

Class A-1: Deluxe Dwelling		See Chart
Class A-2: Dwelling		
50% of ACV Min.	Limited	0.22
50% of ACV Min.	Basic	0.22
\$60,000 Minimum	Broad	0.26
Dwelling Tenant Occupied	Limited	0.28
	Basic	0.28
\$70,000 Minimum	Broad	0.32
Dwelling – Unoccupied	Limited	0.50
Class A-3: Mobile Home ACV – Only		
Owner Occupied	Limited	0.28
Owner Occupied	Basic	0.28
Owner Occupied - \$20,000 Min.	Broad	0.31
Tenant Occupied	Basic	0.40
Tenant Occupied	Broad	0.50
Seasonally Occupied	Basic	0.28
Vacant	Limited	0.75
Class E: Farm Personal Property	Broad	0.20
Class F: Unscheduled Farm PP		
\$25,000 – Minimum	Broad	0.14
Class G-1: Farm Outbuildings	Basic	0.25
Steel Bins & Steel Silos	Basic	0.11
Class G-2: Farm Outbuildings	Basic	0.25
Steel Bins & Steel Silos	Basic	0.11
Irrigation System	Broad	0.32
Class G-3: Farm Outbuildings	Basic	0.31
Steel Bins & Steel Silos	Basic	0.14
Vacant Buildings (Form “X” Applies)	Limited	0.50
Class H: Special Hazards/Low Value		0.45
Fire Department Service: Per \$250 of Coverage		4.00
Super Star Credit	8%	
Must meet following		
1) Above Average		
2) Deluxe Dwelling > \$125,000 or USFPP > \$150,000		
3) Minimum \$500 Deductible		

Special Package of Coverages: 2 nd Unit	4.00
Submersible Pumps: (additional coverage)	0.22
Antennas: (additional coverage)	0.27

OPTIONAL COVERAGES

“J” – Replacement Cost	Included	A-1 & G-1
“K” – Replacement Cost PP	Owner	0.04
	Tenant	0.04
	Mobile Home	0.08
“Q” – Refrigerated Foods – No Deductible	\$500 Total Coverage	5.00
“R” – Cab Glass/All Units – No Deductible		30.00
“S” – Peak Season – FPP – Sched/Unsched		0.30
“T” – Farm Extra Expense – FPP		0.20
“U” – Recreational Equipment		0.40
“7H” – Earthquake – applies to A & C Only		0.30
“7J” – Theft – Construction Materials	90 days	8.00
(Rate per Thousand of Coverage)	180 days	16.00
“7K” – Higher Limit away from Premises		0.22
“7U” - Water/Sewer Back-up – Dwelling/PP		
\$60,000 Min. Coverage	\$1,000 Included	
	\$2,500	30.00
	\$5,000	45.00
“6R” - Cab Glass – Per Unit – No Deductible		20.00
“6S” – Debris Removal Separate Limits		0.45
“6T” – Loss of Income/Rents		
New Form		Not Available
Without Loss to Building		
“6Q” – Confinement		Not Available
	See optional coverage “6P” – offered by Statewide Mutual	
“S7S” - \$7000 Limit on Gun Theft(\$2000 Included)		5.00

“6J” - Modified Replacement Cost A-1		
70% of Replacement Cost	Surcharge	120%
60% of Replacement Cost	Surcharge	125%
50% of Replacement Cost	Surcharge	130%
“7A” – Collapse – Not Available		
Use Special Form Machinery – Statewide Mutual Coverage		
“7B” - Non-Depreciation of Repairs	Flat	30.00
FPP – Loss Limit \$5000/Min. \$500 Ded.		
“7G” – Sealed Grain		Not Available
“7V” – Sealed Grain		Not Available
“7N” - Loss of Income – (building)		0.20
“7P” – Leased/Rented/Borrowed		0.20
Farm Machinery/Vehicles/Equip		
Minimum Premium is 6 months earned premium		
“7Q” – Collapse – Not Available		
Optional Coverage P – see package policy		
“7R” - Loss of Income or Use – Building		0.25
“7S” – Amended Theft		Not Available
“7W” – Collision – Includes below the surface	Included w/ Special Form	
“7X” – Broad Form Vehicles	Included	
Farm Barns/Structures/Buildings		
Must apply to ALL Class G Buildings		
“7Y” – Expanded Coverage/Collision/Overturn	Included N/C	
Included Roadbed Collision		
“7Z” – Sealed Grain		Not Available
“V” – Restriction of Individuals Policies		No Charge
“W” – Deferred Loss – 60 Day Clause		Not Available
“X” – Deferred Loss Payment – Building		No Charge
“Y” – Replacement Cost Residence		Not Available
Expanded Coverage (Guaranteed R/C)		
“Z” – Coverage Adjustment (Inflation Guard)	Assumes New Dwelling Rate	

\$500 Deductible Rates/per \$100 of Coverage

Insurance to value is one of the most serious problems for our industry. Premium and rate tables are based upon adequate insurance to value.

Deductible Factors:

\$100.00 Deductible	1.40
\$250.00 Deductible	1.15
\$500.00 Deductible	1.00
\$1000.00 Deductible	.90
\$2500.00 Deductible	.85

Sverdrup Mutual Insurance Company Minimum Premium	\$35.00
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