

Quick Reference Guide - Massachusetts

Policy Forms and Requirements

1775 - Homeowners Preferred Policy (HO-5)

All Peril Coverage for Dwelling and Contents
Coverage C Limit increased to 70% of Coverage A Limit
Enhanced Special Limits of Liability for certain coverage categories
Substantial additional Property and Liability Coverages
Coverage A Guaranteed Replacement Cost Coverage (150%)
Replacement Cost Coverage for Contents
Ordinance or Law exposure included in Coverage A Limit
Identity Theft Reimbursement Coverage
Water Back Up and Sump Overflow

Eligibility Requirements:

One family, owner occupied dwellings
Primary homes
Dwelling coverage between \$200,000 and \$1,200,000
Minimum Deductible of \$500
Risks built prior to 1925 are subject to an interior inspection
Loss free for the past 12 months, no more than 1 loss in past 3 years
Auto must be insured with Plymouth Rock

Super Preferred HO-3 Eligibility Requirements:

One Family, Owner Occupied Dwellings
Primary Homes
Dwelling coverage between \$200,000 and \$1,200,000
Minimum Deductible of \$1,000
Built 1925 and later
Loss free for the past 5 years
Located more than 2500 feet from the coast
Minimum Coverage E Limit of \$300,000
Protection Class 1 - 9
No woodstoves
Roof replaced within the past 20 years
Plumbing and electrical modernized within the past 30 years
No cancellation notices within the past 12 months
Prior carrier must be a standard carrier
(not Fair Plan or excess/surplus lines)
Risks located in Dukes, Nantucket or Barnstable
county are not eligible
Auto must be insured with Plymouth Rock

Preferred HO-3 Eligibility Requirements:

One and two family, owner occupied dwellings
Primary homes
Dwelling coverage between \$150,000 and \$1,200,000
Minimum deductible of \$500
Built 1925 and later
Loss free for the past 3 years
Located more than 2500 feet to the coast
Minimum Coverage E of \$300,000
Protection Class 1 - 9
Risks located in Dukes, Nantucket and Barnstable are not eligible
Auto must be insured with Plymouth Rock

HO-3 Eligibility Requirements:

One, two and three family, owner occupied dwellings
Primary homes
Dwelling Coverage between \$100,000 and \$1,200,000
for primary homes
Dwelling Coverage between \$100,000 and \$400,000
for secondary homes
Minimum Deductible based on insured value
Loss free for the past 12 months, no more than 1 loss in past 3 years
Secondary homes eligible with Primary Support (with Bunker Hill
or MtWashington) and a \$1000 minimum deductible
Auto must be insured with Plymouth Rock

We will consider the following dog breeds (or any mixed breed containing any of these breeds) for all policy forms EXCEPT the Super-Preferred and the Preferred HO3:

Alaskan Malamute, Akita, Airedale Terrier, Boxer, Bulldog, Bullmastiff, Bull Terrier, Cane Corso, Dalmatian, Doberman, Giant Schnauzer, Great Dane, Husky, Press Canario, Chow, Spitz, Shepherds. Please complete our dog questionnaire.

HO-4 Contents Broad Form Eligibility Requirements:

Available for up to two unrelated insureds
All roommate must be listed or have separate HO4 policies
Coverage C between \$15,000 and \$250,000
Loss free for the past 12 months,
no more than 1 loss in the past 3 years
Auto must be insured with Plymouth Rock

HO-6 Unit Owners Form Eligibility Requirements:

Owner occupied condo units
Rented units with primary support and the HO1733 endorsement
Coverage C between \$25,000 and \$400,000
Loss free for the past 12 months,
no more than 1 loss in the past 3 years
Auto must be insured with Plymouth Rock

RD-3 Rented Dwelling Policy Eligibility Requirements:

One and two family rented dwellings
Up to four rental units (1 & 2 family dwellings only)
Primary support required (Bunker Hill or Mt. Washington)
Section I Policy - liability extends from primary
Dwelling Coverage between \$100,000 and \$600,000
Loss free for the past 12 months,
no more than 1 loss in the past 3 years
Auto must be insured with Plymouth Rock

Personal Umbrella Liability Endorsement Underlying Requirements:

\$1,000,000 and \$2,000,000 limits available
Autos must carry minimum limits of 250/500/100
Recreation vehicles must carry minimum limits of 250/500/100 or 300 CSL
Personal Liability must be at least \$300,000 and include personal injury
Watercraft must carry minimum limits of \$300,000
Rental units must carry minimum limits of \$300,000

Umbrella Underwriting Guidelines:

All umbrella applications must be complete and signed by the insured
All household members must be listed on the application along with their exposures. The umbrella does not support any exclusions.
Youthful operators with one non-BI incident will be considered for coverage
The following watercraft are ineligible for coverage: homemade boats, houseboats, jet skis and wet bikes
Sailboats greater than 35 feet and power boats greater than 26 feet and 225 total horsepower are excluded from umbrella coverage
Commercial vehicles that are also used personally must be listed on the umbrella application. Please call your underwriter for underlying requirements

Underwriting Criteria

All risks must be insured to 100% of value as calculated by ISO 360Value
Risks must show a history of continuous homeowner coverage and timely premium payments
Risks built more than 40 years ago must have evidence of updates to the roof, electrical, plumbing and heating systems
Above ground pools must be surrounded by a fence that is at least 4 feet high with a self-closing, self-latching gate or have a removable ladder
In-ground pools must be surrounded by a fence at least 4 feet high with a self-closing, self-latching gate. Professionally installed slides and diving boards are acceptable provided code requirements are met
If firearms are on the insured location, ammunition must be stored and locked
Dwellings under construction will be considered in the 1775 or Standard HO3
Program if they will be complete or owner occupied within 6 months. Work must be performed by licensed and insured contractors
We will consider the dog breeds LISTED ON THE OPPOSITE PAGE for all programs EXCEPT the Super Preferred and Preferred HO3. Please complete our dog questionnaire
Prospective customers must have an acceptable insurance score that should be verified using WinRater or LexisNexis' Insurance Link.

Unacceptable Risks

Risks with a Pit Bull, Rottweiler, Wolf Dog, Coyote Dog or any mixed breed thereof
Underground or Exterior Oil Tanks
Trampolines without safety nets or other nuisance type attractions
Vacant or unoccupied dwellings; dwellings rented on a short-term basis
Less than 100 amp electrical service, improperly maintained electrical system or knob and tube wiring
Absence of a thermostatically controlled heating system
Radiant heat in a slab foundation
Flat or rolled asphalt roofs
Any risk located in PC 10 or on a non-paved road or isolated location
Risks with a hazardous liability exposure - stairs without handrails, walkways in poor repair, debris in yard, poor lighting
Trailers, mobile homes, log homes or households
Risks located within 1000 feet of significant industrial activities
Risks where substantial business activities are conducted
Risks with day care services of any kind

Quick Reference Guide - Massachusetts

Policy Credits and Billing Options

Policy Credits

Account Credit

20% Credit on any primary 1775, HO3, HO4 or HO6 policy when there is a personal auto insured with Plymouth Rock or Pilgrim Insurance.

Loss-Free Credit

Up to 13% Credit on all 1775, HO3, HO4 or HO6 policies where the policyholder has been loss free for at least 4 years.

4 years loss free	5%
5 years loss free	13%

Deductible Credit

Credit available on all policy forms when the All Peril Deductible is \$500 or higher.

\$500	7%
\$750	12%
\$1000	20%
\$2000	22%
\$2500	30%
\$5000	35%

Agency Transfer Loyalty Credit

This credit is available for policy holders who have renewed their homeowner policy with their existing agent for 2 or more years.

2 or 3 years with agent	3%
4 or more years with agent	5%

This credit is decreased by 1% at each renewal.

Advanced Issue Credit

A 5% Credit is available at New Business on all policies that are issued more than 7 days in advance of the effective date. This is a diminishing credit available for the first three policy terms.

Year 1	Year 2	Year 3	Year 4
5%	3%	1%	0%

eDocument Credit

A 3% credit is available on all policy forms for policy holders who enroll in eDocument delivery.

Paid in Full Credit

A 3% credit is available on all forms for policy holders who choose to pay their premium in full; not applicable to mortgage-billed policies.

Age of Dwelling Credit

Risks that are insured on HO3 or 1775 policy forms and were built within the past 12 years are eligible for a credit. Dwellings up to 10 years old automatically receive the New Roof Credit. An up to 19% credit is available for new dwellings, when combined with the New Roof Credit.

New Roof Credit

This credit is available on HO3 and 1775 policies for homes that were built less than 10 years ago or that have a roof that is less than 10 years old.

Age of Roof	Roof Credit
0-1	5%
2-3	4%
4-5	3%
6-7	2%
8-9	1%
10 or more	0%

Safe Property Credit

A 3% credit is available on 1775, HO3, HO4 and HO6 policies where there are no dogs, pools, guns or boats greater than 15 ft and 10 HP.

Auto OBI 250/500 Credit

An up to 5% credit is available on all policy forms for policyholders who carry OBI limits of 250/500 or more on their auto policy.

HO4 and HO6 New Business Credit

This credit is available for new business written on an HO4 or HO6 policy form.

HO4	10%
HO6	15%

Note: Total credits are capped at 80% of Base Premium.

Billing Options

Direct Bill

2 Pay - 60% down

40% due 5 months after the effective date

4 Pay - 40% down

3 additional installments due at months 4, 7 & 10

8 Pay - 20% down

7 additional monthly installments

All Direct Bill payment plans include a \$5 installment charge.

EZ Pay (EFT)

10% down payment plus 10 additional installments deducted from a checking or savings account on a monthly basis. EZ Pay policies do not include installment charges.

Mortgagee-Billed

An invoice for the annual policy premium is mailed directly to the mortgage company.

Cancellation and Fees

Notice of Intent to Cancel (NOIC)

A NOIC will be issued if the payment is not received within 5 days of the installment due date. All NOICs include a \$20 fee.

Returned Checks

Payments that are returned for Insufficient Funds, Stop Payment and/or Account Closed will be assessed a \$25 handling fee.

Premium Refunds

Premium refunds are mailed directly to the Payor listed on the policy. In the case of mortgagee-billed policies, if the refund should go to the insured, please call Customer Service immediately.

Policy Output

All policy output is mailed directly to the insured (new business, endorsement, and renewal declarations pages). Agent copies of output are available in the Document Search section on Agent Web.

Inspections

Exterior inspections are conducted on most new business. Interior inspections are required for homes built prior to 1925 written in the 1775 Program.

Insurance Scoring

Agent Web will automatically check insurance score eligibility during the new business rating process, and will place risks in the appropriate company.

To check insurance score eligibility before Agent Web entry, use Winrater or LexisNexis' Insurance Link to confirm that the score meets our underwriting guidelines.



Homeowner Coverage Comparison

	HO3 Policy (HO3 with HO 0120) Ed. 4-1991	Smart Choice Endorsement (HO3 with Smart Choice - \$37) Ed. 2-2008	1775 (Bunker Hill's HO5 policy) Ed. 2-2009
Coverages			
Building-minimum Coverage A	\$100,000		\$200,000
Building-minimum Coverage A	\$1,200,000		\$1,200,000
Contents	Named Perils 50% of Coverage A Limit		All Perils 70% of Coverage A Limit
Replacement Cost Coverage			
Building (up to 125% of the Coverage A Limit)	Available by endorsement (HO PR 50, \$10)		Included • up to 150% of Coverage A • regardless of year of construction • pre-1925 YOC requires interior inspection
Contents (up to policy limit)	Available by endorsement (HO O4 90, 10% of base premium)		Included
Special Limits of Liability			
Money	\$200	\$500	\$500
Securities, Deeds, etc.	\$1,000	\$3,000	\$5,000
Jewelry, Watches, Furs	\$1,000	\$5,000 / \$2,000 per item	\$5,000 / \$2,000 per item (including misplacing, losing)
Silverware	\$2,500	\$5,000	\$5,000 (including misplacing, losing)
Firearms	\$2,000	\$5,000	\$5,000
Business Property			
• On Premises	\$2,500	\$5,000	\$5,000
• Off Premises	\$250	\$500	\$1,000
Electronic Apparatus (dual power)			
• While in or upon vehicle	\$1,000	\$2,000	\$2,000
• While not in or upon vehicle and used for business	\$1,000	\$2,000	\$2,000
Watercraft	\$1,000	\$2,500	\$2,500
Trailers	\$1,000	\$2,500	\$3,000
Additional Property Coverages			
Ordinance or Law	10% Coverage A Limit (additional sub-limit)	15% of Coverage A Limit (additional sub-limit)	100% of Coverage A Limit (Included in Coverage A Limit)
Identity Theft Expense	Available by endorsement (HO O4 55, \$30)	Available by endorsement (HO O4 55, \$30) Included up to \$15,000 on HO4 and HO6 policies with Smart Choice	Included up to \$15,000
Trees/Debris Removal	\$500 Must hit a covered structure	\$500 Need not hit a covered structure	\$500 per tree / \$1,000 per occurrence Need not hit a covered structure
Water which backs up through sewers, drains or sump pumps	\$5,000 available by endorsement (HO O4 95, \$98 w/6 RC Contents \$118 w/RC Contents)	\$5,000 available by endorsement (HO O4 95, \$98 w/6 RC Contents \$118 w/RC Contents)	\$2,500 included (Additional \$2,500 available by endorsement) (BH O4 95, \$70)
Reward Coverage	No Coverage	\$500	\$1,000
Lock replacement due to lost house keys	No Coverage	\$500	\$500
Food spoilage due to power interruption	\$500 available by endorsement (HO O4 98, \$40)	\$250 limit; policy deductible applies	\$1000 limit; no deductible applies
Reproduction of personal records stored in a home computer	\$2,500 available by endorsement (HO O4 00, no charge endorsement)	\$5,000	\$5,000
Fire department service charge	\$500	\$1,000	\$1,000
Loss Assessment	\$1,000	\$5,000	\$10,000
Special Computer Coverage (all perils for computers)	Available by endorsement (HO O4 14, \$15)	Available by endorsement (HO O4 14, \$15) Included on HO4 and HO6 policies with Smart Choice	Included
Additional Liability Coverages			
Personal Injury	Available by endorsement (HO 24 82, \$13 for \$100,000)	Included	Included
Incidental business activities of minors	No Coverage	Included	Included
Coverage F - Medical Payments	As stated on Dec page	Increased by \$1,000	Increased by \$1,000
Credit Card, etc.	\$500	\$5,000	\$10,000
Damage to the property of others	\$500	\$1,000	\$1,000
Daily Claims Expenses	\$50	\$125	\$250
Watercraft Liability Extension	Included for powerboats up to 25 HP	Included for powerboats up to 50 HP	Included for powerboats up to 50 HP

Getting the Best Bunker Hill Price in WinRater

ON WINRATER'S ADJUSTMENTS TAB

Deductible:

- Choose \$1000 for our best price.

Loss Free Credit:

- 13% Credit on all 1775, HO3, HO4 or HO6 policies where the policy holder has been loss-free for 5 or more years; 5% credit for 4 years loss free.

ON WINRATER'S "COMPANY" ENDORSEMENTS TAB

250/500 OBI Credit:

- 5% Credit available on all policy forms when the OBI auto limits are 250/500 or higher.

Account Credit:

- 20% Credit on any primary 1775, HO3, HO4 or HO6 policy when there is a personal auto insured with Plymouth Rock or Pilgrim Insurance.

Advance Issue Credit:

- Available on all policy forms when the policy is issued more than 7 days in advance of the effective date. Available for new home purchase – discuss with the underwriter before binding.
- Year 1: 5%; Year 2: 3%; Year 3: 1%.

Age of Roof Credit:

- 5% to 1% Credit for 1775 and HO3 policies that have a roof that is less than 10 years old.

Agency Transfer Loyalty Credit:

- 3% Credit if the insured has renewed their HO business with the agent for 2 or 3 years.
- 5% Credit if the insured has renewed their HO business with the agent for 4 or more years.
- Credit decreases by 1% at each renewal.

Paid in Full Credit:

- 3% Credit available on all policy forms for policy holders who opt to pay their policy premium in full; mortgagee-billed policies are not eligible.

Safe Property Credit:

- 3% Credit on any HO3, 1775, HO4 and HO6 policy where there are no dogs, pools, guns or boats greater than 15 feet and 10 HP.

Smart Choice (BH 01 02 08):

- A great package of coverages and increased limits for all HO3, HO4, and HO6 policies.
- \$37 charge.

Tier Assignment:

- Important for accurate WinRater pricing if there have been losses within the past three years, or if there are wood/pellet/coal stoves.

eDocument Credit:

- 3% Credit available on all policy forms for insureds who opt for electronic delivery of policy forms and bills.

TIPS

- If you see WinRater's "Required Rating Information Not Set" message under the premium, just click the "Review" link to the right, and it'll take you to the appropriate screen.

	1775 (HO5)	HO3	HO3 Preferred	HO3 Super Preferred
Account Credit for PRAC Auto	Always required			
Number of Families	1	1, 2, or 3	1 or 2	1
Occupancy	Primary	Primary and Secondary	Primary	Primary
Minimum Dwelling Limit	\$200,000	\$100,000	\$150,000	\$200,000
Minimum Personal Liability Limit	\$100,000	\$100,000	\$300,000	\$300,000
Minimum Deductible	Insured values up to \$300K: \$500 Cov A between \$301K and \$750K: \$1000 Cov A between \$751K and \$1 Million: \$2500 Cov A above \$1 Million: \$5000			Min deductible is \$1000; otherwise, same.
PC Class	1 – 9			
Year Built	Any	Any	1925 +	1925 +
Loss Free Years Minimum	1	1	3	5
Minimum Distance to Coast	Distance to coast restrictions vary from 1500 feet to 1 mile, depending on location. For Preferred and Super Preferred, minimum distance to coast varies from 2500 feet to 1 mile. See Underwriting Manual for specifics.			
Dukes, Nantucket, Barnstable	Not Eligible			
Wood-pellet-coal stove	Standard underwriting rules apply.			No
Roof	Standard underwriting rules apply.			Replaced within last 20 years
Plumbing and Electrical	Standard underwriting rules apply.			Modernized within last 30 years
Payment History	Standard underwriting rules apply.			No Cancellation Notices in the past 12 months
Prior Carrier	Standard underwriting rules apply.			Must be standard carrier
Dogs requiring Underwriting Approval *	OK with UW Approval	OK with UW Approval	Not Eligible	Not Eligible
Total Adjustment **			9% less than HO3	15% less than HO3
Recommended Package Endorsement	N/A	Smart Choice (\$37 charge)	Smart Choice (\$37 charge)	Smart Choice (\$37 charge)

*We will consider the following dog breeds (or any mixed breed containing any of these breeds) for all policy forms EXCEPT the Preferred or Super Preferred HO3:

- Alaskan Malamute, Akita, Airedale Terrier, Boxer, Bulldog, Bullmastiff, Bull Terriers (all types), Cane Corso, Chow, Dalmatian, Doberman Pinscher, Giant Schnauzer, Great Dane, Husky (all types), Presa Canaria, Spitz, Shepherds (all types), or any mix of these breeds.
- Please complete our Dog Questionnaire.

**If the risk qualifies for Super Preferred or Preferred credit, the Bunker Hill premium will display with two asterisks. Check the premium line to see which credit applies:

- If you see a 15% credit, the Super Preferred Discount has been applied.
- If you see a 9% credit, the Preferred Credit has been applied.