

HTM
Property
Manual

September 1

2023

HTM Insurance Staff Listing

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UNDERWRITING TERRITORY

These are the primary underwriting territories in which HTM will service. With any defined territory, there will be risks which lie outside these territories in which we will insure but these are subject to underwriting review and approval.

Oshawa, Aurora, Newmarket and Orangeville Districts				
LOA1E0	LOC1G0	L1B	L1R	L4E
LOA1J0	LOE1A0	L1C	L1S	L4G
LOB1A0	LOG1E0	L1E	L1T	L7B
LOB1B0	LOG1N0	L1G	L1V	L7C
LOB1E0	LOG1T0	L1H	L1W	L7E
LOB1J0	LOH1A0	L1J	L1X	L7K
LOB1L0	LOH1H0	L1K	L1Y	L9L
LOB1M0	LOH1J0	L1L	L1Z	L9P
LOC1A0	LOH1M0	L1M	L3X	L9W
LOC1B0	LON1A0	L1N	L3Y	LOG1J0
LOC1E0	LON1E0	L1P	L4A	

Lake Simcoe District				
L4R	L3V	N0H	N4L	L9Y
L4R	L3V	L4P		

Parry Sound, Muskoka and Haliburton Districts				
POH	POA	POG	P2A	
KOL	POB	P1H		
KOM	POC	P1L		

Lindsay, Trenton, Belleville, North Frontenac and Kawartha Lakes Districts				
KOH1C0	KOK1J0	KOL1A0	KOL2S0	KOM2L1
KOH1J0	KOK1K0	KOL1C0	KOL2E0	KOM2M0
KOH1K0	KOK1L0	KOL1G0	KOL3G0	KOM2T0
KOH1L0	KOK1T0	KOL1J0	KOM1A0	K8N
KOH1P0	KOK1V0	KOL1M0	KOM1B0	K8P
KOH1Z0	KOK1Y0	KOL1P0	KOM1C0	K8R
KOH2C0	KOK2B0	KOL1S0	KOM1E0	K8V
KOH2G0	KOK2J0	KOL1V0	KOM1G0	K9V
KOH2J0	KOK2V0	KOL1W0	KOM1K0	L0A1A0
KOH2M0	KOK2Y0	KOL1X0	KOM1L0	L0A1C0
KOH2R0	KOK3A0	KOL2A0	KOM1N0	L0A1K0
KOK0A0	KOK3H0	KOL2J0	KOM2A0	L0B1K0
KOK1A0	KOK3J0	KOL2K0	KOM2B0	
KOK1B0	KOK3L0	KOL2L0	KOM2C0	
KOK1E0	KOK3V0	KOL2M0	KOM2J0	
KOK1G0	KOK3W0	KOL2R0	KOM2L0	

Northumberland and Peterborough Districts				
KOK1C0	KOK2K0	KOL1H0	KOL2H0	K9J
KOK1H0	KOK2M0	KOL1L0	KOL2V0	K9K
KOK1M0	KOK2X0	KOL1R0	KOL2W0	K9L
KOK1R0	KOK3C0	KOL1T0	KOL2X0	L0A1B0
KOK1S0	KOK3E0	KOL1Y0	KOL2Z0	L0A1G0
KOK2C0	KOK3K0	KOL1Z0	KOL3A0	L1A
KOK2E0	KOK3M0	KOL2B0	KOL3B0	
KOK2G0	KOL1B0	KOL2C0	K9A	
KOK2H0	KOL1E0	KOL2G0	K9H	

Frontenac and Addington Districts				
K0H1B0	K0H1Y0	K0H2W0	K0K2N0	K7L
K0H1G0	K0H2E0	K0H2Y0	K0K2P0	K7M
K0H1H0	K0H2H0	K0K1N0	K0K2S0	K7N
K0H1M0	K0H2K0	K0K1P0	K0K2T0	K7P
K0H1S0	K0H2L0	K0K1W0	K0K2W0	K7R
K0H1T0	K0H2P0	K0K1X0	K0K2Z0	
K0H1V0	K0H2S0	K0K1Z0	K0K3G0	
K0H1W0	K0H2T0	K0K2A0	K0K3N0	
K0H1X0	K0H2V0	K0K2L0	K7K	

Niagara Falls, St. Catharines and Welland Districts				
L0S1B0	L0S1E3	L0R1B1	L0R1S0	L2V
L0S1N0	L0S1E4	L0R1B2	L0R1Y0	L2W
L0S1S0	L0S1E5	L0R1B3	L0R2A0	L3B
L0S1S1	L0S1E6	L0R1B4	L0R2C0	L3C
L0S1J0	L0S1E7	L0R1B5	L0R2E0	L3K
L0S1L0	L0S1J1	L0R1B6	L0R2J0	L2A
L0S1P0	L0S1K0	L0R1B7	L0R3B0	L2E
L0S1A0	L0S1M0	L0R1B8	L2N	L2G
L0S1C0	L0S1R0	L0R1B9	L2P	L2H
L0S1E0	L0S1T0	L0R1E0	L2R	L2J
L0S1E1	L0S1V0	L0R1G0	L2S	
L0S1E2	L0R1B0	L0R1M0	L2T	

Southeastern Counties District, Lanark and Upper Ottawa Districts				
KOA1A0	KOC1X0	KOG1E0	KOJ1S0	K7S
KOA1B0	KOC2G0	KOG1G0	KOJ1T0	K7V
KOA1G0	KOC2H0	KOG1J0	KOJ1V0	K8A
KOA1K0	KOC2K0	KOG1K0	KOJ1W0	K8B
KOA1L0	KOC2L0	KOG1L0	KOJ1X0	K8H
KOA1P0	KOE1A0	KOG1M0	KOJ1Y0	KOC1T1
KOA1T0	KOE1B0	KOG1N0	KOJ2A0	KOG1B0
KOA1V0	KOE1C0	KOG1P0	KOJ2B0	KOJ1R0
KOA1X0	KOE1E0	KOG1R0	KOJ2E0	K7H
KOA2E0	KOE1G0	KOG1S0	KOJ2G0	
KOA2G0	KOE1H0	KOG1T0	KOJ2H0	
KOA2H0	KOE1J0	KOG1V0	KOJ2J0	
KOA2P0	KOE1K0	KOG1W0	KOJ2K0	
KOA2R0	KOE1L0	KOG1X0	KOJ2L0	
KOA2T0	KOE1M0	KOH2B0	KOJ2N0	
KOA2W0	KOE1N0	KOH2N0	KOJ2R0	
KOA2X0	KOE1P0	KOJ1B0	K2S	
KOA2Y0	KOE1R0	KOJ1C0	K4B	
KOA2Z0	KOE1S0	KOJ1G0	K4C	
KOA3E0	KOE1T0	KOJ1H0	K4M	
KOA3H0	KOE1T1	KOJ1J0	K4P	
KOA3J0	KOE1V0	KOJ1K0	K6T	
KOA3L0	KOE1W0	KOJ1L0	K6V	
KOA3M0	KOE1X0	KOJ1M0	K7A	
KOA3P0	KOE1Y0	KOJ1N0	K7C	
KOC1H0	KOG1A0	KOJ1P0	K7G	

GENERAL UNDERWRITING RULES

This manual is intended as a rating guide to some of the packages and coverage's offered by HTM Insurance Company. Refer to the various wordings and forms for detailed descriptions of any coverage's, limits, extensions, exclusions and conditions.

Binding Authority

The Agent/Broker is required to notify HTM promptly of binding any risks on its behalf. A risk may be bound only after all essential underwriting information has been obtained and the Agent/Broker is satisfied that it is an acceptable risk and recommending it be added to our mutual book of business. Backdating of coverage is not acceptable and will not be recognized by the Company. If coverage is to be effective the same day the application is written, the application must show the effective hour. In circumstances where coverage is required immediately, notification to the Company can be made by phone, fax or email with full underwriting submission and application to follow within five (5) working days of binding.

Binding Limits

Home Packages, Secondary Home Packages Grades 1, 2 and 3 only	\$1,000,000
Rental Dwellings Grades 1, 2 and 3 only	\$500,000
Condominium Package	\$150,000
Agricultural Outbuildings	\$400,000
Tenants Package	\$150,000
Seasonal Homeowners	\$250,000
Fire and Extended Coverage- Buildings	Refer to U/W
Fire and Extended Coverage- Contents	Refer to U/W

Application

Binding of any risk requires the following:

- Fully completed applications along with consent of the applicant. Consent by the applicant can be signature, verbal, recorded or any method the broker/agent has formally implemented in their office,
- A fully completed building replacement cost calculator on every dwelling risk,
- A CSIO solid fuel heating questionnaire or WETT Certificate must be fully completed per heating unit,
- An Oil Tank Questionnaire, Babysitting Questionnaire, Secondary/Seasonal Questionnaire, Vacancy Questionnaire and Generator Questionnaire if applicable,
- The Broker/Agent must be familiar with the property or look at it prior to binding,
- All farm risks must be inspected by the Broker/Agent.

Risks Not Written

The following are NOT WRITTEN by HTM Insurance:

- Any insured that has been cancelled, declined, refused renewal by any insurer (including HTM Insurance), for any reason, within the past five years;
- Properties held for speculation, urban development, to be demolished in the foreseeable future or where Zoning or by-laws prohibit rebuilding;
- Any risk with an underground oil tank, oil tanks over 20 years of age, single walled outside oil tank
- Any dwelling with knob and tube wiring
- Any dwelling with galvanized plumbing
- Any dwelling with electric ceiling radiant heat
- Speculative property, run-down condition, poorly maintained or poor housekeeping
- Rentals occupied by students
- Any Vendor Take-Back Situation
- Any sub-brokered risk

Refer to Underwriting

The following are NOT BINDABLE however acceptance on an individual basis may be given:

- Any insured with no prior insurance or a lapse in insurance.
- Property risk or any insured with two or more losses within the past 5 years.
- Any risk involving commercial activity or business pursuits by the applicant or on the premises to be insured.
- Any dwelling with less than 100 amp service or electric heat with less than 200 amp service.
- Renewable Energy Systems, i.e. Solar/Photovoltaic, Wind, Micro-hydro, Anaerobic Digesters.
- Any dwelling with aluminium wiring with a current ESA/Electrical report.
- Any new client outside your usual working area or from the Metropolitan area.
- Oil tanks with signs of deterioration, and all inside single walled oil tank.
- Vacant or unoccupied
- Any dwelling with an indoor/outdoor wood furnace.
- Any dwelling without electric baseboard or a central heating system (provides heat to whole interior from one point to multiple rooms), a central heating system that does not have an approved inspection label, or a wall furnace with a heat pump as a primary heat source.
- Heating units that are not CSA, ULC or Warnock Hersey labelled.
- Heating units that were not installed by a qualified heating specialist.
- Any risk with more than 2 auxiliary heating units or burns more than 2 bush cords of wood.
- Single line accounts (i.e.: liability only, livestock only, machinery only).
- Rental, Secondary or family occupied dwelling, without supporting owner occupied dwelling.
- Hunt camps without supporting owner occupied business however if we have support, the camp must be for Private/Personal use – No business use.
- Risks that are inaccessible or have no fire protection or road that is not maintained year round.
- Any risk deemed to be a waterfront risk
- Any risk exceeding the Binding limit outlined in the manual.
- Three or more mortgages.
- Mobile homes in trailer parks.
- Any subscription policy (Over \$6,000,000 with another farm mutual cannot be written).
- Off-grid Homes.
- Log Homes.
- Babysitting.

Company Inspection Guidelines

The Inspection Department works in conjunction with the Underwriting Department, assisting and advising on evaluations and physical hazards. We inspect most new business, please advise policyholders a company inspector will be in contact with them to arrange a mutually agreeable time. At the time of inspection, buildings will be evaluated, however this does not over-ride the requirement for brokers/agents to inspect, fully complete and submit replacement valuations for all dwellings when applying for coverage.

Agent/Broker Accounts and Instructions

Accounts are due and payable in accordance with the Agent/Broker contract. Flat cancellation will be allowed within sixty days of the inception date of the policy. After sixty days, cancellation will be calculated on a short rate basis.

Cancellation by HTM Insurance

Agent/Brokers are empowered to operate within the Binding authority as outlined in their contract and rate manual guidelines. Applications/binders can be returned terminated when a broker has exceeded their authority. When an applicant has misrepresented the risk or non-disclosure is discovered and the business is not acceptable, the Company can void ab initio or cancel. Company termination must be done in strict accordance with the statutory conditions.

Cancellation by the Policyholder

To cancel a policy, signatures of all persons shown as insured is required. Cancellation vouchers or releases are required before any credit can be given. To delete a named insured, a signed release is required.

* At the underwriters discretion cancellations may be on a short rate basis.

Broker Transfer

From time to time and for whatever reason a policyholder may choose to change brokers. When a policyholder requests this, the following documentation is required to complete this transfer. A signed letter of authorization form, from the policyholder requesting the transfer from the one broker to the other. A fully completed application by the new broker that is accepting the policyholder as a new client.

Premiums

The minimum policy premium is \$200 per year. All premiums are rounded to the nearest whole dollar.

Endorsements

The Company will waive all charges and credits on endorsements less than \$25.00.

Policy Payment

Policyholders have the option of paying the broker through the broker bill process, by the pre-authorized payment plan or the direct bill payment plan. The payment plan is not available on any policies involving coverage's with another company (i.e. Subscription, boiler and machinery coverage).

For Property, Farm and Commercial new clients (*Effective March 1st 2020*):

1. If the down payment is NSF, the policy will be cancelled by registered letter immediately for non-payment
2. Any payments during the first six (6) months of the new business policy term is returned NSF, the policy will be cancelled by registered letter with no reinstatement
3. After six (6) months, if a subsequent payment is NSF, we will advise the member that their payment was returned and that the next payment will include their regular payment, their missed payment and the NSF service charge.
4. If a second payment is returned NSF (in the same policy term), the policy will be cancelled by registered letter for non-payment. All service charges will still apply.
5. Policies cancelled by registered letter by non-payment will not be re-instated, unless circumstances warrant.
6. No new business policy will be entertained if the risk was cancelled previously due to non-payment of premium in the past 5 years

Monthly Payment Plan

The payment plan is administered as follows:

- A void cheque and signed HTM or CSIO authorization form is required;
- Request for P.A.C. must be made prior to renewal date;
- Choice of 5 withdrawal dates from a bank account or credit card on the 1st, 7th, 15th, 23rd & 30th;
- 3% service fee will be charged and added to the premium;
- Endorsements should have P.A.C. stated on the bottom to be processed efficiently.

A printout of the withdrawal payment will be provided at renewal and after each endorsement. There will be a charge for returned items in the amount of bank charges plus an administrative fee of \$45.00.

If an automatic payment is returned due to insufficient funds in your policyholder's account, the payment will automatically be represented to the financial institution for a second attempt. Depending on the financial institution, this might occur the next day or may take two days. HTM will not charge the NSF fee nor will we consider the NSF against your policy, if the payment goes through on the 2nd attempt.

Direct Bill Payment Plan

For any policy, not on a payment plan where the company invoices, the following options are provided:

1. One time, up-front payment;
2. Three payment plan:
First payment is due at the start of your policy; the second payment is due one month later; and the third payment is due two months later.

Types of Premium Payments Accepted:

- Cash, Cheque, Money Order.
- Electronic Funds Transfer (EFT) from your account at a financial institution.
- Credit card - Visa® and MasterCard®.
- On-line banking.
- HTM Credit Card system on-line at www.HTMinsurance.ca/payments *.

* Brokers/Agents can pay for policies on-line at the time of sending in an application without sending us the policyholder's credit card information.

Package Rating

To calculate policy premiums, the base premium must be determined from the tables and adjusted for any deductible change to arrive at the gross premium.

Discounts are calculated using the gross premium and surcharges or optional coverages are added last.

Water Protection rating is not subject to discounts or surcharges and is added after all discounts/surcharges are applied.

Example:

Rate Manual Premium		\$1,500
Less: Deductible Factor		10%
\$1,000 deductible		(\$150)
Gross Premium		
Gross Premium with \$1,000 deductible		\$1,350
Alarm Discount	-10%	
Claims Free	-10%	
Generator	-10%	
Mature Owners	-5%	
Loyalty Discount	-5%	
Percentage of Gross Prem.	-40%	
		(\$540)
Apartment 10% of Gross	\$150.00	
Auxiliary Heat	\$50.00	
Combined Limit	\$15.00	
Liability Coverage (\$2mm limit)		\$107
		\$215
Premium with all discounts/surcharges		\$1,132
Add: Water Protection Premium (Medium)		\$275
Total Premium for Risk		\$1,407

Rating Grades

Grade 1A	Risks within 305 metres or 1,000' of a fully pressurized (a Municipal Water supply connected to a hydrant) fire hydrant. *
Grade 1	Risks within 5 miles or 8 km of the responding fire hall
Grade 2	Risks within 10 miles or 16 km of the responding fire hall.
Grade 3	Risks over 10 miles or 16 km of the responding fire hall.

*Dry hydrants are not considered eligible for hydrant-protected rating: "Dry hydrants" are a non-pressurized piping system that allows access to a year-round water source that a fire department can hook up to.

Note: You must refer to the company for risks that are inaccessible, have no fire protection or are located on a road that is not maintained year round.

Water Backup, Water Protection Coverage and Claim Guidelines

“Water Backup” Coverage means sewer, sump, drain coverage

“Water Protection” Coverage means overland flood from bodies of water or simply excess surface water, groundwater penetrating the foundation and ‘water backup’ coverage. (If you have water protection coverage, you also have water backup coverage)

	One Claim	Two Claims	Three Claims
Low and Medium Risk			
Claim Under \$15,000	-Remove Claims Free Discount on policy & raise deductible to \$2,000 on this coverage regardless of territory	-Remove Water Coverage	-Non-Renewal
Claim Over \$15,000	-Remove Claims Free Discount on policy -Increase Deductible on Water Coverage to \$2,000 on this coverage regardless of territory -Decrease limit on Water Coverage to sub-limit of \$20,000		
High Risk			
	-Remove Water Coverage	-Remove Water Coverage	-Non-Renewal

*Underwriting discretion applies

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Fuel Oil Heating Tank

The following guidelines must be followed for oil tanks:

- Any risk with an underground oil tank, oil tanks over 20 years of age, single walled outside oil tanks are not written
- Any outdoor oil tanks must be double-walled
- Tank must be 20 years old or less;
- Newly installed oil tanks must be new. No used tanks will be accepted
- Tank and lines must be professionally installed to code (CSA B139);
- Tank must be on a stable concrete base (not patio stones);
- There must be ice/snow protection to prevent damage to the tank and lines;
- Completed oil tank questionnaire must accompany all new applicable risks;
- Inside single walled oil tanks must have a drip tray and alarm installed on all new business to prevent damage caused by leaks and signal to the insured that they should call a qualified service company to replace their tank;
- Oil tanks showing signs of deterioration will be asked to be replaced

Outdoor Wood Furnaces

The following guidelines must be followed for outdoor furnaces:

- The outdoor wood furnace must be located a minimum of 30 feet from any structure, whether insured or not;
- If wood furnace is primary heat, a secondary heat source must be other than wood
- The unit must be factory built with a ULC/CSA Certificate plate;
- All water lines must be installed in such a manner that the water will not freeze without the need for any antifreeze additives;
- The unit must be installed on a cement pad (unless otherwise specified by manufacturer);
- The area around the unit must be mowed and kept clear of debris;
- Only wood and wood products should be used as fuel;
- All electrical connections to the unit must conform to the electrical code and any applicable CSA or ULC standards.

Central Heating

The following guidelines must be followed for central heating:

- Heating must be central (hot air, or hot water, furnace fueled by natural or propane gas or oil*), thermostatically controlled electric heat or geothermal heat. If the central heating system includes a wood burning furnace as the primary heat source, the property must have a sufficient backup (oil or gas central heating system or thermostatically controlled electric heating system);
- Central heating is defined as a system of warming a building by heating water or air in one place and circulating it through pipes, radiators or vents that provides heat for all rooms on all levels within the dwelling unit
- A space heater or several space heaters throughout the dwelling is not considered central heating
- For any other type of heating system, please refer to underwriting
- *For Oil heating requirements, please refer to "Fuel Oil Heating Tank" above

Additional Coverages

Guaranteed Rebuilding Cost

No Charge

This endorsement protects the policyholder against possible financial loss if the cost of building material and labour increases following an event such as a tornado or ice storm. In these cases, it is possible that a policyholder may in good faith have insured the full rebuilding value of the dwelling, but still end up being underinsured due to these increased costs.

To be Eligible:

- Dwelling built (in its entirety) since **1960**;
- Insured to a minimum 100% of the value as calculated by a rebuilding cost estimator program or worksheet approved by the company;
- Cost estimator must be fully completed and required prior to binding or providing this endorsement;
- A new rebuilding cost estimator should be provided a minimum of every 5 years to retain this endorsement;
- Debris removal costs must be included in the calculation of the rebuilding cost.

Ineligible:

- Unique or non-standard building materials such as log, straw;
- Unique locations such as built into a hill, etc.;
- Dwellings with more than one apartment;
- Where Functional Rebuilding endorsement has been added;
- The company reserves the right not to offer Guaranteed Rebuilding Cost to certain dwellings.

Additional Rebuilding Cost

No Charge

This endorsement protects the policyholder against possible financial loss if the cost of building material and labour increases following an event such as a tornado or ice storm. In these cases, it is possible that a policyholder may in good faith have insured the full rebuilding value of the dwelling, but still end up being underinsured due to these increased costs.

This coverage provides an additional 25% building limit coverage.

To be Eligible

- Insured to a minimum 100% of the value as calculated by a rebuilding cost estimator program or worksheet approved by the company;
- One of a kind architecturally designed dwelling can be considered but not until we are provided with a rebuilding cost appraisal completed by a qualified building appraiser (company discretion to have this completed & what qualifies).

Ineligible

- Unique or non-standard building materials such as log, straw;
- Unique locations such as built into a hill, etc.;
- Dwellings with more than one apartment;
- Where Functional Rebuilding endorsement has been added;
- The company reserves the right not to offer Additional Rebuilding Cost to certain dwellings;

Combined Limit

\$15

This coverage combines the limits of the Dwelling Building, Detached Private Structures, Personal Property and Additional Living Expense sections of the policy in the event that a claim exceeds its limit.

Special attention needs to be made to ensure that the Detached Private Structure limit reflects 100% of its value. The automatic 10% of dwelling building may not be adequate.

To be Eligible:

- Dwelling and detached private structures must be insured to a minimum 100% of the value as calculated by a rebuilding cost estimator program or worksheet approved by the company;
- One of a kind architecturally designed dwellings can be considered but not until we are provided with a rebuilding cost appraisal completed by a qualified building appraiser (company discretion to have this completed & what qualifies).

Ineligible:

- Dwellings with more than one apartment;
- Functional rebuilding endorsement;
- The company reserves the right not to offer Combined Limit to certain dwellings.

Functional Rebuilding Cost

No Charge

This coverage amends the Basis of Claim Payment. The indemnity is to rebuild/replace with materials and construction methods that reflect current standard dwelling construction in the current year. Many older homes were built with double or triple layers of brick and were finished with hand milled wood molding and/or lath and plaster walls. This type of craftsmanship is not widely available now which makes the repair and replacement of this type of construction difficult and expensive and sometimes impossible.

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

This means that the insurer will not, for instance:

- Incur the cost to use wood trim when current building techniques for new home construction would use veneer etc.;
- Have the kitchen cupboards custom built if ready built are available.

To be Eligible:

- Built before 1940;
- Insured to 100% of the current rebuilding value, generally calculated by not using the pre-1940 adjustment factor;
- Debris removal costs must be included in value;
- Both Personal Property and Detached Private Structures values must be reviewed for adequacy.

Ineligible:

- Unique or non-standard building materials such as log, straw;
- Unique locations (e.g. dwelling built into a hill, etc);
- Any premium packages and Enclave

Earthquake

This coverage should only be written on average or above average risks. A deductible of 2% of the Dwelling, Personal Property and Additional Living Expenses Limit must be charged. Refer to underwriting for more information.

Rate Table for Dwellings, Condominium Package or Tenants Packages (2% of the limit as a deductible)

Earthquake Zones

The following counties are **ZONE 2**:

Dundas * Ottawa Carleton * Glengarry * Prescott * Lanark * Renfrew * Russell * Stormont

All other locations are rated as **ZONE 1**.

Aggregate Limit	Rate	
	ZONE 1	ZONE 2
Up to \$250,000	\$75 flat premium	\$150
\$250,000 - \$500,000	\$100 flat premium	\$200
\$500,000 - \$1,000,000	\$125 flat premium	\$200
\$1,000,000 - \$2,000,000	\$150 flat premium	\$250

Pollution Damage Insured Premises

This endorsement allows policyholders to increase the limit of insurance available to respond to “on site” claims arising from a “sudden and accidental pollution event”.

Additional Limit	Premium (Per location)
\$25,000	\$25
\$50,000	\$50
\$75,000	\$75
\$100,000	\$100

Ineligible

- Premises with an underground oil tank;
- Properties rented to others.

Home System Protection

This endorsement provides coverage up to \$50,000 that is commonly excluded in the standard policy wordings. The Home System Protection is an equipment breakdown coverage designed for residential properties.

Rate Table for Home System Protection:

Product Eligibility	Deductible	Premium
Premium Home, Your Home, Your Premium Country Home, Your Country Home, Enclave, Rental Dwellings, Tenants, Condos	\$1,000	\$72

Private Residences under Construction

\$300 fully Earned

We insure private dwellings under construction by providing a homeowners type package and rating based on the limit determined by a home evaluation guide (for the completed dwelling). During construction, the dwelling and building materials are covered and once occupied, the homeowners coverage starts. Use the “Premium Home Insurance Package” rates or the “Enclave Package” rates plus the earned surcharge as shown above. Here are further details:

- **\$50,000** of theft of building material included; For additional charge \$5 / \$1,000;
- Builders Risk form #BR- 01.18 applies while the dwelling is under construction;
- Coverage must be added prior to excavation;

Eligibility – Construction Phase

- Available on new dwelling only for a 12 month term;
- If construction goes beyond 12 months:
 - refer to underwriting;
 - a 20% surcharge of the rate will apply;
 - over 24 months, coverage provided will be reduced;
- Contractors or dwelling built on speculation do not qualify;
- Building under construction is intended to be occupied by insured as a private residence;
- Dwelling is insured to 100% of the completed value (a fully completed building replacement cost evaluator must accompany the application.);
- Coverage for Guaranteed Rebuilding Cost, Additional Rebuilding Cost or Combined Limit applies only after the dwelling is complete;
- Contents coverage will not apply until the dwelling is owner occupied.

Eligibility – Occupancy Phase

- Dwelling construction must be fully completed;
- Meets the eligibility requirements of any dwelling package policy.

Private Residence under Renovation

\$100 Fully Earned

Renovation is the process of changing or fixing a building. This can be achieved by altering the structure of the existing building, or increasing the square footage and the value. Major renovations or additions generally require sub trades that would be needed in the construction of a new home. This endorsement allows for a more comprehensive coverage while the dwelling is **fully owner occupied**.

- **\$50,000** of theft of building material included; For additional charge \$5 / \$1,000;
- Builders Risk form #BR – 01.18 applies while the dwelling is under renovation.

Eligibility – Construction Phase

- Available for a 12 month term;
- If renovations go on beyond 12 months, refer to underwriting;
- Dwelling is insured to 100% of the completed value (a fully completed building replacement cost evaluator must accompany the endorsement request).

Eligibility – Occupancy Phase

Dwelling must be fully owner occupied during the course of renovation. If there is an absence of occupancy during the renovation please refer to private residence under construction.

Detached Private Structures under Construction

\$100 Fully Earned

We insure the construction of Detached Private Structures while the building/structure is being built. You must determine the value of the completed building/structure and charge any additional premium if the current DPS limit is not sufficient. Here are further details:

Eligibility – Construction Phase:

- Available on new buildings/structures for a 12 month term;
- Builders Risk form # BR-01.18 applies while the building/structure is under construction;
- When the building/structure is completed for its intended use and or if construction goes beyond 12 month period please notify underwriting;
- The building is insured to 100% of the completed value.

Owner's Construction Liability

Coverage is available for insured's that are acting as their own general contractor, building a residence or other building or structure. Sub-contractors should provide proof of acceptable liability insurance to the insured before working on the job.

Fully Earned	\$1,000,000	\$2,000,000
Per dwelling, building or structure	\$140	\$190

Solar Panels

MicroFIT

- \$4.00/\$1000 plus liability surcharge
- Personal Use or Micro FIT (10KW or less) program, please refer to Underwriting for binding
- Physical damage rate is based on a deductible of \$500
- All contractors must be fully insured, and name and address details must be provided to Underwriting
- 'Total Installed Value' including all parts, material and labour costs must be provided
- If the solar installation is on a building, does the building have the load bearing capacity to handle the additional weight and wind loading? If panels are installed on a building, an engineering assessment must be in place and a copy provided to underwriting
- The support structure should be installed to the manufacturers specifications
- The support structure must sit on a concrete base that confirms to the manufacturers specifications or a base that has been designed by a qualified structural engineer
- A completed 'Renewal Energy Systems Questionnaire' and photos must be provided; a copy of the questionnaire is in the General guidelines and on the HTM Website
- See Liability Surcharges for liability rate

NOTE: Physical damage coverage for Micro-FIT solar panels is optional coverage but liability coverage for these panels is MANDATORY

FIT

- FIT program, power generation is more than 10Kw and is only available on Farm or Commercial packages
- Please refer to underwriting

Loss of Income – Solar – Earnings No Co-insurance Coverage

- \$3.50/\$1000
- The income generated by the farm and commercial policy should be taken into account when calculating the limit of insurance on the Renewable Energy System

Unmanned Air Vehicle System

Please refer to underwriting for eligibility and rates.

Discounts

These discounts apply to packages and dwellings. They do not apply to the personal articles floaters, Basic policies or to liability premiums.

Alarm Discount

- A 10% discount may be applied to the package premium if both Burglar and Fire alarm are centrally monitored 24 hours per day (copy of monitoring certificate required).
- A 5% discount may be applied to the package premium if a fire alarm is centrally monitored 24 hours per day.
- A 5% discount may be applied to the package premium if a local Burglar alarm is present.

Claims Free Discount

- A 10% discount may be applied to the package premium providing there has been no claim on any part of the policy within the three years immediately preceding the renewal or new business effective date, and insurance has been continuous.
- Losses paid under Home Systems Protection and not charged under any other perils insured will maintain the Claims Free Discount

Deductible Discount

The standard policy deductible is \$500 and applies to all items except scheduled articles and liability.

Deductible	Discount
\$500	Standard
\$1,000	-10%
\$2,000	-18%
\$5,000	-24%
\$10,000	-33%

At underwriting discretion various deductibles may be selected or imposed on any item or coverage.

Loyalty Bonus

We waive 10% of your average deductible for:

1. Each year you are insured with us; or
2. Each year since your last claim; whichever is the shortest period.

NOTE: Seasonal and Your Home policies do not qualify for loyalty bonus.

Generator

The following discounts may be applied to the dwelling package premium providing the generator has a proper transfer switch and installed in an approved manner to the existing dwelling electrical system. The generator must have sufficient capacity to provide heat to the dwelling and power to essential needs during a power outage (i.e. sump pumps, food freezers etc.).

Permanently Installed Generator – Fully Automatic Standby Generator

- A 10% discount may be applied to the dwelling package premium if a permanently installed generator (Automatically comes on in the event of a power outage) is connected to the dwelling;
- The automatic generator must be owned by the policy holder and permanently installed for the sole purpose of providing emergency backup power for the insured residence;
- A completed “Generator Discount” application must be signed by insured and attached to discount request;
- The permanent electrical connection to the homes electrical service must be through an approved automatic transfer switch that has been professionally installed and inspected by the E.S.A.;
- The generator must have sufficient capacity to (start and) power for all essential loads such as heating, refrigerator, freezer, sump pump, lights, etc.;
- The generator must be tested at least every month (recorded) or utilize the automatic “exercise” feature. The unit must be properly maintained, have all fluids checked and use fuel stabilizer if recommended. Any natural gas or propane fuel connection servicing must be done by a professional licensed technician;
- A monitored alarm system or telephone dialer (indicating power outage) could compliment an automatic standby generator.

Portable Standby Generator

- A 5% discount may be applied to the dwelling package premium if a portable generator is owned by the insured and intended solely for connection to that dwelling;
- A completed “Generator Discount” application must be signed by insured and attached to discount request;
- The generator must be owned by the policy holder for the sole purpose of providing emergency backup power for the insured residence;
- The electrical connection to the homes electrical service must be through an approved;
- disconnect that has been professionally installed and inspected by the E.S.A.;
- The generator must have sufficient capacity to provide power for all essential loads such as heating, refrigerator, freezer, sump pump, lights, etc.;
- The generator must be tested at least every month (recorded), be properly maintained,
- have all fluids checked and fuel stabilizer used;
- A monitored alarm system or telephone dialer (indicating power outage) could compliment a standby generator.

Loyalty Discount

- A 5% discount may be applied to the package premium for policyholders that have been insured with HTM for 3 years or longer.

Mature Owner

- A 5% discount may be applied to the package premium if the eldest named insured has reached the age of 50 (date of birth required).

Multi-Line Discount

- A 5% discount may be applied to the package premium if the policyholder has an existing Auto or Commercial policy with HTM. Only private passenger or commercial vehicles qualify for the multi-line discount (ATV only, or snowmobile only will not apply).

New Customer Discount

- A 5% discount will be applied to the package premium for customer who has been with our company for less than a period of 3 years and has been three years claims free with continuous insurance.

New Home Discount

- A declining 10% discount will be applied to new homes (10% first ten years, and declining 1% every year after until the 20th year).

Preferred Heating Discount

- A 5% discount may be applied to the package premium for policyholders that heat their home with natural gas, propane, geothermal, heat pump or electric furnace;
- Does not apply to risks with wood auxiliary heat or baseboard heating.

Surcharges

These surcharges apply to all packages and dwellings. They do not apply to the personal articles floaters or to liability premiums.

Apartment / Boarder Surcharge

- 10%;
- For each additional apartment or boarder;
- Must comply with retrofit legislation;
- See liability section for additional charges.

Auxiliary Heating Surcharge

- \$50 per unit in the residences, private structures, and or farm out-buildings including outdoor wood furnaces, fireplace inserts, open hearth fireplaces, and EPA rated woodstoves;
- Rental Dwellings - \$100/unit.

Woodstoves (incl. Pellet), all solid fuel heating appliances, space heaters and corn stoves must be certified/approved appliances (CSA, ULC or WH), and installed in accordance with current building/fire codes and certification labels. (Non-certified may be acceptable pending inspection by the inspection department).

Commercial Occupancy Surcharge

- 25%;
- Applies if HTM is not writing the commercial policy in the commercial department
- Refer to Underwriting.

Log Construction Surcharge

- 25%;
- Does not apply to Tenant's Package;
- Applies to partial log and decorative log
- Guaranteed Replacement Cost and Combined Limit not available for Log Construction
- Refer to underwriting.

Metro Location Surcharge

- 20%;
- Risks where the location postal code begins with "M";
- This is accommodation business only upon underwriting approval.






NSF Surcharge

- Where a client has had more than one NSF in a 3 year period.

Client for 5 years or less	Client for more than 5 years
10%	5%

HOME INSURANCE POLICIES

HTM has five Home Insurance packages that apply on both Residential and Farm policies. They are, starting with our best coverage:

-  Enclave, Enhanced Home Insurance (refer to underwriting for more details)
-  Your Premium Home Insurance Policy
-  Your Premium Country Home Insurance Policy
-  Your Home Insurance Policy
-  Your Country Home Insurance Policy

Eligibility for All Packages

Each package has specific eligibility criteria. These are common to all packages:

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- Primary heat is approved, electric or forced air central heating;
- No business pursuits except eligible home based business policies.

Coverage for All Packages

All packages are All Risk coverage.

Package Features Comparison

This chart provides you with features of all our packages in a side by side comparison:

	Your Home & Country Home Insurance Policy	Your Premium Home & Premium Country Home Insurance Policy	Your "Enclave" - Enhanced Home Insurance Policy
Detached Private Structures:			
Insured as a percentage of the limit	10% of Dwelling limit	10% of Dwelling limit	10% of Dwelling limit
Boat Houses & Docks	Available	Included	Included
Farm Buildings used for personal use on an ACV basis and named perils only	Available	Included in "Country Home" package only	Available
Personal Property:			
Insured as a percentage of the limit	70% of the dwelling limit	80% of the dwelling limit	80% of the dwelling limit (Single limit)

	Your Home & Country Home Insurance Policy	Your Premium Home & Premium Country Home Insurance Policy	Your "Enclave" - Enhanced Home Insurance Policy
Personal property of residence employees while in your possession	\$3,000	Included	Included
Personal property of student away from home	\$5,000	\$10,000	Included
Personal property of parent/family member in a nursing home or healthcare	\$5,000	\$10,000	Included
Personal property belonging to others while in your possession while acting as a volunteer	\$1,000	\$1,000	\$5,000
Personal property stored in a warehouse unless caused by theft	30 Days	90 Days	120 Days
Special limits of personal property:			
Jewelry, watches, gems, fur garments and garments trimmed with fur	\$3,000	\$10,000	\$20,000
Numismatic Property, stamps and philatelic property, sports cards, sports memorabilia and comic book collections	\$1,000	\$5,000	\$10,000
Securities, books of account, deeds, evidences of debt or title, letters of credit, etc.	\$2,000	\$5,000	\$10,000
Money, bullion or cash cards	\$500	\$1,000	\$1,000
Lawn and garden tractors and golf carts including attachments and accessories	\$15,000	\$15,000	\$25,000
Watercraft, their furnishings, equipment, accessories and motors	\$2,000	\$3,000	\$7,500
Computer software including digital assets	\$2,000	\$5,000	\$5,000
Parts for motorized vehicles that are not installed yet	\$3,000	\$3,000	\$5,000
Bicycles, electric bicycles and personal transported and their related equipment	\$1,000	\$2,000	\$3,500
Utility trailers	\$1,000	\$3,000	\$5,000
Domestic animals including loss or damage caused by theft or attempted theft	\$1,000	See Special Additional Coverages	See Special Additional Coverages
Sudden or accidental loss or damage caused by a domestic animal	\$1,000	See Special Additional Coverages	See Special Additional Coverages
Additional Living Expenses:			
Insured as a percentage of the limit	20% of Dwelling limit	20% of Dwelling limit	20% of Dwelling limit
Civil Authority Prohibits Access	Period not exceeding Two Weeks	Period not exceeding 30 days	Period not exceeding 30 days
Emergency Evacuation	Lessor of two weeks or \$2,000	Less of 30 days or \$3,000	Period not exceeding 30 days
Fair Rental Value	Included if declared	Included if declared	Included
Special Additional Coverages			
By Law Coverage	No coverage	up to 5%	up to 10%
Loss Assessment Charges	No coverage	\$25,000	\$50,000
Additional Coverages			
Alternate Watering Expenses	No Coverage	No Coverage	Included

HTM Insurance
Home Insurance Policies

	Your Home & Country Home Insurance Policy	Your Premium Home & Premium Country Home Insurance Policy	Your "Enclave" - Enhanced Home Insurance Policy
Arson or Theft Conviction Reward	\$1,000	\$1,000	\$10,000
Change of Temperature	No Coverage	No Coverage	Included
Credit or Debit Cards and Forgery and Counterfeit Money	\$1,000	\$5,000	\$15,000
Debris Removal	up to 5% of dwelling & Detached structures	up to 5% of dwelling & Detached structures	up to 10% of single amount of insurance
Domestic Animal Coverage	\$1,000	\$5,000	\$10,000
Earthquake	Available	Available	Available
Emergency Services - Forced Entry	No Coverage	\$5,000	Included
Excavation Costs	No Coverage	No Coverage	\$25,000
Fire Department Charges	\$5,000	\$10,000	\$25,000
Green Choice	No Coverage	No Coverage	\$50,000
Home System Protection	Available	Available	\$50,000
Identity Fraud	\$25,000	\$25,000	\$25,000
Inflation Protection	Included	Included	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$500 for any one item	5% of limit, \$2,500 for any one item	5% of limit, \$2,500 for any one item
Lock Replacement	\$500	\$1,000	\$1,500
Monuments	No coverage	\$10,000	\$10,000
Mortgage Rate Protector	No Coverage	No Coverage	Included
Non-Domestic Animal Coverage	No coverage	\$20,000	\$50,000
Pollution Damage - Insured Premises	\$10,000	\$25,000	\$50,000
Property used for a 'business', profession or occupation	\$2,000 on premises	\$10,000 on premises	10,000 on premises, 5,000 away from premises
Refrigerator and Freezer Foods	\$1,000	\$3,000	\$5,000
Reward and Security Protection (Home invasion)	Not available	Not available	Included
Safety Deposit Box	\$10,000	\$10,000	\$25,000
Service Line Coverage	Available	Available	\$10,000
Tear Out	Included	Included	Included
Water Backup Endorsement	Available	Available	Available
Water Protection Endorsement	Available	Available	Available
Basis of Claim Settlement			
Additional Rebuilding Cost	Not Available	Included	Not Available
Combined Limit	Not Available	Available	Included
Functional Rebuilding Cost	Available	Not Available	Not Available
Guaranteed Replacement Cost	Not Available	Available	Included
Special cash settlement on Personal Property	Not Available	Not Available	Included
Special cash settlement on the Dwelling	Not Available	Not Available	Included
Waiver of deductible – Loyalty	Not Available	10% per year (avg. Deductible)	When claim exceeds \$25,000

HTM Insurance
Home Insurance Policies

	Your Home & Country Home Insurance Policy	Your Premium Home & Premium Country Home Insurance Policy	Your "Enclave" - Enhanced Home Insurance Policy
Liability			
Personal Injury (Libel, slander, defamation of character, etc.)	Not Available	Available	Included
D&O Liability while serving on non-profit boards	Not Available	Not Available	Included
Farm machinery, livestock & produce			
Only applicable to "Country Home" and "Premium Country Home" policies	\$15,000 in all	\$15,000 in all	Not Available

YOUR PREMIUM HOME POLICY

The Premium Homeowners policy provides the best built in coverage's and optional extensions available with HTM Insurance.

To be Eligible

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- All electrical wiring and plumbing in good condition and updated since 1980;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- Up to 10 acres; 10 to 50 acres will be subject to liability surcharge
- Over 50 acres, risk will qualify for Premium Country Farm
- No agriculture operations; any agriculture operations will qualify risk for Premium Country Farm
- 1 or 2 family owner occupied; *

**May be occupied by immediate family member if we have the supporting business.*

**"Family member" is defined as parent, spouse and any children under 21 living in the same household.*

- Primary heat is approved, electric or forced air central heating;
- Insured to 100% of rebuilding value;
- Minimum building limit of \$250,000
- No business pursuits except eligible home based business policies;
- No more than 2 mortgages or secured lines of credit;

Rates

- The homeowners rates on the next page:
- Includes a \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection Premium, this **must** be added to the rate from table
- Does not include liability premiums

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
250,000	860	1,131	1,377	2,030
260,000	882	1,159	1,410	2,078
270,000	903	1,186	1,443	2,125
280,000	925	1,214	1,476	2,173
290,000	946	1,241	1,509	2,220
300,000	967	1,269	1,542	2,268
310,000	991	1,299	1,578	2,320
320,000	1,014	1,329	1,614	2,372
330,000	1,038	1,359	1,650	2,424
340,000	1,061	1,389	1,686	2,476
350,000	1,084	1,419	1,722	2,527
360,000	1,114	1,456	1,767	2,592
370,000	1,143	1,494	1,812	2,657
380,000	1,172	1,531	1,857	2,722
390,000	1,201	1,569	1,902	2,787
400,000	1,231	1,606	1,947	2,852
410,000	1,262	1,646	1,995	2,921
420,000	1,293	1,686	2,043	2,990
430,000	1,324	1,726	2,091	3,059
440,000	1,355	1,766	2,139	3,129
450,000	1,387	1,806	2,187	3,198
460,000	1,418	1,846	2,235	3,267
470,000	1,449	1,886	2,283	3,336
480,000	1,480	1,926	2,331	3,405
490,000	1,511	1,966	2,379	3,475
500,000	1,543	2,006	2,427	3,544
510,000	1,573	2,045	2,474	3,611
520,000	1,604	2,084	2,521	3,679
530,000	1,634	2,123	2,568	3,746
540,000	1,665	2,162	2,614	3,814
550,000	1,695	2,201	2,661	3,881
560,000	1,725	2,240	2,708	3,949
570,000	1,756	2,279	2,755	4,016
580,000	1,786	2,318	2,802	4,084
590,000	1,817	2,357	2,848	4,151
600,000	1,847	2,396	2,895	4,219
610,000	1,877	2,435	2,942	4,286
620,000	1,908	2,474	2,989	4,353
630,000	1,938	2,513	3,036	4,421
640,000	1,969	2,552	3,082	4,488
650,000	1,999	2,591	3,129	4,556
660,000	2,030	2,630	3,176	4,623

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
670,000	2,060	2,669	3,223	4,691
680,000	2,090	2,708	3,270	4,758
690,000	2,121	2,747	3,316	4,826
700,000	2,151	2,786	3,363	4,893
710,000	2,181	2,824	3,408	4,958
720,000	2,210	2,861	3,453	5,023
730,000	2,239	2,899	3,498	5,088
740,000	2,268	2,936	3,543	5,153
750,000	2,298	2,974	3,588	5,218
760,000	2,327	3,011	3,633	5,282
770,000	2,356	3,049	3,678	5,347
780,000	2,385	3,086	3,723	5,412
790,000	2,415	3,124	3,768	5,477
800,000	2,444	3,161	3,813	5,542
810,000	2,473	3,199	3,858	5,607
820,000	2,502	3,236	3,903	5,672
830,000	2,532	3,274	3,948	5,737
840,000	2,561	3,311	3,993	5,801
850,000	2,590	3,349	4,038	5,866
860,000	2,619	3,386	4,083	5,931
870,000	2,649	3,424	4,128	5,996
880,000	2,678	3,461	4,173	6,061
890,000	2,707	3,499	4,218	6,126
900,000	2,736	3,536	4,263	6,191
910,000	2,765	3,573	4,308	6,255
920,000	2,794	3,610	4,352	6,319
930,000	2,823	3,647	4,396	6,383
940,000	2,852	3,684	4,441	6,447
950,000	2,881	3,721	4,485	6,511
960,000	2,909	3,758	4,530	6,575
970,000	2,938	3,795	4,574	6,639
980,000	2,967	3,832	4,618	6,703
990,000	2,996	3,869	4,663	6,767
1,000,000	3,025	3,906	4,707	6,831
Rate per \$1,000 up to \$1.5M	4.00	4.25	5.75	7.75

\$1,500,000	5,025	6,032	7,582	10,705
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Additional per \$1,000	4.00	4.25	5.75	7.75
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Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

	Low	Medium	High
Coverage	Water Protection	Water Protection	Water Protection*
Premium	\$150	\$250	\$500
Limit	Included	Included	*Unlimited/\$20,000
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

*Water Backup is included in the limits, but Water Protection is limited to \$20,000

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the section on buildings.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Optional Coverages

Description of Coverage	Additional Premium
Combined limit (Limits on the Dwelling, Detached Private Structures, Personal Property and Additional Living can be added together and the combined limit can be used for any of the four areas as needed).	\$15
Private Residence under Construction *	\$300 (Fully Earned)
Detached Private Structure under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

YOUR PREMIUM COUNTRY HOME POLICY

The Package is designed for rural residences with hobby – type farming exposure. All buildings must be in good condition and good housekeeping demonstrated at the property.

To be Eligible

- Applicant or spouse is not actively farming, Gross Annual Receipts less than \$10,000;
- No more than 10 farm animals in total (including cattle, *horses and saddle animals);
**Note – additional Liability charge for saddle animals in excess of 3.*
- All buildings must be owner occupied, no rental or business pursuits;
- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- All electrical wiring and plumbing in good condition and updated since 1980;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- 1 or 2 family owner occupied; *
**May be occupied by immediate family member if we have the supporting business.*
- Primary heat is approved, electric or forced air central heating;
- Insured to 100% of rebuilding value;
- Minimum building limit of \$250,000
- No business pursuits except eligible home based business policies;
- No more than 2 mortgages or secured lines of credit;

Rates

The homeowners rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Includes \$15,000 for farm machinery, livestock and produce in all
- Includes farm buildings used only for personal use as Detached Private Structures
- **Does not include Water Protection Premium, this must be added to the rate from table**
- **Does not include liability premiums**

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
250,000	923	1,194	1,440	2,093
260,000	945	1,222	1,473	2,141
270,000	966	1,249	1,506	2,188
280,000	988	1,277	1,539	2,236
290,000	1,009	1,304	1,572	2,283
300,000	1,031	1,332	1,605	2,331
310,000	1,054	1,362	1,641	2,383
320,000	1,077	1,392	1,677	2,435
330,000	1,101	1,422	1,713	2,487
340,000	1,124	1,452	1,749	2,539
350,000	1,148	1,482	1,785	2,590
360,000	1,177	1,519	1,830	2,655
370,000	1,206	1,557	1,875	2,720
380,000	1,235	1,594	1,920	2,785
390,000	1,265	1,632	1,965	2,850
400,000	1,294	1,669	2,010	2,915
410,000	1,325	1,709	2,058	2,984
420,000	1,356	1,749	2,106	3,053
430,000	1,387	1,789	2,154	3,122
440,000	1,419	1,829	2,202	3,192
450,000	1,450	1,869	2,250	3,261
460,000	1,481	1,909	2,298	3,330
470,000	1,512	1,949	2,346	3,399
480,000	1,543	1,989	2,394	3,468
490,000	1,575	2,029	2,442	3,538
500,000	1,606	2,069	2,490	3,607
510,000	1,636	2,108	2,537	3,674
520,000	1,667	2,147	2,584	3,742
530,000	1,697	2,186	2,631	3,809
540,000	1,728	2,225	2,677	3,877
550,000	1,758	2,264	2,724	3,944
560,000	1,788	2,303	2,771	4,012
570,000	1,819	2,342	2,818	4,079
580,000	1,849	2,381	2,865	4,147
590,000	1,880	2,420	2,911	4,214
600,000	1,910	2,459	2,958	4,282
610,000	1,940	2,498	3,005	4,349
620,000	1,971	2,537	3,052	4,416
630,000	2,001	2,576	3,099	4,484
640,000	2,032	2,615	3,145	4,551
650,000	2,062	2,654	3,192	4,619
660,000	2,093	2,693	3,239	4,686

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
670,000	2,123	2,732	3,286	4,754
680,000	2,153	2,771	3,333	4,821
690,000	2,184	2,810	3,379	4,889
700,000	2,214	2,849	3,426	4,956
710,000	2,244	2,887	3,471	5,021
720,000	2,273	2,924	3,516	5,086
730,000	2,302	2,962	3,561	5,151
740,000	2,331	2,999	3,606	5,216
750,000	2,361	3,037	3,651	5,281
760,000	2,390	3,074	3,696	5,345
770,000	2,419	3,112	3,741	5,410
780,000	2,448	3,149	3,786	5,475
790,000	2,478	3,187	3,831	5,540
800,000	2,507	3,224	3,876	5,605
810,000	2,536	3,262	3,921	5,670
820,000	2,565	3,299	3,966	5,735
830,000	2,595	3,337	4,011	5,800
840,000	2,624	3,374	4,056	5,864
850,000	2,653	3,412	4,101	5,929
860,000	2,682	3,449	4,146	5,994
870,000	2,712	3,487	4,191	6,059
880,000	2,741	3,524	4,236	6,124
890,000	2,770	3,562	4,281	6,189
900,000	2,799	3,599	4,326	6,254
910,000	2,828	3,636	4,371	6,318
920,000	2,857	3,673	4,415	6,382
930,000	2,886	3,710	4,459	6,446
940,000	2,915	3,747	4,504	6,510
950,000	2,944	3,784	4,548	6,574
960,000	2,972	3,821	4,593	6,638
970,000	3,001	3,858	4,637	6,702
980,000	3,030	3,895	4,681	6,766
990,000	3,059	3,932	4,726	6,830
1,000,000	3,088	3,969	4,770	6,894
Rate per \$1,000 up to \$1.5M	4.00	4.25	5.75	7.75

1,500,000	5,088	6,095	7,645	10,768
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Additional per \$1,000	4.00	4.25	5.75	7.75
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Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

	Low	Medium	High
Coverage	Water Protection	Water Protection	Water Protection*
Premium	\$150	\$250	\$500
Limit	Included	Included	*Unlimited/\$20,000
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

*Water Backup is included in the limits, but Water Protection is limited to \$20,000

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Liability Premium

Liability premium is a separate charge. Please go to the farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures. We also insure farm structures that are now used 100% for personal use and not in the “hobby farm” operation on an ACV basis for Named Perils coverage.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly. Replacement cost on all “normal” detached private structures and ACV on any qualifying other structure.

If structure does not qualify for Detached Private Structure Coverage, please refer to the section on buildings.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder’s personal property is evaluated and the limit increased accordingly.

Farm Machinery, Produce & Livestock

\$4.00 / \$1,000 of Additional Limit

The policy provides a \$15,000 aggregate limit for these coverages. There is an 80% coinsurance clause that applies to this aggregate coverage. This means we total all produce, livestock and machinery values and compare that to the limit. You need to review insurance requirements and add the appropriate additional limit.

Optional Coverages

Description of Coverage	Additional Premium
Combined limit (Limits on the Dwelling, Detached Private Structures, Personal Property and Additional Living can be added together and the combined limit can be used for any of the four areas as needed).	\$15
Private Residence under Construction *	\$300 (Fully Earned)
Detached Private Structures under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

YOUR HOME POLICY

The Home policy provides the best all risk policy with a reduction in frills and underwriting requirements, making it our most affordable product, while still offering excellent protection.

To be Eligible

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- All electrical wiring and plumbing in good condition and updated since 1980;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Up to 10 acres; 10 to 50 acres will be subject to liability surcharge
- Over 50 acres, risk will qualify for Country Farm
- No agriculture operations; any agriculture operations will qualify risk for Country Farm
- Maximum 1 claim in past 5 years and less than \$10,000;
- 1 or 2 family owner occupied; *
- **May be occupied by immediate family member if we have the supporting business.*
- Primary heat is approved, electric or forced air central heating;
- Insured to 80% of rebuilding value;
- No business pursuits except eligible home based business policies;
- No more than 2 mortgages or secured lines of credit;

Rates

The homeowners rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection or Water Backup premium
- Does not include liability premiums

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
150,000	541	622	815	1,138
160,000	575	661	866	1,210
170,000	609	700	917	1,281
180,000	643	739	968	1,352
190,000	677	778	1,019	1,424
200,000	711	817	1,070	1,495
210,000	742	853	1,117	1,561
220,000	773	889	1,165	1,627
230,000	805	925	1,212	1,693
240,000	836	961	1,259	1,759
250,000	867	997	1,306	1,825
260,000	899	1,033	1,353	1,890
270,000	930	1,069	1,400	1,956
280,000	961	1,105	1,448	2,022
290,000	993	1,141	1,495	2,088
300,000	1,024	1,177	1,542	2,154
310,000	1,054	1,212	1,588	2,218
320,000	1,085	1,247	1,634	2,282
330,000	1,115	1,282	1,679	2,346
340,000	1,146	1,317	1,725	2,410
350,000	1,176	1,352	1,771	2,474
360,000	1,207	1,387	1,817	2,538
370,000	1,237	1,422	1,863	2,602
380,000	1,268	1,457	1,909	2,666
390,000	1,298	1,492	1,955	2,730
400,000	1,328	1,527	2,000	2,794
410,000	1,358	1,561	2,045	2,857
420,000	1,388	1,595	2,089	2,919
430,000	1,417	1,629	2,134	2,981
440,000	1,447	1,663	2,179	3,043
450,000	1,476	1,697	2,223	3,106
460,000	1,506	1,731	2,268	3,168
470,000	1,536	1,765	2,312	3,230
480,000	1,565	1,799	2,357	3,292
490,000	1,595	1,833	2,401	3,354
500,000	1,624	1,867	2,446	3,417
Additional per \$1,000	3.05	3.50	4.59	6.41

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the Outbuildings section.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Optional Coverages

Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$50	\$75	\$100
Limit	Included	Included	Included
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$150	\$250	\$500
Limit	Included	Included	* Included/\$20,000
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

* Water Backup is included in the limits, but Water Protection is limited to \$20,000.

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure.

Optional Coverages (Continued)

Description of Coverage	Additional Premium
Functional Rebuilding Cost (Allows for a reduction in the limit required based on reconstruction made with modern materials and techniques).	No Charge
Detached Private Structures under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

YOUR COUNTRY HOME POLICY

The Country Home Package is designed for rural residences with hobby – type farming exposure. The Country Home policy provides the best all risk policy with a reduction in frills and underwriting requirements, making it our most affordable product, while still offer excellent protection. All buildings must be in good condition and good housekeeping demonstrated at the property.

To be Eligible

- Applicant or spouse is not actively farming, Gross Annual Receipts less than \$10,000;
- No more than 10 farm animals in total (including cattle, *horses and saddle animals);
 **Note – additional Liability charge for saddle animals in excess of 3.*
- All buildings must be owner occupied, no rental or business pursuits;
- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- All electrical wiring and plumbing in good condition and updated since 1980;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- 1 or 2 family owner occupied; *
 **May be occupied by immediate family member if we have the supporting business.*
- Primary heat is approved, electric or forced air central heating;
- Insured to 80% of rebuilding value;
- No business pursuits except eligible home based business policies;
- No more than 2 mortgages or secured lines of credit;

Rates

The Country Home rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Includes \$15,000 for farm machinery, livestock and produce in all
- **Does not include Water Protection or Water Backup coverage**
- **Does not include farm buildings regardless of use**
- **Does not include liability premiums**

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
150,000	604	685	878	1,201
160,000	638	724	929	1,273
170,000	672	763	980	1,344
180,000	706	802	1,031	1,415
190,000	740	841	1,082	1,487
200,000	774	880	1,133	1,558
210,000	805	916	1,180	1,624
220,000	836	952	1,228	1,690
230,000	868	988	1,275	1,756
240,000	899	1,024	1,322	1,822
250,000	930	1,060	1,369	1,888
260,000	962	1,096	1,416	1,953
270,000	993	1,132	1,463	2,019
280,000	1,024	1,168	1,511	2,085
290,000	1,056	1,204	1,558	2,151
300,000	1,087	1,240	1,605	2,217
310,000	1,117	1,275	1,651	2,281
320,000	1,148	1,310	1,697	2,345
330,000	1,178	1,345	1,742	2,409
340,000	1,209	1,380	1,788	2,473
350,000	1,239	1,415	1,834	2,537
360,000	1,270	1,450	1,880	2,601
370,000	1,300	1,485	1,926	2,665
380,000	1,331	1,520	1,972	2,729
390,000	1,361	1,555	2,018	2,793
400,000	1,391	1,590	2,063	2,857
410,000	1,421	1,624	2,108	2,920
420,000	1,451	1,658	2,152	2,982
430,000	1,480	1,692	2,197	3,044
440,000	1,510	1,726	2,242	3,106
450,000	1,539	1,760	2,286	3,169
460,000	1,569	1,794	2,331	3,231
470,000	1,599	1,828	2,375	3,293
480,000	1,628	1,862	2,420	3,355
490,000	1,658	1,896	2,464	3,417
500,000	1,687	1,930	2,509	3,480
Additional per \$1,000	3.05	3.50	4.59	6.41

Liability Premium

Liability premium is a separate charge. Please go to the farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the Outbuildings section.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Optional Coverages

Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$50	\$75	\$100
Limit	Included	Included	Included
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$150	\$250	\$500
Limit	Included	Included	* Included/\$20,000
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

* Water Backup is included in the limits, but Water Protection is limited to \$20,000.

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Optional Coverages (Continued)

Description of Coverage	Additional Premium
Functional Rebuilding Cost (Allows for a reduction in the limit required based on reconstruction made with modern materials and techniques).	No Charge
Detached Private Structures under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

BUILDINGS on RESIDENTIAL

Coverage is available for buildings in both All Risk and Named Perils forms. In some cases we have residential policies (Your Home Insurance Policy or Your Premium Home Insurance Policy) where there is a building on the property that doesn't qualify for detached private structures. Typically it's been designed or used for commercial or farm and now the insured uses it for personal use. Alternatively, there is some farm or commercial use. For farm use, we recommend our "Country Home" or "Premium Country Home" package.

To be Eligible

- All buildings will be inspected and approved in order to maintain coverage;
- Buildings which are not being maintained are not insurable;
- If rented, refer to underwriting;
- All risk coverage is not available on bank barns, silos and or grain bins;
- For coveralls, anchor walls must have re-bars through bottom of posts and be set in concrete, tension on tarps must be maintained as per Manufacturers' specs, and end walls can only be both open or no closed, one end only is not acceptable. Maximum 15 year life span for a cover (tarp portion);
- Some buildings are quite old and were constructed for a variety of purposes and are being used for storage etc. The insured does not intend to replace the building or is unwilling to insure the building to value. After being inspected, if it is eligible for named perils coverage, then debris removal may be applied to this building. The calculation of debris removal must include the full size, construction and materials used.

Options

We have three options:

Option 1 – All Risk coverage with Replacement Cost

Building built since 1980

Insured to 100% according to a rebuilding cost evaluation

Building is being used regularly and is in good to excellent physical condition

Option 2 – Named Perils coverage with an Actual Cash Value settlement

Insured to 80% of the ACV according to a rebuilding cost evaluation

Building is being used regularly and is in fair to good physical condition

Option 3 – Debris Removal coverage

Insured to cover 10% of the rebuilding cost evaluation with a minimum of \$5,000.

Building is standing and in fair condition

Rates

Option	Rate - \$500 Deductible
Option 1	\$4.30
Option 2	\$5.30
Option 3	\$7.50

TENANT'S INSURANCE POLICY

HTM has one package for Tenants.

To be Eligible

Your Tenant's Policy provides the best built in coverage's and optional extensions available with HTM Insurance

- The building and premises in good condition with appropriate maintenance displaying pride of ownership.
- Maximum 1 claim in past 5 years and less than \$10,000
- All electrical wiring and plumbing in good condition and updated since 1980
- Roof is maintained and in good condition
- Primary heat is approved, electric or central forced air heating
- Minimum insured limit of \$30,000

Coverage

All packages are All Risk coverage.

Package Features

This chart provides you with features our Tenant's Insurance Policy:

Your Tenants Insurance Policy	
Detached Private Structures:	
Detached Private Structures owned by the Tenant	\$1,000
Personal Property:	
Personal property of residence employees while in your possession	Included
Personal property of student away from home	10,000
Personal property of parent/family member in a nursing home or healthcare	10,000
Personal property belonging to others while in your possession while acting as a volunteer	No Coverage
Personal property stored in a warehouse unless caused by theft	90 Days
Special limits of personal property:	
Jewelry, watches, gems, fur garments and garments trimmed with fur	10,000
Numismatic Property, stamps and philatelic property, sports cards, sports memorabilia and comic book collections	5,000
Books, tools and instruments pertaining to a business, profession or occupation	10,000
Securities, books of account, deeds, evidences of debt or title, letters of credit, notes other than bank notes, manuscripts, passports, tickets and documents to establish ownership	5,000
Money, bullion or cash cards	1,000
Lawn and garden tractors and golf carts including attachments and accessories	5,000

HTM Insurance
Tenants Insurance Policy

	Your Tenants Insurance Policy
Watercraft, their furnishings, equipment, accessories and motors	3,000
Computer software including digital assets	5,000
Parts for motorized vehicles that are not installed yet	3,000
Bicycles, electric bicycles and personal transported and their related equipment	2,000
Utility trailers	3,000
Improvements and Betterments	Included
Additional Living Expenses:	
Additional Living Expenses	Included
Civil Authority Prohibits Access	Period not exceeding 30 days
Emergency Evacuation	Lessor of 30 days or 3000
Fair Rental Value	Included
Special Additional Coverages	
Damage to 'Your Unit'	1,000
Additional Coverages	
Arson or Theft Conviction Reward	1,000
Credit or Debit Cards and Forgery and Counterfeit Money	5,000
Domestic Animal Coverage	5,000
Emergency Services Forced Entry	5,000
Fire Department Charges	10,000
Identity Fraud	25,000
Inflation Protection	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$2500 for any one item
Lock Replacement	1,000
Monuments	10,000
Non-Domestic Animal Coverage	10,000
Pollution Damage - Insured Premises	25,000
Property used for a 'business', profession or occupation	10,000
Refrigerator and Freezer Foods	3,000
Safety Deposit Box	10,000

Rates

The Tenant's Package rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection Premium, this **must** be added to the rate from table
- Does not include liability premiums

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
30,000	181	205	255	357
35,000	201	226	280	387
40,000	221	247	305	417
45,000	240	266	330	447
50,000	259	285	355	477
55,000	278	304	380	507
60,000	297	323	405	537
65,000	316	342	430	567
70,000	335	361	455	597
75,000	353	379	478	625
80,000	370	396	500	652
85,000	388	414	523	680
90,000	405	431	545	707
95,000	423	449	568	735
100,000	440	466	590	762
105,000	458	484	613	790
110,000	475	501	635	817
115,000	493	519	658	845
120,000	510	536	680	872
125,000	528	554	703	900
130,000	545	571	725	927
135,000	563	589	748	955
140,000	580	606	770	982
145,000	598	624	793	1,010
150,000	615	641	815	1,037
Additional per \$1,000	3.15	3.41	4.20	5.25

Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

	Low	Medium	High
Coverage	Water Protection	Water Protection	Water Protection
Premium	\$50	\$100	\$200
Limit	Included	Included	*Unlimited/\$10,000
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

*Water Backup is included in the limits, but Water Protection is limited to \$10,000

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides \$1,000 of coverage for detached private structures that are owned by the tenant. Some long term tenants will purchase a utility shed for their use and install it on the property. The tenant may want to insure it. If its replacement cost is more than \$1,000, the limit will need to be increased.

Optional Coverages

Description of Coverage	Additional Premium
Life Lease	\$25

CONDOMINIUM UNIT OWNER'S

Condominium ownership includes ownership of a specific unit within a multiple unit building and shared ownership and use of the parts of the property that are owned in common. The Ontario Condominium Act allows the Condominium Corporation to legally insure the entire building, including the individual units. The Condominium Package policy, provides coverage for Personal Property, Additional Living Expense, Unit Improvements, Loss Assessment coverage (Property and Liability), and Additional Protection for Building.

This coverage is designed to insure the physical structure of your unit (excluding improvements made or acquired by you) and to apply where the Condominium Corporation has no insurance, its insurance is inadequate or it is not effective.

Unit Improvements: this coverage is designed to pay for improvements made to your unit. Each unit owner must purchase their own insurance to protect the value of their unit improvements and betterments

Loss Assessment – Property: this coverage is designed for special assessments made to the unit owners if there is damage to the collectively owned condominium property and the special assessment is valid under the condominium corporations governing rules. This coverage is subject to a maximum \$10,000 for that part of an assessment made necessary by a deductible in the insurance policy of the Condominium Corporation.

Loss Assessment – Liability: This coverage is designed to pay for special assessments if they are valid under the condominium corporations governing rules and the assessments are made necessary by occurrence to which the liability section will respond. This coverage is subject to a maximum \$10,000 for that part of an assessment made necessary by a deductible in the insurance policy of the Condominium Corporation.

To be Eligible

Your Condominium Unit Owner's Insurance Policy provides the best built in coverage's and optional extensions available with HTM Insurance

- The building and premises in good condition with appropriate maintenance displaying pride of ownership.
- Maximum 1 claim in past 5 years and less than \$10,000
- All electrical wiring and plumbing in good condition and updated since 1980
- Roof is maintained and in good condition
- Primary heat is approved, electric or central forced air heating
- No more than 2 mortgages or secured lines of credit
- Minimum insured limit of \$50,000

Coverage

All packages are All Risk coverage.

Package Features

This chart provides you with features our Condominium Unit Owner's Insurance Policy:

Your Condominium Unit Owners' Insurance Policy	
Detached Private Structures:	
Detached Private Structures owned by the Condominium Owner	\$1,000
Personal Property:	
Personal property of residence employees while in your possession	Included
Personal property of student away from home	10,000.00
Personal property of parent/family member in a nursing home or healthcare	10,000.00
Personal property belonging to others while in your possession while acting as a volunteer	No Coverage
Personal property stored in a warehouse unless caused by theft	90 Days
Special limits of personal property:	
Jewelry, watches, gems, fur garments and garments trimmed with fur	10,000.00
Numismatic Property, stamps and philatelic property, sports cards, sports memorabilia and comic book collections	5,000.00
Books, tools and instruments pertaining to a business, profession or occupation	10,000.00
Securities, books of account, deeds, evidences of debt or title, letters of credit, notes other than bank notes, manuscripts, passports, tickets and documents to establish ownership	5,000.00
Money, bullion or cash cards	1,000.00
Lawn and garden tractors and golf carts including attachments and accessories	15,000.00
Watercraft, their furnishings, equipment, accessories and motors	3,000.00
Computer software including digital assets	5,000.00
Parts for motorized vehicles that are not installed yet	3,000.00
Bicycles, electric bicycles and personal transported and their related equipment	2,000.00
Utility trailers	3,000.00
Improvements and Betterments	Included
Additional Living Expenses:	
Additional Living Expenses	Included
Civil Authority Prohibits Access	Period not exceeding 30 days
Emergency Evacuation	Lessor of 30 days or 3000
Fair Rental Value	Included
Special Additional Coverages	
Additional Protection for Building	250%
Loss Assessment Charge	250%
Additional Coverages	
Arson or Theft Conviction Reward	1,000.00
Credit or Debit Cards and Forgery and Counterfeit Money	5,000.00
Domestic Animal Coverage	5,000.00
Emergency Services Forced Entry	5,000.00
Fire Department Charges	10,000.00

HTM Insurance
Condominium Unit Owners

	Your Condominium Unit Owners' Insurance Policy
Identity Fraud	25,000.00
Inflation Protection	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$2500 for any one item
Lock Replacement	1,000.00
Monuments	10,000.00
Non-Domestic Animal Coverage	10,000.00
Pollution Damage - Insured Premises	25,000.00
Property used for a 'business', profession or occupation	10,000.00
Refrigerator and Freezer Foods	3,000.00
Safety Deposit Box	10,000.00

Rates

The Condominium Unit Owner's Insurance Policy rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection Premium, this **must** be added to the rate from table
- Does not include liability premiums

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	GR 1A	GR 1	GR 2	GR 3
50,000	158	226	315	457
55,000	176	248	341	489
60,000	194	271	368	523
65,000	213	293	394	555
70,000	231	315	420	588
75,000	250	337	446	621
80,000	268	360	473	654
85,000	287	382	499	687
90,000	305	404	525	719
95,000	323	426	551	752
100,000	341	449	578	785
110,000	376	491	628	845
120,000	410	533	677	906
130,000	444	575	728	966
140,000	478	617	777	1,027
150,000	512	659	827	1,087
160,000	546	701	877	1,148
170,000	581	743	927	1,208
180,000	614	785	977	1,268
190,000	649	827	1,027	1,328
200,000	683	869	1,076	1,389
210,000	714	908	1,124	1,447
220,000	746	948	1,171	1,505
Additional per \$1,000	3.15	3.94	4.73	5.78

Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

	Low	Medium	High
Coverage	Water Protection	Water Protection	Water Protection
Premium	\$50	\$100	\$200
Limit	Included	Included	*Unlimited/\$20,000
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

*Water Backup is included in the limits, but Water Protection is limited to \$20,000

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Additional Protection for Unit

\$2.50 / \$1,000 of Additional Limit

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides \$1,000 of coverage for detached private structures that are owned by the condominium unit owner. Some long term condominium owners will purchase a utility shed for their use and install it on the property. They may want to insure it. If its replacement cost is more than \$1,000, the limit will need to be increased.

Rent and Rental Value

\$2.50 / \$1000 of Additional Limit

Unit Improvements and Betterments

\$2.50 / \$1,000 of Additional Limit

Optional Coverages

Description of Coverage	Additional Premium
Major Renovation or Addition *	\$100 (Fully Earned)

* To the insured Unit.

RENTAL CONDOMINIUM UNIT OWNERS PACKAGE

The Rental Condominium Owner Policy is designed for existing policyholders with rental properties

To be Eligible

Your Rental Condominium Unit Owner's Insurance Policy provides the best built in coverage's and optional extensions available with HTM Insurance

- The building and premises in good condition with appropriate maintenance displaying pride of ownership.
- Maximum 1 claim in past 5 years and less than \$10,000
- All electrical wiring and plumbing in good condition and updated since 1980
- Roof is maintained and in good condition
- Primary heat is approved, electric or central forced air heating
- No more than 2 mortgages or secured lines of credit
- Tenant must have their own insurance policy including tenants legal liability (copy of policy may be requested by underwriting)

Coverage

All packages are All Risk coverage.

Package Features

This chart provides you with features our Rental Condominium Unit Owner's Insurance Policy:

	Your Rental Condominium Unit Owners' Insurance Policy
Detached Private Structures:	
Detached Private Structures owned by the Condominium Owner	\$1,000
Additional Living Expenses:	
Civil Authority Prohibits Access	Period not exceeding 30 days
Fair Rental Value	Included
Special Additional Coverages	
Loss Assessment Charge	10,000.00
Special limits of personal property:	
Arson or Theft Conviction Reward	1,000.00
Fire Department Charges	5000
Inflation Protection	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$500 for any one item
Lock Replacement	500
Pollution Damage - Insured Premises	10000

Rates

The Condominium Unit Owner's Insurance Policy rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection or Water Back Up premiums
- Does not include liability premiums

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	GR 1A	GR 1	GR 2	GR 3
20,000	223	273	331	464
25,000	248	301	366	513
30,000	273	330	401	563
35,000	297	357	437	611
40,000	322	385	471	660
45,000	348	414	507	710
50,000	373	442	542	759
55,000	397	469	578	807
60,000	422	498	612	857
Additional \$1000 Rate	4.67	5.62	7.04	9.82

Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Water Protection Coverage:

	Low	Medium	High
Premium	\$50	\$100	\$200
Limit	Included	Included	Included
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Additional Protection for Unit

\$2.50 / \$1,000 of Additional Limit

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides \$1,000 of coverage for detached private structures that are owned by the condominium unit owner. Some long term tenants will purchase a utility shed for their use and install it on the property. The tenant may want to insure it. If its replacement cost is more than \$1,000, the limit will need to be increased.

Rent and Rental Value

\$2.50 / \$1000 of Additional Limit

Unit Improvements and Betterments

\$2.50 / \$1,000 of Additional Limit

Optional Coverages

Description of Coverage	Additional Premium
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

PERSONAL ARTICLES COVERAGE

This coverage protects the policyholder's specific scheduled articles with insurance separate from the policy wording. The articles must be specifically identified and categorized as per the rating schedule. Appraisals, receipts, and/or photographs and appropriate complete descriptions will be necessary for all articles as per the direction of the underwriter. Generally, appraisals will be required for new business on all Jewelry Floater items. The appraisal must be within the last 18 months and submitted to the underwriter. Bills of sales are not acceptable on items more than \$1,500 or on items purchased outside Canada; a current appraisal will be required. On renewals, we will be asking for updated appraisals of jewelry items over \$5,000 every 5 years.

To be Eligible

- All articles should be insured for their replacement value and should be reviewed annually for appropriate coverage.
- Maximum amounts allowed on any one article, pair or set is \$10,000.
- Schedules over \$25,000 must have approved alarm system and be approved by underwriting.
- Appraisals for jewelry should contain the date, insured's name and address, jewelry
 - Company name and address, description of item, value and possible photograph.
- Appraisals must be valued in Canadian dollars
- Diamond appraisals should contain the number of stones and weight, colour, clarity, carat and cut.
- Coloured stone appraisals should contain hue/tone and saturation, number of stones and clarity.
- Necklaces/bracelets/ring appraisals should contain make, case number and description.
- Watch appraisals should contain make, case number and description.

Refer to the policy wording for coverage and exclusion descriptions.

Rates

- Minimum annual premium of \$15 flat applies



Description of Coverage	Deductible	Rate/\$100
Camera's, Projection Machines, Films and Sound Including portable VCR filming units (Non-Professional) Profession use – refer to underwriting	\$100	1.75
Electric Wheelchair	\$250	0.50
Fine Arts (excluding breakage)	\$100	0.70
Fine Arts (including breakage)	\$100	2.65
Hearing Aid	\$100	5.00
Jewellery and Watches We require a current appraisal for description and a bill of sale (unless waived by underwriter)	\$100	1.30

HTM Insurance
Personal Articles Coverage

Tractors, Machinery and Equipment Subject to 80% co-insurance, ACV	\$500	0.50
Medical Equipment	\$250	1.00
Musical Instruments and Electronic Equipment (Non- Professional) For Professional Use refer to underwriting	\$100	1.50
Musical Instruments and Electronic Equipment (Professional) For Professional Use refer to underwriting	\$100	2.50
Personal and Farm Use Computers (Including Software, Accessories etc.)	\$500	0.90
Pet and/or Livestock Named Perils Coverage	\$500	0.55
Silverware	\$100	1.00
Sports/Celebrity Cards/Comic Books Single Articles over \$250 must be scheduled	\$500	0.80
Sports Equipment Single Articles over \$250 must be scheduled	\$250	2.50
Stamp and Coin Collection Single Articles over \$250 must be scheduled	\$100	1.50
Tack Floater – All Risk Saddles, Bridles, Boots, Harness Maximum of 20% of the total insurance provided under this section may be blanketed to 100% co-insurance Single articles over \$250 must be scheduled	\$250	1.50
Tool Floater (Non- Professional – Named Perils Coverage) A maximum of 20% of the total insurance provided under this section may be blanketed subject to 100% co-insurance Single Articles over \$250 must be scheduled	\$250	2.00
Tool Floater (Professional – Named Perils Coverage) A maximum of 20% of the total insurance provided under this section may be blanketed subject to 100% co-insurance Single Articles over \$250 must be scheduled	\$250	3.00

SECONDARY HOME INSURANCE POLICIES

HTM has two Secondary Home Insurance packages. This policy is designed for policyholders who own and occupy another dwelling, and also own and occupy this residence a minimum of 100 days per year. They are, starting with our best coverage:

-  Your Premium Secondary Home Insurance Policy
-  Your Secondary Home Insurance Policy

Eligibility for All Packages

Each package has specific eligibility criteria. These are common to all packages:

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- Primary heat is approved, electric or forced air central heating; and must be maintained throughout heating season
- All electrical wiring and plumbing in good condition and updated since 1970
- No business pursuits except incidental rental up to a maximum of 8 weeks
- A fully completed Secondary/Seasonal Questionnaire must be received
- One or two family occupied – may be occupied by immediate family member
- Risk must have road and driveway that is maintained year round with arrangements made for snow removal
- No more than two mortgages or secured lines of credit

Coverage for All Packages

All packages are All Risk coverage.

Package Features Comparison

This chart provides you with features of our packages in a side by side comparison:

	Your Secondary Home Insurance Policy	Your Premium Secondary Home Policy
Detached Private Structures:		
Insured as a percentage of the limit	10% of Dwelling limit	10% of Dwelling limit
Boat Houses & Docks	Available	Included
Personal Property:		
Insured as a percentage of the limit	50% of the dwelling limit	50% of the dwelling limit
Personal property of others while in your possession	\$3,000	Included
Personal property belonging to others while in your possession while acting as a volunteer	\$1,000	\$1,000
Personal property stored in a warehouse unless caused by theft	30 Days	90 Days
Special limits of personal property:		
Jewelry, watches, gems, fur garments and garments trimmed with fur	\$3,000	\$6,000
Numismatic Property, stamps and philatelic property, sports cards, sports memorabilia and comic book collections	\$1,000	\$3,000
Securities, books of account, deeds, evidences of debt or title, letters of credit, etc.	\$2,000	\$3,000
Money, bullion or cash cards	\$500	\$500
Lawn and garden tractors and golf carts including attachments and accessories	\$15,000	\$15,000
Watercraft, their furnishings, equipment, accessories and motors	\$2,000	\$3,000
Computer software including digital assets	\$2,000	\$5,000
Parts for motorized vehicles that are not installed yet	\$3,000	\$3,000
Bicycles, electric bicycles and personal transported and their related equipment	\$1,000	\$2,000
Utility trailers	\$1,000	\$3,000
Domestic animals including loss or damage caused by theft or attempted theft	\$1,000	See Special Additional Coverages
Sudden or accidental loss or damage caused by a domestic animal	\$1,000	See Special Additional Coverages
Special Additional Coverages:		
By Law Coverage	No coverage	up to 5%
Loss Assessment Charges	No coverage	\$25,000
Additional Coverages		
Arson or Theft Conviction Reward	\$1,000	\$1,000
Credit or Debit Cards and Forgery and Counterfeit Money	\$1,000	\$5,000

	Your Secondary Home Insurance Policy	Your Premium Secondary Home Policy
Debris Removal	up to 5% of dwelling & Detached structures	up to 5% of dwelling & Detached structures
Domestic Animal Coverage	\$1,000	\$5,000
Earthquake	Available	Available
Emergency Services - Forced Entry	No Coverage	\$5,000
Fire Department Charges	\$5,000	\$10,000
Home System Protection	Available	Available
Identity Fraud	No Coverage	\$25,000
Inflation Protection	Included	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$500 for any one item	5% of limit, \$2,500 for any one item
Lock Replacement	\$500	\$1,000
Monuments	No coverage	\$10,000
Non-Domestic Animal Coverage	No coverage	\$10,000
Pollution Damage - Insured Premises	\$10,000	\$25,000
Property used for a 'business', profession or occupation	\$2,000 on premises	\$10,000 on premises
Refrigerator and Freezer Foods	\$1,000	\$3,000
Safety Deposit Box	\$10,000	\$10,000
Service Line Coverage	Available	Available
Tear Out	Included	Included
Water Backup Endorsement	Available	Available
Water Protection Endorsement	Available	Available
Basis of Claim Settlement		
Additional Rebuilding Cost	Not Available	Included
Combined Limit	Not Available	Available
Functional Rebuilding Cost	Available	Not Available
Guaranteed Replacement Cost	Not Available	Available
Waiver of deductible – Loyalty	Not Available	10% per year (avg. Deductible)

YOUR PREMIUM SECONDARY HOME POLICY

The Premium Secondary Homeowners policy provides the best built in coverage's and optional extensions available with HTM Insurance.

To be Eligible

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- Primary heat is approved, electric or forced air central heating; and must be maintained throughout heating season
- All electrical wiring and plumbing in good condition and updated since 1970
- No business pursuits except incidental rental up to a maximum of 8 weeks
- Increase of incidental rentals to 12 weeks available subject to U/W approval
- A fully completed Secondary/Seasonal Questionnaire must be received
- One or two family occupied – may be occupied by immediate family member
- Risk must have road and driveway that is maintained year round with arrangements made for snow removal
- No more than two mortgages or secured lines of credit
- Insured to 100% of rebuilding value

Rates

The premium secondary home is rated in two tiers

Option #1	Option #2
Occupied a minimum of 100 days/year	Occupied a minimum of 100 days/year
Maximum continuous unoccupied period of 60 days (No more than 1 such period per year)	Maximum continuous unoccupied period of 30 days (No more than 1 such period per year)
Use Premium Home Package Rates plus a 25% surcharge	Use Premium Home Package Rates plus a 10% surcharge

Loss of Rental Income Coverage

Loss of Rental Income	Rate
Rate based on per \$1,000 of coverage	2.50

- Go to the premium homeowners section to get the base rates
- Includes \$500 Deductible (see deductible discounts for options)

- Up to 10 acres; 10 to 50 acres will be subject to liability surcharge
 - Over 50 acres, risk will qualify for Country Farm
 - No agriculture operations; any agriculture operations will qualify risk for Country Farm
- Does not include Water Protection or Water Back Up premium
- Does not include secondary surcharge
- Does not include liability premiums

Water Coverage (Option 1 - Maximum continuous unoccupied period of 60 days)

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$100	\$100	Not Available
Limit	Included	Included	
Deductible	Follows Package	Minimum \$1,000	

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$250	Not Available	Not Available
Limit	Included		
Deductible	Follows Package		

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Water Coverage (Option 2 - Maximum continuous unoccupied period of 30 days)

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$50	\$50	Not Available
Limit	Included	Included	
Deductible	Follows Package	Minimum \$1,000	

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$150	Not Available	Not Available
Limit	Included		
Deductible	Follows Package		

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the section on buildings.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Optional Coverages

Description of Coverage	Additional Premium
Combined limit (Limits on the Dwelling, Detached Private Structures, Personal Property and Additional Living can be added together and the combined limit can be used for any of the four areas as needed).	\$15
Private Residence under Construction *	\$300 (Fully Earned)
Detached Private Structure under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

YOUR SECONDARY HOME POLICY

The Secondary Home policy provides the best all risk policy with a reduction in frills and underwriting requirements, making it our most affordable product, while still offering excellent protection.

To be Eligible

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- Primary heat is approved, electric or forced air central heating; and must be maintained throughout heating season
- All electrical wiring and plumbing in good condition and updated since 1970
- No business pursuits except incidental rental up to a maximum of 8 weeks
- Increase of incidental rentals to 12 weeks available subject to U/W approval
- A fully completed Secondary/Seasonal Questionnaire must be received
- 1 or 2 family occupied – may be occupied by immediate family member if we have supporting business
- Risk must have road and driveway that is maintained year round with arrangements made for snow removal
- No more than two mortgages or secured lines of credit
- Insured to 80% of rebuilding value

Rates

The Secondary Home Package is rated in two tiers:

Option #1	Option #2
Occupied a minimum of 100 days/year	Occupied a minimum of 100 days/year
Maximum continuous unoccupied period of 60 days (No more than 1 such period per year)	Maximum continuous unoccupied period of 30 days (No more than 1 such period per year)
Use Home Package Rates plus a 25% surcharge	Use Premium Home Package Rates (table below) plus a 10% surcharge

Loss of Rental Income Coverage

Loss of Rental Income	Rate
Rate based on per \$1,000 of coverage	2.50

- Go to the home policy section to get the base rates
- Includes \$500 Deductible (see deductible discounts for options)
- **Does not include Water Protection or Water Back Up coverage**
- **Does not include secondary surcharge**
- **Does not include liability premiums**

Water Coverage (Option 1 - Maximum continuous unoccupied period of 60 days)

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$75	\$150	Not Available
Limit	Included	Included	
Deductible	Follows Package	Minimum \$1,000	

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$350	Not Available	Not Available
Limit	Included		
Deductible	Follows Package		

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Water Coverage (Option 2 - Maximum continuous unoccupied period of 30 days)

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$50	\$100	Not Available
Limit	Included	Included	
Deductible	Follows Package	Minimum \$1,000	

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$250	Not Available	Not Available
Limit	Included		
Deductible	Follows Package		

Refer to underwriting prior to binding Water Coverage: All risks/locations that are deemed to have waterfront exposure

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the section on buildings.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Optional Coverages

Description of Coverage	Additional Premium
Private Residence under Construction *	\$300 (Fully Earned)
Detached Private Structure under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

YOUR SEASONAL HOME INSURANCE POLICY

To be Eligible

- No business use other than incidental rental up to a maximum of 8 weeks
- If incidental rental is more than 8 week maximum, refer to Underwriting
- A fully completed Secondary/Seasonal Questionnaire must be received by the company
- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership
- All wiring and plumbing in good condition and updated since 1970
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition
- Maximum 1 claim in past 5 years and less than \$10,000
- 1 or 2 family owner occupied*
** May be occupied by immediate family member if we have the supporting business.*
- No business pursuits
- No more than 1 mortgage
- Properties on an island must be referred to underwriting

Coverage

This package includes two options (A or B) for the insured to choose, otherwise, settlement will be option B:

- A. Cost of repairs or replacement (whichever is less) without deduction for depreciation, in which case “we” will pay in the proportion that the applicable amount of insurance bears to 80% of the “replacement cost” of the damaged building at the date of damage, but not exceeded the actual cost incurred.
- B. The “Actual Cash Value” of the damage at the date of the occurrence.

Package Features

This chart provides you with features our Seasonal Home Insurance Policy:

Your Seasonal Unit Owners' Insurance Policy	
Detached Private Structures:	
Detached Private Structures owned by the Seasonal Owner	Available
Personal Property:	
Personal property of others	\$3000
Personal property stored in a warehouse unless caused by theft	30 Days
Special limits of personal property:	
Jewelry, watches, gems, fur garments and garments trimmed with fur	1,000

HTM Insurance
Your Seasonal Home Insurance Policy

	Your Seasonal Unit Owners' Insurance Policy
Numismatic Property, stamps and philatelic property, sports cards, sports memorabilia and comic book collections	1,000
Books, tools and instruments pertaining to a business, profession or occupation	500
Securities, books of account, deeds, evidences of debt or title, letters of credit, notes other than bank notes, manuscripts, passports, tickets and documents to establish ownership	500
Money, bullion or cash cards	200
Lawn and garden tractors and golf carts including attachments and accessories	5,000
Watercraft, their furnishings, equipment, accessories and motors	1,000
Computer software including digital assets	500
Parts for motorized vehicles that are not installed yet	3,000
Bicycles, electric bicycles and personal transported and their related equipment	1,000
Utility trailers	1,000
Additional Living Expenses:	
Civil Authority Prohibits Access	Period not exceeding two weeks and \$3,000
Emergency Evacuation	Period not exceeding two weeks and \$3,000
Special Additional Coverages	
Domestic Animal Coverage	1,000
Additional Coverages	
Arson or Theft Conviction Aware	1,000
Fire Department Charges	5,000
Inflation Protection	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$500 for any one item
Lock Replacement	500
Pollution Damage - Insured Premises	10,000

Rates

The Seasonal Home Insurance Policy rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection or Water Back Up Coverage (Not Available)
- Does not include liability premiums

HTM Insurance
Your Seasonal Home Insurance Policy

Limit	Grade 1A & 1	Grade 2 & 3
50,000	315	315
55,000	347	348
60,000	378	381
65,000	410	414
70,000	441	446
75,000	473	479
80,000	504	512
85,000	536	545
90,000	567	578
95,000	599	610
100,000	630	644
105,000	662	676
110,000	693	709
115,000	725	741
120,000	756	775
125,000	788	807
130,000	819	840
135,000	851	873
140,000	882	906
145,000	914	939
150,000	945	971
155,000	974	1,001
160,000	1,003	1,029
165,000	1,032	1,058
170,000	1,061	1,087
175,000	1,090	1,116
180,000	1,118	1,145
185,000	1,148	1,174
190,000	1,176	1,202
195,000	1,205	1,232
200,000	1,234	1,260
205,000	1,260	1,287
210,000	1,286	1,316
215,000	1,313	1,343
220,000	1,339	1,370
225,000	1,365	1,398

Limit	Grade 1A & 1	Grade 2 & 3
230,000	1,391	1,426
235,000	1,418	1,453
240,000	1,444	1,481
245,000	1,470	1,508
250,000	1,496	1,536
255,000	1,523	1,562
260,000	1,549	1,589
265,000	1,575	1,615
270,000	1,601	1,641
275,000	1,628	1,667
280,000	1,654	1,694
285,000	1,680	1,720
290,000	1,706	1,746
295,000	1,733	1,772
300,000	1,759	1,799
305,000	1,785	1,825
310,000	1,810	1,851
315,000	1,835	1,877
320,000	1,860	1,904
325,000	1,885	1,930
330,000	1,910	1,956
335,000	1,935	1,982
340,000	1,959	2,009
345,000	1,985	2,035
350,000	2,010	2,061
355,000	2,035	2,087
360,000	2,059	2,114
365,000	2,084	2,140
370,000	2,109	2,166
375,000	2,135	2,192
380,000	2,159	2,219
385,000	2,184	2,245
390,000	2,209	2,271
395,000	2,234	2,297
Additional per \$1,000	4.73	5.25

Water Coverage

Water coverage is not available on the seasonal home insurance policy.

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the Outbuildings section.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Rent and Rental Value

\$0.25 / \$100 of Additional Limit

Optional Coverages



Description of Coverage	Additional Premium
Building or Structure under Construction * (Applies to buildings or structures that would be insured by the Detached Private Structures coverage)	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Unit)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

YOUR RENTAL DWELLING INSURANCE POLICIES

HTM has two Rental Dwelling Insurance packages. This policy is designed for policyholders who own and occupy another dwelling, and also own but have tenants occupy this residence.

They are, starting with our best coverage:

-  Your Premium Rental Dwelling Insurance Policy
-  Your Rental Dwelling Insurance Policy

Eligibility for All Packages

Each package has specific eligibility criteria. These are common to all packages:

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- Primary heat is approved, electric or forced air central heating
- All electrical wiring and plumbing in good condition and updated since 1970
- No business pursuits
- No more than two mortgages or secured lines of credit
- 1 or 2 family occupancy
- Tenant must have their own insurance policy including tenants legal liability (copy of policy may be requested by underwriting)

Coverage for All Packages

All packages are All Risk coverage.

Package Features Comparison

This chart provides you with features of our packages in a side by side comparison:

	Your Rental Dwelling Insurance Policy	Your Premium Rental Dwelling Insurance Policy
Detached Private Structures:		
Insured as a percentage of the limit	10% of Dwelling limit	10% of Dwelling limit
Personal Property:		
Landlords Contents	\$5,000	\$5,000
Rent or Rental Value		
Fair Rental Value	10% of Dwelling limit	10% of Dwelling limit
Civil Authority Prohibits Access	30 days	30 days
Special Additional Coverages		
By-Law Coverage	No Coverage	Up to 2% of dwelling limit
Good Samaritan Coverage	No Coverage	\$5,000
Additional Coverages		
Arson or Theft Conviction Reward	\$1,000	\$1,000
Debris Removal	up to 5% of dwelling & Detached structures	up to 5% of dwelling & Detached structures
Earthquake	Available	Available
Fire Department Charges	\$5,000	\$10,000
Home System Protection	Available	Available
Inflation Protection	Included	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$500 for any one item	5% of limit, \$2,500 for any one item
Lock Replacement	\$500	\$500
Pollution Damage - Insured Premises	\$10,000	\$10,000
Service Line Coverage	Available	Available
Tear Out	Included	Included
Water Backup Endorsement	Available	Available
Water Protection Endorsement	Available	Available
Basis of Claim Settlement		
Additional Rebuilding Cost	Not Available	Included
Combined Limit	Not Available	Available
Functional Rebuilding Cost	Available	Not Available
Guaranteed Replacement Cost	Not Available	Available
Waiver of deductible – Loyalty	Not Available	10% per year (avg. Deductible)

YOUR PREMIUM RENTAL DWELLING INSURANCE POLICY

The Premium Rental Dwelling Insurance policy provides the best built-in coverage's and optional extensions available with HTM Insurance.

To be Eligible

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Minimum building limit of \$250,000
- Maximum 1 claim in past 5 years and less than \$10,000;
- Primary heat is approved, electric or forced air central heating
- All electrical wiring and plumbing in good condition and updated since 1970
- No business pursuits
- Rental dwelling must not be in any business name
- No more than two mortgages or secured lines of credit
- 1 or 2 family occupancy
- We will accommodate up to 2 rented dwelling units. If an insured has more than 2 rented dwelling units, ALL dwellings will be written as Commercial policies
- 2nd family occupancy will be subject to a liability surcharge
- Tenant must have their own insurance policy including tenants legal liability (copy of policy may be requested by underwriting)
- Insured to 100% of rebuilding value

Rates

The Premium Rental Dwelling Insurance Policy rates on the next page:

- Includes \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection or Water Back Up Coverage
- Does not include liability premiums

All areas of the table shaded in **GREEN** require binding authority from HTM.

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
250,000	1,142	1,418	1,701	2,418
260,000	1,187	1,473	1,770	2,515
270,000	1,232	1,529	1,840	2,612
280,000	1,276	1,584	1,909	2,709
290,000	1,321	1,640	1,978	2,807
300,000	1,365	1,696	2,048	2,903
310,000	1,405	1,746	2,113	2,996
320,000	1,444	1,796	2,178	3,087
330,000	1,484	1,846	2,243	3,179
340,000	1,523	1,895	2,308	3,271
350,000	1,562	1,946	2,373	3,363
360,000	1,601	1,995	2,438	3,455
370,000	1,641	2,045	2,503	3,547
380,000	1,680	2,095	2,568	3,638
390,000	1,720	2,145	2,633	3,731
400,000	1,759	2,195	2,699	3,822
410,000	1,796	2,242	2,760	3,909
420,000	1,832	2,289	2,822	3,995
430,000	1,869	2,336	2,884	4,082
440,000	1,906	2,384	2,946	4,169
450,000	1,943	2,431	3,008	4,256
460,000	1,979	2,478	3,070	4,342
470,000	2,016	2,525	3,132	4,429
480,000	2,053	2,573	3,194	4,515
490,000	2,090	2,620	3,256	4,602
500,000	2,126	2,667	3,318	4,688
Additional per \$1,000	4.20	5.25	6.30	8.66

Water Coverage:

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$50	\$75	\$100
Limit	Included	Included	Included
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$175	\$300	Not Available
Limit	Included	Included	
Deductible	Follows Package	Minimum \$1,000	

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the section on buildings.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Optional Coverages

Description of Coverage	Additional Premium
Combined limit (Limits on the Dwelling, Detached Private Structures, Personal Property and Additional Living can be added together and the combined limit can be used for any of the four areas as needed).	\$20
Private Residence under Construction *	\$300 (Fully Earned)
Detached Private Structure under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates

YOUR RENTAL DWELLING INSURANCE POLICY

The Rental Dwelling Insurance Policy provides limited coverage and optional extensions for existing policyholders with rental properties.

To be Eligible

- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership;
- Asphalt roofing shingles in good condition and updated within past 20 years, all other roof types in good condition;
- Maximum 1 claim in past 5 years and less than \$10,000;
- Primary heat is approved, electric or forced air central heating
- All electrical wiring and plumbing in good condition and updated since 1970
- No business pursuits
- Rental dwelling must not be in any business name
- No more than two mortgages or secured lines of credit
- 1 or 2 family occupancy
- We will accommodate up to 2 rented dwelling units. If an insured has more than 2 rented dwelling units, ALL dwellings will be written as Commercial policies
- 2nd family occupancy will be subject to a liability surcharge
- Tenant must have their own insurance policy including tenants legal liability (copy of policy may be requested by underwriting)
- Insured to 80% of rebuilding value

Rates

- Includes \$500 Deductible (see deductible discounts for options)
- Does not include Water Protection or Water Back Up Coverage
- Does not include liability premiums

Limit	Grade 1A	Grade 1	Grade 2	Grade 3
150,000	565	683	845	1,181
160,000	604	730	903	1,260
170,000	644	777	961	1,339
180,000	683	824	1,019	1,418
190,000	722	872	1,076	1,496
200,000	761	919	1,134	1,575
210,000	798	964	1,190	1,652
220,000	835	1,008	1,244	1,727
230,000	872	1,053	1,300	1,804
240,000	908	1,097	1,355	1,880
250,000	945	1,142	1,410	1,956
260,000	982	1,187	1,465	2,032
270,000	1,019	1,232	1,520	2,108
280,000	1,055	1,276	1,575	2,184
290,000	1,092	1,321	1,631	2,261
300,000	1,129	1,365	1,685	2,336
310,000	1,163	1,407	1,738	2,410
320,000	1,197	1,449	1,790	2,483
330,000	1,232	1,491	1,843	2,557
340,000	1,265	1,533	1,895	2,630
350,000	1,300	1,575	1,948	2,704
360,000	1,334	1,617	2,000	2,777
370,000	1,368	1,659	2,053	2,851
380,000	1,402	1,701	2,105	2,924
390,000	1,436	1,743	2,158	2,998
400,000	1,470	1,785	2,210	3,071
410,000	1,505	1,827	2,263	3,145
420,000	1,538	1,869	2,315	3,218
430,000	1,573	1,911	2,368	3,292
440,000	1,607	1,953	2,420	3,365
450,000	1,641	1,995	2,473	3,439
Additional per \$1,000	3.68	4.46	5.51	7.88

Water Coverage

Water coverage premium from the following table must be added **after** applying discounts or surcharges as they will not apply to water coverage premium. (Low/Medium/High rating is determined by the Farm Mutual Re Geographic Water Tables):

Option 1:

Water Backup Coverage:

	Low	Medium	High
Premium	\$75	\$100	\$150
Limit	Included	Included	Included
Deductible	Follows Package	Minimum \$1,000	Minimum \$2,000

Option 2:

Water Protection Coverage:

	Low	Medium	High
Premium	\$250	\$375	Not Available
Limit	Included	Included	
Deductible	Follows Package	Minimum \$1,000	

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Increased Limits

Detached Private Structures

\$2.00 / \$1,000 of Additional Limit

The policy provides a limited amount of coverage for detached private structures. We insure structures or buildings separated from the dwelling by a clear space, on your premises but not insured under Coverage A. If they are connected to the dwelling by a fence, utility line or similar connection only, they are considered to be detached private structures.

Careful consideration should be taken to ensure that the appropriate rebuilding values of all structures are calculated and the limit increased accordingly.

If structure does not qualify for Detached Private Structure Coverage, please refer to the section on buildings.

Personal Property

\$2.00 / \$1,000 of Additional Limit

The policy provides a limit for personal property simply based on the amount of insurance on the dwelling. Careful consideration should be taken to ensure that the policyholder's personal property is evaluated and the limit increased accordingly.

Optional Coverages

Description of Coverage	Additional Premium
Private Residence under Construction *	\$300 (Fully Earned)
Detached Private Structure under Construction *	\$100 (Fully Earned)
Major Renovation or Addition * (To the insured Dwelling)	\$100 (Fully Earned)
Rent and Rental Value	\$2.50/\$1,000

* Note: The policyholder may require liability protection if he is acting as the general contractor. Refer to the liability section for rates.

BASIC POLICY

This coverage is designed for buildings not conducive to our other package policies. The coverage is basic named perils with loss settlement based on actual cash value. Liability coverage is mandatory when this coverage is provided.

HTM has two Basic Policy packages available.

 Basic Policy – Building and/or Contents

To be Eligible

- Primary residence must be insured with HTM Insurance
- All dwellings and premises in good condition with appropriate maintenance displaying pride of ownership.
- Maximum 1 claim in past 5 years and less than \$10,000
- 1 or 2 family owner occupied
- Properties on an island must be referred to underwriting.

Coverage

Actual cash value loss settlement basis.

Package Features

This chart provides you with features our Basic Insurance Policy:

	Your Basic Insurance Policy
Detached Private Structures:	
Detached Private Structures	Available
Personal Property:	
Personal property of others	\$3,000
Personal property stored in a warehouse unless caused by theft	30 Days
Special limits of personal property:	
Jewelry, watches, gems, fur garments and garments trimmed with fur	\$1,000
Numismatic Property, stamps and philatelic property, sports cards, sports memorabilia and comic book collections	\$1,000
Books, tools and instruments pertaining to a business, profession or occupation	\$500
securities, books of account, deeds, evidences of debt or title, letters of credit, notes other than bank notes, manuscripts, passports, tickets and documents to establish ownership	\$500
Money, bullion or cash cards	\$200
Lawn and garden tractors and golf carts including attachments and accessories	\$2,000
Watercraft, their furnishings, equipment, accessories and motors	\$500
Computer software including digital assets	\$100
Parts for motorized vehicles that are not installed yet	\$500

	Your Basic Insurance Policy
Bicycles, electric bicycles and personal transported and their related equipment	\$500
Utility trailers	\$500
Additional Coverages	
Arson or Theft Conviction Aware	\$1,000
Fire Department Charges	\$5,000
Inflation Protection	Included
Lawns, Outdoor Trees, Shrubs and Plants	5% of limit, \$500 for any one item
Lock Replacement	\$500
Pollution Damage - Insured Premises	\$10,000

Rates:

The Basic Insurance Policy rates:

- Includes \$1,000 Deductible (minimum deductible)
- Are rated per \$1000
- Includes wind coverage (may be excluded at underwriters discretion)
- **Does not include liability premiums**

	Grade 1A	Grade 1	Grade 2	Grade 3
Dwelling	\$4.00	\$5.00	\$6.00	\$7.00
Contents	\$4.50	\$5.50	\$6.50	\$7.50

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

Optional Coverages

Description of Coverage	Additional Premium
Snow Collapse	\$1.50 / \$1,000
Theft on Contents	\$3.00 / \$1,000

PROPERTY IN STORAGE

The policy wording provides a comprehensive coverage for property stored in a warehouse for 90 days. After 90 days, coverage is only for loss or damage for the peril of theft and it must be approved by underwriting. We can provide coverage on an interim basis after the 90 days on a basic policy.

Eligibility

- Contents must be in a lock facility/commercial storage unit with a 24 hour monitored alarm system, well lit and fenced.
- We will consider contents in a commercial movers locked trailer
- We require details of the anticipated length of time they will be in storage
- Location and type of storage unit must be provided
- All scenarios must be referred to Underwriting for approval
- Primary residence must be insured with HTM Insurance

Coverage

Coverage provided is basic policy wordings for contents. Actual cash value loss settlement basis.

Rates

The Basic Insurance Policy rates:

- Includes \$1000 Deductible (minimum deductible)
- **Does not include liability premiums**

Contents in Storage	\$5.00/\$1000
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Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

VACANT DWELLING

Purpose

The acknowledgement that a building is vacant or unoccupied affects only the General Exclusion that voids coverage if the building is vacant for more than 30 days. The acknowledgement of vacancy **does not** amend the exclusions in perils for water damage, vandalism and glass breakage which state that coverage is not provided under these causes of loss if the building is vacant even if we have given permission for the building to be vacant.

Eligibility

- Will allow a transition period of up to 3 months for policyholders for e.g. that are dealing with an estate situation, parent going to nursing home. The exclusions for Vacancy still apply. Please refer to Underwriting for this allowance
- Primary residence must be insured with HTM Insurance
- Maximum vacancy period is 3 months, including the 30 days provided by the policy wording
- **Must complete our Vacancy Questionnaire**

Coverage

After the 3 month transition period has expired and the dwelling is still not owner occupied the coverage will revert to a basic named perils policy.

Actual cash value loss settlement basis.

Requirements

- The heating system, power system and water system are left functional while the building is vacant. Or the water pipes are drained and water is shut off
- The home is checked and entered daily by a competent person if you are away for more than 4 consecutive days
- That the dwelling be maintained while it is vacant i.e. grass cut, snow removal, mail checked

Rates

The Basic Insurance Policy rates:

- Includes \$1000 Deductible (minimum deductible)
- Are rated per \$1000
- Includes wind coverage (may be excluded at underwriters discretion)
- Excluded water damage, vandalism and glass breakage, even if there is permission for vacancy
- Excludes water coverage
- **Do not include liability premiums**

	Grade 1A	Grade 1	Grade 2	Grade 3
Dwelling	\$5.00	\$6.00	\$7.00	\$8.00
Contents	\$5.50	\$6.50	\$7.50	\$8.50

Liability Premium:

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

WATERCRAFT COVERAGE

This All Risk coverage is designed for personal use only boats including pontoon style and sailboats with outboard motors, Inboards, Inboard/Outboard and personal watercraft. Any equipment permanently attached is included as part of the watercraft. This coverage also provides for the ability to cover unattached equipment related to the watercraft. **Items under 5 years old and PWCs under 3 years old are automatically covered for replacement cost, up to the limit insured.**

Powered Boats: outboard boats and motors, inboard/outboard boats, inboard boats, and sailboats with any form of auxiliary power.

Unpowered Boats: canoes, pedal-boats, sailboats without auxiliary power, rowboats, kayaks, or any boat designed to operate with wind or muscle power only.

Personal Watercraft (PWC): 1, 2 or 3 person water-jet driven vessel, such as Seadoos, jet skis, wave runners, wet bikes, etc.

To be Eligible

- The watercraft can have a maximum length of 26 feet (refer to underwriting if in excess)
- The limit of insurance must be at least 80% of the actual cash value
- Watercraft liability is mandatory

Classes not written

- Boats capable of speeds in excess of 55MPH
- Boats/motors rented to others (hire or charter) use
- Boats used for commercial use
- Home-built or Kit boats
- Performance boats or boats used for racing
- Houseboats and any boat with full living accommodation
- Boats with propane stoves, refrigerators or other cooking facilities
- Boats powered by a converted engine or jet propulsion (excluding personal watercraft).

Rules and Regulation

To operate a recreational watercraft in Canada, you are subject to various federal and provincial rules and regulations. All pleasure craft used for recreational purposes are governed by these regulations. The Ontario Mutual Insurance Association has published a brochure entitled "What you need to know about pleasure craft" that summarizes some of the requirements and is available at HTM upon request. You can also refer to the Safe Boating guide.

We will require Pleasure Craft Operator Card numbers, automobile driver's license numbers, and motor vehicle conviction records for all operators.

At the underwriter's discretion, operators with unacceptable conviction records will make this coverage unavailable.

Definitions

Inboard: The motor(s) of the boat is built into the hull of the boat and a drive shaft through the bottom of a boat rotates a propeller(s). A rudder (a blade) behind the propeller is controlled by the steering wheel and steers the boat. Any contact with hidden rocks are unforgiving on the propeller(s) or shaft.

Inboard/Outboard: (also known as “Sterndrive”): The motor(s) of the boat is built into the hull at the back of the boat and the motor(s) is connected to an outdrive. The outdrive looks like the bottom half of an outboard motor and gears in the outdrive rotate the propeller(s). Like an outboard motor, the outdrives can tilt up and down and a blade below the prop helps protect it from damage in case of contact with a rock.

Outboards: The boat (hull) and the motor (outboard motor) are separate. The outboard motor is attached to the boat with clamps. It is not uncommon in used boats, for the boat (hull) to be built in one year and an engine (outboard motor) be built in another year. Some outboards will have multiple engines of the same size attached for extra speed and power. Others may have a second smaller engine for backup or for activities like fishing. The engine on larger outboards have the ability to tilt up and down based on the how the boat is being used.

Waterjet: This is the type of engine that draws in water and forces it quickly out the end of a tube like structure to propel a boat forward. This is most commonly found on Personal Watercraft (PWC) such as Jetskis or Seadoos, however there are smaller boats that use this form of engine for propulsion and are commonly referred to as Jetboats.

Seasonal Cancellation Table

Cancellation, deletion or change in form our rates reflect seasonal use, therefore deletion or cancellation of coverage will be subject to our ‘Seasonal Cancellation Table’.

A minimum retained premium of \$100 applies:

Months in Force	Earned Premium % of Annual
January	NIL
February	NIL
March	NIL
April	10%
May	10%
June	20%
July	25%
August	20%
September	10%
October	5%
November	NIL
December	NIL

Watercraft Premiums

Use the table below for rating boats. **Each “unit” is rated separately.** So if you have two Jetskis valued at \$8,000 each, charge \$295 for each one (and not \$475 using a combined \$16,000).

Limit	Powered	Unpowered	PWC
1,000	53	26	105
2,000	79	44	137
3,000	100	62	168
4,000	121	80	200
5,000	142	98	231
6,000	161	113	257
7,000	180	129	284
8,000	198	145	310
9,000	217	161	336
10,000	236	176	362
11,000	254	190	385
12,000	272	204	408
13,000	290	217	432
14,000	308	231	455
15,000	326	245	478
16,000	342	256	499
17,000	359	268	520
18,000	376	279	541
19,000	393	291	562
20,000	410	302	583
Over \$20,000 Per \$1,000	\$15.75	\$10.50	\$21.00

Other Rates

For trailers and/or removable equipment related to the insured watercraft, use \$10 per \$1,000.

Liability Premium

Liability premium is a separate charge. Please go to the personal liability or farm liability section for rates.

PERSONAL LIABILITY

The following is a brief description of the coverage provided. Reference should be made to the actual policy wording, the terms, conditions and exclusions. Defense, settlement and supplementary payments are in addition to the limit of coverage provided.

Business or Professional Pursuits

There is very limited coverage provided to protect an insured against liability arising from any business or professional pursuits. It is important that the insured be provided the appropriate coverage under a Commercial General Liability wording rather than attempting to restructure the Personal Liability policy.

Personal Liability Coverage:

Personal Liability provides protection for an insured for claims arising out of unintentional bodily injury of another person.

Premises Liability provides protection for loss or damage to the property of others as a result of the insured's negligent activities arising from personal pursuit or from use of the declared premises.

Tenants' Legal Liability coverage provides protection for property damage to premises, or their contents, which the insured is using or renting.

Employers Liability coverage provides coverage for the insured's legal liability for bodily injury to a residence employee(s) arising in the course of their employment.

Voluntary Medical Payments: Provides financial assistance for reasonable medical expenses if an insured unintentionally injures another person or if someone is accidentally injured on the insured premises, subject to the terms and conditions of the policy wordings.

Voluntary Payment for Damage to Property: Provides financial assistance for unintentional direct damage the insured causes to property even though they are not legally liable, subject to the terms and conditions of the policy wordings.

Coverage

Legal Liability -----	\$1,000,000
a) Personal Liability	
b) Premise Liability	
c) Tenants Liability	
d) Employers Liability	
Voluntary Medical Payments -----	\$5,000
Voluntary Payment for Damage to Property -----	\$2,000
*Increased Limits Available	

Liability Premiums

Base Rates (maximum 10 acres of land)

	\$1,000,000	\$2,000,000
Home, Condominium and Tenants	\$77	\$107
Secondary, Seasonal and Rentals (Premises Liability Only)	\$28	\$39

Liability Extensions

	Rating	\$1,000,000	\$2,000,000
Additional Insured	Each	21.00	29.00
Additional Acreage (10 to 50 acres)	Each	21.00	29.00
Amphibious Automobile Coverage	Each	21.00	25.00
Antique Tractor	Each	55.00	76.00
Boarder(s)/Apartment	Each	15.00	21.00
Day Care or Babysitting in the home <ul style="list-style-type: none"> ➤ 5 or less children at any one time ➤ Please refer to the Province of Ontario guidelines for home daycare regulations ➤ Licensed daycares are NOT written ➤ No pool or any bodies of water on daycare premises 	Per child	36.00	50.00
Golf Cart	Each	48.00	67.00
Owned Saddle or Draft Animals	Each	15.00	21.00
Office or Studio in Residence	Each	15.00	21.00
Oil Tank	Each	55.00	76.00
Permanent Residence Employee(s)	Each	15.00	21.00
Pools, Ponds <ul style="list-style-type: none"> ➤ capable of being filled to a depth of 30" (75cm) or more ➤ Pools (in-ground & above ground) need to be fenced 	Each	21.00	29.00

	Rating	\$1,000,000	\$2,000,000
Solar Panels - Micro FIT (10kw or less)	Each owned	55.00	76.00
Solar Panels - FIT program – apply to underwriting			
Tractors ➤ over 30 HP, personal use	Each	46.00	64.00

Owner's Construction Liability

Coverage is available for insured's that are acting as their own general contractor, building a residence or other building or structure. Sub-contractors should provide proof of acceptable liability insurance to the insured before working on the job.

Fully Earned	\$1,000,000	\$2,000,000
Per dwelling, building or structure	140	190

Watercraft Liability Rates

Sailboats	\$1 Million	\$2 Million
Up to 26 ft in length	No charge	No charge
26 to 30 ft	37	51
31 to 40 ft	65	89
Over 40 ft	Not Written	
Outboards and Inboard/Outboards	\$1 Million	\$2 Million
0 to 25 hp	No charge	No Charge
26 to 50 hp	15	21
51 to 75 hp	23	32
76 to 100 hp	36	51
101 to 150 hp	51	70
151 to 200 hp	84	116
201 and higher	Refer to Underwriting	
Inboards	\$1 Million	\$2 Million
Max speed up to 16 mph (25 km/h)	46	64
Max speed up to 30 mph (50 km/h)	81	112
Max speed up to 50 mph (80 km/h)	117	161
Personal Watercraft	\$1 Million	\$2 Million
Max speed 50 mph (80 km/h)	152	209
Max speed over 50 mph (80 km/h)	Refer to Underwriting	

GENERAL FARM GUIDELINES

This section of the manual is intended as a rating guide to some of the packages and coverage's offered by HTM Insurance Company. Refer to the various wordings and forms for detailed descriptions of any coverage's, limits, extensions, exclusions and conditions.

Farm Package

All farm policies will have the Standard Extensions of Coverage applied to it. This package of features provide many of the additions that were contained within various wordings and some new benefits to the policyholder. As an option, there's an Enhanced Extensions of Coverage form that's available for an additional charge.

Here is a side by side comparison of the two products:

	Standard Coverage	Enhanced Coverage
Premium for the "Package"	\$50	\$200
Accounts Receivable	\$5,000	\$25,000
Automatic Fire Suppression System Recharge Expense	No coverage	\$25,000
By-laws	\$10,000	\$25,000
Conviction Reward	\$1,000	\$1,000
Debris Removal	5% of limit	5% of limit
Electronic Data Processing (EDP) Equipment, Data and Media	No coverage	\$25,000 equipment, \$10,000 Data and Media
Environmental Upgrade	No coverage	\$25,000
Extra Expense - Nutrient Management Plan	No coverage	\$5,000
Farm Buildings and Additions in the Course of Construction	\$100,000	\$250,000
Fire Department Service Charges	\$10,000	\$10,000
Good Neighbour Cargo	No coverage	\$25,000
Machinery and Equipment top up of special limits	No coverage	\$3,000 per item
Milk Contamination Extension	No coverage	\$25,000
Newly Acquired Farm Buildings	\$100,000	\$500,000
Newly Acquired Livestock	25% of limit, \$5,000 max/animal, 30 days	50% of limit, \$5,000 max/animal, 30 days

HTM Insurance
General Farm Guidelines

	Standard Coverage	Enhanced Coverage
Newly Acquired Machinery and Equipment	25% of limit, 30 days	50% of limit, 30 days
Non-Owned Livestock	10% of limit or \$25,000 (highest)	10% of limit or \$25,000 (highest)
Non-Owned Machinery or Equipment	10% of limit or \$25,000 (highest)	10% of limit or \$25,000 (highest)
Non-Owned Produce	10% of limit or \$25,000 (highest)	10% of limit or \$25,000 (highest)
Outdoor Property	\$15,000	\$25,000
Personal Effects	No coverage	\$1,000/person, max \$25,000
1 st Party Pollutant Clean Up and Removal	\$25,000	\$50,000
Power Fluctuation Coverage	\$5,000	\$10,000
Professional Fees	\$10,000	\$25,000
Removal to Prevent Loss or Damage	14 days	14 days
Sign	No coverage	\$5,000
Standing or Swathed Grain and Swathed Seed Crops	must insure produce \$30/acre	must insure produce \$30/acre
Tenants Improvements	No coverage	\$10,000
Valuable Papers	\$2,500	\$5,000
Top Up	No coverage	\$10,000

Rates

Here are the premiums for either package and rates if you want to increase the limits on any of the features:

	Standard Coverage	Enhanced Coverage	Rates / \$1,000 to add higher limits
Premium for the “Package”	\$50	\$200	
Accounts Receivable	\$5,000	\$25,000	\$3.00
Automatic Fire Suppression System Recharge Expense	No coverage	\$25,000	\$3.00
Electronic Data Processing (EDP) Equipment, Data and Media	No coverage	\$25,000 equipment, \$10,000 Data and Media	See “Additional Coverages” section
Non-Owned Livestock	10% of limit or \$25,000 (highest)	10% of limit or \$25,000 (highest)	See livestock rates
Non-Owned Machinery or Equipment	10% of limit or \$25,000 (highest)	10% of limit or \$25,000 (highest)	See machinery rates
Non-Owned Produce	10% of limit or \$25,000 (highest)	10% of limit or \$25,000 (highest)	See produce rates
Outdoor Property	\$15,000	\$25,000	\$5.00
1 st Party Pollutant Clean Up and Removal	\$25,000	\$50,000	See “Additional Coverages” section
Power Fluctuation Coverage	\$5,000	\$10,000	\$5.00
Professional Fees	\$25,000	\$10,000	\$2.00
Sign	No coverage	\$5,000	\$10.00
Tenants Improvements	No coverage	\$10,000	\$4.00

Optional Coverages

Additional Building Protection

[See Farm Buildings](#)

This endorsement protects the policyholder against possible financial loss if the cost of building material and labour increases following an event such as a tornado or ice storm. In these cases, it is possible that a policyholder may in good faith have insured the full rebuilding value of the a farm building, but still end up being underinsured due to these increased costs.

This coverage provides an additional 25% building limit coverage.

To be Eligible:

- Insured to a minimum 100% of the value as calculated by a rebuilding cost estimator program or worksheet approved by the company;
- One of a kind architecturally designed farm buildings can be considered but not until we are provided with a rebuilding cost appraisal completed by a qualified building appraiser (company discretion to have this completed & what qualifies).

Ineligible:

- Unique or non-standard building materials;
- Unique locations such as built into a hill, etc.;
- The company reserves the right not to offer Additional Rebuilding Cost to certain farm buildings.

Building Under Construction

\$300 Fully Earned

Eligibility – Construction Phase:

- Builders Risk form # BR-01.18 applies while the outbuilding is under construction;
- Available on new construction for a 12 month term;
- When the building is completed for its intended use and or if construction goes beyond 12 month period please notify underwriting;
- The building must be insured to 100% of the completed value;

Owner's Construction Liability

See chart below

To be Eligible:

- Coverage is available for insured's that are acting as their own general contractor, building a farm outbuilding or structure.
- Coverage is not intended for sub-contractors: they should provide proof of acceptable liability insurance.

Rates:

Per dwelling or outbuilding:

Fully Earned	\$1,000,000	\$2,000,000
Per building or structure	\$140	\$190

Earthquake

For farm buildings insured on farm package wordings apply the rate indicated per \$1,000 of insured value with a deductible of 2% of the property limit.

	ZONE 1			ZONE 2		
Construction	Building	Building & Contents	Contents	Building	Building & Contents	Contents
Frame building	\$0.30	\$0.40	\$0.70	\$0.60	\$0.90	\$1.40
Reinforced Concrete or Steel Frame Construction	\$0.60	\$0.70	\$0.90	\$1.20	\$1.40	\$1.80
All other buildings including Brick, Stone or Brick Veneer	\$1.50	\$1.60	\$1.70	\$3.00	\$3.10	\$3.40

Earthquake Zones

The following counties are **ZONE 2**:

Dundas * Ottawa Carleton * Glengarry * Prescott * Lanark * Renfrew * Russell * Stormont

All other locations are rated as **ZONE 1**.

Pollution Damage – Insured Premises

See chart below

This endorsement allows policyholders to increase the limit of insurance available to respond to “on site” claims arising from a “sudden and accidental pollution event”. Refer to underwriting (no binding authority).

Ineligible

- Premises with an underground oil tank.
- Properties rented to others.

Limit	Deductible	Per Location
\$25,000	\$1,000	\$25
\$50,000	\$1,000	\$50
\$75,000	\$1,000	\$75
\$100,000	\$1,000	\$100

Discounts

Claims Free

A claims free discount may be applied to qualified risks for Outbuildings, Machinery and Equipment, Livestock, Produce and Farm Income. Discounts will be affected for any claim within these coverage's.

Number of Years	Percentage
0 Claims in 5 Years	20%
1 Claim in 5 Years	15%
0 Claims in 3 Years	15%

*At underwriter's discretion, experience rating may be considered and applied.

Loss Ratio	3 Years Claims Experience Discount	5 Years Claims Experience Discount
<20%	15%	20%
21-30%	10%	15%
31-40%	5%	10%
41-45%	0	5%
>46%	0	0

Deductible

The standard deductible for outbuildings and machinery and equipment, is \$1,000. The following percentages should be applied to the base premium to change the deductible.

Deductible	Percentage
\$500	+11%
\$1,000	Standard
\$2,000	- 9%
\$5,000	- 16%
\$10,000	- 26%

Loyalty Discount

To reward farm clients for long term loyalty to the company we offer the following discounts on all farm coverages, except liability. In the case where a farm policy is being "rehabilitated", due to claims or other issues, the underwriter may remove the long term discount.

- After 5 years with the company 5%
- After 10 years with the company 10%

New Building Discount

A declining 10% discount will be applied to new buildings (10% first ten years, and declining 1% every year after until the 20th year).

Electrical Discount

Electrical is the cause for many fires. For buildings only, a discount of 5% can be applied for the following:

- Buildings with no electricity (not even a light)
- Buildings with all wiring (100%) contained within an approved conduit *

*** This discount does not apply if:**

- There are any signs of deterioration, rust, etc.
- missing electrical panel cover
- the panel uses fuses and not circuit breakers
- under 100amps
- partially exposed wiring
- attached to a building or addition that doesn't qualify

Surcharges

Claims

When a policyholder has too many claims, if we choose to try to rehabilitate the policy, a surcharge according to the following chart applies:

Loss Ratio	3 Claims in 3 years	4+ Claims in 3 years
70% to 99%	5%	15%
>100%	15%	25%

Woodstove Heat

Any farm building that has woodstove heat:

- \$50 charge per unit

FARM BUILDINGS

General Underwriting Guidelines

- Coverage is available in both **All Risk and Named Perils forms**. Claims settlement options include replacement cost or actual cash value.
- Debris removal in the event of a loss is a major expense and it is imperative that this expense be included in calculating the insurance limit. The minimum limit to be included for debris removal is 10% of the replacement cost, however factors such as square footage, height, materials used (i.e. wood, steel, concrete, stone etc.) will have an impact to increase the cost.
- Many farm buildings contain permanently installed equipment. Careful attention must be made in calculating the value of this equipment and including it within the building value.
- All agricultural buildings will be inspected and approved in order to maintain coverage.
- Silos and grain bins must be fully used or else they are uninsurable.
- Buildings not fully utilized or maintained must be referred to the underwriter.
- If rented, refer to underwriting.
- Standard deductible is \$1,000.

Building Categories

1. Farm Barns designed and utilized for agricultural purposes to house livestock, produce, machinery and equipment
2. Implement Sheds/Drive Sheds designed for storage of machinery and equipment.
3. Tarp – designed and built to manufacturers specifications (Tarp buildings older than 15 years will be valued at Actual Cash Value (ACV))
4. Silos and Grain bins – fully utilized and designed for storage of produce
5. Greenhouses – fully utilized structures with glass and/or poly roofing for the growing of plants
6. Buildings that have exceeded their useful life, where the policyholder only wants coverage to clean up the debris from an insured peril.

Rebuilding Clause

All buildings over \$50,000 will require a rebuilding clause. In general, when a total loss occurs the insured will receive half of the value of the building damage and will receive any additional amount spent up to the total covered loss or limit of insurance, whichever is less.

Insurance to Value - Definitions

There are five ways to determine the value of a building in the event of a claim:

Replacement cost: You can insure buildings up to 40 years old with replacement cost coverage as long as the buildings are well maintained and fully utilized. To qualify for this coverage, the buildings must be inspected by us, be fully utilized and be insured to 100% of our rebuilding cost calculations. If the building has additions of varying ages, the age of the original building will apply.

Actual Cash Value (ACV): Most buildings will be insured on an ACV basis. To qualify for standard rates the building must be fully utilized and insured to 80% of the ACV as determined by our rebuilding cost calculations.

Agreed Value (AV): The design of some older buildings have become obsolete over the years, but still serve a purpose on the farm. For these buildings, the broker/agent, company and policyholder will “agree” on a value that represents the cost to rebuild a new building for the purposes they were using the building for. The building must be fully utilized for the farming operation. Partial losses will be settled on an ACV basis. Added to Named Perils Coverage only.

Total Loss Coverage (TLC): When a building has exceeded 40 years of age, you can purchase TLC coverage. This protection affords a policyholder the value of a new building, in the event of a total loss, up to the limit of insurance. On partial losses, ACV still applies. The insured will have the opportunity to build a new building of like kind, quality and size without deduction for depreciation, up to the limit of insurance purchased. To qualify for this coverage, the building must be inspected by us, be fully utilized and be insured to 100% of our rebuilding cost calculations.

Debris Removal (DR): Some buildings are quite old, and were constructed for a variety of purposes and are being used for storage etc. The insured however does not intend to replace the building or is unwilling to insure the building to our requirements for standard coverage. After being inspected, if it is determined that the structure is eligible for named perils coverage, then debris removal only coverage may be applied to this building. The calculation of debris removal must include the full size, construction and materials used.

Coverages

There are two main coverages:

All Risk: You can insure buildings up to 40 years old with all risk coverage as long as the buildings are well maintained and full utilized and modern construction. To qualify for this coverage, the buildings must be inspected by us, be fully utilized and be insured to 100% of the RC of our rebuilding cost calculation.

Named Perils: Named Perils coverage is available for most buildings.

For additional coverages and the exclusion see below

Optional Coverages – Refer to Underwriting

Earthquake Coverage: This coverage can be added to buildings that qualify for All Risk coverage. Refer to the Earthquake schedule in this manual as this coverage is based on aggregate limits of all buildings.

Power fluctuation coverage: This covers damage to equipment in or attached to the building caused by a power surge or brownout. This coverage can be added to buildings that qualify for All Risk or Named Perils coverages.

Snow load: This coverage is included in the All Risk wording but can be added to the Named Perils. To qualify for this coverage, the buildings must be inspected by us, be fully utilized and be insured to 80% of the ACV according to our rebuilding cost calculation.

Additional Building Protection: This endorsement is available for buildings insured to 100% of their replacement cost according to our cost guide. It provides an additional 25% of the limit of insurance on the building in case the replacement cost at the time of loss exceeds the limit of insurance. can be added to qualifying buildings for 3% surcharge

Restriction of Coverage

Wind Exclusion: This exclusion can be used on a permanent or temporary basis when the exterior of a building has some missing boards or roof sheets are in poor repair.

Rates (Per \$1,000)

Choose the appropriate category of building and coverage:

Category	All Risk	Named Perils	Named Perils Plus Snowload	Debris Removal Only
Barns	\$4.50	\$5.25	5.75	\$7.50
Implement Sheds	\$4.00	\$4.75	5.25	\$7.50
Tarp or Fabric Covered buildings	\$5.25	\$6.00	6.50	\$7.50
Silos & Grain Bins	\$2.50	\$6.xx	n/a	\$7.50
Greenhouse	\$5.75	\$6.50	\$7.00	\$7.50
Other buildings	\$5.00	\$6.00	\$6.50	\$7.50

Optional Coverages for this section:

- Additional Building Protection: **3% surcharge**
- Earthquake: **See Table in underwriting section**
- Agreed Value: **5% Surcharge**
- Total Loss Coverage: **Insured to 100% Replacement Cost**

MACHINERY AND EQUIPMENT

Coverage provided is All Risk for direct physical loss or damage. All equipment is to be individually scheduled. Equipment must be in good physical and working condition. All equipment must include complete make, year, model and serial name descriptions.

Rates

- These rates are subject to actual cash value basis of settlement and a \$1,000 deductible.
- An 80% co-insurance clause will apply.

Description	Rate / \$1,000
Barn Equipment usually contained within a building	\$5.40
Crop Dryers –no custom use (If custom work is done refer to underwriting)	\$9.00
Combines	\$7.00
Combines (used in Custom operations)	\$8.30
Computers/Audio Visual Equipment in Barn	\$8.00
Implements – Not self-propelled or motor mounted	\$4.00
Implements – Not self-propelled or motor mounted (used in Custom operations)	\$5.00
Miscellaneous horse related equipment, intended for use at the farm location or occasional off premise use. This does not include Tack. Maximum \$1000/item, unless scheduled (Includes carts, sulkies, wagons)	\$4.50
Unscheduled Miscellaneous Implements & Tools – Minimum \$10,000/Maximum \$3,000/item	\$4.00
Tractors and Self-Propelled or Motor Mounted	\$4.50
Tractors and Self-Propelled or Motor Mounted (Used in Custom operations)	\$5.50

Extensions of Coverage

Limited Waiver of Depreciation

Coverage includes the Limited Waiver of Depreciation for equipment 5 years of age or less.

This coverage applies to brand new equipment and limit must be maintained at the original purchase price (as a minimum limit). An additional feature of this coverage consideration is given to the impact on value due to the difference in the foreign exchange rate from the time of purchase to date of loss. In this case, the limit may be increased beyond the purchase price to cover the US currency change.

The insured must be the original owner.

Loss of Use

Coverage includes \$5,000 in all for necessary extra expenses (rental) which the insured may incur in the event of an insured loss to a piece of machinery to continue normal farming operations.

Optional Endorsements

Stated Value Coverage Extension

This coverage applies to machinery and equipment that is 6 years old to 10 years old. We “set” the limit of the item at its Actual Cash Value at the start of the 6th year period and it [ACV] can be maintained at the same limit until the item has completed its 10th year.

To Be Eligible:

- The item must be 6 to 10 years old based on the date purchased on the invoice to the date of loss;
- Coverage is specified for the item;
- Satisfactory proof of the Actual Cash Value at the start of the period must be provided;
- Coverage must be maintained during the whole period. Once removed it cannot be added back on.

Rate: 5% surcharge

Loss of Use

This coverage applies to machinery and equipment specified as insured by this coverage on the Declaration page. This coverage provides for rental of specific pieces of machinery & equipment in the case of an insured loss to the equipment requiring an extended repair or replacement.

To Be Eligible:

- The item must be insured on the policy
- The daily limit cannot exceed 2% of the aggregate limit

Rate: \$2.00 / \$1,000 for Regular Use machinery & equipment
\$3.00 / \$1,000 for Custom Use machinery & equipment

Equipment Breakdown

Equipment Breakdown	Refer to Underwriting
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Antique Tractor

Antique Tractor	\$0.50/100
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FARM LIVESTOCK

Coverage provided is All Risk. Eligibility requirements are as follows:

- At the time of inspection, the appropriate loss prevention requirements for confinement and ventilation will be assessed.
- Livestock must be insured to value and listed by class of animal.
- 80% co-insurance clause applies.
- This blanket coverage is limited to \$5,000 per animal.
- If an animal is valued at more than \$5,000 it will need to be scheduled (same rate as blanket) and the following information to identify will be required along with the value.
- Name of animal and ear tag number, registration/pedigree number and/or tattoo number.

All Rates are based on \$1,000 Deductible

Deductible	Percentage
\$100	+ 63%
\$250	+ 38%
\$500	+11%
\$1,000	Standard
\$2,000	- 20%
\$5,000	- 40%
\$10,000	- 50%

Rates (per \$1,000)

Horses, Cattle, Sheep, Goats

\$4.00 per \$1,000

- All livestock must be insured on the form.
- Each class of livestock is subject to 80% Co-Insurance on an aggregate basis.
- A full schedule of all livestock should be completed and either attached to the policy or kept on file.

Poultry and Swine

\$4.00 per \$1,000

- Coverage can only be written on birds confined exclusively within a building.
- Buildings must be equipped with an automatic generator or a manual generator accompanied by a telephone beeper system which monitors temperature.
- Buildings must be equipped with a static pressure monitor (manometer).
- Buildings must be properly insulated.
- Buildings must be checked at least 4 times per day.
- Heat prostration is only on buildings properly equipped for space requirements, water availability, and

ventilation and fan capabilities as determined by inspection.

- The coverage is written with 80% co-insurance applied on an aggregate basis. All others refer to underwriting.

Optional Coverage

Livestock Extended Form

Additional \$4.00 per \$1,000

If purchased and shown on the DEC page you are insured against direct loss or damage caused by the following perils:

- Casting, whereby the animal becomes cast or trapped by any contours or depressions of the land, or by its own body weight;
- Colic;
- Blackleg;
- Tuberculosis or Brucellosis, limited to insured values above the Government compensation;
- Aircraft Transportation, coverage is provided if insured livestock are destroyed or are jettisoned from the aircraft on which they are being transported and if that order was made by the pilot or other persons in authority of reason of safety. There is no coverage for loss:
 - a) Occurring outside the airways of Canada or the United States of America;
 - b) Exceeding \$10,000 in any one occurrence;
- Animal birth, meaning death, resulting from or destruction made necessary due to physical problems associated with the birth process and/or 'milk fever' that may develop simultaneously with birth. There is no coverage for loss:
 - a) Occurring after 7 days of the birth of the offspring;
 - b) To the offspring being birthed;
 - c) Occurring to animals 10 years of age and older.

Semen and/or Embryo and/or Tank Coverage

See chart below

- This form covers semen, embryos and tanks on an all perils basis subject to 100% co-insurance. Maximum insurance per tank \$5,000.
- A schedule of the tanks and semen and embryos stored in the tanks should be the declaration page or on file with the company.
- Tank should be stored indoors out of walkways or anywhere it may be susceptible to damage (ie, in the path of livestock).
- Inventory records of semen and embryos should be maintained by the policyholder.
- It is recommended tanks be maintained under a service contract with an accredited AI unit.
- Coverage on tanks over 5 years of age and its contents should be considered only if the tank is maintained on a service contract.

Rates:

Semen/Embryo/Tank	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
Rate per \$1,000 limit	\$10.00	\$9.00	\$8.20

LIVESTOCK MORTALITY

A livestock mortality policy is purchased by owners of livestock when they wish to insure against the death or destruction (including humane destruction) of livestock when it is required due to an illness, disease or accident. Note that this policy does not respond to loss of property or loss of income as a result of government ordered slaughter.

Underwriting Conditions:

- This is an accommodation line of business, supporting business is required, all animal proposed for insurance must be in good health and in an insurable condition on the effective date of the policy
- On new business, a new application and Health certificate completed by a licensed veterinarian for each animal is required within 14 days of the policy becoming effective
- On renewal, a new application and Health certificate completed by a licensed veterinarian for each animal is required

Automatic Coverage at auctions to a limit of \$15,000.00 is available. When the insured acquires an animal at a recognized auction sale, it may be added to your policy at the 'fall of the hammer' subject to the following, we must be notified prior to the sale that the insured could require this coverage and the insured must have a mortality policy in place on other animals.

- The minimum retained premium per policy shall be \$100.00
- The interest of the applicant in the animal to be insured must be unconditional and sole ownership, unless otherwise disclosed and accepted by the Company. In every case where the applicant does not possess sole ownership, the names, addresses and proportionate interests of all the other owners must be reported
- If a proposed insured animal is mortgaged, the name and address of the mortgagee must be reported to the company
- The legal description of the primary location where the livestock are to be housed must be shown on the application
- The cost or value of the animal at the time of the application shall be:
 - The original cost, whether by private purchase or public auction, subject to any change in market or other valuation from date of purchase to time of application for insurance
 - Any factor entering into the estimated value of the animal, such as stud fees, numbers of show or races won, number of show or racing winners sired or produced etc., should be reported clearly on the application
- Age limits as stated will be final unless otherwise disclosed and accepted by the company

The basis of age computation is that animals attain the age of one year on the 1st of January following birth and that each subsequent year be counted for such 1st day of January.

- The policy applied only to animals which remain within Canada and the Continental United States.

- Indemnity is payable for death or theft losses only. It should be particularly noted that no livestock policy is intended to cover depreciation – in other words, we do not indemnify an Insured because an animal proves unfit for the purpose for which it was purchased
- If any animal of any kind on the applicant's premises has contracted or died from any infectious disease within 12 months from the date of application, all details concerning such disease must be reported
- Any animal which demonstrates unsoundness of limb, faulty movement or conformation, that have vicious habits that is a chronic colicker; that is not acclimated; or that at the time of application, harbours any infectious or contagious disease shall be uninsurable unless otherwise accepted and agreed to by the Company.
- The castrating, spaying or nerving (operation of neurotomy for lameness) or any insured animal automatically voids the policy.
- At first notice of any physical disability or sickness of an insured animal, the insured is required to consult a qualified veterinarian and make proper notification to the Company
- In the event of loss, a post-mortem examination by a licensed veterinarian is required unless the company is notified and waives such requirement
- If there is other similar insurance in effect at the time of application, the names of the other insuring companies and the amount provided must be reported. If the requested insurance has ever been refused, the names of the companies refusing, the amounts refused and the date of refusal must be reported.
- Renewal receipts are not issued under Livestock policies. Each renewal is treated as new business. A new application together with a veterinary certificate must be prepared and accepted before a policy is issued.
- Policies may not be transferred from one insured to another. The procedure is to cancel the existing policy and to issue a new policy to the new owner. A completed application together with a Veterinary Certificate is required from the new owner.
- Coverage may not be transferred from one animal to another unless agreed to through endorsement by the Company
- Cancellation may be effected by the Insured or the Company upon written notice by either. When cancellation of the policy is at the request of the Company the refund premium will be allowed on a Pro Rate Basis. If such cancellation is at the request of the Insured the refund for the unearned premium will be allowed on a Short Rate Basis

Cattle Rates

- Applicable to animals age 60 days to 8 years for all risks or mortality
- Schedules over \$25,000, refer to underwriting
- Maximum \$15,000 any one animal
- Individual animal – no deductible
- Scheduled groups – no deductible 6 head minimum – apply to underwriting
- Annual rate - \$6.60/100
- Renewals of animals over 8 years at additional premium of \$1.00 for each year over 8 years subject to previous years value being reduced by 25%

From 24 hour to 60 days (for period of insurance) – flat rate	\$8.80/100
From 7 days to 60 days (for period of insurance) – flat rate	\$5.50/100
From 14 days to 60 days (for period of insurance) – flat rate	\$3.30/100
From 30 days to 60 days (for period of insurance) – flat rate	\$2.20/100

Registered Horse Rates

- Horses not written:
- 1) Racing Stables
 - 2) Boarding or Livery Stables
 - 3) Riding Stables or Academies

Breed	Use			
	Pleasure & Show	Show Jumping & Hunters	Stallions	Cutting
Quarter Horses	5.50	6.00	5.00	5.50
Arabians	3.85	6.00	4.50	3.85
Thoroughbreds	3.30	6.00	5.00	3.85
Standardbreds	3.30	6.00	4.50	3.85
Other Breeds	3.30	6.00	4.50	3.85

Breed	Use			
	Brood Mares	Barrel Racing	Flat	Calf Roping
Quarter Horses	5.00	6.00	5.50	6.00
Arabians	5.00	4.50	5.00	5.50
Thoroughbreds	5.00	4.50	(see below)	5.50
Standardbreds	5.00	4.50	4.50	5.50
Other Breeds	4.50	4.50	4.50	5.50

Age limits – the above rates apply to horses up to and including 12 years of age – refer older horses to company for rating

Thoroughbred Flatracers (excluding Geldings)

- Up to \$15,000 value - \$7.50
- Geldings, up to \$15,000 - \$8.50
- Apply for rates on Flatracers over 7 years of age
-

Breed	Foal Rates			
	8 Days	30 Days	90 Days	Yearling
Quarter Horses	6.00	5.50	5.00	5.00
Arabians	6.00	6.00	6.00	3.50
Thoroughbreds	6.50	6.00	5.50	5.00
Standardbreds	5.50	5.00	4.50	4.00
Other Breeds	3.50	3.25	3.25	3.00

OPTIONAL ENDORSEMENT

Surgical Procedures

To add Surgical Procedures Endorsement – horses only valued over \$5000, charge 15% of the Mortality premium for each animal to which the endorsement applies (minimum \$60/horse).

PRODUCE

Produce

\$3.60 per \$1,000

Coverage is available for produce on a named perils basis. Full details of the types of produce to be insured must be provided to underwriting. Produce must be scheduled by class and insured to a minimum 100% of value and a minimum limit of \$10,000.

Refrigerated produce requires underwriting approval with adequate alarm systems and backup generators.

Un-harvested Crops

\$2.30 per \$1,000

Coverage is also available for Fire only for un-harvested crops. Complete details of total acreage and description of crops must be scheduled.

Optional Coverage

Milk Contamination Coverage Endorsement

\$25 Flat

Coverage can be provided for owned milk damaged by contamination (an inhibitor).

Limit of \$25,000 applies.

FARM INCOME

Completing the Loss of Income Insurance Worksheet

- The Loss of Income worksheet **must** accompany the new business or endorsement request.
- The policy holder may wish to have their accountant/bookkeeper assist in filling in this worksheet.
- This worksheet enables HTM to understand the scope of the insureds business BUT it is the responsibility of the insured along with their accountant to determine the limit of insurance required in the event of loss to an insured farm building, insured livestock or any other insured farm property.
- Determining the amount of income replacement which is required to continue to operate the business is essential.
- This allows the insured to continue to be able to pay fixed expenses that continue on regardless of the loss such as mortgage payments, taxes and insurance.
- It also allows the insured to understand which are their variable expenses and determine which of these expenses will not exist such as feeds and vet bills if the total or partial livestock herd are lost in a claim.
- The trigger which forces the loss of income coverage into play is a loss of an insured building, insured livestock and/or insured farm item by an insured peril. These items will need to be insured under property coverages to replace them, but the loss of income coverage is meant to cover the loss by an insured peril that results in no longer having those items to generate an income.
 - E.g. Dairy barn lost due to peril of fire. Cattle in this barn are also lost in the fire. The milk cheque generated by these cows in this barn is the principle form of income on this farm which pays all fixed and variable expenses. Fixed expenses need to be calculated in this worksheet and paid out by this coverage, only those variable expenses that remain after the loss will need to be paid such as feed bills for all other animals needs to be paid, but the insured will not have a feed bill for any of the dairy herd as they were lost in the fire.

The Indemnity Period

- This Indemnity Period (IP) is the length of time the Loss of Income forms will cover. The IP starts on the date of the loss and continues based on the coverage. Most forms cover up until the property is replaced while the best form covers until the income returns to normal.
- The standard maximum period is one year.
- An "Indemnity Period Extension" endorsement allows for up to 18 months.

Coverages

There are several products to choose from to help your client continue on receiving Income after they have suffered an insured property loss.

A \$1000 Deductible Applies

Loss of Income (Standard or Enhanced)

These two coverages provide protection for loss of income and extra expenses:

- Property Trigger: Different based on the product
- Indemnity Period: Different based on the product (maximum one year from date of loss)
- Maximum payout in any given month: **25% of the limit**

	Aspects of the coverage	Loss of Income “Standard Form”	Loss of Income “Enhanced Form”
	Property Trigger	Farm Buildings or Livestock	Any insured farm property
	Indemnity Period (* Maximum one year)	From the date of loss until building or livestock is replaced	From the date of loss until the Farm Income returns to normal
On the First \$50,000 of coverage	Rate per \$1,000	\$5.50	\$2.50
Rate over \$50,000	Rate per \$1,000	\$4.00	\$2.00

* Can be bought up to 18 months.

Loss of Income – Solar – Earnings No Co-insurance Coverage

\$3.50 per \$1000

- The income generated by the farm and commercial policy should be taken into account when calculating the limit of insurance on the Renewable Energy System

Loss of Farm Rental Income / Rental Value

\$4.00 per \$1,000

The purpose of this coverage is to provide for the loss of rental income collected from a tenant in the event of a total or partial loss of an insured building due to an insured peril, the income lost will be covered by this coverage.

100% of rental income is required.

100% of rental income and rental value is recommended.

Contingent Farm Income

\$5.00 per \$1,000

The purpose of this coverage is to provide for the loss of income to the insureds business. This loss is due to the inability to operate due to a supplier being unable to provide products/services which allow our insured to operate their business.

Extra Expense Coverage

\$6.00 per \$1,000

The purpose of this coverage is to provide for income to pay expenses related to temporarily moving the business to another location. This allows the business to continue to function off site until the insureds operation can resume at their own location.

Extension of Coverages

Indemnity Period Extension

\$0.50 per \$1,000

This indemnity period extension can be added to any income form. It extends the covers from 12 months to 18 months. When calculating the revenue, fixed and variable expenses, please make sure to calculate those over 18 months if this coverage is chosen.

FARMERS ACCIDENT INSURANCE

Farmers Accident Insurance is designed to be an "add-on" to a farm policy. It provides 24-hour coverage. There is no integration with other benefits (i.e. pays independent of other benefits available). All insured's must be named on the policy declaration page. It provide farm insured's with coverage in situations where they are injured or killed by an accident, on or off the farm, and cannot carry out their function related to the farm business.

Two Components:

1. Accidental Death and Dismemberment - this is a standard form of coverage to most accident insurance policies.
2. Replacement Labour Expenses - this is a newly developed concept which covers expenses incurred to hire replacement labour as a result of the named insured being injured in an accident.

To be Eligible:

- Coverage available only for designated persons and these must be shown on the Declaration page.
- Income of designated person should be made principally from the farm business.
- Persons under the age of 16 and over the age of 70 cannot be designated persons.

Rates:

Two Limit Options are Available:	1 st Insured		Each additional Insured	
	Option 1	Option 2	Option 1	Option 2
Accidental Death & Dismemberment	\$ 25,000	\$ 50,000	\$ 25,000	\$ 50,000
Replacement Labour	\$ 4,000	\$ 8,000	\$ 4,000	\$ 8,000
Premium	\$ 100	\$ 175	\$70	\$ 125

FARM LIABILITY

The following is a brief description of the coverage provided. Reference should be made to the actual policy wording, the terms, conditions and exclusions. Defense, settlement and supplementary payments are in addition to the limit of coverage provided.

Farm Liability Coverage

Public Liability provides protection for an insured for claims arising out of unintentional bodily injury of another person or loss or damage to the property of others as a result of the insured's negligent activities arising from personal pursuits of the insured or the insured's farming operations.

Tenants Legal Liability provides protection for property damage to Residence Premises, or their contents, which the insured is using or renting. For rented farm structures refer to Farmers Tenants' Legal Liability

Voluntary Medical Payments provides financial assistance for unintentional direct damage the insured causes to property even though they are not legally liable, subject to the terms and conditions of the policy wordings.

Voluntary Payment for Damage to Property provides financial assistance for unintentional direct damage the insured causes to property even though they are not legally liable, subject to the terms and conditions of the policy wordings.

Farmers' Limited Pollution Liability Coverage

This coverage protects the farmer who qualifies for the coverage, against liability arising from sudden and accidental pollution incidents that cause bodily injury property damage and clean-up costs, subject to the terms and conditions of the policy wording. The limits available follow the limits provided under Farm Liability.

Farmer's who derive more than 50% of their income from custom farming or hold a custom applicator's license to spray, do not qualify for Farmers' Limited Pollution Liability Insurance.

Maximum limit available is \$2,000,000 per occurrence; \$3,000,000 aggregate.

Limited Farm Liability Rating

To qualify for the reduced base liability premium the farm must have the following

- 1) Total gross income from farming not more than \$10,000
- 2) Total number of farm animals not more than 10 (including, saddle and draft animals)

Optional Endorsements

Non-Owned Livestock Liability

Property Damage while property is in the care, custody or control of the Insured is excluded under basic farm liability. This endorsement protects the insured if they are legally liable for the death or destruction of livestock in their care, custody or control.

Farmers Tenants Legal Liability

The intent of this coverage is to provide protection to the farmer who rents or occupies farming structures and is legally responsible for damages to those structures. Coverage is provided on a specified perils basis, subject to the terms and conditions of the policy wordings.

Coverage

Public Liability *	-----	\$1,000,000
Tenant's Legal Liability	-----	\$1,000,000
Voluntary Medical Payments	-----	\$2,000
Voluntary Payment for Damage to Property	-----	\$500
Farmers' Limited Pollution Liability	-----	\$1,000,000

* Increased Limits Available.

Farm Liability Premiums

Base Rates

Coverage H and H3	\$1,000,000	\$2,000,000
Full farm operation	218.00	300.00
Limited farm operation – as defined	100.00	140.00

Liability Extensions

	Rating	\$1,000,000	\$2,000,000
Additional Farm Locations ➤ excluding residences	Each	23.00	32.00
Additional Insureds	Each	21.00	29.00
Additional Private Residence	Each	21.00	29.00
Amphibious Automobile Coverage	Each	21.00	25.00
Antique Tractor	Each	55.00	76.00
Boarder(s) / Apartment	Each	15.00	21.00
Farm Tractors and/or Self Propelled Farm Implements	Excess of 3	46.00	64.00
	Excess of 8	66.00	91.00
	Excess of 12	90.00	124.00
Golf Cart	Each	48.00	67.00
Owned Saddle or Draft Animals – Excess of 3	Each	15.00	21.00
Office or Studio in Residence	Each	15.00	21.00
Permanent Residence Employee(s)	Each	15.00	21.00
Pools, Ponds ➤ capable of being filled to a depth of 30" (75cm) or more ➤ Pools (in-ground & above ground) need to be fenced	Each	21.00	29.00
Water Wells ➤ supplying water to additional households ➤ maximum number of households is 6	For the first household	61.00	84.00
	Each additional household	19.00	25.00

Additional Business Pursuits

(Incidental to the Farm Operations)

	Rating	\$1,000,000	\$2,000,000
Apiary: Off Premise	Per Hive	4.50	6.05
Backhoe or Bulldozer Operation ➤ provided no work on public roads	Per \$1,000 annual Gross receipts	35.00	45.50
Butchering ➤ including retail sales from premises	Per \$1,000 annual gross receipts	15.00	20.00
Carpentry, Repair, Remodeling, Restoration	Per \$1,000 annual gross receipts	15.00	20.00
Crop Drier Operations ➤ no storage of non-owned crop ➤ no care, custody or control Provided ➤ performed on insured's premises	Per \$1,000 annual gross receipts	15.00	20.00
Custom Farming, Field or Crop Work ➤ Tillage, swathing, corn harvesting, combining, baling and other farm work done for others for a fee	Per acre	0.35	0.45
Custom Spraying ➤ excluding the application of Anhydrous Ammonia, pollution liability not covered	Per acre	0.35	0.45
Day Care or Babysitting in the home ➤ 5 or less children at any one time ➤ Please refer to the Province of Ontario guidelines for home daycare regulations ➤ Licensed daycares NOT written ➤ No pool or any bodies of water on daycare premises	Per child	36.00	50.00
Dog Kennels or Boarding Pets ➤ less than 13 kennels ➤ kennels well fenced ➤ no training of animals	Per kennel	12.00	17.00
Farm Produce, Pick Your Own Includes: vegetables, fruit, cut Christmas tree or tours of a maple syrup bush ➤ roads and parking lots are clearly marked & maintained ➤ proper supervision of public at all times ➤ children accompanied by adults ➤ no swimming or boat on premises	Ground Crop Per \$1,000 annual gross receipts	15.00	20.00
	Non-Ground Crop Per \$1,000 annual receipts	22.00	30.00
Farm Vacations Includes: Bed and Breakfast	Per guest that may be accommodated at any one time	36.00	50.00

	Rating	\$1,000,000	\$2,000,000
Fishing on Farm or Trout Pond no boats <ul style="list-style-type: none"> ➤ children are under adult supervision ➤ roads and parking lots are clearly marked & maintained 	Per \$1,000 annual gross receipts	15.00	20.00
Gravel Pits on Farm(s) <ul style="list-style-type: none"> ➤ maximum of \$10 000 annual gross receipts ➤ rates based on where insured loads or not 	Per \$1,000 annual gross receipts - No Loading	15.00	29.00
	Per \$1,000 annual gross receipts - Loading	45.50	62.80
Horse Boarding Stables <ul style="list-style-type: none"> ➤ no rental riding, trail riding, teaching ➤ the insured is competent in horse boarding 	Per Horse, Up to 10	36.00	50.00
	Per Horse, Excess of 10, Max 20	23.00	31.00
Machine and Welding Shops <ul style="list-style-type: none"> ➤ excluding off premises welding 	Per \$1,000 annual gross receipts	44.00	60.50
Maintenance Work <ul style="list-style-type: none"> ➤ churches, halls, cemeteries including cutting grass 	Per \$1,000 annual gross receipts	11.00	15.00
Non-Owned Livestock Liability <ul style="list-style-type: none"> ➤ to include Legal Liability for care, custody or control or non-owned livestock and/or horses 	Max per Animal \$5,000	\$2.00 per \$1,000 based on aggregate limit	
Private Airstrip Liability <ul style="list-style-type: none"> ➤ refer to U/W if more than one 	One	220	304
Sale of Farm Produce from Roadside Stands or Markets Includes: market gardeners, greenhouses & nurseries <ul style="list-style-type: none"> ➤ selling at city market stalls not more than twice per week ➤ roadside stands at least 20 feet from the travelled portion of the highway ➤ Sales of firewood (incidental to the farm operations) 	Per \$1,000 annual gross receipts	15.00	20.00
Sale of Goods or Order Taking <ul style="list-style-type: none"> ➤ example Candles, jewellery, kitchenware etc. 	Per \$1,000 annual gross receipts	5.50	7.60
Showing of Owned Animals <ul style="list-style-type: none"> ➤ no racing ➤ Up to 5 shows are free ➤ Contact the office if over 20 shows per year 	Shows per Year 6 - 10	61.00	84.00
	Show per Year Over 10	120.00	167.00
Small Motor Repairs <ul style="list-style-type: none"> ➤ no repairs to vehicles requiring registration 	Per \$100 annual gross receipts	1.10	1.50
Snow Ploughing, Blowing <ul style="list-style-type: none"> ➤ Excluding work on public roads ➤ Operators of farm tractors must be over 18 years of age and have 2 years of tractor operating experience ➤ Property damage deductibles \$1000 ➤ Max \$10,000/year gross receipts ➤ No more than 25% commercial area 	Per \$1,000 annual gross receipts	44.00	60.00

	Rating	\$1,000,000	\$2,000,000
Solar Panels - Micro FIT (10kw or less)	Each owned	55.00	76.00
Solar Panels - FIT program – apply to Underwriting			
Storage of Vehicles, Boats, Trailers <ul style="list-style-type: none"> ➤ This coverage will be underwritten on a Garage policy ➤ Refer to your underwriter 			
Tenants' Legal Liability <ul style="list-style-type: none"> ➤ to provide protection to farmers who rent or occupy farm structures and are legally responsible ➤ refer to wordings for terms and conditions 	Per \$1,000 coverage	2.00	
Tile Drainage Installation <ul style="list-style-type: none"> ➤ restricted to farm field drainage 	Per \$1,000 annual gross receipts	11.00	15.00

Specialty Pursuits

(Incidental to the Farm Operations)

	Rating	\$1,000,000	\$2,000,000
Activities of short duration on farm premises <ul style="list-style-type: none"> ➤ church, service club projects, barbeques etc. ➤ provided no alcohol ➤ if alcohol permitted, refer to host liquor liability exclusion guideline 	Annual Rate	35.00	48.00
Hay rides and Sleigh rides (horse or tractor drawn) <ul style="list-style-type: none"> ➤ On Insured's premises 	1 to 10 days Next 15 days Over 25 days	48.00 36.00 Refer	59.00 44.00 Refer
Hay rides and Sleigh rides (horse or tractor drawn) <ul style="list-style-type: none"> ➤ Off Insured's premises 	1-10 days Next 15 days Over 25 days	96.00 72.00 Refer	117.00 89.00 Refer

Owner's Construction Liability

Coverage is available for insured's that are acting as their own general contractor, building a residence or other building or structure. Sub-contractors should provide proof of acceptable liability insurance to the insured before working on the job.

Fully Earned	\$1,000,000	\$2,000,000
Per dwelling, building or structure	140	190

Watercraft Liability Rates

Sailboats	\$1 Million	\$2 Million
Up to 26 ft in length	No charge	No charge
26 to 30 ft	37	51
31 to 40 ft	65	89
Over 40 ft	Not Written	
Outboards and Inboard/Outboards	\$1 Million	\$2 Million
0 to 25 hp	No charge	No Charge
26 to 50 hp	15	21
51 to 75 hp	23	32
76 to 100 hp	36	51
101 to 150 hp	51	70
151 to 200 hp	84	116
201 and higher	Refer to Underwriting	
Inboards	\$1 Million	\$2 Million
Max speed up to 16 mph (25 km/h)	46	64
Max speed up to 30 mph (50 km/h)	81	112
Max speed up to 50 mph (80 km/h)	117	161
Personal Watercraft	\$1 Million	\$2 Million
Max speed 50 mph (80 km/h)	152	209
Max speed over 50 mph (80 km/h)	Refer to Underwriting	