



**Farmers Mutual Hail**  
Insurance Company of Iowa

## Nebraska Inland Marine

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# **INLAND MARINE PROGRAM**

## **PERSONAL CLASSES**

# **AMERICAN ASSOCIATION OF INSURANCE SERVICES**

## **PERSONAL INLAND MARINE MANUAL**

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### **INTRODUCTION**

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

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### GENERAL RULES

#### RULE 1 -- ELIGIBILITY

##### 1.1 Eligible Classes

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

- |                     |                       |                        |
|---------------------|-----------------------|------------------------|
| -- Bicycles         | -- Furs               | -- Musical Instruments |
| -- Cameras          | -- Golfers' Equipment | -- Personal Effects    |
| -- Coin Collections | -- Guns               | -- Personal Property   |
| -- Farm Machinery   | -- Jewelry            | -- Silverware          |
| -- Fine Arts        | -- Livestock          | -- Stamp Collections   |

These rules apply only to property owned by individuals, including eligible property under the control of executors or administrators of an estate. All items must be scheduled on the declarations and a limit of coverage shown for each item, unless otherwise indicated.

Appraisals made within the last year are required on all jewelry items. Receipts or value statements may be required on other items. Photos may be required at the discretion of Underwriting.

##### 1.2 Ineligible Insureds or Property

Coverage under these rules may not be written for:

- companies, firms or corporations\*
- hotels or motels
- universities, colleges or other schools
- dealers, auctioneers, museums, art galleries, art institutions or manufacturers
- governmental agencies
- motor bicycles, mopeds or any motor powered conveyance
- temporary exhibits of fine arts that do not belong to the insured
- television cameras and related equipment
- aerial or radar cameras
- coin or token-operated devices
- an insured without acceptable supporting coverage by FUI or an affiliated Farm Mutual

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

\*\* Consult Underwriting for acceptability.

##### 1.3 Covered Perils

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

##### 1.4 Valuation

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

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### GENERAL RULES

#### RULE 2 -- POLICYWRITING INSTRUCTIONS

##### 2.1 Policy Assembly

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

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

##### 2.2 Coverage Basis

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

##### 2.3 Large Schedules

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

##### 2.4 Supplemental Policies

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

##### 2.5 Loss Payment Clause

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

##### 2.6 Protective Safeguards

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

##### 2.7 Territory

Coverage applies worldwide unless otherwise indicated

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### GENERAL RULES

#### **RULE 3 -- POLICY TERM**

**3.1 Annual**

Rating information for annual policies is shown in this manual. A policy may not be written for a term of less than one year. The annual premium for policies written on a continuous basis is determined by using the rates in effect at the anniversary date.

**3.2 Inception Time**

Coverage takes effect at 12:01 A.M. on the inception date.

**3.3 Renewal Certificates**

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

#### **RULE 4 -- CANCELLATION**

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

#### **RULE 5 -- PREMIUM BASE**

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

All rates in this manual are expressed as annual rates per \$100 of insurance.

#### **RULE 6 -- WAIVER OF PREMIUMS**

Additional or return premiums of less than \$7.00 that result from a mid-term policy change may be waived. However, a return premium of less than \$7.00 must be paid if requested by the insured.

#### **RULE 7 -- WHOLE DOLLAR PREMIUM RULE**

All premiums shown on the policy and endorsements of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

#### **RULE 8 -- MINIMUM PREMIUM**

A minimum of not less than \$25 must be charged for each policy.

#### **RULE 9 -- DEDUCTIBLE**

The base deductible for all eligible classes, except Livestock, is \$100. The base deductible for Livestock is either \$250 or one head of livestock. Higher deductible options and credits are shown on the rate pages

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### BICYCLES

#### 1. Eligible Property

Bicycles.

#### 2. Forms

IM-175, Personal Articles Coverage

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

Attach Endorsement IM-175.

#### 3. Deductible

Bicycle coverage and rates are based on \$100 deductible. A \$250 deductible option is available for a credit. The deductible amount must be shown on the declarations.

#### 4. Valuation Options

Valuation is based on the actual cash value of the property at the time of the loss.

### CAMERAS

#### 1. Eligible Property

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

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

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

#### 2. Forms

IM-175, Personal Articles Coverage

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

Attach Endorsement IM-175.

#### 3. Deductible

Camera coverage and rates are based on \$100 deductible. Higher deductible amounts up to \$1,000 are available for the appropriate credit. The deductible amount must be shown on the declarations.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### CAMERAS

#### 4. Options

##### 4.1 Newly Acquired Property

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

##### 4.2 Professional Use

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

Attach Endorsement IM-175-6.

### COIN COLLECTIONS

#### 1. Eligible Property

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

#### 2. Forms

IM-175, Personal Articles Coverage

Coin collections must be scheduled by individual item, proof set, pages, books, or other groupings on the declarations.

Attach Endorsement IM-175.

#### 3. Deductible

Coin Collections and rates are based on \$100 deductible. No higher deductible options are available.

#### 4. Options

##### 4.1 Safe or Vault Credit

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

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

Attach Endorsement IM-175-1.



# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### COIN COLLECTIONS

#### 4.2 Theft from Unattended Vehicles

For an additional premium the exclusion for theft from unattended vehicles may be deleted.  
Attach Endorsement IM-175-2.

#### 4.3 Damage to or Theft of Safes

For an additional premium charge, coverage may be endorsed to cover damage to or loss of safes owned by the insured due to theft or attempted theft. A limit of coverage must be shown on the appropriate part of the declarations.

Attach Endorsement IM-175-30.

### FARM MACHINERY

#### 1. Eligible Property

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

Under these rules coverage may not be written for:

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

#### 2. Forms

IM-850, Farm Machinery Coverage A (Scheduled)

IM-851, Farm Machinery Coverage B (Blanket)

##### 2.1 Scheduled Policies

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

##### 2.2 Blanket Policies

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

Blanket coverage under IM-851 does not apply to:

- harvester combines.
- cotton pickers.

(These items must be scheduled.)

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### FARM MACHINERY

#### 2.3 Blanket and Scheduled Policies Combined

The same policy may cover some property on a scheduled basis and other property on a blanket basis by attaching both IM-850 and IM-851.

#### 2.4 Coinsurance

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

### 3. Deductible

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

(See Rule 5.4 for deductible amounts that apply to "Intake of Foreign Objects.")

### 4. Territorial Modifications

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

-- The mileage limitation does not apply to property transported by the insured to or from the place where it is purchased, sold, serviced or repaired.

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

### 5. Options

#### 5.1 Rental Reimbursement

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

##### -- Blanket Coverage

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

Attach Endorsement IM-850-2.

##### -- Scheduled Coverage

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

Attach Endorsement IM-850-1.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### FARM MACHINERY

#### **5.2 Rented or Borrowed Equipment**

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

Attach Endorsement IM-850-3.

#### **5.3 Audio Equipment**

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

Attach Endorsement IM-850-10.

#### **5.4 Intake of Foreign Objects**

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

Attach Endorsement IM-850-11.

#### **5.5 Damage During Hitching or Towing**

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

Attach Endorsement IM-850-12.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### FINE ARTS

#### 1. Eligible Property

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

#### 2. Forms

IM-175, Personal Articles Coverage

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

Attach Endorsement IM-175.

#### 3. Protection Classes

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

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

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

**Unprotected** – means all other situations.

#### 4. Valuation

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

Attach Endorsement IM-175-3.

#### 5. Deductible

Fine arts coverage and rates are based on \$100 deductible. Optional deductible amounts up to \$2,500 are available for the appropriate credit. The deductible must be shown on the declarations.

#### 6. Territorial Modifications

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

#### 7. Options

##### 7.1 Newly Acquired Property

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

##### 7.2 Breakage Coverage

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

Attach Endorsement IM-175-8.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### FURS

#### 1. Eligible Property

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

#### 2. Forms

IM-175, Personal Articles Coverage

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

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

Attach Endorsement IM-175.

#### 3. Deductible

Furs coverage and rates are based on \$100 deductible. No additional deductible options are available.

#### 4. Options - Newly Acquired Items

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

### GOLFERS' EQUIPMENT

#### 1. Eligible Property

Golf clubs, golf clothing and other golfers' equipment. This rule also applies to motorized golf carts, whether powered electrically or by an internal combustion engine, used exclusively on the golf course. Subject to certain limitations, golf balls and other types of clothing are also covered.

Coverage may be written only for individuals.

#### 2. Forms

IM-175, Personal Articles Coverage

Coverage for golfers' equipment must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

Attach Endorsement IM-175.

#### 3. Deductible

Golfers' equipment coverage and rates are based on \$100 deductible. A \$250 deductible option is available for a credit. The deductible must be shown on the declarations.

#### 4. Options - Named Perils Coverage

Coverage may be restricted to "named perils" by charging the appropriate rate.

Attach Endorsement IM-175-12.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### GUNS

#### 1. Eligible Property

Hand guns, rifles and shotguns. This includes scopes, clips, holsters, and other equipment pertaining to and used with firearms.

#### 2. Forms

IM-175, Personal Articles Coverage

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

Attach Endorsement IM-175.

#### 3. Deductible

Guns coverage and rates are based on \$100 deductible. Deductible options of \$250 and \$500 are available for the appropriate credit. The deductible amount must be shown on the declarations.

#### 4. Options

A reduced rate applies if territorial coverage is restricted to the United States and Canada.

### JEWELRY

#### 1. Eligible Property

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

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

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

#### 2. Forms

IM-175, Personal Articles Coverage

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

Attach Endorsement IM-175.

#### 3. Deductible

Jewelry coverage and rates are based on \$100 deductible. Deductible options of \$250 and \$500 are available for the appropriate credit. The deductible amount must be shown on the declarations.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### JEWELRY

#### 4. Options

##### 4.1 Vault Restriction

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

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

Attach Endorsement IM-175-4.

##### 4.2 Gemprint

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

##### 4.3 Valued Coverage

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

Attach Endorsement IM-175-17.

### LIVESTOCK

#### 1. Eligible Property

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

Under these rules coverage may not be written for:

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

#### 2. Forms

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

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

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### LIVESTOCK

#### 2.1 Scheduled Policies

Livestock covered under Form IM-860 may be scheduled:

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

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

By Individual Animals -- Schedule B

The description of each animal should include the following:

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

Both methods of scheduling may be applied to this form.

#### 2.2 Blanket Policies

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

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

#### 2.3 Reporting Policies

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

Under this coverage:

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

### 3. Deductible

Livestock coverage and rates are based on a deductible. Two deductible applications are available. The deductible applies to all covered perils. A separate deductible may apply for "winter perils" coverage; see rule 5.4.

#### 3.1 Dollar Deductible

The base deductible is \$250 and optional deductible amounts up to \$10,000 are available for the appropriate credit. The deductible must be shown on the declarations.



# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### LIVESTOCK

#### 3.2 Number of Head Deductible

The base number of head deducted or subtracted from the total number involved in a loss before a claim is settled is one. Optional numbers of head (2, 3 or 5) are available for the appropriate credit. The deductible must be shown on the declarations.

Attach Endorsement IM-860-2.

#### 4. Territorial Modifications

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

#### 5. Options

##### 5.1 Additional Perils

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

Electrocution from stray voltage is not covered.

Attach Endorsement IM-860-5.

##### 5.2 Fright

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

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

Attach Endorsement IM-860-8.

##### 5.3 False Pretense Coverage

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

Attach Endorsement IM-260.

##### 5.4 Winter Perils

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

The deductible applying to winter perils may be higher than the deductible that applies to the other perils. Appropriate credits must be granted.

Attach Endorsement IM-860-9.

##### 5.5 Coinsurance Waiver

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

Attach Endorsement IM-120.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### MUSICAL INSTRUMENTS

#### 1. Eligible Property

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

#### 2. Forms

IM-175, Personal Articles Coverage

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

Attach Endorsement IM-175.

#### 3. Deductible

Musical instruments coverage and rates are based on \$100 deductible. Optional deductible amounts up to \$1,000 are available for the appropriate credit. The deductible must be shown on the declarations.

#### 4. Options

##### 4.1 Newly Acquired Property

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

##### 4.2 Professional Use

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

Attach Endorsement IM-175-6.

##### 4.3 Named Perils Coverage

Coverage may be restricted to "named perils."

Attach Endorsement IM-175-7.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### PERSONAL EFFECTS

#### 1. Eligible Property

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

Under these rules coverage may not be written for:

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

#### 2. Forms

IM-177, Personal Effects Coverage

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

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

Attach Endorsement IM-177-10.

#### 3. Deductible

Personal effects coverage and rates are based on \$100 deductible. Optional deductible amounts up to \$1,000 are available for the appropriate credit. The deductible must be shown on the declarations.

#### 4. Territorial Modifications

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

#### 5. Options

##### 5.1 Additional Insureds

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

Attach Endorsement IM-177-8.

##### 5.2 Coverage for Students

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

Attach Endorsement IM-177-3.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### PERSONAL EFFECTS

#### 5.3 Excluding Theft and Vandalism

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

Attach Endorsement IM-177-1.

#### 5.4 Theft from Unattended Vehicles

Theft of personal effects from unattended vehicles may be covered.

Attach Endorsement IM-177-2.

#### 5.5 Residence Coverage

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

Attach Endorsement IM-177-4.

#### 5.6 Limitations on Certain Property

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

Attach Endorsement IM-177-15.

#### 5.7 The personal effects of professional entertainers may be covered.

### PERSONAL PROPERTY

#### 1. Eligible Property

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

Under these rules coverage may not be written for:

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

#### 2. Forms

IM-176, Personal Property Coverage

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

##### 2.1 Unscheduled Property

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

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

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

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

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

### PERSONAL PROPERTY

#### 2.2 Scheduled Property by Class

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

Sublimits apply for certain types of property, as indicated under Rule 2.1.

#### 3. Deductible

Personal property coverage and rates are based on \$100 deductible. Optional deductible amounts up to \$1,000 are available for the appropriate credit. The deductible amount must be shown on the declarations.

#### 4. Territorial Modifications

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

#### 5. Options

##### 5.1 Additional Coverage for Certain Property

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

--Jewelry, watches, gems, furs, etc., may be increased to a maximum of \$2,000.

--Securities, stamps, etc., may be increased to a maximum of \$1,000.

--Money may be increased to a maximum of \$500.

##### 5.2 Additional Coverage -- Secondary Residences

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

##### 5.3 Additional Living Expenses

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

Attach Endorsement IM-176-12.

##### 5.4 Medical Equipment Coverage

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

Attach Endorsement IM-176-22.

##### 5.5 Exclusion of Furnished Property

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

Attach Endorsement IM-176-26.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### PERSONAL PROPERTY

#### **5.6 Credit Card Forgery**

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

Attach Endorsement IM-176-30.

#### **5.7 Excluding Property of Others**

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

Attach Endorsement IM-176-5.

#### **5.8 Outdoor Antennas and Towers**

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

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

Attach Endorsement IM-176-8.

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

Attach Endorsement IM-176-7.

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

Attach Endorsement IM-176-6.

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### SILVERWARE

#### 1. Eligible Property

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

#### 2. Forms

IM-175, Personal Articles Coverage

Covered items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item. Items that are part of a set, service or placesetting may be scheduled as a single item.

Attach Endorsement IM-175.

#### 3. Deductible

Silverware coverage and rate is based on \$100 deductible. No higher deductible options are available.

#### 4. Valuation

Coverage for silverware is provided on a valued basis. This is the amount stated on the declarations. Valued coverage applies to all items of covered silverware.

Attach Endorsement IM-175-19.

### STAMP COLLECTIONS

#### 1. Eligible Property

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

#### 2. Forms

IM-175, Personal Articles Coverage

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

#### 3. Deductible

Stamp collections and rate is based on \$100 deductible. No higher deductible options are available.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES

## PERSONAL INLAND MARINE MANUAL

### STAMP COLLECTIONS

#### 4. Options

##### 4.1 Safe or Vault Credit

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

Attach Endorsement IM-175-1.

##### 4.2 Theft from Unattended Vehicles

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

Attach Endorsement IM-175-2.

##### 4.3 Damage to or Theft of Safes

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

Attach Endorsement IM-175-30.



American Association of Insurance Services  
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**NEBRASKA**

**CLASS OF BUSINESS**

**RATE PER  
\$100**

**BICYCLES**

Base Rate - \$100 Deductible	11.50
Base Rate - \$250 Deductible	10.35

**CAMERAS**

Base Rate - Individual, Non-Professional	1.45
Base Rate - Individual, Professional	
For the first \$5,000	2.80
For the next \$10,000	2.25
For the next \$15,000	1.80

**DEDUCTIBLE ADJUSTMENT**

\$100 Deductible	Base
\$250 Deductible	10% Credit
\$500 Deductible	20% Credit
\$1,000 Deductible	30% Credit

**COIN COLLECTIONS**

Base Rate - \$100 Deductible	1.80
Safe or Vault Credit	
At insured's residence	10% Credit
In bank or safe deposit company	25% Credit
Theft from Unattended Vehicles	5.85
Damage to or Theft of Safes	0.55

**FARM MACHINERY**

Actual Cash Value Coverage Only:	
Base Rate - Scheduled Coverage	0.45
Base Rate - Blanket Coverage	0.70
Damage during Hitching or Towing	5% Surcharge

American Association of Insurance Services  
**Personal Inland Marine Program**  
**NEBRASKA**

**CLASS OF BUSINESS**  
**FARM MACHINERY (cont'd)**

**RATE PER \$100**

DEDUCTIBLE ADJUSTMENT

\$100 Deductible	Base
\$250 Deductible	10% Credit
\$500 Deductible	15% Credit
\$1,000 Deductible	20% Credit
\$2,500 Deductible	30% Credit
\$5,000 Deductible	35% Credit
\$10,000 Deductible	40% Credit

DEDUCTIBLE ADJUSTMENT - INTAKE OF FOREIGN OBJECTS

Farm Machinery <u>Coverage Deductible</u>	10% <u>Surcharge</u>	5% <u>Surcharge</u>	NO <u>Surcharge</u>
\$250 Deductible	250	\$ 500	\$ 1,000
\$500 Deductible	500	1,000	2,500
\$1,000 Deductible	1,000	2,500	5,000
\$2,500 Deductible	2,500	5,000	10,000
\$5,000 Deductible	5,000	10,000	25,000
\$10,000 Deductible	10,000	25,000	50,000

RENTED OR BORROWED EQUIPMENT 0.70

RENTAL REIMBURSEMENT - Scheduled Coverage 1.15

RENTAL REIMBURSEMENT - Blanket Coverage

<u>Per Day Limit</u>	<u>Annual Aggregate</u>	<u>Flat Charge</u>
\$ 50	\$ 500	\$ 30
100	1,000	58
150	1,500	88
200	2,000	116
250	2,500	146
250	3,000	174
250	3,500	204
250	4,000	232
250	4,500	262
250	5,000	292

American Association of Insurance Services  
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**CLASS OF BUSINESS**

**RATE PER \$100**

**FARM MACHINERY (cont'd)**

**AUDIO EQUIPMENT**

<u>LIMIT</u>	<u>FLAT CHARGE</u>
Up to \$200	\$ 30
\$201 to \$500	62
\$501 to \$1,000	108
\$1,001 to \$2,500	194
over \$2,500	300

**FINE ARTS**

Base Rate	Protected	0.20
	Partially Protected	0.30
	Unprotected	0.40

**BREAKAGE COVERAGE** 0.15

**DEDUCTIBLE ADJUSTMENT**

\$100 Deductible	Base
\$250 Deductible	10% Credit
\$500 Deductible	15% Credit
\$1,000 Deductible	20% Credit
\$2,500 Deductible	25% Credit

**FURS**

Base Rate - \$100 Deductible 0.45

**GOLFERS' EQUIPMENT**

Base Rate - \$100 Deductible	1.20
Base Rate - \$250 Deductible	0.95
Base Rate - Named Peril, \$100 Deductible	1.05
Base Rate - Named Peril, \$250 Deductible	0.85

American Association of Insurance Services  
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**CLASS OF BUSINESS**

**RATE PER \$100**

**GUNS**

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Base Rate - ALL guns and equipment		
WORLDWIDE		3.40
USA & CANADA		1.90
<b><u>DEDUCTIBLE ADJUSTMENT</u></b>		
\$100 Deductible	Base	
\$250 Deductible	10% Credit	
\$500 Deductible	20% Credit	

**JEWELRY**

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Base Rate		1.15
Base Rate - WITH GEMPRINT		1.00
Base Rate - VALUED COVERAGE		1.25
Base Rate - VALUED COVERAGE WITH GEMPRINT		1.15
IN VAULT - Base Rate		0.35
IN VAULT - Base Rate - WITH GEMPRINT		0.30
IN VAULT - Base Rate - VALUED COVERAGE		0.40
IN VAULT - Base Rate - VALUED COVERAGE WITH GEMPRINT		0.35
<b><u>DEDUCTIBLE ADJUSTMENT</u></b>		
\$100 Deductible	Base	
\$250 Deductible	10% Credit	
\$500 Deductible	20% Credit	

**LIVESTOCK**

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Base Rate - SCHEDULED COVERAGE		0.70
Base Rate - BLANKET COVERAGE		1.00
Base Rate - MONTHLY REPORTING COVERAGE		0.10
Base Rate - QUARTERLY REPORTING COVERAGE		0.25

American Association of Insurance Services  
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**RATE PER \$100**

**LIVESTOCK (cont'd)**

ADDITIONAL PERILS	Annual	*No Sheep	0.30
		*Sheep	1.35
	Monthly	*No Sheep	0.02
		*Sheep	0.15
	Quarterly	*No Sheep	0.10
		*Sheep	0.35
	Annual		0.50
	Monthly		0.05
	Quarterly		0.15
FALSE PRETENSE	Annual		0.15
	Monthly		0.02
	Quarterly		0.05
WINTER PERILS	Annual		0.30
	Monthly		0.03
	Quarterly		0.08

**DEDUCTIBLE ADJUSTMENT**

**Flat Dollar Amount**

<b>\$250 Deductible</b>	<b>Base</b>
<b>\$500 Deductible</b>	<b>15% Credit</b>
<b>\$1,000 Deductible</b>	<b>20% Credit</b>
<b>\$2,500 Deductible</b>	<b>30% Credit</b>
<b>\$5,000 Deductible</b>	<b>35% Credit</b>
<b>\$10,000 Deductible</b>	<b>40% Credit</b>

**Number of Head Deducted**

<b>One</b>	<b>Base</b>
<b>Two</b>	<b>15% Credit</b>
<b>Three</b>	<b>20% Credit</b>
<b>Five</b>	<b>30% Credit</b>

American Association of Insurance Services  
Personal Inland Marine Program  
**NEBRASKA**

**CLASS OF BUSINESS**

**RATE PER \$100**

**MUSICAL INSTRUMENTS**

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Base Rate - INDIVIDUAL, NON-PROFESSIONAL USE	0.60
Base Rate - INDIVIDUAL, NON-PROFESSIONAL USE, NAMED PERIL	0.50
Base Rate - INDIVIDUAL, PROFESSIONAL USE	
For the First \$1,500	3.50
For the excess of \$1,500	0.80
Base Rate - INDIVIDUAL, PROFESSIONAL USE, NAMED PERIL	
For the First \$1,500	3.15
For the excess of \$1,500	0.70

**DEDUCTIBLE ADJUSTMENT**

\$100 Deductible	Base
\$250 Deductible	10% Credit
\$500 Deductible	20% Credit
\$1,000 Deductible	30% Credit

**PERSONAL EFFECTS**

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Base Rate	1.15
Add the following to the premium developed above: FLAT CHARGE - \$15.00	
Base Rate - TRAILER HOMES	3.00
COVERAGE FOR STUDENTS	0.30

RESIDENCE COVERAGE - Increase Base Rate by 25%

**DEDUCTIBLE ADJUSTMENT**

\$100 Deductible	Base
\$250 Deductible	10% Credit
\$500 Deductible	20% Credit
\$1,000 Deductible	30% Credit

LIMITATIONS ON CERTAIN PROPERTY - 10% Credit

**FLAT CHARGES**

ADDITIONAL INSUREDS	\$5.00 each person
THEFT FROM UNATTENDED VEHICLES	\$10.00
EXCLUSION OF THEFT AND VANDALISM	- Decrease Base Rate by 50%
PROFESSIONAL ENTERTAINERS	- Double the premium charge

American Association of Insurance Services  
**Personal Inland Marine Program**  
**NEBRASKA**

**CLASS OF BUSINESS**

**RATE PER \$100**

**PERSONAL PROPERTY**

**PRINCIPAL RESIDENCE**

**Base Premium - FIRE**                      Use the applicable FIRE contents premium of the principal residence

**LIMIT OF COVERAGE**

**FLAT CHARGE**

	<u>Douglas County</u>	<u>Balance of State</u>
\$0 - 5,000	\$ 60.00	\$ 54.00
5,001 - 10,000	150.00	135.00
10,001 - 20,000	200.00	180.00
20,001 - 60,000	275.00	250.00
Each Additional \$100	0.20	0.10

**SECONDARY RESIDENCE - NEBRASKA ONLY**

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

**ADDITIONAL COVERAGE for the following Classes**

JEWELRY, WATCHES, GEMS AND FURS	2.90
SECURITIES, STAMPS, ETC.	2.10
MONEY AND COINS	3.10

**MEDICAL EQUIPMENT**

For the First \$1,000	2.30
For the Excess of \$1,000	1.15

**DEDUCTIBLE ADJUSTMENT (Can apply to each of the preceding)**

\$100 Deductible	Base
\$250 Deductible	10% Credit
\$500 Deductible	20% Credit
\$1,000 Deductible	30% Credit

**OUTDOOR ANTENNAS AND TOWERS**

Restriction or deletion of coverage	1% Credit
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American Association of Insurance Services  
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**NEBRASKA**

**CLASS OF BUSINESS**

**RATE PER \$100**

**PERSONAL PROPERTY (cont'd)**

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**PROTECTION CREDITS**

Central Station Fire Alarm	5% Credit
Central Station Burglar Alarm	5% Credit
Burglar Alarm to Police Department	3% Credit
Fire Alarm to Fire Department	3% Credit
Local Fire Alarm	3% Credit
Local Burglar Alarm	3% Credit
Sprinkler System covering all areas	5% Credit
Sprinkler System except bathrooms, attics and closets	2% Credit
Hand held Fire Extinguisher & Smoke Detectors	2% Credit

**ADDITIONAL LIVING EXPENSE** **0.35**

CREDIT CARD FORGERY	<u>Limit of Coverage</u>	<u>Flat Charge</u>
	\$ 500	2.20
	1,000	3.40
	2,500	5.80
	5,000	7.00
	7,500	8.00
	10,000	9.00

**SILVERWARE**

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Base Rate - \$100 Deductible **0.30**  
 Valued Coverage Only

**STAMP COLLECTIONS**

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Base Rate - \$100 Deductible **0.60**

Safe or Vault Credit	At insured's residence	10% Credit
	In bank or safe deposit company	25% Credit

Theft from Unattended Vehicles **5.80**

Damage to or Theft of Safes **0.55**