INLAND MARINE

PROGRAM

PERSONAL CLASSES

MISSOURI

Old Missouri Mutual

PERSONAL INLAND MARINE MANUAL

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INTRODUCTION

In this manual the term "rate(s)" should be construed to mean "loss cost(s)" where appropriate.

This Manual contains the Rules and Rates that apply to the Inland Marine Personal Classes.

The rules, rates, forms and endorsements in effect for the Company apply in cases not provided for by this Manual.

GENERAL RULES

RULE 1 -- ELIGIBILITY

1.1 Eligible Classes

The Personal Inland Marine Manual contains the rules and rating information for the following personal inland marine coverages:

-- Bicycles
-- Boats, Outboard Motors & Boat Trailers
-- Cameras
-- Coin Collections
-- Farm Machinery
-- Fine Arts
-- Furs
-- Golfers' Equipment
-- Guns
-- Jewelry
-- Livestock
-- Musical Instruments
-- Personal Effects
-- Personal Property
-- Silverware
-- Stamp Collections

These rules apply only to property owned by individuals, including eligible property under the control of executors or administrators of an estate.

1.2 Ineligible Insureds/Property

Coverage under these rules may not be written for:

-- companies, firms or corporations*
-- hotels
-- universities, colleges or other schools
-- dealers, auctioneers, museums, art galleries, art institutions or manufacturers
-- governmental agencies
-- motor bicycles, mopeds or any motor powered conveyance
-- temporary exhibits of fine arts that do not belong to the insured
-- television cameras and related equipment
-- aerial or radar cameras
-- coin or token-operated devices

* Forms covering farm machinery and livestock allow for organizations as named insureds.

1.3 Covered Perils

Coverage is provided on an "open perils" basis for all classes but livestock. This means that the forms cover risks of direct physical loss to covered property except those losses that are excluded in the form. Coverage for livestock is on a "named peril" basis.

1.4 Valuation

All eligible property, with the exception of scheduled fine arts and livestock covered by the reporting form, is valued on an actual cash value basis. Scheduled fine arts are valued at the value stated on the declarations. Livestock covered by the reporting form is valued at market value.

GENERAL RULES

RULE 2 -- POLICYWRITING INSTRUCTIONS

2.1 Policy Assembly

The inland marine coverages may be written as a monoline inland marine policy or may be combined with other coverages as a package policy.

MONOLINE	PACKAGE
Declarations	Declarations
Common Policy Conditions	Provisions in other forms which address the Common Policy Conditions
Inland Marine Coverage Forms (describes the IM Coverage)	Inland Marine Coverage Forms (describes the IM Coverage)
Inland Marine Endorsements (provides optional coverages and modifications)	Inland Marine Endorsements (provides optional coverages and modifications)
State Amendatory Endorsements	State Amendatory Endorsements

2.2 Coverage Basis

Personal inland marine coverage may be provided on a scheduled, blanket (non-scheduled) or combination basis. Refer to the class rules.

2.3 Large Schedules

If the rules require a schedule of items and the number of items to be listed would require several pages, the policy may be issued without the required scheduled attachment. The required schedule must be maintained at the office of the Company or the agent. The schedule must be signed and dated. A limit of coverage must be shown for each listed item.

2.4 Supplemental Policies

Premiums for all inland marine coverages attached to other types of policies, such as multi-peril or homeowners policies, are subject to the premium payment plan of the policy to which they are attached.

2.5 Loss Payment Clause

A mortgage clause, secured party clause or loss payable clause may be added to a policy as needed. *Refer to Company.*

2.6 Protective Safeguards

A Company may require protective devices or other protective measures it considers necessary for the protection of property. An endorsement should be attached to the policy describing the protective device or measure taken and requiring the Company be notified if the devices or measures taken are discontinued or out of service. The endorsement may be issued without applying a rate credit unless the specific class rules provide a rate credit for protective safeguards.

GENERAL RULES

2.7 Restrictions of Coverage
Policies that would not otherwise be issued by a Company may be issued with special coverage restrictions without a premium credit. The written agreement of the applicant must be obtained.

Attach Endorsement IM-10.

2.8 Increased Premium
Policies that would not otherwise be issued by a Company may be issued at a rate or premium higher than those produced by the state pages in this manual. The written agreement of the applicant must be obtained.

Attach Endorsement IM-9.

2.9 Territory
Coverage applies worldwide unless otherwise indicated.

RULE 3 -- POLICY TERM

3.1 One Year Policies
Policies may be written for a term of one year and renewed annually. One year policies are issued at the annual rate in effect at the beginning of the policy period.

3.2 Three Year Policies
Policies may be written for a term of three years.

3.2.1 Prepaid Policies
Prepaid policies are issued at three times the annual rate in effect at the beginning of the policy period.

3.2.2 Installment Payment Policies
The premium for each annual installment is based on the rates in effect on each anniversary date.

3.3 Continuous Policies
The annual premium for policies written on a continuous basis is determined by using the rates in effect at the anniversary date.

3.4 Policy Periods of Less Than One Year
Compute the premium and prorate the result according to the time the policy is in force.

3.5 Renewal Certificates
Policies may be renewed using a renewal certificate. The policies must conform in every respect to the rules, rates and forms in effect at the time they are renewed. Requirements for completed applications or reports are not waived by this rule.

RULE 4 -- CANCELLATION

The policy must be canceled in accordance with the terms of the cancellation provisions that apply. Return premium, if any, is computed on a pro rata basis.

RULE 5 -- PREMIUM BASE

The premium base is the dollar amount to which the rate is applied to determine the premium.

All rates or loss costs in this manual are expressed as annual rates or loss costs per $100 of insurance.

If the state pages display loss costs, in order to change loss costs to base rates multiply the loss costs by the Company's loss cost multiplier.

RULE 6 -- WAIVER OF PREMIUMS

Additional or return premiums of $5.00 or less that result from a mid-term policy change may be waived. However, a return premium of $5.00 or less must be paid if requested by the insured.

BICYCLES

1. Eligible Property

Bicycles.

2. Forms

IM-175, Personal Articles Coverage

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

A blanket limit of coverage not exceeding 10% of the total of the limits of coverage for all scheduled items may be applied to cover miscellaneous cycling equipment.

-- The 10% limit may be increased at the Company's discretion.
-- All items covered on a blanket basis are subject to a 100% coinsurance requirement.

Attach Endorsement IM-175-21 or add the appropriate terms to the schedule, IM-2.

3. Deductible

Bicycle coverage and rates are based on full coverage with no deductible. A deductible option is available for a credit. If the deductible is to apply it must be shown on the declarations.

4. Options

Coverage for bicycles may be provided on a replacement value basis.

Attach Endorsement IM-175-10.

BOATS, OUTBOARD MOTORS AND BOAT TRAILERS

1. Eligible Property

All types of inboard boats, inboard-outboard boats, outboard boats and outboard motors. The motor must not exceed the certified horsepower capacity of the boat. All outboard boats carry a horsepower capacity and load-carrying capacity. This information is generally located inside the boat's transom, where it can be easily read from the operator's position. Motors in excess of 200 HP and boats that exceed a top speed of 50 mph are not eligible for coverage.

Miscellaneous equipment or accessories, such as anchors, oars, tarpaulins, lights, cushions, life preservers, fire extinguishers, fuel containers, or horns may be insured. Coverage applies to such equipment while it is attached to or contained in or on an insured boat. Additional accessories, other than those mentioned, may be provided with a personal property form.

Boat carriers or trailers that are specially designed to carry a pleasure craft, exclusively used for the transportation of the particular craft or constructed so that it is, by nature, a part of the equipment of the boat rather than an all-purpose trailer.

2. Forms

IM-5300	Boat Owner Coverage
IM-5300-S	Boat Owner Coverage – Supplemental Declaration

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

All items are subject to a 100% coinsurance requirement unless otherwise indicated on the declarations.

When two or more outboard motors are regularly used together in connection with any single watercraft owned by the insured, the horsepower of all such outboards should be accumulated for rating purposes.

The stated rates must be increased by $1 for boats and motors used on rivers or streams.

3. Deductible

Boat, motor, trailer and miscellaneous property coverage rates are based on $100 deductible. Optional deductible amounts from $250 to $1000 are available for the appropriate credit. The applicable deductible must be shown on the declarations.

CAMERAS

1. Eligible Property

Cameras, lenses, projection machines and other photographic equipment pertaining to these items are eligible for coverage under these rules.

Movable sound equipment used in recording, projecting, reproducing and operating motion pictures may also be covered.

Films, binoculars, telescopes, microphones and like items used in conjunction with camera equipment may also be covered.

2. Forms

IM-175, Personal Articles Coverage

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

A blanket limit of coverage not exceeding 10% of the total of the limits of coverage for all scheduled items may be applied to cover miscellaneous camera equipment.

-- The 10% limit may be increased at the Company's discretion.
-- All items covered on a blanket basis are subject to a 100% coinsurance clause.

Attach Endorsement IM-175-22 or add the appropriate terms to the schedule, IM-2.

3. Deductible

Camera coverage and rates are based on full coverage with no deductible. Optional deductible amounts from $100 to $1,000 are available for the appropriate credit. If a deductible is to apply it must be shown on the declarations.

4. Options

4.1 Newly Acquired Property

The Personal Articles Form provides additional coverage for newly acquired property. A Company may, at its discretion, reduce or increase the automatic coverage provided in the form.

4.2 Professional Use

The restriction against professional use of this property may be deleted. The professional rates must be charged. Professional use is defined as a person who receives more than $250 a year by using the covered property.

Attach Endorsement IM-175-6.

COIN COLLECTIONS

1. Eligible Property

Coin collections. Coverage applies to all numismatic property such as rare or current coins, paper money, bank notes, tokens and medals maintained in a collection. Coverage also applies to the cards, display cabinets, containers and frames used with the collection.

2. Forms

IM-175, Personal Articles Coverage

Coin collections may be covered on a blanket basis subject to a 100% coinsurance clause. However, coverage for any one item is limited to $250. The single item limit may be increased at the Company's discretion.

Coin collections may also be scheduled by individual item, proof set, pages, books, or other groupings on the declarations. The $250 per item limit does not apply to scheduled items.

3. Options

3.1 Safe or Vault Credit

Coin collections may be covered at a reduced rate if kept in safes or vaults.

A credit applies if the insured agrees to keep at least 75% of the total value of all covered property in a locked fireproof safe or vault or in the safe or vault of a bank or safe deposit company when it is not being used or exhibited. The address of the bank or safe deposit company must be shown on the appropriate part of the declarations.

Attach Endorsement IM-175-1.

3.2 Theft from Unattended Vehicles

For an additional premium the exclusion for theft from unattended vehicles may be deleted.

Attach Endorsement IM-175-2.

3.3 Damage to or Theft of Safes

Coverage may be endorsed to cover damage to or loss of safes owned by the insured due to theft or attempted theft. A limit of coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM-175-30.

FARM MACHINERY

1. Eligible Property

Mobile farm machinery and equipment that belongs to or is in the custody of the insured.

Under these rules coverage may not be written for:

-- farm machinery and equipment held for sale, on consignment, or being manufactured.
-- farm machinery and equipment used primarily for custom work.
-- farm machinery and equipment used in logging or forestry operations.
-- portable sawmills.
-- lug boxes.
-- irrigation equipment.

2. Forms

IM-850, Farm Machinery Coverage A (Scheduled)
IM-851, Farm Machinery Coverage B (Blanket)

2.1 Scheduled Policies

The limit of coverage and a description, including the serial number, must be shown on the declarations for each item of property covered.

Miscellaneous equipment may be covered on a blanket basis on this form at the same rate used for scheduled property. Coverage for any one item is limited to $1,000. The total limit of coverage for unscheduled miscellaneous equipment may not exceed the lesser of 10% of the limit of coverage for all scheduled items or $5,000.

2.2 Blanket Policies

A single limit of coverage applies to all property. Items are not scheduled on this form. This limit must be shown on the appropriate part of the declarations.

Blanket coverage under IM-851 does not apply to:

-- harvester combines.
-- cotton pickers.

(These items may be covered using Coverage A. Each of these items must be scheduled.)

2.3 Blanket and Scheduled Policies Combined

The same policy may cover some property on a scheduled basis, and other property on a blanket basis by attaching both IM-850 and IM-851. In this case the blanket limits that are provided for miscellaneous equipment under form IM-850 should be marked "not applicable" on the declarations or left blank.

2.4 Coinsurance

The coinsurance percentage that applies is 80%. A Company may, at its discretion, change this percentage for an appropriate rate credit or surcharge.

FARM MACHINERY

3. Deductible

The rating structure for farm machinery is based on the application of a $100 deductible. Optional deductible amounts from $50 to $10,000 are available for the appropriate credit. The deductible must be shown on the declarations.

A policy may be written without a deductible for an additional premium. (See rule 5.6 for deductible amounts that apply to "Intake of Foreign Objects.")

4. Territorial Modifications

Under Coverage A the property is covered only while it is within 100 miles of the location where it is normally stored.

-- The mileage limitation may be increased or reduced at a Company's option.
-- The mileage limitation does not apply to property transported by the insured to or from the place where it is purchased, sold, serviced or repaired.

Under Coverage B the property is covered while it is within the United States, Canada or Puerto Rico.

5. Options

5.1 Coinsurance Waiver

At the Company's discretion the coinsurance clause in Form IM-850 may be waived.

Attach Endorsement IM-120.

5.2 Rental Reimbursement

Coverage under both Forms IM-850 and IM-851 may be extended by endorsement to cover rental costs of equipment that is rented to replace lost or damaged equipment when it is necessary to do so in order to continue normal farming operations. The deductible does not apply to this coverage. This coverage is available under:

-- Blanket Coverage

This is written for a selected daily and annual aggregate limit of coverage.

Attach Endorsement IM-850-2.

-- Scheduled Coverage

This applies only to the items shown on the declarations. The rate is applied to the sum of the per loss limits of coverage shown on the declarations. A per day and per loss limit applies to each selected item. Daily and per loss limits may vary by item.

Attach Endorsement IM-850-1.

FARM MACHINERY

5.3 Rented or Borrowed Equipment

Coverage under Form IM-850 may be extended to provide automatic coverage for equipment that is rented or borrowed from others. The limit of coverage for this property is in addition to the limit of coverage shown for covered farm machinery and must be shown on the appropriate part of the declarations.

Attach Endorsement IM-850-3.

5.4 Replacement Value

The valuation terms in the policy may be changed to provide coverage on a replacement value basis. The replacement value terms may apply only to property covered under Form IM-850.

The replacement value terms can apply to all items scheduled on the form or to certain selected items. These selected items must be shown on the appropriate part of the declarations. Confirm that the limits to which this endorsement applies equal the replacement value of the items covered by this endorsement.

Attach Endorsement IM-850-5.

5.5 Audio Equipment

Coverage may be endorsed to apply to sound receiving and recording or sound receiving and transmitting equipment. Coverage also extends to include tapes, discs, records, wire, media or accessories, antennas, and other items used with these instruments. This coverage applies only if the equipment is installed in or on covered farm machinery at the time of loss. A limit of coverage for this property must be shown on the declarations.

Attach Endorsement IM-850-10

5.6 Intake of Foreign Objects

Coverage may be extended to include loss or damage caused by the intake of foreign objects. A deductible for this coverage is mandatory; the minimum deductible is $250. Using the selected deductible option for farm machinery coverage, read across the provided table for allowed deductible amounts and premium factors. The deductible for this coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM-850-11

5.7 Damage During Hitching or Towing

Coverage may be extended to include loss or damage due to hitching or towing.

Attach Endorsement IM-850-1

FINE ARTS

1. Eligible Property

Works of art or articles of rarity, historic value or artistic merit. They include but are not limited to paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antiques, rare books, antique silver, manuscripts, porcelains, rare glass and bric-a-brac.

2. Forms

IM-175, Personal Articles Coverage

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

A blanket limit of coverage not exceeding 10% of the total of the limits of coverage for all scheduled items may be applied to cover miscellaneous fine arts.

-- The 10% limit may be increased at the Company's discretion.
-- All items covered on a blanket basis are subject to a 100% coinsurance clause.

Attach Endorsement IM-175-26 or add the appropriate terms to the schedule, IM-2.

The base rates used vary according to the class of fire protection at the location where the fine arts are kept.

-- Protected means that the building is located within 1000 feet of a fire hydrant and within five road miles of a responding fire department.

-- Partially protected means that the building is over 1000 feet from a fire hydrant but is still within five road miles of a responding fire department.

-- All other situations are unprotected.

3. Valuation At Actual Cash Value

When values are not substantiated to the satisfaction of the Company, the valuation provision may be changed to an actual cash value basis. The provision of actual cash value may apply to the total schedule or only to certain selected items. The selected items must be shown on the declarations.

Attach Endorsement IM-175-3.

4. Deductible

Fine arts coverage and rates are based on full coverage with no deductible. Optional deductible amounts from $250 to $2,500 are available for the appropriate credit. If a deductible is to apply it must be shown on the declarations. The deductible may be applied in one of two ways:

-- The deductible applies to each item that is covered.
-- The deductible may be applied only to selected items on the schedule.

Attach Endorsement IM-175-24.

FINE ARTS

5. Territorial Modifications

Coverage for fine arts is limited to the United States, Canada, and Puerto Rico. A Company may extend or restrict these limits.

6. Options

6.1 Newly Acquired Property

The Personal Articles Form provides additional coverage for newly acquired property. A Company may, at its discretion, reduce or increase the automatic coverage provided in the form.

6.2 Breakage Coverage

The breakage exclusion may be deleted. Coverage for breakage may apply to all appropriate items or only to certain selected items. The selected items must be shown on the declarations.

Attach Endorsement IM-175-8.

FURS

1. Eligible Property

Furs, garments trimmed with fur, or made principally of fur. Imitation furs and fur rugs may also be covered.

2. Forms

IM-175, Personal Articles Coverage

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

An ensemble such as a coat, muff and hat may be scheduled as a single item.

3. Options

3.1 Depreciation of Furs

Furs written on a three year policy may be depreciated automatically at the beginning of the second year and again at the beginning of the third year. The depreciation percentage is defined by the Company and the rate is applied to the depreciated values.

Attach Endorsement IM-175-11.

3.2 Newly Acquired Items

The Personal Articles Form provides additional coverage for newly acquired furs. A Company may, at its discretion, reduce or increase the automatic coverage provided in the form.

GOLFERS' EQUIPMENT

1. Eligible Property

Golf clubs, golf clothing and other golfers' equipment. Subject to certain limitations, golf balls and other types of clothing are also covered. These rules do not apply to motorized golf carts whether powered electrically or by an internal combustion engine.

Coverage may be written only for individuals.

2. Forms

IM-175, Personal Articles Coverage

Coverage for golfers' equipment is normally provided on a blanket basis. A single limit of coverage applies to all covered golfers' equipment.

Items may be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

Both scheduled and blanket coverages may be provided in the same policy.

3. Deductible

Golfers' equipment coverage and rates are based on full coverage with no deductible. A deductible option is available for a credit. If the deductible is to apply it must be shown on the declarations.

4. Options

4.1 Named Perils Coverage

Coverage may be restricted to "named perils".

Attach Endorsement IM-175-12.

4.2 Replacement Value

Coverage for golfers' equipment may be provided on a replacement value basis.

Attach Endorsement IM-175-15.

GUNS

1. Eligible Property

Guns and miscellaneous cleaning and repairing accessories for use with guns.

2. Forms

IM-5840 Gun Owner Coverage
IM-5840-S Gun Owner Coverage – Supplemental Declarations

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

A blanket limit of coverage not exceeding 10% of the total of the limits of coverage for all scheduled items may be applied to cover miscellaneous cleaning and repairing accessories.

All items are subject to a 100% coinsurance requirement.

3. Deductible

Gun coverage and rates are based on coverage with a $100 deductible. Optional deductible amounts from $250 to $1000 are available for the appropriate credit. The applicable deductible amount must be shown on the declarations.

4. Options

4.1 Premises Protection

Guns and accessories may be covered at a reduced rate if the premises where they are stored are protected by burglar alarms. A loss caused by theft, burglary or robbery will not be covered unless the burglar alarms are maintained in proper working order.

Attach Endorsement IM-211-1.

4.2 Collectors Restriction

Guns and accessories may be covered at a reduced rate if they are collectors' items and are used only for display or exhibition.

Attach Endorsement IM-211-2.

4.3 Coverage While Firing

For an additional premium, coverage for loss caused by the firing, fouling or explosion of a firearm may be added.

Attach Endorsement IM-212-1.

4.4 Activity Restriction

Guns and accessories may be covered at a reduced rate if the insured agrees that the covered items will only be used for club activities or on firing ranges.

Attach Endorsement IM-212-2.

JEWELRY

1. Eligible Property

Items of personal adornment made wholly or partly of silver, gold, platinum or other precious metals. They may contain pearls, jewels, precious or semi-precious stones.

Pens, pencils, flasks, smoking equipment, cigarette cases, trophies and similar items may be covered as jewelry.

Policies that cover engagement rings, wedding rings and guard rings may be issued in the name of both interested parties whether or not they are residents of the same household.

2. Forms

IM-175, Personal Articles Coverage

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

3. Deductible

Jewelry coverage and rates are based on full coverage with no deductible. Two deductible options, $100 or $250, are available for the appropriate credit. If a deductible is to apply it must be shown on the declarations.

Attach endorsement IM-175-5.

The deductible may be applied in one of two ways:

-- The deductible applies to each item that is covered.

-- The deductible may be applied only to certain selected items. The selected items must be shown on the declarations.

The deductible does not apply when an item suffers a total loss.

4. Options

4.1 Vault Restriction

A reduced rate applies for jewelry items kept in a bank vault or the vault or safe of a safe deposit company. The insured must notify the Company when items are to be removed from the safe or vault. An additional premium will be charged based on the full jewelry rate and prorated for the time out of the vault.

This endorsement may apply to all covered jewelry or only to selected items. These selected items must be shown on the declarations. The reduced rate is to apply only to that portion of the premium represented by the items covered by the endorsement.

Attach Endorsement IM-175-4.

JEWELRY

4.2 Gemprint

Jewelry containing gems that have been gemprinted and registered with the Central Registry may be covered at a reduced rate. The items that have been gemprinted must be shown on the declarations.

4.3 Valued Coverage

High valued jewelry items or jewelry items that have an artistic or historic value may be written on a valued basis. In this case the limit of coverage shown for these items is the amount that will be paid in the event of a total loss. The items to which this valuation applies must be shown on the declarations.

Attach Endorsement IM-175-17.

LIVESTOCK

1. Eligible Property

Coverage in accordance with these rules may be written on the following classes of livestock belonging to or in the custody of the insured: cattle, sheep, hogs, horses, mules and goats. The term cattle includes bulls, cows, calves, heifers and steers.

Under these rules coverage may not be written for:

-- cattle or sheep on open ranges, except for winter perils coverage.
-- horses or mules used only for racing, show or delivery. This includes animals used for breeding for these purposes.
-- livestock in stock yards or commercial feed lots.
-- those who conduct sales or auctions.
-- livestock covered by mortality policies.
-- animals belonging to a circus, carnival or theatrical enterprise.
-- veterinarians or humane societies.

2. Forms

IM-860, Livestock Coverage A (Scheduled)
IM-861, Livestock Coverage B (Blanket)
IM-862, Livestock Reporting Coverage (Blanket)

Livestock coverage covers loss by death or injury necessitating destruction caused by the perils named. Loss by theft is also covered. Replacement value may not be endorsed on to this coverage.

2.1 Scheduled Policies

Livestock covered under Form IM-860 may be scheduled:

By Class -- Breed -- Sex -- Schedule A

Animals under each class of livestock may be scheduled by breed, sex or both. The total limit of coverage for all animals under each breed or sex must be shown on the declarations.

By Individual Animals -- Schedule B

The description of each animal should include the following:

-- Breed
-- Sex
-- Name
-- I.D. or Tag Number

Both methods of scheduling may be applied to this form.

2.2 Blanket Policies

Livestock covered under Form IM-861 is covered on a blanket basis. A limit of coverage per animal and an aggregate limit per class of livestock must be shown on the declarations.

The coinsurance percentage that applies is 80%. A Company may, at its discretion, change this percentage for an appropriate rate credit or surcharge.

LIVESTOCK

2.3 Reporting Policies

Livestock covered under Form IM-862 is covered on a blanket basis. A limit of coverage per animal and an aggregate limit per class of livestock must be shown on the declarations.

Under this coverage:

-- valuation is computed on a market value basis.
-- late reporting or under-reporting results in penalties at claim time.
-- minimum premium and deposit premium charges are mandatory. The amount charged is determined by the Company.
-- premium adjustments indicated as being done on an annual basis assume that 12 consecutive months of coverage precede the adjustment.
-- reporting coverage is written on a monthly or quarterly reporting basis. The method selected must be shown on the declarations.

3. Deductible

Livestock coverage and rates are based on full coverage with no deductible. Two deductible applications are available. The deductible applies to all covered perils. A separate deductible may apply for "winter perils" coverage; see rule 5.4.

-- Flat Dollar Deductible

Optional deductible amounts from $250 to $10,000 are available for the appropriate credit. If this deductible is to apply it must be shown on the declarations.

-- Number of Head Deductible

A stated number of head is subtracted from the total number involved in a loss before a claim is settled. Optional numbers of head (1, 2, or 5) are available for the appropriate credit. If this deductible is to apply it must be shown on the declarations.

Attach Endorsement IM-860-2.

4. Territorial Modifications

Coverage is limited to the United States, Canada and Puerto Rico. A Company may extend or restrict these limits.

5. Options

5.1 Additional Perils

Coverage may be extended by endorsement to cover accidental shooting, drowning, electrocution, attack by dogs or wild animals, collapse of buildings and loading or unloading.

Electrocution from stray voltage is not covered.

Attach Endorsement IM-860-5.

LIVESTOCK

5.2 Fright

Coverage may be extended by endorsement to cover death that results from or is made necessary by fright which causes livestock to:

-- run into a ditch or stream.
-- run against a fence.
-- be trampled.

Attach Endorsement IM-860-8

5.3 False Pretense Coverage

Coverage may be extended to cover loss that results from swindling or the acceptance of counterfeit money.

Attach Endorsement IM-260.

5.4 Winter Perils

Coverage may be extended by endorsement to cover freezing or smothering resulting from snow, blizzard, ice or falling through ice.

A deductible may apply to winter perils even when no deductible applies to other covered perils. The deductible applying to winter perils may be higher than the deductible that applies to the other perils. Appropriate credits must be granted.

Attach Endorsement IM-860-9.

5.5 Coinsurance Waiver

At the Company's discretion the coinsurance clause may be waived.

Attach Endorsement IM-120.

MUSICAL INSTRUMENTS

1. Eligible Property

Musical instruments. This includes sheet music and other equipment pertaining to and used with musical instruments. These rules do not apply to stationary non-mobile organs.

2. Forms

IM-175, Personal Articles Coverage

All covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

A blanket limit of coverage not exceeding 10% of the total of the limits of coverage for all scheduled items may be applied to cover miscellaneous musical instruments and related items.

-- The 10% limit may be increased at the Company's discretion.
-- All items covered on a blanket basis are subject to a 100% coinsurance requirement.

Attach Endorsement IM-175-23 or add the appropriate terms to the schedule, IM-2.

3. Deductible

Musical instruments coverage and rates are based on full coverage with no deductible. Optional deductible amounts from $100 to $1,000 are available for the appropriate credit. If a deductible is to apply it must be shown on the declarations.

4. Options

4.1 Newly Acquired Property

The Personal Articles Form provides additional coverage for newly acquired property. A Company may, at its discretion, reduce or increase the automatic coverage provided in the form.

4.2 Professional Use

The restriction against professional use of this property may be deleted. The professional rates must be charged. Professional use is defined as a person who receives more than $250 a year by using the covered property.

Attach Endorsement IM-175-6.

4.3 Named Perils Coverage

Coverage may be restricted to "named perils".

Attach Endorsement IM-175-7.

PERSONAL EFFECTS

1. Eligible Property

Coverage in accordance with these rules applies to property carried by an insured while traveling. Property for students at school is covered only for fire unless broader coverage is provided by endorsement.

Under these rules coverage may not be written for:

-- property on the insured's premises unless coverage is provided by endorsement.
-- policies that are sold through rail, shipline, bus or airline ticket agents. Policies sold through automobile clubs or similar organizations are eligible under these rules.
-- golfers' equipment.
-- sports equipment.
-- property that belongs to or is in the custody of members of the military services or diplomatic corps.
-- Travel Baggage issued in conjunction with Personal Accident, Sickness or Hospitalization Insurance.

2. Forms

IM-177, Personal Effects Coverage

Coverage is provided on a blanket basis. A single limit of coverage applies to all covered property.

The Personal Effects Form may be used as coverage for the contents of a trailer home.

Attach Endorsement IM-177-10.

3. Deductible

Personal effects coverage and rates are based on full coverage with no deductible. Two deductible options, $50 or $100, are available for the appropriate credit. If a deductible is to apply it must be shown on the declarations.

4. Territorial Modifications

Coverage for this property is worldwide. A Company may choose to limit the territory where coverage applies.

5. Options

5.1 Additional Insureds

Property of persons residing with the insured may be covered. The name of each additional insured must be shown on the appropriate part of the declarations.

Attach Endorsement IM-177-8.

PERSONAL EFFECTS

5.2 Coverage For Students

Broader coverage may be provided for students away at school. The name of each student must be shown on the appropriate part of the declarations.

Attach Endorsement IM-177-3.

5.3 Excluding Theft and Vandalism

The perils of theft, including mysterious disappearance, and vandalism may be excluded.

Attach Endorsement IM-177-1.

5.4 Theft From Unattended Vehicles

Theft of personal effects from unattended vehicles may be covered.

Attach Endorsement IM-177-2.

5.5 Residence Coverage

Personal effects may be covered while on the insured's premises.

Attach Endorsement IM-177-4.

5.6 Limitations on Certain Property

Coverage for all items of jewelry, watches and furs may be limited to $250.

Attach Endorsement IM-177-15.

5.7 The personal effects of professional entertainers may be covered.

PERSONAL PROPERTY

1. Eligible Property

Coverage in accordance with these rules may be written on all types of personal property, including fixtures, improvements, alterations or additions made by the insured to a non-owned residence or to a condominium owned and occupied by the insured.

Under these rules coverage may not be written for:

-- animals or pets
-- any type of vehicle, motorized or not. This includes aircraft and watercraft.
-- government property
-- business property. However, professional books, instruments and equipment may be covered.

2. Forms

IM-176, Personal Property Coverage

Coverage may be provided on an "unscheduled" or "scheduled by class" basis but not both.

2.1 Unscheduled Property

Unscheduled personal property requires the entering of a single blanket limit of coverage.

Certain classes of covered property are subject to special limits. Unless changed by endorsement these are:

-- Jewelry	$500
-- Securities	$200
-- Money	$100

The sublimits must be shown on the appropriate part of the declarations. See rule 5.1.

2.2 Scheduled Property by Class

Either the Company or the insured may elect to have coverage provided by class of property. The limit of coverage to be specified for each class of property covered must be entered on the appropriate part of the declarations. The words "not covered" should be entered for those classes for which coverage is not provided. The sum of these limits is the total for all covered property.

Sublimits apply for certain types of property. These sub-limits are to apply as indicated under Rule 2.1.

3. Deductible

Personal property coverage and rates are based on full coverage with no deductible. Optional deductible amounts from $50 to $500 are available for the appropriate credit. If the fire rate that is used in the rating procedure requires a minimum deductible amount, then that deductible must apply for all perils.

PERSONAL PROPERTY

4. Territorial Modifications

Coverage for this property is worldwide. A Company may choose to limit the territory where coverage applies.

5. Options

5.1 Additional Coverage for Certain Property

The limits of coverage for the following classes of property may be increased for an additional premium.

-- Jewelry, watches, gems, furs, etc., may be increased to a maximum of $2,000.
-- Securities, stamps, etc., may be increased to a maximum of $1,000.
-- Money may be increased to a maximum of $500.

5.2 Additional Coverage C Secondary Residences

The 10% limit of coverage for residences other than the insured's principal residence may be increased for an additional premium. Each such additional residence and the total limit of coverage must be shown on the appropriate part of the declarations.

5.3 Additional Living Expenses

Coverage may be endorsed to provide additional living expenses that result from a covered loss. A limit of coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM-176-12.

5.4 Replacement Value

Coverage for personal property may be provided on a replacement value basis.

Attach Endorsement IM-176-25.

5.5 Medical Equipment Coverage

Additional coverage may be provided for medical equipment. A limit of coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM-176-22.

5.6 Exclusion of Furnished Property

Coverage may be excluded for furnishings provided by the insured's landlord.

Attach Endorsement IM-176-26.

PERSONAL PROPERTY

5.7 Credit Card Forgery

Coverage for credit card forgery may be provided. The selected limit of coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM-176-30.

5.8 Excluding Property of Others

Property that belongs to particular individuals may be excluded. Each individual to which this exclusion applies must be shown on the appropriate part of the declarations.

Attach Endorsement IM-176-5.

5.9 Outdoor Antennas and Towers

Coverage for outdoor antennas and towers is provided as part of the basic coverage. Coverage for these items may be restricted or deleted. A credit must be granted for these restrictions.

-- The deductible amount applying to the perils for windstorm and hail may be larger than the amount applying to all other perils. This deductible amount must be shown on the appropriate part of the declarations.

Attach Endorsement IM-176-8.

-- The perils of windstorm and hail may be excluded for outdoor antennas and towers.

Attach Endorsement IM-176-7.

-- Coverage for outdoor antennas and towers may be excluded.

Attach Endorsement IM-176-6.

SILVERWARE

1. Eligible Property

Silverware. This includes gold, silver and pewter ware and items which are plated with gold or silver. This does not include pens, pencils, flasks, smoking implements or jewelry items that are made of or plated with gold, silver or pewter.

2. Forms

IM-175, Personal Articles Coverage

Silverware is normally covered on a blanket basis.

Covered items may be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

Blanket and scheduled coverages may be provided on the same policy.

3. Options

3.1 Valued Coverage

Coverage for silverware may be provided on a valued basis. Valued coverage may apply to some or all items of covered silverware. The items to which valued coverage is to apply must be scheduled on the declarations. Items that are part of a set, service or placesetting may be scheduled as a single item.

Attach Endorsement IM-175-19.

3.2 Replacement Value

Silverware may be covered on a replacement value basis. Replacement value may apply to all covered items or to selected items. Selected items must be scheduled. Items that are part of a set, service or placesetting may be scheduled as a single item. If replacement value coverage is provided, the limit of coverage shown on the declarations must be the replacement value.

Attach Endorsement IM-175-20.

STAMP COLLECTIONS

1. Eligible Property

Stamp collections. Coverage applies to all collections of postage stamps, covers, locals, reprints, essays, proofs, books, albums, pages, mountings and other philatelic property.

2. Forms

IM-175, Personal Articles Coverage

Stamp collections are normally covered on a blanket basis subject to a 100% coinsurance clause. However, coverage for any one item is limited to $250. The single item limit may be increased at the Company's discretion.

Covered items may be scheduled on the declarations. Individual items that exceed the one item limit must be scheduled. The schedule must contain a description and limit of coverage for each item. Stamp collections may be scheduled by individual item, strips, pages, blocks, books or other groupings.

3. Options

3.1 Safe or Vault Credit

A credit applies if the insured agrees to keep at least 75% of the total value of all covered property in a locked fireproof safe or vault or in the safe or vault of a bank or safe deposit company when it is not being used or exhibited. The address of the bank or safe deposit company must be shown on the appropriate part of the declarations.

Attach Endorsement IM-175-1.

3.2 Theft From Unattended Vehicles

For an additional premium the exclusion for theft from unattended vehicles may be deleted.

Attach Endorsement IM-175-2.

3.3 Damage to or Theft of Safes

Coverage may be endorsed to cover damage to or loss of safes owned by the insured due to theft or attempted theft. A limit of coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM-175-30.

CLASS OF BUSINESS	*RATE*

BICYCLES

BASE RATE - No deductible
BASE RATE - $50 deductible

BOATS, OUTBOARD MOTORS AND TRAILERS

BASE RATE – Outboard Motor Boats 0-49 HP
50-99 HP
100-149 HP
150-200 HP

In/Outboard Motor Boats
All Classes

Inboard Motor Boats

Sailboats (age of boat)
Less than 4 years
4-10 years
10 years and older

The above rates increase $1 for boats and motors used on rivers or s
Powered by multiple motors.

DEDUCTIBLE ADJUSTMENTS

$100 deductible	base
$250 deductible	% credit
$500 deductible	% credit
$1000 deductible	% credit

CAMERAS

BASE RATE - Individual, non-professional
BASE RATE - Individual, professional
For the first $5,000
For the next $10,000
For the excess of $15,000

DEDUCTIBLE ADJUSTMENT

No deductible	base
$100 deductible	% credit
$250 deductible	% credit
$500 deductible	% credit
$1,000 deductible	% credit

COIN COLLECTIONS

BASE RATE

Safe or Vault Credit

At insured's residence	% credit
In a bank or safe deposit company	% credit

THEFT FROM UNATTENDED VEHICLES

DAMAGE TO OR THEFT OF SAFES

FARM MACHINERY

BASE RATE - Scheduled Coverage
BASE RATE - Blanket Coverage

DAMAGE DURING HITCHING OR TOWING % surcharge

DEDUCTIBLE ADJUSTMENT (can apply to each of the preceeding)

No deductible	% surcharge
$50 deductible	% surcharge
$100 deductible	base
$250 deductible	% credit
$500 deductible	% credit
$1,000 deductible	% credit
$2,500 deductible	% credit
$5,000 deductible	% credit
$10,000 deductible	% credit

DEDUCTIBLE ADJUSTMENT - INTAKE OF FOREIGN OBJECTS

Intake of Foreign Objects Deductible Amounts

Farm Machinery coverage deductible	10% surcharge	5% surcharge	No surcharge
No deductible	$ 250	------	------
$50 deductible	250	------	------
$100 deductible	250	------	------
$250 deductible	250	$ 500	$ 1,000
$500 deductible	500	1,000	2,500
$1,000 deductible	1,000	2,500	5,000
$2,500 deductible	2,500	5,000	10,000
$5,000 deductible	5,000	10,000	25,000
$10,000 deductible	10,000	25,000	50,000

FARM MACHINERY (cont.)

RENTED OR BORROWED EQUIPMENT

RENTAL REIMBURSEMENT - Scheduled Coverage

RENTAL REIMBURSEMENT - Blanket Coverage

Per Day Limit	Annual Aggregate	Flat Rate Charge
$ 50	$ 500	$
100	1,000	$
150	1,500	$
200	2,000	$
250	2,500	$
250	3,000	$
250	3,500	$
250	4,000	$
250	4,500	$
250	5,000	$

AUDIO EQUIPMENT

Limit	Flat Rate Charge
Up to $200	$
$201 to $500	$
$501 to $1,000	$
$1,001 to $2,500	$
over $2,500	$

FINE ARTS

BASE RATE - Protected
Partially protected
Unprotected

BREAKAGE COVERAGE

DEDUCTIBLE ADJUSTMENT

No deductible	base
$250 deductible	% credit
$500 deductible	% credit
$1,000 deductible	% credit
$2,500 deductible	% credit

FURS

BASE RATE – No deductible

GOLFERS' EQUIPMENT

BASE RATE - No deductible
BASE RATE - $50 deductible

BASE RATE - Named peril, no deductible
BASE RATE - Named peril, $50 deductible

GUNS

BASE RATE - $100 deductible

Premises Protection	% credit
Collectors Restriction	% credit
Coverage While Firing	% credit
Activity Restriction	% credit

JEWELRY

BASE RATE
BASE RATE WITH GEMPRINT
BASE RATE, VALUED COVERAGE
BASE RATE, VALUED COVERAGE WITH GEMPRINT

IN VAULT BASE RATE
IN VAULT BASE RATE WITH GEMPRINT
IN VAULT BASE RATE, VALUED COVERAGE
IN VAULT BASE RATE, VALUED COVERAGE, GEMPRINT

DEDUCTIBLE ADJUSTMENT

No deductible	base
$100 deductible	% credit
$250 deductible	% credit

LIVESTOCK

BASE RATE - Scheduled Coverage
BASE RATE - Blanket Coverage
BASE RATE - Monthly Reporting Coverage
BASE RATE - Quarterly Reporting Coverage

ADDITIONAL PERILS -	Annual	* no sheep
		* sheep
	Monthly	* no sheep
		* sheep
	Quarterly	* no sheep
		* sheep
FRIGHT -	Annual	
	Monthly	
	Quarterly	

LIVESTOCK (cont.)

FALSE PRETENSE -	Annual
	Monthly
	Quarterly
WINTER PERILS -	Annual

	Monthly Quarterly
DEDUCTIBLE ADJUSTMENT (can apply to each of the preceeding)	
flat dollar amount	
No deductible	base
$250 deductible	% credit
$500 deductible	% credit
$1,000 deductible	% credit
$2,500 deductible	% credit
$5,000 deductible	% credit
$10,000 deductible	% credit
number of head deducted	
none	base
one	% credit
two	% credit
five	% credit

MUSICAL INSTRUMENTS

BASE RATE - Individual, non-professional use	
BASE RATE - Individual, non-professional use, named peril	
BASE RATE - Individual, professional use	
For the first $1,500	
For the excess of $1,500	
BASE RATE - Individual, professional use, named peril	
For the first $1,500	
For the excess of $1,500	
DEDUCTIBLE ADJUSTMENT	
No deductible	base
$100 deductible	% credit
$250 deductible	% credit
$500 deductible	% credit
$1,000 deductible	% credit

PERSONAL EFFECTS

BASE RATE

Add the following to the premium developed above:

	Flat Rate Charge
	$

BASE RATE - Trailer homes

COVERAGE FOR STUDENTS

RESIDENCE COVERAGE - Increase base rate by 25%.

DEDUCTIBLE ADJUSTMENT (can apply to each of the preceeding)

No deductible	base
$50 deductible	% credit
$100 deductible	% credit

LIMITATIONS ON CERTAIN PROPERTY credit

	Flat Rate Charges
ADDITIONAL INSUREDS	$ each person
THEFT FROM UNATTENDED VEHICLES	$

EXCLUSION OF THEFT AND VANDALISM - Decrease base rate by %.

PROFESSIONAL ENTERTAINERS - Double the premium charge.

PERSONAL PROPERTY

PRINCIPAL RESIDENCE

BASE PREMIUM - Fire Use the applicable fire contents premium of the principal residence.

ADJUSTMENT - Add a 25% surcharge.

LIMIT OF COVERAGE	**Flat Rate Charge**
$0 - $5,000	$
5,001 - 10,000	$
10,001 - 20,000	$
20,001 - 60,000	$
Each additional $100	$

SECONDARY RESIDENCE

Determine the premium charge using the same procedure as for the principal residence.

ADDITIONAL COVERAGE for the following classes

Jewelry, watches, gems and furs:
Securities, stamps, etc.:
Money and coins:

PERSONAL PROPERTY (cont.)

MEDICAL EQUIPMENT

For the first $1,000
For the excess of $1,000

DEDUCTIBLE ADJUSTMENT (can apply to each of the preceeding)

No deductible	base
$50 deductible	% credit
$100 deductible	% credit
$250 deductible	% credit
$500 deductible	% credit

OUTDOOR ANTENNAS AND TOWERS

Restriction or deletion of coverage	% credit

Protection Credits

Central Station Fire Alarm	% credit
Central Station Burglar Alarm	% credit
Burglar Alarm to Police Department	% credit
Fire Alarm to Fire Department	% credit
Local Fire Alarm	% credit
Local Burglar Alarm	% credit
Sprinkler System covering all areas	% credit
Sprinkler system except bathrooms, attics and closets	% credit
Hand held fire extinguishers & smoke detectors	% credit

ADDITIONAL LIVING EXPENSE

CREDIT CARD FORGERY

Limit of Coverage	**Flat Rate Charge**
$ 500	$
1,000	$
2,500	$
5,000	$
7,500	$
10,000	$

SILVERWARE

BASE Rate - No deductible

STAMP COLLECTIONS

BASE Rate - No deductible

Safe or Vault Credit

At insured's residence	% credit
In a bank or safe deposit company	% credit

THEFT FROM UNATTENDED VEHICLES

DAMAGE TO OR THEFT OF SAFES