

SERFF Tracking Number: PERR-126935424 State: West Virginia
Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: 100009413
Company Tracking Number: PURE-HO-WV-11-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-WV-11-01/PURE-HO-WV-11-01

Filing at a Glance

Company: Privilege Underwriters Reciprocal Exchange

Product Name: PURE High Value Homeowners SERFF Tr Num: PERR-126935424 State: West Virginia
Program

TOI: 04.0 Homeowners SERFF Status: Closed-Approved State Tr Num: 100009413

Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: PURE-HO-WV-11-01 State Status: Approved
Combinations

Filing Type: Form/Rate/Rule

Reviewer(s): Jeremy White

Authors: Lois Pimentel, Addy

Disposition Date: 09/02/2011

Anggelico, Shera Fournier

Date Submitted: 05/19/2011

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 09/02/2011

Effective Date Requested (Renewal):

Effective Date (Renewal):
09/02/2011

General Information

Project Name: PURE-HO-WV-11-01

Status of Filing in Domicile: Not Filed

Project Number: PURE-HO-WV-11-01

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 09/02/2011

Deemer Date: 07/20/2011

State Status Changed: 09/02/2011

Created By: Shera Fournier

Submitted By: Addy Anggelico

Corresponding Filing Tracking Number: N/A

Filing Description:

On behalf of Privilege Underwriters Reciprocal Exchange ("PURE" or the "Company"), we are submitting this filing to introduce their new High Value Homeowner Program.

Please see the memorandum for further details.

PURE respectfully requests that the proposed forms, rates and rules be implemented for all policies effective on the earliest possible date of acknowledgment or approval.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to

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this filing should be directed to Perr&Knight. If there are any requests for additional information related to items in this filing, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

Company and Contact

Filing Contact Information

Lois Pimentel, State Filings Project Coordinator doi@perrknight.com
 Perr&Knight 707-546-6896 [Phone]
 881 Alma Real Drive, Suite 205 310-230-8529 [FAX]
 Pacific Palisades, CA 90272

Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Privilege Underwriters Reciprocal Exchange	CoCode: 12873	State of Domicile: Florida
800 Corporate Drive	Group Code:	Company Type:
Suite 420	Group Name:	State ID Number:
Fort Lauderdale, FL 33334	FEIN Number: 20-8287105	
(954) 302-4675 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? No
 Fee Explanation: \$200 for rate/rule/form
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Privilege Underwriters Reciprocal Exchange	\$200.00	05/19/2011	47803788

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jeremy White	09/02/2011	09/02/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Commentary-Advisement	Jeremy White	08/23/2011	08/23/2011	Lois Pimentel	08/29/2011	08/29/2011
Commentary-Advisement	Jeremy White	08/05/2011	08/05/2011	Lois Pimentel	08/11/2011	08/11/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	High Value Homeowners Policy Declarations	Lois Pimentel	07/15/2011	07/15/2011
Rate	Homeowners Multi-Peril §C West Virginia Exception Pages	Lois Pimentel	07/15/2011	07/15/2011
Rate	Homeowners Multi-Peril "C West Virginia Exception Pages	Lois Pimentel	07/15/2011	07/15/2011
Supporting Document	20110715 Response letter, markups, supporting docs	Lois Pimentel	07/15/2011	07/15/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status update	Note To Filer	Jeremy White	07/29/2011	07/29/2011

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questions/comments	Note To Filer	Jeremy White	07/13/2011 07/13/2011
status	Note To Filer	Jeremy White	06/23/2011 06/23/2011
Status check	Note To Reviewer	Lois Pimentel	06/20/2011 06/20/2011

SERFF Tracking Number: *PERR-126935424* State: *West Virginia*
 Filing Company: *Privilege Underwriters Reciprocal Exchange* State Tracking Number: *100009413*
 Company Tracking Number: *PURE-HO-WV-11-01*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *PURE High Value Homeowners Program*
 Project Name/Number: *PURE-HO-WV-11-01/PURE-HO-WV-11-01*

Disposition

Disposition Date: 09/02/2011
 Effective Date (New): 09/02/2011
 Effective Date (Renewal): 09/02/2011
 Status: Approved
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Privilege Underwriters Reciprocal Exchange	0.000%	0.000%	\$0	0	\$0	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Rate Abstract P&C		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Target Risk Comparison Exhibit		Yes
Supporting Document	Credit Score Information		Yes
Supporting Document	Authorization letter		Yes
Supporting Document	20110715 Response letter, markups, supporting docs		Yes
Supporting Document	20110811 Response letter		Yes
Form	High Value Homeowners Policy		Yes
Form (revised)	High Value Homeowners Policy		Yes
	Declarations		
Form	High Value Homeowners Policy		Yes
	Declarations		
Form	Additional Insured		Yes
Form	Additional Interests		Yes
Form	Business Property Extension		Yes
Form	Flood Coverage Extension		Yes
Form	Earthquake Extension		Yes
Form	Equipment Breakdown Enhancement		Yes
	Coverage		
Form	Ensuing Fungi Increase		Yes
Form	Excess Flood Extension		Yes
Form	Extended Replacement Cost Coverage		Yes
Form	Fine Arts Exclusion		Yes
Form	Incidental Business Property Increase		Yes
Form	Incidental Business Threshold Increase		Yes
Form	Landscaping Increase		Yes
Form	Liability Extension		Yes
Form	Libel/Slander Exclusion		Yes
Form	Loss Assessment Increase		Yes
Form	Loss Payable Clause		Yes
Form	Premises Liability Limitation		Yes
Form	Replacement Cost Coverage		Yes
Form	Special Provisions – West Virginia		Yes
Form	Application for Insurance		Yes

<i>SERFF Tracking Number:</i>	<i>PERR-126935424</i>	<i>State:</i>	<i>West Virginia</i>
<i>Filing Company:</i>	<i>Privilege Underwriters Reciprocal Exchange</i>	<i>State Tracking Number:</i>	<i>100009413</i>
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<i>Project Name/Number:</i>	<i>PURE-HO-WV-11-01/PURE-HO-WV-11-01</i>		
Rate (revised)	Homeowners Multi-Peril ;§C West Virginia Exception Pages		Yes
Rate	Homeowners Multi-Peril ;§C West Virginia Exception Pages		Yes
Rate	High Value Condominium/Cooperative/Tenants Program		Yes
Rate (revised)	Homeowners Multi-Peril "C West Virginia Exception Pages		Yes
Rate	Homeowners Multi-Peril "C West Virginia Exception Pages		Yes
Rate	High Value Homeowner Program		Yes
Rate	Underwriting Guidelines - West Virginia		Yes

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Objection Letter

Objection Letter Status Commentary-Advisement

Objection Letter Date 08/23/2011

Submitted Date 08/23/2011

Respond By Date

Dear Lois Pimentel,

After referring this filing to our legal department we have been advised that the surplus contribution should be considered as premium and is therefore taxable.

Sincerely,

Jeremy White

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/29/2011
Submitted Date 08/29/2011

Dear Jeremy White,

Comments:

Thank you for your review of this filing.

Response 1

Comments: The company will include both direct written premium and any associated surplus contributions in its calculation of West Virginia premium tax.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,

Addy Anggelico, Lois Pimentel, Shera Fournier

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Objection Letter

Objection Letter Status Commentary-Advisement

Objection Letter Date 08/05/2011

Submitted Date 08/05/2011

Respond By Date

Dear Lois Pimentel,

We need additional information concerning the surplus contribution.

What benefit does the insured receive from making this contribution? Do they get some type of ownership in the company? What do these contributions entitle the policyholder to?

In the subscriber's agreement, you state that the contribution will be returned to the insured on a pro rata basis in the year that the insured terminates their policy. You further add that surplus contribution paid in years prior to the year of termination will be kept for the remaining policyholders. This implies that the insured can make surplus payments & never receive any benefits from those contributions nor expect a return of those contributions, except that the insured by making such contribution will have the right to purchase the policy. Is that a correct statement?

Sincerely,

Jeremy White

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/11/2011
Submitted Date 08/11/2011

Dear Jeremy White,

Comments:

Thank you for your review of this filing.

Response 1

Comments: Please see the attached response letter.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: 20110811 Response letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

THank you.

Sincerely,

Addy Anggelico, Lois Pimentel, Shera Fournier

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Note To Filer

Created By:

Jeremy White on 07/29/2011 09:12 AM

Last Edited By:

Jeremy White

Submitted On:

09/02/2011 08:16 AM

Subject:

Status update

Comments:

Lois, this note is to let you know that we are still reviewing this filing, specifically the surplus contribution.

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Amendment Letter

Submitted Date: 07/15/2011

Comments:

Thank you for your review of this filing. Please see the attached materials and response letter.

Changed Items:

Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
High Value Homeowner s Policy Declarations	PHVH-999-WV	05/2011	Declarati ons/Schedule	New			0.000	Dec Page High Value Home - PHVH-999-WV 052011.pdf

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Homeowners Multi-Peril i§C West Virginia Exception Pages	CO-WV-1 through CO-WV-6	New		Condo Rate and Rule - West Virginia Exception Pages 7-14-2011.pdf
Homeowners Multi-Peril "C West Virginia Exception Pages	HO-WV-1 through HO-WV-6	New		Homeowners Rate and Rule - West Virginia Exception pages 7-14-2011.pdf

Supporting Document Schedule Item Changes:

User Added -Name: 20110715 Response letter, markups, supporting docs

Comment:

- WV Home Response to 7-13 objection letter.pdf
- Condo Rate and Rule - West Virginia Exception Pages 7-14-2011 MARKED UP.pdf
- Homeowners Rate and Rule - West Virginia Exception pages 7-14-2011 MARKED UP.pdf
- Subscribers Agreement - for supporting docs.pdf
- WV Nonrenewal Election Form - for supporting docs.pdf

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Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-WV-11-01/PURE-HO-WV-11-01

Note To Filer

Created By:

Jeremy White on 07/13/2011 01:47 PM

Last Edited By:

Jeremy White

Submitted On:

09/02/2011 08:16 AM

Subject:

questions/comments

Comments:

1. Are you in compliance with WV Code 33-17-9 which is the valued policy law?
2. WV Code 33-20-3: States that you must have at least seven rating territories. The rate may be the same for all the territories but you must have seven territories. It appears you have only one territory.
3. On page HO-17 under the factor column, what factors are these? Deductible factors?
4. Under rule 10(HO-4) surplus contribution: Is this contribution taxed? How is rule 10(HO-4) demonstrated to the homeowner?
5. Under step 17 under page HO-9 you mention group marketing groups. What groups are these? Are you going to advise us of these groups?
6. It appears you have chosen the enumerated method for non renewals. Do you have this on file with the department?
<http://www.wvinsurance.gov/LinkClick.aspx?fileticket=SsK55Jer10M%3d&tabid=267&mid=694>
7. Are you aware of wv code 33-3-33?

(3) After the thirty-first day of December, two thousand five, for the purpose of providing additional revenue for volunteer fire departments and part-volunteer fire departments, there is hereby authorized and imposed on the policyholder of any fire insurance policy or casualty insurance policy issued by any insurer, authorized or unauthorized, or by any risk retention group, a policy surcharge equal to fifty-five one hundredths of one percent of the taxable premium for each such policy.

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Note To Filer

Created By:

Jeremy White on 06/23/2011 11:27 AM

Last Edited By:

Jeremy White

Submitted On:

09/02/2011 08:16 AM

Subject:

status

Comments:

Your filing is still under review.

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Note To Reviewer

Created By:

Lois Pimentel on 06/20/2011 11:24 AM

Last Edited By:

Jeremy White

Submitted On:

09/02/2011 08:16 AM

Subject:

Status check

Comments:

Thank you for your continued review of this filing. At this time would it be possible to inquire about the status of this filing?

We appreciate your assistance with this matter.

Sincerely,

Lois Pimentel

Filing Analyst

707.546.6896

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Form Schedule

Schedule Item Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
	High Value Homeowners Policy	PHVH-998-GEN	07/2010	Policy/Coverage Form		0.000	High Value Homeowners Policy - Countrywide 072010 V5.pdf
	High Value Homeowners Policy Declarations	PHVH-999-WV	05/2011	Declaration News/Schedule		0.000	Dec Page High Value Home - PHVH-999-WV 052011.pdf
	Additional Insured	PHVH-012-GEN	07/2010	Endorsement/Amendment/Conditions		0.000	Additional Insured PHVH-012-GEN Ed 72010 V2.pdf
	Additional Interests	PHVH-013-GEN	07/2010	Endorsement/Amendment/Conditions		0.000	Additional Interests PHVH-013-GEN Ed 072010.pdf
	Business Property Extension	PHVH-014-GEN	07/2010	Endorsement/Amendment/Conditions		0.000	Business Property Extension PHVH-014-GEN Ed 072010 V2.pdf
	Flood Coverage Extension	PHVH-040-GEN	07/2010	Endorsement/Amendment		0.000	DIC Flood - PHVH-040-

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			ent/Condi ons			GEN Ed 072010 V4.pdf
Earthquake Extension	PHVH- 017-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	Earthquake Extension PHVH-017- GEN Ed 072010 V2.pdf	
Equipment Breakdown Enhancement Coverage	PHVH- 018-GEN	08/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	Equipment Breakdown Coverage - PHVH-018- GEN _082010_ V3.pdf	
Ensuing Fungi Increase	PHVH- 019-GEN	03/2008	Endorseme New nt/Amendm ent/Condi ons	0.000	Ensuing Fungi Increase PHVH-019- GEN Ed Mar 2008.pdf	
Excess Flood Extension	PHVH- 032-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	Excess Flood Extension PHVH-032- GEN Ed 072010 V2.pdf	
Extended Replacement Cost Coverage	PHVH- 005-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	Extended Replacemen t Cost Coverage PHVH-005- GEN 072010 V3.pdf	
Fine Arts Exclusion	PHVH- 004-GEN	07/2010	Endorseme New nt/Amendm	0.000	Fine Arts Exclusion	

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			ent/Condi ons			
Incidental Business Property Increase	PHVH- 021-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	PHVH-004- GEN Ed 072010 V3.pdf	Incidental Business Property Increase PHVH-021- GEN 072010 V2.pdf
Incidental Business Threshold Increase	PHVH- 022-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	PHVH-022- GEN 072010 V2.pdf	Incidental Business Threshold Increase PHVH-022- GEN 072010 V2.pdf
Landscaping Increase	PHVH- 023-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	PHVH-023- GEN 072010 V2.pdf	Landscaping Increase PHVH-023- GEN 072010 V2.pdf
Liability Extension	PHVH- 034-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	PHVH-034- GEN 072010 V2.pdf	Liability Extension PHVH-034- GEN 072010 V2.pdf
Libel/Slander Exclusion	PHVH- 007-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	PHVH-007- GEN 072010 V2.pdf	Libel Slander Exclusion PHVH-007- GEN 072010 V2.pdf
Loss Assessment Increase	PHVH- 025-GEN	07/2010	Endorseme New nt/Amendm ent/Condi ons	0.000	PHVH-025- GEN 072010	Loss Assessment Increase PHVH-025- GEN 072010

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Loss Payable Clause	PHVH-026-GEN	07/2010	Endorsement/Amendment/Conditions	0.000	V2.pdf Loss Payable Clause PHVH-026-GEN 072010.pdf
Premises Liability Limitation	PHVH-010-GEN	07/2010	Endorsement/Amendment/Conditions	0.000	Premises Liability Limitation PHVH-010-GEN 072010 V2.pdf
Replacement Cost Coverage	PHVH-002-GEN	09/2009	Endorsement/Amendment/Conditions	0.000	Replacement Cost Coverage PHVH-002-GEN Sept 2009.pdf
Special Provisions – West Virginia	PHVH-997-WV	05/2011	Endorsement/Amendment/Conditions		Special Provisions - WV - PHVH-997-WV 052011.pdf
Application for Insurance	PHVH-001-GEN	04/2011	Application/ New Binder/Enrollment		Member Application - PHVH-001-GEN 042011.pdf



High Value Homeowners Policy

Your High Value Homeowners Policy - Quick Reference

Policy Section	Beginning on Page
SECTION I – DEFINITIONS	2
SECTION II – PROPERTY COVERAGE	6
A. Perils Insured Against	
B. Coverage and Loss Settlement	
C. Additional Coverages	
D. Exclusions	
SECTION III – LIABILITY COVERAGE	23
A. Personal Liability	
B. Medical Payments to Others	
C. Additional Coverages	
D. Exclusions	
SECTION IV – GENERAL PROVISIONS	29

This policy is issued by Privilege Underwriters Reciprocal Exchange (PURE), a reciprocal insurance company. By purchasing this policy, you are a Subscriber to PURE. You are subject to the Subscriber's Agreement and Power of Attorney. This is a non-assessable policy consistent with section 629.261, Florida Statutes. The liability of the Subscriber to PURE is limited to the costs associated with the insurance policies only. This is a participating policy and you are entitled to dividends as may be declared by PURE. PURE may annually allocate a portion of surplus to subscriber savings accounts. Amounts allocated to subscriber savings accounts remain a part of PURE's surplus. They may be used to support the operations of PURE. Your right to the balance in the subscriber savings account is limited as set forth in the Subscriber's Agreement.

Insuring Agreement

Privilege Underwriters Reciprocal Exchange will provide the insurance described in this policy in return for payment of the premium and compliance with all applicable provisions of the policy.

High Value Homeowners Policy

Page 2

SECTION I - DEFINITIONS

In this policy, “you” and “your” refer to the “named insured” shown in the Declarations and if the “named insured” is an individual, the spouse if a resident of the same household. “We”, “us” and “our” refer to the Company providing this insurance.

In addition, certain words and phrases are defined below. When used throughout the policy the defined words will be bolded.

Aircraft

Aircraft means any device used or designed for flight. **Aircraft** does not include model or hobby craft not used or designed to carry people or cargo.

Bodily Injury

Bodily Injury means physical bodily harm, sickness or disease. This includes required care, loss of services and resulting death.

Business

Business means a trade, occupation or profession engaged in on a full-time, part-time or occasional basis. **Business** also means any activity engaged in for money or other compensation. This does not include **incidental business**.

Contents

Contents means personal property you or a **family member** own or possess. For any **residence premises** listed on your Declarations that is a condominium or cooperative, **contents** means;

- a. Personal property you or a **family member** possess;
- b. Improvements, betterments, installations or fixtures that you paid for or acquired along with the **residence premises**; and
- c. All property located within the boundaries of your unit which is your insurance responsibility under a corporation or association of property owners agreement.

Deductible

Deductible means the amount you are responsible to pay for any covered loss we pay.

Dwelling

Dwelling means the owned one or two family house at each location named on your Declarations. **Dwelling** is not a condominium or a cooperative.

Family Member

Family Member means a person that lives in your household and is related to you by blood, marriage, domestic partnership registered under State law, or adoption.

Fungi

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Fungi means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products, produced or released by **fungi**.

Hurricane

Hurricane means a storm system that has been declared a hurricane by the National Weather Service. The National Weather Service currently uses the Saffir/Simpson Hurricane Scale to categorize **hurricanes**. This scale specifies that a **hurricane** is a storm that originates in the tropics and results in either a sustained wind speed of at least 74 miles per hour or a storm surge of at least four feet above normal.

The duration of the **hurricane** includes the time period:

1. Beginning 24 hours before a declared **hurricane** makes landfall;
2. While that declared **hurricane** remains; and
3. Ending 24 hours after the declared **hurricane** is no longer present;

anywhere in the state where your **residence premises** is located.

Incidental Business

The definition of **Incidental Business** depends upon where the **incidental business** is conducted.

- a. Away from your **residence premises**.

Incidental Business means a self-employed business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying, and lawn care. Any of these activities must:

1. Not yield gross revenues in excess of \$10,000 in any year;
2. Have no employees subject to any workers' compensation, disability benefits, unemployment compensation or other similar laws; and
3. Conform to local, state, and federal laws; or

- b. At your **residence premises**.

Incidental Business means a business activity, other than farming, conducted in whole or in part on your **residence premises** which must:

1. Not yield gross revenues in excess of \$10,000 in any year, except for the business activity of managing one's own personal investments, regardless of where the revenues are produced;
2. Have no employees subject to any workers' compensation, disability benefits, unemployment compensation or other similar laws; and
3. Conform to local, state, and federal laws.

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Incidental Business includes the **business** of renting to others the **residence premises** listed on your Declarations.

Insured

Insured means you or a **family member**. As respects Section III Liability, an **insured** also includes any individual or other legal entity given permission by you or a **family member** to use a vehicle or **watercraft** covered under this policy with respect to their legal responsibility arising out of its use.

Landscaping

Landscaping means trees, shrubs or other plants on the grounds of your **residence premises**.

Medical Expenses

Medical Expenses includes reasonable charges for:

- a. medical;
- b. surgical;
- c. X-ray;
- d. dental;
- e. ambulance;
- f. hospital;
- g. professional nursing;
- h. prosthetic devices; and
- i. funeral services.

Occurrence

Occurrence means an accident or offense, including continuous or repeated exposure to substantially the same general harmful conditions, which results in **bodily injury** or **property damage** during the policy period.

Other Structures

Other Structures means outdoor structures on the grounds of your **residence premises** set apart from the **dwelling** by clear space. This includes structures connected to the **dwelling** by only a fence, utility line or similar connection.

Personal Injury

Personal Injury means injury or death arising out of one or more of the following:

- a. **Bodily injury**;
- b. Unlawful detention, false imprisonment or false arrest;
- c. Shock or emotional distress;
- d. Invasion of privacy;
- e. Defamation, libel or slander;
- f. Malicious prosecution;
- g. Wrongful entry or eviction; or
- h. Assault and battery when committed with the intent of protecting persons.

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Property Damage

Property Damage means physical injury to, destruction of, or loss of use of tangible property.

Reconstruction Cost

Reconstruction Cost means the lesser of the amount required at the time of the loss to repair or replace a structure at the same location with materials and workmanship of like kind and quality. **Reconstruction cost** does not include deduction for depreciation or any amount required to comply with the enforcement of any ordinance or law. It also does not include any amount required for the excavation, replacement or stabilization of land under or around a structure.

Recreational Motor Vehicle

Recreational Motor Vehicle means a motorized land vehicle designed for use off public roads, not subject to motor vehicle registration or operator licensing, and which is used solely on your **residence premises**. **Recreational Motor Vehicle** includes a golf cart used as a means of travel about your residence, your residence community or a golf course for golfing purposes or community or other private activities. **Recreational Motor Vehicle** also includes vehicles used to assist the handicapped that are not designed for or required to be registered for use on public roads.

Residence Premises

Residence Premises means any **dwelling, other structures** and grounds or any condominium unit, cooperative, or apartment which is listed on your Declarations and that you own or live in.

Watercraft

Watercraft means a boat or craft principally designed to be propelled on, over or under water. A model boat or hobby craft not used or designed to carry people is not considered a **watercraft**.

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SECTION II – PROPERTY COVERAGE

A. Perils Insured Against

We insure against all risks of sudden and accidental direct physical loss or damage to your **dwelling, contents** and **other structures** unless an exclusion applies.

B. Coverage and Loss Settlement

1. Dwelling

For a covered loss we will pay the **reconstruction cost** for your **dwelling**, even if this amount is greater than the coverage limit shown for that location on your Declarations. However, the most we will pay is the coverage limit shown for that location on your Declarations if:

- a. you do not begin to repair or rebuild your **dwelling** within two (2) years from the date of loss;
- b. if you do not maintain at least the amount of coverage for your **dwelling** as previously agreed to, including any adjustments we make based on appraisals or revaluations; or
- c. you do not repair or rebuild your **dwelling** at the same location.

2. Other Structures

For a covered loss we will pay the **reconstruction cost** for your **other structures**, even if this amount is greater than the coverage limit shown for that location on your Declarations. However, the most we will pay is the coverage limit shown for that location on your Declarations if:

- a. the coverage limit shown for this location on your Declarations for your **other structures** is less than 20% of the coverage limit for your **dwelling**;
- b. you do not begin to repair or rebuild your **other structures** within two years from the date of loss;
- c. you do not maintain at least the amount of coverage for your **other structures** as previously agreed to, including any adjustments we make based on appraisals or revaluations; or
- d. you do not repair or rebuild your **other structures** at the same location.

3. Dwelling or Other Structures under Construction

If at anytime during the policy period:

- a. You are newly constructing your **dwelling** or **other structures**;
- b. You are constructing additions, alterations or renovations to the **dwelling** or **other structures** and as a result have temporarily vacated the **residence premises**; or

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- c. You are constructing additions, alterations or renovations to the **dwelling** or **other structures** and the cost will exceed 10% of the coverage amount for your **dwelling** or **other structures**;

then the most we will pay for a covered loss is the **reconstruction cost** less depreciation, but not to exceed the coverage limit shown on your Declarations. We will pay this amount whether or not you actually repair or rebuild. You must still maintain at least the amount of coverage for your **dwelling** and **other structures** as previously agreed to, including any adjustments we make based on appraisals or revaluations. This will remain the loss settlement provision until all construction is completed, and you and we agree on the amount of coverage for your **dwelling** and **other structures**.

4. Contents

The most we will pay for a covered loss to **contents** is the lesser of the amount required to repair or replace the **contents** without application of depreciation up to the amount of coverage for **contents**. However, if the **contents** are obsolete or unusable as a result of their age or condition, depreciation will be applied.

The amount of coverage for **contents** depends on where the loss occurs. For a covered loss to **contents** that occurs;

- a. At a **residence premises** listed on your Declarations, we will pay up to the coverage limit for **contents** at that location for each covered loss. If after a covered loss to your **dwelling** and **contents** we pay more than the coverage limit for your **dwelling** because the **reconstruction cost** is higher than the insured limit, we will increase the **contents** coverage for the purposes of settling the loss, by the same percentage. This extension of coverage only applies if the **contents** limit on your Declarations is 50% of the **dwelling** limit or greater;
- b. At a **residence premises** insured under another policy, we will not pay any amount under this policy;
- c. At a **residence premises** that is not listed on your Declarations or insured under another policy, we will pay up to 10% of the **contents** limit shown on your Declarations for a loss caused by a peril other than a **hurricane**. We do not cover any loss caused by a **hurricane** in the state where the **contents** are located.

However, if the **residence premises** has been acquired within the last sixty (60) days, we will pay up to the highest **contents** limit of any single **residence premises** listed on your Declarations.

- d. Away from a **residence premises**, we will pay up to the highest **contents** limit of any single **residence premises** listed on your Declarations.

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5. Deductible

Unless otherwise noted in this policy, the base **deductible** or one of the special **deductibles** shown on your Declarations or by endorsement is the amount of a covered loss you will pay.

Hurricane Deductible

In the event of direct physical loss to property covered under this policy caused directly or indirectly by a **hurricane**, the Hurricane Deductible listed on your Declarations is the amount of the covered loss for **dwelling, other structures and contents** that you will pay. The Hurricane Deductible does not apply to coverage provided under **7. Loss of Use**. The Hurricane Deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Waiver of Deductible

For a covered loss caused by a peril other than a **hurricane** or earthquake that is greater than \$50,000, we will waive the base **deductible**. This waiver of **deductible** only applies if the base **deductible** shown on your Declarations is \$25,000 or less.

This waiver of **deductible** does not apply to special **deductibles** for **hurricane** or earthquake. This waiver of **deductible** also does not apply to a special construction **deductible**.

Construction Deductible

If at anytime during the policy period:

- a. You are newly constructing your **dwelling** or **other structures**;
- b. You are constructing additions, alterations or renovations to the **dwelling** or **other structures** and as a result have temporarily vacated the **residence premises**; or
- c. You are constructing additions, alterations or renovations to the **dwelling** or **other structures** and the cost will exceed 10% of the coverage amount for your **dwelling** or **other structures**;

then a special construction **deductible** of 5% of **dwelling** coverage will apply to each covered loss in lieu of a base **deductible**. This **deductible** applies to your **dwelling, other structures, contents**, and additional coverages. The dollar amount of this **deductible** is based on the **dwelling** coverage limit shown on your Declarations for that location at the time of the loss. This **deductible** does not eliminate any other special **deductibles** that may apply. If we otherwise give our prior written consent, the special construction **deductible** will not apply.

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6. Special Limits of Liability for Contents

These limits do not increase the amount of coverage for your **contents**. The special limit shown for each category below is the most we will pay for each covered loss to **contents** in that category.

- a. Money, bank notes, bullion, gold other than gold ware, silver other than silver ware, platinum - \$2,500.
This limit is increased to \$10,000 for bank notes, bullion, gold other than gold ware, silver other than silver ware, platinum that are stored in a locked home safe located on the **residence premises** or in a bank vault or bank safe deposit box.
- b. **Watercraft**, including their trailers, furnishings, equipment and outboard engines or motors - \$5,000.
- c. Trailers not used with **watercraft** - \$5,000.
- d. Grave markers - \$10,000.
- e. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, negotiable papers, passports, tickets - \$5,000.
- f. Jewelry, watches, precious stones or semi precious stones, whether set or unset, that are lost, misplaced or stolen - \$5,000.

If your **residence premises** is a:

Dwelling, this special limit is increased to \$50,000 if your Declarations show a limit for **contents** coverage that is 50% or more of the coverage for your **dwelling**. However, the most we will pay for any one article is \$25,000.

Condominium unit, cooperative, or apartment, this special limit is \$50,000. However, the most we will pay for any one article is \$25,000.

The limits described under f. do not apply if the items are stored in a bank vault or bank safe deposit box.

- g. Furs that are lost, misplaced or stolen - \$5,000.
- h. Guns that are lost, misplaced or stolen - \$5,000.
- i. Silverware, goldware, pewterware or trophies that are lost, misplaced or stolen - \$10,000.

7. Loss of Use

If a covered loss to your **dwelling** or **contents** makes the **residence premises** not fit to live in, we cover the following:

- a. Additional Living Expense:
 - (1) If the **residence premises** is your primary residence, we will pay the necessary reasonable increase in living expenses incurred by you so that your household can maintain its normal standard of living; or

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- (2) If the **residence premises** is not your primary residence, we will pay the necessary reasonable increase in living expenses incurred by you so that your household can maintain its normal standard of living for those periods of time that you had planned to use, or customarily use, the residence.

We cover this increase for the shortest reasonable amount of time required to restore your **residence premises** to a habitable condition, or if you permanently relocate, the shortest reasonable amount of time required for your household to settle elsewhere. This time period is not limited by the expiration of this policy.

b. Fair Rental Value

The amount of rent shown on a signed lease agreement less any expenses that do not continue while the **residence premises** is not fit to live in.

Payment will be for the shortest reasonable time required to restore your **residence premises** to a habitable condition. This time period is not limited by the expiration of this policy.

Civil Authority

If you are forced to evacuate your **residence premises** or a civil authority prohibits you from use of the **residence premises**, we will reimburse you for the reasonable increase in living expenses incurred by you so that your household can maintain its normal standard of living for up to 30 days. The most we will pay for this coverage is \$50,000.

C. Additional Coverages

The coverages shown below are in addition to the coverage amount shown for that location on your Declarations unless otherwise indicated. Your **deductible** applies to these coverages unless otherwise indicated. These coverages are subject to Special Limits of Liability and Exclusions. Exclusions are defined in Section **D**.

1. Loss Assessment

We will pay up to \$50,000 for your share of a loss assessment charged against you during the Policy Period by a corporation or association of property owners. This coverage applies to loss assessments charged against you during the policy period, regardless of when the loss to the corporation or association of property owners occurred. This coverage only applies when the assessment is made as a result of a covered loss to the property owned by all members collectively. We will not pay for assessments made as a result of loss caused by or resulting from earthquake. We will pay your portion of an assessment charged as a result of an ensuing covered loss due to theft, explosion, fire or glass breakage, unless another exclusion applies. A **deductible** does not apply to this coverage.

We will not pay more than \$5,000 for any assessment that results from a **deductible** in your Association's insurance coverage.

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2. Back Up of Sewers and Drains

We will pay up to the coverage limits shown on your Declarations for physical loss or damage to property caused by:

- (1) Water which backs up through sewers or drains; or
- (2) Water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump.

These payments do not increase your coverage amount.

3. Construction Materials

We will pay for a covered loss to materials and supplies owned by you at each location shown on your Declarations for use in the repair, alteration, or construction of your **residence premises**. These payments do not increase your coverage amount.

4. Data Replacement

We will pay up to \$5,000 for expenses you incur to replace your personal data stored on a personal computer or portable computing device lost as a result of a covered loss.

5. Debris Removal

We will pay the reasonable expenses you incur to remove debris of covered property resulting from a covered loss from the **residence premises**.

If the **residence premises** is a house, these payments increase the amount of your coverage by 10% of the **dwelling** limit shown on your Declarations. If the **residence premises** is a condominium, cooperative or apartment, these payments increase the amount of your coverage by 10% of the **contents** limit shown on your Declarations.

6. Ensuing Fungi or Bacteria

For a covered loss we will not pay more than \$20,000 for each occurrence for all increased costs that are **fungi** or bacteria remediation expenses described below. This **fungi** or bacteria remediation expense limit does not increase your coverage amount.

This **fungi** or bacteria remediation expense limit does not apply to **fungi** or bacteria resulting from a covered loss caused by fire or lightning.

Fungi or bacteria remediation means the reasonable and necessary costs for:

- a. Testing and monitoring the air or property to confirm the absence, presence or level of **fungi** or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be paid only to the extent that there is a reason to believe that there is the presence of **fungi** or bacteria;

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- b. Developing a **fungi** or bacteria remediation plan; and implementing that **fungi** or bacteria remediation plan including the clean up, removal, containment, treatment, or disposal of **fungi** or bacteria;
- c. Tearing out and replacing any part of the building or other covered property as needed to gain access to the **fungi** or bacteria beyond that which is required to gain access to covered property physically damaged by a covered loss;
- d. Removing debris of covered property containing **fungi** or bacteria beyond that which is required to remove debris of the covered property physically damaged by a covered loss; and
- e. Repairing or replacing covered property containing **fungi** or bacteria beyond that which is required to repair or replace the covered property physically damaged by a covered loss.

Fungi or bacteria remediation expenses also includes up to a maximum of \$5,000 for coverage for loss of use of your **residence premises** resulting from **fungi** or bacteria.

Loss of use means:

- a. The necessary reasonable increase in living expenses incurred by you so that your household can maintain its normal standard of living while your **residence premises** is uninhabitable; and
- b. For a **residence premises** that is rented out, the amount of rent shown on a signed lease agreement, less any expenses that do not continue, while the **residence premises** is uninhabitable.

\$20,000 is the most we will pay regardless of the number of locations insured, or the number of claims. We will not make any additional payments for ensuing **fungi** or bacteria under any other part of this policy.

7. Fire Department Service Charge

We will pay the charges imposed by law or assumed in writing for fire department charges. This coverage applies when the fire department is called to save or protect a **residence premises** listed on your Declarations. Your **deductible** does not apply to this coverage.

8. Food Spoilage

We will cover food that is contained or stored in a refrigerator or freezer at your **residence premises** which spoils due to:

- a. Changes or extremes in temperature caused by an interruption of the power supply; or
- b. Caused by the mechanical or electrical breakdown of refrigeration equipment.

Food Spoilage does not include any loss to wine. These payments do not increase your coverage amount.

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9. Incidental Business Property

We will pay up to \$10,000 for a covered loss to property owned or leased by you and used for an **incidental business** conducted at a **residence premises** listed on your Declarations.

10. Land

We will pay up to 10% of the amount of a covered loss to your **dwelling** or **other structures** for the required stabilization, excavation, or replacement of land under or around your **dwelling** or **other structures**.

These payments do not increase your coverage amount for losses caused by or resulting from a **hurricane**.

11. Landscaping

We will pay for loss or damage to **landscaping** caused by:

- a. fire or lightning;
- b. explosion;
- c. riot or civil commotion;
- d. aircraft;
- e. vehicles not owned or operated by a person who lives at the **residence premises**;
- f. vandalism or malicious mischief; or
- g. theft.

We will pay up to the greater of 5% of the coverage limit for **dwellings** or **contents** shown on your Declarations for the **residence premises** at which the covered loss occurs. The most we will pay for any one tree, shrub or plant is \$5,000.

This additional coverage is only applicable if you begin to repair or replace the damaged **landscaping** within one hundred eighty (180) days of the date of loss.

12. Lock Replacement

If the keys to the **residence premises** listed on your Declarations are lost or stolen, we will pay for the cost to replace the locks to that **residence premises**. Your **deductible** does not apply to this coverage.

13. Loss by Domestic Animals

We will pay for loss to your **dwelling**, **other structures**, and **contents** caused by domestic animals.

14. Loss to a Pair or Set or Parts

For a covered loss to a pair or set, we will pay the lesser of:

- a. The cost to replace any part to restore the pair or set to its value before the loss;
- b. The cost to repair any part to restore the pair or set to its value before the loss; or

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- c. The difference between the market value of the pair or set before and after the loss.

However, if you agree to give us the remaining article(s) of the pair or set we will pay the full replacement cost of the entire pair or set.

These payments do not increase your coverage amount.

15. Mine Subsidence

We will pay for direct physical loss to your **dwelling** and **other structures** caused by mine subsidence. Mine subsidence means the lateral or vertical movement of a man-made underground mine or mine-related excavations.

16. Precautionary Repairs

We will pay the reasonable expenses incurred by you for the necessary measures taken to protect covered property that is damaged by a covered peril, from further damage.

These payments do not increase your coverage amount.

17. Property Removal

We will pay the reasonable expenses you incur to move **contents** from a **residence premises** to protect the **contents** from damage from a covered loss.

18. Property of Domestic Staff and Guests

We cover the personal property of your domestic staff and your guests located at the **residence premises** listed on your Declarations. These payments do not increase your coverage amount.

19. Rebuilding to Code

We will pay the necessary cost for you to comply with any law or ordinance requiring or regulating the:

- a. Construction;
- b. Demolition;
- c. Remodeling;
- d. Renovation; or
- e. Repair;

of a covered property damaged by a covered loss, including removal of any resulting debris. These payments do not increase your coverage amount.

This coverage only applies if you choose to repair, rebuild or replace your **dwelling, other structure**, or improvements and betterments at the loss location.

20. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery, and Counterfeit Money

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We will pay up to \$10,000 for:

- a. The legal obligation of an **insured** to pay because of the theft or unauthorized use of credit cards issued to or registered in an **insured's** name;
- b. Loss resulting from theft or unauthorized use of an electronic fund transfer card or access device used for deposit, withdrawal or transfer of funds, issued to or registered in an **insured's** name;
- c. Loss to an **insured** caused by forgery or alteration of any check or negotiable instrument; and
- d. Loss to an **insured** through acceptance in good faith any counterfeit paper currency.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

We may investigate and settle any claim or suit. Our duty to defend a claim or suit ends when the amount we pay for the loss equals our limit of liability. If a suit is brought against an **insured** for liability for 20.a. and 20.b. above, we will provide a defense at our expense by counsel of our choice. We have the option to defend at our expense an **insured** or an **insured's** bank against any suit for the enforcement of payment under 20.c. above.

21. Identity Fraud Expense Coverage

- a. If you are a victim of "identity fraud" we will, with your consent, appoint and pay the full cost of, an identity fraud restoration specialist to restore your credit record and identity. Provided that we select the identity fraud restoration specialist we will pay the full cost of the specialist. If you choose a different method of restoring your credit record and identity, we will pay your "identity fraud expenses" up to a maximum of \$25,000, for each individual identity fraud perpetrated. No **deductible** applies to this coverage.

"Identity Fraud" means the act of knowingly transferring or using, without lawful authority, a means of identification of an **insured**. This must be done with the intent to commit, or to aid or abet another to commit, an unlawful activity that constitutes a violation of federal law or a crime under any applicable state or local law.

- b. "Identity Fraud Expense" means:

- (1) Costs for notarizing affidavits or similar documents attesting to fraud required by financial institutions or similar credit grantors or credit agencies;
- (2) Costs for sending certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors;

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- (3) Lost wages as a result of time off from work to meet with law enforcement agencies, credit agencies, merchants or legal counsel or to complete fraud affidavits, up to \$500 per week for a maximum of 2 weeks;
- (4) Loan application fees for reapplying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information;
- (5) Reasonable attorney fees incurred with our prior consent, as a result of “identity fraud” to:
 - i. Defend lawsuits brought against an insured by merchants, financial institutions, or their collection agencies;
 - ii. Remove any criminal or civil judgments wrongly entered against an **insured**; and
 - iii. Challenge the accuracy or completeness of any information in an **insured’s** consumer credit report.
- (6) Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors or credit agencies to report or discuss an actual “identity fraud”.

This coverage does not apply to losses covered under Credit Card, Electronic Fund Transfer Card or Access Device, Forgery, and Counterfeit Money. This coverage does not apply where an **insured** or someone acting at the direction of an **insured** commits a fraudulent, dishonest or criminal act, whether acting alone or in concert with others.

22. Loss Mitigation Measures

In the event of a covered loss, for which we pay \$10,000 or more, we will also pay for the reasonable costs you incur up to \$2,500 for the installation of an approved loss mitigation measure or loss prevention device to protect your **residence premises** against a subsequent and similar loss in the future. This additional coverage does not apply to losses that result from a **hurricane**.

Examples of approved loss prevention devices include, but are not limited to, fire alarm systems, fire suppression systems, security systems, sump pumps, automatic water shut-off devices, lightning suppression systems and back-up power systems.

These payments do not increase your coverage amount.

23. Environmentally Friendly Upgrades

In the event of a covered loss that exceeds your **deductible** we will pay up to \$50,000 for additional costs incurred to use approved environmentally friendly materials,

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fixtures, appliances or methods in the necessary rebuilding, repairing or replacing of your **dwelling, other structures** or **contents**.

Examples of approved environmentally friendly materials, fixtures, appliances and methods include, but are not limited to, appliances and lighting, heating and cooling systems that meet Energy Star or equivalent levels of efficiency and building materials that are sustainably produced, responsibly harvested or composed of recycled content.

These payments do not increase your coverage amount.

24. Tree Removal

Unless covered elsewhere under this policy, we will pay up to a total of \$1,500 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow when the tree does not damage your **residence premises**.

Your **deductible** does not apply to this coverage. This waiver of **deductible** does not apply to special **deductibles** for **hurricane** or earthquake. This waiver of **deductible** also does not apply to a special construction **deductible**.

25. Pet Injury

We will pay up to \$5,000 for each occurrence for any necessary **medical expenses** to domestic animals owned by, or in the care, custody and control of an **insured** that arises due to a covered loss. Your **deductible** does not apply to this coverage.

D. Exclusions

The following exclusions apply to **SECTION II – PROPERTY COVERAGE**.

1. Aircraft

We do not cover any loss to an **aircraft** or its parts, whether or not attached to the **aircraft**.

2. Buildings Scheduled for Demolition

We do not cover loss to **dwellings** or **other structures** that are scheduled for demolition, deconstruction or destruction. However, we will pay the cost of debris removal. A building is considered scheduled for demolition, deconstruction or destruction if a contract has been entered into, whether written or verbal, or plans have been drawn up to demolish the building within the next one hundred eighty (180) days.

3. Business Property

We do not cover any loss to **business** property, except **incidental business** property as defined in **C. Additional Coverages**.

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4. **Governmental Action**

We do not cover any loss caused by governmental action. Governmental action means the destruction, confiscation or seizure by order of any government or public authority. This exclusion does not apply to such acts ordered by any governmental or public authority that are taken to prevent the spread of fire.

5. **Dishonest Acts**

We do not cover any loss caused by any dishonest or criminal act by you or a **family member**, or by a person directed by you or a **family member**.

6. **Earth Movement**

We do not cover any loss to your **dwelling** or **other structures** caused by earth movement. Earth movement means:

- a. Earthquake, including land shock waves or tremors, before, during or after a volcanic eruption;
- b. Landslides;
- c. Mudflows;
- d. Mudslides; and
- e. the sinking, rising, or shifting of land.

However, we do insure ensuing covered loss due to theft, fire, glass breakage or explosion unless another exclusion applies.

7. **Faulty, Inadequate or Defective Planning**

We do not cover any loss caused by faulty, inadequate or defective:

- a. Planning, zoning, development, surveying, siting;
- b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
- c. Materials used in repair, construction, renovation or remodeling; or
- d. Maintenance;

of part or all of any property whether on or off the **residence premises**.

8. **Fungi, Wet or Dry Rot, or Bacteria**

We do not cover any loss caused by the presence, growth, proliferation, spread or any activity of **fungi**, wet or dry rot, or bacteria. This includes the cost to test for, monitor, clean up, move, remediate, contain, treat, detoxify, neutralize or in any way respond to, or assess the effects of **fungi**, wet or dry rot, or bacteria.

This exclusion does not apply to:

- a. Coverage provided under **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, 6. Ensuing Fungi or Bacteria**;

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- b. **Fungi** or bacteria resulting from fire or lightning unless another exclusion applies;
or
- c. Ensuing covered loss unless another exclusion applies.

9. **Wear and Tear, Deterioration or Mechanical Breakdown**

We do not cover any loss caused by:

- a. wear and tear, marring, deterioration;
- b. warping, rust or, other corrosion;
- c. wet or dry rot;
- d. mechanical breakdown;
- e. latent defect;
- f. inherent vice; or
- g. any quality in property that causes it to damage or destroy itself.

However, we do insure ensuing covered loss unless another exclusion applies.

10. **Intentional Loss**

We do not cover intentional loss. An intentional loss means any loss arising out of any act an **insured** commits or conspires to commit with the intent to cause a loss. This exclusion only applies to an **insured** who commits or conspires to commit an act with the intent to cause a loss.

11. **Loss by Birds, Vermin, Rodents or Insects**

We do not cover any loss caused by birds, vermin, rodents or insects. However, we do insure ensuing covered loss unless another exclusion applies.

12. **Loss to Fish, Birds or Animals**

We do not cover any loss to fish, birds or other animals.

This exclusion does not apply to the extent coverage is provided under **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, 25. Pet Injury**.

13. **Motorized Land Vehicles**

We do not cover any loss to a motorized land vehicle, other than a **recreational motor vehicle**.

14. **Nuclear Hazard**

We do not cover any loss caused directly or indirectly by nuclear hazard. Nuclear hazard means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. However, we do cover ensuing covered loss due to fire resulting from a nuclear hazard unless another exclusion applies.

15. **Pollution or Contamination**

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We do not cover any loss caused directly or indirectly, regardless of cause or event, whether contributing concurrently or in any sequence to the loss, caused by the:

- a. Discharge;
- b. Dispersal;
- c. Seepage
- d. Migration;
- e. Release; or
- f. Escape

of “pollutants”. “Pollutants” mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

16. Property of Others

We do not cover any loss to property of roomers, boarders, or other tenants. This exclusion does not apply to property of roomers or boarders related to an **insured**.

17. Renovations and Repairs

We do not cover any loss caused by renovating, refinishing or repairing any kind of **contents**. This exclusion does not apply to jewelry, watches, and furs.

18. Structural Movement

We do not cover any loss caused by the settling, shrinking, bulging or expansion, including resultant cracking, of the following:

- a. Bulkheads;
- b. Pavements, patios;
- c. Footings, foundations; or
- d. Walls, floors, roofs or ceilings.

However, we do insure ensuing covered loss unless another exclusion applies.

19. War

We do not cover any loss caused directly or indirectly by war. War includes the following and any consequence(s) of any of the following:

- a. Undeclared war, civil war, insurrection, rebellion or revolution;
- b. Warlike act by a military force or military personnel; or
- c. Destruction, seizure or use for a military purpose

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

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20. Watercraft

We do not cover any loss caused by the stranding, swamping or sinking of a **watercraft** or its trailer, or outboard motor. We also do not cover any loss caused by collision of a **watercraft** other than collision with a land vehicle unless another exclusion applies. We also do not cover any loss that results from a **hurricane** damaging a **watercraft**.

21. Surface and Ground Water

We do not cover any loss by surface or ground water. Surface or ground water means:

- a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind; or
- b. Water or water-borne material below the surface of the ground. This includes water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or **other structure**.

This exclusion does not apply to **contents** away from any **residence premises** or ensuing covered loss unless another exclusion applies.

22. Temperature, Dampness or Humidity

We do not cover any loss caused by extremes of temperature, dampness, humidity or dryness of atmosphere, or water vapor to your **dwelling, other structures** or **contents**. This exclusion does not apply to:

- a. Loss caused directly by rain, sleet, snow or hail; or
- b. Coverage provided under **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, 8. Food Spoilage**.

23. Water Damage to Specific Other Structures

We do not cover loss to specific **other structures** caused by:

- a. Freezing;
- b. Thawing;
- c. Pressure or weight of water or ice, whether driven by wind or not.

This exclusion applies to:

- a. fences, pavements, patios or tennis courts;
- b. swimming pools, hot tubs or septic systems;
- c. footings, foundations, bulkheads, retaining walls, or any structure or device that supports all or part of a building, or **other structure**; or
- d. piers, wharves, docks or bridges.

However, we do insure ensuing covered loss unless another exclusion applies.

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24. Water Damage as a Result of Failure to Maintain Heat

We do not cover any loss caused by water freezing in plumbing, heating or air conditioning system or household appliance if you have not used reasonable care to maintain heat in your residence. This includes closing and draining the water system or appliances if the home is vacant, unoccupied or being constructed.

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SECTION III – LIABILITY COVERAGE

A. Personal Liability

If a claim is made or a suit is brought against an **insured** for damages because of **personal injury** or **property damage** caused by an **occurrence** anywhere in the world to which this coverage applies, we will:

1. Pay up to the liability coverage limit shown on your Declarations for damages for which an **insured** is legally liable. We will not pay more than the liability coverage limit shown on your Declarations for any single **occurrence** regardless of the number of **insureds**, claims made or persons injured. Damages include prejudgment interest awarded against an **insured**; and
2. Provide a defense at our expense even if the suit is groundless, false or fraudulent. You may choose counsel from a panel of firms that we have selected. We reserve the right to assign counsel if a panel has not been selected in the jurisdiction that the suit is brought or the claim is made. We may investigate and settle any claim or suit at our discretion. Our duty to settle or defend ends when our liability coverage limit for the occurrence has been exhausted by payment of a judgment or settlement. Costs of providing a defense, other than settlement payments, are in addition to the liability coverage limit.

B. Medical Payments to Others

We will pay the necessary **medical expenses** that are incurred or medically ascertained within three (3) years from the date of an accident causing **bodily injury**. The most we will pay is \$10,000 per person. This coverage does not apply to you or a **family member**. This coverage applies only:

1. To a person on a **residence premises** with liability coverage listed on your Declarations with the permission of you or a **family member**; or
2. To a person off the **residence premises** if the **bodily injury**:
 - a. Arises out of a condition at a **residence premises**, or the ways immediately adjoining a **residence premises**, listed on your Declarations with liability coverage;
 - b. Is caused by the activities of an **insured**;
 - c. Is caused by a domestic worker in the course of his or her employment by an **insured**; or
 - d. Is caused by an animal owned by or in the care of an **insured**.

C. Additional Coverages

We cover the following in addition to the liability coverage limit, unless stated otherwise:

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1. Claims Expenses

We will pay:

- a. Expenses we incur and court costs taxed against an **insured** in any suit we defend;
- b. Reasonable expenses incurred by an **insured** at our request. This includes actual loss of earnings (but not loss of other income) up to a total of \$10,000, for assisting us in the investigation or defense of a claim or suit;
- c. Premiums on bonds required in a suit we defend. This does not apply to bond amounts more than the liability coverage limit shown on your Declarations. We need not apply for or furnish any bond; and
- d. Interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court, that part of the judgment which does not exceed the liability coverage limit.

2. Damage to Property of Others

We will pay up to \$10,000 per **occurrence** to repair or replace the property of others damaged by an **insured**. If your **residence premises** is a condominium, cooperative or apartment unit we will pay up to \$25,000 per **occurrence** to repair or replace the property of others damaged by an **insured**.

D. Exclusions

We do not provide coverage for damages, defense costs or any other cost or expense for:

1. Motorized Land Vehicles

Personal injury or property damage arising out of the:

- a. ownership;
- b. maintenance;
- c. operation;
- d. loading or unloading

of any motorized land vehicle. This exclusion does not apply to **recreational motor vehicles** except when they are used for participation in or practice for competitive racing.

2. Aircraft

Personal injury or property damage arising out of the:

- a. ownership;
- b. maintenance;
- c. operation;
- d. use;
- e. loading;
- f. unloading; or
- g. towing

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of any **aircraft**.

3. **Watercraft**

Personal injury or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading, or towing of any **watercraft**:

- a. That is over 26 feet in length or has more than 50 horsepower, other than **watercraft** furnished or rented to an **insured** for less than 30 days;
- b. Used for any **business** or commercial purpose; or
- c. Used for participation in or practice for competitive racing (this does not apply to sailing vessels less than 26 feet in length).

4. **Workers' Compensation or Disability**

Any damages or benefits an **insured** is legally obligated to provide under any:

- a. workers' compensation;
- b. disability benefits;
- c. Jones Act or General Maritime Law;
- d. unemployment compensation;
- e. occupational disease; or
- f. similar law.

5. **Directors Errors or Omissions**

Personal injury or **property damage** arising out of an **insured's** actions, errors or omissions as a director or officer of any corporation or organization. This exclusion does not apply to **personal injury** or **property damage** arising out of an **insured's** activities;

- a. For a Condominium or Cooperative Association; or
- b. For a not for profit corporation or organization.

6. **Property in Your Care**

Property damage to property owned by, or in the custody, care or control of, an **insured**. This exclusion does not apply to **property damage**:

- a. Caused by fire, smoke or explosion; or
- b. To a residence that you rent to live in.

7. **Insured**

Personal injury to you or an **insured** under this policy.

8. **Discrimination**

Personal injury or **property damage** arising out of actual, alleged or threatened discrimination or harassment due to:

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- a. Age;
- b. race;
- c. national origin;
- d. color;
- e. sex;
- f. creed;
- g. handicapped status;
- h. sexual preference; or
- i. any other discrimination.

9. Sexual Molestation, Corporal Punishment or Physical or Mental Abuse

Personal injury or **property damage** arising out of sexual molestation, corporal punishment or physical or mental abuse.

10. Communicable Disease

Personal injury or **property damage** which arises out of the transmission of a communicable disease by an **insured**.

11. Business

Personal injury or **property damage** arising out of or in connection with an **insured's business** property or **business** pursuits. However, this exclusion does not apply to:

Incidental business property or **incidental business** pursuits; or

- a. **Personal injury** or **property damage** arising out of the physical condition of your **residence premises** when **business** or professional activities are legally conducted by any **insured** at that **residence premises** and;
- b. There are no employees conducting **business** activities at your **residence premises** who are subject to workers' compensation or other similar disability laws;
- c. You are not a home day care provider; and
- d. There is no other valid collectible insurance.

12. Professional Services

Personal Injury or **property damage** arising out of the rendering of or failure to render professional services.

13. War

Personal injury or **property damage** caused directly or indirectly by war, including any consequence of any of the following:

- a. Undeclared war, civil war, insurrection, rebellion or revolution
- b. Warlike act by a military force or military personnel; or
- c. Destruction, seizure or use for a military purpose

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Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

14. Claims Settled Without Our Consent

Any claim settled with a third party without our written consent regardless of the cause of loss, or any related expenses such as:

- a. court costs;
- b. legal expense; or
- c. judgment,

when such settlement prejudices our rights to recovery.

15. Nuclear Hazard

Personal Injury or **property damage** caused directly or indirectly by nuclear hazard.

Nuclear hazard means:

- a. any nuclear reaction;
- b. radiation; or
- c. radioactive contamination

all whether controlled or uncontrolled or however caused. We do cover subsequent loss due to fire resulting from a nuclear hazard unless another exclusion applies.

16. Expected or Intended Injury

Personal injury or **property damage** resulting from any criminal, willful, intentional, or malicious act or omission by any **insured** which is intended to result in, or would be expected by a reasonable person to cause **personal injury** or **property damage**. This exclusion applies even if the injury or damage is of a different kind or degree, or is sustained by a different person than expected or intended. This exclusion does not apply to **bodily injury** if the **insured** acted with reasonable force to protect any person or property.

17. Wrongful Employment Act

Personal injury arising out of wrongful termination of employment.

18. Controlled Substances

Personal injury or **property damage** arising out of the:

- a. Use;
- b. Sale;
- c. Manufacture;
- d. Delivery; or
- e. Transfer or possession

by any person of a controlled substance as defined under federal law.

Substances include but are not limited to cocaine, LSD, marijuana, and all narcotic drugs.

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However, this exclusion does not apply to:

- a. The legitimate use of prescription drugs by a person following the order of a licensed physician; or
- b. The **insured(s)** who have no knowledge of the involvement with a controlled substance(s). An **insured's** knowledge of such involvement must be shown by us by competent evidence of such knowledge.

19. Contract or Agreement

Personal Injury or **property damage** arising from any contract or agreement entered into by an **insured**. However, this exclusion does not apply to any contracts:

- a. That directly relate to the ownership, maintenance, or use of an insured location;
or
- b. Where the liability of others is assumed by you prior to an **occurrence**.

20. Assessments

Any assessment charged against an **insured** as a member of an association, corporation or community of property owners.

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SECTION IV– GENERAL PROVISIONS

A. Insurable Interest

Even if more than one person or party has an insurable interest in the property covered under this policy, we will not be liable in any one loss:

1. To an **insured** for more than the amount of such **insureds** interest at the time of loss;
or
2. For more than the applicable limit of liability.

B. Your Duties After a Loss

In the event of a loss for which coverage may be provided under this policy, you or an **insured** or someone acting for an **insured** must:

1. Give prompt notice to us, any of our agents in this state or your agent. Any written notice given by any claimant to us or any of our agents in this state, containing particulars sufficient to identify the **insured**, will be deemed notice to us;
2. Notify the police in case of loss by theft;
3. Notify the credit card or electronic fund transfer card or access device company in case of loss under Credit Card, Electronic Fund Transfer Card or Access Device, Forgery, and Counterfeit Money coverage;
4. Protect the property from further damage. If repairs to the property are required, you must:
 - a. Make reasonable and necessary repairs to protect the property; and
 - b. Keep an accurate record of repair expenses;
5. Cooperate with us in the investigation of a claim, settlement or the defense of any claim or suit;
6. Prepare an inventory of damaged property. Show the quantity, description and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
7. As often as we reasonably require:
 - a. Show the damaged property;
 - b. Provide us with records and documents we request and permit us to make copies; and
 - c. Submit to separate examination under oath;
8. Send to us, within sixty (60) days of our request, your signed, sworn proof of loss. The proof of loss must set forth, to the best of your knowledge and belief:

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- a. The time and cause of loss;
 - b. The interest of all **insureds** and all others in the property involved and all liens on the property;
 - c. Other insurance which may cover the loss;
 - d. Changes in title or occupancy of the property during the term of the policy;
 - e. Specifications of damaged buildings and detailed repair estimates;
 - f. The inventory of damaged **contents** described in 6. above;
 - g. Receipts for additional living expenses incurred and records that support the fair rental value loss; and
 - h. Evidence or affidavit that supports a claim under Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money coverage, stating the amount and cause of loss;
9. Provide us with the names and addresses of any claimants and witnesses;
10. Promptly forward to us every notice, demand, summons or other process relating to the loss.
11. At our request, assist us:
- a. To make settlement;
 - b. To enforce any right of contribution or indemnity against any person or organization who may be liable to an **insured**;
 - c. With the conduct of suits and attend hearings and trials; and
 - d. To secure and give evidence and obtain the attendance of witnesses; and
12. No **insured** shall, except as such **insured's** own cost, voluntarily make payment, assume obligation or expense other than for first aid to others at the time of an loss.

C. Policy Term

This policy applies only to a covered loss which occurs during the policy period.

D. Recovered Property

In the event we pay for a covered loss to property and the property is recovered, we will offer you an opportunity to buy it back.

E. Assignment

Assignment of this policy will not be valid unless we give our written consent.

F. Waiver or Change of Policy Provisions

A waiver or change of a provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.

G. Concealment or Fraud

We do not provide coverage to an **insured** who, whether before or after a loss, has:

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- a. Intentionally concealed or misrepresented any material fact or circumstance;
- b. Engaged in fraudulent conduct; or
- c. Made false statements;

relating to this insurance.

H. Conformity to Law

If any part of this policy conflicts with state or local law, this policy is amended to conform to those laws.

I. Liberalization Clause

If a change is made which broadens coverage under this edition of our policy without any premium charge, the change will automatically apply to your policy as of the date we made the change in your state.

J. Bankruptcy

Bankruptcy or insolvency of an **insured** will not relieve us of our duties under this policy.

K. Death of an Insured

In the event of the death of an **insured**, this policy will cover the legal representative of the deceased for the remainder of the Policy Period unless cancelled. We will cover the legal representative of the deceased only with respect to the premises and property of the deceased covered under this policy at the time of death.

L. Suit Against Us

No action can be brought against us unless there has been full compliance with all of the terms of this policy. The action must be brought against us within five years after the date of loss. You may not bring any action until thirty days after proof of loss has been filed and the amount of loss has been determined.

M. Mediation or Appraisal

If you and we fail to agree on the amount of loss, either may:

1. Demand mediation of the claim, prior to taking legal action. The request must state:
 - a. Why mediation is being requested; and
 - b. The issues in dispute which are to be mediated.

Only one mediation may be requested for each claim, unless all parties agree to further mediation. A party demanding mediation shall not be entitled to demand or request mediation after a suit is filed relating to the same facts already mediated.

The parties must jointly appoint a mutually acceptable mediator. If the parties are unable to agree upon the appointment of a mediator within seven (7) days after a party has given notice of a demand to mediate the dispute, any party may apply to the JAMS

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Mediation Service, or such other organization or person agreed to by the parties in writing, for appointment of a mediator.

The mediator will notify the parties of the date, time and place of the mediation conference. This conference will be held within forty-five (45) days of the mediation request. If feasible, the conference may be held by telephone.

The mediation shall be conducted as an informal process and formal rules of evidence and procedure need not be observed. Participants must:

- (1) Have authority to make a binding decision; and
- (2) Mediate in good faith.

If the mediator determines that both parties have mediated in good faith, the costs of the mediation shall be shared equally by both parties.

2. Demand an appraisal of the loss. In this event, each party will choose a competent impartial appraiser with no financial interest in the outcome of the decision within twenty (20) days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within fifteen (15) days, you or we may request that the choice be made by a judge of a court of record in the state where the **residence premises** is located. The appraisers will separately set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If, however, we demanded the mediation and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss.

N. Other Insurance and Service Agreement

If a loss covered by this policy is also covered by:

1. Other insurance; we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss; or
2. A service agreement; this insurance is excess over any amounts payable under any such agreement. Service agreement means a service plan, property restoration plan, home

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warranty or other similar service warranty agreement, even if it is characterized by insurance.

If your **residence premises** is a condominium or cooperative and there is other insurance in the name of the condominium or cooperative association covering the same property we insure, the coverage afforded by this policy will be excess over the amount recoverable from that other insurance.

We will not pay for any loss for an item of jewelry, watch, or precious stone that is specifically scheduled and insured under another policy.

O. Mortgage Clause

1. If a mortgagee is named in this policy, any covered loss under **dwelling** or **other structures** coverages will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named in this policy, the order of payment will be the same as the order of precedence of the mortgages.
2. If we deny your claim that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
 - a. Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
 - b. Pays any premium due under this policy on demand if you have neglected to pay the premium; and
 - c. Submits a signed, sworn statement of loss within sixty (60) days after receiving notice from us of your failure to do so.
3. If we decide to cancel or not renew this policy, we will notify the mortgagee at least thirty (30) days before the date cancellation or non-renewal takes effect.
4. If we pay the mortgagee for any loss and deny payment to you:
 - a. We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
 - b. At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.
5. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

P. Cancellation

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1. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
2. We may cancel this policy only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.
 - a. When you have not paid the premium, we may cancel at any time by letting you know at least ten (10) days before the date cancellation takes effect.
 - b. When this policy has been in effect for less than sixty (60) days and is not a renewal with us, we may cancel for any reason by letting you know at least ten (10) days before the date cancellation takes effect.
 - c. When this policy has been in effect for sixty (60) days or more, or at any time if it is a renewal with us, we may cancel:
 - (1) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or
 - (2) If the risk has changed substantially since the policy was issued.

This can be done by letting you know at least thirty (30) days before the date cancellation takes effect.
 - d. When this policy is written for a period of more than one (1) year, we may cancel for any reason at anniversary by letting you know at least thirty (30) days before the date cancellation takes effect.
3. When this policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
4. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

Q. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least thirty (30) days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

R. No Benefit to Bailee

We will not recognize any assignment or grant any coverage that benefits a person or organization holding storing or moving property for a fee regardless of any other provision in this policy.

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S. Subrogation

1. We may require an assignment of rights of recovery for a loss to the extent that payment is made by us.
2. If an assignment is sought, an **insured** must sign and deliver all related papers and cooperate with us.
3. Subrogation does not apply to **SECTION III - LIABILITY COVERAGE, B. Medical Payments to Others**, or to **SECTION III - LIABILITY COVERAGE, C. 2. Damage to Property of Others**.
4. If the **residence premises** is a condominium, we will waive any rights of recovery against the condominium association that operates the community in which the **residence premises** is located.

T. Abandonment of Property

We need not accept any property abandoned by an **insured**.

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Privilege Underwriters Reciprocal Exchange

In witness whereof, we have caused this policy to be executed and attested, and if required by state law this policy shall not be valid unless countersigned by our authorized representative.

Attorney-in-fact

If you would like to obtain information about your coverage or if you need assistance in resolving an issue relating to your insurance policies with us, please contact us at:

Privilege Underwriters Reciprocal Exchange
1 N. Lexington Ave., Suite 1450
White Plains, NY 10601
(888) 813-PURE

Please include your name and policy number in any correspondence.



High Value Homeowners Policy

Declarations

YOUR AGENT

M E Broker Company, Inc.
100 West Platt Street
Nice Town, WV 12345
613 789 987
14673500

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

NAME & ADDRESS OF INSURED

John Doe
Jane Doe
100 Main St.
Nice Town, WV 12345

Policy Number **HO000124101**
Policy Period **02/15/2008 to 02/15/2009 at 12:01 AM Standard Time**
Issuing Company **Privilege Underwriters Reciprocal Exchange**
800 Corporate Dr, Suite 420
Ft Lauderdale, FL 33334
888-813-7873

INSURED LOCATION

100 Main St.
Nice Town, WV 12345

COVERAGE	COVERAGE LIMIT
Dwelling	\$1,352,000
Other Structures	\$135,200
Contents	\$676,000
Loss of Use	Reasonable Expenses
Liability	\$300,000
Medical Payments	\$10,000

Location Premium **\$6,061**

DEDUCTIBLE

All Peril Deductible **\$5,000 per covered loss**



High Value Homeowners Policy

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John Doe
Jane Doe
Policy Number **HO000124101**

FORMS & ENDORSEMENTS

FORM NUMBER

EDITION DATE

MORTGAGEE INFORMATION

Bank of America
645 1st Ave
Miami, FL 3116
Loan Number 64845



High Value Homeowners Policy

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John Doe
Jane Doe
Policy Number HO000124101

CREDITS & SURCHARGES

Year Built	2007
Year Renovated	2008
Protection Class	2
Construction Type	Masonry
Flood Zone	A1-A30
Seasonal Surcharge	No
Rented to Others Surcharge	No
Vacancy Surcharge	No
Roof Covering	Clay / Concrete Tile
Roof Shape	Hip Roof
Size of Home (Heated)	4,300 sq ft
Central Reporting Burglar Alarm Credit	Yes
Central Reporting Fire Alarm Credit	Yes
Guard Gated Community Credit	No
Residential Sprinkler System Credit	No
External Perimeter Security Protection Credit	No
Gas Leak Detector Credit	No
Lightning Protection System Credit	No
Full Time Live-in Caretaker Credit	No
24 Hour Signal Continuity Protection Credit	No
Sprinkler System with Water Flow Alarm Credit	No
External Perimeter Gate Credit	No
Low Temperature Monitoring Device Credit	No
Permanently Installed Generator Credit	No
Water Leak Detection Shut Off Device & Alarm Credit	No
Water Leak Detection Shut Off Device Without Alarm Credit	Yes
Excess Companion Credit	No
Jewelry & Art Companion Credit	No
Auto Companion Credit	No
PURE Marketing Group Credit	No

Total Premium	\$x,xxx
Surplus Contribution	\$xxx
West Virginia Surcharge Pursuant to Section 33-3-33	\$xx
Grand Total	\$x,xxx

You will be billed separately for any premium due.

Authorized Company Representative



Additional Insured

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

Schedule

Name and Address of Person or Organization:

<Name of Person or Organization>

<address>

<address>

<address>

It is agreed and understood that with respect to the following location:

<location>

<location>

<location>

SECTION I - DEFINITIONS, Insured, is extended to include the person or organization named in the Schedule above, but only with respect to:

1. **Dwelling and other structures**; and
2. Personal Liability and Medical Payments to Others but only with respect to **bodily injury or property damage** arising out of the ownership, maintenance or use of the **residence premises**.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the person or organization named in the Schedule will be notified in writing.

All other provisions of this policy apply.



Additional Interests

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

Schedule

Name and Address of Person or Organization:

<Name of person or organization>

<address>

<address>

<address>

It is agreed and understood that with respect to the following location:

<location>

<location>

<location>

In addition to any Mortgagee shown on your Declarations or elsewhere in this policy, the persons or organizations named in the Schedule above also have an interest in the **residence premises**.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the persons or organizations named in the Schedule will be notified in writing. All other provisions of this policy apply.

All other provisions of this policy apply.



Business Property Extension

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood that with respect to the following location:

<location>

<location>

<location>

In consideration of the additional premium charged, **SECTION II – PROPERTY COVERAGE, C. Additional Coverages** is amended to include the following:

Business Property

We will pay up to \$<dollar amount> for a covered loss to **business** property. This coverage does not apply to **business** property in storage or held as a sample or for sale or delivery after sale.

For the purposes of this endorsement, **SECTION II – PROPERTY COVERAGE, D. Exclusions, 3. Business Property** is deleted.

All other provisions of this policy apply.



Flood Coverage Extension

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

For an additional premium charge it is agreed and understood with respect to the following location:

<Location.>

<Location.>

<Location.>

SECTION I – DEFINITIONS is amended to include the following:

Basement

Basement means any area of the **dwelling**, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

Flood

Flood means:

1. A general and temporary condition of partial or complete inundation of normally dry land area from:
 - a. Overflow of inland or tidal waters;
 - b. Unusual and rapid accumulation or runoff of surface waters from any source;
or
 - c. **Mudflow**.
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a **flood** as defined in 1.a. above.

All flooding in a continuous or protracted event will constitute a single **flood**.

Landslide

Landslide means the rapid movement of a mass of soil downslope along a curved or planar failure surface, without deformation of the soil structure.

Mudflow

Mudflow means a river of liquid and flowing mud occurring on level or near-level surfaces of normally dry land areas that have not been affected by **landslide**, as when earth is carried by a current of water. Other earth movements, such as **landslide**, slope failure, or a saturated soil mass moving by liquidity down a slope, are not **mudflows**.



National Flood Insurance Program (NFIP)

National Flood Insurance Program (NFIP) means the program of **flood** insurance coverage and floodplain management administered under Federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.

SECTION II – PROPERTY COVERAGE, C. Additional Coverages, is amended by adding the following additional coverage:

Surface and Ground Water (Difference in Conditions from National Flood Insurance Program)

This additional coverage only applies if your **residence premises** is located in a FEMA designated low hazard flood zone (B,C, or X Flood Zone). Your representation of the flood zone is listed on your Declarations page.

The coverage limits specified below will be reduced by any payments available through the **National Flood Insurance Program (NFIP)** policy insuring your **residence premises, other structures** and **contents**. However, if no **NFIP** policy is in effect, then the coverage limits specified below will be reduced by any payments that would have reasonably been collectible had an **NFIP** policy been in effect.

We will cover a loss caused by a **flood** as follows:

a. Dwelling & Other Structures

We will pay the **reconstruction cost** up to \$250,000 for **property damage** to your **dwelling** and **other structures**. Subject to this limit, we will pay the **reconstruction cost** up to \$30,000 for **property damage** to real property in your **basement**. Real property in your **basement** consists of interior walls, ceilings, fixtures, and flooring located in your **basement**.

b. Rebuilding to Code

Subject to the coverage limit in **a.** above, we will pay up to \$25,000 for the necessary cost for you to comply with any law or ordinance requiring or regulating the:

1. Construction;
2. Demolition;
3. Remodeling;
4. Renovation; or
5. Repair;



of a covered property damaged by a covered **flood** loss, including removal of any resulting debris.

This coverage only applies if you choose to repair, rebuild or replace your **dwelling, other structure**, or improvements and betterments at the loss location.

c. Contents

We will pay up to \$100,000 without application of depreciation for **property damage** to your **contents** located at your **dwelling**. Subject to this limit, we will pay up to \$15,000 for **property damage** to your **contents** located in your **basement** without application of depreciation. However, if the **contents** are obsolete or unusable as a result of their age or condition, depreciation will be applied.

These payments do not increase the coverage amounts listed in the Declarations.

SECTION II – PROPERTY COVERAGE, D. Exclusions, 21. Surface and Ground Water is replaced by the following:

21. Surface and Ground Water

We do not cover any loss by surface or ground water. Surface or ground water means:

- a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind; or
- b. Water or water-borne material below the surface of the ground. This includes water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or **other structure**.

This exclusion does not apply to:

- a. **contents** away from any **residence premises**;
- b. ensuing covered loss unless another exclusion applies; or
- c. any coverage provided under this Endorsement.

All other provisions of this policy apply.



Earthquake Extension

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are changed by this endorsement.

It is agreed and understood with respect to the following location:

<Location.>

<Location.>

<Location.>

In consideration of the additional premium charge, **SECTION II – PROPERTY COVERAGE, C. Additional Coverages** is amended to include the following:

A. Earthquake Coverage

We insure for direct physical loss to property covered under SECTION II, caused by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake.

These payments do not increase your coverage amount.

B. Special Earthquake Deductible

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the total of all loss payable under SECTION II - PROPERTY, that exceeds the earthquake deductible.

If your **residence premises** is a house, the dollar amount of the earthquake deductible is determined by multiplying the **dwelling** coverage limit shown on your Declarations by 15%.

If your **residence premises** is a condominium, cooperative or apartment, the dollar amount of the earthquake deductible is determined by multiplying the **contents** coverage limit shown on your Declarations by 15%.



Earthquake Extension

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SECTION II, D. Exclusions is amended to include the following exclusions only with respect to coverage provided by this endorsement:

1. Exterior Masonry Veneer

We do not cover loss to exterior masonry veneer caused by earthquake. The value of exterior masonry veneer will be subtracted before applying the earthquake deductible described above. For the purpose of this exclusion, stucco is not considered masonry veneer.

2. Flood

We do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether:

- a. Caused by;
- b. Resulting from;
- c. Contributed to; or
- d. Aggravated by;

earthquake.

3. Filling Land

We do not cover any costs to fill land.

SECTION II, D. Exclusions, 6. Earth Movement is deleted and replaced with:

6. Earth Movement

We do not cover any loss to your **dwelling** or **other structures** caused by earth movement. Earth movement means:

- a. Earthquake, including land shock waves or tremors, before, during or after a volcanic eruption;
- b. Landslides;
- c. Mudflows;
- d. Mudslides; and
- e. the sinking, rising, or shifting of land.

However, we do insure ensuing covered loss due to theft, fire, glass breakage or explosion unless another exclusion applies.

This exclusion does not apply to coverage provided by the Earthquake Extension Endorsement.



Earthquake Extension

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All other provisions of this policy apply.



Equipment Breakdown Enhancement Coverage

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement. It is agreed and understood with respect to the following location:

<location>
<location>
<location>

In consideration of the additional premium charged, the following is added to **SECTION II – PROPERTY COVERAGE, C. Additional Coverages:**

Equipment breakdown

A We will pay up to \$100,000 per occurrence for **equipment breakdown**.

B. **Equipment breakdown** as used in this Endorsement means:

1. Physical loss or damage to your **dwelling** or **contents** originating within:
 - a. Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
 - (1) waste disposal piping;
 - (2) any piping forming part of a fire protective system; and
 - (3) any water piping other than:
 - (i.) boiler feed water piping between the feed pump and the boiler;
 - (ii.) boiler condensate return piping; or
 - (iii.) water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes; or
 - b. All mechanical, electrical, electronic or fiber optic equipment; and
2. Caused by, resulting from, or consisting of:
 - a. Mechanical breakdown;
 - b. Electrical or electronic breakdown; or
 - c. Rupture, bursting, bulging, implosion, or steam explosion.

However, **equipment breakdown** does not mean physical loss or damage caused by or resulting from loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, freezing, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism,

Equipment Breakdown Enhancement Coverage

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sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement and flood.

However, if loss or damage not otherwise excluded results, then we will pay for such resulting damage.

- C. **Green** as used in this Endorsement means products, materials, methods and processes certified by a **green authority** that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.
- D. **Green authority** as used in this Endorsement means an authority on **green** buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), Green Building Initiative Green Globes®, Energy Star Rating System or any other recognized **green** rating system.
- E. Subject to the \$100,000 per occurrence limit for **equipment breakdown**, we will pay for the following:

- 1. **Expediting Expense**

We will pay for the expediting expense loss resulting from an **equipment breakdown** with respect to your damaged Covered Property. We will pay the reasonable extra cost to:

- a. Make temporary repairs;
- b. Expedite permanent repairs; and
- c. Expedite permanent replacement.

Reasonable extra cost shall mean “the extra cost of temporary repair and of expediting the repair of such damaged equipment of the **insured**, including overtime and the extra cost of express or other rapid means of transportation”. The most we will pay for expediting expenses is \$3,000. These payments are part of and not an addition to the per occurrence limit.

- 2. **Spoilage Coverage**

We will pay for loss of perishable goods due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an **equipment breakdown** to Personal Property covered by this policy. The most we will pay for spoilage coverage is \$3,000. These payments are part of and not an addition to the per occurrence limit.

Equipment Breakdown Enhancement Coverage

Page 3

Any coverage provided under **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, Food Spoilage** is in excess of any coverage provided under this Equipment Breakdown Enhancement Coverage Endorsement.

3. Pollutant Clean Up and Removal

We will pay for the pollutant clean up and removal for loss resulting from an **equipment breakdown**. The most we will pay for pollutant clean up and removal is \$3,000. These payments are part of and not an addition to the per occurrence limit.

4. Environmental, Safety and Energy Efficiency Improvements

If Covered Property requires replacement due to an **equipment breakdown**, we will pay your additional cost to replace with equipment that is better for the environment, safer or more energy efficient than the equipment being replaced.

However, we will not pay more than 125% of what the cost would have been to repair or replace with like kind and quality. This condition does not increase any of the applicable limits. This condition does not apply to any property to which Actual Cash Value applies.

5. Green Environmental and Efficiency Improvements

If Covered Property requires repair or replacement due to an **equipment breakdown**, we will pay:

- a. The lesser of the reasonable and necessary additional cost incurred by the **insured** to repair or replace physically damaged Covered Property with equipment of like kind and quality which qualifies as **green**. “Like kind and quality” includes similar size and capacity;
- b. The additional reasonable and necessary fees incurred by the **insured** for an accredited professional certified by a **green authority** to participate in the repair or replacement of physically damaged Covered Property as **green**;
- c. The additional reasonable and necessary cost incurred by the **insured** for certification or recertification of the repaired or replaced Covered Property as **green**;
- d. The additional reasonable and necessary cost incurred by the **insured** for **green** in the removal, disposal or recycling of damaged Covered Property; and

Equipment Breakdown Enhancement Coverage

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- e. The Loss of Use in accordance with **SECTION II – PROPERTY COVERAGE, B. Coverage and Loss Settlement**, Paragraph 7., for the additional time required for repair or replacement of Covered Property, consistent with **green**, in the coverages above.

We will not pay more than a maximum limit of \$3,000 of what the cost would have been to repair or replace with equipment of like kind and quality inclusive of fees, costs, and any loss of use loss incurred as stated above.

Green Environmental and Efficiency Improvements does not cover any of the following:

- a. Any loss covered under any other section of this policy; and
- b. Any cost incurred due to any law or ordinance with which the **insured** was legally obligated to comply prior to the time of the **equipment breakdown**.

These additional provisions will be part of, and not an addition to the per occurrence limit or any other sublimits or limits in this policy.

- F. **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, Environmentally Friendly Upgrades** does not apply to loss resulting from an **equipment breakdown** and covered under this Equipment Breakdown Enhancement Coverage Endorsement.
- G. **Equipment Breakdown** coverage is subject to \$500 per occurrence deductible. This deductible applies to the Equipment Breakdown coverage provided by this Endorsement. No other deductible in this policy applies.
- H. **Equipment breakdown** coverage does not extend beyond the **residence premises**.
- I. The following provision is added to **SECTION II – PROPERTY COVERAGE, D. Exclusions, Wear and Tear, Deterioration or Mechanical Breakdown**:

Paragraph d. mechanical breakdown of this Exclusion does not apply to the extent coverage is provided by the Equipment Breakdown Enhancement Coverage Endorsement.



Ensuing Fungi Increase

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood with respect to the following location:

<location>

<location>

<location>

In consideration of the additional premium charged, Section II – PROPERTY, C. Additional Coverage. **Ensuing Fungi or Bacteria** is deleted and replaced with the following:

Ensuing Fungi or Bacteria

For a covered loss we will not pay more than \$<<LIMIT>> for each occurrence for all increased costs that are **fungi** or bacteria remediation expenses described below.

This **fungi** or bacteria remediation expense limit does not increase your coverage amount.

This **fungi** or bacteria remediation expense limit does not apply to **fungi** or bacteria resulting from a covered loss caused by fire or lightning.

Fungi or bacteria remediation means the reasonable and necessary costs for:

- a. Testing and monitoring the air or property to confirm the absence, presence or level of **fungi** or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be paid only to the extent that there is a reason to believe that there is the presence of **fungi** or bacteria;
- b. Developing a **fungi** or bacteria remediation plan; and implementing that **fungi** or bacteria remediation plan including the clean up, removal, containment, treatment, or disposal of **fungi** or bacteria;
- c. Tearing out and replacing any part of the building or other covered property as needed to gain access to the **fungi** or bacteria;
- d. Removing debris of covered property containing **fungi** or bacteria beyond that which is required to remove debris of the covered property physically damaged by a covered loss; and
- e. Repairing or replacing covered property containing **fungi** or bacteria beyond that which is required to repair or replace the covered property physically damaged by a covered loss.

Fungi or bacteria remediation expenses also includes up to a maximum of \$5,000 for coverage for loss of use of your **residence premises** resulting from **fungi** or bacteria remediation.

Ensuing Fungi Increase

Page 2.

Loss of use means:

- a. The necessary reasonable increase in living expenses incurred by you so that your household can maintain its normal standard of living while your **residence premises** is uninhabitable; and
- b. For a **residence premises** that is rented out, the amount of rent shown on a signed lease agreement, less any expenses that do not continue, while the **residence premises** is not fit to live in.

\$<<LIMIT>> is the most we will pay regardless of the number of locations insured, or the number of claims. We will not make any additional payments for ensuing **fungi** or bacteria under any other part of this policy.



Excess Flood Extension

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

The coverage provided by this endorsement will not apply unless the amount of the **loss** exceeds the maximum limit of **primary insurance** available under the **National Flood Insurance Program**, as defined below.

For an additional premium charge it is agreed and understood with respect to the following location:

<Location.>
<Location.>
<Location.>

The following limits of coverage are provided:

Dwelling limit <dwelling flood limit>
Contents limit <contents flood limit>

For the purposes of this endorsement SECTION I - DEFINITIONS is amended to include the following:

Flood

Flood means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:
 - a. Overflow of inland or tidal waters;
 - b. Unusual and rapid accumulation or runoff of surface waters from any source;
 - c. **Mudflow.**

2. Collapse or subsidence of land along the shore of a lake or a similar body of water as a result of:
 - a. erosion; or
 - b. undermining;

caused by waves or currents of water exceeding anticipated cyclical levels that result in a **flood** as defined in 1.a. above.

Excess Flood Extension

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Loss

Loss means the direct physical loss by or from **flood** for which coverage is provided under the **primary insurance** without regard to the policy limits of the **primary insurance**.

Mudflow

Mudflow means a river of liquid and flowing mud on the surfaces of normally dry land areas, as when land is carried by a current of water. Other earth movements, such as:

1. landslide;
2. slope failure; or
3. a saturated soil mass moving by liquidity down a slope;

are not **mudflows**.

National Flood Insurance Program (NFIP)

NFIP means the program of **flood** insurance coverage and floodplain management administered under the National Flood Insurance Act of 1968 and applicable regulations in Title 44 of the Code of Federal Regulations, Subchapter, B.

Primary Insurance

Primary Insurance means the standard flood insurance policy issued by the **Primary Insurer**, pursuant to the National Flood Insurance Act of 1968, any amendments, renewals and replacements thereof, and endorsements thereto.

Primary Insurer

Primary Insurer means the insurance company issuing the **Primary Insurance**.

SECTION II - PROPERTY COVERAGE, C. Additional Coverages is amended to include the following:

1. Excess Flood Coverage

We will cover your **dwelling** and **contents** at the location scheduled above, in excess of the **primary insurance**, against direct physical **loss** by or from **flood**.

We will pay only that portion of the **loss** in excess of the greater of:

- a. The applicable limit(s) of the **primary insurance** for the covered property, whether or not such **primary insurance** is valid, in force or collectible at the time of the **loss**; or
- b. The maximum coverage limit(s) available through the **NFIP**.

Excess Flood Extension

Page 3

We will not pay any **loss** until the **primary insurer** has paid their full limit of liability for the covered property. The method of loss settlement used by the **primary insurer** will be used by us to determine our payment of a **loss**. We retain the right to adjust any **loss** covered under this policy separate and independent of any determination or settlement made by the **primary insurer**. The maximum we will pay for each **occurrence** is the limits shown on this endorsement for **dwelling** and **contents**, respectively.

These payments do not increase your coverage amount.

If a covered **loss** caused by **flood** to your **dwelling** or **contents** makes the **residence premises** not fit to live in, we will pay the necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living. The most we will pay for any one **occurrence** is \$25,000. If the **residence premises** is not your primary residence, we will pay the necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living for those periods of time that you had planned to use, or customarily use, the residence.

SECTION II – PROPERTY COVERAGE, D. Exclusions, 21. Surface and Ground Water is deleted and replaced with the following:

21. Surface and Ground Water

We do not cover any loss caused by surface or ground water. Surface or ground water means:

- a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind; or
- b. Water or water-borne material below the surface of the ground, including water which exerts pressure on, or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or **other structure**.

This exclusion does not apply to **contents** away from any **residence premises** or ensuing covered loss unless another exclusion applies. Additionally, this exclusion does not apply to the coverage provided under the Excess Flood Extension endorsement.

The following exclusions are added to **SECTION II – PROPERTY COVERAGE, D. Exclusions**, only with respect to the coverage provided by this endorsement. These exclusions are in addition to the exclusions listed in the **primary insurance**.

Excess Flood Extension

Page 4

1. Debris Removal.
We will not pay any expenses for the removal of debris that results from a **flood**.
2. Assessments.
We will not pay for any assessment charged against you as a member of a Homeowners, Condominium or Cooperative Association for any **loss** caused by **flood**.
3. Rebuilding to Code.
We will not pay any costs to comply with any law or ordinance that regulates the repair, rebuilding or demolition of damaged property caused by **flood**.
4. **NFIP** Deductible.
We will not pay any part of the **loss** that is attributable to any **deductible(s)** in the **NFIP policy**.
5. **Flood** in Progress at the time coverage is added.
We will not pay any part of the **loss** caused by or resulting from any **flood** that is already in progress at the time and date this endorsement becomes effective; or from any **flood** that is already in progress at the time coverage is added at your request.
6. Earth Movement.
We will not pay any part of the **loss** that is caused by or resulting from earth movement, including:
 - a. landslide;
 - b. slope failure; or
 - c. a saturated soil mass moving by liquidity down a slope,whether caused directly or indirectly by **flood**.

SECTION IV- GENERAL PROVISIONS, B. Your Duties after a Loss is amended to include the following:

In the event of a **loss** which is likely to involve **flood**, you must:

1. Upon request give us, or the persons or firm we designate, the following information;
 - a. A copy of the **primary insurance** policy;
 - b. Copies of all proofs of **loss** filed with the **primary insurer**; and
 - c. Evidence of all **loss** payments made by the **primary insurer**.

SECTION IV- GENERAL PROVISIONS, is amended to include the following:

Excess Flood Extension

Page 5

1. Terms and Conditions of the **primary insurance**

The terms and conditions of the **primary insurance** in effect at the inception date of this endorsement are incorporated into and made a part of this endorsement unless they are inconsistent with the terms of this endorsement or any endorsement attached to your policy.

2. Uncollectible Other Insurance

The insolvency, receivership, bankruptcy, liquidation or failure to pay of a **primary insurer** or any other insurer liable for **loss** will not:

- a. Increase the amount we pay under this endorsement; or
- b. Reduce, deplete, or exhaust the policy limits of the **underlying insurance**.

In no event will this excess **flood** extension endorsement assume the responsibilities or obligations of the **primary insurer** or any other insurer.

All other provisions of this policy apply.



Extended Replacement Cost Coverage

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood with respect to the following location:

<location>

<location>

<location>

SECTION II – PROPERTY COVERAGE, B. Coverage and Loss Settlement, 1. Dwelling and 2. Other Structures, are deleted and replaced with the following:

1. Dwelling

For a covered loss we will pay the **reconstruction cost** for your **dwelling**, up to 200% of the coverage limit shown for that location on your Declarations. However, the most we will pay is the coverage limit shown for that location on your Declarations if:

- a. you do not begin to repair or rebuild your **dwelling** within two years from the date of loss;
- b. you do not maintain at least the amount of coverage for your **dwelling** as previously agreed to, including any adjustments we make based on appraisals or revaluations; or
- c. you do not repair or rebuild your **dwelling** at the same location.

2. Other Structures

For a covered loss we will pay the **reconstruction cost** for your **other structures**, up to 200% of the coverage limit shown for that location on your Declarations. However, the most we will pay is the coverage limit shown for that location on your Declarations if:

- a. the coverage limit shown for this location on your Declarations for your **other structures** is less than 20% of the coverage limit for your **dwelling**;
- b. you do not begin to repair or rebuild your **other structures** within two years from the date of loss;
- c. you do not maintain at least the amount of coverage for your **other structures** as previously agreed to, including any adjustments we make based on appraisals or revaluations; or
- d. you do not repair or rebuild your **other structures** at the same location.

All other provisions of this policy apply.



Fine Arts Exclusion

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

For the purposes of this endorsement, **SECTION I – DEFINITIONS**, is amended to include the following definition:

Fine Arts

Fine Arts means paintings, etchings, statuary, antiques and any other bona fide works of art, historical value or artistic merit.

It is agreed and understood that **SECTION II – PROPERTY COVERAGE, D. Exclusions** is amended to include the following:

Fine Arts

We do not cover any loss to **Fine Arts**.

All other provisions of this policy apply.



Incidental Business Property Increase

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood that with respect to the following location:

<location>

<location>

<location>

In consideration of the additional premium charged, **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, 9. Incidental Business Property** is deleted and replaced with the following:

9. Incidental Business Property

We will pay up to \$<limit> for a covered loss to property that is owned or leased by you and used for an **incidental business** conducted at a **residence premises** listed on your Declarations.

All other provisions of this policy apply.



Incidental Business Threshold Increase

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood that with respect to the following location:

<location>

<location>

<location>

In consideration of the additional premium charged, **SECTION I – DEFINITIONS, Incidental Business** is deleted and replaced with the following:

Incidental Business

Incidental Business means a **business** activity that:

- a. Has no employees subject to workers' compensation or other similar disability laws;
- b. Conforms to federal, state and local laws; and
- c. Does not generate more than \$<limit> of gross annual revenues.

Incidental Business includes the **business** of renting to others the **residence premises** listed on your Declarations.

All other provisions of this policy apply.



Landscaping Increase

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood with respect to the following location:

<Location>

<Location>

<Location>

In consideration of the additional premium charged, **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, 11. Landscaping** is deleted and replaced with the following:

11. Landscaping

We will pay for loss or damage to **landscaping** caused by:

- a. fire or lightning;
- b. explosion;
- c. riot or civil commotion;
- d. aircraft;
- e. vehicles not owned or operated by a person who lives at the **residence premises**;
- f. vandalism or malicious mischief; or
- g. theft.

We will pay up to \$<limit>. The most we will pay for any one tree, shrub or plant is \$<limit>.

This additional coverage is only applicable if you begin to repair or replace the damaged **landscaping** within 180 days of the date of loss.

All other provisions of this policy apply.



Liability Extension

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood that in consideration of the additional premium charged, **SECTION III – LIABILITY COVERAGE** is extended to provide coverage to all other **residence premises** owned by or rented to the named **insured**.

All other provisions of this policy apply.



Libel/Slander Exclusion

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

SECTION I – DEFINITIONS, Personal Injury is deleted and replaced with the following:

Personal Injury

Personal Injury means injury or death arising out of one or more of the following:

- a. **Bodily injury;**
- b. Unlawful detention, false imprisonment or false arrest;
- c. Shock or emotional distress;
- d. Invasion of privacy;
- e. Malicious prosecution;
- f. Wrongful entry or eviction; or
- g. Assault and battery when committed with the intent of protecting persons.

All other provisions of this policy apply.



Loss Assessment Increase

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood that with respect to the following location:

<location>

<location>

<location>

In consideration of the additional premium charged, **SECTION II – PROPERTY COVERAGE, C. Additional Coverages, 1. Loss Assessment** is deleted and replaced with the following:

1. Loss Assessment

We will pay up to \$<<LIMIT>> for your share of a loss assessment charged against you during the Policy Period by a corporation or association of property owners. This coverage applies to loss assessments charged against you during the policy period, regardless of when the loss to the corporation or association of property owners occurred. This coverage only applies when the assessment is made as a result of a covered loss to the property owned by all members collectively. We will not pay for assessments made as a result of loss caused by or resulting from earthquake. We will pay your portion of an assessment charged as a result of an ensuing covered loss due to theft, explosion, fire or glass breakage, unless another exclusion applies. A **deductible** does not apply to this coverage.

We will not pay more than \$5,000 for any assessment that results from a **deductible** in your Association's insurance coverage.

All other provisions of this policy apply.



Loss Payable Clause

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

Loss Payee Name & Mailing Address

<Loss Payee Name>

<Loss Payee Address>

<Loss Payee Address>

<Loss Payee Address>

It is agreed and understood that with respect to the following location:

<location>

<location>

<location>

The definition of **insured** is amended to include the loss payee shown above with respect to the described property.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the persons or organizations named in the Schedule will be notified in writing. All other provisions of this policy apply.

All other provisions of this policy apply.



Premises Liability Limitation

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood **SECTION III – LIABILITY COVERAGE, A. Personal Liability** is deleted and replaced with the following:

A. Personal Liability

If a claim is made or a suit is brought against an **insured** for damages because of **personal injury** or **property damage** caused by an **occurrence** at the **residence premises** shown on your Declarations to which this coverage applies, we will:

1. Pay up to the liability coverage limit shown on your Declarations for **damages** for which an **insured** is legally liable. We will not pay more than the liability coverage limit shown on your Declarations for any single **occurrence** regardless of the number of **insureds**, claims made or persons injured. **Damages** include prejudgment interest awarded against an **insured**; and
2. Provide a defense at our expense even if the suit is groundless, false or fraudulent. You may chose counsel from a panel of firms that we have selected. If a panel has not been selected in the jurisdiction that the suit is brought or the claim is made then we reserve the right to assign counsel. We may investigate and settle any claim or suit at our discretion. Our duty to settle or defend ends when our liability coverage limit for the occurrence has been exhausted by payment of a judgment or settlement. Costs of providing a defense, other than settlement payments, are in addition to the liability coverage limit.

All other provisions of this policy apply.



Replacement Cost Coverage

This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

It is agreed and understood with respect to the following location:

<location>

<location>

<location>

Section II – PROPERTY, B. Coverage and Loss Settlement, 1. **Dwelling** and 2. **Other Structures**, is deleted and replaced with the following:

1. Dwelling

For a covered loss we will pay the **reconstruction cost** for your **dwelling** up to the coverage limit shown for that location on your Declarations. We will pay this amount in the event of a covered loss whether or not you repair or rebuild your **dwelling**.

2. Other Structures

For a covered loss we will pay the **reconstruction cost** for your **other structures** up to the coverage limit shown for that location on your Declarations. We will pay this amount in the event of a covered loss whether or not you repair or rebuild your **other structures**.

The first Paragraph of Section II – PROPERTY, C. Additional Coverages is deleted and replaced with the following:

C. Additional Coverages

The coverages shown below do not increase the coverage amount shown for that location on your Declarations. Your **deductible** applies to these coverages unless otherwise indicated. These coverages are subject to Special Limits of Liability and Exclusions. Exclusions are defined in section D.



Special Provisions – West Virginia

This endorsement changes the policy. Please read it carefully.

SECTION IV– GENERAL PROVISIONS

M. Mediation or Appraisal is replaced by the following:

M. Appraisal

If you and we fail to agree on the value of the property or the amount of loss, then on written demand of either, each party will choose a competent and impartial appraiser and notify the other of the appraiser chosen within 20 days of such demand. The two appraisers will choose a competent and impartial umpire. If they cannot agree upon an umpire within 15 days, either may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located. The appraisers shall then appraise the loss, stating separately the value of the property and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A written decision agreed to by any two will be binding.

Each party will:

1. Pay its own appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

P. Cancellation Paragraph 2. is replaced by the following:

2. We may cancel this policy as stated below by letting you know in writing of the date cancellation takes effect. The cancellation notice, together with our specific reason for cancellation, will be delivered to you or mailed through first class mail to your last address known to us. Proof of mailing will be sufficient proof of notice.
 - a. When you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.
 - b. When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 10 days before the date cancellation takes effect.
 - c. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may also cancel for one or more of the following reasons:
 - (1) Conviction of the **insured** of any crime having as one of its necessary elements an act increasing any hazard insured against;
 - (2) Discovery of fraud or material misrepresentation made by or with the knowledge of the Named Insured in obtaining or continuing the policy, or in presenting a claim under this policy;
 - (3) Discovery of willful or reckless acts or omissions on the part of the Named Insured which increase any hazard insured against;



Special Provisions – West Virginia

Page 2

- (4) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
 - (5) A violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
 - (6) A determination by the insurance commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of West Virginia;
 - (7) Real property taxes owing on the insured property have been delinquent for two or more years and continue delinquent at the time notice of cancellation is issued;
 - (8) We cease to write the particular type or line of insurance coverage contained in this policy throughout West Virginia or discontinue operations within West Virginia; or
 - (9) There has been a substantial breach of the provisions of this policy.
- This can be done by letting you know at least 30 days before the date cancellation takes effect.

Q. Nonrenewal is replaced by the following:

Q. Nonrenewal

1. We may elect not to renew this policy, subject to the provisions of Paragraph D.2. below. We may do so by letting you know in writing at least 30 days before the expiration date of this policy. This nonrenewal notice, together with our specific reason for nonrenewal, will be delivered to you or mailed to you at your last address known by us. Proof of mailing will be sufficient proof of notice.
2. If this policy has been in effect with us for four or more years, we will not exercise our right of nonrenewal except for:
 - a. One or more of the reasons listed in C. Cancellation, Paragraphs 2.a. and 2.c.(1) through (9);
 - b. Payment by us of two or more claims within a period of 36 months, each of which occurs after July 1, 2005; or
 - c. Other valid underwriting reasons which involve a substantial increase in the risk.

The following provisions are added:

U. Loss Payment

We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment.

V. Time For Payment Of Claims



Special Provisions – West Virginia

Page 3

In the settlement of all or part of any claim, we will pay the amount finally agreed upon no later than 15 working days from the:

1. Receipt of such agreement by us; or
2. Date of the performance by the claimant of any condition set by such agreement; whichever is later.

All other provisions of this policy apply.



Application for Insurance

Member Information

Your Agent

Rogers & Gray Insurance Agency, Inc.
20 Independence Drive
Hyannis, MA 02601
508-790-4127

Please complete this application, make any corrections or additions, and sign and return it to us or your agent within **ten (10) business days** of the date shown below.

Date of Application **XXXXXX, XX, 20XX**

Member Name _____ (prefill from customer record)
Email Address _____ (prefill from customer record)
Contact Number _____ (prefill from member level)
Occupation _____ (pre-fill)
Employer _____ (pre-fill)

1. Are you or a member of your household a media personality, professional entertainer or athlete, or an appointed or elected federal or state political figure? _____
2. Has any insurance company cancelled, non-renewed or declined to insure your personal property or liability in the past five (5) years? If so, please describe: _____
3. Have you had a foreclosure, repossession, bankruptcy, judgment or lien during the last five (5) years? _____
4. During the last ten (10) years have you or any member of your household been indicted for or convicted of any crime? Please provide details. _____
5. Are any of the properties to be insured currently for sale, rented to others, or vacant? _____
6. Do you keep any dogs or other animals on the premises? Please provide breed and bite history: _____
7. Are you carrying out/do you plan to undergo construction, renovation, or reconstruction at any of your properties in the next year? _____
8. Do you own, rent, or occupy any other residence(s) that are not currently listed on the policy? Please provide address(es). _____
9. Do you have any full or part time residence employees? Please provide number and role. _____



Application for Insurance

Member Information

10. Have you suffered any loss or damage to your property in the last 5 years, _____ whether or not covered by insurance? Please provide the date of loss, a description and the amount of the loss.

11. Please list all family members residing at any of your properties.

Name	Date of Birth
* (pre-fill from member level)	*(pre-fill)
* (pre-fill from)	*(pre-fill)

12. Does anybody other than the family members listed above have access to _____ regularly use your vehicles or watercraft? If so, please provide name(s) below.

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and substantial civil penalties.

Applicant's statement: I have read the above application and any attachments. I declare that the information in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

Applicant's Signature	Date
-----------------------	------



Application for Insurance

Homeowners Information

NAME & ADDRESS OF INSURED XXXXXXXXXXXX,
XXXXXXXXXXXX
XXXXXXXXXXXX
XXXXXXXXXX, FL XXXXX

POLICY PERIOD XX/XX/20XX to XX/XX/20XX at 12:01 AM

INSURED LOCATION XXXXXXXXXXXX, XXXXXXXX, FL XXXXX

COVERAGE	LIMIT
Dwelling	\$XXXXXXXXXX
Other Structures	\$XXXXXXXXXX
Contents	\$XXXXXXXXXX
Loss of Use	\$XXXXXXXXXX
Liability	\$XXXXXXXXXX
Medical Payments	\$XXXXXX

DEDUCTIBLE

Hurricane and Named Storm Deductible	\$288,215	(5% of Dwelling Coverage Limit) per covered loss
All Other Peril Deductible	\$5,000	per covered loss

RESIDENCE INFORMATION

Year Built	2007	Auto Policy Companion Discount	No
Year Renovated	2008	Excess Policy Companion Discount	No
Protection Class	2	Collection Policy Companion Discount	No
Construction Type	Masonry	Central Reporting Burglar Alarm	Yes
Flood Zone	A1-A30	Central Reporting Fire Alarm	Yes
Year Roof Replaced	2008	Permanently Installed Generator	Yes
Roof Covering	Clay /Concrete Tile	Full Time Live-in Caretaker	No
Roof Shape	Hip Roof	Residence, is Rented to Others	No
Size of Home (Heated)	4,300 sq ft	Residence is Vacant (not occupied)	No
Number of Floors at Risk Location	2	Residence is a Seasonal or Secondary Home	No
Gas Leak Detector	No	External Perimeter Security Protection	No
Guard Gated Community	No	24 Hour Signal Continuity Protection	No
External Perimeter Gate	No	Low Temperature Monitoring Device	No
Lightning Protection System	No	Water Leak Detection Shut Off Device & Alarm	No
Residential Sprinkler System	No	Water Leak Detection Shut Off Device Without Alarm	Yes

SERFF Tracking Number: PERR-126935424 State: West Virginia
 Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: 100009413
 Company Tracking Number: PURE-HO-WV-11-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-WV-11-01/PURE-HO-WV-11-01

Rate Information

Rate data applies to filing.

Filing Method: Prior approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing: N/A - new program

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Privilege Underwriters Reciprocal Exchange	0.000%	0.000%	\$0	0	\$0	%	%

SERFF Tracking Number: PERR-126935424 State: West Virginia
 Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: 100009413
 Company Tracking Number: PURE-HO-WV-11-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-WV-11-01/PURE-HO-WV-11-01

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	Homeowners Multi-Peril §C West Virginia Exception Pages	CO-WV-1 through CO-WV-6	New	Condo Rate and Rule - West Virginia Exception Pages 7-14-2011.pdf
	High Value Condominium/Cooperative/Tenants Program	CO-1 through CO-14	New	Condo Rate and Rule - Countrywide - 04-01-2011.pdf
	Homeowners Multi-Peril §C West Virginia Exception Pages	HO-WV-1 through HO-WV-6	New	Homeowners Rate and Rule - West Virginia Exception pages 7-14-2011.pdf
	High Value Homeowner Program	HO-1 through HO-18	New	Homeowners Rate and Rule - Countrywide - 04-01-2011.pdf
	Underwriting Guidelines - West Virginia	Pages 1-2	New	WV Underwriting Guidelines 05-11-11.pdf



Step 3-

Increased Limit Factors

Coverage C	Increased Limits Factors
100,000	0.10
200,000	0.20
400,000	0.40
500,000	0.50
750,000	0.75
1,000,000	1.00
2,000,000	2.00
5,000,000	5.00
7,500,000	7.50
10,000,000	10.00

Step 5-

The following is added:

1. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6 Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.

Assign Class 9** Five road miles or less to the fire station, but **NO** public hydrant within 1,000 feet of the main dwelling.

** If a risk is assigned an ISO Classification of 9 but meets **ALL** the following criteria, then the risk will be rated as though it were a Protection Class 6:

- a. There is a year-round alternate water source directly accessible to firefighting equipment (directly accessible means within 20 feet or less of a hard packed road surface).
 - b. The water source contains at least 10,000 gallons of water year-round. c) The water source is within 1,000 feet of the main dwelling.
 - d. The fire department is located within five miles of the main dwelling and has the equipment necessary to draft from the source.
 - e. The source can provide a continuous flow of water of 500 gallons per minute for at least 20 minutes.
2. In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 07/14/2011



Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.70
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Step 18-

Appendix A- Territory

Zip Code	Zone						
24701	5	25202	2	25699	4	26257	7
24712	5	25203	5	25701	3	26259	7
24714	5	25204	5	25702	3	26260	7
24715	5	25205	5	25703	3	26261	7
24716	5	25206	5	25704	3	26263	7
24719	5	25208	5	25705	4	26264	7
24724	5	25209	5	25705	4	26266	7
24726	5	25211	7	25706	4	26267	7
24729	5	25213	6	25707	4	26268	7
24731	5	25214	2	25708	4	26269	7
24732	5	25231	6	25709	4	26270	7
24733	5	25234	7	25710	4	26271	7
24736	5	25235	7	25711	4	26273	7
24737	5	25239	6	25712	4	26275	7
24738	5	25241	6	25713	4	26276	7
24739	5	25243	7	25714	4	26278	7
24740	5	25244	6	25715	4	26280	7
24747	5	25245	6	25716	4	26282	7
24751	5	25247	6	25717	4	26283	7
24801	5	25248	6	25718	4	26285	7
24808	5	25251	7	25719	4	26287	7
24811	5	25252	6	25720	4	26288	7
Zip	Zone	Zip	Zone	Zip	Zone	Zip	Zone

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 07/14/2011



Code		Code		Code		Code	
24813	5	25253	6	25721	4	26289	7
24815	5	25259	7	25722	4	26291	7
24816	5	25260	6	25723	4	26292	7
24817	5	25261	7	25724	4	26293	7
24818	5	25262	6	25725	4	26294	7
24822	5	25264	6	25726	4	26296	7
24823	5	25265	6	25727	4	26298	7
24826	5	25266	7	25728	4	26301	7
24827	5	25267	7	25729	4	26302	7
24828	5	25268	7	25755	4	26306	7
24829	5	25270	7	25755	4	26320	6
24830	5	25271	6	25770	4	26321	7
24831	5	25275	6	25771	4	26323	7
24834	5	25276	7	25772	4	26325	7
24836	5	25285	7	25773	4	26327	7
24839	5	25286	7	25774	4	26330	7
24842	5	25287	6	25775	4	26335	7
24843	5	25301	1	25776	4	26337	7
24844	5	25302	2	25777	4	26338	7
24845	5	25302	2	25778	4	26339	7
24846	5	25303	2	25779	4	26342	7
24847	5	25303	2	25801	5	26343	7
24848	5	25304	2	25802	5	26346	7
24849	5	25304	2	25810	5	26347	7
24850	5	25305	2	25811	5	26348	6
24851	5	25306	2	25812	5	26349	7
24853	5	25306	2	25813	5	26351	7
24854	5	25309	2	25817	5	26354	7
24855	5	25309	2	25818	5	26361	7
24857	5	25311	2	25820	5	26362	7
24859	5	25312	2	25823	5	26366	7
24860	5	25312	2	25825	5	26369	7
24861	5	25313	2	25826	5	26372	7
24862	5	25313	2	25827	5	26374	7
24866	5	25314	2	25831	5	26376	7
24867	5	25315	2	25832	5	26377	6
24868	5	25315	2	25833	5	26378	7
24869	5	25317	2	25836	5	26384	7
24870	5	25317	2	25837	5	26385	7

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 07/14/2011



Zip Code	Zone						
24871	5	25320	2	25839	5	26386	7
24872	5	25320	2	25840	5	26404	7
24873	5	25321	2	25841	5	26405	7
24874	5	25322	2	25843	5	26408	7
24878	5	25323	2	25844	5	26410	7
24879	5	25324	2	25845	5	26411	7
24880	5	25325	2	25846	5	26412	7
24881	5	25326	2	25848	5	26415	7
24882	5	25327	2	25849	5	26416	7
24884	5	25328	2	25851	5	26419	6
24887	5	25329	2	25853	5	26421	7
24888	5	25330	2	25854	5	26422	7
24892	5	25331	2	25855	5	26424	7
24894	5	25332	2	25857	5	26425	7
24895	5	25333	2	25860	5	26426	7
24898	5	25334	2	25862	5	26430	7
24901	7	25335	2	25864	5	26431	7
24902	7	25336	2	25865	5	26434	6
24910	7	25337	2	25866	5	26435	7
24915	7	25338	2	25868	5	26436	7
24916	7	25339	2	25870	5	26437	6
24918	7	25350	2	25871	5	26438	7
24920	7	25356	2	25873	5	26440	7
24924	7	25356	2	25875	5	26443	7
24925	7	25357	2	25876	5	26444	7
24927	7	25358	2	25878	5	26447	7
24931	7	25360	2	25879	5	26448	7
24934	7	25360	2	25880	5	26451	7
24935	7	25361	2	25882	5	26452	7
24938	7	25362	2	25901	5	26456	7
24941	7	25364	2	25902	5	26461	7
24943	7	25365	2	25904	5	26463	7
24944	7	25365	2	25906	5	26501	7
24945	7	25375	2	25907	5	26502	7
24946	7	25387	2	25908	5	26504	7
24951	7	25389	2	25909	5	26505	7
24954	7	25392	2	25911	5	26506	7
24957	7	25392	2	25913	5	26507	7
24961	7	25396	2	25915	5	26508	7

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 07/14/2011



Zip Code	Zone						
24962	7	25396	2	25916	5	26519	7
24963	7	25401	7	25917	5	26520	7
24966	7	25402	7	25918	5	26521	7
24970	7	25403	7	25919	5	26524	7
24974	7	25404	7	25920	5	26525	7
24976	7	25405	7	25921	5	26527	7
24977	7	25410	7	25922	5	26531	7
24981	7	25411	7	25926	5	26534	7
24983	7	25413	7	25927	5	26537	7
24984	7	25414	7	25928	5	26541	7
24985	7	25419	7	25932	5	26542	7
24986	7	25420	7	25936	5	26543	7
24991	7	25421	7	25938	5	26544	7
24993	7	25422	7	25942	5	26546	7
25002	5	25423	7	25943	5	26547	7
25003	2	25425	7	25951	7	26554	7
25005	7	25427	7	25958	7	26555	7
25007	5	25428	7	25962	7	26559	7
25008	5	25429	7	25965	7	26560	7
25009	5	25430	7	25966	7	26561	6
25011	6	25431	7	25969	7	26562	6
25015	2	25432	7	25971	5	26563	7
25019	7	25434	7	25972	7	26566	7
25021	5	25437	7	25976	5	26568	7
25022	5	25438	7	25977	7	26570	7
25024	5	25440	7	25978	7	26571	7
25025	2	25441	7	25979	7	26572	7
25026	2	25442	7	25981	7	26574	7
25028	5	25443	7	25984	7	26575	6
25030	7	25444	7	25985	7	26576	7
25031	5	25501	5	25986	5	26578	7
25033	6	25502	6	25989	5	26581	6
25035	2	25503	6	26003	6	26582	7
25036	5	25504	4	26030	6	26585	7
25039	2	25505	5	26031	6	26586	7
25040	5	25506	5	26032	6	26587	7
25043	7	25507	4	26033	6	26588	7
25044	5	25508	5	26034	6	26590	7
25045	2	25510	4	26035	6	26591	7

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 07/14/2011



Zip Code	Zone						
25047	5	25511	4	26036	6	26601	7
25048	5	25512	4	26037	6	26610	7
25049	5	25514	4	26038	6	26611	7
25051	5	25515	6	26039	6	26615	7
25053	5	25517	4	26040	6	26617	7
25054	2	25520	6	26041	6	26619	7
25057	5	25521	5	26047	6	26621	7
25059	7	25523	5	26050	6	26623	7
25060	5	25524	5	26055	6	26624	7
25061	2	25526	6	26056	6	26627	7
25062	5	25529	5	26058	6	26629	7
25063	7	25530	4	26059	6	26631	7
25064	2	25534	4	26060	6	26636	7
25067	2	25535	4	26062	6	26638	7
25070	6	25537	4	26070	6	26651	7
25071	2	25540	5	26074	6	26656	7
25075	2	25541	4	26075	6	26660	7
25076	5	25544	5	26101	6	26662	7
25079	2	25545	4	26102	6	26667	7
25081	5	25547	5	26103	6	26671	7
25082	6	25550	6	26104	6	26675	7
25083	2	25555	4	26105	6	26676	7
25085	5	25557	5	26106	6	26678	7
25086	2	25559	4	26120	6	26679	7
25088	7	25560	6	26121	6	26680	5
25090	5	25562	4	26133	6	26681	7
25093	5	25564	5	26134	6	26684	7
25102	2	25565	5	26136	7	26690	7
25103	2	25567	5	26137	7	26691	7
25106	6	25569	6	26138	7	26704	7
25107	2	25570	4	26141	7	26705	7
25108	5	25571	5	26142	6	26707	7
25109	6	25572	5	26143	7	26710	7
25110	2	25573	5	26146	6	26711	7
25111	7	25601	5	26147	7	26714	7
25112	2	25606	5	26148	7	26716	7
25113	7	25607	5	26149	6	26717	7
25114	5	25608	5	26150	6	26719	7
25115	5	25611	5	26151	7	26720	7

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 07/14/2011



Zip Code	Zone						
25118	5	25612	5	26152	7	26722	7
25119	5	25614	5	26155	6	26726	7
25121	5	25617	5	26159	6	26731	7
25123	6	25621	5	26160	7	26739	7
25124	6	25624	5	26161	7	26743	7
25125	7	25625	5	26162	6	26750	7
25126	2	25628	5	26164	6	26753	7
25130	5	25630	5	26167	6	26755	7
25132	2	25632	5	26169	6	26757	7
25133	7	25634	5	26170	6	26761	7
25134	2	25635	5	26175	6	26763	7
25136	5	25637	5	26178	7	26764	7
25139	5	25638	5	26180	6	26767	7
25140	5	25639	5	26181	6	26801	7
25141	7	25644	5	26184	6	26802	7
25142	5	25646	5	26187	6	26804	7
25143	2	25647	5	26201	7	26807	7
25148	5	25649	5	26202	7	26808	7
25149	5	25650	5	26203	7	26810	7
25152	5	25651	5	26205	7	26812	7
25154	5	25652	5	26206	7	26814	7
25156	2	25653	5	26208	7	26815	7
25159	6	25654	5	26209	7	26817	7
25160	2	25661	5	26210	7	26818	7
25161	5	25665	5	26215	7	26823	7
25162	2	25666	5	26217	7	26833	7
25164	7	25667	5	26218	7	26836	7
25165	5	25669	4	26219	7	26838	7
25168	6	25670	5	26222	7	26845	7
25169	5	25671	5	26224	7	26847	7
25173	5	25672	5	26228	7	26851	7
25174	5	25674	5	26229	7	26852	7
25177	2	25676	5	26230	7	26855	7
25180	5	25678	5	26234	7	26865	7
25181	5	25685	5	26236	7	26866	7
25183	5	25686	5	26237	7	26884	7
25185	5	25688	5	26238	7	26886	7
25186	5	25690	5	26241	7		
25187	6	25691	5	26250	7		

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 07/14/2011



Zip Code	Zone	Zip Code	Zone	Zip Code	Zone
25193	5	25692	5	26253	7
25201	2	25696	5	26254	7

Appendix B- Rates

Zone	Base Rate
001-007	\$1,906



PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
HIGH VALUE CONDOMINIUM/COOPERATIVE/TENANTS POLICY PROGRAM
MANUAL
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HIGH VALUE Condo/Co-op/Tenants POLICY PROGRAM MANUAL

INTRODUCTION

The Condominium/Cooperative/Tenants Policy Program provides property and liability coverages using the forms and endorsements referred to in this manual.

RULE 1 - ELIGIBILITY-UNDERWRITING

A. GENERAL

Condominiums, Cooperatives or Rental Units with a combined Coverage "C" Contents replacement cost limit of at least \$100 thousand are eligible for the program.

B. INELIGIBLE RISKS

- Condominiums, Cooperatives or Rental Units under construction from ground up or undergoing major renovation.
- Condominiums, Cooperatives or Rental Units with 3 or more claims in the last 3 years.
- Condominiums, Cooperatives or Rental Units that are also covered by another insurance policy.
- Condominiums, Cooperatives or Rental Units that are Vacant with no intended occupancy during the policy period.

RULE 2 - POLICY PERIOD

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

RULE 3 - CANCELLATION OR CHANGES IN LIMITS OF LIABILITY OR COVERAGE

If insurance is increased or reduced (or cancelled) the additional or return premium shall be computed on a pro-rata basis.

RULE 4 - PROTECTION CLASS INFORMATION

The Protection Class listings in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc. apply.

RULE 5 - EXCESS FLOOD COVERAGE

In all counties, excess flood coverage is available. The excess flood endorsement provides coverage for direct loss to Contents in excess of the maximum limits available from the National Flood Insurance Program (NFIP). Excess flood losses are defined, for the purpose of this Rate and Rule as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is an insured property listed on the Declarations Page) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source or mudflow.

RULE 6 - WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements 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 Privilege, the return premium will be carried to the next higher whole dollar.

RULE 7 - CONSTRUCTION DEFINITIONS

- A. Frame/Veneer – The building must have exterior walls built of wood or other combustible construction (including wood ironclad, stucco on wood, aluminum or plaster siding over frame or plaster on combustible supports) or combustible construction veneered with brick or stone.



- B. Masonry – The building must have exterior walls built of solid masonry or other fire resistive materials.
- C. Fire Resistive – The building must have exterior walls, floors, roof cover and roof structure built of solid masonry or other fire resistive materials with a rating of two hours or more.

RULE 8 – ALL OTHER PERIL PROTECTION CREDIT DEFINITIONS

CREDITS:

1. **Central Reporting Burglar Alarm Credit:** Is applicable for a condominium, cooperative or rental unit that has a direct reporting or central station burglar alarm system that is used.
2. **Central Reporting Fire Alarm Credit:** Is applicable for a condominium, cooperative or rental unit that has a direct reporting or central station fire alarm system that is used.
3. **Guard Gated Community Credit:** Is applicable for a condominium, cooperative or rental unit that is located in a gated community and meets all of the following criteria:
 - a. Vehicular and pedestrian access is restricted to entrances controlled by locked gates or guards at all times,
 - b. Proper Identification is required for entrance, and
 - c. All visitors are announced prior to entry.
4. **Residential Sprinkler System Credit:** Is applicable for a condominium, cooperative or rental unit that has the living areas protected by a properly serviced and maintained sprinkler system.
5. **24 hour Doorman Credit:** Is applicable for a condominium, cooperative or rental unit that has a doorman present 24 hours a day.

Additionally, the following credits are applicable, but only if the building has a 24 hour doorman:

 - Locked or manned elevators
 - Surveillance camera in the lobby
6. **Water Leak Detection / Shut off device (No Alarm) Credit:** Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve.
7. **Water Leak Detection / Shut off device (With Alarm) Credit** – Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve and must also activate the central station or direct alarm system.

RULE 9 - SPECIAL TERMS AND CONDITIONS

For a risk with unusual circumstances, unusual loss history, or other special factors, special rates or conditions may be issued. These special rates or conditions may be requested either by the insured or the company, and must conform to individual state filing requirements, including Consent to Rate Regulations.

RULE 10 - SURPLUS CONTRIBUTION

PURE is a non-assessable reciprocal exchange and charges a contribution as a percent of premium. For the homeowners product, members pay a surplus contribution equal to 10% of their annual premium for each of the first 5 years that they are a member. The surplus contribution earns like premium, and should a member cancel during the policy term, a pro rata refund of the surplus contribution is made, in the same way as premium is refunded.

RULE 11 - MULTI-TIER PROGRAM



Pricing will be based on a multi-tier program with more than one rate level. An individual homeowner submission fits into only one tier based on definitive characteristics of the risk (coverage amount per square footage and prior losses).

Definition

1. Coverage Amount per Square Footage

Refers to the coverage value (Content and Additions and Alterations) per square footage.

- below 175
- 175-225
- 226-250
- 251-300
- 301-400
- 400+

2. Prior Losses

Refers to the number of losses in the last three years

- None
- Each Non-Water Damage
- Each Water Damage

Note: Prior Losses do not include the first (if any) below - deductible claim not exceeding five hundred dollars.

3. Financial Responsibility Score

RULE 13 - PREMIUM COMPUTATION

This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Tier is determined by summing the Tiering Points for each location. For example, a home which had suffered two water damage and one non-water damage loss in the prior 3 years and is greater than 400 square feet, would accumulate 4 Tiering Points and would be assigned tier “E”.

Step 1 -

Determine the Tier and Tier Factors by summing the Tiering points for the various factors and referencing the Tier Table. Multiply the Tier factor by the Financial Responsibility Tier factor. The product of these two factors is the Tiering factor used in Step 3.

Tiering Factors and Points

Coverage Amount per Square Footage	Tiering Points
below 175	6
175-225	4
226-250	2
251-300	1
301-400	0
400+	-1

Losses in Prior 3 Years	Tiering Points
None	0
Each Non-Water Damage	1
Each Water Damage	2

Note: Prior Losses do not include the first (if any) below - deductible claim not exceeding five hundred dollars.



Tier Table

Tiering Points	Tier	Factor
0 (or less)	A	1.00
1	B	1.05
2	C	1.10
3	D	1.15
4	E	1.20
5	F	1.25
6	G	1.30
7	H	1.35
8	I	1.40
9	J	1.45
10	K	1.50
11	L	1.55
12+	M	1.60

Tiering – Financial Responsibility

Credit Tier	PURE Selected Tier Factor
00F	.78
0F	.79
1F	.80
2F	.81
3F	.83
4F	.84
5F	.86
6F	.89
7F	.92
8F	.94
9F	1.00
10F	1.06
11F	1.15
12F	1.23
13F	1.32
14F	1.00

Base Premium Coverages

The calculation of the Base Premium is described below and includes:

- 50% of Dwelling Coverage for Contents coverage
- Other coverages, as described in the policy. See policy for complete coverage descriptions.

Premium Computation

Step 2-



Determine the Zone based upon the location of the dwelling

See Appendix A

Step 3-

Determine Base Premium 1 by multiplying the Base Premium for the Zone (See Appendices A and B) by the Increased Limit Factor and the Tiering Factor.

Increased Limits Factors

REFER TO STATE EXCEPTION PAGES

Interpolate for values between the lower and upper bands.

Base Premium by Zone

See Appendix B

Step 4-

Determine Base Premium 2 by multiplying Base Premium 1 by the sum of the Coverage Adjustment Credits and Debits to the Other Structures (“B”), Contents (“C”), Loss of Use (“D”) (see appendix C). Calculate Base Premium 2.

All Peril Protection Credit

Step 5-

Determine the Protection Class/Construction Type Factor.

Protection Class	Construction Type		
	Frame/Veneer	Masonry	Fire Resistive
1 to 6	1.00	.90	.80
7,8	1.30	1.17	1.04
9	1.50	1.35	1.20
10	2.50	2.25	2.00
Extreme 10*	2.50	2.25	2.00

*Note: Applies to locations which are:
 Over 10 miles from nearest responding Fire Department; or
 Not accessible by the Fire Department during Winter Months.



Step 6-

Determine All Peril Protection_Credit 1 by adding 1 to the sum of the following credits.

<u>All Peril Protection Credits / Debits</u>	<u>Credit / Debit</u>
Central Reporting Burglar Alarm	5%
Central Reporting Fire Alarm	5%
Guard or Gated Community	5%
Residential Sprinkler System	5%
Water Leak Detection / Shut off device (No Alarm)	3%
Water Leak Detection / Shut off device (With Alarm)	5%
24 hr Doorman	3%
* Locked or Manned Elevators	1%
* Surveillance Camera	1%

Step 7-

Determine All Other Perils Deductible Factor:

REFER TO STATE EXCEPTION PAGES

Step 8-

Calculate Base Premium 3 by multiplying Base Premium 2 by (the product of Protection Class/Construction Type Factor, All Peril Protection Credit 1 and All Other Perils Deductible Factor).

Step 9-

Determine the total Percentage Credits/Surcharges by summing the following:

- 1) Occupancy Surcharges
 - a. Seasonal/Secondary Home Surcharge: A surcharge of **20%** is applicable, if the insured dwelling is a seasonal or secondary home. The surcharge does not apply if a full-time caretaker is present at the seasonal/secondary home while the owner is absent.
- 2) Companion Policy Credits
 - a. Primary Home Companion Credit: A credit of 20% is applicable to a seasonal or secondary house if there is also a primary residence insured on the same policy.
 - b. Auto Companion Credit: A credit of **10%, not to exceed \$500**, is applicable if the insured maintains an in force automobile insurance policy with the company.
 - c. Personal Excess Liability Credit. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force personal excess insurance policy with PURE
 - d. Jewelry & Art. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force Jewelry & Art insurance policy with PURE with a minimum scheduled insured amount of \$25,000 of Jewelry, or \$250,000 of Art, or some equivalent combination thereof.

Step 10-

Calculate Base Premium 4 by applying the total Percentage Credit/Surcharge Adjustment to Base Premium 3.

Excess Flood Base Premium Computation



If Excess Flood Coverage is selected, follow steps 11 through 13. Otherwise, proceed to step 14.

Step 11-

(Excess Flood Dwelling)

1. Determine Exposure amount (Coverage Limit Selected for Dwelling), Multiply by Flood Dwelling (A) Rate (see Appendix D) = Excess Flood Dwelling Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix F (Exposure % = (Coverage Limit Selected / Coverage A)
3. Calculate Excess Flood Dwelling Premium 2 by multiplying Excess Flood Dwelling Premium 1 by First Loss Factor in Appendix E.

Step 12-

(Excess Flood Contents)

1. Determine Exposure amount (Coverage Limit Selected for Contents), Multiply by Flood Contents (C) Rate (see appendix G) = Excess Flood Contents Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix F (Exposure % = (Coverage Limit Selected / Coverage C))
3. Calculate Excess Flood Contents Premium 2 by multiplying Excess Flood Contents Premium 1 by First Loss Factor in Appendix E.

Step 13-

Calculate Total Flood Premium by adding Excess Flood Dwelling Premium 2 + Excess Flood Contents Premium 2

Step 14-

Determine Dollar Adjustments - (see Dollar Adjustments Appendix D)

Step 15-

Add charge for liability limit (if applicable)

<u>Amount of Liability Coverage (Primary)</u>	<u>Liability Premium</u>
\$ 300,000	\$80
\$ 500,000	\$110
\$1,000,000	\$140

*The Liability Premium includes \$10,000 of Medical Payments to Others.

Step 16-

Calculate Final Premium by adding Dollar Adjustments amount plus Total Flood Premium (if applicable) plus Liability Premium (if applicable) to Base Premium 4.

Step 17-

If the member is a part of a defined “Group Marketing” group that is filed and approved in the state. Apply the group’s specific Group Marketing discount to the final premium.



Step 18-

Apply the 10% surplus contribution to Base Premium 4 to get the final premium.

Appendix A- Territory Assignment

REFER TO STATE EXCEPTION PAGES

Appendix B- Rates

REFER TO STATE EXCEPTION PAGES

Appendix C- Coverage Adjustments

Loss Of Use Coverage Adjustment

<u>Loss Of Use Coverage</u>	<u>Premium Adjustment</u>
For 10% of Loss of Use	Subtract 3% of the Base Premium
For 0% Loss of Use	Subtract 7.5% of the Base Premium

Number of Stories Adjustment

<u>Floors</u>	<u>Premium Adjustment</u>
1 to 7	(+) 10%
8 to 15	0%
More than 15	(-) 5%

Floor Condo is On Adjustment

<u>Floor Condo is Located On</u>	<u>Premium Adjustment</u>
1 or 2	(+) 5%
3 and above	(+) 0%



Appendix E- Dollar Adjustments

DOLLAR ADJUSTMENTS

To apply dollar adjustments, subtract or add any applicable credits or surcharges to the policy premium. Dollar Adjustments are broken out in Extensions, Increases and Additions or Limitations and Exclusions

Extensions, Increases and Additions

Additional Insured

Use this endorsement to add a person or organization as an additional insured to a specific location listed on the policy. **There is no premium charge for this endorsement. Attached Endorsement PHVH-012-GEN – Additional Insured.**

Additional Interests

Use this endorsement to add an additional mortgagee(s) not listed on the Declarations Page that has an interest in the residence to the policy. There is no premium charge for this endorsement. **Attached Endorsement PHVH-013-GEN – Additional Interest.**

Business Property Extension

Use this endorsement to extend coverage up to a specified amount for a covered loss to business property. The premium charge for this coverage is \$25 per \$2,500. **Attached Endorsement PHVH-014-GEN – Business Property Extension.**

Ensuing Fungi Increase

The premium for houses automatically includes a limit of \$20,000 for ensuing fungi remediation expense coverage. This limit can be increased to \$50,000 for premium of \$107, or additional limits are available in increments of 10%, 25% and 100% of the amount of dwelling coverage. **Attached Endorsement PHVH-019-GEN – Ensuing Fungi Increase.**

<u>Percentage of Contents Coverage</u>	<u>Premium</u>
10%	\$225
25%	\$375
100%	\$850

Equipment Breakdown Enhancement Coverage

This endorsement provides equipment breakdown coverage (as defined in the endorsement) that would normally be excluded. A premium charge is required for each location where this coverage applies.

This coverage will be provided at a limit of \$100,000 per occurrence, subject to a \$500 deductible.

The rates for this coverage are as follows:

Coverage A limit for Dwellings or Coverage C limit for Condominiums/Coops/Tenants	Premium
Below \$1,000,000	\$50
\$1,000,000 to \$3,000,000	\$125
Over \$3,000,000	\$341

Attach Endorsement PHVH-018-GEN – Equipment Breakdown Enhancement Coverage.



Flood Coverage Extension (DIC)

Primary Flood Coverage is available on a difference in conditions (DIC) basis if the residence premises is located in a FEMA designated low hazard flood zone (B, C, or X Flood Zone).

The charge for this endorsement is \$100.

Attach Endorsement PHVH-040-GEN – Flood Coverage Extension.

Incidental Business Property Increase

Use this endorsement to increase the specified limit for a covered loss to property used for an incidental business, use this endorsement. The premium charge is \$25 per \$2,500. **Attach Endorsement PHVH-021-GEN – Incidental Business Property Increase.**

Incidental Business Threshold Increase

The Homeowners Policy includes a definition of “incidental business.” This endorsement amends the definition by increasing the gross annual revenues earned. **Attach Endorsement PHVH-022-GEN – Incidental Business Threshold Increase.**

Gross Annual Revenues	Charge
\$25,000	\$50
\$50,000	\$100

Landscaping Limit Increase

The base premium includes coverage for landscaping up to 5% of the greater between Dwelling and Contents coverage. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree shrub or plant. Use this endorsement to increase the coverage amount. **Attach Endorsement PHVH-023-GEN – Landscaping Limit Increase.**

Landscaping Limit Increase	Aggregate Landscaping Coverage	
Tree Shrub or Plant Limit	Up to 5% included	Above 5%
\$5,000.00	\$2.00 per \$1,000	\$3.00 per \$1,000
\$10,000.00	\$2.00 per \$1,000	\$4.00 per \$1,000

Liability Extension

Use this endorsement to extend liability to another location. The premium charge is:

<u>Amount of Liability Coverage</u>	<u>Liability Premium</u>
\$ 300,000	\$30
\$ 500,000	\$35
\$1,000,000	\$42

Attach Endorsement PHVH-034-GEN – Liability Extension.

Loss Assessment Increase

This policy provides \$50,000 in loss assessment coverage. To increase this coverage up to an additional \$50,000, use this endorsement. The premium charge is \$2 per \$1,000. **Attach Endorsement PHVH-025-GEN - Loss Assessment Increase.**



Loss Payable Clause

Use this endorsement to add loss payees names and addresses. There is no premium adjustment for this endorsement.
Attach Endorsement PHVH-026-GEN – Loss Payable Clause.

Limitations and Exclusions

Fine Arts Exclusion

Use this endorsement to remove coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement. **Attach Endorsement PHVH-004-GEN –Fine Arts Exclusion.**

Libel/Slander Exclusion

The definition of Personal Injury includes libel and slander. Use this endorsement to delete libel and slander from the definition. There is a \$5 premium credit for this endorsement **Attach Endorsement PHVH-007-GEN - Libel/Slander Exclusion.**

Premises Liability Limitation

Use this endorsement to limit liability coverage to personal injury and property damages caused by an occurrence at the residence. There is a \$5 premium credit for this endorsement. **Attach Endorsement PHVH-010-GEN - Premises Liability Limitation.**

Appendix – D Flood Rates

Flood Zone	Building Diagram #	Elevation Measure	Contents Rate							Building Rate						
			all	3+	2	1	0	-1	-2	-3	all	3+	2	1	0	-1
AE, A1-30, A Unnumbered	1,2,3,4	Min(a,d,e) - BFE	0.16	0.16	0.26	0.44	1.76	2.20	R	0.13	0.14	0.18	0.29	1.18	1.48	R
	1 (with vented garage)	Min(a,e) - BFE	0.16	0.16	0.26	0.44	1.76	2.20	R	0.13	0.14	0.18	0.29	1.18	1.48	R
	5	Min(a,e) - BFE	0.23	0.23	0.36	0.55	2.20	2.76	R	0.19	0.19	0.24	0.36	1.48	1.84	R
	6	Min(a,e) - BFE	0.11	0.11	0.19	0.28	1.10	1.38	R	0.09	0.10	0.13	0.19	0.74	0.93	R
	6 (with vented enclosure)	Min(b,e) - BFE	0.29	0.30	0.48	0.71	2.86	3.59	R	0.24	0.25	0.31	0.48	1.91	2.39	R
	7	Min(a,d,e) - BFE	0.16	0.16	0.26	0.35	1.44	1.79	R	0.13	0.14	0.18	0.24	0.95	1.19	R
	7 (with vented enclosure)	Min(b,e) - BFE	0.34	0.34	0.55	0.83	3.31	4.14	R	0.28	0.29	0.36	0.55	2.20	2.76	R
	8	Min(a,d,e) - BFE	0.16	0.16	0.26	0.35	1.44	1.79	R	0.13	0.14	0.18	0.24	0.95	1.19	R
	8 (with vented enclosure)	Min(b,e) - BFE	0.29	0.30	0.48	0.71	2.86	3.59	R	0.24	0.25	0.31	0.48	1.91	2.39	R
AO-AH (Certified)	all	na	0.15							0.12						
AO-AH (Not Certified)	all	na	0.35							0.29						
A99, B,C,X	1,2,3,4, 5	na	0.15							0.12						
	6	na	0.23							0.15						
	7,8	na	0.31							0.21						
D	1,2,3,4	na	0.76							0.35						
	6	na	R							R						
	7,8	na	R							R						
PRP - B, C, X	all	na	0.21						0.09							
V1-V30, VE	1,2,3,4	Min(a,d,e) - BFE	0.32	0.32	0.77	1.14	2.64	3.53	R	0.44	0.48	0.62	0.99	1.98	2.64	R
	1 (with vented garage)	Min(a,d,e) - BFE	0.32	0.32	0.77	1.14	2.64	3.53	R	0.44	0.48	0.62	0.99	1.98	2.64	R
	5	Min(c,e) - BFE	0.57	0.51	0.62	1.23	1.77	2.21	R	0.57	0.78	1.02	1.77	2.21	2.64	R
	6	Min(a,d,e) - BFE	0.06	0.14	0.12	0.24	0.36	0.56	R	0.14	0.20	0.21	0.44	0.62	0.71	R
	6 (with vented enclosure)	Min(c,e) - BFE	0.65	0.71	0.86	1.07	1.34	1.67	R	0.71	0.96	1.43	1.94	2.39	2.91	R
	7 (with or without venting)	Min(a,d,e) - BFE	0.35	0.41	0.57	0.80	1.32	2.21	R	0.35	0.41	0.57	0.80	1.32	2.21	R
	8 (with or without venting)	Min(a,d,e) - BFE	0.35	0.41	0.57	0.80	1.32	2.21	R	0.35	0.41	0.57	0.80	1.32	2.21	R

Reference

BFE

Base Flood Elevation: _____

What is the elevation of the:

- a) Top of bottom floor (including basement, crawl space, or enclosure floor)? _____
- b) Top of the next floor? _____
- c) Bottom of the lowest horizontal structural member (V Zones only)? _____
- d) Bottom of the attached garage (top of slab)? _____
- e) Lowest elevation of machinery or equipment servicing the building? _____



Appendix E - First Loss Factors

First Loss Factor Table

Exposure Percentage	Factor	Exposure Percentage	Factor
1.00%	0.062	51.00%	0.645
2.00%	0.107	52.00%	0.653
3.00%	0.133	53.00%	0.66
4.00%	0.16	54.00%	0.667
5.00%	0.187	55.00%	0.674
6.00%	0.197	56.00%	0.796
7.00%	0.208	57.00%	0.801
8.00%	0.219	58.00%	0.807
9.00%	0.229	59.00%	0.812
10.00%	0.24	60.00%	0.71
11.00%	0.251	61.00%	0.718
12.00%	0.261	62.00%	0.726
13.00%	0.272	63.00%	0.734
14.00%	0.283	64.00%	0.742
15.00%	0.293	65.00%	0.75
16.00%	0.304	66.00%	0.758
17.00%	0.315	67.00%	0.766
18.00%	0.325	68.00%	0.774
19.00%	0.336	69.00%	0.782
20.00%	0.347	70.00%	0.79
21.00%	0.357	71.00%	0.797
22.00%	0.368	72.00%	0.804
23.00%	0.379	73.00%	0.811
24.00%	0.389	74.00%	0.818
25.00%	0.4	75.00%	0.825
26.00%	0.42	76.00%	0.832
27.00%	0.44	77.00%	0.839
28.00%	0.455	78.00%	0.846
29.00%	0.465	79.00%	0.853
30.00%	0.475	80.00%	0.86
31.00%	0.484	81.00%	0.867
32.00%	0.493	82.00%	0.874
33.00%	0.502	83.00%	0.881
34.00%	0.51	84.00%	0.888
35.00%	0.518	85.00%	0.895
36.00%	0.527	86.00%	0.902
37.00%	0.535	87.00%	0.909
38.00%	0.543	88.00%	0.916
39.00%	0.551	89.00%	0.923
40.00%	0.559	90.00%	0.93
41.00%	0.567	91.00%	0.937
42.00%	0.575	92.00%	0.944
43.00%	0.583	93.00%	0.951
44.00%	0.591	94.00%	0.958

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45.00%	0.598	95.00%	0.965
46.00%	0.606	96.00%	0.972
47.00%	0.614	97.00%	0.979
48.00%	0.622	98.00%	0.986
49.00%	0.63	99.00%	0.993
50.00%	0.637	100.00%	1



Step 3-

Increased Limit Factors:

Coverage A	Increased Limits Factors
100,000	0.10
200,000	0.20
400,000	0.40
500,000	0.50
750,000	0.75
1,000,000	1.00
2,000,000	2.00
5,000,000	5.50
7,500,000	8.63
10,000,000	12.00

Step 5-

The following is added:

1. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6 Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.

Assign Class 9** Five road miles or less to the fire station, but **NO** public hydrant within 1,000 feet of the main dwelling.

** If a risk is assigned an ISO Classification of 9 but meets **ALL** the following criteria, then the risk will be rated as though it were a Protection Class 6:

- a. There is a year-round alternate water source directly accessible to fire fighting equipment (directly accessible means within 20 feet or less of a hard packed road surface).
 - b. The water source contains at least 10,000 gallons of water year-round.
 - c) The water source is within 1,000 feet of the main dwelling.
 - d. The fire department is located within five miles of the main dwelling and has the equipment necessary to draft from the source.
 - e. The source can provide a continuous flow of water of 500 gallons per minute for at least 20 minutes.
2. In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

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Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.67
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Step 18-

Appendix A – Territory:

Zip Code	Zone						
24701	5	25202	2	25699	4	26257	7
24712	5	25203	5	25701	3	26259	7
24714	5	25204	5	25702	3	26260	7
24715	5	25205	5	25703	3	26261	7
24716	5	25206	5	25704	3	26263	7
24719	5	25208	5	25705	4	26264	7
24724	5	25209	5	25705	4	26266	7
24726	5	25211	7	25706	4	26267	7
24729	5	25213	6	25707	4	26268	7
24731	5	25214	2	25708	4	26269	7
24732	5	25231	6	25709	4	26270	7
24733	5	25234	7	25710	4	26271	7
24736	5	25235	7	25711	4	26273	7
24737	5	25239	6	25712	4	26275	7
24738	5	25241	6	25713	4	26276	7
24739	5	25243	7	25714	4	26278	7
24740	5	25244	6	25715	4	26280	7
24747	5	25245	6	25716	4	26282	7
24751	5	25247	6	25717	4	26283	7
24801	5	25248	6	25718	4	26285	7
24808	5	25251	7	25719	4	26287	7
24811	5	25252	6	25720	4	26288	7

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24813	5	25253	6	25721	4	26289	7
24815	5	25259	7	25722	4	26291	7
24816	5	25260	6	25723	4	26292	7
24817	5	25261	7	25724	4	26293	7
24818	5	25262	6	25725	4	26294	7
24822	5	25264	6	25726	4	26296	7
24823	5	25265	6	25727	4	26298	7
24826	5	25266	7	25728	4	26301	7
24827	5	25267	7	25729	4	26302	7
24828	5	25268	7	25755	4	26306	7
24829	5	25270	7	25755	4	26320	6
24830	5	25271	6	25770	4	26321	7
24831	5	25275	6	25771	4	26323	7
24834	5	25276	7	25772	4	26325	7
24836	5	25285	7	25773	4	26327	7
24839	5	25286	7	25774	4	26330	7
24842	5	25287	6	25775	4	26335	7
24843	5	25301	1	25776	4	26337	7
24844	5	25302	2	25777	4	26338	7
24845	5	25302	2	25778	4	26339	7
24846	5	25303	2	25779	4	26342	7
24847	5	25303	2	25801	5	26343	7
24848	5	25304	2	25802	5	26346	7
24849	5	25304	2	25810	5	26347	7
24850	5	25305	2	25811	5	26348	6
24851	5	25306	2	25812	5	26349	7
24853	5	25306	2	25813	5	26351	7
24854	5	25309	2	25817	5	26354	7
24855	5	25309	2	25818	5	26361	7
24857	5	25311	2	25820	5	26362	7
24859	5	25312	2	25823	5	26366	7
24860	5	25312	2	25825	5	26369	7
24861	5	25313	2	25826	5	26372	7
24862	5	25313	2	25827	5	26374	7
24866	5	25314	2	25831	5	26376	7
24867	5	25315	2	25832	5	26377	6
24868	5	25315	2	25833	5	26378	7
24869	5	25317	2	25836	5	26384	7
24870	5	25317	2	25837	5	26385	7
24871	5	25320	2	25839	5	26386	7

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24872	5	25320	2	25840	5	26404	7
24873	5	25321	2	25841	5	26405	7
24874	5	25322	2	25843	5	26408	7
24878	5	25323	2	25844	5	26410	7
24879	5	25324	2	25845	5	26411	7
24880	5	25325	2	25846	5	26412	7
24881	5	25326	2	25848	5	26415	7
24882	5	25327	2	25849	5	26416	7
24884	5	25328	2	25851	5	26419	6
24887	5	25329	2	25853	5	26421	7
24888	5	25330	2	25854	5	26422	7
24892	5	25331	2	25855	5	26424	7
24894	5	25332	2	25857	5	26425	7
24895	5	25333	2	25860	5	26426	7
24898	5	25334	2	25862	5	26430	7
24901	7	25335	2	25864	5	26431	7
24902	7	25336	2	25865	5	26434	6
24910	7	25337	2	25866	5	26435	7
24915	7	25338	2	25868	5	26436	7
24916	7	25339	2	25870	5	26437	6
24918	7	25350	2	25871	5	26438	7
24920	7	25356	2	25873	5	26440	7
24924	7	25356	2	25875	5	26443	7
24925	7	25357	2	25876	5	26444	7
24927	7	25358	2	25878	5	26447	7
24931	7	25360	2	25879	5	26448	7
24934	7	25360	2	25880	5	26451	7
24935	7	25361	2	25882	5	26452	7
24938	7	25362	2	25901	5	26456	7
24941	7	25364	2	25902	5	26461	7
24943	7	25365	2	25904	5	26463	7
24944	7	25365	2	25906	5	26501	7
24945	7	25375	2	25907	5	26502	7
24946	7	25387	2	25908	5	26504	7
24951	7	25389	2	25909	5	26505	7
24954	7	25392	2	25911	5	26506	7
24957	7	25392	2	25913	5	26507	7
24961	7	25396	2	25915	5	26508	7
24962	7	25396	2	25916	5	26519	7
24963	7	25401	7	25917	5	26520	7

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24966	7	25402	7	25918	5	26521	7
24970	7	25403	7	25919	5	26524	7
24974	7	25404	7	25920	5	26525	7
24976	7	25405	7	25921	5	26527	7
24977	7	25410	7	25922	5	26531	7
24981	7	25411	7	25926	5	26534	7
24983	7	25413	7	25927	5	26537	7
24984	7	25414	7	25928	5	26541	7
24985	7	25419	7	25932	5	26542	7
24986	7	25420	7	25936	5	26543	7
24991	7	25421	7	25938	5	26544	7
24993	7	25422	7	25942	5	26546	7
25002	5	25423	7	25943	5	26547	7
25003	2	25425	7	25951	7	26554	7
25005	7	25427	7	25958	7	26555	7
25007	5	25428	7	25962	7	26559	7
25008	5	25429	7	25965	7	26560	7
25009	5	25430	7	25966	7	26561	6
25011	6	25431	7	25969	7	26562	6
25015	2	25432	7	25971	5	26563	7
25019	7	25434	7	25972	7	26566	7
25021	5	25437	7	25976	5	26568	7
25022	5	25438	7	25977	7	26570	7
25024	5	25440	7	25978	7	26571	7
25025	2	25441	7	25979	7	26572	7
25026	2	25442	7	25981	7	26574	7
25028	5	25443	7	25984	7	26575	6
25030	7	25444	7	25985	7	26576	7
25031	5	25501	5	25986	5	26578	7
25033	6	25502	6	25989	5	26581	6
25035	2	25503	6	26003	6	26582	7
25036	5	25504	4	26030	6	26585	7
25039	2	25505	5	26031	6	26586	7
25040	5	25506	5	26032	6	26587	7
25043	7	25507	4	26033	6	26588	7
25044	5	25508	5	26034	6	26590	7
25045	2	25510	4	26035	6	26591	7
25047	5	25511	4	26036	6	26601	7
25048	5	25512	4	26037	6	26610	7
25049	5	25514	4	26038	6	26611	7

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25051	5	25515	6	26039	6	26615	7
25053	5	25517	4	26040	6	26617	7
25054	2	25520	6	26041	6	26619	7
25057	5	25521	5	26047	6	26621	7
25059	7	25523	5	26050	6	26623	7
25060	5	25524	5	26055	6	26624	7
25061	2	25526	6	26056	6	26627	7
25062	5	25529	5	26058	6	26629	7
25063	7	25530	4	26059	6	26631	7
25064	2	25534	4	26060	6	26636	7
25067	2	25535	4	26062	6	26638	7
25070	6	25537	4	26070	6	26651	7
25071	2	25540	5	26074	6	26656	7
25075	2	25541	4	26075	6	26660	7
25076	5	25544	5	26101	6	26662	7
25079	2	25545	4	26102	6	26667	7
25081	5	25547	5	26103	6	26671	7
25082	6	25550	6	26104	6	26675	7
25083	2	25555	4	26105	6	26676	7
25085	5	25557	5	26106	6	26678	7
25086	2	25559	4	26120	6	26679	7
25088	7	25560	6	26121	6	26680	5
25090	5	25562	4	26133	6	26681	7
25093	5	25564	5	26134	6	26684	7
25102	2	25565	5	26136	7	26690	7
25103	2	25567	5	26137	7	26691	7
25106	6	25569	6	26138	7	26704	7
25107	2	25570	4	26141	7	26705	7
25108	5	25571	5	26142	6	26707	7
25109	6	25572	5	26143	7	26710	7
25110	2	25573	5	26146	6	26711	7
25111	7	25601	5	26147	7	26714	7
25112	2	25606	5	26148	7	26716	7
25113	7	25607	5	26149	6	26717	7
25114	5	25608	5	26150	6	26719	7
25115	5	25611	5	26151	7	26720	7
25118	5	25612	5	26152	7	26722	7
25119	5	25614	5	26155	6	26726	7
25121	5	25617	5	26159	6	26731	7
25123	6	25621	5	26160	7	26739	7

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25124	6	25624	5	26161	7	26743	7
25125	7	25625	5	26162	6	26750	7
25126	2	25628	5	26164	6	26753	7
25130	5	25630	5	26167	6	26755	7
25132	2	25632	5	26169	6	26757	7
25133	7	25634	5	26170	6	26761	7
25134	2	25635	5	26175	6	26763	7
25136	5	25637	5	26178	7	26764	7
25139	5	25638	5	26180	6	26767	7
25140	5	25639	5	26181	6	26801	7
25141	7	25644	5	26184	6	26802	7
25142	5	25646	5	26187	6	26804	7
25143	2	25647	5	26201	7	26807	7
25148	5	25649	5	26202	7	26808	7
25149	5	25650	5	26203	7	26810	7
25152	5	25651	5	26205	7	26812	7
25154	5	25652	5	26206	7	26814	7
25156	2	25653	5	26208	7	26815	7
25159	6	25654	5	26209	7	26817	7
25160	2	25661	5	26210	7	26818	7
25161	5	25665	5	26215	7	26823	7
25162	2	25666	5	26217	7	26833	7
25164	7	25667	5	26218	7	26836	7
25165	5	25669	4	26219	7	26838	7
25168	6	25670	5	26222	7	26845	7
25169	5	25671	5	26224	7	26847	7
25173	5	25672	5	26228	7	26851	7
25174	5	25674	5	26229	7	26852	7
25177	2	25676	5	26230	7	26855	7
25180	5	25678	5	26234	7	26865	7
25181	5	25685	5	26236	7	26866	7
25183	5	25686	5	26237	7	26884	7
25185	5	25688	5	26238	7	26886	7
25186	5	25690	5	26241	7		
25187	6	25691	5	26250	7		
25193	5	25692	5	26253	7		
25201	2	25696	5	26254	7		

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 07/14/2011



Appendix B- Rates:

Zone	Base Rate
001-007	\$2,717



PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL
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HIGH VALUE HOMEOWNERS POLICY PROGRAM MANUAL

INTRODUCTION

The High Value Homeowners Policy Program provides property and liability coverages using the forms and endorsements referred to in this manual.

RULE 1 - ELIGIBILITY-UNDERWRITING

INELIGIBLE RISKS

- Dwellings under construction from ground up or undergoing major renovation as new business.
- Dwellings with 3 or more claims in the last 3 years.
- Dwellings that are also covered by another insurance policy.
- Dwellings that are Vacant with no intended occupancy during the policy period.

RULE 2 - POLICY PERIOD

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

RULE 3 - CANCELLATION OR CHANGES IN LIMITS OF LIABILITY OR COVERAGE

If insurance is increased or reduced, the additional premium shall be computed on a pro-rata basis.

RULE 4 - PROTECTION CLASS INFORMATION

The Protection Class listings in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc. apply.

RULE 5 - EXCESS FLOOD COVERAGE

In all counties, excess flood coverage is available. The excess flood endorsement provides coverage for direct loss to Dwelling and Contents in excess of the maximum limits available from the National Flood Insurance Program (NFIP). Excess flood losses are defined, for the purpose of this Rate and Rule as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is an insured property listed on the Declarations Page) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source or mudflow.

RULE 6 - WHOLE DOLLAR PREMIUM RULE

- A. Each premium shown on the policy and endorsements 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.
- B. In the event of cancellation by PURE, the return premium will be carried to the next higher whole dollar.

RULE 7 - CONSTRUCTION DEFINITIONS

- A. Frame/Veneer – The house must have exterior walls built of wood or other combustible construction (including wood ironclad, stucco on wood, aluminum or plaster siding over frame or plaster on combustible supports) or combustible construction veneered with brick or stone.
- B. Masonry – The house must have exterior walls built of solid masonry or other fire resistive materials.
- C. Fire Resistive – The house must have exterior walls, floors, roof cover and roof structure built of solid masonry or other fire resistive materials with a rating of two hours or more.



RULE 8 – ALL OTHER PERIL PROTECTION CREDIT/DEBIT DEFINITIONS

A. CREDITS:

1. **Central Reporting Burglar Alarm Credit:** Is applicable if a dwelling has a direct reporting or central station burglar alarm system that is used.
 2. **Central Reporting Fire Alarm Credit:** Is applicable if a dwelling has a direct report or central station fire alarm system that is used.
 3. **Guard Gated Community Credit:** Is applicable for a dwelling that is located in a gated community and meets all of the following criteria:
 1. Vehicular and pedestrian access is limited to entrances controlled by locked gates or guards at all times,
 2. Proper Identification is required for entrance, and
 3. Prior to entry, all visitors are announced
 4. **Residential Sprinkler Credit:** Is applicable for a dwelling that has all enclosed spaces protected by an appropriately maintained sprinkler system.
 5. **Low Temperature Monitoring Device Credit** – Is applicable for a dwelling that has a system that transmits an alarm to a central station in the event that the temperature in the house falls below a level that puts the plumbing systems in the house at risk of freezing
 6. **Water Leak Detection / Shut off device (No Alarm) Credit** – Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve.
 7. **Water Leak Detection / Shut off device (With Alarm) Credit** – Is applicable for a dwelling that has a U.L. listed automatic water leak detection and control system which effectively monitors all areas containing plumbing devices and outlets and in the event of a leak, this system must close the master plumbing valve and must also activate the central station or direct alarm system.
- B. Additional Credits are available for a dwelling that has exceptional protection. The maximum total credit for credits 1 - 8 is 12%.
1. **External Perimeter Security Protection Credit:** Is applicable for a dwelling in which the entire external perimeter of the dwelling that consists of any one of the following:
 1. Closed Circuit TV cameras monitored 24 hours a day.
 2. External, motion activated detection system monitored 24 hours a day.
 2. **Full-time live in caretaker credit:** Is applicable if a dwelling has a full-time, year round, live-in caretaker.
 3. **24 Hour Signal Continuity Protection Credit:** Is applicable for a dwelling in which a back up cellular system ensures that in the event that primary communication is cut off for the central station fire or burglar alarm systems, a back up source will continue communications.
 4. **Sprinkler System With Water Flow Alarm Credit:** Is applicable for a dwelling with a sprinkler system with a water flow alarm that activates a central station or direct alarm.
 5. **Gas Leak Detector Credit:** Is applicable for a dwelling that has an explosive gas leak detector that activates a central station alarm.
 6. **Lightning Protection System Credit:** Is applicable for a dwelling that has an Underwriting Laboratories Master Label and installed by a certified Lightning Protection Institute installer. The system must include lightning rods and lightning surge arresters which protect the electrical wiring and all electronic devices for the entire house.
 7. **External Perimeter Gate Credit:** Is applicable for a dwelling where vehicular and pedestrian access is restricted to entrances controlled by locked or electronic gates. This credit is not applicable for dwellings in which the guard gated community credit already applies.



- 8 **Back up Generator Credit:** Is applicable for a dwelling that has a permanently installed, electrical power back up generator capable of servicing heat, light, alarm and sprinkler systems.

RULE 9 - SPECIAL TERMS AND CONDITIONS

For a risk with unusual circumstances, unusual loss history, or other special factors, special rates or conditions may be issued. These special rates or conditions may be requested either by the insured or the company, and must conform to individual state filing requirements, including Consent to Rate Regulations.

RULE 10 - SURPLUS CONTRIBUTION

PURE is a non-assessable reciprocal exchange and charges a contribution as a percent of premium. For the homeowners product, members pay a surplus contribution equal to 10% of their annual premium for each of the first 5 years that they are a member. The surplus contribution earns like premium, and should a member cancel during the policy term, a pro rata refund of the surplus contribution is made, in the same way as premium is refunded.

RULE 11 - MULTI-TIER PROGRAM

Pricing will be based on a multi-tier program with more than one rate level. An individual homeowner submission fits into only one tier based on definitive characteristics of the risk (prior losses and Financial Responsibility Score).

Definition

1. Prior Losses - Refers to the number of losses in the last three years
 - None
 - Each Non-Water Damage
 - Each Water Damage
2. Financial Responsibility Score

RULE 12 - PREMIUM COMPUTATION

This section provides explanation of how premiums are determined and what adjustments are applied to price each risk. Tier is determined by summing the Tiering Points for each location. For example, a home which had suffered two water damage and one non-water damage loss in the prior 3 years would accumulate 5 Tiering Points and would be assigned tier "F".

Step 1 -

Determine the Tier and Tier Factors by summing the Tiering points for the various factors and referencing the Tier Table. Multiply the Tier factor by the Financial Responsibility Tier factor. The product of these two factors is the Tiering factor used in Step 3.

Tiering Factors and Points

Losses in Prior 3 Years	Tiering Points
None	0
Each Non-Water Damage	1
Each Water Damage	2



Tier Table

Tiering Points	Tier	Factor
0 (or less)	A	1.00
1	B	1.05
2	C	1.10
3	D	1.15
4	E	1.20
5	F	1.25
6	G	1.30
7	H	1.35
8	I	1.40
9	J	1.45
10	K	1.50
11	L	1.55
12+	M	1.60

Tiering – Financial Responsibility (FR)

FR Tier	PURE Selected Tier Factor
00F	.78
0F	.79
1F	.80
2F	.81
3F	.83
4F	.84
5F	.86
6F	.89
7F	.92
8F	.94
9F	1.00
10F	1.06
11F	1.15
12F	1.23
13F	1.32
14F	1.00

Base Premium Coverages

The calculation of the Base Premium is described below and includes:

- 50% of Dwelling Coverage for Contents coverage
- Other coverages, as described in the policy. See policy for complete coverage descriptions.

Premium Computation

Step 2-



Determine the Zone based upon the location of the dwelling

See Appendix A

Step 3-

Determine Base Premium 1 by multiplying the Base Premium for the Zone (See Appendices A and B) by the Increased Limit Factor and the Tiering Factor.

Increased Limits Factors

REFER TO STATE EXCEPTION PAGES

Interpolate for values between the lower and upper bands.

Base Premium by Zone

See Appendix B

Step 4-

Determine Base Premium 2 by multiplying Base Premium 1 by the sum of the Coverage Adjustment Credits and Debits to the Other Structures (“B”), Contents (“C”), Loss of Use (“D”) (see appendix C) and Age of Home/Year of Renovation (see appendix D). Calculate Base Premium 2.

All Peril Protection Credit

Step 5-

Determine the Protection Class/Construction Type Factor.

Protection Class	Construction Type		
	Frame/Veneer	Masonry	Fire Resistive
1 to 6	1.00	0.93	0.85
7,8	1.25	1.20	1.15
9	1.50	1.40	1.30
10	1.80	1.70	1.60
Extreme 10*	2.50	2.25	2.00

*Note: Applies to locations which are:
 Over 10 miles from nearest responding Fire Department; or
 Not accessible by the Fire Department during Winter Months.



Step 6-

Determine All Peril Protection Credit 1 by adding 1 to the sum of the following credits.

<u>All Peril Protection Credit / Debits</u>	<u>Credit</u>
Central Reporting Burglar Alarm	5%
Central Reporting Fire Alarm	5%
Guard Gated Community	5%
Residential Sprinkler System	10%
Low Temperature Monitoring Device	2%
Water Leak Detection / Shut off device (No Alarm)	3%
Water Leak Detection / Shut off device (With Alarm)	5%
Exceptional Risk Credits (not to exceed 12%)	
External Perimeter Security Protection <i>** (can be either Closed Circuit TV) or (external motion detection system)</i>	5%
F/T Live in Caretaker	2%
24hr Signal Continuity	2%
Sprinkler system with water flow alarm	2%
Gas Leak detector	2%
Lightning Protection system	2%
External Perimeter Gate	2%
Back up Generator Credit	2%

Step 7-

Determine All Perils Deductible Factor:

REFER TO STATE EXCEPTION PAGES

Step 8-

Calculate Base Premium 3 by multiplying Base Premium 2 by (the product of Protection Class/Construction Type Factor, All Other Peril Protection Credit 1 and All Other Perils Deductible Factor).

Step 9-

Determine the total Percentage Credits/Surcharges by summing the following:

- 1) Occupancy Surcharges
 - a. Seasonal/Secondary Home Surcharge: A surcharge of **30%** is applicable, if the insured dwelling is a seasonal or secondary home. The 30% surcharge will reduce to 25% if the seasonal/secondary home is equipped with Water Leak Detection / Shut off device (No Alarm) OR a Low Temperature Monitoring Device. The 30% surcharge will reduce to 20% if the house consists of any one of the following:
 - there is a full time caretaker at the seasonal/secondary home while the owner is absent;
 - the seasonal/secondary home is protected by Water Leak Detection / Shut off device (With Alarm)
 - b. Rented to Others Surcharge: A surcharge of **25%** is applicable, if the insured dwelling is rented to others



- c. Vacancy Surcharge: A surcharge of **30%** is applicable, if the insured dwelling is to be vacant for more than 30 days
- 2) Companion Policy Credits
- a. Primary Home Companion Credit: A credit of 20% is applicable to a seasonal or secondary house if there is also a primary residence insured on the same policy.
 - b. Auto Companion Credit: A credit of **10%, not to exceed \$500**, is applicable if the insured maintains an in force automobile insurance policy with the company.
 - c. Personal Excess Liability Credit. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force personal excess insurance policy with PURE
 - d. Jewelry & Art. A credit of **5%, not to exceed \$250**, is applicable if the insured maintains an in force Jewelry & Art insurance policy with PURE with a minimum scheduled insured amount of \$25,000 of Jewelry, or \$250,000 of Art, or some equivalent combination thereof.

Step 10-

Calculate Base Premium 4 by applying the total Percentage Credit/Surcharge Adjustment to Base Premium 3.

Excess Flood Base Premium Computation

If Excess Flood Coverage is selected, follow steps 11 through 13. Otherwise, proceed to step 14.

Step 11-

(Excess Flood Dwelling)

1. Determine Exposure amount (Coverage Limit Selected for Dwelling), Multiply by Flood Dwelling (A) Rate (see appendix F) = Excess Flood Dwelling Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix H (Exposure % = (Coverage Limit Selected / Coverage A))
3. Calculate Excess Flood Dwelling Premium 2 by multiplying Excess Flood Dwelling Premium 1 by First Loss Factor in Appendix G.

Step 12-

(Excess Flood Contents)

1. Determine Exposure amount (Coverage Limit Selected for Contents), Multiply by Flood Contents (C) Rate (see appendix F) = Excess Flood Contents Premium 1.
2. Look up First Loss Factor of Coverage Limit Selected from Appendix G (Exposure % = (Coverage Limit Selected / Coverage C))
3. Calculate Excess Flood Contents Premium 2 by multiplying Excess Flood Contents Premium 1 by First Loss Factor

Step 13-

Calculate Total Flood Premium by adding Excess Flood Dwelling Premium 2 + Excess Flood Contents Premium 2

Step 14-

Determine Dollar Adjustments (including Workers Compensation) - (see Dollar Adjustments Appendix E)

Step 15-



Add charge for liability limit (if applicable)

<u>Amount of Liability Coverage (Primary)</u>	<u>Liability Premium</u>
\$ 300,000	\$80
\$ 500,000	\$110
\$1,000,000	\$140

*The Liability Premium includes \$10,000 of Medical Payments to Others.

Step 16-

Calculate Final Premium by adding Dollar Adjustments amount plus Total Flood Premium (if applicable) plus Liability Premium (if applicable) to Base Premium 4.

Step 17-

If the member is a part of a defined "Group Marketing" group that is filed and approved in the state. Apply the group's specific Group Marketing discount to the final premium.

Step 18-

Apply the 10% surplus contribution to Base Premium 4 to get the final premium.

Appendix A – Territory

REFER TO STATE EXCEPTION PAGES

Appendix B- Rates

REFER TO STATE EXCEPTION PAGES



Appendix C- Coverage Adjustments

Other Structures Coverage Adjustment

<u>Other Structures Coverage</u>	<u>Premium Adjustment</u>
For each 3% of OS of Dwelling Coverage	Add 2% of the Base Premium

Contents Coverage Adjustment

<u>Contents Coverage</u>	<u>Premium Adjustment</u>
For each 3% of Contents above 50% of Dwelling Coverage	Add 1% of the Base Premium
For each 2.5% of Contents below 50% of Dwelling Coverage	Subtract 1% of the Base Premium

Loss Of Use Coverage Adjustment

<u>Loss Of Use Coverage</u>	<u>Premium Adjustment</u>
For Loss of Use Coverage equal to 10% of coverage A	Subtract 3% of the Base Premium
For \$0 Loss of Use Coverage	Subtract 7.5% of the Base Premium

Appendix D- Age of Home/ Year of Renovation

The age of home is computed by subtracting the year of construction from the policy effective year. This credit does not apply if the Year of Renovation Credit applies.

Age of Home	Credit
0	-21.00%
1	-21.00%
2	-18.00%
3	-15.00%
4	-12.00%
5	-9.00%
6	-6.00%
7	-3.00%
8+	0.00%



To qualify for this credit, the house must have had the plumbing and heating systems and electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded. The renovations must have been completed by a licensed contractor in compliance with the local building codes.
This credit does not apply if the Age of Home Credit applies.

Years since Oldest Renovation	Credit
0	-17.00%
1	-17.00%
2	-15.00%
3	-12.00%
4	-9.00%
5	-6.00%
6	-3.00%
7+	-0.00%



Appendix E- Dollar Adjustments

DOLLAR ADJUSTMENTS

To apply dollar adjustments, subtract or add any applicable credits or surcharges to the policy premium. Dollar Adjustments are broken out in Extensions, Increases and Additions or Limitations and Exclusions

Extensions, Increases and Additions

Additional Insured

Use this endorsement to add a person or organization as an additional insured to a specific location listed on the policy. **There is no premium charge for this endorsement. Attached Endorsement PHVH-012-GEN – Additional Insured.**

Additional Interests

Use this endorsement to add an additional mortgagee(s) not listed on the Declarations Page that has an interest in the residence to the policy. There is no premium charge for this endorsement. **Attached Endorsement PHVH-013-GEN – Additional Interest.**

Business Property Extension

Use this endorsement to extend coverage up to a specified amount for a covered loss to business property. The premium charge for this coverage is \$25 per \$2,500. **Attached Endorsement PHVH-014-GEN – Business Property Extension.**

Earthquake Extension

This peril is automatically included for Contents coverage. Coverage can be purchased to cover losses to Dwelling and Other Structures. To determine the additional premium, the calculation is as follows:

1. Determine the rate per \$1,000 according to the construction and deductible option
2. Apply the rate to coverage A

Premium per \$1,000 of coverage

Deductible	Frame/Veneer	Masonry
2%	1.15	5.50
5%	1.00	5.00
10%	0.89	4.75
15%	0.78	4.45
20%	0.67	4.20
25%	0.56	3.95

Attached Endorsement PHVH-017-GEN – Earthquake Extension.

Ensuing Fungi Increase

The premium for houses automatically includes a limit of \$20,000 for ensuing fungi remediation expense coverage. This limit can be increased in increments of 10%, 25% and 100% of the amount of dwelling coverage. **Attached Endorsement PHVH-019-GEN – Ensuing Fungi Increase.**

<u>Percentage of Dwelling Coverage</u>	<u>Premium</u>
10%	\$225
25%	\$375
100%	\$850



Equipment Breakdown Enhancement Coverage

This endorsement provides equipment breakdown coverage (as defined in the endorsement) that would normally be excluded. A premium charge is required for each location where this coverage applies.

This coverage will be provided at a limit of \$100,000 per occurrence, subject to a \$500 deductible.

The rates for this coverage are as follows:

Coverage A limit for Dwellings or Coverage C limit for Condominiums/Coops/Tenants	Premium
Below \$1,000,000	\$50
\$1,000,000 to \$3,000,000	\$125
Over \$3,000,000	\$341

Attach Endorsement PHVH-018-GEN – Equipment Breakdown Enhancement Coverage.

Flood Coverage Extension (DIC)

Primary Flood Coverage is available on a difference in conditions (DIC) basis if the residence premises is located in a FEMA designated low hazard flood zone (B, C, or X Flood Zone).

The charge for this endorsement is \$100.

Attach Endorsement PHVH-040-GEN – Flood Coverage Extension.

Incidental Business Property Increase

Use this endorsement to increase the specified limit for a covered loss to property used for an incidental business, use this endorsement. The premium charge is \$25 per \$2,500. **Attach Endorsement PHVH-021-GEN – Incidental Business Property Increase.**

Incidental Business Threshold Increase

The Homeowners Policy includes a definition of “incidental business.” This endorsement amends the definition by increasing the gross annual revenues earned. **Attach Endorsement PHVH-022-GEN – Incidental Business Threshold Increase.**

Gross Annual Revenues	Charge
\$25,000	\$50
\$50,000	\$100

Landscaping Limit Increase

The base premium includes coverage for landscaping up to 5% of the greater between Dwelling and Contents coverage. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree shrub or plant. Use this endorsement to increase the coverage amount. **Attach Endorsement PHVH-023-GEN – Landscaping Limit Increase.**

Landscaping Limit Increase
 Tree Shrub or Plant Limit Aggregate Landscaping Coverage



	<u>Up to 5%</u>	<u>Above 5%</u>
\$5,000.00	included	\$3.00 per \$1,000
\$10,000.00	\$2.00 per \$1,000	\$4.00 per \$1,000

Liability Extension

Use this endorsement to extend liability to another location. The premium charge is:

<u>Amount of Liability Coverage</u>	<u>Liability Premium</u>
\$ 300,000	\$30
\$ 500,000	\$35
\$1,000,000	\$42

Attach Endorsement PHVH-034-GEN – Liability Extension.

Loss Assessment Increase

This policy provides \$50,000 in loss assessment coverage. To increase this coverage up to an additional \$50,000, use this endorsement. The premium charge is \$2 per \$1,000. **Attach Endorsement PHVH-025-GEN - Loss Assessment Increase.**

Loss Payable Clause

Use this endorsement to add loss payees names and addresses. There is no premium adjustment for this endorsement. **Attach Endorsement PHVH-026-GEN – Loss Payable Clause.**

Limitations and Exclusions

Extended Replacement Cost

This policy provides Guaranteed Rebuilding Cost Coverage on the dwelling and other structures, which pays the reconstruction cost for the dwelling and other structures, even if this amount is greater than the coverage limit shown for that location on the Declarations. Guaranteed Rebuilding Cost Coverage can be replaced with Extended Rebuilding Cost Coverage which pays the reconstruction cost for the dwelling and other structures up to 200% of the coverage limit shown for that location on the Declarations. There is a \$5 premium credit for this endorsement. **Attach Endorsement PHVH-005-GEN – Extended Replacement Cost Coverage.**

Replacement Cost Coverage

If Guaranteed Replacement Cost Coverage on the dwelling is removed and Replacement Cost Coverage is selected as the only payment basis for the dwelling and other structures, regardless of the covered peril, this endorsement is applicable. There is a \$10 premium credit for this endorsement. **Attach Endorsement PHVH-002-GEN - Replacement Cost Coverage.**

Fine Arts Exclusion

Use this endorsement to remove coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement. **Attach Endorsement PHVH-004-GEN –Fine Arts Exclusion.**

Libel/Slander Exclusion

The definition of Personal Injury includes libel and slander. Use this endorsement to delete libel and slander from the definition. There is a \$5 premium credit for this endorsement. **Attach Endorsement PHVH-007-GEN - Libel/Slander Exclusion.**

Premises Liability Limitation

Privilege Underwriters Reciprocal Exchange
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Revision Date: 04/01/2011



Use this endorsement to limit liability coverage to personal injury and property damages caused by an occurrence at the residence. There is a \$5 premium credit for this endorsement. **Attach Endorsement PHVH-010-GEN - Premises Liability Limitation.**



Appendix – F Flood Rates

Flood Zone	Building Diagram #	Elevation Measure	Contents Rate							Building Rate						
			Elevation							Elevation						
			all	3+	2	1	0	-1	-2	-3	all	3+	2	1	0	-1
AE, A1-30, A Unnumbered	1,2,3,4	Min(a,d,e) - BFE	0.16	0.16	0.26	0.44	1.76	2.20	R	0.13	0.14	0.18	0.29	1.18	1.48	R
	1 (with vented garage)	Min(a,e) - BFE	0.16	0.16	0.26	0.44	1.76	2.20	R	0.13	0.14	0.18	0.29	1.18	1.48	R
	5	Min(a,e) - BFE	0.23	0.23	0.36	0.55	2.20	2.76	R	0.19	0.19	0.24	0.36	1.48	1.84	R
	6	Min(a,e) - BFE	0.11	0.11	0.19	0.28	1.10	1.38	R	0.09	0.10	0.13	0.19	0.74	0.93	R
	6 (with vented enclosure)	Min(b,e) - BFE	0.29	0.30	0.48	0.71	2.86	3.59	R	0.24	0.25	0.31	0.48	1.91	2.39	R
	7	Min(a,d,e) - BFE	0.16	0.16	0.26	0.35	1.44	1.79	R	0.13	0.14	0.18	0.24	0.95	1.19	R
	7 (with vented enclosure)	Min(b,e) - BFE	0.34	0.34	0.55	0.83	3.31	4.14	R	0.28	0.29	0.36	0.55	2.20	2.76	R
	8	Min(a,d,e) - BFE	0.16	0.16	0.26	0.35	1.44	1.79	R	0.13	0.14	0.18	0.24	0.95	1.19	R
	8 (with vented enclosure)	Min(b,e) - BFE	0.29	0.30	0.48	0.71	2.86	3.59	R	0.24	0.25	0.31	0.48	1.91	2.39	R
AO-AH (Certified)	all	na	0.15							0.12						
AO-AH (Not Certified)	all	na	0.35							0.29						
A99, B,C,X	1,2,3,4, 5	na	0.15							0.12						
	6	na	0.23							0.15						
	7,8	na	0.31							0.21						
D	1,2,3,4	na	0.76							0.35						
	6	na	R							R						
	7,8	na	R							R						
PRP - B, C, X	all	na	0.21							0.09						
V1-V30, VE	1,2,3,4	Min(a,d,e) - BFE	0.32	0.32	0.77	1.14	2.64	3.53	R	0.44	0.48	0.62	0.99	1.98	2.64	R
	1 (with vented garage)	Min(a,d,e) - BFE	0.32	0.32	0.77	1.14	2.64	3.53	R	0.44	0.48	0.62	0.99	1.98	2.64	R
	5	Min(c,e) - BFE	0.57	0.51	0.62	1.23	1.77	2.21	R	0.57	0.78	1.02	1.77	2.21	2.64	R
	6	Min(a,d,e) - BFE	0.06	0.14	0.12	0.24	0.36	0.56	R	0.14	0.20	0.21	0.44	0.62	0.71	R
	6 (with vented enclosure)	Min(c,e) - BFE	0.65	0.71	0.86	1.07	1.34	1.67	R	0.71	0.96	1.43	1.94	2.39	2.91	R
	7 (with or without venting)	Min(a,d,e) - BFE	0.35	0.41	0.57	0.80	1.32	2.21	R	0.35	0.41	0.57	0.80	1.32	2.21	R
	8 (with or without venting)	Min(a,d,e) - BFE	0.35	0.41	0.57	0.80	1.32	2.21	R	0.35	0.41	0.57	0.80	1.32	2.21	R

Reference

BFE

Base Flood Elevation: _____

What is the elevation of the:

- a) Top of bottom floor (including basement, crawl space, or enclosure floor)? _____
- b) Top of the next floor? _____
- c) Bottom of the lowest horizontal structural member (V Zones only)? _____
- d) Bottom of the attached garage (top of slab)? _____
- e) Lowest elevation of machinery or equipment servicing the building? _____



Appendix G - First Loss Factors

First Loss Factor Table

Exposure Percentage	Factor	Exposure Percentage	Factor
1.00%	0.062	51.00%	0.645
2.00%	0.107	52.00%	0.653
3.00%	0.133	53.00%	0.66
4.00%	0.16	54.00%	0.667
5.00%	0.187	55.00%	0.674
6.00%	0.197	56.00%	0.796
7.00%	0.208	57.00%	0.801
8.00%	0.219	58.00%	0.807
9.00%	0.229	59.00%	0.812
10.00%	0.24	60.00%	0.71
11.00%	0.251	61.00%	0.718
12.00%	0.261	62.00%	0.726
13.00%	0.272	63.00%	0.734
14.00%	0.283	64.00%	0.742
15.00%	0.293	65.00%	0.75
16.00%	0.304	66.00%	0.758
17.00%	0.315	67.00%	0.766
18.00%	0.325	68.00%	0.774
19.00%	0.336	69.00%	0.782
20.00%	0.347	70.00%	0.79
21.00%	0.357	71.00%	0.797
22.00%	0.368	72.00%	0.804
23.00%	0.379	73.00%	0.811
24.00%	0.389	74.00%	0.818
25.00%	0.4	75.00%	0.825
26.00%	0.42	76.00%	0.832
27.00%	0.44	77.00%	0.839
28.00%	0.455	78.00%	0.846
29.00%	0.465	79.00%	0.853
30.00%	0.475	80.00%	0.86
31.00%	0.484	81.00%	0.867
32.00%	0.493	82.00%	0.874
33.00%	0.502	83.00%	0.881
34.00%	0.51	84.00%	0.888
35.00%	0.518	85.00%	0.895
36.00%	0.527	86.00%	0.902
37.00%	0.535	87.00%	0.909
38.00%	0.543	88.00%	0.916
39.00%	0.551	89.00%	0.923
40.00%	0.559	90.00%	0.93
41.00%	0.567	91.00%	0.937
42.00%	0.575	92.00%	0.944
43.00%	0.583	93.00%	0.951
44.00%	0.591	94.00%	0.958

Privilege Underwriters Reciprocal Exchange
Homeowners Multi-Peril – Multistate
High Value Homeowner Program
Revision Date: 04/01/2011



45.00%	0.598	95.00%	0.965
46.00%	0.606	96.00%	0.972
47.00%	0.614	97.00%	0.979
48.00%	0.622	98.00%	0.986
49.00%	0.63	99.00%	0.993
50.00%	0.637	100.00%	1



Underwriting Guidelines – *West Virginia*

Target Member Profile

- Successful Families with clear claims history and strong financial stability
- Full account submissions
- Low Media Profile

Where We'll Look Most Competitive

- Total accounts
- Great Financial Responsibility Scores
- Jewelry Collections of all types
- Families with more automobiles than drivers

High Value Homeowners

Primary Homes

- \$1,000,000 minimum Dwelling limit
Or
- \$500,000 minimum Personal Property (Contents and A&A combined) for Condo's

Secondary Homes

- No minimum values apply for a Dwelling / Personal Property for Secondary home associated with a qualifying primary
Or
- \$1,000,000 for a 'Standalone' Secondary home (where primary is located in state where PURE doesn't write business)

Risk Characteristics

- Central Station Burglar & Fire Alarms required. Exceptions may be made for a primary home in a Gated Guarded Community with a Dwelling limit up to \$2Mil.
- Protection Class 9 & 10 eligible based on underwriter review
- High Hazard Flood Zones (A or V Zones) eligible subject to NFIP Primary Flood Insurance in place up to the maximum available limits
- Homes Rented to Others will be considered subject to:
 - No more than One or Two Rental properties as part of a total account; and
 - Rental term is either incidental (less than 10 weeks per year) or on an annual basis.
- Homes under minor renovation/updates or final stages of construction may be eligible subject to underwriter review, and additional subjectivities. Ground up Course of Construction and Major Renovation are **not eligible** as new business. We do understand that existing Members will do work on their homes, and will underwrite these cases appropriately.

Loss Experience

- If loss history exists, member must clearly demonstrate the steps taken to mitigate future losses.
- Members with two (2) or more losses in last 3 years will not be eligible.

Insurance to Value

- Homes will be insured to their full replacement cost
- Post bind, we may order an interior appraisal or an exterior appraisal. We will also consider existing carrier's recent appraisals and review for Replacement Cost adequacy.



Underwriting Guidelines – *West Virginia*

Private Fleet Automobile

- All Vehicle types can be insured on a single policy including Regular Use Autos, Collector Cars, Golfcarts, RV's, Motorcycles, High Value & Performance Vehicles, subject to underwriting.
- No Maximum number of Drivers or vehicles
- Policies with incidents/accidents eligible, subject to, within the last 3 years:
 - No more than **3** At Fault Accidents & Incidents per **Driver**
 - No more than **4** At Fault Accidents & Incidents per **Policy**
 - No more than **2** At Fault Accidents & Incidents per **Youthful Driver**
- Drivers with foreign drivers licenses **will be considered** subject to underwriting approval
- CLUE / MVR will be run on all drivers at time of request to bind.

Jewelry, Art, & Collectibles

- All types of collections are eligible, subject to a maximum value of \$50Mil per location.
- Coverage available for “Blanket” and “Scheduled” Coverage
- Encourage appraisals or evidence of value with submission. (**Required for items over \$100,000.**)
- If loss history exists, member must clearly demonstrate the steps taken to mitigate future losses
- 20% discount applies for collections appraised within last 2 years.
- In-home safe discount available
- Bank-Vault rates available

Excess Liability

- Liability Limits available from \$1Mil to \$20Mil. Requests above \$20Mil on a case by case basis.
- Uninsured Motorist available at \$1Mil
- Limited EPLI available at \$250,000 for up to 5 domestic employees
- Prospective members with prior loss history will be considered subject to underwriting.
- Driving records will be considered in the underwriting process

Watercraft

- Vessels 30ft in length or greater with a hull value of at least \$100,000 and up to \$3 million are eligible for the program.
- Vessels 10 years of age or newer are eligible for the program. Older vessels will be considered on a case by case basis.
- High Performance watercraft with a design speed of 65 mph or greater are **not** eligible

SERFF Tracking Number: PERR-126935424 State: West Virginia
 Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: 100009413
 Company Tracking Number: PURE-HO-WV-11-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-WV-11-01/PURE-HO-WV-11-01

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Rate Abstract P&C

Comments:

Attachment:

WV rate abstract HO (done).pdf

Item Status: **Status Date:**

Satisfied - Item: Actuarial Memorandum

Comments:

Attachments:

WV Filing Memorandum.pdf

PURE ROE Exhibit-Final.pdf

Item Status: **Status Date:**

Satisfied - Item: Target Risk Comparison Exhibit

Comments:

Attachment:

Target Risk Comparison Exhibit.pdf

Item Status: **Status Date:**

Satisfied - Item: Credit Score Information

Comments:

Attachments:

Insurance Score Filing Memo - WV Home.pdf

Exhibit 1- Attract One Description.pdf

Exhibit 2. Credit Score - WV.pdf

Item Status: **Status**

SERFF Tracking Number: PERR-126935424 State: West Virginia
Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: 100009413
Company Tracking Number: PURE-HO-WV-11-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: PURE High Value Homeowners Program
Project Name/Number: PURE-HO-WV-11-01/PURE-HO-WV-11-01

Date:

Satisfied - Item: Authorization letter

Comments:

Attachment:

PURE-Authorization letter.pdf

Item Status:

Status

Date:

Satisfied - Item: 20110715 Response letter,
markups, supporting docs

Comments:

Attachments:

WV Home Response to 7-13 objection letter.pdf

Condo Rate and Rule - West Virginia Exception Pages 7-14-2011 MARKED UP.pdf

Homeowners Rate and Rule - West Virginia Exception pages 7-14-2011 MARKED UP.pdf

Subscribers Agreement - for supporting docs.pdf

WV Nonrenewal Election Form - for supporting docs.pdf

Item Status:

Status

Date:

Satisfied - Item: 20110811 Response letter

Comments:

Attachment:

WV HO Response to 8-5 Objection letter.pdf

PROPERTY AND CASUALTY INSURANCE RATE FILING ABSTRACT

INSTRUCTIONS: All questions must be answered; if the answer is “none” or “not applicable”, so state. Companies filing as a group must use a consolidated abstract if the rates are identical.

1. a) Class/Coverage affected by filing: Homeowners (line 4.0)
- b) Term of policy to be written: 1 year
- c) Is coverage written on a claims-made or occurrence basis?
 Claims-Made _____ Occurrence ^x _____
- d) Company gross written premium (latest calendar year) for 1(a)
 West Virginia \$ 0 Countrywide \$ 39,925,526

2. List all rate level changes for the last five years for the class/coverage affected by this filing:

<u>Effective Date</u>		<u>Individual Coverages</u>	<u>All Coverages Combined</u>
New	Renewal		
<u>N/A</u>	<u>N/A</u>	<u>N/A - New Program</u>	<u>N/A - New Program</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3. Number of West Virginia policies in force in each of the last five years:

	<u>Number of Policies</u>	<u>Percent Change</u>
5 th Prior Year	<u>N/A</u>	<u>N/A - New Program</u>
4 th Prior Year	_____	_____
3 rd Prior Year	_____	_____
2 nd Prior Year	_____	_____
1 st Prior Year	_____	_____

4. a) Estimated premium effect of the filing:

<u>Coverage</u>	<u>Annual Written Premium</u>	<u>Percent Change Requested</u>	<u>Additional Annual Premium</u>
Homeowners	\$ N/A	N/A-New Prog %	\$ N/A-New Prog
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____

b) Components of proposed rate level change(s):

Coverage	Indicated Rate Level Change(s)	Proposed Rate Level Change(s)	Components of Proposed Rate Level Changes			
			(A) Basic Rate Change	(B)	(C)	(D)
Homeowners	N/A %	N/A %	N/A %	N/A %	N/A %	N/A %
_____	_____ %	_____ %	_____ %	_____ %	_____ %	_____ %
_____	_____ %	_____ %	_____ %	_____ %	_____ %	_____ %
_____	_____ %	_____ %	_____ %	_____ %	_____ %	_____ %
_____	_____ %	_____ %	_____ %	_____ %	_____ %	_____ %

**Examples of some components are classification changes, increased limit changes, deductible changes, age or symbol changes, policy form changes, changes in tier factors, and other manual rate changes.*

5. Provide the following calendar year information for the coverage stated in 1(a):

5(a)

WEST VIRGINIA

		Earned Premium (000)	Incurred Losses (000)	Unadjusted Loss Ratio
5 th Prior Year	2005	\$ 0	\$ 0	0 %
4 th Prior Year	2006	\$ 0	\$ 0	0 %
3 rd Prior Year	2007	\$ 0	\$ 0	0 %
2 nd Prior Year	2008	\$ 0	\$ 0	0 %
1 st Prior Year	2009	\$ 0	\$ 0	0 %
TOTAL		\$ 0	\$ 0	0 %

5(b)

COUNTRYWIDE

		Earned Premium (000)	Incurred Losses (000)	Unadjusted Loss Ratio
5 th Prior Year	2005	\$ 0	\$ 0	0 %
4 th Prior Year	2006	\$ 0	\$ 0	0 %
3 rd Prior Year	2007	\$ 6,347	\$ 1,316	20.7 %
2 nd Prior Year	2008	\$ 20,662	\$ 4,519	21.9 %
1 st Prior Year	2009	\$ 32,640	\$ 8,324	25.5 %
TOTAL		\$ 59,649	\$ 14,159	23.7 %

6. PROPERTY CASUALTY PROCEDURAL INFORMATION (include exhibits)

The filing should be easy to read and understand. It should be self-explanatory and should be well documented.

The answers to the following questions should be a part of the filing:

- a) If the methods used in this filing differ from those used in the last rate filing for this coverage in West Virginia, or if the West Virginia methods differ from those used countrywide, attach an explanation of the differences.
- b) Are the proposed rates specific to West Virginia, or are the same rates to be charged on a Countrywide basis?
- c) Are there any insureds that will be affected by the proposed changes (i.e. do you have any West Virginia business that will be impacted by the proposal)? If so, what is the overall impact of all of the proposed changes?
- d) Explain the type of loss information used in this rate filing. For example, was it Calendar Period or Accident period; and was it based on Basic limits data or Total limits data? Provide the date at which the data was evaluated.
- e) Explain and support any premium trend, premium-on-level, or loss trend factors utilized in the indication.
- f) If Policy or Accident period data has been used, explain any tests or adjustments that were made to loss development factors so as to make them appropriate for use in this filing. Loss development factors should be shown by coverage both for West Virginia and countrywide. Provide support for loss development factors utilized.
- g) Explain any adjustments for large or catastrophic losses that were made in the statistical information on losses. Provide support for catastrophic loss factors utilized.
- h) Demonstrate how the expected income from investments have been taken into account in arriving at the proposed rates?
- i) Provide the derivation of your permissible and expected loss ratios. Explain any changes in those provisions between this filing and the previous filing.
- j) Provide any additional information supporting and clarifying your request.

a)N/A

b)specific to West Virginia

c)N/A

d)Calendar and total limits

e)N/A

f)N/A

g)N/A

h)see rate of return on equity exhibits

i)see rate of return on equity exhibits

j)N/A

7. Provide a summary of the developed data and experience in 4(a) above as follows:

	Current Level Earned	Trended Developed Incurred Losses	Adjusted Loss Ratio
5 th Prior Year	N/A \$ N/A - New Prog	\$ N/A - New Prog	N/A - New Prog %
4 th Prior Year	\$	\$	%
3 rd Prior Year	\$	\$	%
2 nd Prior Year	\$	\$	%
1 st Prior Year	\$	\$	%
TOTAL	\$	\$	%

8. Business Expense Provisions that are used to determine Permissible Loss Ratio.

Commission and Brokerage	12.5%	%
New Acquisition	0.0	%
General	22.0	%
Taxes, Licenses, Fees, Etc.	2.5	%
Other	0	%
Profit and Contingencies	5.0	%
TOTAL EXPENSES	42.0	%
Pure Permissible Loss Ratio	58.0	%
Loss Adjustment	1.9	%
Allocated	1.0	%
Unallocated	0.9	%
Total permissible loss and loss adjustment expense ratio	56.1	%

9. Insurance Expense Exhibit. Expense Ratios (%) on a written premium basis over the past 5 years for the coverage in 1(a) above:

	Percent Annual					5 year Average
	Year 2005	Year 2006	Year 2007	Year 2008	Year 2009	
a) Commission & Brokerage	0%	0%	9.2%	14.9%	11.3%	12.1%
b) New Acquisition	0%	0%	0%	0%	0%	0%
c) General	0%	0%	2.5%	2.4%	2.0%	2.2%
d) Taxes, etc.	0%	0%	2.8%	2.2%	2.6%	2.5%
e) SUBTOTAL (a)+(b)+(c)+(d)	0%	0%	14.5%	19.4%	15.9%	16.8%
f) WV Calendar Yr Loss Ratio	0%	0%	0%	0%	0%	0%
g) Combined Ratio (e)+(f)	0%	0%	14.5%	19.4%	15.9%	16.8%
h) Investment Gain/(Loss)	0%	0%	-40.3%	-6.1%	-3.1%	-8.1%

Privilege Underwriters Reciprocal Exchange
PURE High Value Homeowner Program

New Program Filing – Rates, Rules and Forms

West Virginia Actuarial Memorandum

Privilege Underwriters Reciprocal Exchange (“PURE”) is a Florida-domiciled reciprocal insurer focused on the High Net Worth personal lines segment. The proposed homeowner program represents PURE’s inaugural filing in the state of West Virginia.

The proposed rating variables and base rates are based primarily on PURE’s countrywide Homeowners program and a competitive review of AIG Casualty Company’s (“AIG”) approved high net worth filing in West Virginia effective September 1, 2009. The development of the proposed program also relied on experience and judgment together with a review of the high value home marketplace and relevant competitors in West Virginia.

The Company’s goal is to adopt AIG’s territory definitions and territory relativities while still keeping the consistency of PURE’s countrywide high net worth homeowner’s program and rating manual.

To establish base rates that are reasonable and competitive for the proposed new program, the Company evaluated the proposed program versus AIG’s for their targeted risk profile. The Company then selected base rates that will produce the Company’s desired rate level. As the Company gains experience in West Virginia, the results will be evaluated and filings will be made if and as appropriate as the experience data gains credibility.

A comparison of the targeted risk between the Company and AIG is provided in the Target Risk Comparison exhibit.

Attached is the Company’s proposed rating manual together with all forms to be used in the Homeowner’s program. The Company respectfully requests that the proposed filing be implemented effective on the earliest possible date of acknowledgment or approval.

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE

PURE High Value Homeowners Program

Rate of Return Exhibits - Exhibit R

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
PURE High Value Homeowners Program

Index of Exhibits

- Exhibit R1: Projected After-Tax Rate of Return
- Exhibit R2: Estimated Investment Earnings on Policyholder Supplied Funds
- Exhibit R3: Premium to Surplus Ratio
- Exhibit R4: Derivation of After-Tax Target Rate of Return of Statutory Surplus
- Exhibit R5: Projected Expense Ratios

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
PURE High Value Homeowners Program

Projected After-Tax Rate of Return

Operating Return

(1) Earned Premium	100.0%
(2) Expected Loss & Loss Adjustment Expenses as (1) - (3) - (4) - (5) - (6)	58.0%
(3) Commissions (Exhibit R5)	12.5%
(4) General & Other Acq. Expenses (Exhibit R5)	22.0%
(5) Taxes, Licenses & Fees (Exhibit R5)	2.5%
(6) Underwriting Profit Before Federal Income Tax	5.0%
(7) Federal Income Tax on Underwriting Profit = (6) x 0% (Reciprocal)	0.0%
(8) Underwriting Profit After Federal Income Tax = (6) - (7)	5.0%
(9) After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit R2.1)	1.1%
(10) After-Tax Return from Insurance Operations = (8) + (9)	6.1%

Total Rate of Return

(11) Premium to Surplus Ratio (Exhibit R3)	1.25:1
(12) After-Tax Investment Income on a Dollar of Surplus (Exhibit R2.3)	3.4%
(13) Total After-Tax Rate of Return on Statutory Surplus = (10)x(11)+(12)	11.0%

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
PURE High Value Homeowners Program

Estimated Investment Earnings on Policyholder Supplied Funds
(\$000)

(A) Unearned Premium Reserve		
(1) Projected Earned Premium		32,640
(2) Mean Unearned Premium Reserve		18,073
(3) Percentage Pre-Paid Expense		26.0%
(a) Commission and Brokerage Fees (Exhibit R5)	12.5%	
(b) 50% General & Other Acq. Expenses (Exhibit R5)	11.0%	
(c) Taxes, Licenses & Fees (Exhibit R5)	2.5%	
(4) Deduction for Federal Income Taxes Payable		7.0%
(5) Total Prepaid Expense = (A.2) x [(A.3) + (A.4)]		5,964
(6) Portion Subject to Investment Income = (A.2) - (A.5)		12,109
 (B) Delayed Remission of Premiums		
(1) Average Agents' Balance as % of Premium		35.0%
(2) Total Delayed Remission = (A.1) x (B.1)		11,424
 (C) Loss & LAE Reserve		
(1) Expected Loss & LAE Ratio (Exhibit R1)		58.0%
(2) Expected Loss & LAE = (A.1) x (C.1)		18,931
(3) Reserve to Incurred Ratio		50.0%
(4) Expected Loss & LAE Reserves = (C.2) x (C.3)		9,466
 (D) Policyholder Funds Subject to Investment Income = (A.6)-(B.2)+(C.4)		10,150
 (E) 2009 After Tax Rate of Return		3.4%
 (F) Investment Earnings on Policyholder Supplied Funds = (D) x (E)		345
 (G) After-Tax Investment Income on Policyholder Supplied Funds = (F)/(A.1)		1.1%

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
PURE High Value Homeowners Program

Source Notes for Exhibit R2.1
(\$000)

<u>Line</u>		
(A.1)	Projected Earned Premium 2009 IEE, Part III, Line(s) 4, Column 3	32,640
(A.2)	(1) Calendar Year 2009 Homeowners Multiple Peril UPR 2009 IEE, Part III, Line(s) 4, Column 19	21,715
	(2) Calendar Year 2008 Homeowners Multiple Peril UPR 2008 IEE, Part III, Line(s) 4, Column 19	14,430
	(3) Mean Unearned Premium Reserve = [(1)+(2)]/2	18,073
	(4) Selected Mean Unearned Premium Reserve	18,073
(A.4)	The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 7% (=20% x 35%).	
(B.1)	Selected Agents' Balances	35.0%
	Calendar Year 2009 Homeowners Multiple Peril Agents' Balances	30.4%
	Calendar Year 2008 Homeowners Multiple Peril Agents' Balances 2008, 2009 IEEs, Part III, Line(s) 4, Column 22	31.4%
(C.3)	(1) CY 2009 Countrywide Homeowners Multiple Peril Unpaid Loss & LAE 2009 IEE, Part III, Line(s) 4, Columns 13, 15, 17	5,458
	(2) CY 2008 Countrywide Homeowners Multiple Peril Unpaid Loss & LAE 2008 IEE, Part III, Line(s) 4, Columns 13, 15, 17	3,832
	(3) Average Unpaid Loss & LAE = [(1)+(2)]/2	4,645
	(4) CY 2009 Countrywide Homeowners Multiple Peril Incurred Loss & LAE 2009 IEE, Part III, Line(s) 4, Columns 7, 9, 11	9,041
	(5) Reserve to Incurred Ratio = (3) / (4)	51.4%
	(6) Selected Reserve to Incurred Ratio	50.0%

Notes:

Figures are from Company 2008 and 2009 Insurance Expense Exhibits.
(6) based on (5) and judgment.

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE

PURE High Value Homeowners Program

Source Notes for Exhibit R2.1 (Continued)
(\$000)Line E

Investment Category	2009 Investment Income Earned	Tax Rate	After-Tax Portion	2009 After-Tax Investment Income	
Taxable Bonds	1,834,811	35.00%	65.00%	1,192,627	
Non-Taxable Bonds	44,326	5.25%	94.75%	41,999	
Preferred Stocks	0	35.00%	65.00%	0	
Common Stocks	0	35.00%	65.00%	0	
Common Stocks in Affiliates	0	14.18%	85.83%	0	
Cash	5,178	35.00%	65.00%	3,366	
All Other Investments	14,453	35.00%	65.00%	9,394	
Total	1,898,768			1,247,386	
Total Investment Expense	1,476,369	35.00%	65.00%	959,640	
Net Investment Income Earned	422,399			287,746	
Invested Assets as of 12/31/2008 2009 Annual Statement, Page 2, Line 10, Column 4				49,800,052	
Invested Assets as of 12/31/2009 2009 Annual Statement, Page 2, Line 10, Column 3				55,855,664	
Average Invested Assets				52,827,858	
Calendar Year	Beginning Invested Assets	Ending Invested Assets	Average Invested Assets	Before Tax Net Realized Capital Gains	Net Realized Capital Gains Ratio
2007	0	52,563,675	26,281,838	195	0.0%
2008	52,563,675	49,800,052	51,181,864	-400,577	-0.8%
2009	49,800,052	55,855,664	52,827,858	1,198,429	2.3%
Total	102,363,727	158,219,391	130,291,559	798,047	0.6%
Selected Realized Capital Gains					0.1%
Tax Rate on Realized Capital Gains					35.0%
After-Tax Realized Capital Gains					0.1%
After-Tax Rate of Return					0.5%
Selected After-Tax Rate of Return (Based on Industry)					3.3%
Selected After-Tax Total Rate of Return					3.4%

Notes:

Figures are from Company 2009 Annual Statement.

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE

PURE High Value Homeowners Program

Premium to Surplus Ratio
(\$000)

	Calendar Year 2008	Calendar Year 2009
(1) Beginning Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 2	49,123,664	47,861,203
(2) Ending Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 1	47,861,203	49,978,129
(3) Average Surplus Level = [(1)+(2)]/2	48,492,434	48,919,666
(4) Net Written Premiums Annual Statement, Page 8, Line 34, Column 6	6,806,276	9,721,558
(5) Net Premium to Surplus Ratio = (4) / (3)	0.14	0.20
(6) Selected Premium to Surplus Ratio		1.25

Notes:

Premium and Surplus figures are from Company 2009 and 2008 Annual Statements.
Selection based on industry figures.

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE

PURE High Value Homeowners Program

Derivation of After-Tax Target Rate of Return of Statutory Surplus

After Tax Rate of Return on Net Worth

	(1)	(2)	(3) =[(1)+(2)]/2
Year	Property/ Casualty	Industry Total	Average
1999	6.5%	15.2%	10.9%
2000	6.6%	14.6%	10.6%
2001	0.3%	10.4%	5.4%
2002	1.7%	10.2%	6.0%
2003	8.2%	12.6%	10.4%
2004	8.0%	13.9%	11.0%
2005	8.3%	14.9%	11.6%
2006	12.2%	15.4%	13.8%
2007	9.7%	15.2%	12.5%
2008	2.2%	13.1%	7.7%
1999-2008	6.4%	13.6%	10.0%
Avg x-2001/2	7.7%	14.4%	11.0%

(4)	Selected After-Tax Return on GAAP Equity	11.0%
(5)	2009 Statutory Surplus	49,978,129
(6)	2009 Net Unearned Premium Reserve	9,952,000
(7)	GAAP Equity in Unearned Premium Reserve	1,164,908
(8)	2009 GAAP Equity = (5) + (7)	51,143,037
(9)	GAAP to Statutory Adjustment Factor = (8) / (5)	1.02
(10)	Target After-Tax Return on Stat. Surplus = (4) x (9)	11.3%

Notes:

(1), (2) from 2008 NAIC Profitability Analysis.

(4) excludes 2001 and 2002 because September 11th cause them to be outliers.

(5) from Company 2009 Annual Statement, Page 3, Line 35, Column 1.

(6) from Company 2009 Insurance Expense Exhibit, Part III, Line 34, Column 19.

(7) = (6) x Company Average Commissions and Other Acquisition Costs.

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
 PURE High Value Homeowners Program

Projected Expense Ratios

Direct Basis	Countrywide						3 Year Wtd Average	Selected
	2007		2008		2009			
	(\$000)	%	(\$000)	%	(\$000)	%	%	%
Premiums Written	15,463		25,977		39,926			
Premiums Earned	6,347		20,662		32,640			
Commission	1,423	9.2%	2,802	10.8%	4,673	11.7%	11.3%	12.5%
Other Acquisition	-	0.0%	-	0.0%	-	0.0%	0.0%	0.0%
General Expenses	3,924	61.8%	6,231	30.2%	7,844	24.0%	26.4%	22.0%
Taxes, Licenses, & Fees	428	2.8%	568	2.2%	1,041	2.6%	2.4%	2.5%
Total Expenses		73.8%		43.1%		38.3%	40.2%	37.0%
Profit Load								5.0%
Total Expenses & Profit								42.0%
Permissible Loss & LAE Ratio								58.0%

Notes:

Expense figures are from Company 2007 and 2008 Insurance Expense Exhibits, Line 4.0 - Homeowners Multiple Peril.

Commission selected is based on proposed rate for program.

Commission and Taxes are shown as a percent of written premium.

General Expenses and Other Acquisition Expenses are shown as a percent of earned premium.

Support for the selected profit provision is included in Exhibit R1.

Privilege Underwriters Reciprocal Exchange
Homeowners Multi-Peril
High Value Homeowner Program

STATE OF WEST VIRGINIA

HO-3 RATING COMPARISON

Type County Zip Zone	AIG Home Kanawha 25314 1	Type County Zip Zone	PURE Home Kanawha 25314 1
<u>Rating and Factors</u>		<u>Rating and Factors</u>	
Base Rate (\$350K)	\$978	Base Rate (\$1M)	\$2,756
Implied Tier 2 Factor (No Tier)	1.000	Deviation from AIG to Achieve Target Rate Level	0.986
Implied ILF @ \$2,500 Deductible	2.8180	Proposed Base Rate	\$2,717
Prot Class/Const. Type (4 / Frame)	1.000		
Hurricane Deductible (2%)	N/A	<u>Points</u>	
Burglar	0.950	Tiering Points Factor	1.000
Fire Alarm	0.950	Financial Responsibility	0.860
Protective Device	1.000	ILF (Amount of Insurance) \$1M	<u>1.000</u>
New Construction	1.000	Adjusted Base Premium 1	\$2,337
Renovated House	1.000	Age of Home (2000, 10 Yrs Old)	0.0%
Guarded Community	1.000	Coverage B (20%)	<u>13.3%</u>
Sprinkler	1.000	Adjusted Base Premium 2	\$2,649
Private Collections	N/A	Hurricane Deductible 2%	1.000
Excess Liability Policy	N/A	All Other Prot (Central Burg and Fire)	0.900
Claim Record Adjustment	1.000	Prot Class/Const. Type (4 / Frame)	1.000
Wind/Hail	N/A	AOP Deductible (\$2,500)	<u>1.000</u>
		Adjusted Base Premium 3	\$2,384
		Auto Companion Credit	\$238
		Personal Excess Credit	\$119
		Collections (Jewelry & Art) Credit	\$119
		Companion Policy Credits	<u>20.0%</u>
		Adjusted Base Premium 4	\$1,907
		Coverage E & F	\$110
		Total Premium	\$2,017
		Surplus Contribution	1.100
		Total Premium w/ Contribution	\$2,219.00
<u>Dollar Adjustments</u>			
Large Loss Deductible Waiver (\$2,500)	\$ 75.00		
Contents Adjustment	\$ -		
Guaranteed Replacement Cost	\$ -		
Coverage E & F	\$ 50.00		
Premium	\$2,612.00		

AIG Notes:

Home Rating Example Characteristics

Coverage A = \$1,000,000
 Coverage B = \$200,000
 Coverage C = \$500,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Frame
 Central Station Burglar Alarm: Yes
 Central Station Fire Alarm: Yes
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: N/A
 Auto Companion Credit: N/A
 Guaranteed Replacement Cost: Yes
 Inflation Guard - Free of Charge: Yes
 Hurricane Deductible: 2.0%, If applicable
 *from AIG Casualty Company (19402) WV approved filing eff. 9/1/2009.

PURE Notes:

Home Rating Example Characteristics

Coverage A = \$1,000,000
 Coverage B = \$200,000
 Coverage C = \$500,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Frame
 Central Station Burglar Alarm: Yes
 Central Station Fire Alarm: Yes
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: Yes
 Auto Companion Credit: Yes
 Guaranteed Replacement Cost: Yes
 Inflation Guard - Free of Charge: Yes
 Hurricane Deductible: 2.0%, If applicable
 Credit Score = 750 Attract One Score
 Surplus Contribution = 10%

Privilege Underwriters Reciprocal Exchange
Homeowners Multi-Peril
High Value Homeowner Program

STATE OF WEST VIRGINIA

HO-6 RATING COMPARISON

Type County Zip Zone	AIG Condo Kanawha 25314 1	Type County Zip Zone	PURE Condo Kanawha 25314 1
<u>Rating and Factors</u>		<u>Rating and Factors</u>	
Base Rate (\$50K)	\$140	Base Rate (\$1M)	\$1,628
Implied Tier 2 Factor (No Tier)	1.000	Deviation from AIG to Achieve Target Rate Level	1.171
Implied ILF @ \$2,500 Deductible	9.2286	Proposed Base Rate	\$1,906
Prot Class/Const. Type (4 / Masonry)	0.900	<u>Points</u>	
Hurricane Deductible (2%)	N/A	Tiering Points Factor	1.000
Burglar	1.000	Financial Responsibility	0.860
Fire Alarm	1.000	ILF (Amount of Insurance)	<u>0.750</u>
Protective Device	1.000	Adjusted Base Premium 1	\$1,230
New Construction	N/A	Age of Home (2000, 10 Yrs Old)	<u>0.0%</u>
Renovated House	N/A	Adjusted Base Premium 2	\$1,230
Guarded Community	1.000	Hurricane Deductible 2%	1.000
Sprinkler	1.000	All Other Prot (Central Burg and Fire)	1.000
Private Collections	N/A	Prot Class/Const. Type (4 / Masonry)	0.900
Excess Liability Policy	N/A	AOP Deductible (\$2,500)	<u>1.000</u>
Claim Record Adjustment	1.000	Adjusted Base Premium 3	\$1,107
Wind/Hail	N/A	Auto Companion Credit	\$111
		Personal Excess Credit	\$55
		Collections (Jewelry & Art) Credit	\$55
<u>Dollar Adjustments</u>		Companion Policy Credits	<u>20.0%</u>
Large Loss Deductible Waiver (\$2,500)	\$ 75.00	Adjusted Base Premium 4	\$885
Contents Adjustment	N/A	Coverage E & F	\$110
Guaranteed Replacement Cost	N/A	Total Premium	\$995
Coverage E & F	\$ 50.00	Surplus Contribution	1.100
Premium	\$1,288.00	Total Premium w/ Contribution	\$1,095.00

AIG Notes:

Home (Condo) Rating Example Characteristics

Coverage C = \$750,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Masonry
 Central Station Burglar Alarm: No
 Central Station Fire Alarm: No
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: N/A
 Auto Companion Credit: N/A
 Guaranteed Replacement Cost: No
 Hurricane Deductible: 2.0%, If applicable
 *from AIG Casualty Company (19402) WV approved
 filing eff. 9/1/2009.

PURE Notes:

Home (Condo) Rating Example Characteristics

Coverage C = \$750,000
 Coverage D = Unlimited
 Coverage E = \$500,000
 Coverage F = \$10,000
 AOP Deductible = \$2,500
 Fire Protection Class = 4
 Occupancy = Primary Home
 Construction Type = Masonry
 Central Station Burglar Alarm: No
 Central Station Fire Alarm: No
 Protective Device Credit: No
 New Construction: Year 2000
 Renovated House Credit: No
 Guarded Community Credit: No
 Sprinkler Credit: No
 Private Collections Policy Credit: Yes
 Excess Liability Companion Credit: Yes
 Auto Companion Credit: Yes
 Guaranteed Replacement Cost: No
 Hurricane Deductible: 2.0%, If applicable
 Credit Score = 750 Attract One Score
 Surplus Contribution = 10%
 Size of Condo - Coverage A per square feet = 425

PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE FILING OF THE USE OF CREDIT INFORMATION WEST VIRGINIA HOME

Privilege Underwriters Reciprocal Exchange (PURE) is requesting approval for the use of credit information for our proposed Homeowners Program. PURE intends to offer coverage in West Virginia for owners of high value homes and will offer auto insurance, jewelry and art coverage and excess liability coverage to these families as well. We believe that these families are underserved today.

SUMMARY

We are proposing to use financial responsibility tiers, employing ChoicePoint's Attract One (CPAO) insurance scoring model, as one of the factors used to price an insurance risk. The financial responsibility tier is one of a myriad of factors considered in pricing our automobile and homeowners products. Exhibit 1 provides a summary of the ChoicePoint Attract One model.

Exhibit 2 shows the financial responsibility score distribution and our selections for use in our homeowners program. Selections were based on the relative loss ratios of the sample policies analyzed by Choice Point using their Attract One model.

Below, please find further detail regarding PURE's planned use of credit information in WV:

- ChoicePoint Attract One (CPAO) does not consider race, gender, ethnicity, age, religion, income, marital status or address.
- A policy will not be denied solely on the basis of credit information.
- A policy will not be cancelled, nor adverse action taken against a current insured, based on solely on credit information.
- Adverse action will not be taken solely because a consumer does not have a credit card account.
- In the event that a score cannot be calculated either because a credit file could not be found (no-hit) or the credit information is too limited to produce a score (no-score) the consumer will be treated as if the consumer had neutral credit information.
- CPAO only consider inquiries which were initiated by the consumer. Multiple inquiries made as a result of an auto loan are also only counted as one when reported within a 30 day timeframe.
- Collection items identified as medically related are excluded from scoring.

- Inquiries made by insurance companies are excluded, as are inquiries that are a result of a promotional credit solicitation, account review or account monitoring or when the consumer requests his or her own credit report.
- PURE will not use credit information to take an adverse action against a consumer unless, PURE obtains and uses a CPAO score calculated no more than 90 days prior to the date the policy is first written.

PURE will disclose that PURE may obtain credit information on the consumer at the time of application and on renewal to each policyholder. Please refer to our separate form filing for details.

In accordance with the requirements of the federal Fair Credit Reporting Act, 15 USC 1681 m(a), PURE will provide notification to the consumer when an adverse action based upon credit information within 30 days of taking the action. Please refer to our separate form filing for details.

We understand from ChoicePoint that the Attract One model has been filed with the state of West Virginia, and is in use by several admitted insurers using filed Automobile and Homeowner products in the state.

ChoicePoint Attract™ One

The Attract One score uses information in credit reports to produce a score that indicates the relative rank ordering of applicants and policyholders by claim frequency and/or loss ratio. Attract One was developed by ChoicePoint using statistical regression modeling techniques. This method finds the most predictive combination of credit characteristics. The characteristics are weighted based on their significance in predicting loss ratio propensity. The weights assigned are tallied resulting in a final score. Scores delivered on an individual range from 200 to 997 with higher scores indicating better risks.

Credit Characteristic Groups

The credit characteristics evaluated in the development of the Attract One model cover three main areas of the credit report:

Adverse Public Records: These include Bankruptcy, Foreclosure, Lien, Garnishment, Financial Counselor, Judgement, and Suit. Also included in this group are items reported by Collection Agencies.

Account Information: This group includes the recent account openings, payment history, financial information such as amount of leverage, and how long accounts have been established.

Inquiries: These are inquiries initiated by the consumer when the consumer is actively seeking to obtain credit. This does not include inquiries that are a result of a promotional credit solicitation.

The credit characteristics that comprise the Attract One score model are:

- Number of Derogatory Public Record Items
- # of Inquiries for Transactions Initiated by Consumer in Last 6 Months
- Length of Time Accounts Have Been Established
- Length of Time Since Newest Account was Established
- Number of Open Installment Bank Accounts
- Number of Retail Accounts Reported in Last 12 Months
- Percent of Accounts Paid as Agreed in Last 24 Months to Total Accounts
- Length of Time Bank Revolving Accounts have been Established
- Number of Collection Agency Filings
- Number of Accounts that have been Established
- Percent of Balance to High Credit on Accounts
- Number of Accounts Currently or in the Past w/30+ Day Late Payments
- Ratio of Total Amount of Past Due Balances to Total Balances on Accounts
- # of Bank Installment Accounts with Current or Previous Late Payments
- # of Bank Revolving Accts with Balance to High Credit 75% or Greater
- # of Bank Revolving Accts Paid as Agreed in the Last 24 Months
- # of Credit Union, S&L, Mortgage Accts w/ Current or Previous Late Paymnts
- # of Retail Accounts with Currently or Previous 60 Day Late Payments
- Number of Accounts Always Paid as Agreed

Attract One was developed for both auto and property policies. The development database was comprised of hundreds of thousands of policy records pooled from many insurers, including premium and claims data. Historical credit characteristics were matched to the policy records, and scores were developed to rank- order the loss ratio risk of policy groups.

The table below demonstrates the degree to which the Attract One insurance score model is able to separate loss ratio performance on a representative set of development policies:

Homeowner Policies

<u>Percentile</u>	<u>Score Range</u>	<u>Rel. Loss Ratio</u>
91 - 100%	236 - 567	183
81 - 90%	568 - 607	135
71 - 80%	608 - 638	115
61 - 70%	639 - 663	106
51 - 60%	664 - 687	95
41 - 50%	688 - 710	86
31 - 40%	711 - 734	87
21 - 30%	735 - 762	75
11 - 20%	763 - 801	69
0 - 10%	802 - 974	59

Auto Policies

<u>Percentile</u>	<u>Score Range</u>	<u>Rel. Loss Ratio</u>
91 - 100%	228 - 564	136
81 - 90%	565 - 601	127
71 - 80%	602 - 632	114
61 - 70%	633 - 657	112
51 - 60%	658 - 681	101
41 - 50%	682 - 705	95
31 - 40%	706 - 731	90
21 - 30%	732 - 762	82
11 - 20%	763 - 804	78
0 - 10%	805 - 984	67

Note: A value of 100 in the table above represents the average loss ratio. Each score group represents ten percent of all policies.

Exhibit 2 - Credit Score

Tier	Credit Score Range		Loss Ratio	Loss Ratio Relativity	PURE Selected Tier Factor	Attract One 2007		
	Lower	Upper				Countrywide Data		
	(1)	(2)				(3)	(4)	(5)
00F	960	1000	59	0.60	0.78		1.2%	1.2%
0F	917	959	59	0.60	0.79		1.4%	2.6%
1F	874	916	59	0.60	0.80		1.4%	4.0%
2F	831	873	59	0.60	0.81		2.3%	6.3%
3F	805	830	59	0.60	0.83		2.8%	9.1%
4F	779	804	68	0.69	0.84		5.1%	14.2%
5F	745	778	72	0.74	0.86		6.2%	20.4%
6F	720	744	82	0.84	0.89		7.6%	28.0%
7F	699	719	86	0.88	0.92		7.1%	35.1%
8F	680	698	90	0.92	0.94		7.1%	42.2%
9F	658	679	98	1.00	1.00		8.1%	50.3%
10F	635	657	108	1.10	1.06		8.0%	58.2%
11F	608	634	115	1.17	1.15		8.5%	66.7%
12F	568	607	135	1.38	1.23		12.7%	79.4%
13F	212	567	183	1.87	1.32		20.6%	100.0%
14F	n/a	n/a			1.00			

Notes:

- (2), (3), (4) Provided by Choice Point Attract One Policy model - A value of 100 represents the average loss ratio.
 - (5) Rebased to make tier 9F equal to 1.0
 - (6) Selected based on (2)-(5) and judgment.
 - (7) and (8) Distribution of Credit Scores on U.S. 2007 Population by ChoicePoint for Attract One Credit Model.
- No hit' and 'No score' policies will be assigned to Tier 14F, giving a neutral treatment of credit



THE GATEWAY BUILDING
ONE NORTH LEXINGTON AVENUE, SUITE 1450
WHITE PLAINS, NEW YORK 10601

(888) 813-PURE
WWW.PUREHNW.COM

November 5, 2010

**Re: Privilege Underwriters Reciprocal Exchange,
NAIC Company Number: 12873
Private Passenger Auto and Homeowners Programs**

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rate, rule, form filings on behalf of Privilege Underwriters Reciprocal Exchange. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed to remain in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Phone: (310) 230-9339
Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in black ink, appearing to read "Jack Willis".

Jack Willis
Vice President, Product Management
914-328-7389
914-328-3883
jwillis@purehnw.com

Note To Filer for PERR-126935424

SERFF Tracking

Number:

PERR-126935424 **State:** West Virginia

Filing Company: Privilege Underwriters Reciprocal Exchange

State Tracking

Number:

100009413

Company Tracking

Number:

PURE-HO-WV-11-01

TOI: 04.0 Homeowners **Sub-TOI:** 04.0000 Homeowners Sub-TOI Combinations

Product Name: PURE High Value Homeowners Program

Project Name: PURE-HO-WV-11-01

Created by:

Jeremy White on 07/13/2011 01:47 PM

Last edited by:

Jeremy White on 07/13/2011 01:47 PM

Submitted by:

Jeremy White on 07/13/2011 01:47 PM

Subject:

questions/comments

1. Are you in compliance with WV Code 33-17-9 which is the valued policy law?

We are in compliance with WV's valued policy law. Please note, base policy form PHVH-998-GEN (SECTION II – PROPERTY COVERAGE, B. Coverage and Loss Settlement), endorsements PHVH-005-GEN – Extended Replacement Cost Coverage, and PHVH-002-GEN – Replacement Cost Coverage all state at a minimum, we will pay the full coverage limits for Coverage A – Dwelling and Coverage B – Other Structures. Please also note, under base policy form PHVH-998-GEN (SECTION II – PROPERTY COVERAGE, B. Coverage and Loss Settlement), subject to certain conditions, we will pay whatever it cost to rebuild the property (with like kind and quality) even if that cost exceed the policy limits.

2. WV Code 33-20-3: States that you must have at least seven rating territories. The rate may be the same for all the territories but you must have seven territories. It appears you have only one territory.

We have revised our Territories to comply with WV Code 33-20-3, please see our revised West Virginia Exception pages for Homeowners and Condominium/Cooperative/Tenants. Please note that our territory definitions and relativities by territory and coverage are now an exact duplicate of those in the approved AIG Casualty Company filing which was effective in West Virginia on 9/1/2009.

3. On page HO-17 under the factor column, what factors are these? Deductible factors?

Those factors are referred to as first loss factors apply only to our Excess Flood endorsement, which is an optional coverage. The first loss factors are loosely based on the Lloyds non-marine underwriting association first loss tables. These factors are part of a countywide Excess Flood program that again, is an optional coverage that we make available to our Members, but is not required.

4. Under rule 10(HO-4) surplus contribution: Is this contribution taxed? How is rule 10(HO-4) demonstrated to the homeowner?

The contribution is not taxed. These contributions are temporary and clearly communicated to prospective members. The surplus contributions are temporary for each member, ceasing after the first 5 full years of membership. These contributions are explained in our Subscriber's Agreement which is available on our website (and included with this response) and signed by prospective members when they join PURE. We also show the surplus contribution on our quotes and declarations pages.

5. Under step 17 under page HO-9 you mention group marketing groups. What groups are these? Are you going to advise us of these groups?

We do not currently have any groups to whom we would wish to offer this discount. We will file with your Department any groups to be eligible for this discount and await approval before the discount is offered in WV.

6. It appears you have chosen the enumerated method for non renewals. Do you have this on file with the department?

<http://www.wvinsurance.gov/LinkClick.aspx?fileticket=SsK55Jer10M%3d&tabid=267&mid=694>

Yes, we have chosen the enumerated method for nonrenewals. Attached with this response is the signed Nonrenewal Election Form.

7. Are you aware of wv code 33-3-33?

(3) After the thirty-first day of December, two thousand five, for the purpose of providing additional revenue for volunteer fire departments and part-volunteer fire departments, there is hereby authorized and imposed on the policyholder of any fire insurance policy or casualty insurance policy issued by any insurer, authorized or unauthorized, or by any risk retention group, a policy surcharge equal to fifty-five one hundredths of one percent of the taxable premium for each such policy.

Yes, we are aware of the surcharge required under WV Code 33-3-33. We will add this surcharge of .55% of the taxable premium and remit this amount to your Department as outlined in WV Code 33-3-33. Please see revised Declarations Page PHVH-999-WV which discloses this surcharge to the policyholder.

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 075/14/2011



Step 3-

Increased Limit Factors

Coverage C	Increased Limits Factors
100,000	0.10
200,000	0.20
400,000	0.40
500,000	0.50
750,000	0.75
1,000,000	1.00
2,000,000	2.00
5,000,000	5.00
7,500,000	7.50
10,000,000	10.00

Step 5-

The following is added:

1. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6 Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.

Assign Class 9** Five road miles or less to the fire station, but **NO** public hydrant within 1,000 feet of the main dwelling.

** If a risk is assigned an ISO Classification of 9 but meets **ALL** the following criteria, then the risk will be rated as though it were a Protection Class 6:

- a. There is a year-round alternate water source directly accessible to firefighting equipment (directly accessible means within 20 feet or less of a hard packed road surface).
 - b. The water source contains at least 10,000 gallons of water year-round.
 - c) The water source is within 1,000 feet of the main dwelling.
 - d. The fire department is located within five miles of the main dwelling and has the equipment necessary to draft from the source.
 - e. The source can provide a continuous flow of water of 500 gallons per minute for at least 20 minutes.
2. In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 075/14/2011



Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.70
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Step 18-

Appendix A- Territory

<u>Zip Code</u>	<u>Zone</u>						
<u>24701</u>	<u>5</u>	<u>25202</u>	<u>2</u>	<u>25699</u>	<u>4</u>	<u>26257</u>	<u>7</u>
<u>24712</u>	<u>5</u>	<u>25203</u>	<u>5</u>	<u>25701</u>	<u>3</u>	<u>26259</u>	<u>7</u>
<u>24714</u>	<u>5</u>	<u>25204</u>	<u>5</u>	<u>25702</u>	<u>3</u>	<u>26260</u>	<u>7</u>
<u>24715</u>	<u>5</u>	<u>25205</u>	<u>5</u>	<u>25703</u>	<u>3</u>	<u>26261</u>	<u>7</u>
<u>24716</u>	<u>5</u>	<u>25206</u>	<u>5</u>	<u>25704</u>	<u>3</u>	<u>26263</u>	<u>7</u>
<u>24719</u>	<u>5</u>	<u>25208</u>	<u>5</u>	<u>25705</u>	<u>4</u>	<u>26264</u>	<u>7</u>
<u>24724</u>	<u>5</u>	<u>25209</u>	<u>5</u>	<u>25705</u>	<u>4</u>	<u>26266</u>	<u>7</u>
<u>24726</u>	<u>5</u>	<u>25211</u>	<u>7</u>	<u>25706</u>	<u>4</u>	<u>26267</u>	<u>7</u>
<u>24729</u>	<u>5</u>	<u>25213</u>	<u>6</u>	<u>25707</u>	<u>4</u>	<u>26268</u>	<u>7</u>
<u>24731</u>	<u>5</u>	<u>25214</u>	<u>2</u>	<u>25708</u>	<u>4</u>	<u>26269</u>	<u>7</u>
<u>24732</u>	<u>5</u>	<u>25231</u>	<u>6</u>	<u>25709</u>	<u>4</u>	<u>26270</u>	<u>7</u>
<u>24733</u>	<u>5</u>	<u>25234</u>	<u>7</u>	<u>25710</u>	<u>4</u>	<u>26271</u>	<u>7</u>
<u>24736</u>	<u>5</u>	<u>25235</u>	<u>7</u>	<u>25711</u>	<u>4</u>	<u>26273</u>	<u>7</u>
<u>24737</u>	<u>5</u>	<u>25239</u>	<u>6</u>	<u>25712</u>	<u>4</u>	<u>26275</u>	<u>7</u>
<u>24738</u>	<u>5</u>	<u>25241</u>	<u>6</u>	<u>25713</u>	<u>4</u>	<u>26276</u>	<u>7</u>
<u>24739</u>	<u>5</u>	<u>25243</u>	<u>7</u>	<u>25714</u>	<u>4</u>	<u>26278</u>	<u>7</u>
<u>24740</u>	<u>5</u>	<u>25244</u>	<u>6</u>	<u>25715</u>	<u>4</u>	<u>26280</u>	<u>7</u>
<u>24747</u>	<u>5</u>	<u>25245</u>	<u>6</u>	<u>25716</u>	<u>4</u>	<u>26282</u>	<u>7</u>
<u>24751</u>	<u>5</u>	<u>25247</u>	<u>6</u>	<u>25717</u>	<u>4</u>	<u>26283</u>	<u>7</u>
<u>24801</u>	<u>5</u>	<u>25248</u>	<u>6</u>	<u>25718</u>	<u>4</u>	<u>26285</u>	<u>7</u>
<u>24808</u>	<u>5</u>	<u>25251</u>	<u>7</u>	<u>25719</u>	<u>4</u>	<u>26287</u>	<u>7</u>
<u>24811</u>	<u>5</u>	<u>25252</u>	<u>6</u>	<u>25720</u>	<u>4</u>	<u>26288</u>	<u>7</u>

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<u>Zip Code</u>	<u>Zone</u>						
<u>24813</u>	<u>5</u>	<u>25253</u>	<u>6</u>	<u>25721</u>	<u>4</u>	<u>26289</u>	<u>7</u>
<u>24815</u>	<u>5</u>	<u>25259</u>	<u>7</u>	<u>25722</u>	<u>4</u>	<u>26291</u>	<u>7</u>
<u>24816</u>	<u>5</u>	<u>25260</u>	<u>6</u>	<u>25723</u>	<u>4</u>	<u>26292</u>	<u>7</u>
<u>24817</u>	<u>5</u>	<u>25261</u>	<u>7</u>	<u>25724</u>	<u>4</u>	<u>26293</u>	<u>7</u>
<u>24818</u>	<u>5</u>	<u>25262</u>	<u>6</u>	<u>25725</u>	<u>4</u>	<u>26294</u>	<u>7</u>
<u>24822</u>	<u>5</u>	<u>25264</u>	<u>6</u>	<u>25726</u>	<u>4</u>	<u>26296</u>	<u>7</u>
<u>24823</u>	<u>5</u>	<u>25265</u>	<u>6</u>	<u>25727</u>	<u>4</u>	<u>26298</u>	<u>7</u>
<u>24826</u>	<u>5</u>	<u>25266</u>	<u>7</u>	<u>25728</u>	<u>4</u>	<u>26301</u>	<u>7</u>
<u>24827</u>	<u>5</u>	<u>25267</u>	<u>7</u>	<u>25729</u>	<u>4</u>	<u>26302</u>	<u>7</u>
<u>24828</u>	<u>5</u>	<u>25268</u>	<u>7</u>	<u>25755</u>	<u>4</u>	<u>26306</u>	<u>7</u>
<u>24829</u>	<u>5</u>	<u>25270</u>	<u>7</u>	<u>25755</u>	<u>4</u>	<u>26320</u>	<u>6</u>
<u>24830</u>	<u>5</u>	<u>25271</u>	<u>6</u>	<u>25770</u>	<u>4</u>	<u>26321</u>	<u>7</u>
<u>24831</u>	<u>5</u>	<u>25275</u>	<u>6</u>	<u>25771</u>	<u>4</u>	<u>26323</u>	<u>7</u>
<u>24834</u>	<u>5</u>	<u>25276</u>	<u>7</u>	<u>25772</u>	<u>4</u>	<u>26325</u>	<u>7</u>
<u>24836</u>	<u>5</u>	<u>25285</u>	<u>7</u>	<u>25773</u>	<u>4</u>	<u>26327</u>	<u>7</u>
<u>24839</u>	<u>5</u>	<u>25286</u>	<u>7</u>	<u>25774</u>	<u>4</u>	<u>26330</u>	<u>7</u>
<u>24842</u>	<u>5</u>	<u>25287</u>	<u>6</u>	<u>25775</u>	<u>4</u>	<u>26335</u>	<u>7</u>
<u>24843</u>	<u>5</u>	<u>25301</u>	<u>1</u>	<u>25776</u>	<u>4</u>	<u>26337</u>	<u>7</u>
<u>24844</u>	<u>5</u>	<u>25302</u>	<u>2</u>	<u>25777</u>	<u>4</u>	<u>26338</u>	<u>7</u>
<u>24845</u>	<u>5</u>	<u>25302</u>	<u>2</u>	<u>25778</u>	<u>4</u>	<u>26339</u>	<u>7</u>
<u>24846</u>	<u>5</u>	<u>25303</u>	<u>2</u>	<u>25779</u>	<u>4</u>	<u>26342</u>	<u>7</u>
<u>24847</u>	<u>5</u>	<u>25303</u>	<u>2</u>	<u>25801</u>	<u>5</u>	<u>26343</u>	<u>7</u>
<u>24848</u>	<u>5</u>	<u>25304</u>	<u>2</u>	<u>25802</u>	<u>5</u>	<u>26346</u>	<u>7</u>
<u>24849</u>	<u>5</u>	<u>25304</u>	<u>2</u>	<u>25810</u>	<u>5</u>	<u>26347</u>	<u>7</u>
<u>24850</u>	<u>5</u>	<u>25305</u>	<u>2</u>	<u>25811</u>	<u>5</u>	<u>26348</u>	<u>6</u>
<u>24851</u>	<u>5</u>	<u>25306</u>	<u>2</u>	<u>25812</u>	<u>5</u>	<u>26349</u>	<u>7</u>
<u>24853</u>	<u>5</u>	<u>25306</u>	<u>2</u>	<u>25813</u>	<u>5</u>	<u>26351</u>	<u>7</u>
<u>24854</u>	<u>5</u>	<u>25309</u>	<u>2</u>	<u>25817</u>	<u>5</u>	<u>26354</u>	<u>7</u>
<u>24855</u>	<u>5</u>	<u>25309</u>	<u>2</u>	<u>25818</u>	<u>5</u>	<u>26361</u>	<u>7</u>
<u>24857</u>	<u>5</u>	<u>25311</u>	<u>2</u>	<u>25820</u>	<u>5</u>	<u>26362</u>	<u>7</u>
<u>24859</u>	<u>5</u>	<u>25312</u>	<u>2</u>	<u>25823</u>	<u>5</u>	<u>26366</u>	<u>7</u>
<u>24860</u>	<u>5</u>	<u>25312</u>	<u>2</u>	<u>25825</u>	<u>5</u>	<u>26369</u>	<u>7</u>
<u>24861</u>	<u>5</u>	<u>25313</u>	<u>2</u>	<u>25826</u>	<u>5</u>	<u>26372</u>	<u>7</u>
<u>24862</u>	<u>5</u>	<u>25313</u>	<u>2</u>	<u>25827</u>	<u>5</u>	<u>26374</u>	<u>7</u>
<u>24866</u>	<u>5</u>	<u>25314</u>	<u>2</u>	<u>25831</u>	<u>5</u>	<u>26376</u>	<u>7</u>
<u>24867</u>	<u>5</u>	<u>25315</u>	<u>2</u>	<u>25832</u>	<u>5</u>	<u>26377</u>	<u>6</u>
<u>24868</u>	<u>5</u>	<u>25315</u>	<u>2</u>	<u>25833</u>	<u>5</u>	<u>26378</u>	<u>7</u>
<u>24869</u>	<u>5</u>	<u>25317</u>	<u>2</u>	<u>25836</u>	<u>5</u>	<u>26384</u>	<u>7</u>
<u>24870</u>	<u>5</u>	<u>25317</u>	<u>2</u>	<u>25837</u>	<u>5</u>	<u>26385</u>	<u>7</u>

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<u>Zip Code</u>	<u>Zone</u>						
<u>24871</u>	<u>5</u>	<u>25320</u>	<u>2</u>	<u>25839</u>	<u>5</u>	<u>26386</u>	<u>7</u>
<u>24872</u>	<u>5</u>	<u>25320</u>	<u>2</u>	<u>25840</u>	<u>5</u>	<u>26404</u>	<u>7</u>
<u>24873</u>	<u>5</u>	<u>25321</u>	<u>2</u>	<u>25841</u>	<u>5</u>	<u>26405</u>	<u>7</u>
<u>24874</u>	<u>5</u>	<u>25322</u>	<u>2</u>	<u>25843</u>	<u>5</u>	<u>26408</u>	<u>7</u>
<u>24878</u>	<u>5</u>	<u>25323</u>	<u>2</u>	<u>25844</u>	<u>5</u>	<u>26410</u>	<u>7</u>
<u>24879</u>	<u>5</u>	<u>25324</u>	<u>2</u>	<u>25845</u>	<u>5</u>	<u>26411</u>	<u>7</u>
<u>24880</u>	<u>5</u>	<u>25325</u>	<u>2</u>	<u>25846</u>	<u>5</u>	<u>26412</u>	<u>7</u>
<u>24881</u>	<u>5</u>	<u>25326</u>	<u>2</u>	<u>25848</u>	<u>5</u>	<u>26415</u>	<u>7</u>
<u>24882</u>	<u>5</u>	<u>25327</u>	<u>2</u>	<u>25849</u>	<u>5</u>	<u>26416</u>	<u>7</u>
<u>24884</u>	<u>5</u>	<u>25328</u>	<u>2</u>	<u>25851</u>	<u>5</u>	<u>26419</u>	<u>6</u>
<u>24887</u>	<u>5</u>	<u>25329</u>	<u>2</u>	<u>25853</u>	<u>5</u>	<u>26421</u>	<u>7</u>
<u>24888</u>	<u>5</u>	<u>25330</u>	<u>2</u>	<u>25854</u>	<u>5</u>	<u>26422</u>	<u>7</u>
<u>24892</u>	<u>5</u>	<u>25331</u>	<u>2</u>	<u>25855</u>	<u>5</u>	<u>26424</u>	<u>7</u>
<u>24894</u>	<u>5</u>	<u>25332</u>	<u>2</u>	<u>25857</u>	<u>5</u>	<u>26425</u>	<u>7</u>
<u>24895</u>	<u>5</u>	<u>25333</u>	<u>2</u>	<u>25860</u>	<u>5</u>	<u>26426</u>	<u>7</u>
<u>24898</u>	<u>5</u>	<u>25334</u>	<u>2</u>	<u>25862</u>	<u>5</u>	<u>26430</u>	<u>7</u>
<u>24901</u>	<u>7</u>	<u>25335</u>	<u>2</u>	<u>25864</u>	<u>5</u>	<u>26431</u>	<u>7</u>
<u>24902</u>	<u>7</u>	<u>25336</u>	<u>2</u>	<u>25865</u>	<u>5</u>	<u>26434</u>	<u>6</u>
<u>24910</u>	<u>7</u>	<u>25337</u>	<u>2</u>	<u>25866</u>	<u>5</u>	<u>26435</u>	<u>7</u>
<u>24915</u>	<u>7</u>	<u>25338</u>	<u>2</u>	<u>25868</u>	<u>5</u>	<u>26436</u>	<u>7</u>
<u>24916</u>	<u>7</u>	<u>25339</u>	<u>2</u>	<u>25870</u>	<u>5</u>	<u>26437</u>	<u>6</u>
<u>24918</u>	<u>7</u>	<u>25350</u>	<u>2</u>	<u>25871</u>	<u>5</u>	<u>26438</u>	<u>7</u>
<u>24920</u>	<u>7</u>	<u>25356</u>	<u>2</u>	<u>25873</u>	<u>5</u>	<u>26440</u>	<u>7</u>
<u>24924</u>	<u>7</u>	<u>25356</u>	<u>2</u>	<u>25875</u>	<u>5</u>	<u>26443</u>	<u>7</u>
<u>24925</u>	<u>7</u>	<u>25357</u>	<u>2</u>	<u>25876</u>	<u>5</u>	<u>26444</u>	<u>7</u>
<u>24927</u>	<u>7</u>	<u>25358</u>	<u>2</u>	<u>25878</u>	<u>5</u>	<u>26447</u>	<u>7</u>
<u>24931</u>	<u>7</u>	<u>25360</u>	<u>2</u>	<u>25879</u>	<u>5</u>	<u>26448</u>	<u>7</u>
<u>24934</u>	<u>7</u>	<u>25360</u>	<u>2</u>	<u>25880</u>	<u>5</u>	<u>26451</u>	<u>7</u>
<u>24935</u>	<u>7</u>	<u>25361</u>	<u>2</u>	<u>25882</u>	<u>5</u>	<u>26452</u>	<u>7</u>
<u>24938</u>	<u>7</u>	<u>25362</u>	<u>2</u>	<u>25901</u>	<u>5</u>	<u>26456</u>	<u>7</u>
<u>24941</u>	<u>7</u>	<u>25364</u>	<u>2</u>	<u>25902</u>	<u>5</u>	<u>26461</u>	<u>7</u>
<u>24943</u>	<u>7</u>	<u>25365</u>	<u>2</u>	<u>25904</u>	<u>5</u>	<u>26463</u>	<u>7</u>
<u>24944</u>	<u>7</u>	<u>25365</u>	<u>2</u>	<u>25906</u>	<u>5</u>	<u>26501</u>	<u>7</u>
<u>24945</u>	<u>7</u>	<u>25375</u>	<u>2</u>	<u>25907</u>	<u>5</u>	<u>26502</u>	<u>7</u>
<u>24946</u>	<u>7</u>	<u>25387</u>	<u>2</u>	<u>25908</u>	<u>5</u>	<u>26504</u>	<u>7</u>
<u>24951</u>	<u>7</u>	<u>25389</u>	<u>2</u>	<u>25909</u>	<u>5</u>	<u>26505</u>	<u>7</u>
<u>24954</u>	<u>7</u>	<u>25392</u>	<u>2</u>	<u>25911</u>	<u>5</u>	<u>26506</u>	<u>7</u>
<u>24957</u>	<u>7</u>	<u>25392</u>	<u>2</u>	<u>25913</u>	<u>5</u>	<u>26507</u>	<u>7</u>
<u>24961</u>	<u>7</u>	<u>25396</u>	<u>2</u>	<u>25915</u>	<u>5</u>	<u>26508</u>	<u>7</u>

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<u>Zip Code</u>	<u>Zone</u>						
<u>24962</u>	<u>7</u>	<u>25396</u>	<u>2</u>	<u>25916</u>	<u>5</u>	<u>26519</u>	<u>7</u>
<u>24963</u>	<u>7</u>	<u>25401</u>	<u>7</u>	<u>25917</u>	<u>5</u>	<u>26520</u>	<u>7</u>
<u>24966</u>	<u>7</u>	<u>25402</u>	<u>7</u>	<u>25918</u>	<u>5</u>	<u>26521</u>	<u>7</u>
<u>24970</u>	<u>7</u>	<u>25403</u>	<u>7</u>	<u>25919</u>	<u>5</u>	<u>26524</u>	<u>7</u>
<u>24974</u>	<u>7</u>	<u>25404</u>	<u>7</u>	<u>25920</u>	<u>5</u>	<u>26525</u>	<u>7</u>
<u>24976</u>	<u>7</u>	<u>25405</u>	<u>7</u>	<u>25921</u>	<u>5</u>	<u>26527</u>	<u>7</u>
<u>24977</u>	<u>7</u>	<u>25410</u>	<u>7</u>	<u>25922</u>	<u>5</u>	<u>26531</u>	<u>7</u>
<u>24981</u>	<u>7</u>	<u>25411</u>	<u>7</u>	<u>25926</u>	<u>5</u>	<u>26534</u>	<u>7</u>
<u>24983</u>	<u>7</u>	<u>25413</u>	<u>7</u>	<u>25927</u>	<u>5</u>	<u>26537</u>	<u>7</u>
<u>24984</u>	<u>7</u>	<u>25414</u>	<u>7</u>	<u>25928</u>	<u>5</u>	<u>26541</u>	<u>7</u>
<u>24985</u>	<u>7</u>	<u>25419</u>	<u>7</u>	<u>25932</u>	<u>5</u>	<u>26542</u>	<u>7</u>
<u>24986</u>	<u>7</u>	<u>25420</u>	<u>7</u>	<u>25936</u>	<u>5</u>	<u>26543</u>	<u>7</u>
<u>24991</u>	<u>7</u>	<u>25421</u>	<u>7</u>	<u>25938</u>	<u>5</u>	<u>26544</u>	<u>7</u>
<u>24993</u>	<u>7</u>	<u>25422</u>	<u>7</u>	<u>25942</u>	<u>5</u>	<u>26546</u>	<u>7</u>
<u>25002</u>	<u>5</u>	<u>25423</u>	<u>7</u>	<u>25943</u>	<u>5</u>	<u>26547</u>	<u>7</u>
<u>25003</u>	<u>2</u>	<u>25425</u>	<u>7</u>	<u>25951</u>	<u>7</u>	<u>26554</u>	<u>7</u>
<u>25005</u>	<u>7</u>	<u>25427</u>	<u>7</u>	<u>25958</u>	<u>7</u>	<u>26555</u>	<u>7</u>
<u>25007</u>	<u>5</u>	<u>25428</u>	<u>7</u>	<u>25962</u>	<u>7</u>	<u>26559</u>	<u>7</u>
<u>25008</u>	<u>5</u>	<u>25429</u>	<u>7</u>	<u>25965</u>	<u>7</u>	<u>26560</u>	<u>7</u>
<u>25009</u>	<u>5</u>	<u>25430</u>	<u>7</u>	<u>25966</u>	<u>7</u>	<u>26561</u>	<u>6</u>
<u>25011</u>	<u>6</u>	<u>25431</u>	<u>7</u>	<u>25969</u>	<u>7</u>	<u>26562</u>	<u>6</u>
<u>25015</u>	<u>2</u>	<u>25432</u>	<u>7</u>	<u>25971</u>	<u>5</u>	<u>26563</u>	<u>7</u>
<u>25019</u>	<u>7</u>	<u>25434</u>	<u>7</u>	<u>25972</u>	<u>7</u>	<u>26566</u>	<u>7</u>
<u>25021</u>	<u>5</u>	<u>25437</u>	<u>7</u>	<u>25976</u>	<u>5</u>	<u>26568</u>	<u>7</u>
<u>25022</u>	<u>5</u>	<u>25438</u>	<u>7</u>	<u>25977</u>	<u>7</u>	<u>26570</u>	<u>7</u>
<u>25024</u>	<u>5</u>	<u>25440</u>	<u>7</u>	<u>25978</u>	<u>7</u>	<u>26571</u>	<u>7</u>
<u>25025</u>	<u>2</u>	<u>25441</u>	<u>7</u>	<u>25979</u>	<u>7</u>	<u>26572</u>	<u>7</u>
<u>25026</u>	<u>2</u>	<u>25442</u>	<u>7</u>	<u>25981</u>	<u>7</u>	<u>26574</u>	<u>7</u>
<u>25028</u>	<u>5</u>	<u>25443</u>	<u>7</u>	<u>25984</u>	<u>7</u>	<u>26575</u>	<u>6</u>
<u>25030</u>	<u>7</u>	<u>25444</u>	<u>7</u>	<u>25985</u>	<u>7</u>	<u>26576</u>	<u>7</u>
<u>25031</u>	<u>5</u>	<u>25501</u>	<u>5</u>	<u>25986</u>	<u>5</u>	<u>26578</u>	<u>7</u>
<u>25033</u>	<u>6</u>	<u>25502</u>	<u>6</u>	<u>25989</u>	<u>5</u>	<u>26581</u>	<u>6</u>
<u>25035</u>	<u>2</u>	<u>25503</u>	<u>6</u>	<u>26003</u>	<u>6</u>	<u>26582</u>	<u>7</u>
<u>25036</u>	<u>5</u>	<u>25504</u>	<u>4</u>	<u>26030</u>	<u>6</u>	<u>26585</u>	<u>7</u>
<u>25039</u>	<u>2</u>	<u>25505</u>	<u>5</u>	<u>26031</u>	<u>6</u>	<u>26586</u>	<u>7</u>
<u>25040</u>	<u>5</u>	<u>25506</u>	<u>5</u>	<u>26032</u>	<u>6</u>	<u>26587</u>	<u>7</u>
<u>25043</u>	<u>7</u>	<u>25507</u>	<u>4</u>	<u>26033</u>	<u>6</u>	<u>26588</u>	<u>7</u>
<u>25044</u>	<u>5</u>	<u>25508</u>	<u>5</u>	<u>26034</u>	<u>6</u>	<u>26590</u>	<u>7</u>
<u>25045</u>	<u>2</u>	<u>25510</u>	<u>4</u>	<u>26035</u>	<u>6</u>	<u>26591</u>	<u>7</u>

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Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
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<u>Zip Code</u>	<u>Zone</u>						
<u>25047</u>	<u>5</u>	<u>25511</u>	<u>4</u>	<u>26036</u>	<u>6</u>	<u>26601</u>	<u>7</u>
<u>25048</u>	<u>5</u>	<u>25512</u>	<u>4</u>	<u>26037</u>	<u>6</u>	<u>26610</u>	<u>7</u>
<u>25049</u>	<u>5</u>	<u>25514</u>	<u>4</u>	<u>26038</u>	<u>6</u>	<u>26611</u>	<u>7</u>
<u>25051</u>	<u>5</u>	<u>25515</u>	<u>6</u>	<u>26039</u>	<u>6</u>	<u>26615</u>	<u>7</u>
<u>25053</u>	<u>5</u>	<u>25517</u>	<u>4</u>	<u>26040</u>	<u>6</u>	<u>26617</u>	<u>7</u>
<u>25054</u>	<u>2</u>	<u>25520</u>	<u>6</u>	<u>26041</u>	<u>6</u>	<u>26619</u>	<u>7</u>
<u>25057</u>	<u>5</u>	<u>25521</u>	<u>5</u>	<u>26047</u>	<u>6</u>	<u>26621</u>	<u>7</u>
<u>25059</u>	<u>7</u>	<u>25523</u>	<u>5</u>	<u>26050</u>	<u>6</u>	<u>26623</u>	<u>7</u>
<u>25060</u>	<u>5</u>	<u>25524</u>	<u>5</u>	<u>26055</u>	<u>6</u>	<u>26624</u>	<u>7</u>
<u>25061</u>	<u>2</u>	<u>25526</u>	<u>6</u>	<u>26056</u>	<u>6</u>	<u>26627</u>	<u>7</u>
<u>25062</u>	<u>5</u>	<u>25529</u>	<u>5</u>	<u>26058</u>	<u>6</u>	<u>26629</u>	<u>7</u>
<u>25063</u>	<u>7</u>	<u>25530</u>	<u>4</u>	<u>26059</u>	<u>6</u>	<u>26631</u>	<u>7</u>
<u>25064</u>	<u>2</u>	<u>25534</u>	<u>4</u>	<u>26060</u>	<u>6</u>	<u>26636</u>	<u>7</u>
<u>25067</u>	<u>2</u>	<u>25535</u>	<u>4</u>	<u>26062</u>	<u>6</u>	<u>26638</u>	<u>7</u>
<u>25070</u>	<u>6</u>	<u>25537</u>	<u>4</u>	<u>26070</u>	<u>6</u>	<u>26651</u>	<u>7</u>
<u>25071</u>	<u>2</u>	<u>25540</u>	<u>5</u>	<u>26074</u>	<u>6</u>	<u>26656</u>	<u>7</u>
<u>25075</u>	<u>2</u>	<u>25541</u>	<u>4</u>	<u>26075</u>	<u>6</u>	<u>26660</u>	<u>7</u>
<u>25076</u>	<u>5</u>	<u>25544</u>	<u>5</u>	<u>26101</u>	<u>6</u>	<u>26662</u>	<u>7</u>
<u>25079</u>	<u>2</u>	<u>25545</u>	<u>4</u>	<u>26102</u>	<u>6</u>	<u>26667</u>	<u>7</u>
<u>25081</u>	<u>5</u>	<u>25547</u>	<u>5</u>	<u>26103</u>	<u>6</u>	<u>26671</u>	<u>7</u>
<u>25082</u>	<u>6</u>	<u>25550</u>	<u>6</u>	<u>26104</u>	<u>6</u>	<u>26675</u>	<u>7</u>
<u>25083</u>	<u>2</u>	<u>25555</u>	<u>4</u>	<u>26105</u>	<u>6</u>	<u>26676</u>	<u>7</u>
<u>25085</u>	<u>5</u>	<u>25557</u>	<u>5</u>	<u>26106</u>	<u>6</u>	<u>26678</u>	<u>7</u>
<u>25086</u>	<u>2</u>	<u>25559</u>	<u>4</u>	<u>26120</u>	<u>6</u>	<u>26679</u>	<u>7</u>
<u>25088</u>	<u>7</u>	<u>25560</u>	<u>6</u>	<u>26121</u>	<u>6</u>	<u>26680</u>	<u>5</u>
<u>25090</u>	<u>5</u>	<u>25562</u>	<u>4</u>	<u>26133</u>	<u>6</u>	<u>26681</u>	<u>7</u>
<u>25093</u>	<u>5</u>	<u>25564</u>	<u>5</u>	<u>26134</u>	<u>6</u>	<u>26684</u>	<u>7</u>
<u>25102</u>	<u>2</u>	<u>25565</u>	<u>5</u>	<u>26136</u>	<u>7</u>	<u>26690</u>	<u>7</u>
<u>25103</u>	<u>2</u>	<u>25567</u>	<u>5</u>	<u>26137</u>	<u>7</u>	<u>26691</u>	<u>7</u>
<u>25106</u>	<u>6</u>	<u>25569</u>	<u>6</u>	<u>26138</u>	<u>7</u>	<u>26704</u>	<u>7</u>
<u>25107</u>	<u>2</u>	<u>25570</u>	<u>4</u>	<u>26141</u>	<u>7</u>	<u>26705</u>	<u>7</u>
<u>25108</u>	<u>5</u>	<u>25571</u>	<u>5</u>	<u>26142</u>	<u>6</u>	<u>26707</u>	<u>7</u>
<u>25109</u>	<u>6</u>	<u>25572</u>	<u>5</u>	<u>26143</u>	<u>7</u>	<u>26710</u>	<u>7</u>
<u>25110</u>	<u>2</u>	<u>25573</u>	<u>5</u>	<u>26146</u>	<u>6</u>	<u>26711</u>	<u>7</u>
<u>25111</u>	<u>7</u>	<u>25601</u>	<u>5</u>	<u>26147</u>	<u>7</u>	<u>26714</u>	<u>7</u>
<u>25112</u>	<u>2</u>	<u>25606</u>	<u>5</u>	<u>26148</u>	<u>7</u>	<u>26716</u>	<u>7</u>
<u>25113</u>	<u>7</u>	<u>25607</u>	<u>5</u>	<u>26149</u>	<u>6</u>	<u>26717</u>	<u>7</u>
<u>25114</u>	<u>5</u>	<u>25608</u>	<u>5</u>	<u>26150</u>	<u>6</u>	<u>26719</u>	<u>7</u>
<u>25115</u>	<u>5</u>	<u>25611</u>	<u>5</u>	<u>26151</u>	<u>7</u>	<u>26720</u>	<u>7</u>

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<u>Zip Code</u>	<u>Zone</u>						
<u>25118</u>	<u>5</u>	<u>25612</u>	<u>5</u>	<u>26152</u>	<u>7</u>	<u>26722</u>	<u>7</u>
<u>25119</u>	<u>5</u>	<u>25614</u>	<u>5</u>	<u>26155</u>	<u>6</u>	<u>26726</u>	<u>7</u>
<u>25121</u>	<u>5</u>	<u>25617</u>	<u>5</u>	<u>26159</u>	<u>6</u>	<u>26731</u>	<u>7</u>
<u>25123</u>	<u>6</u>	<u>25621</u>	<u>5</u>	<u>26160</u>	<u>7</u>	<u>26739</u>	<u>7</u>
<u>25124</u>	<u>6</u>	<u>25624</u>	<u>5</u>	<u>26161</u>	<u>7</u>	<u>26743</u>	<u>7</u>
<u>25125</u>	<u>7</u>	<u>25625</u>	<u>5</u>	<u>26162</u>	<u>6</u>	<u>26750</u>	<u>7</u>
<u>25126</u>	<u>2</u>	<u>25628</u>	<u>5</u>	<u>26164</u>	<u>6</u>	<u>26753</u>	<u>7</u>
<u>25130</u>	<u>5</u>	<u>25630</u>	<u>5</u>	<u>26167</u>	<u>6</u>	<u>26755</u>	<u>7</u>
<u>25132</u>	<u>2</u>	<u>25632</u>	<u>5</u>	<u>26169</u>	<u>6</u>	<u>26757</u>	<u>7</u>
<u>25133</u>	<u>7</u>	<u>25634</u>	<u>5</u>	<u>26170</u>	<u>6</u>	<u>26761</u>	<u>7</u>
<u>25134</u>	<u>2</u>	<u>25635</u>	<u>5</u>	<u>26175</u>	<u>6</u>	<u>26763</u>	<u>7</u>
<u>25136</u>	<u>5</u>	<u>25637</u>	<u>5</u>	<u>26178</u>	<u>7</u>	<u>26764</u>	<u>7</u>
<u>25139</u>	<u>5</u>	<u>25638</u>	<u>5</u>	<u>26180</u>	<u>6</u>	<u>26767</u>	<u>7</u>
<u>25140</u>	<u>5</u>	<u>25639</u>	<u>5</u>	<u>26181</u>	<u>6</u>	<u>26801</u>	<u>7</u>
<u>25141</u>	<u>7</u>	<u>25644</u>	<u>5</u>	<u>26184</u>	<u>6</u>	<u>26802</u>	<u>7</u>
<u>25142</u>	<u>5</u>	<u>25646</u>	<u>5</u>	<u>26187</u>	<u>6</u>	<u>26804</u>	<u>7</u>
<u>25143</u>	<u>2</u>	<u>25647</u>	<u>5</u>	<u>26201</u>	<u>7</u>	<u>26807</u>	<u>7</u>
<u>25148</u>	<u>5</u>	<u>25649</u>	<u>5</u>	<u>26202</u>	<u>7</u>	<u>26808</u>	<u>7</u>
<u>25149</u>	<u>5</u>	<u>25650</u>	<u>5</u>	<u>26203</u>	<u>7</u>	<u>26810</u>	<u>7</u>
<u>25152</u>	<u>5</u>	<u>25651</u>	<u>5</u>	<u>26205</u>	<u>7</u>	<u>26812</u>	<u>7</u>
<u>25154</u>	<u>5</u>	<u>25652</u>	<u>5</u>	<u>26206</u>	<u>7</u>	<u>26814</u>	<u>7</u>
<u>25156</u>	<u>2</u>	<u>25653</u>	<u>5</u>	<u>26208</u>	<u>7</u>	<u>26815</u>	<u>7</u>
<u>25159</u>	<u>6</u>	<u>25654</u>	<u>5</u>	<u>26209</u>	<u>7</u>	<u>26817</u>	<u>7</u>
<u>25160</u>	<u>2</u>	<u>25661</u>	<u>5</u>	<u>26210</u>	<u>7</u>	<u>26818</u>	<u>7</u>
<u>25161</u>	<u>5</u>	<u>25665</u>	<u>5</u>	<u>26215</u>	<u>7</u>	<u>26823</u>	<u>7</u>
<u>25162</u>	<u>2</u>	<u>25666</u>	<u>5</u>	<u>26217</u>	<u>7</u>	<u>26833</u>	<u>7</u>
<u>25164</u>	<u>7</u>	<u>25667</u>	<u>5</u>	<u>26218</u>	<u>7</u>	<u>26836</u>	<u>7</u>
<u>25165</u>	<u>5</u>	<u>25669</u>	<u>4</u>	<u>26219</u>	<u>7</u>	<u>26838</u>	<u>7</u>
<u>25168</u>	<u>6</u>	<u>25670</u>	<u>5</u>	<u>26222</u>	<u>7</u>	<u>26845</u>	<u>7</u>
<u>25169</u>	<u>5</u>	<u>25671</u>	<u>5</u>	<u>26224</u>	<u>7</u>	<u>26847</u>	<u>7</u>
<u>25173</u>	<u>5</u>	<u>25672</u>	<u>5</u>	<u>26228</u>	<u>7</u>	<u>26851</u>	<u>7</u>
<u>25174</u>	<u>5</u>	<u>25674</u>	<u>5</u>	<u>26229</u>	<u>7</u>	<u>26852</u>	<u>7</u>
<u>25177</u>	<u>2</u>	<u>25676</u>	<u>5</u>	<u>26230</u>	<u>7</u>	<u>26855</u>	<u>7</u>
<u>25180</u>	<u>5</u>	<u>25678</u>	<u>5</u>	<u>26234</u>	<u>7</u>	<u>26865</u>	<u>7</u>
<u>25181</u>	<u>5</u>	<u>25685</u>	<u>5</u>	<u>26236</u>	<u>7</u>	<u>26866</u>	<u>7</u>
<u>25183</u>	<u>5</u>	<u>25686</u>	<u>5</u>	<u>26237</u>	<u>7</u>	<u>26884</u>	<u>7</u>
<u>25185</u>	<u>5</u>	<u>25688</u>	<u>5</u>	<u>26238</u>	<u>7</u>	<u>26886</u>	<u>7</u>
<u>25186</u>	<u>5</u>	<u>25690</u>	<u>5</u>	<u>26241</u>	<u>7</u>		
<u>25187</u>	<u>6</u>	<u>25691</u>	<u>5</u>	<u>26250</u>	<u>7</u>		

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<u>Zip Code</u>	<u>Zone</u>	<u>Zip Code</u>	<u>Zone</u>	<u>Zip Code</u>	<u>Zone</u>
<u>25193</u>	<u>5</u>	<u>25692</u>	<u>5</u>	<u>26253</u>	<u>7</u>
<u>25201</u>	<u>2</u>	<u>25696</u>	<u>5</u>	<u>26254</u>	<u>7</u>

<u>Zip Code</u>	<u>Zone</u>						
24701	4	25202	4	25696	4	26254	4
24712	4	25203	4	25699	4	26257	4
24714	4	25204	4	25701	4	26259	4
24715	4	25205	4	25702	4	26260	4
24716	4	25206	4	25703	4	26261	4
24719	4	25208	4	25704	4	26263	4
24724	4	25209	4	25705	4	26264	4
24726	4	25211	4	25705	4	26266	4
24729	4	25213	4	25706	4	26267	4
24731	4	25214	4	25707	4	26268	4
24732	4	25231	4	25708	4	26269	4
24733	4	25234	4	25709	4	26270	4
24736	4	25235	4	25710	4	26271	4
24737	4	25239	4	25711	4	26273	4
24738	4	25241	4	25712	4	26275	4
24739	4	25243	4	25713	4	26276	4
24740	4	25244	4	25714	4	26278	4
24747	4	25245	4	25715	4	26280	4
24751	4	25247	4	25716	4	26282	4
24801	4	25248	4	25717	4	26283	4
24808	4	25251	4	25718	4	26285	4
24811	4	25252	4	25719	4	26287	4
24813	4	25253	4	25720	4	26288	4
24815	4	25259	4	25721	4	26289	4
24816	4	25260	4	25722	4	26291	4
24817	4	25261	4	25723	4	26292	4
24818	4	25262	4	25724	4	26293	4
24822	4	25264	4	25725	4	26294	4
24823	4	25265	4	25726	4	26296	4
24826	4	25266	4	25727	4	26298	4
24827	4	25267	4	25728	4	26301	4
24828	4	25268	4	25729	4	26302	4
24829	4	25270	4	25755	4	26306	4
24830	4	25271	4	25755	4	26320	4
24831	4	25275	4	25770	4	26321	4
24834	4	25276	4	25771	4	26323	4
24836	4	25285	4	25772	4	26325	4
24839	4	25286	4	25773	4	26327	4
24842	4	25287	4	25774	4	26330	4
24843	4	25301	4	25775	4	26335	4
24844	4	25302	4	25776	4	26337	4
24845	4	25302	4	25777	4	26338	4
24846	4	25303	4	25778	4	26339	4

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Zip Code	Zone						
24847	4	25303	4	25779	4	26342	4
24848	4	25304	4	25801	4	26343	4
24849	4	25304	4	25802	4	26346	4
24850	4	25305	4	25810	4	26347	4
24851	4	25306	4	25811	4	26348	4
24853	4	25306	4	25812	4	26349	4
24854	4	25309	4	25813	4	26351	4
24855	4	25309	4	25817	4	26354	4
24857	4	25311	4	25818	4	26361	4
24859	4	25312	4	25820	4	26362	4
24860	4	25312	4	25823	4	26366	4
24861	4	25313	4	25825	4	26369	4
24862	4	25313	4	25826	4	26372	4
24866	4	25314	4	25827	4	26374	4
24867	4	25315	4	25831	4	26376	4
24868	4	25315	4	25832	4	26377	4
24869	4	25317	4	25833	4	26378	4
24870	4	25317	4	25836	4	26384	4
24871	4	25320	4	25837	4	26385	4
24872	4	25320	4	25839	4	26386	4
24873	4	25321	4	25840	4	26404	4
24874	4	25322	4	25841	4	26405	4
24878	4	25323	4	25843	4	26408	4
24879	4	25324	4	25844	4	26410	4
24880	4	25325	4	25845	4	26411	4
24881	4	25326	4	25846	4	26412	4
24882	4	25327	4	25848	4	26415	4
24884	4	25328	4	25849	4	26416	4
24887	4	25329	4	25851	4	26419	4
24888	4	25330	4	25853	4	26421	4
24892	4	25331	4	25854	4	26422	4
24894	4	25332	4	25855	4	26424	4
24895	4	25333	4	25857	4	26425	4
24898	4	25334	4	25860	4	26426	4
24901	4	25335	4	25862	4	26430	4
24902	4	25336	4	25864	4	26431	4
24910	4	25337	4	25865	4	26434	4
24915	4	25338	4	25866	4	26435	4
24916	4	25339	4	25868	4	26436	4
24918	4	25350	4	25870	4	26437	4
24920	4	25356	4	25871	4	26438	4
24924	4	25356	4	25873	4	26440	4
24925	4	25357	4	25875	4	26443	4
24927	4	25358	4	25876	4	26444	4
24931	4	25360	4	25878	4	26447	4
24934	4	25360	4	25879	4	26448	4
24935	4	25361	4	25880	4	26451	4
24938	4	25362	4	25882	4	26452	4
24941	4	25364	4	25901	4	26456	4
24943	4	25365	4	25902	4	26461	4

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Zip Code	Zone						
24944	4	25365	4	25904	4	26463	4
24945	4	25375	4	25906	4	26501	4
24946	4	25387	4	25907	4	26502	4
24951	4	25389	4	25908	4	26504	4
24954	4	25392	4	25909	4	26505	4
24957	4	25392	4	25911	4	26506	4
24961	4	25396	4	25913	4	26507	4
24962	4	25396	4	25915	4	26508	4
24963	4	25401	4	25916	4	26519	4
24966	4	25402	4	25917	4	26520	4
24970	4	25403	4	25918	4	26521	4
24974	4	25404	4	25919	4	26524	4
24976	4	25405	4	25920	4	26525	4
24977	4	25410	4	25921	4	26527	4
24981	4	25411	4	25922	4	26531	4
24983	4	25413	4	25926	4	26534	4
24984	4	25414	4	25927	4	26537	4
24985	4	25419	4	25928	4	26541	4
24986	4	25420	4	25932	4	26542	4
24991	4	25421	4	25936	4	26543	4
24993	4	25422	4	25938	4	26544	4
25002	4	25423	4	25942	4	26546	4
25003	4	25425	4	25943	4	26547	4
25005	4	25427	4	25951	4	26554	4
25007	4	25428	4	25958	4	26555	4
25008	4	25429	4	25962	4	26559	4
25009	4	25430	4	25965	4	26560	4
25011	4	25431	4	25966	4	26561	4
25015	4	25432	4	25969	4	26562	4
25019	4	25434	4	25971	4	26563	4
25021	4	25437	4	25972	4	26566	4
25022	4	25438	4	25976	4	26568	4
25024	4	25440	4	25977	4	26570	4
25025	4	25441	4	25978	4	26571	4
25026	4	25442	4	25979	4	26572	4
25028	4	25443	4	25981	4	26574	4
25030	4	25444	4	25984	4	26575	4
25031	4	25446	4	25985	4	26576	4
25033	4	25501	4	25986	4	26578	4
25035	4	25502	4	25989	4	26581	4
25036	4	25503	4	26003	4	26582	4
25039	4	25504	4	26030	4	26585	4
25040	4	25505	4	26031	4	26586	4
25043	4	25506	4	26032	4	26587	4
25044	4	25507	4	26033	4	26588	4
25045	4	25508	4	26034	4	26590	4
25047	4	25510	4	26035	4	26591	4
25048	4	25511	4	26036	4	26601	4
25049	4	25512	4	26037	4	26610	4
25051	4	25514	4	26038	4	26611	4

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Zip Code	Zone						
25053	4	25515	4	26039	4	26615	4
25054	4	25517	4	26040	4	26617	4
25057	4	25520	4	26041	4	26619	4
25059	4	25521	4	26047	4	26621	4
25060	4	25523	4	26050	4	26623	4
25061	4	25524	4	26055	4	26624	4
25062	4	25526	4	26056	4	26627	4
25063	4	25529	4	26058	4	26629	4
25064	4	25530	4	26059	4	26631	4
25067	4	25534	4	26060	4	26636	4
25070	4	25535	4	26062	4	26638	4
25071	4	25537	4	26070	4	26651	4
25075	4	25540	4	26074	4	26656	4
25076	4	25541	4	26075	4	26660	4
25079	4	25544	4	26101	4	26662	4
25081	4	25545	4	26102	4	26667	4
25082	4	25547	4	26103	4	26671	4
25083	4	25550	4	26104	4	26675	4
25085	4	25555	4	26105	4	26676	4
25086	4	25557	4	26106	4	26678	4
25088	4	25559	4	26120	4	26679	4
25090	4	25560	4	26121	4	26680	4
25093	4	25562	4	26133	4	26681	4
25102	4	25564	4	26134	4	26684	4
25103	4	25565	4	26136	4	26690	4
25106	4	25567	4	26137	4	26691	4
25107	4	25569	4	26138	4	26704	4
25108	4	25570	4	26141	4	26705	4
25109	4	25571	4	26142	4	26707	4
25110	4	25572	4	26143	4	26710	4
25111	4	25573	4	26146	4	26711	4
25112	4	25601	4	26147	4	26714	4
25113	4	25606	4	26148	4	26716	4
25114	4	25607	4	26149	4	26717	4
25115	4	25608	4	26150	4	26719	4
25118	4	25611	4	26151	4	26720	4
25119	4	25612	4	26152	4	26722	4
25121	4	25614	4	26155	4	26726	4
25123	4	25617	4	26159	4	26731	4
25124	4	25621	4	26160	4	26739	4
25125	4	25624	4	26161	4	26743	4
25126	4	25625	4	26162	4	26750	4
25130	4	25628	4	26164	4	26753	4
25132	4	25630	4	26167	4	26755	4
25133	4	25632	4	26169	4	26757	4
25134	4	25634	4	26170	4	26761	4
25136	4	25635	4	26175	4	26763	4
25139	4	25637	4	26178	4	26764	4
25140	4	25638	4	26180	4	26767	4
25141	4	25639	4	26181	4	26801	4

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Zip Code	Zone						
25142	4	25644	4	26184	4	26802	4
25143	4	25646	4	26187	4	26804	4
25148	4	25647	4	26201	4	26807	4
25149	4	25649	4	26202	4	26808	4
25152	4	25650	4	26203	4	26810	4
25154	4	25651	4	26205	4	26812	4
25156	4	25652	4	26206	4	26814	4
25159	4	25653	4	26208	4	26815	4
25160	4	25654	4	26209	4	26817	4
25161	4	25661	4	26210	4	26818	4
25162	4	25665	4	26215	4	26823	4
25164	4	25666	4	26217	4	26833	4
25165	4	25667	4	26218	4	26836	4
25168	4	25669	4	26219	4	26838	4
25169	4	25670	4	26222	4	26845	4
25173	4	25671	4	26224	4	26847	4
25174	4	25672	4	26228	4	26851	4
25177	4	25674	4	26229	4	26852	4
25180	4	25676	4	26230	4	26855	4
25181	4	25678	4	26234	4	26865	4
25183	4	25685	4	26236	4	26866	4
25185	4	25686	4	26237	4	26884	4
25186	4	25688	4	26238	4	26886	4
25187	4	25690	4	26241	4	-	-
25193	4	25691	4	26250	4	-	-
25201	4	25692	4	26253	4	-	-

Appendix B- Rates

Zone	Base Rate
001-007	\$1,906

Company Name: Privilege Underwriters Reciprocal Exchange
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Step 3-

Increased Limit Factors:

Coverage A	Increased Limits Factors
100,000	0.10
200,000	0.20
400,000	0.40
500,000	0.50
750,000	0.75
1,000,000	1.00
2,000,000	2.00
5,000,000	5.50
7,500,000	8.63
10,000,000	12.00

Step 5-

The following is added:

1. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6 Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.

Assign Class 9** Five road miles or less to the fire station, but **NO** public hydrant within 1,000 feet of the main dwelling.

** If a risk is assigned an ISO Classification of 9 but meets **ALL** the following criteria, then the risk will be rated as though it were a Protection Class 6:

- a. There is a year-round alternate water source directly accessible to fire fighting equipment (directly accessible means within 20 feet or less of a hard packed road surface).
- b. The water source contains at least 10,000 gallons of water year-round.
- c) The water source is within 1,000 feet of the main dwelling.
- d. The fire department is located within five miles of the main dwelling and has the equipment necessary to draft from the source.
- e. The source can provide a continuous flow of water of 500 gallons per minute for at least 20 minutes.

2. In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

Step 7-

All Perils Deductible Factor:

Deductible	Factor
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Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.67
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Step 18-

Appendix A – Territory:

<u>Zip Code</u>	<u>Zone</u>						
24701	5	25202	2	25699	4	26257	7
24712	5	25203	5	25701	3	26259	7
24714	5	25204	5	25702	3	26260	7
24715	5	25205	5	25703	3	26261	7
24716	5	25206	5	25704	3	26263	7
24719	5	25208	5	25705	4	26264	7
24724	5	25209	5	25705	4	26266	7
24726	5	25211	7	25706	4	26267	7
24729	5	25213	6	25707	4	26268	7
24731	5	25214	2	25708	4	26269	7
24732	5	25231	6	25709	4	26270	7
24733	5	25234	7	25710	4	26271	7
24736	5	25235	7	25711	4	26273	7
24737	5	25239	6	25712	4	26275	7
24738	5	25241	6	25713	4	26276	7
24739	5	25243	7	25714	4	26278	7
24740	5	25244	6	25715	4	26280	7
24747	5	25245	6	25716	4	26282	7
24751	5	25247	6	25717	4	26283	7
24801	5	25248	6	25718	4	26285	7
24808	5	25251	7	25719	4	26287	7
24811	5	25252	6	25720	4	26288	7
24813	5	25253	6	25721	4	26289	7
24815	5	25259	7	25722	4	26291	7
24816	5	25260	6	25723	4	26292	7
24817	5	25261	7	25724	4	26293	7

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24818	5	25262	6	25725	4	26294	7
24822	5	25264	6	25726	4	26296	7
24823	5	25265	6	25727	4	26298	7
24826	5	25266	7	25728	4	26301	7
24827	5	25267	7	25729	4	26302	7
24828	5	25268	7	25755	4	26306	7
24829	5	25270	7	25755	4	26320	6
24830	5	25271	6	25770	4	26321	7
24831	5	25275	6	25771	4	26323	7
24834	5	25276	7	25772	4	26325	7
24836	5	25285	7	25773	4	26327	7
24839	5	25286	7	25774	4	26330	7
24842	5	25287	6	25775	4	26335	7
24843	5	25301	1	25776	4	26337	7
24844	5	25302	2	25777	4	26338	7
24845	5	25302	2	25778	4	26339	7
24846	5	25303	2	25779	4	26342	7
24847	5	25303	2	25801	5	26343	7
24848	5	25304	2	25802	5	26346	7
24849	5	25304	2	25810	5	26347	7
24850	5	25305	2	25811	5	26348	6
24851	5	25306	2	25812	5	26349	7
24853	5	25306	2	25813	5	26351	7
24854	5	25309	2	25817	5	26354	7
24855	5	25309	2	25818	5	26361	7
24857	5	25311	2	25820	5	26362	7
24859	5	25312	2	25823	5	26366	7
24860	5	25312	2	25825	5	26369	7
24861	5	25313	2	25826	5	26372	7
24862	5	25313	2	25827	5	26374	7
24866	5	25314	2	25831	5	26376	7
24867	5	25315	2	25832	5	26377	6
24868	5	25315	2	25833	5	26378	7
24869	5	25317	2	25836	5	26384	7
24870	5	25317	2	25837	5	26385	7
24871	5	25320	2	25839	5	26386	7
24872	5	25320	2	25840	5	26404	7
24873	5	25321	2	25841	5	26405	7
24874	5	25322	2	25843	5	26408	7
24878	5	25323	2	25844	5	26410	7

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24879	5	25324	2	25845	5	26411	7
24880	5	25325	2	25846	5	26412	7
24881	5	25326	2	25848	5	26415	7
24882	5	25327	2	25849	5	26416	7
24884	5	25328	2	25851	5	26419	6
24887	5	25329	2	25853	5	26421	7
24888	5	25330	2	25854	5	26422	7
24892	5	25331	2	25855	5	26424	7
24894	5	25332	2	25857	5	26425	7
24895	5	25333	2	25860	5	26426	7
24898	5	25334	2	25862	5	26430	7
24901	7	25335	2	25864	5	26431	7
24902	7	25336	2	25865	5	26434	6
24910	7	25337	2	25866	5	26435	7
24915	7	25338	2	25868	5	26436	7
24916	7	25339	2	25870	5	26437	6
24918	7	25350	2	25871	5	26438	7
24920	7	25356	2	25873	5	26440	7
24924	7	25356	2	25875	5	26443	7
24925	7	25357	2	25876	5	26444	7
24927	7	25358	2	25878	5	26447	7
24931	7	25360	2	25879	5	26448	7
24934	7	25360	2	25880	5	26451	7
24935	7	25361	2	25882	5	26452	7
24938	7	25362	2	25901	5	26456	7
24941	7	25364	2	25902	5	26461	7
24943	7	25365	2	25904	5	26463	7
24944	7	25365	2	25906	5	26501	7
24945	7	25375	2	25907	5	26502	7
24946	7	25387	2	25908	5	26504	7
24951	7	25389	2	25909	5	26505	7
24954	7	25392	2	25911	5	26506	7
24957	7	25392	2	25913	5	26507	7
24961	7	25396	2	25915	5	26508	7
24962	7	25396	2	25916	5	26519	7
24963	7	25401	7	25917	5	26520	7
24966	7	25402	7	25918	5	26521	7
24970	7	25403	7	25919	5	26524	7
24974	7	25404	7	25920	5	26525	7
24976	7	25405	7	25921	5	26527	7

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24977	7	25410	7	25922	5	26531	7
24981	7	25411	7	25926	5	26534	7
24983	7	25413	7	25927	5	26537	7
24984	7	25414	7	25928	5	26541	7
24985	7	25419	7	25932	5	26542	7
24986	7	25420	7	25936	5	26543	7
24991	7	25421	7	25938	5	26544	7
24993	7	25422	7	25942	5	26546	7
25002	5	25423	7	25943	5	26547	7
25003	2	25425	7	25951	7	26554	7
25005	7	25427	7	25958	7	26555	7
25007	5	25428	7	25962	7	26559	7
25008	5	25429	7	25965	7	26560	7
25009	5	25430	7	25966	7	26561	6
25011	6	25431	7	25969	7	26562	6
25015	2	25432	7	25971	5	26563	7
25019	7	25434	7	25972	7	26566	7
25021	5	25437	7	25976	5	26568	7
25022	5	25438	7	25977	7	26570	7
25024	5	25440	7	25978	7	26571	7
25025	2	25441	7	25979	7	26572	7
25026	2	25442	7	25981	7	26574	7
25028	5	25443	7	25984	7	26575	6
25030	7	25444	7	25985	7	26576	7
25031	5	25501	5	25986	5	26578	7
25033	6	25502	6	25989	5	26581	6
25035	2	25503	6	26003	6	26582	7
25036	5	25504	4	26030	6	26585	7
25039	2	25505	5	26031	6	26586	7
25040	5	25506	5	26032	6	26587	7
25043	7	25507	4	26033	6	26588	7
25044	5	25508	5	26034	6	26590	7
25045	2	25510	4	26035	6	26591	7
25047	5	25511	4	26036	6	26601	7
25048	5	25512	4	26037	6	26610	7
25049	5	25514	4	26038	6	26611	7
25051	5	25515	6	26039	6	26615	7
25053	5	25517	4	26040	6	26617	7
25054	2	25520	6	26041	6	26619	7
25057	5	25521	5	26047	6	26621	7

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25059	7	25523	5	26050	6	26623	7
25060	5	25524	5	26055	6	26624	7
25061	2	25526	6	26056	6	26627	7
25062	5	25529	5	26058	6	26629	7
25063	7	25530	4	26059	6	26631	7
25064	2	25534	4	26060	6	26636	7
25067	2	25535	4	26062	6	26638	7
25070	6	25537	4	26070	6	26651	7
25071	2	25540	5	26074	6	26656	7
25075	2	25541	4	26075	6	26660	7
25076	5	25544	5	26101	6	26662	7
25079	2	25545	4	26102	6	26667	7
25081	5	25547	5	26103	6	26671	7
25082	6	25550	6	26104	6	26675	7
25083	2	25555	4	26105	6	26676	7
25085	5	25557	5	26106	6	26678	7
25086	2	25559	4	26120	6	26679	7
25088	7	25560	6	26121	6	26680	5
25090	5	25562	4	26133	6	26681	7
25093	5	25564	5	26134	6	26684	7
25102	2	25565	5	26136	7	26690	7
25103	2	25567	5	26137	7	26691	7
25106	6	25569	6	26138	7	26704	7
25107	2	25570	4	26141	7	26705	7
25108	5	25571	5	26142	6	26707	7
25109	6	25572	5	26143	7	26710	7
25110	2	25573	5	26146	6	26711	7
25111	7	25601	5	26147	7	26714	7
25112	2	25606	5	26148	7	26716	7
25113	7	25607	5	26149	6	26717	7
25114	5	25608	5	26150	6	26719	7
25115	5	25611	5	26151	7	26720	7
25118	5	25612	5	26152	7	26722	7
25119	5	25614	5	26155	6	26726	7
25121	5	25617	5	26159	6	26731	7
25123	6	25621	5	26160	7	26739	7
25124	6	25624	5	26161	7	26743	7
25125	7	25625	5	26162	6	26750	7
25126	2	25628	5	26164	6	26753	7
25130	5	25630	5	26167	6	26755	7

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 075/14/2011



25132	2	25632	5	26169	6	26757	7
25133	7	25634	5	26170	6	26761	7
25134	2	25635	5	26175	6	26763	7
25136	5	25637	5	26178	7	26764	7
25139	5	25638	5	26180	6	26767	7
25140	5	25639	5	26181	6	26801	7
25141	7	25644	5	26184	6	26802	7
25142	5	25646	5	26187	6	26804	7
25143	2	25647	5	26201	7	26807	7
25148	5	25649	5	26202	7	26808	7
25149	5	25650	5	26203	7	26810	7
25152	5	25651	5	26205	7	26812	7
25154	5	25652	5	26206	7	26814	7
25156	2	25653	5	26208	7	26815	7
25159	6	25654	5	26209	7	26817	7
25160	2	25661	5	26210	7	26818	7
25161	5	25665	5	26215	7	26823	7
25162	2	25666	5	26217	7	26833	7
25164	7	25667	5	26218	7	26836	7
25165	5	25669	4	26219	7	26838	7
25168	6	25670	5	26222	7	26845	7
25169	5	25671	5	26224	7	26847	7
25173	5	25672	5	26228	7	26851	7
25174	5	25674	5	26229	7	26852	7
25177	2	25676	5	26230	7	26855	7
25180	5	25678	5	26234	7	26865	7
25181	5	25685	5	26236	7	26866	7
25183	5	25686	5	26237	7	26884	7
25185	5	25688	5	26238	7	26886	7
25186	5	25690	5	26241	7		
25187	6	25691	5	26250	7		
25193	5	25692	5	26253	7		
25201	2	25696	5	26254	7		

Zip Code	Zone						
24701	4	25202	4	25696	4	26254	4
24712	4	25203	4	25699	4	26257	4
24714	4	25204	4	25701	4	26259	4
24715	4	25205	4	25702	4	26260	4
24716	4	25206	4	25703	4	26261	4
24719	4	25208	4	25704	4	26263	4

Company Name: Privilege Underwriters Reciprocal Exchange
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Zip Code	Zone						
24724	4	25209	4	25705	4	26264	4
24726	4	25211	4	25705	4	26266	4
24729	4	25213	4	25706	4	26267	4
24731	4	25214	4	25707	4	26268	4
24732	4	25231	4	25708	4	26269	4
24733	4	25234	4	25709	4	26270	4
24736	4	25235	4	25710	4	26271	4
24737	4	25239	4	25711	4	26273	4
24738	4	25241	4	25712	4	26275	4
24739	4	25243	4	25713	4	26276	4
24740	4	25244	4	25714	4	26278	4
24747	4	25245	4	25715	4	26280	4
24751	4	25247	4	25716	4	26282	4
24801	4	25248	4	25717	4	26283	4
24808	4	25251	4	25718	4	26285	4
24811	4	25252	4	25719	4	26287	4
24813	4	25253	4	25720	4	26288	4
24815	4	25259	4	25721	4	26289	4
24816	4	25260	4	25722	4	26291	4
24817	4	25261	4	25723	4	26292	4
24818	4	25262	4	25724	4	26293	4
24822	4	25264	4	25725	4	26294	4
24823	4	25265	4	25726	4	26296	4
24826	4	25266	4	25727	4	26298	4
24827	4	25267	4	25728	4	26301	4
24828	4	25268	4	25729	4	26302	4
24829	4	25270	4	25755	4	26306	4
24830	4	25271	4	25755	4	26320	4
24831	4	25275	4	25770	4	26321	4
24834	4	25276	4	25771	4	26323	4
24836	4	25285	4	25772	4	26325	4
24839	4	25286	4	25773	4	26327	4
24842	4	25287	4	25774	4	26330	4
24843	4	25301	4	25775	4	26335	4
24844	4	25302	4	25776	4	26337	4
24845	4	25302	4	25777	4	26338	4
24846	4	25303	4	25778	4	26339	4
24847	4	25303	4	25779	4	26342	4
24848	4	25304	4	25801	4	26343	4
24849	4	25304	4	25802	4	26346	4
24850	4	25305	4	25810	4	26347	4
24851	4	25306	4	25811	4	26348	4
24853	4	25306	4	25812	4	26349	4
24854	4	25309	4	25813	4	26351	4
24855	4	25309	4	25817	4	26354	4
24857	4	25311	4	25818	4	26361	4
24859	4	25312	4	25820	4	26362	4
24860	4	25312	4	25823	4	26366	4
24861	4	25313	4	25825	4	26369	4
24862	4	25313	4	25826	4	26372	4

Company Name: Privilege Underwriters Reciprocal Exchange
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Zip Code	Zone						
24866	4	25314	4	25827	4	26374	4
24867	4	25315	4	25831	4	26376	4
24868	4	25315	4	25832	4	26377	4
24869	4	25317	4	25833	4	26378	4
24870	4	25317	4	25836	4	26384	4
24871	4	25320	4	25837	4	26385	4
24872	4	25320	4	25839	4	26386	4
24873	4	25321	4	25840	4	26404	4
24874	4	25322	4	25841	4	26405	4
24878	4	25323	4	25843	4	26408	4
24879	4	25324	4	25844	4	26410	4
24880	4	25325	4	25845	4	26411	4
24881	4	25326	4	25846	4	26412	4
24882	4	25327	4	25848	4	26415	4
24884	4	25328	4	25849	4	26416	4
24887	4	25329	4	25851	4	26419	4
24888	4	25330	4	25853	4	26421	4
24892	4	25331	4	25854	4	26422	4
24894	4	25332	4	25855	4	26424	4
24895	4	25333	4	25857	4	26425	4
24898	4	25334	4	25860	4	26426	4
24901	4	25335	4	25862	4	26430	4
24902	4	25336	4	25864	4	26431	4
24910	4	25337	4	25865	4	26434	4
24915	4	25338	4	25866	4	26435	4
24916	4	25339	4	25868	4	26436	4
24918	4	25350	4	25870	4	26437	4
24920	4	25356	4	25871	4	26438	4
24924	4	25356	4	25873	4	26440	4
24925	4	25357	4	25875	4	26443	4
24927	4	25358	4	25876	4	26444	4
24931	4	25360	4	25878	4	26447	4
24934	4	25360	4	25879	4	26448	4
24935	4	25361	4	25880	4	26451	4
24938	4	25362	4	25882	4	26452	4
24941	4	25364	4	25901	4	26456	4
24943	4	25365	4	25902	4	26461	4
24944	4	25365	4	25904	4	26463	4
24945	4	25375	4	25906	4	26501	4
24946	4	25387	4	25907	4	26502	4
24951	4	25389	4	25908	4	26504	4
24954	4	25392	4	25909	4	26505	4
24957	4	25392	4	25911	4	26506	4
24961	4	25396	4	25913	4	26507	4
24962	4	25396	4	25915	4	26508	4
24963	4	25401	4	25916	4	26519	4
24966	4	25402	4	25917	4	26520	4
24970	4	25403	4	25918	4	26521	4
24974	4	25404	4	25919	4	26524	4
24976	4	25405	4	25920	4	26525	4

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
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Zip Code	Zone						
24977	4	25410	4	25921	4	26527	4
24981	4	25411	4	25922	4	26531	4
24983	4	25413	4	25926	4	26534	4
24984	4	25414	4	25927	4	26537	4
24985	4	25419	4	25928	4	26541	4
24986	4	25420	4	25932	4	26542	4
24991	4	25421	4	25936	4	26543	4
24993	4	25422	4	25938	4	26544	4
25002	4	25423	4	25942	4	26546	4
25003	4	25425	4	25943	4	26547	4
25005	4	25427	4	25951	4	26554	4
25007	4	25428	4	25958	4	26555	4
25008	4	25429	4	25962	4	26559	4
25009	4	25430	4	25965	4	26560	4
25011	4	25431	4	25966	4	26561	4
25015	4	25432	4	25969	4	26562	4
25019	4	25434	4	25971	4	26563	4
25021	4	25437	4	25972	4	26566	4
25022	4	25438	4	25976	4	26568	4
25024	4	25440	4	25977	4	26570	4
25025	4	25441	4	25978	4	26571	4
25026	4	25442	4	25979	4	26572	4
25028	4	25443	4	25981	4	26574	4
25030	4	25444	4	25984	4	26575	4
25031	4	25446	4	25985	4	26576	4
25033	4	25501	4	25986	4	26578	4
25035	4	25502	4	25989	4	26581	4
25036	4	25503	4	26003	4	26582	4
25039	4	25504	4	26030	4	26585	4
25040	4	25505	4	26031	4	26586	4
25043	4	25506	4	26032	4	26587	4
25044	4	25507	4	26033	4	26588	4
25045	4	25508	4	26034	4	26590	4
25047	4	25510	4	26035	4	26591	4
25048	4	25511	4	26036	4	26601	4
25049	4	25512	4	26037	4	26610	4
25051	4	25514	4	26038	4	26611	4
25053	4	25515	4	26039	4	26615	4
25054	4	25517	4	26040	4	26617	4
25057	4	25520	4	26041	4	26619	4
25059	4	25521	4	26047	4	26621	4
25060	4	25523	4	26050	4	26623	4
25061	4	25524	4	26055	4	26624	4
25062	4	25526	4	26056	4	26627	4
25063	4	25529	4	26058	4	26629	4
25064	4	25530	4	26059	4	26631	4
25067	4	25534	4	26060	4	26636	4
25070	4	25535	4	26062	4	26638	4
25071	4	25537	4	26070	4	26651	4
25075	4	25540	4	26074	4	26656	4

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Homeowners Program
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Zip Code	Zone						
25076	4	25541	4	26075	4	26660	4
25079	4	25544	4	26101	4	26662	4
25081	4	25545	4	26102	4	26667	4
25082	4	25547	4	26103	4	26671	4
25083	4	25550	4	26104	4	26675	4
25085	4	25555	4	26105	4	26676	4
25086	4	25557	4	26106	4	26678	4
25088	4	25559	4	26120	4	26679	4
25090	4	25560	4	26121	4	26680	4
25093	4	25562	4	26133	4	26681	4
25102	4	25564	4	26134	4	26684	4
25103	4	25565	4	26136	4	26690	4
25106	4	25567	4	26137	4	26691	4
25107	4	25569	4	26138	4	26704	4
25108	4	25570	4	26141	4	26705	4
25109	4	25571	4	26142	4	26707	4
25110	4	25572	4	26143	4	26710	4
25111	4	25573	4	26146	4	26711	4
25112	4	25601	4	26147	4	26714	4
25113	4	25606	4	26148	4	26716	4
25114	4	25607	4	26149	4	26717	4
25115	4	25608	4	26150	4	26719	4
25118	4	25611	4	26151	4	26720	4
25119	4	25612	4	26152	4	26722	4
25121	4	25614	4	26155	4	26726	4
25123	4	25617	4	26159	4	26731	4
25124	4	25621	4	26160	4	26739	4
25125	4	25624	4	26161	4	26743	4
25126	4	25625	4	26162	4	26750	4
25130	4	25628	4	26164	4	26753	4
25132	4	25630	4	26167	4	26755	4
25133	4	25632	4	26169	4	26757	4
25134	4	25634	4	26170	4	26761	4
25136	4	25635	4	26175	4	26763	4
25139	4	25637	4	26178	4	26764	4
25140	4	25638	4	26180	4	26767	4
25141	4	25639	4	26181	4	26801	4
25142	4	25644	4	26184	4	26802	4
25143	4	25646	4	26187	4	26804	4
25148	4	25647	4	26201	4	26807	4
25149	4	25649	4	26202	4	26808	4
25152	4	25650	4	26203	4	26810	4
25154	4	25651	4	26205	4	26812	4
25156	4	25652	4	26206	4	26814	4
25159	4	25653	4	26208	4	26815	4
25160	4	25654	4	26209	4	26817	4
25161	4	25661	4	26210	4	26818	4
25162	4	25665	4	26215	4	26823	4
25164	4	25666	4	26217	4	26833	4
25165	4	25667	4	26218	4	26836	4

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Homeowners Program
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Zip Code	Zone						
25168	4	25669	4	26219	4	26838	4
25169	4	25670	4	26222	4	26845	4
25173	4	25671	4	26224	4	26847	4
25174	4	25672	4	26228	4	26851	4
25177	4	25674	4	26229	4	26852	4
25180	4	25676	4	26230	4	26855	4
25181	4	25678	4	26234	4	26865	4
25183	4	25685	4	26236	4	26866	4
25185	4	25686	4	26237	4	26884	4
25186	4	25688	4	26238	4	26886	4
25187	4	25690	4	26241	4	-	-
25193	4	25691	4	26250	4	-	-
25201	4	25692	4	26253	4	-	-

Appendix B- Rates:

Zone	Base Rate
001-007	\$2,717



PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE *SUBSCRIBER'S AGREEMENT AND POWER OF ATTORNEY*

The undersigned Subscriber ("Subscriber") to Privilege Underwriters Reciprocal Exchange ("PURE"), a Florida domestic reciprocal insurer offering personal insurance coverages, agrees together, with all other subscribers to PURE, and with Pure Risk Management, LLC ("PRM"), a Florida limited liability company, as the attorney-in-fact ("Attorney-in-Fact") for PURE, as follows:

1. Power of Attorney: The Subscriber hereby appoints PRM as the Attorney-in-Fact with the express authority and permission to effectuate and conduct the lawful business affairs of PURE. This authority includes the ability to carry out all customary functions of a reciprocal insurance company, including but not limited to the following responsibilities:

- Exchange with other subscribers to PURE any and all kinds of reciprocal insurance contracts for which PURE is authorized by law to write
- Issue, exchange, renew, non-renew, or cancel or modify insurance policies
- Adjust, settle, defend, litigate, appeal, and pay claims or losses under the insurance policies of subscribers
- Act as intermediary to obtain reinsurance
- Accept service of process on behalf of PURE in actions against PURE upon contracts exchanged
- Open accounts and borrow money in the name of PURE
- Hire and compensate personnel and agents
- Collect premiums and invest and reinvest funds
- Receive notices and proof of loss
- Determine the amount and distribution of subscriber savings accounts

This power of attorney is limited to the purposes described in this Subscription Agreement.

In consideration for the services provided to PURE, PRM will deduct from advance premium and/or collect from deposits its initial compensation as follows:

- 17% of Gross Written Premium for Marketing and Underwriting Services
- 5% of Gross Earned Premium for Claims Service and Management

The amount of compensation to PRM as set forth in detail in the Attorney-in-Fact agreement (the "AIF Agreement") may be modified or reviewed as agreed to by both PURE and PRM, however, compensation for Marketing and Underwriting services will always remain between 10% and 20% of Gross Written Premium. Any changes to PRM's compensation are subject to prior approval by the Florida Office of Insurance Regulation ("OIR") and will be disclosed to subscribers.

In addition to losses and the fees outlined above, PURE will retain the following expenses: loss adjustment expenses for catastrophe claims, allocated loss adjustment expenses in excess of \$2,500 per claim, investment expenses, legal and advisory expenses, commissions to agents and brokers, brand development and management, court costs, taxes, assessments, license fees, membership fees, governmental fines and penalties, reinsurance premiums and costs, audit fees, guaranty fund assessments and all other costs necessary for PURE's proper and efficient operation.

The PRM offices will be the same as PURE's principal office, located at 800 Corporate Drive, Suite 420, Fort Lauderdale, Florida 33334, but may be changed upon notice to the Subscriber and in compliance with the requirements of the State of Florida.

The arrangement between PURE and PRM is further outlined in the AIF Agreement, available for review at <http://www.purehnw.com/misc/agreements>, or upon request.

- 2. Exchange of Policies:** The Subscriber hereby offers and agrees to exchange policies with the other subscribers to PURE. The Subscriber understands and agrees that the reciprocal insurance contracts to be exchanged hereunder are non-assessable consistent with section 629.261, Florida Statutes, thereby limiting the liability of the Subscriber to PURE to costs associated with the policies of insurance only.
- 3. Subscribers' Advisory Committee:** The Subscriber understands that PURE and PRM have established a Subscribers' Advisory Committee, pursuant to section 629.201, Florida Statutes, to assist PRM in supervising the operations of PURE. The Subscriber understands and agrees, that unless said Subscriber is a member of the Subscribers' Advisory Committee, the Subscriber is not entitled in any way to participate in the management of PURE. The duties of the Subscribers' Advisory Committee are set forth in the "Powers of the Subscribers' Advisory Committee" document, available for review at <http://www.purehnw.com/misc/agreements>, or upon request. The Subscriber agrees to hold harmless each and every member of the Subscribers' Advisory Committee from any liability that may arise from or is in any way connected with the member's participation on the Subscribers' Advisory Committee of PURE. This hold harmless provision does not apply where the member acted with criminal intent or reckless disregard in the performance of his or her duties as a member of the Subscribers' Advisory Committee.
- 4. Policyholder Surplus:**
 - a) **Surplus Contribution.** The Subscriber agrees to pay his or her policy premium and agrees to make, in addition to policy premiums, a surplus contribution to PURE ("Surplus Contribution"). The surplus contribution is payable to PURE on or prior to the initial effective date of coverage and within 30 days of the effective date of all endorsements generating an additional premium. The Surplus Contribution will be made during the first five full years of membership. The possibility of future surplus contributions, if any, will be determined by the Subscribers' Advisory Committee and communicated to the Subscriber prior to renewal of the Subscriber's policy(ies)

The current Surplus Contributions are based on the total premiums written and will be:

 - 10% of total annual Homeowners Premiums
 - 10% of total annual Watercraft Premiums
 - 4% of total annual Premiums for all other policies
 - b) **Purpose of Surplus Contribution.** Subscriber understands and agrees that the amounts paid as surplus contributions will be credited as policyholder surplus for the benefit and protection of all PURE subscribers and that surplus contributions made to PURE are not premiums for insurance. Subscriber understands and agrees that the ability of PURE to return surplus contributions to its Subscribers is subject to provisions of this Section 4 and is limited by law.
 - c) **Return of Surplus Contribution.** Upon the issuance of an insurance policy, or other confirmation of coverage by PURE, the return of surplus contributions can occur only after withdrawal of the subscriber from PURE and, only with the approval of PRM and the Florida Office of Insurance Regulation, and as set forth in this Agreement. In the event of policy cancellation, PRM will return any surplus contributions (without interest) made during that policy term on a pro-rata basis to those subscribers who terminate coverage for any reason. All

other surplus contributions, including those made on previous policy terms, will be retained by PURE for the benefit of all remaining subscribers.

- d) *Subscriber Savings Accounts.*** PURE will maintain separate individual savings accounts ("SSA") for each subscriber, and set aside as a credit for each subscriber, a portion of the savings realized on contracts of insurance issued to all subscribers. After accounting for paid losses, loss reserves, operating and policy acquisition expenses, and potential policyholder cash dividends, PURE will deposit the remaining premium into these accounts pro-rata based on each Subscriber's earned premium. Deposits, if any, will be made annually prior to March 1st of the following year. The Subscriber understands and agrees that a) any contributions to be made to a Subscriber's SSA are based on PURE's overall results, not the results of any individual Subscriber; and, b) funds held in an SSA are considered surplus and that PRM is authorized to use any and all of these surplus funds to pay any unsatisfied obligations. As set forth in this Agreement, the Subscriber may be eligible for a distribution from their SSA once the Subscriber is no longer insured by PURE.

In order to avoid any impairment to the surplus of PURE, PRM, subject to the approval of the Subscribers' Advisory Committee, retains the right to limit the distribution from the SSA to subscribers whose coverage has been terminated.

- e) *Limitations on Distributions of Surplus Contributions and Subscriber Savings Accounts:*** No payment of a returned surplus contribution or distribution of SSA funds will be made to a terminated subscriber if such payment could risk the financial impairment of PURE. Payments could be delayed if the total payments of Surplus Contributions or SSA within the preceding 12 months to any terminated subscribers to PURE would exceed the lesser of (a) ten (10) percent of PURE's total surplus as of the preceding December 31, or (b) PURE's total net income before savings allocations and federal income taxes for the preceding full calendar year. If payment to more than one terminated subscriber is delayed pursuant to the requirement set forth in this Section, the total amount which may be paid to terminated subscribers will be paid pro rata to all such terminated subscribers, who meet the conditions to receive distributions from savings or surplus contributions set forth in this document, on an equitable basis as determined by PRM, in its sole discretion, and as allowed by law.

Any payments delayed pursuant to this requirement will be paid as soon as possible when payment can be made in compliance with this Section. If this Section (4) is found to conflict with other terms of this Agreement, this Section (4) supersedes all other terms and conditions of this Agreement.

- 5. *Rejection of Coverage:*** Subscriber understands and agrees that PURE has an obligation to its subscribers to maintain strict eligibility and underwriting requirements. PURE has the right to reject any application for insurance including this Subscriber's Agreement and the offer of payment of premium and surplus contribution. If such a rejection of coverage occurs after receipt of the surplus contribution by PURE, the surplus contribution will be returned to the prospective Subscriber, without payment of interest. An existing Subscriber applying for additional lines of coverage is not guaranteed acceptance for those new lines of coverage.
- 6. *Termination:*** This agreement may be terminated at any time by the Subscriber or PRM, by terminating all insurance policies issued to the Subscriber, subject to policy provisions and Florida law. Upon the termination of all insurance policies of the Subscriber, subject to the approval of the Florida Office of Insurance Regulation and as set forth in this Agreement, the balance remaining in the Subscriber's SSA or eligible surplus contribution, after allocation of expenses and claims, will be returned to the Subscriber, within six (6) months.

- 7. Collateralization of Assets:** No assets or future dividends of PURE may be pledged or collateralized on behalf of any subscriber for any purpose.
- 8. Return of Surplus upon Liquidation:** The Subscriber understands and agrees that in accordance with Section 629.281, Florida Statutes, upon the liquidation of PURE, its assets will be distributed to its Subscribers who were such within the 12 months prior to the termination of its certificate of authority, subject to regulatory approval. The assets of PURE to be distributed upon regulatory approval, are those remaining after the discharge of its indebtedness and policy obligations, the return of any surplus notes or other contributions made to surplus, and the return of any unused premium and savings in Subscribers' accounts.
- 9. Binding Agreement:** The Subscriber hereby acknowledges receiving and reviewing the Powers of the Subscribers' Advisory Committee and the Attorney-in-Fact Agreement, (available at <http://www.purehnw.com/misc/agreements> or from your insurance broker), prior to executing this Agreement. This Agreement will be accepted by PRM only when signed by the Subscriber.

Subscriber agrees that this Subscriber's Agreement, including the power of attorney set forth herein, will apply to all insurance policies for which the undersigned Subscriber has applied or will apply at PURE. The Subscriber understands and agrees that the terms and conditions of the Subscribers Agreement, the Powers of the Subscribers' Advisory Committee, and the Attorney-in-Fact agreement will be valid and binding and acknowledged and accepted upon PRM and the undersigned Subscriber and their respective personal representatives, administrators, successors, and assigns, as indicated by the Subscriber's signature below.

THIS SUBSCRIBERS AGREEMENT AND ALL MATTERS RELATING TO ITS VALIDITY, INTERPRETATION, PERFORMANCE, AND ENFORCEMENT SHALL BE GOVERNED AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF FLORIDA (WITHOUT REGARD TO CONFLICT OF LAW PRINCIPLES THEREOF)

The Subscriber's acceptance of all terms and conditions contained herein is indicated by his or her signature below:

Signature & Date

Name (please print)

Receipt Acknowledged:

Privilege Underwriters Reciprocal Exchange, A RECIPROCAL INSURANCE COMPANY

By: PURE Risk Management, LLC, Attorney-in-Fact

Document version dated 4/1/2008

**PROPERTY INSURANCE DECLINATION,
TERMINATION AND DISCLOSURE
NONRENEWAL ELECTION FORM**

Date Completed: 7/15/2011

Implementation Date: 7/15/2011

Please select one of the following options:

Option 1: §33-17A-4 X (enumerated reasons)

Option 2: §33-17A-4a _____ (percentage limitations)

Company Name: Privilege Underwriters Reciprocal Exchange

NAIC Number: 12873

CERTIFICATION

By acknowledging below, I hereby certify that all policies of property insurance as defined by and subject to Article 17A, Chapter 33 of the Code of West Virginia shall only be nonrenewed by the specified method selected above for the five (5) year period subsequent to the proposed implementation date.

S. Samitang
(Signed)

Director of Compliance
(Title)

7/15/2011
(Date)

914-328-8117
(Telephone Number)

Objection Letter for PERR-126935424

Dear Lois Pimentel,

SERFF Tracking

Number:

PERR-126935424 **State:** West Virginia

Filing Company: Privilege Underwriters Reciprocal Exchange

State Tracking

Number:

100009413

Company Tracking

Number:

PURE-HO-WV-11-01

TOI: 04.0 Homeowners **Sub-TOI:** 04.0000 Homeowners Sub-TOI Combinations

Product Name: PURE High Value Homeowners Program

Project Name: PURE-HO-WV-11-01

Objection Letter Status:

Commentary-Advisement

Objection Letter Date:

08/05/2011

Respond By Date:

Submitted Date:

08/05/2011 03:34 PM

We need additional information concerning the surplus contribution. What benefit does the insured receive from making this contribution? Do they get some type of ownership in the company? What do these contributions entitle the policyholder to?

In the subscriber's agreement, you state that the contribution will be returned to the insured on a pro rata basis in the year that the insured terminates their policy. You further add that surplus contribution paid in years prior to the year of termination will be kept for the remaining policyholders. This implies that the insured can make surplus payments & never receive any benefits from those contributions nor expect a return of those contributions, except that the insured by making such contribution will have the right to purchase the policy. Is that a correct statement?

Privilege Underwriters Reciprocal Exchange (PURE) is a Florida-domiciled non-assessable reciprocal exchange. The reciprocal exchange is owned by its policyholders (referred to as "Members"). All Members make these surplus contributions for each of the first five years that they are a member. By having members contribute to the surplus of the company, the cost of capital is kept low, allowing premiums to be kept low.

Surplus contributions can be considered as part of the annual cost of the policy (at least for the first 5 years of membership). They 'earn' just like premium, in that if a member cancels a policy mid-way through the year they receive a pro rata refund and after the annual period, the surplus contributions are fully earned (just like premium).

There is no other explicit benefit to the member of making the contributions, other than lowering the cost of capital for their company.

Surplus contributions are clearly disclosed to potential Members, enabling them to compare the total cost and benefits of insuring with PURE versus other competing

companies. Surplus Contributions are explained in our Subscriber's Agreement which is available on our website and signed by prospective members when they join PURE. We also show the surplus contribution on our quotes and declarations pages.

Sincerely,

Jeremy White

SERFF - System for Electronic Rate and Form Filing Page 1 of 1 <https://>

SERFF Tracking Number: PERR-126935424 State: West Virginia
 Filing Company: Privilege Underwriters Reciprocal Exchange State Tracking Number: 100009413
 Company Tracking Number: PURE-HO-WV-11-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: PURE High Value Homeowners Program
 Project Name/Number: PURE-HO-WV-11-01/PURE-HO-WV-11-01

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/17/2011	Rate and Rule	Homeowners Multi-Peril §C West Virginia Exception Pages	07/15/2011	Condo Rate and Rule - West Virginia Exception Pages.pdf (Superseded)
05/17/2011	Rate and Rule	Homeowners Multi-Peril "C West Virginia Exception Pages	07/15/2011	Homeowners Rate and Rule - West Virginia Exception pages.pdf (Superseded)
05/17/2011	Form	High Value Homeowners Policy Declarations	07/15/2011	Dec Page High Value Home - PHVH-999-WV 052011.pdf (Superseded)



Step 3-

Increased Limit Factors

Coverage C	Increased Limits Factors
100,000	0.10
200,000	0.20
400,000	0.40
500,000	0.50
750,000	0.75
1,000,000	1.00
2,000,000	2.00
5,000,000	5.00
7,500,000	7.50
10,000,000	10.00

Step 5-

The following is added:

1. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6 Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.

Assign Class 9** Five road miles or less to the fire station, but **NO** public hydrant within 1,000 feet of the main dwelling.

** If a risk is assigned an ISO Classification of 9 but meets **ALL** the following criteria, then the risk will be rated as though it were a Protection Class 6:

- a. There is a year-round alternate water source directly accessible to firefighting equipment (directly accessible means within 20 feet or less of a hard packed road surface).
 - b. The water source contains at least 10,000 gallons of water year-round. c) The water source is within 1,000 feet of the main dwelling.
 - d. The fire department is located within five miles of the main dwelling and has the equipment necessary to draft from the source.
 - e. The source can provide a continuous flow of water of 500 gallons per minute for at least 20 minutes.
2. In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 05/11/2011



Step 7-

All Perils Deductible Factor:

Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.70
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Step 18-

Appendix A- Territory

Zip Code	Zone						
24701	1	25202	1	25696	1	26254	1
24712	1	25203	1	25699	1	26257	1
24714	1	25204	1	25701	1	26259	1
24715	1	25205	1	25702	1	26260	1
24716	1	25206	1	25703	1	26261	1
24719	1	25208	1	25704	1	26263	1
24724	1	25209	1	25705	1	26264	1
24726	1	25211	1	25705	1	26266	1
24729	1	25213	1	25706	1	26267	1
24731	1	25214	1	25707	1	26268	1
24732	1	25231	1	25708	1	26269	1
24733	1	25234	1	25709	1	26270	1
24736	1	25235	1	25710	1	26271	1
24737	1	25239	1	25711	1	26273	1
24738	1	25241	1	25712	1	26275	1
24739	1	25243	1	25713	1	26276	1
24740	1	25244	1	25714	1	26278	1
24747	1	25245	1	25715	1	26280	1
24751	1	25247	1	25716	1	26282	1
24801	1	25248	1	25717	1	26283	1
24808	1	25251	1	25718	1	26285	1
24811	1	25252	1	25719	1	26287	1
24813	1	25253	1	25720	1	26288	1
24815	1	25259	1	25721	1	26289	1
24816	1	25260	1	25722	1	26291	1
24817	1	25261	1	25723	1	26292	1
24818	1	25262	1	25724	1	26293	1
24822	1	25264	1	25725	1	26294	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 05/11/2011



Zip Code	Zone						
24823	1	25265	1	25726	1	26296	1
24826	1	25266	1	25727	1	26298	1
24827	1	25267	1	25728	1	26301	1
24828	1	25268	1	25729	1	26302	1
24829	1	25270	1	25755	1	26306	1
24830	1	25271	1	25755	1	26320	1
24831	1	25275	1	25770	1	26321	1
24834	1	25276	1	25771	1	26323	1
24836	1	25285	1	25772	1	26325	1
24839	1	25286	1	25773	1	26327	1
24842	1	25287	1	25774	1	26330	1
24843	1	25301	1	25775	1	26335	1
24844	1	25302	1	25776	1	26337	1
24845	1	25302	1	25777	1	26338	1
24846	1	25303	1	25778	1	26339	1
24847	1	25303	1	25779	1	26342	1
24848	1	25304	1	25801	1	26343	1
24849	1	25304	1	25802	1	26346	1
24850	1	25305	1	25810	1	26347	1
24851	1	25306	1	25811	1	26348	1
24853	1	25306	1	25812	1	26349	1
24854	1	25309	1	25813	1	26351	1
24855	1	25309	1	25817	1	26354	1
24857	1	25311	1	25818	1	26361	1
24859	1	25312	1	25820	1	26362	1
24860	1	25312	1	25823	1	26366	1
24861	1	25313	1	25825	1	26369	1
24862	1	25313	1	25826	1	26372	1
24866	1	25314	1	25827	1	26374	1
24867	1	25315	1	25831	1	26376	1
24868	1	25315	1	25832	1	26377	1
24869	1	25317	1	25833	1	26378	1
24870	1	25317	1	25836	1	26384	1
24871	1	25320	1	25837	1	26385	1
24872	1	25320	1	25839	1	26386	1
24873	1	25321	1	25840	1	26404	1
24874	1	25322	1	25841	1	26405	1
24878	1	25323	1	25843	1	26408	1
24879	1	25324	1	25844	1	26410	1
24880	1	25325	1	25845	1	26411	1
24881	1	25326	1	25846	1	26412	1
24882	1	25327	1	25848	1	26415	1
24884	1	25328	1	25849	1	26416	1
24887	1	25329	1	25851	1	26419	1
24888	1	25330	1	25853	1	26421	1
24892	1	25331	1	25854	1	26422	1
24894	1	25332	1	25855	1	26424	1
24895	1	25333	1	25857	1	26425	1
24898	1	25334	1	25860	1	26426	1
24901	1	25335	1	25862	1	26430	1

Company Name: Privilege Underwriters Reciprocal Exchange

Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages

Program Name: High Value Condominium/Cooperative/Tenants Program

Revision Date: 05/11/2011



Zip Code	Zone						
24902	1	25336	1	25864	1	26431	1
24910	1	25337	1	25865	1	26434	1
24915	1	25338	1	25866	1	26435	1
24916	1	25339	1	25868	1	26436	1
24918	1	25350	1	25870	1	26437	1
24920	1	25356	1	25871	1	26438	1
24924	1	25356	1	25873	1	26440	1
24925	1	25357	1	25875	1	26443	1
24927	1	25358	1	25876	1	26444	1
24931	1	25360	1	25878	1	26447	1
24934	1	25360	1	25879	1	26448	1
24935	1	25361	1	25880	1	26451	1
24938	1	25362	1	25882	1	26452	1
24941	1	25364	1	25901	1	26456	1
24943	1	25365	1	25902	1	26461	1
24944	1	25365	1	25904	1	26463	1
24945	1	25375	1	25906	1	26501	1
24946	1	25387	1	25907	1	26502	1
24951	1	25389	1	25908	1	26504	1
24954	1	25392	1	25909	1	26505	1
24957	1	25392	1	25911	1	26506	1
24961	1	25396	1	25913	1	26507	1
24962	1	25396	1	25915	1	26508	1
24963	1	25401	1	25916	1	26519	1
24966	1	25402	1	25917	1	26520	1
24970	1	25403	1	25918	1	26521	1
24974	1	25404	1	25919	1	26524	1
24976	1	25405	1	25920	1	26525	1
24977	1	25410	1	25921	1	26527	1
24981	1	25411	1	25922	1	26531	1
24983	1	25413	1	25926	1	26534	1
24984	1	25414	1	25927	1	26537	1
24985	1	25419	1	25928	1	26541	1
24986	1	25420	1	25932	1	26542	1
24991	1	25421	1	25936	1	26543	1
24993	1	25422	1	25938	1	26544	1
25002	1	25423	1	25942	1	26546	1
25003	1	25425	1	25943	1	26547	1
25005	1	25427	1	25951	1	26554	1
25007	1	25428	1	25958	1	26555	1
25008	1	25429	1	25962	1	26559	1
25009	1	25430	1	25965	1	26560	1
25011	1	25431	1	25966	1	26561	1
25015	1	25432	1	25969	1	26562	1
25019	1	25434	1	25971	1	26563	1
25021	1	25437	1	25972	1	26566	1
25022	1	25438	1	25976	1	26568	1
25024	1	25440	1	25977	1	26570	1
25025	1	25441	1	25978	1	26571	1
25026	1	25442	1	25979	1	26572	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 05/11/2011



Zip Code	Zone						
25028	1	25443	1	25981	1	26574	1
25030	1	25444	1	25984	1	26575	1
25031	1	25446	1	25985	1	26576	1
25033	1	25501	1	25986	1	26578	1
25035	1	25502	1	25989	1	26581	1
25036	1	25503	1	26003	1	26582	1
25039	1	25504	1	26030	1	26585	1
25040	1	25505	1	26031	1	26586	1
25043	1	25506	1	26032	1	26587	1
25044	1	25507	1	26033	1	26588	1
25045	1	25508	1	26034	1	26590	1
25047	1	25510	1	26035	1	26591	1
25048	1	25511	1	26036	1	26601	1
25049	1	25512	1	26037	1	26610	1
25051	1	25514	1	26038	1	26611	1
25053	1	25515	1	26039	1	26615	1
25054	1	25517	1	26040	1	26617	1
25057	1	25520	1	26041	1	26619	1
25059	1	25521	1	26047	1	26621	1
25060	1	25523	1	26050	1	26623	1
25061	1	25524	1	26055	1	26624	1
25062	1	25526	1	26056	1	26627	1
25063	1	25529	1	26058	1	26629	1
25064	1	25530	1	26059	1	26631	1
25067	1	25534	1	26060	1	26636	1
25070	1	25535	1	26062	1	26638	1
25071	1	25537	1	26070	1	26651	1
25075	1	25540	1	26074	1	26656	1
25076	1	25541	1	26075	1	26660	1
25079	1	25544	1	26101	1	26662	1
25081	1	25545	1	26102	1	26667	1
25082	1	25547	1	26103	1	26671	1
25083	1	25550	1	26104	1	26675	1
25085	1	25555	1	26105	1	26676	1
25086	1	25557	1	26106	1	26678	1
25088	1	25559	1	26120	1	26679	1
25090	1	25560	1	26121	1	26680	1
25093	1	25562	1	26133	1	26681	1
25102	1	25564	1	26134	1	26684	1
25103	1	25565	1	26136	1	26690	1
25106	1	25567	1	26137	1	26691	1
25107	1	25569	1	26138	1	26704	1
25108	1	25570	1	26141	1	26705	1
25109	1	25571	1	26142	1	26707	1
25110	1	25572	1	26143	1	26710	1
25111	1	25573	1	26146	1	26711	1
25112	1	25601	1	26147	1	26714	1
25113	1	25606	1	26148	1	26716	1
25114	1	25607	1	26149	1	26717	1
25115	1	25608	1	26150	1	26719	1

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Condominium/Cooperative/Tenants Program
Revision Date: 05/11/2011



Zip Code	Zone						
25118	1	25611	1	26151	1	26720	1
25119	1	25612	1	26152	1	26722	1
25121	1	25614	1	26155	1	26726	1
25123	1	25617	1	26159	1	26731	1
25124	1	25621	1	26160	1	26739	1
25125	1	25624	1	26161	1	26743	1
25126	1	25625	1	26162	1	26750	1
25130	1	25628	1	26164	1	26753	1
25132	1	25630	1	26167	1	26755	1
25133	1	25632	1	26169	1	26757	1
25134	1	25634	1	26170	1	26761	1
25136	1	25635	1	26175	1	26763	1
25139	1	25637	1	26178	1	26764	1
25140	1	25638	1	26180	1	26767	1
25141	1	25639	1	26181	1	26801	1
25142	1	25644	1	26184	1	26802	1
25143	1	25646	1	26187	1	26804	1
25148	1	25647	1	26201	1	26807	1
25149	1	25649	1	26202	1	26808	1
25152	1	25650	1	26203	1	26810	1
25154	1	25651	1	26205	1	26812	1
25156	1	25652	1	26206	1	26814	1
25159	1	25653	1	26208	1	26815	1
25160	1	25654	1	26209	1	26817	1
25161	1	25661	1	26210	1	26818	1
25162	1	25665	1	26215	1	26823	1
25164	1	25666	1	26217	1	26833	1
25165	1	25667	1	26218	1	26836	1
25168	1	25669	1	26219	1	26838	1
25169	1	25670	1	26222	1	26845	1
25173	1	25671	1	26224	1	26847	1
25174	1	25672	1	26228	1	26851	1
25177	1	25674	1	26229	1	26852	1
25180	1	25676	1	26230	1	26855	1
25181	1	25678	1	26234	1	26865	1
25183	1	25685	1	26236	1	26866	1
25185	1	25686	1	26237	1	26884	1
25186	1	25688	1	26238	1	26886	1
25187	1	25690	1	26241	1		
25193	1	25691	1	26250	1		
25201	1	25692	1	26253	1		

Appendix B- Rates

Zone	Base Rate
001	\$1,906

Company Name: Privilege Underwriters Reciprocal Exchange
Line of Business: Homeowners Multi-Peril – West Virginia Exception Pages
Program Name: High Value Homeowners Program
Revision Date: 05/11/2011



Step 3-

Increased Limit Factors:

Coverage A	Increased Limits Factors
100,000	0.10
200,000	0.20
400,000	0.40
500,000	0.50
750,000	0.75
1,000,000	1.00
2,000,000	2.00
5,000,000	5.50
7,500,000	8.63
10,000,000	12.00

Step 5-

The following is added:

1. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6 Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.

Assign Class 9** Five road miles or less to the fire station, but **NO** public hydrant within 1,000 feet of the main dwelling.

** If a risk is assigned an ISO Classification of 9 but meets **ALL** the following criteria, then the risk will be rated as though it were a Protection Class 6:

- a. There is a year-round alternate water source directly accessible to fire fighting equipment (directly accessible means within 20 feet or less of a hard packed road surface).
- b. The water source contains at least 10,000 gallons of water year-round.
- c) The water source is within 1,000 feet of the main dwelling.
- d. The fire department is located within five miles of the main dwelling and has the equipment necessary to draft from the source.
- e. The source can provide a continuous flow of water of 500 gallons per minute for at least 20 minutes.

2. In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

Step 7-

All Perils Deductible Factor:

Deductible	Factor
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Deductible	Factor
500	1.40
1,000	1.20
2,500	1.00
5,000	0.83
10,000	0.67
25,000	0.60
50,000	0.56
100,000	0.51
250,000	0.40

Step 18-

Appendix A – Territory:

Zip Code	Zone						
24701	1	25202	1	25696	1	26254	1
24712	1	25203	1	25699	1	26257	1
24714	1	25204	1	25701	1	26259	1
24715	1	25205	1	25702	1	26260	1
24716	1	25206	1	25703	1	26261	1
24719	1	25208	1	25704	1	26263	1
24724	1	25209	1	25705	1	26264	1
24726	1	25211	1	25705	1	26266	1
24729	1	25213	1	25706	1	26267	1
24731	1	25214	1	25707	1	26268	1
24732	1	25231	1	25708	1	26269	1
24733	1	25234	1	25709	1	26270	1
24736	1	25235	1	25710	1	26271	1
24737	1	25239	1	25711	1	26273	1
24738	1	25241	1	25712	1	26275	1
24739	1	25243	1	25713	1	26276	1
24740	1	25244	1	25714	1	26278	1
24747	1	25245	1	25715	1	26280	1
24751	1	25247	1	25716	1	26282	1
24801	1	25248	1	25717	1	26283	1
24808	1	25251	1	25718	1	26285	1
24811	1	25252	1	25719	1	26287	1
24813	1	25253	1	25720	1	26288	1
24815	1	25259	1	25721	1	26289	1
24816	1	25260	1	25722	1	26291	1
24817	1	25261	1	25723	1	26292	1
24818	1	25262	1	25724	1	26293	1
24822	1	25264	1	25725	1	26294	1
24823	1	25265	1	25726	1	26296	1
24826	1	25266	1	25727	1	26298	1
24827	1	25267	1	25728	1	26301	1
24828	1	25268	1	25729	1	26302	1
24829	1	25270	1	25755	1	26306	1
24830	1	25271	1	25755	1	26320	1
24831	1	25275	1	25770	1	26321	1

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Zip Code	Zone						
24834	1	25276	1	25771	1	26323	1
24836	1	25285	1	25772	1	26325	1
24839	1	25286	1	25773	1	26327	1
24842	1	25287	1	25774	1	26330	1
24843	1	25301	1	25775	1	26335	1
24844	1	25302	1	25776	1	26337	1
24845	1	25302	1	25777	1	26338	1
24846	1	25303	1	25778	1	26339	1
24847	1	25303	1	25779	1	26342	1
24848	1	25304	1	25801	1	26343	1
24849	1	25304	1	25802	1	26346	1
24850	1	25305	1	25810	1	26347	1
24851	1	25306	1	25811	1	26348	1
24853	1	25306	1	25812	1	26349	1
24854	1	25309	1	25813	1	26351	1
24855	1	25309	1	25817	1	26354	1
24857	1	25311	1	25818	1	26361	1
24859	1	25312	1	25820	1	26362	1
24860	1	25312	1	25823	1	26366	1
24861	1	25313	1	25825	1	26369	1
24862	1	25313	1	25826	1	26372	1
24866	1	25314	1	25827	1	26374	1
24867	1	25315	1	25831	1	26376	1
24868	1	25315	1	25832	1	26377	1
24869	1	25317	1	25833	1	26378	1
24870	1	25317	1	25836	1	26384	1
24871	1	25320	1	25837	1	26385	1
24872	1	25320	1	25839	1	26386	1
24873	1	25321	1	25840	1	26404	1
24874	1	25322	1	25841	1	26405	1
24878	1	25323	1	25843	1	26408	1
24879	1	25324	1	25844	1	26410	1
24880	1	25325	1	25845	1	26411	1
24881	1	25326	1	25846	1	26412	1
24882	1	25327	1	25848	1	26415	1
24884	1	25328	1	25849	1	26416	1
24887	1	25329	1	25851	1	26419	1
24888	1	25330	1	25853	1	26421	1
24892	1	25331	1	25854	1	26422	1
24894	1	25332	1	25855	1	26424	1
24895	1	25333	1	25857	1	26425	1
24898	1	25334	1	25860	1	26426	1
24901	1	25335	1	25862	1	26430	1
24902	1	25336	1	25864	1	26431	1
24910	1	25337	1	25865	1	26434	1
24915	1	25338	1	25866	1	26435	1
24916	1	25339	1	25868	1	26436	1
24918	1	25350	1	25870	1	26437	1
24920	1	25356	1	25871	1	26438	1
24924	1	25356	1	25873	1	26440	1

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Zip Code	Zone						
24925	1	25357	1	25875	1	26443	1
24927	1	25358	1	25876	1	26444	1
24931	1	25360	1	25878	1	26447	1
24934	1	25360	1	25879	1	26448	1
24935	1	25361	1	25880	1	26451	1
24938	1	25362	1	25882	1	26452	1
24941	1	25364	1	25901	1	26456	1
24943	1	25365	1	25902	1	26461	1
24944	1	25365	1	25904	1	26463	1
24945	1	25375	1	25906	1	26501	1
24946	1	25387	1	25907	1	26502	1
24951	1	25389	1	25908	1	26504	1
24954	1	25392	1	25909	1	26505	1
24957	1	25392	1	25911	1	26506	1
24961	1	25396	1	25913	1	26507	1
24962	1	25396	1	25915	1	26508	1
24963	1	25401	1	25916	1	26519	1
24966	1	25402	1	25917	1	26520	1
24970	1	25403	1	25918	1	26521	1
24974	1	25404	1	25919	1	26524	1
24976	1	25405	1	25920	1	26525	1
24977	1	25410	1	25921	1	26527	1
24981	1	25411	1	25922	1	26531	1
24983	1	25413	1	25926	1	26534	1
24984	1	25414	1	25927	1	26537	1
24985	1	25419	1	25928	1	26541	1
24986	1	25420	1	25932	1	26542	1
24991	1	25421	1	25936	1	26543	1
24993	1	25422	1	25938	1	26544	1
25002	1	25423	1	25942	1	26546	1
25003	1	25425	1	25943	1	26547	1
25005	1	25427	1	25951	1	26554	1
25007	1	25428	1	25958	1	26555	1
25008	1	25429	1	25962	1	26559	1
25009	1	25430	1	25965	1	26560	1
25011	1	25431	1	25966	1	26561	1
25015	1	25432	1	25969	1	26562	1
25019	1	25434	1	25971	1	26563	1
25021	1	25437	1	25972	1	26566	1
25022	1	25438	1	25976	1	26568	1
25024	1	25440	1	25977	1	26570	1
25025	1	25441	1	25978	1	26571	1
25026	1	25442	1	25979	1	26572	1
25028	1	25443	1	25981	1	26574	1
25030	1	25444	1	25984	1	26575	1
25031	1	25446	1	25985	1	26576	1
25033	1	25501	1	25986	1	26578	1
25035	1	25502	1	25989	1	26581	1
25036	1	25503	1	26003	1	26582	1
25039	1	25504	1	26030	1	26585	1

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Zip Code	Zone						
25040	1	25505	1	26031	1	26586	1
25043	1	25506	1	26032	1	26587	1
25044	1	25507	1	26033	1	26588	1
25045	1	25508	1	26034	1	26590	1
25047	1	25510	1	26035	1	26591	1
25048	1	25511	1	26036	1	26601	1
25049	1	25512	1	26037	1	26610	1
25051	1	25514	1	26038	1	26611	1
25053	1	25515	1	26039	1	26615	1
25054	1	25517	1	26040	1	26617	1
25057	1	25520	1	26041	1	26619	1
25059	1	25521	1	26047	1	26621	1
25060	1	25523	1	26050	1	26623	1
25061	1	25524	1	26055	1	26624	1
25062	1	25526	1	26056	1	26627	1
25063	1	25529	1	26058	1	26629	1
25064	1	25530	1	26059	1	26631	1
25067	1	25534	1	26060	1	26636	1
25070	1	25535	1	26062	1	26638	1
25071	1	25537	1	26070	1	26651	1
25075	1	25540	1	26074	1	26656	1
25076	1	25541	1	26075	1	26660	1
25079	1	25544	1	26101	1	26662	1
25081	1	25545	1	26102	1	26667	1
25082	1	25547	1	26103	1	26671	1
25083	1	25550	1	26104	1	26675	1
25085	1	25555	1	26105	1	26676	1
25086	1	25557	1	26106	1	26678	1
25088	1	25559	1	26120	1	26679	1
25090	1	25560	1	26121	1	26680	1
25093	1	25562	1	26133	1	26681	1
25102	1	25564	1	26134	1	26684	1
25103	1	25565	1	26136	1	26690	1
25106	1	25567	1	26137	1	26691	1
25107	1	25569	1	26138	1	26704	1
25108	1	25570	1	26141	1	26705	1
25109	1	25571	1	26142	1	26707	1
25110	1	25572	1	26143	1	26710	1
25111	1	25573	1	26146	1	26711	1
25112	1	25601	1	26147	1	26714	1
25113	1	25606	1	26148	1	26716	1
25114	1	25607	1	26149	1	26717	1
25115	1	25608	1	26150	1	26719	1
25118	1	25611	1	26151	1	26720	1
25119	1	25612	1	26152	1	26722	1
25121	1	25614	1	26155	1	26726	1
25123	1	25617	1	26159	1	26731	1
25124	1	25621	1	26160	1	26739	1
25125	1	25624	1	26161	1	26743	1
25126	1	25625	1	26162	1	26750	1

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Zip Code	Zone						
25130	1	25628	1	26164	1	26753	1
25132	1	25630	1	26167	1	26755	1
25133	1	25632	1	26169	1	26757	1
25134	1	25634	1	26170	1	26761	1
25136	1	25635	1	26175	1	26763	1
25139	1	25637	1	26178	1	26764	1
25140	1	25638	1	26180	1	26767	1
25141	1	25639	1	26181	1	26801	1
25142	1	25644	1	26184	1	26802	1
25143	1	25646	1	26187	1	26804	1
25148	1	25647	1	26201	1	26807	1
25149	1	25649	1	26202	1	26808	1
25152	1	25650	1	26203	1	26810	1
25154	1	25651	1	26205	1	26812	1
25156	1	25652	1	26206	1	26814	1
25159	1	25653	1	26208	1	26815	1
25160	1	25654	1	26209	1	26817	1
25161	1	25661	1	26210	1	26818	1
25162	1	25665	1	26215	1	26823	1
25164	1	25666	1	26217	1	26833	1
25165	1	25667	1	26218	1	26836	1
25168	1	25669	1	26219	1	26838	1
25169	1	25670	1	26222	1	26845	1
25173	1	25671	1	26224	1	26847	1
25174	1	25672	1	26228	1	26851	1
25177	1	25674	1	26229	1	26852	1
25180	1	25676	1	26230	1	26855	1
25181	1	25678	1	26234	1	26865	1
25183	1	25685	1	26236	1	26866	1
25185	1	25686	1	26237	1	26884	1
25186	1	25688	1	26238	1	26886	1
25187	1	25690	1	26241	1		
25193	1	25691	1	26250	1		
25201	1	25692	1	26253	1		

Appendix B- Rates:

Zone	Base Rate
001	\$2,717



High Value Homeowners Policy

Declarations

YOUR AGENT

M E Broker Company, Inc.
100 West Platt Street
Nice Town, WV 12345
613 789 987
14673500

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

NAME & ADDRESS OF INSURED

John Doe
Jane Doe
100 Main St.
Nice Town, WV 12345

Policy Number **HO000124101**
Policy Period **02/15/2008 to 02/15/2009 at 12:01 AM Standard Time**
Issuing Company **Privilege Underwriters Reciprocal Exchange**
800 Corporate Dr, Suite 420
Ft Lauderdale, FL 33334
888-813-7873

INSURED LOCATION

100 Main St.
Nice Town, WV 12345

COVERAGE	COVERAGE LIMIT
Dwelling	\$1,352,000
Other Structures	\$135,200
Contents	\$676,000
Loss of Use	Reasonable Expenses
Liability	\$300,000
Medical Payments	\$10,000

Location Premium **\$6,061**

DEDUCTIBLE

All Peril Deductible **\$5,000 per covered loss**



High Value Homeowners Policy

Page 2

John Doe
Jane Doe
Policy Number **HO000124101**

FORMS & ENDORSEMENTS

FORM NUMBER

EDITION DATE

MORTGAGEE INFORMATION

Bank of America
645 1st Ave
Miami, FL 3116
Loan Number 64845



High Value Homeowners Policy

Page 3

John Doe
Jane Doe
Policy Number **HO000124101**

CREDITS & SURCHARGES

Year Built	2007
Year Renovated	2008
Protection Class	2
Construction Type	Masonry
Flood Zone	A1-A30
Seasonal Surcharge	No
Rented to Others Surcharge	No
Vacancy Surcharge	No
Roof Covering	Clay / Concrete Tile
Roof Shape	Hip Roof
Size of Home (Heated)	4,300 sq ft
Central Reporting Burglar Alarm Credit	Yes
Central Reporting Fire Alarm Credit	Yes
Guard Gated Community Credit	No
Residential Sprinkler System Credit	No
External Perimeter Security Protection Credit	No
Gas Leak Detector Credit	No
Lightning Protection System Credit	No
Full Time Live-in Caretaker Credit	No
24 Hour Signal Continuity Protection Credit	No
Sprinkler System with Water Flow Alarm Credit	No
External Perimeter Gate Credit	No
Low Temperature Monitoring Device Credit	No
Permanently Installed Generator Credit	No
Water Leak Detection Shut Off Device & Alarm Credit	No
Water Leak Detection Shut Off Device Without Alarm Credit	Yes
Excess Companion Credit	No
Jewelry & Art Companion Credit	No
Auto Companion Credit	No
PURE Marketing Group Credit	No

Total Premium **\$6,115.55**

You will be billed separately for any premium due.

Authorized Company Representative