



Louisiana
Select
Homeowners
Program Manual

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This manual contains information to assume Homeowners (including Condo Unit-Owners) insurance policies from Louisiana Citizens Property Insurance Corporation (Citizens) on behalf of Cajun Underwriters. The rates, rules, forms and endorsements of the Cajun Underwriters Select Homeowners Program shall apply to all cases not provided for in this Manual.

PART 1-COVERAGE AND DEFINITION TYPE RULES

100. INTRODUCTION

A. About This Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy under the new HO 2000 program. The rules, rates, forms and endorsements of Cajun Underwriters for each coverage shall govern in all cases specifically provided for in this Manual.

B. Form References

This manual refers to Forms HO 00 02, HO 00 03, HO 00 04, and HO 00 06. These form references are identified as follows :

1. Homeowners 2 Broad Form HO 00 02
2. Homeowners 3 Special Form HO 00-03
3. Homeowners 4 Contents Broad Form HO 00 04; and
4. Homeowners 6 Unit-Owners Form HO 00 06

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

Limits

The limits of liability required and provided automatically by policy language under the Homeowners policy are as follows:

A. Section 1-Property Damage

HO 00 02, HO 00 03 or HO 00 04 or HO 00 06	Coverage A-Dwelling Refer to Table 101.A.1.1. on the following page
HO 00 02, HO 00 03	Coverage B-Other Structures 10% of A (One and two family dwelling) 5% of A (three and four family dwelling)
HO 00 02, HO 00 03 or HO 00 04 or HO 00 06	Coverage C-Personal Property 50% of A (One and two family dwelling) 30% of A (Three family dwelling) 25% of A (four family dwelling) Refer to Table 101.A.1.1 on the following page
HO 00 02 or HO 00 03 HO 00 04 HO 00 06	Coverage D-Loss of Use 30% of A 30% of C 50% of C

Table 101.A.1. Property Damage Limits Relationships

Coverage Forms	Coverage Limits		
	Section I- Property Damage Minimum Limit	Section- I- Property Damage Maximum Limit	Section II- Liability All Forms
HO 00 02 Coverage A Coverage B (1-2 Family) Coverage B (3-4 Family) Coverage C (1-2 Family) Coverage C (3 Family) Coverage C (4 Family) Coverage D	\$50,000 10% of Coverage A 5% of Coverage A 50% of Coverage A 30% of Coverage A 25% of Coverage A 30% of Coverage	\$750,000 Up to 50% of Coverage A Optional Up to 50% of Coverage A Optional 50% of Coverage A 30% of Coverage A 25% of Coverage A 30% of Coverage A	Coverage E Personal Liability Limit Options \$100,000 \$200,000 Optional \$300,000 Optional Coverage F \$1,000 (Medical Payments)
HO 00 03 Coverage A Coverage B (1-2 Family) Coverage B (3-4 Family) Coverage C (1-2 Family) Coverage C (3 Family) Coverage C (4 Family.) Coverage D	\$75,000 10% of Coverage A 5% of Coverage A 50% of Coverage A 30% of Coverage A 25% of Coverage A 30% of Coverage A	\$750,000 Up to 50% of Coverage A Optional Up to 50% of Coverage A Optional 50% of Coverage A 30% of Coverage A 25% of Coverage A 30% of Coverage A	
HO 00 04 Coverage A Coverage B Coverage C Coverage D	Not Applicable Not Applicable \$6,000 30% of Coverage C	Not Applicable Not Applicable \$175,000 30% of Coverage C	
HO 00 06 Coverage A Coverage B Coverage C Coverage D	\$5,000 Not Applicable \$10,000 50% of Coverage C	\$350,000 Not Applicable \$175,000 50% of Coverage C	

Table101.A1.1Minimum and Maximum Limits

B. Section II- Liability (All Forms)

1. Coverage E limits apply on an "occurrence" basis; Coverage F limits apply on an each person basis.
2. All Forms
The limit of liability for Coverage E of Section II may be increased. See Rule 601 for rates.
3. Form HO 00 02 or HO 00 03
Under Coverage B of Section I, an additional amount of insurance may be written for an additional premium on a specific structure located on the insured premises. The maximum amount of coverage available is 50% of Coverage A. See Rule 514 for rates. The limit of liability for Coverage C or D of Section I may not be increased or decreased.
4. Form HO 00 06
The limit of liability for Coverage A of Section I may be increased. See Rule 507 for rates.

102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

A. Section – Property Perils Insured Against

Perils Insured Against	HO 00 02	HO 00 03	HO 00 04 and HO 00 06
Fire or Lightning	Yes	Yes- Cov C	Yes
Windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles or smoke	Yes	Yes- Cov C	Yes
Vandalism or malicious mischief	Yes	Yes-Cov C	Yes
Theft	Yes	Yes-Cov C	Yes
Volcanic eruption	Yes	Yes-Cov C	Yes
Falling objects, Weight of ice, snow or sleet Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes	Yes- Cov C	Yes
Additional risks with certain exceptions (Special Coverage)	No	Yes- Cov. A, B and D	No

Table 102.A Perils Insured Against

B. Section II -liability -All Forms

1. Coverage E - Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of any insured's premises or personal activities.

2. Coverage F - Medical Payments To Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

104. ELIGIBILITY

A. Forms HO 00 02 and HO 00 03

A Homeowners Policy may be issued:

1. To the owner-occupant of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraph D.). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders . In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or
2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Additional Insured Endorsement HO 04 41; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Additional Insured Endorsement HO 04 41; or

4. When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement HO 04 41. A separate Homeowners Policy HO 00 04 may be issued to the co-owner(s) occupying the other apartment(s) in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Additional Insured Endorsement HO 04 41.

B. Minimum Requirements for HO 00 02 Coverage

1. Property must be in average to good condition.
2. Property must be owner occupied as owner's primary residence in a one to four family building. (Note: An insured may only have one primary residence.)
3. Each unit of the property must be occupied by no more than two families.
4. Building must be at least 50% occupied.
5. Property must not be accessible by boat only.
6. Property must not be built over water or partially over water unless easily accessible by emergency vehicles.
7. If property has a swimming pool, it must be inside an approved fence and may not have a diving board or slide.
8. Applicant may not own any exotic animals. Exotic animals are all species of vertebrate animals not naturally occurring in any ecosystem in the United States, including hybrids thereof, including, but not limited to, lions, tigers, leopards, hyenas, primates, bears, elephants, bison, antelopes, deer or poisonous snakes.
9. Applicant may not own any pet with a history of causing injury.
10. Applicant may not own a dog that is any of the following breeds or any mixture that includes any of the following breeds (regardless of percentage): Akita, American Bulldog, Catahoula Leopard, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, or Wolf.
11. Applicant may not own any dog that has ever been trained and/or used as a guard dog or attack dog.
12. Applicant may not own any dog that has ever been trained and/or used in military or police work.
13. Applicant may not own any dog belonging to a breed that was historically bred for fighting.
14. Property may not have any uncorrected code violations.
15. Applicant and property may not have any open claims.
16. Dwellings situated on farm property or where the owner possesses more than two farm animals is not eligible property.
17. The property must not be a mobile home, trailer home, house trailer or metal building.
18. The property must be originally designed for residential use. Properties converted to residential use are not eligible.
19. The property must not have excessive or unusual liability exposure.
20. Property may not be under construction or major renovation.
21. Value of property must be between \$50,000 and \$750,000.
22. Property of an insured that has failed to pay any earned premiums or other valid charges owed to Cajun Underwriters are ineligible for coverage.
23. Property built adjacent to water not enclosed by a suitable fence is not eligible for homeowner coverage.
24. Dwellings with stairways of three (3) or more steps must have handrails. If the stairway is wider than six (6) feet handrails are required on both sides of the steps. If the stairway is less than three (3) steps handrails may be required for unusual situations.
25. Porches on dwellings with stairways of three (3) or more stairs must be surrounded by a guardrail.
26. Property may not have a trampoline.
27. Dwellings with commercial operations are not eligible.
28. Dwelling must not be situated on more than 5 acres of land. (Please see Rule 110, section E for additional information.)
29. Dwellings are required to have had updates to wiring, plumbing, heating, and roofing within the last 30 years.

C. Minimum Requirements for HO 00 03 Coverage

1. Property must be in good to excellent condition.
2. Property must be owner occupied as owner's primary residence in a one to four family building. (Note: An insured may only have one primary residence.)
3. Each unit of the property must be occupied by no more than two families.
4. Building must be at least 50% occupied.
5. Property must not be accessible by boat only.
6. Property must not be built over water or partially over water unless easily accessible by emergency vehicles.
7. If property has a swimming pool, it must be inside an approved fence and may not have a diving board or slide.
8. Applicant may not own any exotic animals.
9. Applicant may not own any pet with a history of causing injury.
10. Applicant may not own a dog that is any of the following breeds or any mixture that includes any of the following breeds (regardless of percentage): Akita, American Bulldog, Catahoula Leopard, Chow, Doberman Pinscher, Pit. Bull, Presa Canario, Rottweiler, Staffordshire Terrier, or Wolf.
11. Applicant may not own any dog that has ever been trained and/or used as a guard dog or attack dog.
12. Applicant may not own any dog that has ever been trained and/or used in military or police work.
13. Applicant may not own any dog belonging to a breed that was historically bred for fighting.
14. Property may not have any uncorrected code violations.
15. Applicant and property may not have any open claims.
16. Dwellings situated on farm property or where the owner possesses more than two farm animals is not eligible property.
17. The property must not be a mobile home, trailer home, house trailer or metal building.
18. The property must be originally designed for residential use. Properties converted to residential use are not eligible.
19. The property must not have excessive or unusual liability exposure.
20. Property may not be under construction or major renovation.
21. Value of property must be between \$75,000 and \$750,000.
22. Property of an insured that has failed to pay any earned premiums or other valid charges to Cajun Underwriters is ineligible for coverage.
23. Property built adjacent to water not enclosed by a suitable fence is not eligible for homeowner coverage.
24. Dwellings with stairways of three (3) or more steps must have handrails. If the stairway is wider than six (6) feet handrails are required on both sides of the steps. If the stairway is less than three (3) steps handrails may be required for unusual situations.
25. Porches on dwellings with stairways of three (3) or more stairs must be surrounded by a guardrail.
26. Property may not have a trampoline.
27. Dwellings with commercial operations are not eligible.
28. Dwelling must not be situated on more than 5 acres of land. (Please see Rule 110, section E for additional information.)
29. Dwellings are required to have had updates to wiring, plumbing, heating, and roofing within the last 30 years.

Form HO 00 04

- A. A Homeowners Policy may be issued to:
1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or
 2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under Paragraph A provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraph D.) The dwelling or apartment unit may not be occupied by more than one additional family or two boarders or roomers.
- B. Minimum Coverage for HO 00 04 Coverage
1. Property must be in insurable condition.
 2. Property must be tenant occupied in a one to four family building or may be occupied by an owner or tenant if located in a building not otherwise eligible for homeowner coverage.
 3. Building must be at least 50% occupied.
 4. Property must not be accessible by boat only.
 5. Property must not be built over water or partially over water unless easily accessible by emergency vehicles .
 6. If property has a swimming pool, it must be inside an approved fence and may not have a diving board or slide.
 7. Applicant may not own any exotic animals.
 8. Applicant may not own any pet with a history of causing injury.
 9. Applicant may not own a dog that is any of the following breeds or any mixture that includes any of the following breeds (regardless of percentage): Akita, American Bulldog, Catahoula Leopard, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, or Wolf.
 10. Applicant may not own any dog that has ever been trained and/or used as a guard dog or attack dog.
 11. Applicant may not own any dog that has ever been trained and/or used in military or police work.
 12. Applicant may not own any dog belonging to a breed that was historically bred for fighting.
 13. Property may not have any uncorrected code violations.
 14. Applicant and property may not have any open claims.
 15. Dwellings situated on farm property or where the owner possesses more than two farm animals is not eligible property.
 16. The property .must not have excessive or unusual liability exposure.
 17. Property may not be under construction or major renovation.
 18. Amount of insurance on contents (Coverage C) must be between \$6,000 and \$175,000.
 19. Property of an insured that has failed to pay any earned premiums or other valid charges owed to Cajun Underwriters are ineligible for coverage.
 20. Property built adjacent to water not enclosed by a suitable fence is not eligible for homeowner coverage.
 21. Dwellings with stairways of three (3) or more steps must have handrails. If the stairway is wider than six (6) feet handrails are required on both sides of the steps. If the stairway is less than three (3) steps handrails may be required for unusual situations.
 22. Porches on dwellings with stairways of three (3) or more stairs must be surrounded by a guardrail.
 23. Property may not have a trampoline.
 24. Dwellings with commercial operations are not eligible.
 25. Dwelling must not be situated on more than 5 acres of land except in the case of a large multi-unit complex. (Please see Rule 110, section E for additional information.)

Form HO 00 06

- A. Homeowners Policy may be issued to the owner-occupant(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraph D.). The unit may not be occupied by more than one additional family or two boarders or roomers.

-
- B. Minimum Requirements for HO 00 06 Coverage
1. Property must be in insurable condition.
 2. Property must be owner occupied as owner's primary residence. (Note: An insured may only have one primary residence.)
 3. Building must be at least 50% occupied.
 4. Property must not be accessible by boat only.
 5. Property must not be built over water or partially over water unless easily accessible by emergency vehicles.
 6. Applicant may not own any exotic animals.
 7. Applicant may not own any pet with a history of causing injury.
 8. Applicant may not own a dog that is any of the following breeds or any mixture that includes any of the following breeds regardless of percentage): Akita, American Bulldog, Catahoula Leopard, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, or Wolf.
 9. Applicant may not own any dog that has ever been trained and/or used as a guard dog or attack dog.
 10. Applicant may not own any dog that has ever been trained and/or used in military or police work.
 11. Applicant may not own any dog belonging to a breed that was historically bred for fighting.
 12. Property may not have any uncorrected code violations.
 13. Applicant and property may not have any open claims.
 14. Dwellings situated on farm property or where the owner possesses more than two farm animals is not eligible property.
 15. The property must not be a mobile home, trailer home, house trailer or metal building.
 16. The property must not have excessive or unusual liability exposure.
 17. Property may not be under construction or major renovation.
 18. Amount of insurance on building (Coverage A) may be between \$5,000 and \$350,000.
 19. Amount of insurance on contents (Coverage C) must be between \$10,000 and \$175,000.
 20. Property of an insured that has failed to pay any earned premiums or other valid charges owed to Cajun Underwriters is ineligible for coverage.
 21. Property built adjacent to water not enclosed by a suitable fence is not eligible for homeowner coverage.
 22. Dwellings with stairways of three (3) or more steps must have handrails. If the stairway is wider than six (6) feet handrails are required on both sides of the steps. If the stairway is less than three (3) steps handrails may be required for unusual situations.
 23. Porches on dwellings with stairways of three (3) or more stairs must be surrounded by a guardrail.
 24. Property may not have a trampoline.
 25. Dwellings with commercial operations are not eligible.
 26. Dwelling must not be situated on more than 5 acres of land except in the case of a large multi-unit complex. {Please see Rule 110, section E for additional information.}
- C. Permitted Business Occupancies
1. Certain business occupancies are permitted with prior underwriting approval, provided:
 - a. The premises is occupied principally for private residential purposes;
 - b. There is no other business occupancy on the premises;
 - c. The incidental occupancy is operated by the insured who is the owner and resident;
 - d. There is no more than one other person at work in the incidental occupancy; and
 - e. There are no signs advertising the business.
 2. Permitted business occupancies include:
 - a. Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music and photography.
 - b. Small Service Occupancies meaning occupancies primarily for service rather than sales, for example, barber or beauty shop, tailor or dressmaker or shoe repair shops using handwork only.
 3. Refer to Rule 510. for the rates and required endorsements.

106. PROTECTION CLASSIFICATION INFORMATION

The Protection Class listings in the Public Protection Classification Manual apply to risks insured under Homeowners Program policies, subject to the following distance requirements:

Distance to Fire Station	Protection Class
7 road miles or less	*actual
Over 7 road miles	10

Table 106.8. Distance To Fire Station

107. CONSTRUCTION DEFINITIONS

- A. Frame
Exterior wall of wood or other combustible construction, including wood ironclad, hardie plank, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.
- B. Masonry Veneer
Exterior walls of combustible construction veneered with brick or stone.
- C. Masonry
Exterior walls constructed of masonry materials such as adobe, brick, concrete gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground.).
- D. Superior Construction
 - 1. Non-Combustible
Exterior walls, floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials .
 - 2. Masonry Non-Combustible
Exterior walls constructed of masonry materials (as described in Paragraph C.) and floors and roof of metal or other noncombustible materials.
 - 3. Fire Resistive
Exterior walls, floors and roof constructed of masonry or other fire resistive materials.
- E. Mixed (Masonry/Frame)
A combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables). exceed 33-1/3% of the total exterior wall area; otherwise class as masonry.

109. SINGLE AND SEPARATE BUILDINGS DEFINITION

- A. Single Building
All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building .
- B. Separate Building
 - 1. Buildings which are separated by space shall be considered separate buildings.
 - 2. Buildings or sections of buildings which are separated by:
 - a. a six (6)-inch reinforced concrete or an eight (8)-inch masonry party wall; or
 - b. a documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

110. ADDITIONAL UNDERWRITING GUIDELINES

- A. A Homeowners Policy shall not be issued to cover the following types of properties:
1. Properties not occupied by the owner as their primary residence (Note: An insured may only have one primary residence.)
 2. A seasonal dwelling, camp or secondary residence.
 3. Mobile homes, trailer homes, house trailers, metal buildings, modular homes and manufactured homes.
 4. Conversions or travel trailers, horse trailers, etc. which are designed for use on public highways. (Even if converted to immovable property and are permanently tied down).
 5. Property that is not maintained in good condition, including physical condition, heating, wiring and evidence of previous damage.
 6. Dwellings situated on Farm property or where owner possesses more than two farm animals.
 7. Dwellings where the owners possess exotic animals.
 8. Dwellings where owners possess vicious animals or the following breeds of dogs or any mixture that includes any of the following breeds (regardless of percentage): Akita, American Bulldog, Catahoula Leopard, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, or Wolf.
 9. Dwellings where owners possess any dog that has ever been trained and/or used as a guard dog or attack dog.
 10. Dwellings where owners possess any dog that has ever been trained and/or used in military or police work.
 11. Dwellings where owners possess any dog belonging to a breed that was historically bred for fighting.
 12. Dwellings where owners possess a dog of any breed, or any other type of animal, that has a history of causing injury and/or damage.
 13. Properties with excessive or unusual liability exposure (e.g. empty in ground pools, skateboard or bicycle ramps, trampolines, etc.)
 14. Dwellings with commercial operations other than Permitted Business Occupancies (See Rule 104.C.)
 15. Buildings not originally designed for residential use that have been converted to residential use.
- B. Swimming Pools and Ponds
1. A properly maintained fence of a minimum height of six (6) feet with self-latching gates must surround above or below ground pools.
Exception: For large lots of greater than acre, a properly maintained fence of four (4) feet high with self-latching gates surrounding an in ground pool and a minimum height of six (6) feet high with self-latching gates surrounding an above ground pool is acceptable.
 2. Pools with diving boards are not acceptable.
 3. Ponds must also be fenced with a properly maintained fence of a minimum height of six (6) feet high with self-latching gates surrounding the pond.
- C. Wood Burning Stoves
- A contractor's statement of proper installation is required.
- D. Stairways
- Dwellings with stairways of three (3) or more steps must have a handrail. If the stairway is wider than six (6) feet, handrails are required on both sides of the steps. If the stairway is less than three (3) steps, the underwriter may require handrails for unusual situations.
- E. Dwelling Situated On More Than 5 Acres
1. Risks must receive prior approval from Cajun Underwriters.
 2. Dwellings with any/all of the following are generally excluded:
 - a. Ponds
 - b. Hunting
 - c. Livestock
 - d. Farming

PART II - SERVICING TYPE RULES

205. MINIMUM PREMIUM

- A. A minimum annual premium of \$50 shall be charged for each policy.
- B. The minimum premium may include all chargeable endorsements or Coverages if written at inception of the policy.
- C. The minimum annual premium shall not include additional charge such as the Fixed Expense Fee, but failure to pay the additional charges will result in cancellation for non-payment of premium.

206. TRANSFER OR ASSIGNMENT

Transfer or assignments are not available. New applications are required.

207. WAIVER OF PREMIUM

When a policy is endorsed after the inception date, an amount of additional or return premium of \$6 or less may be waived, except that return premium of less than \$6 shall be returned to the insured upon request.

208. WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsement shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium will be carried to the next higher whole dollar.

211. ADDITIONAL INTEREST

- A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. Coverage is provided to such persons or organizations under Additional Insured Endorsement HO 00 41.
- B. Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by the insurer.
- C. No additional charge is made for use of this endorsement.

212. ASSESSMENTS AND FEES

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.

A \$25 Managing Agent policy fee will be charge of on each new and renewal policy. The fee shall be fully earned.

An Inspection Fee of \$25 dollars applies to all Homeowners excluding Condominium Unit Owners and Unit Owner policies.

An NSF Fee; a \$29 Service Charge applies to policies with NSF Checks, Declined Credit Cards and EFT Payments

PART III - BASE PREMIUM COMPUTATION

301. BASE PREMIUM COMPUTATION

The Base Premium is developed by multiplying a Key Premium by a Key Factor and rounding to the nearest whole dollar (\$0.50 or more rounded to the next higher whole dollar.)

- A. Form HO 00 02 or Form HO 00 03
1. One and Two Family Dwelling
 - a. From Base Class. Premium Table, select the HO 00 03 premium for the territory that applies.
 - b. From the Classification Tables in the manual, select the Form and Protection/Construction Classification Factor that applies.
 - c. Multiply the company Base Class Premium by the Form Factor and round to the nearest whole dollar.
 - d. Multiply this result by the Protection /Construct ion Classification Factor and round again to the nearest whole dollar to arrive at the Key Premium.
 - e. From the Key Factor Table in this manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in paragraph C. of this rule
 - f. Multiply the Key Premium from d. by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.
 2. Three and Four Family Dwelling
Multiply the One and Two Family Dwelling Base Premium by the three and four family factor of 1.30 to arrive at the Base Premium.
- B. Form HO 00 04 or HO 00 06
1. From the company Base Class Premium Table, select the HO 00 04 or HO 00 06 premium for the territory that applies.
 2. From the Form HO 00 04 or HO 00 06 Classification Table in this manual, select the Protection/Construction Classification Factor that applies.
 3. Multiply the company Base Class Premium by the Protection/ Construction Classification Factor and round to the nearest whole dollar to arrive at the Key Premium.
 4. From the Form HO 00 04 or HO 00 06 Key Factor Table in this manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph C. of this rule.
 5. Multiply the Key Premium from Paragraph 3. by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.
- C. Interpolation Example
1. When the desired limit of liability is less than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example:
 - a. \$203,000 desired limit the nearest limits are \$200,000 and \$205,000.
 - b. For \$200,000 the Key factor is 2.837; for \$205,000 the Key Factor is 2.937. Figure the difference between the Key Factors and divide by 5. This provides a factor per \$1,000.
$$\begin{array}{r} 2.937 \\ -2.837 \\ \hline .100 \end{array}$$

.100 divided by 5 = .02
 - c. Multiply the factor per \$1,000 times 3, and add 2.837; the Key Factor for \$200,000.
$$\begin{array}{r} .02 \\ \times 3 \\ \hline .06 + 2.837 = 2.897 \end{array}$$
 - d. The result, 2.897, is the Key Factor for this example.
 2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

PART IV- ADJUSTED BASE PREMIUM COMPUTATION RULES

401. SUPERIOR CONSTRUCTION

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry Base Premium for a comparable dwelling or apartment unit by a factor of .85. This discount will not be applied until an inspection of the building by an inspector confirms that the building qualifies for the discount.

402. TOWNHOUSE OR ROW HOUSE - FORMS HO 00 02 and HO 0003

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Townhouse or Row House Factors

Total No. of Individual Family Units Within The Fire Division*	
1 or 2 Units	1.00
3 & 4 Units	1.10
5 – 8 Units	1.25
9 Units	1.30
*An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.	

Table 402. Townhouse And Row House- Factors

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST LOSS SETTLEMENT

A Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property. The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage is computed by multiplying the base premium by the factor of 1.15. This option is not available for Homeowners Form HO 00 04 only.

C. Endorsement

Use Personal Property Replacement Cost Endorsement HO 04 90.

404. PROTECTIVE DEVICE

- A. Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium- computed by multiplying the Base Premium by the selected factors from the following table:

Type of Installation*	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.95
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.97
Local Burglar and/or Fire Alarm	.98
Automatic Sprinkler in all areas including attics ,bathrooms, closets ,attached structures	.90
Automatic Sprinkler in all areas except attic, bathroom closet and attached structure areas that are protected by a fire detector	.92
*Refer to company for eligibility, types of systems and devices, Installations and available credits . (Maximum credit of 10%)	

- B. Use Premises Alarm or Fire Protection System Endorsement HO 04 16.

405. INFLATION GUARD - HO 00 02 AND HO 00 03

The policy will be endorsed to provide mandatory annual increases in the Section I limits of liability of 4%. The premium is computed by multiplying the base premium by 1.02. Attachment of the Inflation Guard Endorsement shall not result in a Coverage A Limit of Liability greater than the Maximum Limits for Coverage A shown in Rule 103 of this manual. Use Inflation Guard Endorsement HO 04 46.

406. DEDUCTIBLES

- A. Optional All Peril Deductibles

The following options are subject to the minimum and maximum additional premium charges listed on the state rate pages. \$2,500 is the standard deductible.

Required Minimum Deductible Options- Homeowners

Coverage Amount	Minimum Deductible			
	Non-Coastal		Coastal	
Building – HO 00 02, HO 00 03	All Peril	Hurricane	All Peril	Hurricane
	\$2,500	2%	\$2,500	5%

Coverage Amount	Minimum Deductible			
	Non-Coastal		Coastal	
Contents – HO 00 04, HO 00 06	All Peril	Hurricane	All Peril	Hurricane
	\$2,500	2%	\$2,500	5%

- B. Calendar Year Named Storm Deductible

1. A 2%, 3% or 5% named storm deductible will apply to loss caused by named storms that occur during the policy period.
 - a. Beginning at the time a named storm watch or warning is issued for any part of the state of Louisiana by the National Hurricane Center of the National Weather Service;
 - b. Continuing for the time period which the named storm conditions exist anywhere in the state; and

- c. Ending 24 hours following the termination of the last named storm watch or warning for any part of the state of Louisiana by the National Hurricane Center of the National Weather Service.
2. The named storm deductible applies to all Section I Coverages except Coverage D - Loss of Use.
 3. Refer to the policy deductible shown on the Declarations page for the deductible that applies if the loss is caused by windstorm that is not a declared named storm.
 4. The Calendar Year Named Storm Deductible applies to the first loss in a calendar year. Any subsequent loss is the greater of the remaining amount of the Calendar Year Named Storm Deductible or the amount that applies to the other perils deductible.
 5. To compute the premium for this provision, multiply the base premium by the factors listed below:

Homeowners Forms (HO2, HO3) 2% Hurricane Deductible				
Zone A				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.86	0.82	0.78
60,000	99,999	0.87	0.83	0.79
100,000	200,000	0.87	0.83	0.79
200,001	No Limit	0.88	0.87	0.84
Zone B				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.86	0.81	0.76
60,000	99,999	0.86	0.82	0.77
100,000	200,000	0.87	0.83	0.78
200,001	No Limit	0.89	0.87	0.84
Zone C				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.83	0.75	0.68
60,000	99,999	0.84	0.77	0.69
100,000	200,000	0.85	0.78	0.7
200,001	No Limit	0.88	0.85	0.79
Zone D				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.75	0.61	0.49
60,000	99,999	0.78	0.65	0.54
100,000	200,000	0.82	0.7	0.59
200,001	No Limit	0.85	0.76	0.64

HO4 Only 2% Hurricane Deductible				
Zone A & B				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.79	0.74	0.68
25,001	No Limit	0.82	0.76	0.7
Zone C				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.79	0.74	0.68
25,001	No Limit	0.82	0.76	0.7
Zone D				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.66	0.5	0.34
25,001	No Limit	0.74	0.57	0.4

HO6 Only 2% Hurricane Deductible				
Zone A & B				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.85	0.79	0.73
40,001	No Limit	0.88	0.86	0.81
Zone C				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.79	0.67	0.57
40,001	No Limit	0.84	0.8	0.72
Zone D				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.7	0.51	0.34
40,001	No Limit	0.8	0.72	0.58

Homeowners Forms (HO2, HO3) 3% Hurricane Deductible				
Zone A				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.815	0.78	0.74
60,000	99,999	0.825	0.79	0.745
100,000	200,000	0.83	0.79	0.75
200,001	No Limit	0.84	0.83	0.8
Zone B				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.82	0.77	0.725
60,000	99,999	0.825	0.78	0.73
100,000	200,000	0.83	0.79	0.74
200,001	No Limit	0.85	0.83	0.8
Zone C				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.795	0.72	0.65
60,000	99,999	0.805	0.735	0.655
100,000	200,000	0.815	0.75	0.665
200,001	No Limit	0.845	0.815	0.76

Zone D				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.74	0.605	0.48
60,000	99,999	0.77	0.64	0.53
100,000	200,000	0.81	0.69	0.58
200,001	No Limit	0.84	0.75	0.63

HO4 Only 3% Hurricane Deductible				
Zone A & B				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.745	0.69	0.635
25,001	No Limit	0.77	0.715	0.655
Zone C				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.72	0.65	0.57
25,001	No Limit	0.76	0.68	0.6
Zone D				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.65	0.49	0.33
25,001	No Limit	0.725	0.56	0.39

HO6 Only 3% Hurricane Deductible				
Zone A & B				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.825	0.765	0.705
40,001	No Limit	0.855	0.835	0.785
Zone C				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.765	0.65	0.55
40,001	No Limit	0.82	0.78	0.695
Zone D				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.69	0.505	0.33
40,001	No Limit	0.79	0.715	0.575

Homeowners Forms (HO2, HO3) 5% Hurricane Deductible				
Zone A				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.77	0.74	0.7
60,000	99,999	0.78	0.75	0.7
100,000	200,000	0.79	0.75	0.71
200,001	No Limit	0.8	0.79	0.76
Zone B				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.78	0.73	0.69
60,000	99,999	0.79	0.74	0.69
100,000	200,000	0.79	0.75	0.7
200,001	No Limit	0.81	0.79	0.76

Zone C				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.76	0.69	0.62
60,000	99,999	0.77	0.7	0.62
100,000	200,000	0.78	0.72	0.63
200,001	No Limit	0.81	0.78	0.73
Zone D				
Cov A Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
-	59,999	0.73	0.6	0.47
60,000	99,999	0.76	0.63	0.52
100,000	200,000	0.8	0.68	0.57
200,001	No Limit	0.83	0.74	0.62

HO4 Only 5% Hurricane Deductible				
Zone A & B				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.7	0.64	0.59
25,001	No Limit	0.72	0.67	0.61
Zone C				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.65	0.56	0.46
25,001	No Limit	0.7	0.6	0.5
Zone D				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	25,000	0.64	0.48	0.32
25,001	No Limit	0.71	0.55	0.38

HO6 Only 5% Hurricane Ded				
Zone A & B				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.8	0.74	0.68
40,001	No Limit	0.83	0.81	0.76
Zone C				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.74	0.63	0.53
40,001	No Limit	0.8	0.76	0.67
Zone D				
Cov C Amount		AOP Deductible		
Low	High	\$2500	\$5000	\$10000
0	40,000	0.68	0.5	0.32
40,001	No Limit	0.78	0.71	0.57

Zone Group	Territories
A	360, 361, 900, 910, 920, 930, 940, 950, 960, 970, 980, 990
B	120, 230, 260, 290, 380, 440, 510, 550, 570
C	10, 20, 30, 40, 60, 100, 170, 171, 190, 200, 240, 270, 280, 320, 390, 450, 460, 470, 480, 490, 500, 520, 530, 590, 610, 630
D	50, 70, 80, 90, 91, 110, 130, 140, 150, 160, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 410, 420, 430, 540, 560, 580, 600, 620, 640

Use Endorsement CIC 17.005 - Calendar Year Named Storm Deductible (Percentage)

408. ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING- ALL FORMS EXCEPT HO 00 04

A. Introduction

The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.

B. Coverage Description

The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the peril of Windstorm or Hail. This endorsement is mandatory for Roof Surfaces more than 15 years old (12 years or older if Roof Surface is shingle such as composition, fiberglass, 3-tab, or architectural).

C. Premium Determination

To develop a premium for this option, multiply the Base Premium by a factor of .99.

D. Endorsement

Use Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing (All Forms Except HO 00 04)
Endorsement HO 04 93.

410. WIND MITIGATION DISCOUNTS

The following discounts apply only to the Wind portion of the premium. See table on page HO-RM-27.

COMPLETE 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).
- Basic Storm Shutters: all glazed openings that meet the requirements of the American Society for Testing and Materials (ASTM) standards ASTM E 1886 and ASTM E 1996 for small missile impact testing (4.5 pounds); or
- Hurricane Storm Shutters: all glazed openings protected to meet the requirements ASTM E 1886 and ASTM E 1996 Standard Building Code SSTD-12 for large missile impact testing (nine pounds).
- 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 TAS203.
- A licensed contractor with proper permits has installed the devices.
- A qualified professional has certified the existence of the protective devices.

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".

BUILDING CODE DISCOUNT

A 15% discount applies when all of the following hurricane protection requirements of the 2006 Louisiana State Uniform Construction Code (LSUCC) have been included in the construction of the home. The applicant 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 LSUCC 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 double-wraps.
- Floor-to-foundation connections designed and installed in accordance to the LSUCC.

* Evidence and supporting documentation for all wind mitigation discounts must be retained in the agent's file .
These documents will be subject to *review* during an audit.

FORTIFIED FOR SAFER HOME DISCOUNTS

With respect to insurable property, including residential property that may be retrofitted, insurers shall provide for premium discounts, credits or other adjustments to reduce premiums when an insured builds or retrofits a structure to resist loss due to hurricane, tornado or other catastrophic windstorm events in compliance with the requirements of the Insurance Institute

for Business & Home Safety IBHS®. Properties are eligible for credit if the dwelling has been certified as constructed in accordance with the Fortified Home™ program promulgated by the IBHS. This credit or discount is in place of, not in addition to, any other mitigation adjustments, including those in place prior to January 1, 2022, if they are deemed to be duplicative.

The following applies to property eligible for Fortified for Safer Living Discounts (FSL) program:

- An insurable property shall be certified as constructed in accordance with the fortified home standards only after inspection and certification by an IBHS® certified inspector.
- An owner of insurable property claiming a credit or discount shall maintain and provide certification records and construction records, including certification of compliance with the IBHS® standards, for which the owner seeks a discount. Such documents may include but are not limited to receipts for contractors, receipts for materials and records from local building officials. The IBHS® certification documents shall be considered evidence of compliance with the fortified home standards. The certification shall be presented to the insurer or potential insurer of a property owner before the adjustment becomes effective for the insurable property along with any other necessary records.
- The credit will only apply for five years from the date of the designation. In order to continue receiving the mitigation credit after five years, the property must be re-inspected and re-designated by the IBHS®. If the IBHS® designation expires, the applicable mitigation credit will expire upon renewal.

IBHS FORTIFIED Home Certificate Level	HO 00 02, 03			HO 00 06		
	Zone A	Zone B	Zone C	Zone A	Zone B	Zone C
Gold/FSL	0.401	0.254	0.093	0.301	0.235	0.043
Silver	0.362	0.225	0.088	0.278	0.209	0.040
Bronze/Roof	0.243	0.171	0.072	0.199	0.163	0.033
Zone A includes Territories 360, 361, 900, 910, 920, 930, 940, 950, 960, 970, 980, 990 Zone B includes Territories 010, 020, 030, 040, 060, 100, 120, 170, 171, 190, 200, 230, 240, 260, 270, 280, 290, 320, 380, 390, 440, 450, 460, 470, 480, 490, 500, 510, 520, 530, 550, 570, 590, 610, 630 Zone C includes Territories 050, 070, 080, 090, 091, 110, 130, 140, 150, 160, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 410, 420, 430, 540, 560, 580, 600, 620, 640						

WIND MITIGATION DISCOUNT TERMINOLOGY

Secondary Water Resistance (SWR)

Secondary water resistance (SWR) is a layer of protection that protects the building if the roof covering fails. SWR was included because of its cost-effectiveness as a mitigation technique. This mitigation technique is aimed at keeping rain water out of the house once the roof covering fails.

Generally, roof coverings begin to peel off in peak hurricane gusts ranging from about 70 to 100 mph. The underlayment (felt) also is easily torn and becomes separated from the roof deck, exposing the house interior to water damage. Water enters through the space between pieces of the roof deck. SWR covers these seams and provides for a redundant waterproofing of the house.

Roof-To-Wall Connection

The roof-to-wall connection is another critical connection that keeps the roof on the building and acts to transfer the uplift loads into the vertical walls. This connection is key to the performance of the building due to the large negative pressures acting on the roof. The wrap style straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Straps that are wrapped on both sides have double the capacity of a single strap.

Roof Deck Attachment

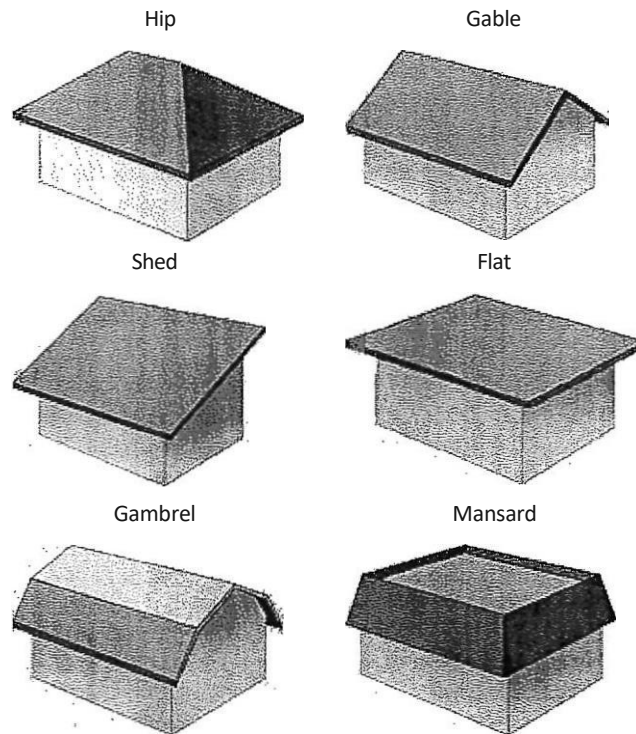
The most important feature of roof decks is the attachment to the framing, which is usually achieved by nail fasteners. Nail size, type, spacing and penetration depth into the truss or rafters determine the uplift resistance of the deck.

For existing construction, the only practical way to determine deck type and fastener type and spacing is by a trained inspector going into the attic.

Roof Shape

Roof shape refers to the geometry of the roof and not the type of roof covering. There are many common roof shapes in residential construction. Gable and hip are the most common, although flat, gambrel, mansard, shed and many shape combinations are possible.

Roof Type Illustrations



Roof Types Defined

1. Hip roof - The roof slopes upward from all sides of a building. The angles created where the sides meet are called hips. Because of its aerodynamic properties and construction techniques (roof to wall connections on four sides), most hipped roofs will perform better in windstorms than other roofs, such as the gable roof.
2. Gable roof-a roof with 2 slopes that come together to form a ridge or peak. This forms 2 triangular shaped ends called gables. Because of their simple design and low cost, gabled roofs are often used for residential homes. The gable roof is more vulnerable to windstorm damage because the same factors that enable an airplane to fly could help lift this roof type off of a house. Typically, gable roofs are connected to walls only on 2 sides.
3. Shed roof-this simplest of pitched roofs is sometimes called a "lean-to" roof. The name comes from its frequent use on additions to a larger structure. It is often used in contemporary designs when the ceiling is attached directly to the roof frame.
4. Flat roof-this type of roof is supported on joists which also carry ceiling material on the underside. It may have a slight pitch (slope) to provide drainage.
5. Gambrel roof-In this variation of the gable roof, each slope is broken, usually near the center or ridge. This style is often used on two-story construction. It permits more efficient use of the second floor level. Dormers are usually included.
6. Mansard roof-Like the hip roof, the mansard has sloping sides. However, each of the sides has a double slope. The lower, outside slope is nearly vertical. The upper slope is slightly pitched.

507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE

- A. Basic Limits
The policy automatically provides a basic Coverage A limit of \$5,000 on a named perils basis.
- B. Increased Limits
The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional \$1,000 of insurance, multiply the HO 00 06 Key Factor for "Each Additional \$1,000" by the HO 00 06 Key Premium.
- C. Special Coverage
The Section I Perils Insured Against may be broadened to cover additional risks or loss. The additional premium is developed as follows :

Amount of Coverage A	Rate per \$1,000
Basic \$5,000	\$2
Each Additional \$1,000	\$1

- D. Endorsement
Use Unit-Owners Coverage A - Special Coverage Endorsement HO 17 32.

510. PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES

- A. Coverage Description
Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling. Use Permitted Incidental Occupancies. (Residence Premises) Endorsement HO 04 42 for Sections I and II Coverage.
- B. Permitted Incidental Occupancies
Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.
- C. Personal Property
The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations.
- D. Premium Computation
 - 1. Section I
If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
 - 2. Section II
The rate per residence is \$19.

511. LOSS ASSESSMENT

Residence Premises- Coverage Description

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. LOSS ASSESSMENT COVERAGE (Increased Limits) - HO 04 35 Provides increased coverage for assessments relating to the residence premises. The basic policy includes \$1,000. For an additional premium we provide \$5,000 for \$15 or \$10,000 for \$25.

512. ENHANCED ROOF REPLACEMENT

This endorsement provides additional coverage to upgrade the roof covering on your dwelling to an IBHS Fortified Roof if the roof needs to be replaced due to a covered loss due to Claims determination. Coverage may only be selected at new business or upon renewal. The endorsement may be added mid-term only if proof of roof replacement is provided to Underwriting. The endorsement cannot be removed for the life of the policy for the coverage to apply. The following underwriting requirements apply to purchase coverage:

- Risks must be referred to Underwriting for approval prior to adding this endorsement.
- Roofs must be newer than 5 years.
- Eligible roof covers are architectural or composition shingles.
- Risks with the Actual Cash Value Loss Settlement – Windstorm or Hail Losses to Roof Surfacing endorsement are ineligible for coverage.

The rating factor is multiplicative subject to the Coverage Minimum Premium:

Endorsement	Multiplier	Minimum Premium
Enhanced Roof Replacement	1.150	\$450

514. OTHER STRUCTURES

On-Premises Structure

When insurance is written on a specific structure on the residence premises, the rates per \$1,000 of insurance shall apply separately to each structure. The maximum value is 50% of Coverage A .

1. Specific Structure - Increased Limits
 - a. Premium
The rate is \$3 per \$1, 000 of Coverage and shall apply separately to each structure.
 - b. Endorsement
Use Other Structure On The Residence Premises - Increased Limits Endorsement HO 04 48.
2. Structure On The Residence Premises Rented To Others
 - a. Premium
Use the sum of:
 - (1) The rate is \$4 per \$1,000 of insurance shown for Section I Coverage ,and
 - (2) The premium *for* the increased Coverage E and F exposure, as developed from the Section II rules of this Manual (Rule 605).
 - b. Use Structure Rented To Others- Residence Premises Endorsement HO 04 40.

518. HOME COMPUTER COVERAGE – CIC HO 09 HC

- A. 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.
- B. Additional Premium: \$6 for each \$1,000.

525. IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES COVERAGE – CIC HO 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, 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.

526. EQUIPMENT BREAKDOWN COVERAGE – CIC HO 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.

PART VI-SECTION II-LIABILITY-ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

601. RESIDENCE PREMISES-BCIC AND INCREASED LIMITS / OTHER EXPOSURES- BASIC

LIMITS

- A. The minimum limit of liability *for* Coverage E (Personal Liability) is \$100,000. The premium for this limit is included in the BASE PREMIUM. Subject to underwriting approval, Coverage E limits may be increased for an additional premium as follows:

Coverage E Limit	Additional Premium
\$200,000	\$6
\$300,000	\$11
\$500,000	\$20

Table 601. Coverage Increased Limits Premium

- B. The base limit for Coverage F (Medical Payments To Others) is \$1,000 and may not be increased. The premium for

these limits is included in the BASE PREMIUM.

605. OTHER STRUCTURES RENTED TO OTHERS- RESIDENCE PREMISES

A. Coverage Description

1. The policy may be endorsed to provide Coverage when a structure on the residence premises is rented to others *for* dwelling purposes.
2. Refer to Rule 514 for rating Section I Coverage.

B. Premium

The Section II rate for other structures rented to others is \$10 per structure.

C. Endorsement

Use Structure Rented To Others- Residence Premises Endorsement HO 04 40.

606. FORMS AND ENDORSEMENTS

FORM NUMBER	NAME
HO 00 02	Homeowners 2 - Broad Form
HO 00 03	Homeowners 3 - Special Form
HO 00 04	Homeowners 4 - Content Broad Form
HO 00 06	Homeowners 6 - Unit Owners Form
HO 01 17	Special Provisions - Louisiana
HO 03 41	Limited Fungi Wet or Dry Rot or Bacteria - HO2, HO4 and HO6
HO 03 42	Limited Fungi Wet or Dry Rot or Bacteria - HO3
CIC 17.005	Calendar Year Name Storm Deductible
HO 04 10	Additional Interest - Residence Premises
HO 04 16	Premises Alarm or Fire Protection System
HO 04 35	Loss Assessment
HO 04 40	Structures Rented To Others
HO 04 41	Additional Insured Residence Premises
HO 04 42	Permitted Incidental Occupancies
HO 04 46	Inflation Guard
HO 04 48	Other Structures Increase Limits
HO 04 78	Multiple Company Insurance
HO 04 81	Actual Cash Value Loss Settlement
HO 04 90	Personal Property Replacement Cost
HO 04 93	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing
HO 04 94	Windstorm or Hail Exclusion
HO 04 96	No Section II - Liability Coverage for Home Day Care Business - Limited Section I - Property Coverages for Home Day Care Business
HO 05 43	Residence Held in Trust
HO 17 32	Unit-Owners Coverage A, Special Coverage HO06
CIC 0601	\$5,000 Special Loss Deductible Clause
CIC 0602	\$10,000 Special Loss Deductible Clause
CIC 0605	\$2,500 Special Loss Deductible Clause
CIC HO EB	Equipment Breakdown Enhancement Endorsement
CIC HO 09 IDT	Identity Theft Expense and Resolution Services Coverage
CIC HO 09 HC	Home Computer Coverage
CIC HO LA ERR	Enhanced Roof Replacement
CIC 99.131	Existing Damage Exclusion
CIC HOJ	Policy Jacket Homeowners
ACORD 80	Homeowners Application
CIC 002	Important Information
CIC PRI	Privacy Policy Notice

HOMEOWNER RATES

310. BASE PREMIUM COMPUTATION

A. Forms HO 00 02 and HO 00 03

1. Classification Tables

a. One and Two Family

Form Factors	
Form	Factor
HO 00 02	.95
HO 00 03	1.00

Protection Construction Factors		
Protection Class	Construction*	
	Frame	Masonry
1	.96	.83
2	.97	.84
3	.98	.85
4	.99	.86
5	1.00	.87
6	1.01	.88
7	1.20	.89
8	1.30	.90
9	1.60	1.40
10	2.00	1.50

*Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

b. Three and Four Family Factor
 1.30

2. Key Factor Table

Cov.A Amt. (In 000)	Factor	Cov.A Amt. (In 000)	Factor
\$ 10	.801	\$ 96	1.567
12	.802	98	1.609
14	.803	100	1.651
16	.804	105	1.761
18	.805	110	1.874
20	.806	115	1.991
22	.808	120	2.108
24	.809	125	2.226
26	.812	130	2.342
28	.815	135	2.455
30	.819	140	2.564
32	.823	145	2.667
34	.829	150	2.764
36	.836	155	2.854
38	.843	160	2.936
40	.852	165	3.011
42	.861	170	3.079
44	.872	175	3.140
46	.884	180	3.194
48	.897	185	3.254
50	.911	190	3.314
52	.926	195	3.374
54	.943	200	3.434
56	.961	205	3.489
58	.980	210	3.544
60	1.000	215	3.599
62	1.021	220	3.654
64	1.044	225	3.704
66	1.068	230	3.754
68	1.093	235	3.799
70	1.119	240	3.844
72	1.147	245	3.884
74	1.176	250	3.924
76	1.206	255	3.959
78	1.237	260	3.994
80	1.269	265	4.024
82	1.302	270	4.054
84	1.337	275	4.079
86	1.373	280	4.104
88	1.410	285	4.124
90	1.447	290	4.144
92	1.486	295	4.164
94	1.526	300	4.184
Each Add'l \$1,000			.004

B. Form HO 00 04 and HO 00 06

Key Factor Table

1. Classification Table

Protection Construction Factors		
Protection Class	Construction•	
	Frame	Masonry
1	.96	.83
2	.97	.84
3	.98	.85
4	.99	.86
5	1.00	.87
6	1.01	.88
7	1.29	.89
8	1.30	.90
9	1.60	1.30
10	2.00	1.50

*Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

Table 301.B.1. Protection on Construction Factors

Cov. C Amt. {In 000}	Factor	Cov.C Amt.	Factor
\$ 1	.37	\$ 46	3.98
2	.44	47	4.06
3	.51	48	4.14
4	.58	49	4.22
5	.65	50	4.30
6	.72	51	4.38
7	.79	52	4.46
8	.86	53	4.54
9	.93	54	4.62
10	1.00	55	4.70
11	1.10	56	4.78
12	1.20	57	4.86
13	1.30	58	4.94
14	1.40	59	5.02
15	1.50	60	5.10
16	1.58	61	5.18
17	1.66	62	5.26
18	1.74	63	5.34
19	1.82	64	5.42
20	1.90	65	5.50
21	1.98	66	5.58
22	2.06	67	5.66
23	2.14	68	5.74
24	2.22	69	5.82
25	2.30	70	5.90
26	2.38	71	5.98
27	2.46	72	6.06
28	2.54	73	6.14
29	2.62	74	6.22
30	2.70	75	6.30
31	2.78	76	6.38
32	2.86	77	6.46
33	2.94	78	6.54
34	3.02	79	6.62
35	3.10	80	6.70
36	3.18	81	6.78
37	3.26	82	6.86
38	3.34	83	6.94
39	3.42	84	7.02
40	3.50	85	7.10
41	3.58	86	7.18
42	3.66	87	7.26
43	3.74	88	7.34
44	3.82	89	7.42
45	3.90		
Each Add'l \$1,000			.08

Table 301.C.2. Key Factors

BASE CLASS PREMIUM TABLE

Territory	HO 00 03	Territory	HO 00 03
010	1,546	370	1,290
020	1,346	380	2,196
030	1,321	390	1,271
040	1,704	400	1,181
050	1,216	410	1,085
060	1,328	420	1,097
070	1,144	430	1,113
080	1,293	440	2,160
090	1,262	450	1,747
091	1,208	460	1,576
100	1,716	470	1,593
110	1,232	480	1,689
120	2,863	490	1,257
130	1,189	500	1,583
140	1,180	510	2,156
150	1,086	520	1,676
160	1,108	530	1,115
170	1,304	540	1,126
171	1,338	550	2,063
180	1,222	560	1,104
190	1,304	570	1,799
200	1,253	580	1,246
210	1,202	590	1,441
220	1,115	600	1,222
230	1,664	610	1,259
240	1,262	620	1,075
250	1,054	630	1,261
260	2,368	640	1,328
270	1,767	900	3,359
280	1,387	910	2,990
290	1,954	920	6,308
300	1,231	930	3,422
310	1,067	940	3,172
320	1,436	950	4,964
330	1,083	960	3,149
340	1,383	970	2,907
350	1,057	980	2,960
360	2,252	990	2,970
361	2,340		

Territory	HO 00 04	Territory	HO 00 04
010	352	370	285
020	227	380	296
030	259	390	251
040	264	400	278
050	178	410	184
060	180	420	182
070	214	430	142
080	351	440	323
090	351	450	352
091	336	460	215
100	426	470	208
110	192	480	246
120	433	490	251
130	180	500	353
140	172	510	448
150	146	520	280
160	231	530	253
170	238	540	185
171	244	550	361
180	184	560	190
190	206	570	498
200	215	580	190
210	153	590	219
220	202	600	198
230	339	610	202
240	195	620	161
250	202	630	209
260	430	640	132
270	353	900	200
280	308	910	233
290	368	920	382
300	198	930	313
310	306	940	252
320	227	950	287
330	202	960	192
340	306	970	188
350	321	980	284
360	243	990	234
361	254		

To develop the Base Premium for HO 00 06, multiply the HO 00 04 Base Premium by a factor of .80

WIND PREMIUM PERCENTAGE DEFINED -WIND MITIGATION DISCOUNTS

Parish	%Wind	Parish	%Wind
Acadia	0.300	Madison	0.150
Allen	0.300	Morehouse	0.150
Ascension	0.350	Natchitoches	0.160
Assumption	0.450	Orleans	0.450
Avoyelles	0.250	Ouachita	0.150
Beauregard	0.300	Plaquemines	0.450
Bienville	0.200	Pointe Coupe	0.250
Bossier	0.200	Rapides	0.200
Caddo	0.190	Red River	0.200
Calcasieu	0.300	Richland	0.150
Caldwell	0.150	Sabine	0.200
Cameron	0.400	Saint Bernard	0.450
Catahoula	0.200	Saint Charles	0.450
Claiborne	0.200	Saint Helena	0.250
Concordia	0.200	Saint James	0.450
Desoto	0.200	Saint John the	0.450
East Baton Rouge	0.350	Saint Landry	0.350
East Carroll	0.150	Saint Martin	0.350
East Feliciana	0.250	Saint Mary	0.450
Evangeline	0.300	Saint Tammany	0.350
Franklin	0.150	Tangipahoa	0.350
Grant	0.200	Tensas	0.150
Iberia	0.450	Terrebonne	0.450
Iberville	0.350	Union	0.150
Jackson	0.150	Vermilion	0.400
Jefferson	0.450	Vernon	0.200
Jefferson Davis	0.300	Washington	0.250
Lafayette	0.300	Webster	0.200
Lafourche	0.450	West Baton Rouge	0.350
LaSalle	0.200	West Carroll	0.150
Lincoln	0.150	West Feliciana	0.250
Livingston	0.350	Winn	0.150