applicable Form Codes:

632, 633, 634, 636, 653 and 656

B. Premium:

Refer to the Other Discounts section of the Rate Pages for applicable factor for each peril.

## Affinity Group Listing Supplement

<b>Group Name:</b>
3M
ABM INDUSTRIES, INC.
ACADEMY OF NUTRITION AND DIETICS
ACCENTURE
ADECCO
ADM
ADOBE, INC.
ADP
ADT CORPORATION
ADVANCE AMERICA
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COMMUNITY MEDICAL
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CONNEXUS FEDERAL CREDIT UNION
CONTINENTAL AIRLINES
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CORINTHIAN COLLEGES INC.
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DUPONT
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EDMC
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ZENITH EDUCATION GROUP



## Quantum Home 2.0®

### California Personal Liability Umbrella Supplement Eligibility Guidelines

The following information identifies risks that are eligible for our *Quantum Home 2.0®* Personal Liability Umbrella Supplement. These guidelines will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

***If any of the following guidance is not met, the risk may be submitted to Travelers unbound for consideration. Submissions outside these guidelines must be approved by underwriting prior to binding.***

**Agents who have been granted binding authority may bind PLUS policies with limits not greater than \$2,000,000 subject to these guidelines.**

PLUS coverage will be written on:

- New Business\*: only for insureds having a current primary Travelers Automobile policy
- Renewal\*: a current Travelers Automobile policy is not required as long as the primary Dwelling, Condo, or Tenant policy is currently written with Travelers

***Regardless if the Auto policy is currently written with Travelers, the driver characteristics and driving record of all operators in the household must be acceptable per:***

- the underlying Travelers Automobile Eligibility Guidelines; **and**
- the requirements in the underlying Travelers Automobile Rate and Rule Manual; **and**
- the requirements shown below in the Driver Characteristics/Driver Record section below.

Note: Primary insurance for all exposures other than Auto is encouraged to be written with Travelers.

#### **I. A RISK IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:**

**A.** Underlying exposures (e.g. secondary/seasonal dwelling, watercraft, rental dwelling, motor home) not written by Travelers that do not meet our underwriting requirements for those products.

**B.** Operators whose characteristics do not meet the new business eligibility criteria for a primary Travelers Auto Policy, and also exceed the following Incident and loss history:

##### **1. For PLUS limit of \$1 million:**

a. The following chart outlines the maximum combination of Incident and loss history **in the past 60 months** that are eligible for a risk requesting the above liability limits:

	At-Fault Accidents (AF)		Total Incidents*	
	36 mos.	60 mos.	36 mos.	60 mos.
<b>Per Operator</b>	<b>2**</b>	<b>2**</b>	<b>2</b>	<b>3</b>
<b>Per Household</b>	<b>2***</b>	<b>3***</b>	<b>3</b>	<b>4</b>

\* Incidents include: at-fault (AF) accidents, not-at-fault (NAF) accidents, and major and moving violations

\*\*Maximum of 1 AF with Bodily Injury allowed

\*\*\*Includes both AF with BI and AF with Property Damage

**Quantum Home 2.0®**

**California Personal Liability Umbrella Supplement Eligibility Guidelines**

**2. For PLUS Limits of \$2 million up to and including \$5 million:**

- a. **The risk must meet all eligibility requirements of the \$1M PLUS Limit; and**
- b. Any operator insured:
  - i. By a nonstandard company or in a nonstandard program; or
  - ii. In any of the following Travelers programs:
    - Travelers Auto policy written in a nonstandard price track or company;
    - Policies written in the Travelers Specialty Product (e.g. form 102) or AIP Takeout Program (e.g. form 103) or written in Travelers Property Casualty Insurance Company (non-Good Driver company);
    - Under a policy with restrictions on the driver or a named driver exclusion;
    - Under a policy with restricted limits of liability; or
    - In an Assigned Risk Plan, Facility Market, or other similar residual auto insurance plan.
- c. Any operator/risk having the following incident and liability claim activity in the past 60 months: [Incidents include: at-fault (AF) accidents, not-at-fault (NAF) accidents, major and minor moving violations].
  - i. Conviction of the applicant or any other resident operator for a motor vehicle violation of the type shown below:

Driving while under the influence of alcohol or drugs, or drinking while driving	Refusal to take a sobriety test	Illegal possession of alcohol or drugs in a motor vehicle
Reckless driving	Failure to stop for school bus	Inattentive operation
Careless driving	Any operator who has had their driver's license or registration suspended or revoked, including an administrative suspension or revocation, in the past 60 months	Criminal negligence, homicide, manslaughter, assault or any felony arising from the use of an auto
Speeding over 100 mph	Failure to stop and report an accident	Attempting to elude a police officer
Theft or unlawful taking of an auto, or operating a vehicle without permission	Unlawful driving during suspension or revocation of license or registration	Illegal use of or loaning a license to an unlicensed person
Altering, forging or counterfeiting license, title, registration or plates	Racing or participating in a race or timed/speed event	Making false statements in an application for a driver's license or registration

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**Quantum Home 2.0®**

**California Personal Liability Umbrella Supplement Eligibility Guidelines**

- ii. The following chart outlines the maximum combination of Incident and loss history in the past 60 months that are eligible for a risk requesting the above liability limits;

	At-Fault Accidents (AF)		Total Incidents	
	36 mos.	60 mos.	36 mos.	60 mos.
<b>Per Operator</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>
<b>Per Household</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>3</b>

- C.** Applicants engaged in foreign travel exceeding 6 months per calendar year.
- D.** Requests to write PLUS in the name of a Corporation or other entity (e.g. Sole Proprietorships, Partnerships, LLCs).
- E.** Risks involving incidental farming on the residence premises which do not have endorsement HQ-072 or the equivalent attached to the Homeowners policy.
- F.** Risks involving business exposures which do not have the required endorsement(s) attached to the Homeowners policy.
- G.** Risks involving business exposures that are more than incidental or which have more than minimal public traffic.
- H.** Risks involving any form of retail sales and/or where there is a nursery school, private school, or day care center.
- I.** Risks involving Recreational Vehicles with motors that are classified by the manufacturer as performance, high performance, racing, or its equivalent.
- J.** Risks involving **any** of the following watercraft exposures:
  1. watercraft having engines that exceed the manufacturer's recommended horsepower limits;
  2. watercraft that are not well maintained;
  3. **any** of the following types of watercraft:
 

▪ Airborne Airpowered	▪ Hovercraft	▪ Ice Boats	▪ Marshcraft
▪ Amphibious	▪ Hydrocycles	▪ Kit Boats	▪ Sea Mobile
▪ Ducks	▪ Hydrofins	▪ Kites	▪ Sea Scooters
▪ Homemade	▪ Hydroplanes	▪ Land/Sea Campers	▪ Sea Wing

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California Personal Liability Umbrella Supplement Eligibility Guidelines

- II. RISKS INVOLVING THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER:**
- A.** New business risks that have had a legal judgment against **any** household member or have had a non-auto liability loss in the past 3 years
  - B.** Risks involving Civic Activities:
    - 1. Individuals involved in nonprofit civic, religious, or charitable organizations who do not receive remuneration or financial gain, and are not providing professional services are covered.
    - 2. Individuals who do provide professional services or who are paid for work for nonprofit organizations may still be eligible, but there is no coverage for such activities.
  - C.** Risks involving **any** of the below occupations:
    - 1. Authors, editors, or publishers;
    - 2. Actors, athletes, or entertainers;
    - 3. Broadcasters or telecasters;
    - 4. Public lecturers, politicians, or political activists; or
    - 5. Any other person well known to the general public because of their position, occupation, or activities
  - D.** Risks involving watercraft with **any** of the below criteria:
    - 1. Used for other than recreational purposes;
    - 2. Capable of speeds in excess of 50 mph;
    - 3. Over 15 years old (new exposures, unless we write the underlying);
    - 4. 30 feet and over in length.

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**Personal Liability Umbrella Supplement General Rules**


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Travelers Homeowners Personal Liability Umbrella Supplement endorsement HQ-01P, shall be subject to the rules, rates and forms specified in this manual.

**A. Applicant:**

Policies may be written for an individual, Spouses or domestic partners, if living in the same household.

**B. Amount of Insurance:**

Policies may be written with limits of \$1, \$2, \$3, \$4 or \$5 million dollars.

**C. Assignment:**

Assignment of this policy is not permitted.

**D. Automobiles:**

Refer to the Private Passenger definition in the current Personal Auto Manual to determine eligibility for the Personal Liability Umbrella Supplement.

Motor homes are included under the definition of Auto and are eligible.

Note: Policy language does not cover all motorcycles, motor vehicles with less than four wheels, and certain other vehicle types.

**E. Changes - Limits and/or Exposures:**

Limits of liability and/or the number and types of exposures may be changed after the inception date of the policy.

**F. Deductible Amounts:**

Coverage applies only to damages in excess of the retained limit. The retained limit will be the applicable Deductible Amount or the limits of other available insurance, if greater. The insured should maintain primary insurance of a type and amount at least equal to the Deductible Amounts shown below.

**1. Base Deductibles:**

Annual premiums shown in the rate section of this manual contemplate the following base deductibles.

<b>Types of Liability</b>	<b>Deductible Amounts</b>
Personal Liability	\$300,000 Per Occurrence
Automobile Liability	\$500,000 Per Occurrence or \$500,000 Per Person/\$500,000 Per Occurrence/\$100,000 Property Damage
Recreational Vehicles	\$300,000 Per Occurrence or \$250,000 Per Person/\$500,000 Per Occurrence/\$50,000 Property Damage
Watercraft	\$300,000 Per Occurrence
Business Pursuits	\$300,000 Per Occurrence
Business Property	\$300,000 Per Occurrence
Loss Assessment	\$25,000 Per Occurrence

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**Personal Liability Umbrella Supplement General Rules Continued**


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## 2. Optional Deductibles:

The following, lower deductibles are available on an optional basis for an additional premium.

<b>Types of Liability</b>	<b>Optional Deductible Amounts</b>
Personal Liability	\$300,000 Per Occurrence
Automobile Liability	\$300,000 Per Occurrence or \$250,000 Per Person/\$500,000 Per Occurrence/\$50,000 Property Damage
Recreational Vehicles	\$300,000 Per Occurrence or \$250,000 Per Person/\$500,000 Per Occurrence/\$50,000 Property Damage
Watercraft	\$300,000 Per Occurrence
Business Pursuits	\$300,000 Per Occurrence
Business Property	\$300,000 Per Occurrence
Loss Assessment	\$25,000 Per Occurrence

## G. Foreign Exposures:

Risks involving owned foreign auto and residence exposures may be eligible; however, these exposures are excluded from coverage.

## H. Optional Coverages:

Refer to the Personal Liability Umbrella Supplement Eligibility Guidelines for additional information regarding acceptable exposures.

## 1. Business Pursuits:

Coverage may be endorsed on the PLUS to insure business pursuits for the classes Collector, Messenger, Salesman or Teacher

Coverage must be provided for the business pursuits on the underlying Homeowners policy. Attach Business Pursuits Umbrella Coverage endorsement HQ-071, or the equivalent, to provide primary coverage to meet the deductible requirements.

Attach Business Pursuits Umbrella Coverage endorsement HQ-04P.

Charge the additional premium shown in the rate section of this manual.

## 2. Incidental Farming:

Coverage for incidental farming on the residence premises is included.

Coverage must be provided for the incidental farming on the underlying Homeowners policy. Attach Incidental Farming Personal Liability Coverage endorsement HQ-072, or the equivalent, to provide primary coverage to meet the deductible requirements.

Charge the additional premium shown in the rate section of this manual.

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**Personal Liability Umbrella Supplement General Rules Continued**

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**3. Permitted Incidental Occupancies:**

An incidental business occupancy of the named insured or family member located in a residence premises with a minimal exposure to public traffic may be eligible.

Coverage must be provided for the business occupancy on the underlying Homeowners policy. Attach either Permitted Incidental Occupancies Coverage Residence Premises endorsement HQ-042 or Permitted Incidental Occupancies Coverage Other Residence endorsement HQ-043, or their equivalents, to provide primary coverage to meet the deductible requirements.

Attach Permitted Incidental Occupancies Umbrella Coverage endorsement HQ-03P.

Charge the additional premium shown in the rate section of this manual.

**4. Recreational Vehicles:**

Coverage for non-performance Recreational Vehicles is included.

Recreational Vehicles are defined as any motorized golf cart or snowmobile.

Charge the additional premium shown in the rate section of this manual.

**5. Rental Properties:**

Coverage for up to nine eligible rental properties is included.

Eligible rental properties include non-owner occupied condominium units and 1-, 2-, 3-, or 4-family dwellings.

Charge the additional premium shown in the rate section of this manual.

**6. Watercraft:**

Coverage is included for sail boats and non-performance power boats used in a recreational manner.

The following types of watercraft are excluded from coverage: personal watercraft (e.g. Jet Skis), airboat, air cushion vehicle, hover-craft, hydrofoil or similar type watercraft.

Charge the additional premium shown in the rate section of this manual.

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**Personal Liability Umbrella Supplement General Rules Continued**


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**I. Policy Coverages:**

The following is a general description of Personal Liability Umbrella Supplement coverages, refer to the policy forms, endorsements and rules for details.

**1. Personal Liability:**

Personal Liability pays damages which the insured is legally obligated to pay in excess of the retained limit because of bodily injury, property damage or personal injury caused by an occurrence. It includes coverage for such exposures as personal residences, autos, and business properties.

**2. Loss Assessment:**

Loss Assessment covers an insured's share of any loss assessment charged in excess of the retained limit by a corporation or association of property owners.

**3. Defense Costs:**

Defense costs, including premiums on bonds, post-judgment interest, and lost wages or salary are covered in addition to the limit of liability.

**J. Rating Territory:**

The Personal Liability Umbrella Supplement is rated based on the territory in which the insured's primary residence is located.

<b>Territory</b>	<b>Definitions</b>
2	Los Angeles County San Francisco County
4	Remainder of State