



# Advantage Louisiana Homeowners Manual

June 2022

GENERAL UNDERWRITING ELIGIBILITY

- A risk is not bound until a policy is issued in our rating system. Cajun Underwriters Insurance Exchange (Cajun Underwriters) does not allow binders.
- The property must be owned and occupied by the insured as a primary residence.
- Risks must be insured for 100% of replacement cost.
- All guidelines apply to new and renewal business, unless otherwise specified. If the company discovers conditions of the property which make it ineligible, whether or not disclosed on the application, the risk may be canceled or non-renewed.
- The company reserves the right to re-rate, cancel or non-renew a policy based on the discovery of inaccurate or undisclosed information at the time of application.
- Homes must be protected with smoke detectors in close proximity of kitchen and sleeping areas.
- Properties located in a Special Flood Hazard Area (Zone A or V) must be covered by a SafePoint Flood insurance policy with matching building limit (or maximum available).
- Homes written within the defined wind pool zone can be written excluding wind coverage. (use endorsement HO 04 94) Any policy excluding wind coverage must carry a separate wind policy.
- Homes located within ½ mile of the coast must be above base flood elevation, as according to FEMA.

OCCUPANCY / USE

- Residence must be occupied by the owner and owner's immediate family.
- Residence must be occupied as a primary residence.
- Residence must be used exclusively for private residential purposes only.
- Properties with home day care exposure are eligible for this program with evidence of commercial liability coverage with a minimum limit of \$500,000 for the day care operation.
- Properties used for the purpose of assisted living, nursing home or group home facilities are ineligible for coverage.
- Properties used for the purpose of college housing are ineligible for coverage.
- Properties owned by more than 2 individuals must be referred to underwriting.
- Properties used for business purposes, other than approved home daycares, are ineligible for coverage
- Properties in the name of a business, Limited Liability Corporation, Limited Partnership, Corporation, land trust or estate are ineligible for coverage.
- Properties that are vacant, unoccupied, under construction or major renovation are ineligible for coverage. Homes under construction may qualify for a Dwelling Fire policy.

SECONDARY/SEASONAL RESIDENCES

A dwelling occupied by owner continuously for less than 9 months per year is considered seasonal.

\*\* Secondary/seasonal residence may qualify for a Dwelling Fire policy subject to eligibility guidelines. See Dwelling Fire manual for more information.

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APPLICANT

- ❑ Must occupy the home as a primary residence.
- ❑ Must hold title to home with a maximum of two mortgages.
- ❑ Credit is evaluated along with prior insurance, claims history, condition of property, age of property, and other risk factors.
- ❑ Claims history is evaluated along with prior insurance, condition of property, age of property and other risk factors.
- ❑ Property or Applicant may not have any open claims.
- ❑ Properties owned in the name of trust or IRA must be referred to underwriting for prior underwriting approval.
- ❑ Properties in the name of a business, Limited Liability Corporation, Limited Partnership, Corporation, land trust or estate are ineligible for coverage.
- ❑ Applicants who have been convicted of insurance fraud, arson or material misrepresentation are ineligible for coverage.
- ❑ With the exception of a new home purchase, applicants must provide documentation verifying continuous voluntary coverage for the property. Force placed or lender placed insurance is not considered voluntary coverage.

PROPERTY CHARACTERISTICS

- ❑ Properties and the dwelling must be well maintained and display pride in ownership.
- ❑ Homes must be protected with smoke detectors in close proximity of kitchen and sleeping areas.
- ❑ Porches or decks more than 2 feet off the ground or with 3 or more steps leading to them must be protected with properly installed handrails.
- ❑ Homes with trees overhanging the roof or deemed by the company to be in dangerous proximity to the home.
- ❑ Homes must have a professionally installed, permanent and thermostatically controlled central heat source. Professional installed wood burning stoves are permitted as long as they are not the primary heat source. A wood burning surcharge is applied.
- ❑ Properties must have a permanently installed central cooling system. Homes with evaporative cooling systems are ineligible for coverage.
- ❑ Properties purchased as a result of a foreclosure or short sale requires underwriting approval prior to binding.
- ❑ Properties that are currently listed for sale must be referred to underwriting for prior approval.
- ❑ Properties in foreclosure are not eligible for coverage.
- ❑ Properties with swimming pools, hot tubs or spas must be gated with a minimum of a 4-foot fence and locking gate or approved alternate enclosure. Swimming pools, hot tubs and spas must be maintained in working condition. Diving boards or slides are not permitted.
- ❑ Homes of unconventional construction including, but not limited, to, do-it-yourself, log, dome, A- frame, shell, or homes using unconventional parts or not meeting building codes are ineligible for coverage.
- ❑ Properties with underground fuel tanks, whether or not in use are ineligible for coverage.
- ❑ Properties with historical designations are not eligible for coverage.
- ❑ Homes with burglar bars installed on the windows having no inside release are ineligible for coverage.
- ❑ Homes designated as "Green Homes" are ineligible for coverage.
- ❑ Mobile, modular, manufactured and pre-fabricated homes are ineligible for coverage.
- ❑ Properties, other structures, walkways or retaining walls, deemed by the company to be in poor condition or disrepair are ineligible for coverage.

PROPERTY LOCATION

- Properties must be located on a paved road easily accessible to emergency vehicles.
- Properties located in a commercially zoned neighborhood or adjacent to a commercial property must be submitted to underwriting for prior approval.
- Properties located on landfill sites or geologically unstable areas are ineligible for coverage.
- Properties located on mountainsides, cliffs or bluffs or over water are ineligible for coverage.
- Properties located in fly-in/out or airport communities are ineligible for coverage.
- Properties located partial or entirely over water are ineligible for coverage.
- Properties located on a farm or with farming exposure are ineligible for coverage.
- Properties located on more than 5 acres must be referred to underwriting for prior underwriting approval.
- Homes written within the defined wind pool zone can be written excluding wind coverage. Any policy excluding wind coverage must carry a separate wind policy.
- Homes located within ½ mile of the coast and homes below base flood elevation, as according to FEMA.

AGE OF HOME/ UPDATE REQUIREMENTS

Risks older than 100 years are ineligible. Risks older than 30 years are ineligible without proof of updates. Proof of the following updates should be submitted to underwriting prior to binding coverage. We will require a 4-point inspection, and/or receipts of work completed, in addition to photos. The inspection / proof of updates should address what updates have been made and the year in which they were made. All updates/replacements should be completed within the past 10 years.

Once received, Underwriting will evaluate the request based on the photos, inspection and entire history of the risk/insured.

1. Electrical: Installation of new approved circuit breakers, fixtures, receptacles and replacement of wiring with Romex or BX cable. Cajun Underwriters does not accept knob and tube wiring, aluminum wiring (unless properly modified) or fuses.
2. Heating: Installation of new heating plant including burner, boiler, fans, coupling valves, pressure relief valves, safety controls, safety switches or connectors.
3. Plumbing: Replacement of pressurized water lines, fixtures, traps, pump, holding tank & hot water heater. Copper tubing or PVC plumbing is required. Cajun Underwriters do not accept Polybutylene plumbing systems or PEX plumbing systems installed prior to 2012. PEX plumbing systems installed in 2012 or later are acceptable.
4. Roof: Completely replaced with approved roof covering & flashing.

Homes with the following are ineligible for coverage:

- Homes deemed by the company to have a lack of maintenance or upgrades.
- Homes with fuses, knob and tube, wiring or federal pacific breakers.
- Homes with aluminum wiring (may be eligible if properly modified; inspection required).
- Homes with polybutylene or galvanized plumbing.
- Homes with PEX plumbing systems before 2012.

### ROOF/SIDING

Roofs and siding must be in good condition. Roof must have at least 5 years' life expectancy. Specific roof requirement include:

- Composition shingle roofs must not be more than 15 years old.
- Metal, concrete and clay tile roof must not be more than 25 years old.
- Maximum of one overlay of composition shingles.
- Metal roofs will include the Non-Structural Hail Loss Limitation Endorsement. (use endorsement CIC HO LAHL)

Homes with the following are ineligible for coverage:

- Wood shingle, wood shake, tar and gravel, rubber membrane, tin and corrugated metal roofs
- Flat roofs are ineligible unless they are poured concrete
- T-Lock shingle
- Asbestos roof or siding
- Masonite, EIFS, Dryvit siding or wood shake siding

### FOUNDATION

You can automatically bind a policy subject to the following guidelines.

- Pilings (8'-10' elevations) – Homes 2006 and newer are acceptable. If the risk is older than 2006, please submit photos to underwriting prior to binding.
- Crawl space /Piers (up to 6' elevations enclosed with permanent materials; i.e. block, brick, siding, etc.) is acceptable. Homes on piers enclosed by lattice do not qualify as crawlspace.
- Open foundation/Open Piers (up to 6' piers, not enclosed with a permanent material):
  - Homes 2006 and newer are acceptable
  - Homes built 1995 to 2005 are acceptable provided coverage A is a minimum of \$150,000.
  - Homes built prior to 1995 (up to 50years old) are acceptable provided coverage A is a minimum of \$200,000.
- Concrete slab is acceptable.

If you have questions regarding the foundation guidelines, please contact Underwriting.

### INSURANCE TO VALUE

Risks must be insured for at least 100% of replacement cost. Our system provides a replacement cost calculated by a third-party vendor.

### LIABILITY/PROPERTY HAZARDS

- Properties must be maintained and display a pride in ownership.
- Properties must be free of debris, clutter or other liability hazards. This includes, but is not limited to, inoperable vehicles, appliances, tree limbs, or other items deemed unacceptable by underwriting.
- Properties where animals with dangerous propensities or which present unusual liability exposures are kept are ineligible for coverage. This includes, but is not limited to, Akitas, American Bulldogs, Mastiffs, Beaucerons, Belgian Malinois, Caucasian Mountain Dogs, Chows, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Rottweilers, Rhodesian Ridgeback, Staffordshire Terriers, Wolf Hybrids, or any mix or variation of these breeds, any dog with a history of biting, or any dog underwriting deems ineligible.
- Properties with exotic animals, farm, saddle or hooved animals are ineligible for coverage.
- Properties with trampoline or skateboard ramps are ineligible for coverage.
- Applicants and/or properties with ATVs, dirt bikes, or snowmobiles. Exceptions can be made with proof of liability insurance for the vehicles.

### SWIMMING POOLS / HOT TUBS

- Swimming pools, hot tubs and spas must be maintained and in working condition.
- Must be protected by a locking fence at least 4 feet. high, or alternate approved enclosure.
- No diving boards or slides are permitted.
- Hot tubs must have a secure cover or be protected by a 4-feet. locking fence.

### LOSS HISTORY

Claims are evaluated as part of the underwriting process. Claims resulting from an "Act of God" cannot be used as the sole criteria to non-renew, cancel, or increase the premium on a policy.

Unacceptable prior loss history:

- Three or more claims reported within 3years.
- 1 or more liability claims within 3 years.

Contact Underwriting, do not bind:

- Two or more claims reported within 5 years.

Renewal Business: Losses occurring during the policy term that continue to impose a substantial relationship to risk of future loss and/or changes in exposure that impose a substantial risk of future loss will be considered for non-renewal.

INSPECTIONS

At the company's discretion, a home inspection will be performed after coverage is bound and paid. Policyholders that do not permit the inspection may be subject to cancellation of the policy.

A home inspection consists of the examination and review of the interior, exterior or both (interior and exterior) of the dwelling, other structures and surrounding property to determine condition and acceptability. The inspection will be used to verify rating factors, underwriting eligibility and condition of the property.

If the inspection indicates differences in rating factors, discounts, coverage or condition of the property one or more of the following actions may occur:

Within the first 60 days of the new business policy:

- Notification to the agent of record requesting amendments to the policy or condition of the dwelling, other structures and/or surrounding property.
- Correcting incorrect information, including but not limited to, policy characteristics, rating factors, and discount factors.
- Cancellation of the policy.

After the first 60 days of the policy:

- Notification to the agent of record requesting amendments to the policy or condition of the dwelling, other structures and/or surrounding property.
- Correcting incorrect information, including but not limited to, policy characteristics, rating factors, and discount factors. This would include proper notification to the policyholder.
- Non-renewal of the policy.

Pre-binding inspections and/or photos may be required in cases where the applicant, home or property do not meet the eligibility requirements. The agent or policyholder will be responsible for obtaining and submitting the requested documentation.

PREVIOUS CANCELLATIONS / NON-RENEWALS / NO PRIOR COVERAGE

Risks previously canceled or non-renewed by another insurer must be referred to company prior to binding. If no prior coverage or a lapse in coverage, other than a first time homebuyer, the risk is ineligible.

PROTECTION CLASS INFORMATION

The Protection Class listings in the Public Protection Classification Manual apply. Use PC 10 for unclassified areas. Homes must have paved road access to qualify. In an unclassified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

Miles to Fire Station	Feet to Hydrant	Class
Less than 7	Less than 1,000	First PC
Less than 7	More than 1,000	9
More than 7		10

Homes located in a PC 9 or 10 must meet the following eligibility requirements:

- Homes must be located on a paved road
- Homes must be visible to neighbors

## CONSTRUCTION DEFINITIONS

- Frame / Stucco on Frame / Hardiplank over Frame – exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.
- Masonry Veneer – exterior walls constructed of masonry materials such as brick or stone over frame.
- Masonry / Stucco on Masonry – exterior walls constructed of masonry materials such as adobe, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.
- Superior Construction - exterior walls, floors, and roof constructed of masonry or other non-combustible materials.

Note: Mixed (Brick/Block and Frame) – a combination of both brick/block and frame construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceed 30% of total exterior wall area; otherwise classify as Brick/Block.

## SINGLE BUILDING DEFINITION

Buildings that are separated by space shall be considered separate buildings. Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

## TOWNHOUSE OR ROWHOUSE

Determine the total number of individual family units within a Fire Division. For example, a 2 family dwelling attached to a 1 family dwelling is considered 3 individual family units within a Fire Division if both dwellings are not separated by a firewall. Four attached 2 family dwellings are considered 8 family units within a Fire Division if they are not separated by firewalls (and thus ineligible).

A policy may be issued for:

- Coverage A when a dwelling contains 4 or less family units within a Fire Division.
- Coverage C in a dwelling with 1 or more individual family units within a Fire Division.



INELIGIBLE RISKS INDEX

- Homes older than 100 years.
- Homes with wood shingles, T-lock shingles, flat or corrugated metal roofs.
- Homes with more than one overlay of shingles (cannot be over wood shingles).
- Homes with wood shake, Masonite, EIFS, Asbestos or Dryvit siding.
- Homes with asbestos roofs or asbestos siding.
- Homes with fuses, knob and tube wiring or federal pacific breakers.
- Homes with aluminum wiring (may be eligible if properly modified; inspection required).
- Homes with polybutylene or PEX or galvanized plumbing.
- Homes designated as "Green Homes".
- Homes built on an open foundation.
- Homes without a permanently installed central heat and air source.
- Homes with evaporative coolers.
- Homes with underground fuel tanks, whether or not in use.
- Homes of unconventional construction including log, do-it-yourself, dome, shell, A-frame or homes using unconventional parts or not meeting building codes.
- Mobile, modular, manufactured and pre-fabricated homes.
- Homes deemed by the company to be in poor condition or disrepair.
- Homes deemed by the company to have a lack of maintenance or upgrades.
- Homes with retaining walls deemed by the company to be in poor condition.
- Homes with other structures on the premises deemed by the company to be in poor condition.
- Homes with roofs deemed by the company to be in poor condition or having less than five years life expectancy.
- Homes with debris or other liability hazards on the premises.
- Homes under construction or major renovation.
- Homes with trampolines.
- Homes having swimming pools with diving boards or slides.
- Homes having unprotected swimming pools or hot tubs.
- Town homes or duplexes unless meeting single building definition.
- Homes located on more than 5 acres.
- Homes without paved road access.
- Homes located entirely or partially overwater.
- Homes with trees overhanging the roof or deemed by the company to be in dangerous proximity to the home.
- Homes located in fly in – fly out / airpark communities.
- Seasonal, unoccupied, vacant or rental homes.
- Properties where animals with dangerous propensities or which present unusual liability exposures are kept are ineligible for coverage. This includes, but is not limited to, Akitas, American Bulldogs, Bull Mastiffs, Beaucerons, Belgian Malinois, Caucasian Mountain Dogs, Chows, Doberman Pinschers, German Shepherds, Great Danes, Pit Bulls, Rottweilers, Rhodesian Ridgeback, Staffordshire Terriers, Wolf Hybrids, or any mix or variation of these breeds, any dog with a history of biting, or any dog underwriting deems ineligible.
- Homes with exotic animals, farm or saddle animals.
- Homes with business or farm exposure.
- Homes used for the purpose of assisted living, nursing home or group home facilities.

INELIGIBLE RISKS INDEX continued

- Homes used for the purpose of college housing.
- Homes with ATVs, snowmobiles or dirt bikes on the premises.
- Homes with burglar bars installed on the windows having no inside release.
- Homes with historical designations.
- Homes with duplicate coverage.
- Homes with more than two mortgages.
- Homes not occupied by the owner.
- Homes in the name of a business, Limited Liability Corporation, Limited Partnership, Corporation, land trust or estate.
- Homes that the company is not permitted by the insured to inspect.
- Homes with no prior coverage (other than first time homebuyer), a lapse in coverage, or homes with forced placed insurance.
- Homes written ex-wind that do not carry a separate wind policy.
- Homes located within ½ mile of the coast and homes below base flood elevation, as according to FEMA.
- Applicants who have been convicted of insurance fraud, arson or material misrepresentation are ineligible for coverage.

GENERAL RULESPOLICY TERM

The standard policy term is one year and may be extended for successive policy periods by renewal.

RENEWAL

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declaration page as well as any revised policy forms will be sent to the insured. Copies of notices and declaration page will be sent to the mortgagee(s).

CANCELLATION OR CHANGES

- ❑ Mandatory coverages may not be canceled unless the entire policy is cancelled.
- ❑ The insured may cancel the policy at any time for any reason.
- ❑ Flat cancellations after the effective date will require proof of other insurance and must be made within 60 days of effective date.
- ❑ If insurance is increased, canceled or reduced, the additional or return premium shall be computed on a pro-rata basis.

MULTIPLE COMPANY INSURANCE

We will not provide coverage for a dwelling that is also covered by another insurance policy.

TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured and/or property will require submission of a new application.

OTHER INSURED LOCATION - NO COVERAGE

This program does not permit liability coverage for any other residences owned by the insured regardless of occupancy. We will provide property coverage for secondary/seasonal residences or residences rented to others in our Dwelling Fire program.

BUSINESS PURSUITS – NO COVERAGE

This program does not offer coverage for liability arising out of business activities.

INCIDENTAL OCCUPANCIES - NO COVERAGE

This program does not offer coverage for liability arising out of incidental occupancies.

### BINDING AUTHORITY

A risk is not bound until a policy is issued in our rating system. Cajun Underwriters does not accept binders. For your convenience, our system provides an immediate declarations page and application upon issuance of the policy. Risks may be bound up to 60 days prior to effective date.

Agents may bind coverage on risks meeting all underwriting criteria without contacting the company. Signed applications and supporting documentation must be maintained in Agent's office and is subject to audit at request of the company.

- \$500,000 Coverage A (\$750,000 for current year construction). Risks above \$500,000 must be submitted to underwriting for review prior to binding coverage.
- Homes with Coverage A under \$100,000 require 2 photos (front and back) of the home and must be submitted to underwriting prior to binding coverage.
- Risks must meet the eligibility / underwriting guidelines. Any risk not meeting the guidelines, but judged by the agent to be a good risk, must be referred to underwriting prior to binding.

### HIGH VALUE PROGRAM

Single-family homes with Coverage A greater than \$500,000 (\$750,000 for current year construction) meeting all underwriting criteria may be eligible for coverage. Agent may not bind coverage. All applications must be submitted to the Underwriting Department for approval and binding of coverage.

### HURRICANE – TROPICAL STORM

In the event of a hurricane or tropical storm, agents must refer to our website bulletins for binding authority restrictions.

The Restrictions referred to above do not apply to:

- Home closings (new purchases). A copy of the closing statement is required with the application.
- Business with effective dates at least 10 days in the future.
- Business bound prior to the restriction going into effect.

COVERAGE OVERVIEWCOVERAGE LIMITS

Coverage	Limits
A - Dwelling	\$75,000 to \$5,000,000*
B - Other Structures	2%, 10%, 15% and 20% of Coverage A
C - Contents	0% to 70% of Coverage A
D - Loss of Use	10%, 15%, 20%, 25% and 30% of Coverage A
E - Personal Liability	\$100,000 to \$500,000
F - Medical Payments	\$1,000 to \$5,000

\*Coverage A greater than \$500,000 (\$750,000 for current year construction) must be submitted to Underwriting for review.

LOSS SETTLEMENT	
<u>Coverage A, B</u>	Replacement Cost
<u>Coverage C</u>	Actual Cash Value

COVERED PERILS

Coverage A and B: All risks are covered with certain exclusions. Please read the policy for a complete list of exclusions and limitations.

Coverage C: Fire or Lightning; Windstorm or Hail; Explosion; Riot or Civil Commotion; Aircraft; Vehicles; Smoke; Vandalism or Malicious Mischief; Theft; Falling Objects; Weight of Ice, Snow or Sleet; Accidental Discharge or Overflow of Water or Steam; Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging; Freezing; Sudden and Accidental Damage from Artificially Generated Electrical Current; Volcanic Eruption.

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POLICY FORM

Cajun Underwriters uses proprietary policy forms. We strongly urge you to read and understand the coverages and limitations of these forms.

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Below are some of the provisions that are unique to Cajun Underwriters:

- Section II - Liability Exclusions for Trampolines; Animals; Fungi, Wet or Dry Rot or Bacteria; Diving Boards or Slides; Fuel Systems; and Renting/Holding for Rental Any Part of the Insured Location.
- Coverage A and B Special Limits of Liability:
  - \$10,000 per policy term for Cosmetic and Aesthetic Damage to Floors;
  - 2% of Cov. A for incurred costs to match Undamaged Siding, Roofing and/or Windows.
- Coverage C Special Limits of Liability:
  - \$1,000 for collections;
  - \$1,000 for unscheduled works of art;
  - \$1,500 for bicycles and attached related equipment;
  - \$2,500 for theft of personal computers;
  - \$5,000 for tools;
  - 10% of Coverage C for loss to any one unscheduled item.
- Limited Fungi, Wet or Dry Rot or Bacteria coverage up to \$5,000 for Section I. Coverage only applies when loss/costs are a result of a Peril Insured Against
- Section I – Property Exclusion for Windstorm or Hail losses to:
  - Outdoor radio and television antennas or satellite dishes and aerials including their lead wiring, masts or towers;
  - Awnings, aluminum framed screened enclosures, or aluminum framed carports or aluminum sheds; and
  - Solar panels; solar water heating systems including solar panels, pipes supplying and returning water to solar panels, and equipment or devices controlling solar water heating systems.

MANDATORY ENDORSEMENTSNON-STRUCTURAL HAIL LOSS LIMITATION (use endorsement CIC HO LA HL)

This endorsement is mandatory for properties with metal roofs and/or aluminum siding. In all other instances, it may be added at the option of the insured. The endorsement provides that when damage from hail consists only of dents to the exterior surface of a home or other structure, not causing structural damage, we will pay the lowest of the cost of repairing or replacing the damaged portion of the property; or 2% of the amount of insurance provided under Coverage A (Dwelling).

The factor for this endorsement is .970 and it applies to the Tornado/Hail premium.

Non-Structural Hail Loss Limitation	Tornado/Hail
No	1.000
Yes	0.970

LIMITED WATER DAMAGE COVERAGE (use endorsement CIC HO LA LWD)

Limited coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, or automatic sprinkler system or from within a household appliance is available for a reduction in premium and may be used at the underwriter's discretion. The limit of liability for all covered property under this option is \$10,000.

The factor for this endorsement is .920 and it applies to the Other Perils premium.

Limited Water Damage Coverage	Other Perils
No	1.000
Yes	0.920

WINDSTORM EXTERIOR PAINT OR WATERPROOFING EXCLUSION (use endorsement CIC LA 23 70)

This endorsement attaches to all policies that include wind coverage in territories 300 and up. This endorsement excludes damage from windstorm or hail to all paint or waterproofing material applied to the exterior of any building or structure.

WIND/HAIL EXCLUSION (use endorsement HO 04 94)

Deletes coverage for losses from the perils of windstorm and hail for a reduction of premium. The premium reduction equals the entire Tornado/Hail premium and Hurricane premium.

OPTIONAL ENDORSEMENTSPERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT (use endorsement HO 04 90)

Provides replacement cost loss settlement on Coverage C.

The factor for this coverage is 1.100 and it applies to the Other Perils, Tornado/Hail and Hurricane premium.

Personal Property Replacement Cost			
Cost	Other Perils	Tornado/Hail	Hurricane
No	1.000	1.000	1.000
Yes	1.100	1.100	1.100

SPECIAL PERSONAL PROPERTY COVERAGE (use endorsement CIC HO LA SPC)

Provides all risk coverage on contents.

The factor for this coverage is 1.150 and it is applied to the Other Perils premium.

Special Personal Property Coverage	
Cost	Other Perils
No	1.000
Yes	1.150

INCREASED REPLACEMENT COST ON DWELLING (use endorsement CIC HO LA IRC)

This endorsement is intended to cover additional costs of construction that are incurred due to increases in the cost of construction that occur during the policy period. Increased construction cost is normally the result of increased demand relative to supply of labor and materials that can occur subsequent to a catastrophic loss that impacts a substantial number of properties in a region. Additional coverage provided by this endorsement is limited to a maximum of 25% of Coverage A.

Coverage must be written for 100% of replacement cost.

This endorsement does not cover increased construction costs attributable to laws or ordinances governing construction.

The factor for this coverage is 1.05 and it applies to Other Perils, Tornado/Hail and Hurricane premium.

Increased Replacement Cost on Dwelling			
Limit	Other Perils	Tornado/Hail	Hurricane
25%	1.050	1.050	1.050



ANIMAL LIABILITY BUYBACK ENDORSEMENT (use endorsement CIC HO LA AL)

This endorsement may be added at the option of the insured for the limits and premiums below. Endorsement provides that Coverage E (Personal Liability) and F (Medical Payments) applies to bodily injury or property damage caused by animals owned by the insured, provided the animals are not prohibited by our guidelines (see ineligible list).

Limit	Premium
\$50,000	\$25
\$300,000	\$35
\$500,000	\$45

WATER BACKUP/SUMP PUMP COVERAGE (use endorsement CIC HO LA WBU)

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump.

Limit	Premium
\$5,000	\$25
\$10,000	\$40
\$25,000	\$75

SUPPLEMENTAL LOSS ASSESSMENT COVERAGE (use endorsement HO 04 35)

Provides increased coverage for assessments relating to the residence premises. The basic policy includes \$1,000 coverage.

Additional premium:

Limit	Premium
\$ 5,000	\$15
\$10,000	\$25

PERSONAL INJURY COVERAGE (use endorsement CIC HO LA PNJ)

Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry.

Additional premium: \$15

ORDINANCE OR LAW COVERAGE (use endorsement HO 04 77)

This endorsement provides coverage for increases in cost of reconstruction, repair, or demolition of property that result from local laws or ordinances regulating such. The coverage options provided by this endorsement are no coverage, 10 percent of Coverage A and 25 percent of Coverage A.

Ordinance or Law	Other Perils	Tornado/Hail	Hurricane
No Coverage	0.950	0.950	0.950
10% of Coverage A	1.000	1.000	1.000
25% of Coverage A	1.040	1.040	1.040

INCREASED LIMIT ON JEWELRY, WATCHES AND FURS (use endorsement HO 04 65)

Unscheduled (only) coverage can be added in increments of \$1,000 up to a maximum of \$5,000 for a premium of \$18 per \$1,000.

SCHEDULED PERSONAL PROPERTY (use endorsement CIC HO LA SPP)

Scheduled coverage may be purchased for the following classes of property.

Property Description	Rate/\$100
Antiques	0.90
Bicycles	9.35
Camera/Projection Equipment (Non-professional)	1.52
Coins	1.80
Fine Art	0.50
Fine Art - With Breakage	1.00
Furs	0.40
Golfer's Equipment	1.40
Jewelry	1.50
Miscellaneous Personal Property	1.00
Musical Instruments (Non-professional)	0.60
Other Sports Equipment	2.00
Guns – Fired	3.00
Guns – Collectible	1.50
Silverware	0.45
Stamps	0.80

Scheduled Personal Property Underwriting Guidelines:

- Cajun Underwriters does not offer a blanket schedule for items.
- A complete description, including price, is required on each item.
- Description should include make, model, color, clarity, Serial Number.
- Appraisals or bills of sale and a color photo must accompany single items worth \$5,000 or more.
- Jewelry items worth \$5,000 or more must be kept in vault when not worn.
- Schedules which total over \$20,000 or include individual items worth more than \$5,000 should be submitted for approval prior to binding.
- Central station burglar alarm is required for schedules over \$50,000.
- Prior approval is required for Scheduled Personal Property on homes located in protection classes 9 and 10.
- Breakage coverage is limited on fine arts/antiques.

HOME COMPUTER COVERAGE (use endorsement CIC HO LA HC)

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of \$20,000.

Additional premium: \$6 for each \$1,000

ACTUAL CASH VALUE LOSS SETTLEMENT–WINDSTORM OR HAIL LOSSES TO ROOF SURFACING (use endorsement CIC HO LA ACVR)

This endorsement provides a reduced premium for actual cash value settlement on the roof surface. If a home has a roof more than 15 years old, this endorsement is mandatory.

Factors for Tornado/Hail							
Roof Valuation	Age	Composition Shingle/Architecture	Slate	Tile	Wood Shingle/Wood Shake	Metal/Superior Poured/Poured Concrete	All Others
RC	All	1.000	1.000	1.000	1.000	1.000	1.000
ACV	0-5	0.950	0.980	0.970	0.970	0.980	0.950
ACV	6-8	0.860	0.944	0.916	0.916	0.944	0.860
ACV	9-11	0.800	0.920	0.880	0.880	0.920	0.800
ACV	12-14	0.740	0.896	0.844	0.844	0.896	0.740
ACV	15-17	0.680	0.872	0.808	0.808	0.872	0.680
ACV	18-20	0.620	0.848	0.772	0.772	0.848	0.620
ACV	>20	0.600	0.840	0.760	0.760	0.840	0.600
Factors for Hurricane							
Roof Valuation	Age	Composition Shingle/Architecture	Slate	Tile	Wood Shingle/Wood Shake	Metal/Superior Poured/Poured Concrete	All Others
RC	All	1.000	1.000	1.000	1.000	1.000	1.000
ACV	0-5	0.963	0.985	0.978	0.978	0.985	0.963
ACV	6-8	0.895	0.958	0.937	0.937	0.958	0.895
ACV	9-11	0.850	0.940	0.910	0.910	0.940	0.850
ACV	12-14	0.805	0.922	0.883	0.883	0.922	0.805
ACV	15-17	0.760	0.904	0.856	0.856	0.904	0.760
ACV	18-20	0.715	0.886	0.829	0.829	0.886	0.715
ACV	>20	0.700	0.880	0.820	0.820	0.880	0.700

SAFEGUARD PACKAGE (use endorsement CIC HO LA SG)

Homes must have a minimum Coverage A of \$150,000 and insured must be claims free for the last three years to qualify (Act of God claims excluded). Coverage included in this package cannot be altered or duplicated. This package consists of:

- a. Personal Property Replacement Cost
- b. 25% of Coverage A for Increased Replacement Cost
- c. \$5,000 limit on Water Backup/Sump Pump Overflow
- d. Personal Injury Coverage
- e. 50% Coverage C Limit
- f. \$2,500 Loss Assessment Coverage
- g. \$2,000 limit for Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- h. \$250 for Lock Replacement Coverage
- i. \$750 limit for Fire Department Service Charge
- j. \$3,000 (\$1,500 limit per item) limit for loss by theft of Jewelry, Watches, Furs, Precious and Semi-Precious Stones

SAFEGUARD PLUS PACKAGE (use endorsement CIC HO LA SGP)

Homes must have a minimum Coverage A of \$200,000 and insured must be claims free for the last three years to qualify (Act of God claims excluded). Coverage included in this package cannot be altered or duplicated. This package consists of:

- a. Personal Property Replacement Cost.
- b. 50% of Coverage A for Increased Replacement Cost.
- c. \$10,000 limit on Water Backup/Sump Pump Overflow.
- d. 25% of Coverage A for Ordinance or Law Coverage
- e. Special Personal Property Coverage.
- f. Personal Injury Coverage.
- g. 70% Coverage C limit
- h. \$5,000 for Loss Assessment
- i. \$3,000 limit for Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money
- j. \$500 for Lock Replacement Coverage
- k. \$1,000 Limit for Fire Department Service Charge
- l. Increased Special Limits:
  1. \$500 on money, bank notes, gold, etc.
  2. \$2,500 on securities, deeds, letters of Credit, etc.
  3. \$2,500 on watercrafts
  4. \$2,500 on trailers or semitrailers (not used with watercrafts)
  5. \$2,500 on collections
  2. \$4,000 on silverware, pewter ware, tea sets, etc.
  3. \$4,000 on firearms
  4. \$4,000 on business property on the residence premises
  5. \$750 on business property away from the residence premises.
  6. \$5,000 (\$3,000 per item limit) on jewelry, watches, furs, precious and semiprecious stones
  7. \$5,000 on bicycles and attached related equipment
- m. Deleted Special Limits:
  1. \$2,000 on electronic equipment
  2. 10% of Cov. C for any one unscheduled item

The factor for this coverage is applied to Other Perils, Tornado/Hail and Hurricane premiums.

Package Type	Other Perils	Tornado/Hail	Hurricane		
			Zone A	Zone B	Zone C
SafeGuard	1.200	1.150	1.150	1.160	1.170
SafeGuard Plus	1.450	1.325	1.325	1.350	1.375

EQUIPMENT BREAKDOWN COVERAGE (use endorsement CIC HO LA EB)

This endorsement provides for the inclusion of equipment breakdown as a covered peril under an HO 00 03 form. The limit of coverage is \$100,000 per occurrence. This limit is separate from and does not reduce any other coverage contained within Section I – Property Coverage.

The endorsement has a separate deductible of \$500.

Optional Equipment Breakdown Coverage is available for a flat fee of \$50.

IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES COVERAGE (use endorsement CIC HO LA 09 IDT)

- A. The policy may be endorsed, for an additional premium, to provide coverage for loss that results from the act of Identity Theft or Identity Fraud. The endorsement provides coverage for:
1. Identity Theft Expenses: Pays up to \$25,000 for expenses incurred by an insured as the direct result of identity theft.
  2. Monitoring and Support: Identity monitoring services such as internet scanning, public and private record monitoring, postal junk mail reduction service, security freeze assistance, and fraud alert.
  3. Restoration: Includes an assigned restoration specialist to provide research and assistance, in the event of an identity theft, to review credit reports, notify reporting agencies, and prepare and manage disputed fraudulent items.
- B. By endorsement, coverage is extended to the policyholder, spouse, domestic partner, civil union partner, children living at home (up to age 21 or full time student up to age 26), and grandparents living at the insured premises.
- C. Additional Premium: \$25

RATING INFORMATIONPREMIUM CALCULATION

Premium is calculated separately for “Other Perils”, “Tornado/Hail” and “Hurricane” perils. Many policy variables and the rate classifications within each are used in developing the final premium. In general, the factor for each rate class is multiplied times the factor for the rate class of the preceding variable. The following variables, rate classifications, and factors are utilized in rating.

NEW BUSINESS TIER CRITERIA

Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Consumer data gathered from the applicant and third party providers determines new business tier placement. Credit history will be run for new business and again at every second renewal. Criteria used for tier placement include liability limit on prior homeowner policy, credit score, and prior claims. Proof of prior insurance in the form of a declarations page showing the prior liability limit must be retained in agent’s file. These documents will be subject to review during an audit. Per L.R.S. 22:1336, claims caused by an “Act of God” are not counted towards the number of claims in tier criteria.

Prior Liability Limit	Credit Score Range	Placement by Prior Claims		
		0	1	2+
\$300,000 or greater	876-999	6	14	15
\$300,000 or greater	826-875	7	14	16
\$300,000 or greater	801-825	7	15	17
\$300,000 or greater	776-800	8	16	18
\$300,000 or greater	751-775	9	17	19
\$300,000 or greater	726-750	11	18	20
\$300,000 or greater	701-725	13	20	22
\$300,000 or greater	676-700	15	21	23
\$300,000 or greater	651-675	16	23	25
\$300,000 or greater	626-650	17	23	25
\$300,000 or greater	601-625	17	23	25
\$300,000 or greater	576-600	18	25	28
\$300,000 or greater	551-575	19	28	28
\$300,000 or greater	000-550	22	28	28
\$300,000 or greater	No Score	13	20	22
\$100,000	876-999	9	17	18
\$100,000	826-875	10	17	19
\$100,000	801-825	10	18	20
\$100,000	776-800	12	19	21
\$100,000	751-775	12	20	21
\$100,000	726-750	14	21	23
\$100,000	701-725	16	23	25
\$100,000	676-700	18	25	28

\$100,000	651-675	19	25	28
\$100,000	626-650	20	28	28
\$100,000	601-625	20	28	28
\$100,000	576-600	21	28	28
\$100,000	551-575	22	28	28
\$100,000	000-550	25	28	28
\$100,000	No Score	16	23	25
Lapse	876-999	10	18	19
Lapse	826-875	11	18	20
Lapse	801-825	11	19	21
Lapse	776-800	12	20	22
Lapse	751-775	13	21	23
Lapse	726-750	15	22	24
Lapse	701-725	17	24	26
Lapse	676-700	19	25	27
Lapse	651-675	20	27	29
Lapse	626-650	21	28	29
Lapse	601-625	21	29	29
Lapse	576-600	22	30	32
Lapse	551-575	23	32	33
Lapse	000-550	26	33	34
Lapse	No Score	17	24	26
No Prior Liability	876-999	13	21	22
No Prior Liability	826-875	14	21	23
No Prior Liability	801-825	14	22	24
No Prior Liability	776-800	15	23	25
No Prior Liability	751-775	16	24	26
No Prior Liability	726-750	18	25	27
No Prior Liability	701-725	20	27	29
No Prior Liability	676-700	22	28	30
No Prior Liability	651-675	23	30	32
No Prior Liability	626-650	24	31	32
No Prior Liability	601-625	24	32	32
No Prior Liability	576-600	25	32	35
No Prior Liability	551-575	26	35	36
No Prior Liability	000-550	29	36	37
No Prior Liability	No Score	20	27	29
1st-time Owner	876-999	6	14	16
1st-time Owner	826-875	7	15	17
1st-time Owner	801-825	8	15	17
1st-time Owner	776-800	9	17	18
1st-time Owner	751-775	10	17	19
1st-time Owner	726-750	12	19	21
1st-time Owner	701-725	14	21	22
1st-time Owner	676-700	15	22	25

1st-time Owner	651-675	17	23	25
1st-time Owner	626-650	17	25	28
1st-time Owner	601-625	18	25	28
1st-time Owner	576-600	19	25	28
1st-time Owner	551-575	20	28	28
1st-time Owner	000-550	23	28	28
1st-time Owner	No Score	14	21	23

TIER FACTOR

Once tier placement is determined, use the following factors for each tier.

Tier	Other Perils	Tornado/Hail	Hurricane
1	0.485	1.000	1.000
2	0.509	1.000	1.000
3	0.534	1.000	1.000
4	0.561	1.000	1.000
5	0.589	1.000	1.000
6	0.618	1.000	1.000
7	0.644	1.000	1.000
8	0.686	1.000	1.000
9	0.717	1.000	1.000
10	0.744	1.000	1.000
11	0.785	1.000	1.000
12	0.815	1.000	1.000
13	0.949	1.000	1.000
14	0.949	1.000	1.000
15	0.992	1.000	1.000
16	1.099	1.099	1.099
17	1.203	1.203	1.203
18	1.273	1.273	1.273
19	1.343	1.343	1.343
20	1.406	1.406	1.406
21	1.487	1.487	1.487
22	1.566	1.566	1.566
23	1.669	1.669	1.669
24	1.744	1.744	1.744
25	1.818	1.818	1.818
26	1.928	1.928	1.928
27	2.046	2.046	2.046
28	2.149	2.149	2.149
29	2.256	2.256	2.256
30	2.369	2.369	2.369
31	2.487	2.487	2.487
32	2.611	2.611	2.611



33	2.742	2.742	2.742
34	2.879	2.879	2.879
35	3.023	3.023	3.023
36	3.174	3.174	3.174
37	3.333	3.333	3.333
38	3.500	3.500	3.500
39	3.675	3.675	3.675
40	3.859	3.859	3.859

HOUSEHOLD FACTOR

The Household Factor is a combination of the age of named insured, marital status, and presence of children in the household.

Age of Named Insured	Marital Status	Children	Other Perils	Tornado/Hail	Hurricane
00-26	Married	Yes	1.275	1.000	1.000
27-31	Married	Yes	1.234	1.000	1.000
32-45	Married	Yes	1.089	1.000	1.000
46-51	Married	Yes	1.006	1.000	1.000
52-57	Married	Yes	0.975	1.000	1.000
58-66	Married	Yes	0.923	1.000	1.000
67-70	Married	Yes	0.892	1.000	1.000
71-76	Married	Yes	0.954	1.000	1.000
77 and older	Married	Yes	1.037	1.000	1.000
00-26	Married	No	1.157	1.000	1.000
27-31	Married	No	1.120	1.000	1.000
32-45	Married	No	0.988	1.000	1.000
46-51	Married	No	0.913	1.000	1.000
52-57	Married	No	0.884	1.000	1.000
58-66	Married	No	0.837	1.000	1.000
67-70	Married	No	0.809	1.000	1.000
71-76	Married	No	0.866	1.000	1.000
77 and older	Married	No	0.941	1.000	1.000
00-26	Single	Yes	1.435	1.000	1.000
27-31	Single	Yes	1.388	1.000	1.000
32-45	Single	Yes	1.225	1.000	1.000
46-51	Single	Yes	1.131	1.000	1.000
52-57	Single	Yes	1.096	1.000	1.000
58-66	Single	Yes	1.038	1.000	1.000
67-70	Single	Yes	1.003	1.000	1.000
71-76	Single	Yes	1.073	1.000	1.000
77 and older	Single	Yes	1.166	1.000	1.000
00-26	Single	No	1.302	1.000	1.000
27-31	Single	No	1.259	1.000	1.000
32-45	Single	No	1.111	1.000	1.000
46-51	Single	No	1.027	1.000	1.000
52-57	Single	No	0.995	1.000	1.000
58-66	Single	No	0.942	1.000	1.000
67-70	Single	No	0.910	1.000	1.000
71-76	Single	No	0.974	1.000	1.000
77 and older	Single	No	1.058	1.000	1.000

AMOUNT OF INSURANCE

The factor for coverage amounts greater than \$300,000 is determined by adding 0.466% to the \$300,000 Coverage A factor for each additional \$1,000 in coverage, rounded to three decimal places.

Coverage A	Other Perils	Tornado/Hail	Hurricane
\$75,000	0.800	0.800	0.800
\$80,000	0.813	0.813	0.813
\$85,000	0.827	0.827	0.827
\$90,000	0.840	0.840	0.840
\$95,000	0.853	0.853	0.853
\$100,000	0.867	0.867	0.867
\$105,000	0.880	0.880	0.880
\$110,000	0.893	0.893	0.893
\$115,000	0.907	0.907	0.907
\$120,000	0.920	0.920	0.920
\$125,000	0.933	0.933	0.933
\$130,000	0.947	0.947	0.947
\$135,000	0.960	0.960	0.960
\$140,000	0.973	0.973	0.973
\$145,000	0.987	0.987	0.987
\$150,000	1.000	1.000	1.000
\$155,000	1.023	1.023	1.023
\$160,000	1.047	1.047	1.047
\$165,000	1.070	1.070	1.070
\$170,000	1.093	1.093	1.093
\$175,000	1.117	1.117	1.117
\$180,000	1.140	1.140	1.140
\$185,000	1.163	1.163	1.163
\$190,000	1.187	1.187	1.187
\$195,000	1.210	1.210	1.210
\$200,000	1.233	1.233	1.233
\$205,000	1.257	1.257	1.257
\$210,000	1.280	1.280	1.280
\$215,000	1.303	1.303	1.303
\$220,000	1.327	1.327	1.327
\$225,000	1.350	1.350	1.350
\$230,000	1.373	1.373	1.373
\$235,000	1.397	1.397	1.397
\$240,000	1.420	1.420	1.420
\$245,000	1.443	1.443	1.443
\$250,000	1.467	1.467	1.467
\$255,000	1.490	1.490	1.490

\$260,000	1.513	1.513	1.513
\$265,000	1.537	1.537	1.537
\$270,000	1.560	1.560	1.560
\$275,000	1.583	1.583	1.583
\$280,000	1.607	1.607	1.607
\$285,000	1.630	1.630	1.630
\$290,000	1.653	1.653	1.653
\$295,000	1.677	1.677	1.677
\$300,000	1.700	1.700	1.700

PROTECTION CLASS / CONSTRUCTION

Use the following factors for Other Perils premium:

Protection Class	Frame	Masonry Veneer	Masonry	Superior
1	1.04	0.980	0.980	0.980
2	1.05	0.990	0.990	0.990
3	1.06	1.000	1.000	1.000
4	1.07	1.010	1.010	1.010
5	1.08	1.020	1.020	1.020
6	1.16	1.050	1.050	1.050
7	1.19	1.060	1.060	1.060
8	1.30	1.200	1.200	1.200
9	1.40	1.250	1.250	1.250
10	2.00	1.500	1.500	1.500

Use the following factors for Tornado/Hail and Hurricane premium:

Type	Tornado/Hail	Hurricane
Frame	1.210	1.210
Masonry	1.000	1.000
Masonry Veneer	1.000	1.000
Superior	1.000	1.000

Use the following factors for Other Perils, Tornado/Hail and Hurricane premium:

Number of Stories	Other Perils	Tornado/Hail	Hurricane
1	0.950	1.000	1.000
1.5	1.000	1.000	1.000
2	1.040	1.000	1.000
2.5	1.050	1.000	1.000
3	1.069	1.000	1.000
Bi-Level	1.040	1.000	1.000
Tri-Level	1.069	1.000	1.000

ROOF MATERIAL

Roofing Material	< 5 Years			5-9 Years			≥10 Years		
	Other Perils	Tornado/Hail	Hurricane	Other Perils	Tornado/Hail	Hurricane	Other Perils	Tornado/Hail	Hurricane
Asbestos	0.960	1.099	0.942	0.960	1.318	0.989	1.000	1.530	1.112
Aluminum Corrugated	0.960	1.099	0.942	0.960	1.318	0.989	1.000	1.530	1.112
Shingles, Architectural	0.960	1.000	0.961	0.960	1.199	1.009	1.000	1.392	1.134
Barrel Tile	0.960	0.753	0.895	0.960	0.903	0.940	1.000	1.048	1.057
Composite Shingle	0.960	1.000	0.961	0.960	1.199	1.009	1.000	1.392	1.134
Concrete Tile	0.960	0.753	0.895	0.960	0.903	0.940	1.000	1.048	1.057
Flat Tile	0.960	0.753	0.895	0.960	0.903	0.940	1.000	1.048	1.057
Metal	0.960	0.654	0.848	0.960	0.718	0.890	1.000	0.783	1.001
Other	0.960	1.099	0.942	0.960	1.318	0.989	1.000	1.530	1.112
Poured Concrete	0.960	0.872	0.895	0.960	0.958	0.940	1.000	1.044	1.057
Rubber	0.960	1.099	0.942	0.960	1.318	0.989	1.000	1.530	1.112
Rolled Roof	0.960	1.099	0.942	0.960	1.318	0.989	1.000	1.530	1.112
Superior w/Poured Concrete	0.960	0.872	0.895	0.960	0.958	0.940	1.000	1.044	1.057
Slate	0.960	0.872	0.895	0.960	0.958	0.940	1.000	1.044	1.057
Tile	0.960	0.753	0.895	0.960	0.903	0.940	1.000	1.048	1.057
Tar & Gravel	0.960	1.099	0.895	0.960	1.318	0.940	1.000	1.530	1.057
Tar Shingle	0.960	1.000	0.961	0.960	1.199	1.009	1.000	1.392	1.134
Wood Shake	0.960	1.125	1.083	0.960	1.349	1.137	1.000	1.566	1.279
Wood Shingle	0.960	1.125	1.083	0.960	1.349	1.137	1.000	1.566	1.279

AGE OF DWELLING

Age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

Age of Home	Other Perils	Tornado/Hail	Hurricane
0	0.494	0.470	0.470
1	0.515	0.490	0.490
2	0.537	0.510	0.510
3	0.580	0.530	0.530
4	0.655	0.550	0.550
5	0.731	0.570	0.570
6	0.784	0.620	0.620
7	0.838	0.650	0.650
8	0.903	0.680	0.680
9	1.000	0.710	0.710
10	1.054	0.740	0.740
11	1.081	0.770	0.770

12	1.108	0.800	0.800
13	1.135	0.830	0.830
14	1.162	0.860	0.860
15	1.216	0.890	0.890
16	1.269	0.920	0.920
17	1.269	0.950	0.950
18	1.216	1.000	1.000
19	1.162	1.050	1.050
20	1.162	1.050	1.050
21	1.162	1.050	1.050
22	1.162	1.050	1.050
23	1.162	1.050	1.050
24	1.162	1.050	1.050
25	1.162	1.050	1.050
26	1.216	1.050	1.050
27	1.216	1.050	1.050
28	1.216	1.050	1.050
29	1.216	1.050	1.050
30	1.216	1.050	1.050
31	1.216	1.050	1.050
32	1.216	1.050	1.050
33	1.216	1.050	1.050
34	1.216	1.050	1.050
35	1.216	1.050	1.050
36	1.269	1.050	1.050
37	1.269	1.050	1.050
38	1.269	1.050	1.050
39	1.269	1.050	1.050
40	1.269	1.050	1.050
41	1.388	1.050	1.050
42	1.388	1.050	1.050
43	1.388	1.050	1.050
44	1.388	1.050	1.050
45	1.388	1.050	1.050
46	1.388	1.050	1.050
47	1.388	1.050	1.050
48	1.388	1.050	1.050
49	1.388	1.050	1.050
50	1.388	1.050	1.050
51	1.388	1.050	1.050
52	1.388	1.050	1.050
53	1.388	1.050	1.050
54	1.388	1.050	1.050
55	1.388	1.050	1.050
56	1.388	1.050	1.050

57	1.388	1.050	1.050
58	1.388	1.050	1.050
59	1.388	1.050	1.050
60	1.388	1.050	1.050
61	1.388	1.050	1.050
62	1.388	1.050	1.050
63	1.388	1.050	1.050
64	1.388	1.050	1.050
65	1.388	1.050	1.050
66	1.388	1.050	1.050
67	1.388	1.050	1.050
68	1.388	1.050	1.050
69	1.388	1.050	1.050
70	1.388	1.050	1.050
71	1.388	1.050	1.050
72	1.388	1.050	1.050
73	1.388	1.050	1.050
74	1.388	1.050	1.050
75+	1.388	1.050	1.050

COVERAGE OPTIONSDEDUCTIBLES

The standard deductible is \$500 for Other Peril, Tornado/Hail and Hurricane premium. The Hurricane deductible cannot be less than the Non-Hurricane deductible. Changes in deductibles may only be made at the time of renewal. The Hurricane deductible varies by region of the state. Zone A = Northern Louisiana, Zone B = Central Louisiana, and Zone C = Southern/Coastal Louisiana.

<u>Deductible</u>	<u>Coverage A</u> <u>(\$000's)</u>	<u>Other Perils</u>	<u>Tornado/Hail</u>	<u>Hurricane</u>		
				<u>Zone A</u>	<u>Zone B</u>	<u>Zone C</u>
\$500	51-100	0.910	0.967	0.967	0.972	0.979
\$1,000	51-100	0.830	0.914	0.914	0.925	0.942
\$2,500	51-100	0.680	0.792	0.792	0.816	0.854
1%	51-100	0.870	0.939	0.939	0.947	0.960
2%	51-100	0.780	0.868	0.868	0.884	0.910
3%	51-100	0.700	0.810	0.810	0.832	0.867
5%	51-100	0.570	0.715	0.715	0.745	0.794
\$500	101-150	0.980	0.993	0.993	0.994	0.996
\$1,000	101-150	0.890	0.956	0.956	0.962	0.971
\$2,500	101-150	0.750	0.868	0.868	0.884	0.910
1%	101-150	0.870	0.939	0.939	0.947	0.960
2%	101-150	0.750	0.868	0.868	0.884	0.910
3%	101-150	0.670	0.810	0.810	0.832	0.867
5%	101-150	0.540	0.715	0.715	0.745	0.794
\$500	151-200	1.020	1.005	1.005	1.004	1.003
\$1,000	151-200	0.940	0.976	0.976	0.980	0.985
\$2,500	151-200	0.810	0.907	0.907	0.919	0.937
1%	151-200	0.870	0.939	0.939	0.947	0.960
2%	151-200	0.730	0.868	0.868	0.884	0.910
3%	151-200	0.630	0.810	0.810	0.832	0.867
5%	151-200	0.520	0.715	0.715	0.745	0.794
\$500	201-250	1.050	1.012	1.012	1.011	1.008
\$1,000	201-250	0.980	0.988	0.988	0.990	0.993
\$2,500	201-250	0.850	0.930	0.930	0.940	0.954
1%	201-250	0.870	0.939	0.939	0.947	0.960
2%	201-250	0.730	0.868	0.868	0.884	0.910
3%	201-250	0.620	0.810	0.810	0.832	0.867
5%	201-250	0.520	0.715	0.715	0.745	0.794
\$500	251-300	1.080	1.017	1.017	1.015	1.011
\$1,000	251-300	1.000	0.997	0.997	0.997	0.998
\$2,500	251-300	0.890	0.947	0.947	0.954	0.965
1%	251-300	0.870	0.939	0.939	0.947	0.960
2%	251-300	0.730	0.868	0.868	0.884	0.910
3%	251-300	0.620	0.810	0.810	0.832	0.867

5%	251-300	0.520	0.715	0.715	0.745	0.794
\$500	301-500	1.150	1.024	1.024	1.021	1.015
\$1,000	301-500	1.080	1.009	1.009	1.008	1.006
\$2,500	301-500	0.950	0.971	0.971	0.975	0.981
1%	301-500	0.870	0.939	0.939	0.947	0.960
2%	301-500	0.730	0.868	0.868	0.884	0.910
3%	301-500	0.620	0.810	0.810	0.832	0.867
5%	301-500	0.520	0.715	0.715	0.745	0.794
\$500	501-999	1.150	1.032	1.032	1.027	1.020
\$1,000	501-999	1.080	1.023	1.023	1.020	1.015
\$2,500	501-999	0.950	1.000	1.000	1.000	1.000
1%	501-999	0.870	0.939	0.939	0.947	0.960
2%	501-999	0.730	0.868	0.868	0.884	0.910
3%	501-999	0.620	0.810	0.810	0.832	0.867
5%	501-999	0.520	0.715	0.715	0.745	0.794
\$500	1000-5000	1.150	1.032	1.032	1.027	1.020
\$1,000	1000-5000	1.080	1.023	1.023	1.020	1.015
\$2,500	1000-5000	0.950	1.000	1.000	1.000	1.000
1%	1000-5000	0.870	0.939	0.939	0.947	0.960
2%	1000-5000	0.730	0.868	0.868	0.884	0.910
3%	1000-5000	0.620	0.810	0.810	0.832	0.867
5%	1000-5000	0.520	0.715	0.715	0.745	0.794

### LIMITS OF COVERAGES B, C & D

#### Coverage B – Other Structures

Insured may select desired coverage limit for other structures located on the residence premises. Other structures may not be rented to others, or used by non-related persons for residence purposes. Base rates include other structures coverage equal to 10% of Coverage A. The factor applies to the Other Perils, Tornado/Hail and Hurricane premium.

% Coverage A	Other Perils	Tornado/Hail	Hurricane
2%	0.980	0.980	0.980
10%	1.000	1.000	1.000
15%	1.050	1.050	1.050
20%	1.100	1.100	1.100



Coverage C – Contents

Insured may select desired coverage limit for personal property. Coverage C is available in increments of 5% (of Coverage A) up to a maximum personal property limit of 70% of Coverage A. Base rates include contents coverage equal to 50% of Coverage A. If 0% option is selected, policy must include the CIC HO LA CE endorsement.

% of Cov A	Other Perils	Tornado/Hail	Hurricane
0%	0.800	0.700	0.700
5%	0.825	0.730	0.730
10%	0.850	0.760	0.760
15%	0.875	0.790	0.790
20%	0.900	0.820	0.820
25%	0.915	0.850	0.850
30%	0.930	0.880	0.880
35%	0.945	0.910	0.910
40%	0.960	0.940	0.940
45%	0.980	0.970	0.970
50%	1.000	1.000	1.000
55%	1.020	1.030	1.030
60%	1.040	1.060	1.060
65%	1.070	1.090	1.090
70%	1.100	1.120	1.120

Note: If the named insured(s) chooses to exclude contents coverage entirely, form CIC HO LA CE – Option to Exclude Contents Coverage or the Option to Exclude Contents Coverage section of the application must be completed and signed by all named insureds. The original form or signed application must be sent to the company and a copy provided to the insured.

Coverage D – Loss of Use

Insured may select desired coverage limit for loss of use. Coverage D is available in increments of 5% (of Coverage A) up to a maximum loss of use limit of 20% of Coverage A. Base rates include loss of use coverage equal to 20% of Coverage A. The factor applies to the Other Perils, Tornado/Hail and Hurricane premium.

% Coverage A	Other Perils	Tornado/Hail	Hurricane
10%	0.980	0.980	0.980
15%	0.990	0.990	0.990
20%	1.000	1.000	1.000
25%	1.030	1.030	1.030
30%	1.060	1.060	1.060

INCREASED SECTION II LIMITS

The HO 3 Program provides coverage for Personal Liability and Medical Payments to Others.

The following limits are available:

Liability Limit	Premium
\$100,000	\$15
\$300,000	\$25
\$500,000	\$35

Med Pay Limit	Premium
\$1,000	\$5
\$2,500	\$8
\$5,000	\$10

DISCOUNTS & SURCHARGES

Discounts are applied to the Other Perils, Tornado/Hail and Hurricane premium calculation (unless specified otherwise) as a multiplicative factor. The maximum rate reduction from applying all discounts and surcharges combined is 65% of the variable premium. The maximum rate reduction from applying all discounts, surcharges, and the rating tier is 68% of the variable premium. The Age of Home rating factor is included in the discount cap calculation. The E Policy Discount is not included in the discount cap calculation. Evidence and supporting documentation of all optional discounts must be retained in agent's file. These documents will be subject to review during an audit.

ACCREDITED BUILDER DISCOUNT

A 10% discount is offered for new homes built by established builders recognized for their volume and willingness to stand behind their product. These builders are listed on the company website. The discount is only available for new construction and not for re-sales. The discount remains on the policy at renewal.

Accredited Builder			
	Other Perils	Tornado/Hail	Hurricane
No	1.00	1.000	1.000
Yes	0.90	1.000	1.000

NEW PURCHASE DISCOUNT

A 10% discount is offered to homeowners who are obtaining their policy to coincide with the purchase of a home. The discount is phased out over time (7% in Year 2, 3% in Year 3, and 0% in Year 4). Agents must keep a copy of the HUD statement on file to support this discount.

A policy cannot have both the Accredited Builder and New Purchase Discount.

New Purchase Discount			
	Other Perils	Tornado/Hail	Hurricane
None	1.00	1.000	1.000
Year 1	0.90	1.000	1.000
Year 2	0.93	1.000	1.000
Year 3	0.97	1.000	1.000

PACKAGE POLICY DISCOUNT

A package policy discount is applied to the Other Perils premium if the policyholder has a Flood policy written with SAFEPOINT. The agent of record must be the same as the Cajun Underwriters Homeowners policy. The factor for the discount is in the table below.

Package Policy Discount	Other	Tornado/Hail	Hurricane
Flood	0.968	1.000	1.000

SECURED COMMUNITY/BUILDING DISCOUNT

A 10% discount is applied for homes located in a neighborhood protected by 24 hour-manned security or passkey gates protecting all entrances to community.

Secured Subdivision	Other Perils
No	1.00
Yes	0.90

PROTECTIVE DEVICE DISCOUNT

- 5% discount for fire alarm reporting to fire or central station.
- 8% discount for complete home sprinkler system.
- Level 1 Home Security Discount: 5% discount for complete local burglar alarm covering all exterior doors& windows.
- Level 2 Home Security Discount: 8% discount for complete burglar alarm reporting to police/central station.

An insured cannot have both of the fire protection discounts or both of the home security discounts. If they qualify for both of either type of discount, they will receive the better credit. Security Discount is not applied if Coverage C = 0%.

UMBRELLA DISCOUNT

A discount applies to insureds who maintain umbrella coverage. Proof of coverage should be maintained in the agent's file for audit purposes.

Presence of Umbrella Policy	Other Perils	Tornado/Hail	Hurricane
No	1.000	1.000	1.000
Yes	0.900	0.950	0.950

E-POLICY DISCOUNT

A \$10 discount applies if the insured elects to receive policy documents via email.

WIND MITIGATION DISCOUNTSCOMPLETE WINDOW & OPENING PROTECTION

A 15% discount applies if a residence is equipped with opening protection that meets the following requirements:

- All exterior openings including windows, doors, skylights, and vents are protected. (roof ridge vents and soffit vents do not need to be protected)
- Protection devices have passed the following cyclic loading and windborne debris impact tests – ASTM E 1886 and ASTM E 1996 (Missiles D or E) or Miami-Dade TAS 201 and TAS 203.
- The devices are approved by and included in the State of Florida Product Approval System or the Miami-Dade Compliance Office Approval System.
- A licensed contractor with proper permits has installed the devices.
- A qualified professional has certified the existence of the protective devices.

Wind & Other Opening Protection	Tornado/Hail	Hurricane
No	1.00	1.00
Yes	0.85	0.85

HIP ROOF

A 15% discount applies if the home is constructed with a hip roof covering the entire structure. A hip roof is one that slopes down to meet all walls (like a pyramid). This design has superior ability to withstand high winds and will result in a premium credit. However, other factors can negate the value of this design. The discount is not applicable if the roof has skylights or overhangs that exceed 18”.

Hip Roof Design Credit	Tornado/Hail	Hurricane
No	1.00	1.00
Yes	0.85	0.85

FLAT TILE ROOF

A 2% discount applies if the roof covering is flat tile.

Flat Tile Roof	Tornado/Hail	Hurricane
No	1.00	1.00
Yes	0.98	0.98

**BUILDING CODE DISCOUNT**

A 15% discount applies when all of the following hurricane protection requirements of the 2006 State Uniform Construction Code (LSUCC) have been included in the construction of the home. Any home built 2008 or newer can obtain this discount without the need for additional documentation. Homes 2007\* and older must have a Louisiana Hurricane Loss Mitigation Survey Form completed by a qualified professional that certifies all of the following:

- The home was built to all 2006 SUCC requirements.
- Secondary water resistance on all roof areas.
- Roof-deck attachment with 8d nails spaced every 12” minimum on intermediate panel supports and 6” minimum on panel edges.
- Roof-wall connected with single-wraps.
- Floor-to-foundation connections designed and installed in accordance to the SUCC.

\*A building permit application date of January 1, 2007, or later is assumed to comply with the LSUCC. Evidence and supporting documentation for all wind mitigation discounts must be submitted to Underwriting prior to applying the discount.

Building Code	Tornado/Hail	Hurricane
No	1.00	1.00
Yes	0.85	0.85

ADVANCE QUOTE DISCOUNT

A discount applies to the Other Perils premium on policies quoted in advance of the effective date on new business. The discount is automatically applied based on the date the quote is initiated in the Cajun Underwriters rating system.

Advance Quote Discount	Other Perils			
	Year 1	Year 2	Year 3	Year 4
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	0.985	0.990	0.995	1.000
3	0.985	0.990	0.995	1.000
4	0.985	0.990	0.995	1.000
5	0.985	0.990	0.995	1.000
6	0.930	0.953	0.976	1.000
7	0.930	0.953	0.976	1.000
8	0.930	0.953	0.976	1.000
9	0.930	0.953	0.976	1.000
10	0.930	0.953	0.976	1.000
11	0.910	0.940	0.970	1.000
12	0.910	0.940	0.970	1.000
13	0.910	0.940	0.970	1.000
14	0.910	0.940	0.970	1.000
15	0.910	0.940	0.970	1.000
16	0.890	0.927	0.964	1.000
17	0.890	0.927	0.964	1.000
18	0.890	0.927	0.964	1.000
19	0.890	0.927	0.964	1.000
20	0.890	0.927	0.964	1.000
21	0.890	0.927	0.964	1.000
22	0.890	0.927	0.964	1.000
23	0.890	0.927	0.964	1.000
24	0.890	0.927	0.964	1.000
25	0.890	0.927	0.964	1.000
26	0.890	0.927	0.964	1.000
27	0.890	0.927	0.964	1.000
28	0.890	0.927	0.964	1.000
29	0.890	0.927	0.964	1.000
30	0.890	0.927	0.964	1.000

NON-SMOKER/SMOKER DISCOUNT/SURCHARGE

Use the following factors:

Smoker	Other Perils	Tornado/Hail	Hurricane
Yes	1.30	1.000	1.000
No	0.99	1.000	1.000

To qualify for the discount all residents of the home must be non-smokers.

\*Evidence and supporting documentation of all optional discounts must be retained in agent's file. These documents will be subject to review during an audit.

SURCHARGES10% Wood Burning Stove Surcharge.

Wood Burning Stove	Other Perils	Tornado/Hail	Hurricane
No	1.00	1.000	1.000
Yes	1.10	1.000	1.000

20% Open Water Surcharge (Hurricane premium only)

Open water surcharge applies if the risk is in close proximity to tidal water such as ocean, bay, gulf or inter-coastal waterway. It is not for proximity to a freshwater lake.

Open Water Exposure	Tornado/Hail	Hurricane
No	1.00	1.00
Yes	1.00	1.20

CLAIMS SURCHARGE

A surcharge applies to renewal policies if a claim is submitted with Cajun Underwriters. 'Acts of God' defined as Wind, Hail and Lightning, are not considered a qualifying claim.

Claims	Other Perils	Tornado/Hail	Hurricane
0	1.000	1.000	1.000
1	1.305	1.305	1.305
2	1.584	1.584	1.584
3	1.841	1.841	1.841
4	2.500	2.500	2.500

Surcharge is for claims files with Cajun Underwriters since policy originally inceptioned with Cajun Underwriters. Claims drop off after 3 years.



ADDITIONAL FEES & CALCULATIONSPREMIUM ROUNDING

When calculating premium, final premium is rounded to the nearest whole dollar.

FIXED BASE PREMIUM

An \$80 fixed expense constant is included as part of the final premium calculation.

MINIMUM PREMIUM

Minimum final premium per policy is \$250.

MINIMUM EARNED PREMIUM

A minimum premium of \$50 is earned on each policy regardless of how long the policy is in force.

WAIVER OF PREMIUM

When a policy is issued or endorsed after the inception date, additional or return premium of less than \$5 is waived. However, we will return unearned premium upon request.

ASSESSMENTS

Cajun Underwriters will collect Assessments levied on premium as mandated by the State of Louisiana. Such assessments will appear as a surcharge on the policy declarations and must be paid in full. Commission will not be paid on assessments.

INSPECTION FEES

A fully earned inspection fee is applicable as follows:

Homes 0 - 29 years old are subject to an exterior inspection for condition and hazards. The insured does not have to present for the inspection. **Exterior Inspection Fee: \$30**

Homes over 29 years old are subject to an exterior and interior inspection (4-Point) for condition and hazards and an inspection of the electrical, Heat & A/C, and visible plumbing. The insured does have to be present during the inspection and will be contacted to set an appointment. **4-Point Inspection Fee: \$60**

Homes with Coverage A over \$750,000 are considered High Value dwellings. These homes are subject to a High Value inspection. The insured does have to be present during the inspection and will be contacted to set an appointment.

**High Value Home Inspection Fee: \$150**