Old Missouri Mutual Insurance Company

PREFERRED HOME PACKAGE

Based on $500 deductible
All rates are per $100

-Based on AAIS FL-3 form
-There is an automatic coverage % for B, C, & D
-Loss settlement is on a replacement cost basis
-I.D. Theft expense automatically added
-Well Pump Coverage is Included

***Homes in this package need to be insured at 80% to value in order to qualify**

Qualifications

- Insurable value of primary structure from $50,000TO $125,000
- Owner Occupied Dwelling
- Metal (Morton Style) Dwellings approved
- Log Homes approved with surcharge
- Mobile Homes approved on permanent foundation up to 10 years, with surcharge
- Excellent maintenance with high pride of ownership
- Modern electrical system – no fuses
- Continuous masonry concrete foundation
- Modern heating system required
- Wood heat acceptable, but only as a supplemental heating
- Sound financial background of insured
- No previous water damage claim
- No previous fire claim
- No bankruptcies within the last (5) five years
- No Commercial Exposure
- Age of roof no older than 10 years. Attach FL-304 to ACV the roof
- Photos required for front and rear of dwelling **within 10 days of effective date**

Package Coverages

Coverage A – Dwelling	$20,000 minimum limit
Coverage B – Other Structures	10% of limit A
Coverage C – Personal Property	50% of limit A
Coverage D – Loss of Use	20% of limit A

*These rates do not include liability. Please see the Liability Section in this Manual.

Optional Coverages Included

-Personal Property Theft
-Roof Replacement Cost (up to 10 years)
-Well Pump Replacement

Standard Rates	**Protection Class**		
	1-6	7-8	9 & 10
Dwelling	$.60	$.70	$.90

Optional Additional Coverages

Mobile Home Surcharge	$100.00
Log Home Surcharge	$100.00
Wood Heat Surcharge	$40.00
Vacancy Surcharge	$100.00
Water Back-up	$30.00
Builders Risk	$7.00/$1,000
	$25.00 Minimum
Increase Personal Property	$2.00/$1,000
Personal Property Replacement	$25.00 Minimum
	15% base Premium
Increase Other Structures	$2.00/$1,000
Refrigerated Foods	$5.00