Quick Helpful Guidelines

Homeowners | Dwelling Property
Automobile | Umbrella

Including Endorsements, Discounts,
and Things YOU Need to Know!

northern neck
VIRGINIA INSURANCE

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NOTE: ALWAYS REFER TO POLICY FORMS & ENDORSEMENTS FOR FULL COVERAGE DETAIL.

1/21

OUR VALUES STATEMENT AND PROMISE

Protecting and preserving
the things **Virginians** value most.

V

Value People and Relationships
We value our employees – our greatest asset. We're committed to their growth and professional development. We rely on our employees and partners to build trusting and rewarding experiences for our members.

A

Accountability, Integrity and Honesty
We achieve our objectives by adhering to the highest ethical standards and being individually accountable for results.

L

Life–Work Balance
We strive for an appropriate balance between work and life to allow each of us to reach our full potential.

U

Understand the Importance of Community
We demonstrate individual and corporate social responsibility through generosity and community service.

E

Extraordinary Service
Our #1 priority is our member. We treat every member as if they were our only member, every partner as if they were our only source of revenue and support, and every co-worker as if they were our only resource for help.

S

Sound Financial Strength
Our strong risk management practices provide long-term stable and profitable results; assuring we'll be here when our members need us.

HOMEOWNER'S GUIDE

New Business Submissions

- Submit through LINNKUS.
- Print and retain the signed application.
- Application must show the agent's and insured's signature along with the date signed. (Applications are to be retained in agent's office)
- Retain clear photos of the front and rear of the property.
- Agency issued policies are subject to routine auditing by the company.
- Necessary forms must be attached into LINNKUS.

New Business Photo Requirements

Form	Structure	Age	Attach Photos to the Policy File
HO 00 02 **HO 00 03**	Qualifying Doublewide	All Ages	Front, Side, and Rear
	All Others	<10 years	None
	All Others	≥10 year	Front, Side, and Rear
HO 00 04 **HO 00 06**	All	All Ages	None

Tier Guidelines

Tier	Minimum Coverage	Year of Construction	Previous 3 Year Losses	Replacement Cost
SUPERIOR	$150,000	1975 or newer	None	100%
Preferred	$120,000	1965 or newer	One Minor (<$5,000)	100%
Renovated	$120,000	1949 or newer and complete renovations within last 20-30 years	One Minor (<$5,000)	100%
Standard	$70,000	1949 or newer	One Loss*	100%
Basic	$60,000	1930 or newer	Two Losses*	100% or HO2=ACV

** Subject to underwriting approval based on type/size.*

Homeowners – Loss History

Tier	Number of Losses within the Past 3 Years
SUPERIOR/ SUPERIOR ESTATE	$0 (NONE)
Preferred/ Preferred Estate	One Minor (<$5,000)
Renovated	One Minor (<$5,000)
Standard	One Loss (Subject to underwriting approval based on type/size)
Basic	Two Losses (Subject to underwriting approval based on type/size)
MH Preferred	One Minor (<$5,000)
MH Standard	One Loss (Subject to underwriting approval based on type/size)

Manufactured Home – Qualifications

Tier	Age	Minimum Coverage A	Replacement Cost
Preferred	≤25 Years	$80,000	100%
Standard	≤25 Years	$60,000	100%
Basic	≤25 Years	$50,000 (**HO-3**)	100%
Basic	≤35 Years	$50,000 (**HO-2**)	ACV

See Manual: Rule 110 for further description of criteria & details and Rule 411 for doublewide requirements.
See permanent foundation criteria for clarification.

COVERAGES & ENDORSEMENTS

		SUPERIOR "Broad"	Preferred, Standard, Basic, Rural Estate, Renovated
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Increase Limit	Up to $2,500	✔	HOMEOWNERS ENHANCEMENT ENDORSEMENT $45
Earthquake Damage Assumption	Included	✔	
Sinkhole Collapse	Included	✔	
Special Debris Removal Coverage	1% or $1000	✔	
Loss Caused by Water Which Backs Up Through Sewers or Drains Assumption	Included	✔	
Refrigerated Property Damage	Up to $500	✔	
Personal Injury	Included	✔	
Medical Payments to others Additional Coverage	Additional $1000	✔	
Ordinance or Law[1]	Up to Coverage A	✔	
Special Personal Property Coverage	Coverage C	✔	See Manual
Extended Replacement Cost[2] Protection Applies to Coverages A,B,C & D when home criteria met	Up to 125% of Coverage Limit	✔	$45
Personal Property Replacement Cost[3]	Included	✔	$25
Coverage C – Personal Property – Increased Limits	Coverage C to 70%	✔	n/a
Cyber Protection[4]	Up to $25,000	✔	$40
Equipment Breakdown Coverage[5]	Up to $50,000	✔	$50
Service Line Coverage[6]	Up to $20,000	$35	$35

The following can be purchased individually if not already included.

[1] Ordinance or Law Coverage ($35.00)

Coverage

The policy may be endorsed to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

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[2] Extended Replacement Cost Endorsement ($45.00)

Coverage

Provides protection in excess of Coverage A limits if the Insured has allowed the company to adjust Coverage A limits in accordance with property evaluations made by the company and any increases due to inflation and has notified the company within 30 days of completion of any alterations to the dwelling which increase the replacement cost of the dwelling by 5% or more.

A cap of 125% of the limits on the declarations page on the date of loss applies.

Eligibility

- Dwelling must be built in 1965 or later.
- Minimum Coverage A is $60,000.
- Must be insured for 100% of replacement cost supported by a current ITV calculation using an approved vendor.
- Must meet all requirements for the Standard Program.
- Mobile Homes and doublewides are ineligible.

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[3] Personal Property Replacement Cost Endorsement ($25.00)

- This endorsement changes the Coverage C (Personal Property) loss settlement from an Actual Cash Value settlement to a Replacement Cost settlement in the event of loss.
- Preferred/Renovated Tiers – Coverage C amount is increased to 60% of Coverage A
- Standard/Basic Tiers – Coverage C amount is increased to 70% of Coverage A

[4] Cyber Protection ($40.00)

Coverage up to $25,000

- Identity Theft Expenses
- Credit Card Fraud, Forgery, Wire Transfer Fraud
- Cyber Extortion
- Cyber Bullying
- Breach Notification Costs
- Cyber Protection Legal Expense Reimbursement

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[5] Equipment Breakdown Coverage ($50.00)

- Sudden and accidental mechanical breakdown
- See list of covered items (Equipment Breakdown brochure)
- Coverage up to $50,000 per accident
- Homeowners policy property deductible applies per accident

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[6] Service Line Coverage ($35.00)

- Excavation costs to access and repair damaged exterior underground piping and wiring
- Repair or required replacement of damaged exterior underground piping and wiring
- First party coverage for outdoor property such as landscaping, driveways, and walkways
- The additional cost to expedite materials and services needed to make repairs
- Additional living expenses needed due to loss of use of the property
- Environmental safety and efficiency condition allowing for 150% upgrade when replacement is required

HOMEOWNERS DISCOUNTS & CREDITS

New Home Discount

Age	Home	Mobile Home
0-1 Years	.80	.85
2 years	.82	.88
3 years	.85	.91
4 years	.88	.94
5 years	.90	.97
6 years	.90	1.00
7-8 years	.93	1.00
9-10 years	.95	1.00
11+ years	1.00	1.00

Protective Devices

- Smoke Detectors = 2%
- Dead Bolts = 2%
- Local Fire Alarm = 2%
- Central Station Alarm = 5%

Renewal

- After 2 years = 5%

Multi-Policy

- Auto = 10%
- Dwelling Property(s)
  - One Dwelling = 1%
  - Two or More Dwellings = 3%
- Umbrella = 5%

Mature

- 50 years of age or older = 5%

Non-Smoking = 5%

Refer to HO Manual for Rules.

RURAL ESTATES

New Business Submissions

- Submit through LINKKUS.
- Print and retain the application.
- Application must show the agent's and insured's signature along with the date signed. (Application to be retained in agent's office.)
- Retain clear photos of the front, side, and rear of the property.
- Agency issued policies are subject to routine auditing by the company.

New Business Photo Requirements

<table>
<tr><th>Form</th><th>Structure</th><th>Age</th><th>Attach Photos to Policy File</th></tr>
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HO 00 03</td><td>Qualifying Doublewide</td><td>All Ages</td><td>Front, Side, and Rear</td></tr>
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</table>

Tier Guidelines

Tier	Minimum Coverage	Age of Home	Replacement Cost
SUPERIOR	$150,000	1975 or newer	100%
Preferred	$120,000	1965 or newer	100%
Standard	$70,000	1949 or newer	100%

Mobile homes, multi-section manufactured homes (doublewides), log homes, and seasonal homes are ineligible.

MOBILE HOMES

New Business Submissions

- Submit through LINNKUS.
- Print and retain the application.
- Application must show the agent's and insured's signature along with the date signed. (Applications to be retained in agent's office.)
- Retain clear photos of the front and rear of the property.
- Agency issued policies are subject to routine auditing by the company.

Eligibility Criteria

- **HO 00 03** – 25 years old or newer
- **HO 00 02** – 25 years old or newer
- **DP 00 01** – at underwriters discretion

Limits

- Minimum amount of insurance
  - **HO-3** – $20,000
  - **HO-2** – $10,000
- Maximum liability limit – $500,000
- Maximum medical limit – $5,000

Replacement Cost – Dwelling Option

Available only if mobile home meets all other criteria and is 15 years old or newer. Coverage is accomplished by eliminating the ACV endorsement (**MH 04 20**). Replacement cost will automatically come off when mobile home reaches age 16 years.

DWELLING PROPERTY

New Business Submissions

- Submit through LINNKUS.
- Print and retain the application.
- Application must show the agent's and insured's signature along with the date signed. (Applications to be retained in agent's office.)
- Retain clear photos of the front and rear of the property.
- Agency issued policies are subject to routine auditing by the company.

Eligibility Criteria

Form	Minimum Coverage A	Required Relationship to Replacement Value
DP 00 03	$60,000	100%
DP 00 02	$50,000	100%
DP 00 01	$40,000 $8,000 (Mobile Home)	N/A; ACV

LANDLORD'S ENHANCEMENT ENDORSEMENT

This endorsement provides optional and expanded coverages in one endorsement package at a reduced premium.

A. Eligibility

- Policy form: **DP 00 03** only.
- Personal Liability must be included on policy.
- Age of dwelling: 25 years or newer.

Use endorsement **NN DP LEE**

B. Coverages

- **Personal Injury**
- **Owner's Personal Property Coverage** provides $10,000 in coverage or additional coverage for Coverage C - Personal Property for property owned by the insured.
- **Water Back Up and Sump Discharge** or Overflow provides $5000 in coverage.
- **Equipment Breakdown Coverage** - Limit of $50,000 per any one accident for equipment breakdown; $500 per accident for spoilage; $200 per day / $1000 maximum per accident for loss of use.
- **Ordinance or Law Coverage**

C. Deductible

- The policy deductible applies to all property coverages contained in this endorsement.

D. Rating

- Flat charge of $75 per policy applies

DWELLING FIRE DISCOUNTS

Multi-Policy

- Homeowners = 10%
- Personal Auto = 5%
- Dwelling Property(s)
  - Two or More Dwellings = 3%
- Personal Umbrella = 5%

AUTOMOBILE

Our preference is to write family accounts, Personal Auto, Homeowners, Dwelling, and Personal Umbrella policies for the same insured. Our pricing is specifically designed to support accounts including two or more policies for the same policyholder. The Personal Auto Policy portion of a family account receives a 25% account credit for an existing Homeowners policy; an additional 5% credit for a Personal Umbrella and 1% to 3% credit for Dwelling Property policy(ies). Additionally, a cross credit of 10% is provided to the Homeowners portion of a family account. We will consider providing these multi-policy credits to an initially submitted Auto or Homeowner's policy with the promise of writing the other policy(ies) within 60 days after the first policy is written. This must be approved by your underwriter.

We seek standard exposures with Personal Automobile policies, and are not a market for non-standard business. All operators and residents of the household must be divulged at the time of application and we do accommodate adding youthful operators.

New Business Submissions

- Submit through LINNKUS.
- Print and retain the signed application.
- Each member of the household must be listed and an MVR ordered, if appropriate.
- Application must show the agent's and insured's signature along with the date signed.
- Agency issued policies are subject to routine auditing by the company.

Accidents

In the last three years, from conviction date, no more than:

	At Fault Accidents	Not at Fault
Per Driver	1	1
Household Total	1	1

Violations

In the last 3 years, from conviction date, no more than:
(5 year experience period for major violations)

	Minor Violations	Major Violations
Per Driver	1	0
Household Total	3	0

Total Number of Incidents

In the last 3 years, no more than:

	Total Number of Incidents*
Per Driver	2
Household Total	4

** Incidents includes moving violations or paid claim.*

SURCHARGE/POINT CHARGE

- One point for at-fault accidents more than $2500 for household members in the last 3 years

Ineligible Vehicles

- Vehicles used in business by tradesman (deliveries)/artisans
- Vehicles used for hire, livery, or any kind including transportation network
- Limited production or specialty kit vehicles
- High performance “sports” vehicles
- Liability-only coverage for vehicles 20 years or older

LOSS-FREE CREDIT

An additional credit will apply when there have been no losses in the household in excess of $2,000 for three years prior to the effective date of the policy.

Additional Credits & Discounts

- Multi-car discount
- Good Student
- Vehicles Equipped with Anti-Theft Devices
- Safety Equipment Discounts
- Senior Operator Accident Prevention Course
- Multi-Policy Discounts:
  - Homeowners = 25%
  - Dwelling Property:
    - One Policy = 1%
    - Multiple Policies = 3%
- Personal Umbrella = 5%

AUTOMOBILE ENHANCEMENT ENDORSEMENT

The endorsement provides optional and expanded coverages in one endorsement package at a reduced premium, on a per vehicle basis.

A. Coverages

- **Domestic Dog and Domestic Cat Coverage** provides veterinarian and accidental death benefit if the insured's dog or cat is injured or killed in an auto accident. Limits of liability are $500 per animal subject to a total of $1500 per accident.
- **Transportation Expense Coverage** provides up to $1000 in temporary transportation expense.
- **Auto Loan/Lease Coverages** fill the gap between the insured's loan or lease balance and the actual cash value of your auto if it is a total loss due to an accident.
- **Extended Non-Owned Coverage** protects the insured and spouse for the use of an auto that is furnished by their employer for their regular use.
- **Golf Cart Liability and Physical Damage Coverage** provides both liability and physical damage coverage for golf carts and "personal transportation vehicles" that may not be covered under a homeowners policy. Physical Damage limit of liability is $2500. A $500 deductible applies.
- **Full Safety Glass Coverage** provides repair or replacement of damaged safety glass as a result of an Other Than Collision loss without application of a deductible.
- **Key Replacement and Related Services Coverage** provides up to $600 for replacement of your key or key fob in the event it is lost or stolen.
- **Child Restraint System Coverage** provides up to $400 to replace a child restraint system as a result of direct and accidental loss to your covered auto. (Can be purchased separately for $18.)
- **Personal Property Coverage** provides up to $5000 coverage to replace personal property damaged or stolen while in your covered auto subject to a deductible of $100.

B. Rating

- Auto: $50

  The charge applies to each vehicle that the Auto Enhancement is endorsed to. Premium will be reduced if the multi-policy discount applies.

ROADSIDE ASSISTANCE

Roadside Assistance is provided as a benefit on all auto policies. The service is provided without additional cost. A toll-free number is provided for insureds to contact in the event of roadside breakdown or collision. The service replaces optional Towing and Labor coverage. Provides up to $75 coverage.

UMBRELLA

Umbrella coverage is available for risks where underlying home coverages are written by Northern Neck Insurance. The automobile can be with another carrier but must be rated B+, VI or better by A.M. Best Company.

New Business Submissions

- Submit through LINNKUS.
- Application must show the agent's and insured's signature along with the date signed and include check for the premium.
- For Auto not written with Northern Neck Insurance, application must include a description of each vehicle and the underlying policy number, company and coverage dates. A copy of the Auto Policy Declarations page is also required and to be attached.
- Agency issued policies are subject to routine auditing by the company.

Umbrella Application Requirements

- On new business, a signed and completed ACORD 83 Personal Umbrella Application maintained in agent's office.
- On renewal business, signed and completed renewal questionaires are acceptable for three renewal periods. Each fourth renewal period will require a signed and completed ACORD 83 Umbrella Application.

Policy Form & Endorsements

- Personal Umbrella Liability Policy
- Amendment of Policy Provisions
- Follow Form Personal Injury
- Exclusion – Fungi, Wet or Dry Rot, or Bacteria Endorsement (mandatory if rental dwelling exposure exists)
- Rural Estate Personal Liability Coverage Endorsement (mandatory if primary homeowners is Rural Estate)
- Excess Incidental Farming Personal Liability Coverage Endorsement (mandatory if primary homeowners is not Rural Estate and primary homeowners includes endorsement HO 24 72, Incidental Farming Personal Liability)

Limits of Liability

Manual rates and minimum premiums are for a basic policy limit of $1,000,000. Increase limits up to a total policy limit of $5,000,000 may be provided in accordance with the applicable rating rule. Policies with youthful driver exposures are eligible for policy limits of $1,000,000 maximum.

Ineligible Exposures

- Politicians
- Public lecturers
- Radio/TV broadcasters
- Newspaper or magazine reporters/editors/publishers
- Labor leaders
- Prominent figures (actors, professional athletes, or others in public limelight)
- Persons who represent a moral hazard or has been sued for libel or slander
- Automobile drivers with 2 or more moving violations or at-fault accidents in a 3-year period or any convictions for reckless DWI
- Risk with swimming pools unless fenced and without diving board
- Youthful drivers (≤25 years) with 2 or more violations or at-fault accidents in a 5-year period or any convictions for reckless DWI
- Home business
- Risks with more than 8 rental dwellings
- Rental properties without a mold exclusion
- Watercraft greater than 50 feet in length or 500 horsepower
- Personal watercraft including jet skis

Additional ineligible exposures if primary homeowners is in a Rural Estate tier

- Farm operations with gross income >$250,000 annually
- Racehorse farms
- Any farm involved in boarding of horses for others
- Resort or dude ranches
- Farms with another operation on premises with produces a greater income than farming
- Any farm involving a manufacturing or processing operation.
- Farms engaged in the transportation of any goods or products for anyone other than themselves.
- Commercial operations; corporate farms; farm partnerships
- Contract farm operations where the owner contracts to other farmers to use his farm machinery to harvest their crops
- Crop dusting by aircraft
- Farms with trucks requiring filings by Interstate Commerce Commission, Public Service Commission or any similar filings
- Auto exposures with a regular radius of operation over 100 miles
- Auto fleets greater than 5 vehicles.
- Farms engaged in the transportation of anhydrous ammonia, LPG, LNG, highly flammable, explosive or caustic chemicals or gases on public highways.
- Risks with over 15% of farm income in custom farming receipts; however, custom farming receipts cannot exceed $5,000.

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