

Town & Suburban RATE CRITERIA

DEDUCTIBLE DEVIATIONS

\$100	x	1.20	n/a
\$250	x	1.00	n/a
\$500	x	.90	minimum
\$1,000	x	.80	
\$2,500	x	.70	
\$5,000	x	.60	
\$10,000	X	.50	

AGE OF DWELLING RELATIVITIES (For Guaranteed Replacement Rate Only)

Deduct or add the following percentage based on age of dwelling:

1 year	- 15	16 years	+ .5	31 years	+ 8.0
2 years	- 14	17 years	+ 1.0	32 years	+ 8.5
3 years	- 13	18 years	+ 1.5	33 years	+ 9.0
4 years	- 12	19 years	+ 2.0	34 years	+ 9.5
5 years	- 11	20 years	+ 2.5	35 years	+10.0
6 years	- 10	21 years	+ 3.0	36 years	+10.5
7 years	- 9	22 years	+ 3.5	37 years	+11.0
8 years	- 8	23 years	+ 4.0	38 years	+11.5
9 years	- 7	24 years	+ 4.5	39 years	+12.0
10 years	- 6	25 years	+ 5.0	40 years	+12.5
11 years	- 5	26 years	+ 5.5	41 years	+12.5
12 years	- 4	27 years	+ 6.0	42 years	+12.5
13 years	- 3	28 years	+ 6.5	43 years	+12.5
14 years	- 2	29 years	+ 7.0	44 years	+12.5
15 years	- 1	30 years	+ 7.5	45 years	+12.5

CREDITS AVAILABLE IN ABOVE HOMEOWNER PROGRAMS ON SECTION 1 PREMIUMS

5%	Claims Free Discount (after 3 years claims free with KCM)
5%	Senior Citizen Discount For Over Age 65
5%	Central Fire Alarm System <u>or</u> Burglar Alarm System
10%	Central Fire <u>and</u> Burglar Alarm System
5%	Brick Home Credit
5%	Home/Auto Discount if the agency also insures the auto
10%	Preferred Credit Discount (700+ credit score)

CREDITS AVAILABLE IN DWELLING FIRE PROGRAM

5% Brick Home Credit

TENANT RATES

	<u>Minimum Coverage</u>
Condo Owners With Replacement	\$30,000
Condo Owners (ACV)	\$20,000
Condo Landlord	\$30,000
Condo Landlord (ACV)	\$30,000
Tenant With Replacement	\$20,000
Tenant (ACV)	\$10,000
Landlord Contents	\$10,000

MOBILE HOME RATES

Class A	\$20,000
Class B	\$10,000
Class C	\$ 5,000
Mobile Home Contents	\$10,000

CABIN RATE

None

BUILDER'S RISK

Under Construction	\$60,000
Theft of Materials	\$ 5,000

FOR SEMI-ANNUAL & QUARTERLY PAYMENTS: Add \$5.00 per Installment

Semi-annual \$10.00 per year

Quarterly \$20.00 per year

MONTHLY PAYMENTS (ACH only): Add \$3.00 per Installment

Monthly \$36.00 per year

MISCELLANEOUS RATES

	Rates per \$1,000
Sewer & Drain Endorsement (\$2,500, \$5,000 or \$10,000)	\$15.00
Replacement Cost Contents for Mobile Home or ACV Dwelling	\$24.00 flat fee
Replacement Cost Roofing	\$100.00 flat fee