



FREDERICK MUTUAL AGENT GUIDE 2023

PROVIDING PEACE OF MIND SINCE 1843

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WHO WE ARE

For 180 years, Frederick Mutual has stood by its core principles to be an insurance company devoted to profitable growth, accountability, collaboration, professionalism, respect, and personalized service. These principles drive us to continue to provide competitive insurance coverage and innovative products through dedicated independent agents to business owners and homeowners in our states of operation.

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PRESIDENT'S LETTER

As Frederick Mutual Insurance Company (FMIC) celebrates 180 years in business, we continue to bring new, competitive, and innovative products and services to our agents and policyholders.

The following is a snapshot of the forthcoming details of our new and enhanced products and coverages included in the Agent Guide:

- Frederick Mutual Secure® Home in Maryland, North Carolina, Pennsylvania, and Virginia including the HO5 offered in MD and PA and HE 7 offered in North Carolina.
- Updated Maryland Dwelling Property and brand new Pennsylvania Dwelling Property product
- A comprehensive Home Cyber Program, Service Line, Inland Flood, and Equipment Breakdown coverages
- PL Rating comparative rater
- Personal and Commercial Lines IVANS Download
- A suite of Secure BOP® Coverage Enhancements outlined on pages 27- 29
- Electronic document delivery to agents and Policyholders
- Business Risk Protection (BRP) – see page 31 for this exciting new offer
- Direct policy print and mail to policyholders; tracked through USPS
- ACH available for both commission checks and claim checks
- My.FrederickMutualInsurance.com – our policyholder portal (see page 4 for more information)
- On Demand electronic delivery of commission statements available via the Agent Portal

Our mission remains: To provide peace of mind; whether restoring homes and businesses after a covered loss or protecting the earnings of our stakeholders. We achieve our mission through the partnership with our committed agency associates who share the vision of long-term sustainable growth. We are here to serve our agents and policyholders as the third oldest insurance company in Maryland. Click <https://www.frederickmutual.com/our-history> to enjoy a snapshot of our rich history in the Frederick community.

We hold true to the core principles of our founders to ensure sustainable, profitable growth; offer competitive products for our insureds; and provide excellent profit-sharing opportunities for our agents. These principles have enabled Frederick Mutual to embrace the many challenges that two centuries in business have brought our way – and to thrive. We look forward to profitably growing with your agency in 2023!

Emmanuel,

Nancy Newmister
President & CEO
Proverbs 27:17

BOARD OF DIRECTORS

- » Nancy Newmister
- » Earl M. Mackintosh, II
 - » Michelle Rogers
 - » Diana McManus
 - » Gregory Powell
- » Cornelius R. Fay, III
 - » Kenneth Tuckey
 - » Bernard Gouin
- » Robert Whitlock, Jr.
 - » Tom Kleinhanzl
 - » Karen Furtado

EXECUTIVE TEAM



NANCY NEWMISTER
PRESIDENT & CEO



PAUL STENBJORN
VICE PRESIDENT & CHIEF
INFORMATION OFFICER



JILL SHOWALTER
VICE PRESIDENT & CHIEF
UNDERWRITING OFFICER



SHARON PRICE
VICE PRESIDENT OF
UNDERWRITING



BOB PELLETIER
VICE PRESIDENT & CHIEF
CLAIMS OFFICER



ERICA WHITE
ASSISTANT VICE PRESIDENT
HUMAN RESOURCES &
OPERATIONS DIRECTOR

SERVICE, CLAIMS & TECHNOLOGIES

SERVICE

Personal Lines Department: personallines@frederickmutual.com

Commercial Lines Department: commlines@frederickmutual.com

IT Assistance: helpdesk@frederickmutual.com

General information: info@frederickmutual.com

Dedicated Agent Support Center: (301) 304-1843

Press 1 - Commercial, 2 - Personal, 3 - Claims, 4 - Billing, 5 - Agency Portal Login & Licensing, 6 - Other

CLAIMS

Email: claims@frederickmutual.com

Dedicated Claim Support Center

(301) 264-8900

Press 1 - New Claim

Press 2 - Existing Claims

After Hours Claims Support

Phone: 1(866) 212-5246

Online: <https://www.frederickmutual.com/claims> or at my.FrederickMutualInsurance.com

TECHNOLOGIES

- » <https://frederick.britecore.com> - This portal will link you to all that you need as a Frederick Mutual Agent - quoting platform, document access, and agent communication. Additional information can also be found at our legacy portal <https://portal.frederickmutual.com> including the ability download commission statements, and securely provide EFT/ACH information
- » My.FrederickMutualInsurance.com: Policyholders will be able to manage policies, make online payments, file claims, contact agents, upload photos, and more
- » DOCUSIGN: Frederick Mutual has partnered with DocuSign which allows agents to request digital signatures and sign documents electronically. For details on DocuSign, please refer to the "Message to Agents" landing page in BriteCore
- » IVANS Download: Personal and Commercial Lines policy information available to download directly into your agency's management systems
- » PL Rating: Frederick Mutual has collaborated with PL Rating, a personal lines comparative rating company, to provide additional solutions and to improve user experience for our agents

PAYMENT PLANS PERSONAL LINES

Payment Plan	Personal Lines Payment Plan Description	Eligible Lines of Coverage
Annual	100% of annual premium due at policy inception	All
2 Pay	50% due at policy inception with the remaining 50% due in 6 months	All
4 Pay	25% due at policy inception with remaining 3 payments of 25% each due in 3 month intervals	All
Six Pay	16 2/3% due at policy inception with remaining 5 payments of 16 2/3% due every other month	All
12 Pay	8.333% due monthly utilizing automated Recurring Payment billing. A valid email address is required for this payment option	All

Personal Lines Minimum Premiums and Expense Constants

State	Policy Type	Minimum Premium	Expense Constant
MD	HO 2	\$300	\$116
MD	HO 3 and HO 5	\$400	\$154
MD	HO 4	\$100	\$20
MD	HO 6	\$200	\$51
MD	DP 1, DP 2, DP 3	\$250	N/A
MD	Personal Umbrella	\$125 - \$285 depending on limit selected	N/A
NC	HO 2, HO 3, HO 6	\$50	N/A
PA	HO 2	\$300	\$188
PA	HO 3 and HO 5	\$400	\$186
PA	HO 4	\$100	\$27
PA	HO 6	\$200	\$56
PA	DP 2 and DP 3	\$250	N/A
PA	Personal Umbrella	\$125 - \$285 depending on limit selected	N/A
VA	HO 2	\$300	\$167
VA	HO 3	\$400	\$232
VA	HO 4	\$100	\$33
VA	HO 6	\$200	\$75

An Example of How the Expense Constant Applies

An HO 3 policy in Maryland with an annual policy premium of \$1,315. The expense constant is \$154. To calculate the down payment:

- » **For a 2 pay plan:**
 $\$1315.00 - \$154.00 = \$1161.00$ Take $\$1161.00 \times .50 = \580.50 . Add the installment fee of $\$5 = \585.50 . For the first installment add the fully earned premium back : $\$585.50 + \$154.00 = \$734.50$. The second installment will be $\$585.50$
- » **For a 4 pay plan:**
 $\$1315 - \$154.00 = \$1161.00$. $\$1161.00 \times .25 = \290.25 . Add $\$5.00$ installment fee = $\$295.25$.
 The first installment will be $\$295.25 + \$154.00 = \$444.25$. The remaining three installments will each be $\$295.25$
- » **For a Six pay plan:**
 $\$1315.00 - \$154.00 = \$1161.00$. $\$1161.00 / 6 = \193.75 . Add the $\$5.00$ fee = $\$198.75$.
 The first installment will be $\$198.75 + \$154 = \$352.50$, the remaining installments will each be $\$198.75$.
- » **For a 12 pay plan:**
 $\$1315.00 - \$154.00 = \$1161.00$. $\$1161/12 = \96.75 . Add the installment fee = $\$101.75$.
 The first installment will be $\$154.00 + \$101.75 = \$255.75$. The remaining 11 installments will each be $\$101.75$

PAYMENT PLANS COMMERCIAL LINES

Payment Plan	Commercial Lines Payment Plan Description	Eligible Lines of Coverage	Eligible Premium to Qualify - Commercial Lines Only
Annual	100% of annual premium due at policy inception	All	All premiums are eligible. \$500 minimum premium policies are only eligible for the Annual payment plan
2 Pay	50% due at policy inception with the remaining 50% due in 6 months	All	Policies with premium of \$501 and greater are eligible
4 Pay	25% due at policy inception with remaining 3 payments of 25% each due in 3 month intervals	All	Policies with a premium of \$1,001 and greater are eligible
Six Pay	16 2/3% due at policy inception with remaining 5 payments of 16 2/3% due every other month	All	Policies with a premium of \$2,500 and greater are eligible
12 Pay	8.333% due monthly utilizing Automated Recurring Payment billing. A valid email address is required for this payment option	All	Policies with a premium of \$2,500 and greater are eligible. Policy must be set up on Automated Recurring Payment billing to qualify

Commercial Lines Minimum Premiums

State	Policy Type	Minimum Premium	Expense Constant
All States*	BOP	\$500	N/A
All States*	Commercial Umbrella	\$500	N/A
MD & PA	Commercial Auto	\$500	N/A

* All States Include MD, DE, PA, NC, VA, D.C.

Additional Payment Plan Information for Personal and Commercial Lines

- » Payment options include: paper bills or Automatic Recurring Billing paid by EFT or credit card.
- » Policyholders also have the option to register for My.FrederickMutualInsurance.com to make online payments and earn a \$10 e-policy discount.
- » A \$5 installment fee applies to each installment including the first installment. The \$5 fee is applicable in all states except North Carolina where the fee is \$3. There is no installment fee if the selected payment plan is Annual.
- » A \$25 Non-sufficient Funds (NSF) fee is assessed for each check, electronic transaction or other remittance which is not honored upon first presentation. The \$25 NSF fee applies to each instance of a NSF check, electronic transaction or other remittance.
- » The following payment plan changes are effective 1/1/2023 for Personal Lines policies written in BriteCore and 3/1/2023 for Commercial Lines policies written in BriteCore:
 - The 3 pay plan option is being discontinued. Policies that are currently set up on a 3 pay plan option will move to a 4 pay plan option at renewal. A policyholder notice advising the same is included with the renewal policy. The 3 pay plan option will no longer be available for new business.
 - Policies that are currently set up on a 9 pay plan option will move to a 12 pay plan option at renewal. Policyholders will be required to sign up for Automated Recurring Billing or My.FrederickMutualInsurance.com to be eligible for the 12 pay plan. The 9 pay plan option will no longer be available for new business.

PRODUCT AVAILABILITY



Product Offering	DE	MD	PA	VA	D.C.	NC
Frederick Mutual Secure BOP®	X	X	X	X	X	X
Commercial Auto	X ¹	X	X	X ¹		
Commercial Umbrella	X	X	X	X	X	X
Frederick Mutual Secure® Home (HO2, HO3, HO4, HO5, HO6)	X ¹	X	X	X ²		X ²
Dwelling Fire		X	X	X ¹		
Personal Umbrella	X ¹	X	X	X		X
Equipment Breakdown (Secure BOP®)	X	X	X	X	X	X
Contractors E&O (select SBOP Classes)	X	X	X	X	X	X
CyberSuite	X	X	X	X	X	X
Home Systems Protection (Secure® Home & Dwelling Fire)	X ¹	X	X	X		X
Service Line (Secure® Home & DF)	X ¹	X	X	X		X
Inland Flood (Secure® Home)	X ¹	X	X	X		X
Inland Flood (Secure BOP®)	X	X	X	X	X	X
Business Risk Protection (Secure BOP®)	X	X	X	X	X	X

1. Available in 2023
2. HO5 Not Available

TARGET MARKETS



We are excited to share our agent guide with you as a valuable reference for your agency. The new Frederick Mutual Secure BOP® product offers comprehensive coverage for over 345 classes of business. Below is a listing of our preferred target markets with the subsequent pages of our appetite being presented in alphabetical order. We value your feedback and appreciate the opportunity to grow profitably together. Happy selling!

1 APARTMENTS

2 ARTISAN CONTRACTORS

3 OFFICE & OFFICE BUILDINGS

4 RETAIL

5 PROCESSING & SERVICE

6 WHOLESALE & DISTRIBUTORS

APARTMENTS & CONDOMINIUMS

COVERAGE HIGHLIGHTS & APPETITE GUIDE

Protection for apartment and condominium buildings, business personal property, and associated liability exposures. Target Market: Apartment complexes and condominiums with valuation up to \$5,000,000 per building, 6 stories, \$15,000,000 Total Insured Value, and 15 locations per policy.

Apartment Building: 4 families or fewer, with office occupancy – includes 3 or 4 family lessor's risk only and garden apartments	65145
Apartment Building: 4 families or fewer, with no office occupancy – includes 3 or 4 family lessor's risk only	65144
Apartment Building: Over 4 families with no office occupancy	65146
Apartment Building: Over 4 families with office occupancy	65147
Dwellings – Three or Four Family (Lessor's Risk Only) - No Mercantile Occupancy	65141
Dwellings – Three or Four Family (Lessor's Risk Only) - With Mercantile Occupancy	65142
Dwellings – Three or Four Family (Lessor's Risk Only) - Residential Condominiums	69145
Townhouses or Similar Associations – 4 families or fewer, with mercantile or office occupancy - includes 3 or 4 family lessor's risk only & garden apartments	65142
Townhouses or Similar Associations – 4 families or fewer, with no mercantile or office occupancy - includes 3 or 4 family lessor's risk only	65141
Townhouses or Similar Associations – over 4 families with mercantile or office occupancy	65133
Townhouses or Similar Associations – over 4 families with no mercantile or office occupancy	65132

SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- » Newly Acquired Buildings \$500,000
- » Tenant Move-Back Expenses \$25,000
- » Money Orders and Counterfeit Money \$10,000
- » Outdoor Property coverage for trees, shrubs, and plants \$15,000/\$2,500
- » BP 17 24 01 10 Condominiums, Co-Ops, Associations - Directors & Officers Liability Endorsement Available with Limits up to \$100,000

Accounting Service – except CPA’s – Condominium – Office	63621
Accounting Service – CPA’s - Condominium - Office	63641
Bookkeeping Services – Condominium - Office	63681
Commercial Condominium (Association Risk Only)	60989
Credit Reporting Agencies – Condominium - Office	63731
Engineers or Architects – Consulting - Not engaged in actual construction - Condo - Office	63791
Health Maintenance Organizations – Condominium - Office	63821
Inspection & Appraisal Companies – Inspections for insurance or valuation purposes - Condominium - Office	63841
Insurance Agents – Condominium - Office	63861
Interior Decorators – Condominium - Office	63881
Lawyers – Condominium - Office	63931
Manufacturers’ Representatives – Condominium - Office	63951
Marine Appraisers or Surveyors – Condominium - Office	63971
Medical Offices – Condominium – Office	63991
Not Otherwise Classified – Condominium - Office	65231
Office Condominium (Association Risk Only)	60999
Payroll Accounting Services – Condominium - Office	64021
Real Estate Agents – Condominium - Office	64071
Residential Condominium (Association Risk Only)	69145
Ticket Agencies – Theatrical - Condominium - Office	64131
Ticket Agencies – Other than Theatrical - Condominium - Office	64151
Title Agents – Condominium - Office	64171
Veterinarians Office – Condominium - Office	64191
Water Companies – Condominium - Office	65161

ARTISAN CONTRACTORS

COVERAGE HIGHLIGHTS & OFFICER PAYROLL

Liability and property protection for the small and mid-size, commercial and residential contractor. Target Market: Contractors with up to \$1,000,000 in payroll, 3 years in business (or related field), and up to 25% of annual receipts arising from subcontracted work.

Per Owner/Officer Payroll by State

Description	Pennsylvania	Maryland, Delaware, North Carolina, & D.C.	Virginia
Individual	\$5,200	\$19,700	\$18,400
Joint Venture	\$10,400	\$19,700	\$18,400
Partnership	\$5,200	\$19,700	\$18,400
Corporation	\$10,400	\$19,700	\$18,400
General Partnership	\$5,200	\$19,700	\$18,400
Limited Corporation	\$10,400	\$19,700	\$18,400
Limited Liability Corporation	\$10,400	\$19,700	\$18,400
Limited Liability Partnership	\$5,200	\$19,700	\$18,400
Limited Partnership	\$5,200	\$19,700	\$18,400
Nonprofit Corporation	N/A for contractors	N/A for contractors	N/A for contractors
Sole Proprietor	\$5,200	\$19,700	\$18,400



CONTRACTORS' ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- » Blanket Additional Insured for ongoing operations included when required by contract
- » Contractor's Installation and Tools & Equipment included
- » Voluntary Property Damage
- » Primary and Non-Contributory included
- » Per location and per project aggregate included

ARTISAN CONTRACTORS

COVERAGE PACKAGES & APPETITE GUIDE

Contractors Coverage	Base Form	Secure® Contractors Plus Flat charge \$200	Secure® Contractors Advantage Flat charge \$300
Blanket Additional Insured- Lessor of Leased Equipment (when written contract in place)	N/A	Included	Included
Blanket Additional Insured- Owners, lessees or contractors- with additional insured requirement in construction contract (ongoing operations)	N/A	Included	Included
Blanket waiver of transfer or Rights of Recovery Against Others to us (when required by contract)	N/A	Included	Included
Contractor's Installation (property at each covered job site/ all covered job sites combined)	N/A	\$3,000/\$9,000	\$5,000/\$15,000
Contractor's Tools and Equipment Coverage (Blanket/coverage limit for any one item)	N/A	\$10,000/\$500	\$20,000/\$2,000
Employee's Tools (Blanket/not in excess of for any one item/Total for any one employee)	N/A	\$3,000/\$250/ \$500	\$5,000/\$250/ \$500
Non-owned tools and equipment coverage (leased and rented)	N/A	\$25,000	\$50,000
Property at a temporary storage location	N/A	\$5,000	\$10,000
Property in transit	N/A	\$5,000	\$10,000
Voluntary property damage (Per occurrence/annual aggregate)	N/A	\$5,000/\$10,000	\$10,000/ \$20,000
Primary and non contributory	N/A	Included	Included
Per Location Aggregate	N/A	Included	Included
Per Project Aggregate	N/A	Included	Included



Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops) - Office	74011
Air Conditioning Systems or Equipment – Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping, also includes display rooms and shops) - Shop	74021
Appliances & Accessories – Installation, Service or Repair - Commercial (No TV or Radio) - Office *Underwriter Referral Required	74071
Appliances & Accessories – Installation, Service or Repair - Commercial (No TV or Radio) - Shop *Underwriter Referral Required	74081
Appliances & Accessories – Installation, Service or Repair- Household (No TV or Radio) - Office	74101
Appliances & Accessories – Installation, Service or Repair- Household (No TV or Radio) - Shop	74111
Carpentry – Construction of Residential Property - Not exceeding 3 stories in height - Office. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work.	74161
Carpentry – Construction of Residential Property - Not exceeding 3 stories in height - Shop. This classification includes construction of private garages in connection with such residential property. This classification also includes incidental shop work.	74171
Carpentry – Interior - Office. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring. This classification is not applicable to contractors who engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work.	74221
Carpentry – Interior - Shop. This classification includes the installation of doors, floors, windows, cabinets and hardwood or parquet flooring. This classification is not applicable to contractors who engage in any other carpentry operations at the same job or location. This classification also includes incidental shop work.	74231
Carpet, Rug, Furniture or Upholstery Cleaning – on customer's premises - Office	74251
Carpet, Rug, Furniture or Upholstery Cleaning – on customer's premises - Shop	74261
Ceiling or Wall Installation – Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281
Ceiling or Wall Installation – Metal only (other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291
Cleaning Service Residential – Office	76221
Cleaning Service Residential – Shop	76231
Concrete Construction – Office	74341
Concrete Construction – Shop	74351
Door, Window or Assembled Millwork – Installation - Metal only (other than metal should be classified as carpentry) - Office	74411
Door, Window or Assembled Millwork - Installation - Metal only (other than metal should be classified as carpentry) - Shop	74421

ARTISAN CONTRACTORS

APPETITE GUIDE CONT'D

Driveway, Parking Area or Sidewalk Repair – Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Office	74471
Driveway, Parking Area or Sidewalk Repair – Paving or Re-paving (not including clearing or right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481
Dry Wall or Wallboard Installation – Office	74501
Dry Wall or Wallboard Installation – Shop	74511
Electrical Work - Within Buildings – Office	74561
Electrical Work - Within Buildings – Shop	74541
Fence Erection – Office	74591
Fence Erection – Shop	74601
Floor Covering – Installation - Not Ceramic Tile or Stone - Office	74651
Floor Covering – Installation - Not Ceramic Tile or Stone - Shop	74661
Furniture or Fixtures – Installation in Offices or Stores - Portable - Metal or Wood- Office	74681
Furniture or Fixtures – Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691
Glass Dealers and Glaziers – Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Office	74741
Glass Dealers and Glaziers – Sales and Installation (includes bending, grinding, beveling or silvering of plate glass) - Shop	74751
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74771
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work (includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74781
House Furnishings Installation – NOC (includes incidental upholstery and floor covering installation) - Office	74831
House Furnishings Installation – NOC (includes incidental upholstery and floor covering installation) - Shop	74841
Interior Decorators – Office	74861
Interior Decorators – Shop	74871
Landscape Gardening – No Tree Removal or Excavation - Office	74891
Landscape Gardening – No Tree Removal or Excavation - Shop	74901
Lawn Sprinkler Installation – Office	74951
Lawn Sprinkler Installation – Shop	74961
Masonry – Office	75511
Masonry – Shop	75521

Metal Erection – Decorative or Artistic - Shop	75551
Painting – Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Office	75601
Painting – Exterior - Buildings or Structures - 3 stories or less in height (NOC) - Shop	75611
Painting – Interior Buildings or Structures - Office	75631
Painting – Interior Buildings or Structures - Shop	75641
Paper Hanging – Office	75691
Paper Hanging – Shop	75701
Permanent Yards – Maintenance or Storage	74361
Plastering or Stucco Work – Office	75751
Plastering or Stucco Work – Shop	75761
Plumbing – Commercial (Not Industrial) - Office *Underwriter Referral Required	75781
Plumbing – Commercial (Not Industrial) - Shop *Underwriter Referral Required	75791
Plumbing – Residential or Domestic - Office	75811
Plumbing – Residential or Domestic - Shop	75821
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair - Commercial - Office *Underwriter Referral Required	75871
Refrigeration Systems or Equipment – Dealers and Distributors and Installation, Servicing or Repair - Commercial - Shop *Underwriter Referral Required	75881
Residential Cleaning Service – Office	76221
Residential Cleaning Service – Shop	76231
Roofing – Residential - Office *Underwriter Referral Required	75931
Roofing – Residential - Shop *Underwriter Referral Required	75941
Septic Tank Systems – Cleaning - Office	75961
Septic Tank Systems – Cleaning - Shop	75971
Siding Installation – 3 stories or less in height (wood siding installation should be classified as carpentry) Office	76021
Siding Installation – 3 stories or less in height (wood siding installation should be classified as carpentry) Shop	76031
Sign Painting or Lettering – Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Office	76051
Sign Painting or Lettering – Inside of Building - No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises) - Shop	76061
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction (includes incidental exterior work) Office	76111
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction (includes incidental exterior work) Shop	76121
Window Cleaning – 3 stories or less in height - Office	76171
Window Cleaning – 3 stories or less in height - Shop	76181

OFFICE + OFFICE BUILDINGS

COVERAGE HIGHLIGHTS & APPETITE GUIDE

Property and liability coverage for office buildings with tenants ranging from medical practices to accountants, veterinary hospitals, and many more.
 Target Market: Office buildings up to 100,000 square feet and 6 stories, and building owners that updated major systems within the last 25 years.



Accounting Service – CPA’s - Lessor's Risk Only	63631
Accounting Service – CPA’s - Office	63631
Accounting Service – except CPA’s - Lessor's Risk Only	63611
Accounting Service – except CPA’s - Office	63611
Advertising & Related Services – Lessor's Risk Only	63651
Advertising & Related Services – Office	63651
Bookkeeping Services – Lessor's Risk Only	63671
Bookkeeping Services – Office	63671
Credit Reporting Agencies – Lessor's Risk Only	63721
Credit Reporting Agencies – Office	63721
Engineers or Architects – Consulting - Not engaged in actual construction - Lessor's Risk Only	63781
Engineers or Architects – Consulting - Not engaged in actual construction - Office	63781
Health Maintenance Organization – Lessor's Risk Only	63811
Health Maintenance Organization – Office	63811
Inspection & Appraisal Companies – Inspection for insurance or valuation purposes. Lessor's Risk Only	63831
Inspection & Appraisal Companies – Inspection for insurance or valuation purposes - Office	63831
Insurance Agents – Lessor's Risk Only	63851
Insurance Agents – Office	63851
Interior Decorators – Lessor's Risk Only	63871
Interior Decorators – Office	63871
Lawyers (Personal Injury & Advertising Injury Endorsement BP0437 OR Exclusion – Personal Injury & Advertising Injury - Lawyers Endorsement BP14 15 must be attached) Lessor's Risk Only	63921
Lawyers (Personal Injury & Advertising Injury Endorsement BP0437 OR Exclusion – Personal Injury & Advertising Injury - Lawyers Endorsement BP14 15 must be attached) Office	63921

**SECURE ADVANTAGE® ENHANCEMENT
ENDORSEMENT HIGHLIGHTS**

- » Interruption of Computer Operations
\$50,000
- » Accounts Receivable \$100,000
- » Valuable Papers & Records \$50,000
- » Employee Dishonesty \$20,000
- » Business Income - Ordinary Payroll
180 days

Manufacturers' Representatives – Lessor's Risk Only	63941
Manufacturers' Representatives – Office	63941
Marine Appraisers or Surveyors – Lessor's Risk Only	63961
Marine Appraisers or Surveyors – Office	63961
Medical Offices – Lessor's Risk Only	63981
Medical Offices – Office	63981
Not Otherwise Classified – Lessor's Risk Only	65171
Not Otherwise Classified – Office	65171
Payroll Accounting Services – Lessor's Risk Only	64011
Payroll Accounting Services – Office	64011
Real Estate Agents – Lessor's Risk Only	64061
Real Estate Agents – Office	64061
Ticket Agencies – Other Than Theatrical - Lessor's Risk Only	64141
Ticket Agencies – Other Than Theatrical - Office	64141
Ticket Agencies – Theatrical - Lessor's Risk Only	64121
Ticket Agencies – Theatrical - Office	64121
Title Agents – Lessor's Risk Only	64161
Title Agents – Office	64161
Veterinarians Office – Lessor's Risk Only	64181
Veterinarians Office – Office	64181
Water Companies – Lessor's Risk Only	65111
Water Companies – Office	65111

PROCESSING & SERVICE COVERAGE HIGHLIGHTS & APPETITE GUIDE

Offering liability and business personal property coverage for a wide variety of service oriented businesses. Target Market: Processing and Service businesses up to 35,000 square feet, \$10,000,000 annual sales per location, and 25% annual gross sales from off-premise operations. Bailee's coverage now available for Dry Cleaning risks.

SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- » Personal Effects \$15,000
- » Expediting Expenses \$10,000
- » Personal Property Off Premises \$50,000
- » Jewelry (Theft) \$5,000
- » Money & Securities \$20,000
(Additional limit)

Appliances & Accessories – installation, servicing or repair - Commercial or Household	71212
Barber Shops	71332
Beauty Parlors and Hair Styling Salons	71952
Catalog or Premium Coupon Redemption Stores	73905
Copying & Duplicating Stores	71877
Dental Laboratories	71444
Engraving	71842
Funeral Homes or Chapels	71865
Jewelry Repair	71941
Laundromat (Self-service) Non-supervised	09541
Laundromat (Self-service) Supervised	09531
Laundry & Dry Cleaning or Dyeing Receiving Stations	71811
Laundry & Dry Cleaning Stores – Using petroleum solvents (including Stoddard type solvents and having other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501
Laundry & Dry Cleaning Stores – Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521
Lithographing	71855
Mailbox or Packaging Stores – Packaging Services (except packing & crating for transportation)	71837
Mailbox or Packaging Stores – Packing & Preparing Goods for Shipping	71837
Mailing or Addressing Companies – Direct Mailing Companies	71837
Mailing or Addressing Companies – Mailing List Compiling Services/Mailing List Publishers	71837
Nail Salons	71952
Photoengraving	71888
Photographers	71899
Printing	71912
Shoe Stores – Repair	71926
Tailoring or Dressmaking Establishments – Custom	71961
Taxidermists	71976
Television or Radio Receiving Set Installation or Repair	71921

RETAIL INDUSTRIES

COVERAGE HIGHLIGHTS & APPETITE GUIDE

Building and/or business personal property coverage for main street retail establishments. Target Market: Retail businesses up to 35,000 square feet, \$10,000,000 in annual sales per location, and 25% annual gross sales from off-premises operations.

Air Conditioning Equipment – Retail Only	59999
Antique Stores	59235
Appliance Stores – Household Appliances & Home Furnishings	57224
Appliance Stores – Radio, Television & Phonographic Stores (including parts & supplies)	57326
Army and Navy Stores	53983
Art Galleries	84112
Auctioneers – Sales conducted away from the insured’s premises	59999
Auctions – On premises owned or rented by the insured	59999
Automobile Parts & Supplies – Retail Stores (Including Tires)	55313
Bakeries – Retail (no baking on premises)	54606
Bakeries – Retail (with baking on premises)	71311
Bicycle Shops – Repair and Maintenance Shops without Retail	59505
Bicycle Shops – Retail	59505
Bone, Horn and Ivory Products – Retail	59999
Bookbinding & Printing Supplies – Retail	50812
Books & Magazine Stores – New	59425
Books & Magazine Stores – Used	59425
Building Materials – Contractors Equipment Dealers – Other than Secondhand Material	52114
Building Materials – Contractors Equipment Dealers – Secondhand Material	52114
Camera & Photographic Equipment – Retail Only	59955
Candy or Confectionery Stores – Manufacturing from Purchased Chocolate on Premises	54467
Candy or Confectionery Stores – No Manufacturing	54457
Candy or Confectionery Stores – Non-chocolate Confectionery Manufacturing on Premises	54477
Ceramics – Retail Only	59999

SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- » Personal Effects \$15,000
- » Expediting Expenses \$10,000
- » Personal Property Off Premises \$50,000
- » Jewelry (Theft) \$5,000
- » Money & Securities \$20,000 (Additional Limit)

Clothing or Wearing Apparel – Retail: Children’s and Infants’ Wear	56413
Clothing or Wearing Apparel – Retail: Clothing - Ladies’ and Girls’(Coats, Suits and Dresses)	56214
Clothing or Wearing Apparel – Retail: Clothing - Men’s and Boys’ (Coats and Suits)	56114
Clothing or Wearing Apparel – Retail: Fabric Stores (Including Millinery & Trimmings)	56311
Clothing or Wearing Apparel – Retail: Family Clothing Stores	56325
Clothing or Wearing Apparel – Retail: Furs (Including Pelts)	56814
Clothing or Wearing Apparel – Retail: Haberdashy and Men’s Furnishings	56113
Clothing or Wearing Apparel – Retail: Hosiery	56313
Clothing or Wearing Apparel – Retail: Ladies’ Specialty Stores	56319
Clothing or Wearing Apparel – Retail: Ladies’ Specialty Stores	56312
Clothing or Wearing Apparel – Retail: Leather Products or Hide Stores	56992
Clothing or Wearing Apparel – Retail: Men’s and Boys’ Hats & Caps	50333
Clothing or Wearing Apparel – Retail: Shoe Stores - Children’s, Ladies & Men’s	56613
Clothing or Wearing Apparel – Retail: Sporting Goods & Athletic Apparel	59526
Clothing or Wearing Apparel – Retail: Wigs	59993
Collectibles & Memorabilia – Retail	59992
Computer Stores	57326
Dairy Products or Butter and Egg Stores (including ice cream)	54516
Delicatessens – Delicatessens - Primarily retailing a range of grocery items and meats with no cooking	54116
Department Stores	53127
Dry Goods Dealers – Retail - including Fabrics, Yarn and Piece Goods (New Goods Only)	53985
Electrical Lighting Stores	59999
Electronics Stores	57326
Fabric – Stores	56311

RETAIL INDUSTRIES

APPETITE GUIDE CONT'D

Fence Dealers	59999
Floor Covering – Stores - Except Wood or Ceramic Tile Only	57134
Floor Covering – Stores - Wood or Ceramic Tile Only	57134
Florists – Retail	59685
Fruit or Vegetable – Dealers	54315
Fur – Garments and Pelts - Retail Only	56814
Furniture – Upholstered - Retail Only	57121
Furniture – Wood or Metal - Retail Only	57128
Gardening & Light Farming Supply – Retail	59698
Gift Shops	59994
Glass Dealers & Glaziers – Retail Only	57155
Hardware & Tools – Retail	52512
Health or Natural Food Stores – with an area at least 4,000 square feet	54127
Health or Natural Food Stores – with an area less than 4,000 square feet	54136
Hearing Aid – Retail	59974
Hobby, Craft or Artists' Supply – Retail	59995
Home Furnishing Stores	57224
Home Improvement Stores	53989
Janitorial Supplies – Retail	59999
Jewelry – Retail - Costume	59715
Jewelry – Retail - Precious	59715
Junk Dealers	59981
Leather Products or Hide Stores – Retail Only	56992
Locksmiths	52512
Luggage Goods – Retail Only	59999

Mail Order Houses – Retail Only	59999
Marble Products – Retail Only	59999
Metal Dealers	59999
Music Stores – Pre-recorded	57338
Musical Instrument Stores	57334
Newsstands	59935
Office Machines or Appliances – Distributors - No Repair	50691
Office Machines or Appliances – Retail - No Repair	50925
Optical Goods – Retail	59954
Paint, Wallpaper or Wall covering Stores	52322
Painting, Picture or Frame Stores	59999
Paper & Paper Products, Rag or Rubber Stock Dealers – Secondhand	50928
Pet Stores	59997
Photographic Equipment – Retail Only	59955
Plumbing Supplies & Fixtures – Retail	59999
Powered Equipment Dealers	50819
Precision & Scientific Tools & Instruments – Retail	50811
Refrigeration Equipment – Commercial - Retail	59983
Retail Stores – (Not Otherwise Classified)	59999
Sewing Machine Stores	57223
Ship Chandler Stores	59999
Shoe Stores – Retail	56613
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526
Stationery or Paper Products – Retail	59435
Straw & Straw Products – Retail Only	59999

WHOLESALE & DISTRIBUTORS COVERAGE HIGHLIGHTS & APPETITE GUIDE

Liability coverage designed for the Wholesale/Distributor, as well as, building and business personal property coverage for inventory and equipment. Target Market: Wholesale/Distributors with buildings up to 35,000 square feet, \$10,000,000 annual sales per location, and system updates in the last 25 years.

SECURE ADVANTAGE® ENHANCEMENT ENDORSEMENT HIGHLIGHTS

- » Electronic Data \$50,000
- » Selling Price Valuation \$50,000
- » Newly Acquired BPP \$300,000
- » Pollutant Clean-up & Removal \$25,000
- » BPP Premises Boundary up to 1,000 feet

Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only	56325
Appliance Distributors – Household & Home Furnishings	56814
Appliance Distributors – Household Types - Radio, Television or Compact Disc Players	56113
Automobile Parts & Supplies – Distributors	56313
Bakeries – Distributors	56319
Barber or Beauty Shop Supplies Distributors (no repackaging or re-labeling)	56312
Bookbinding & Printing Supplies – Distributor	56992
Clothing or Wearing Apparel – Distributors: Men’s and Boy’s Clothing and Furnishings	50333
Clothing or Wearing Apparel – Distributors: Women’s, Children’s, Infants’, Clothing, Accessories	56613
Collectibles & Memorabilia – Distributors	59526
Equipment, Fixtures or Supplies Distributors – Office and Store Equipment	59993
Equipment, Fixtures or Supplies Distributors – Restaurant, Bars and Hotel Equipment	59992
Fabric – Distributors	57326
Floor Covering – Distributors	54516
Florists – Distributors	54116
Fruit or Vegetable – Distributors	53127
Gardening & Light Farming Supply – Distributors	53985
Hardware & Tools – Distributors	59999
Hearing Aid – Distributors	57326
Heating or Combined Heating & Air Conditioning Equipment – Distributors Only	56311
Hobby, Craft or Artists’ Supply – Distributors	59625
Janitorial Supplies – Distributors	59999
Jewelry – Distributors	57134
Optical Goods – Distributors	57134
Plumbing Supplies & Fixtures – Distributors	59685
Refrigeration Equipment – Commercial - Distributors	54315
Stationery or Paper Products – Paper (e.g., fine, printing, writing), bulk, wholesaling	56814
Stationery or Paper Products – Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	57121

CYBERSUITE COVERAGE

- » Data Compromise, Response Expenses Coverage
- » Computer Attack Coverage including Loss of Business and Public Relations
- » Cyber Extortion
- » Extended Income Recovery
- » Electronic Media Liability \$50,000 - \$1,000,000
- » Reputational Harm
- » Reward Payments
- » Future Loss Avoidance
- » Misdirected Payment Fraud
- » Computer Fraud
- » Telecommunications Fraud
- » Identity Recovery Coverage

TECH ADVANTAGE COVERAGE (EQUIPMENT BREAKDOWN)

- » Electronic Circuitry Impairment Coverage
- » Cloud Computing Service Coverage
- » Data Restoration Coverage
- » Future Loss Avoidance
- » Mobile Robots
- » Public Relations Coverage
- » Off-Premises Coverage
- » Resultant Loss from Cyber Event
- » Resultant Damage to Animals
- » Service Interruption



EMPLOYMENT PRACTICES LIABILITY

Insurance for Small Business Employment Claims

- » Claims-made basis; defense costs within limits
- » Liability and defense costs from alleged wrongful employment practices brought by employees, leased employees, volunteers, independent contractors and applicants for employment
- » Prior acts
- » Punitive damages where insurable under state law
- » Third party for harassment and discrimination claims brought by business customers or vendors
- » Optional Aggregate Limits of Liability ranging from: \$25,000 to \$250,000 including defense costs. Per claim deductible options are available from \$2,500 to \$25,000

MISCELLANEOUS PROFESSIONAL LIABILITY

Insurance for eligible professional service provider generating up to \$1,000,000 in revenue

- » Claims-made basis; defense costs within limits
- » Liability and defense costs from claims that allege errors or omissions in the rendering of professional services
- » Access to specialty law firms and experienced claim specialists
- » Optional Aggregate Limits of Liability range from \$10,000 to \$100,000 including defense costs
- » A list of eligible classes on page 34

CONTRACTORS E&O COVERAGE

Insurance for small business "artisan-type" contractors

- » Over 40 eligible classes such as appliance installers, carpet installers, electricians, heating & air conditioning professionals, fence erection contractors; finish carpentry contractors, painters, select specialty trade contractors, plumbers and more
- » Claims-made basis; defense costs within limits
- » Responds to third-party customer demand resulting from "property damage" to "your work", "your product", and "impaired property" caused by a contractor's "Wrongful Act" in rendering (or failing to render) "Contractor Services"
- » A list of eligible classes on page 33

COMMERCIAL FLOOD

Protect your business and manage flood risks

- » This Endorsement Insures:
 - Commercial buildings
 - Business income
 - Debris removal
 - Business personal property
 - Extra expenses
 - Sewer overflow
- » Maximum Flood Limit of \$1M per occurrence/aggregate with 1% deductible
- » 20% Insurance To Value required
- » Flood Limit allocated based upon each location's Total Insurable Value
- » Locations in all FEMA Flood Zones – except those beginning with prefix A or V, or within a 25-meter buffer of those zones

COMMERCIAL UMBRELLA

Complement your Frederick Mutual Secure BOP® Policy with a Commercial Umbrella. Added security and liability protection for your business!

- » Available limits of \$1,000,000 to \$5,000,000
- » Must write underlying BOP
- » Extends over B++ rated Workers Compensation Carriers
- » Commercial Umbrella is available in all states of operation

COMMERCIAL AUTO

Complement your Frederick Mutual Secure BOP® Policy with a Commercial Auto Policy. Protect your business' fleet with our competitive coverage!

- » Target market is non-fleet, less than 5 power units (not including trailers)
- » Vehicles with a gross vehicle weight under 45,000 pounds
- » Local or Intermediate driving radius (less than 200 miles)
- » All vehicles must be owned or leased by the named insured
- » MVR's pulled for all drivers annually
- » Must be accompanied by Frederick Mutual Secure BOP®

BUSINESS RISK PROTECTION

Business Risk Protection (BRP) helps your small business clients get the contracts they need to become compliant and reduce risk. Frederick Mutual policies now include BRP, a service that helps businesses get key contracts in place including construction agreements, job proposals, and subcontractor agreements

Industry Specific Services

Contractor / Artisans

BRP provides contractors with construction contracts, subcontractor agreements, job proposals and invoices

Doing Business

BRP includes documents to hire staff and consultants, protect intellectual property, trade online and recover data

Hospitality

BRP includes a set of agreements for holding events such as venue rental, catering and performance contracts

Landlord

BRP's lease agreements and deposit notices help business owners rent out and maintain their commercial and residential properties

BRP Benefits for Your Clients

Ease of use - Policyholders go to the policyholder website www.policyholder.frederickmutualinsurance.com, enter the email address to create an account, and complete a simple series of questions to customize a document.

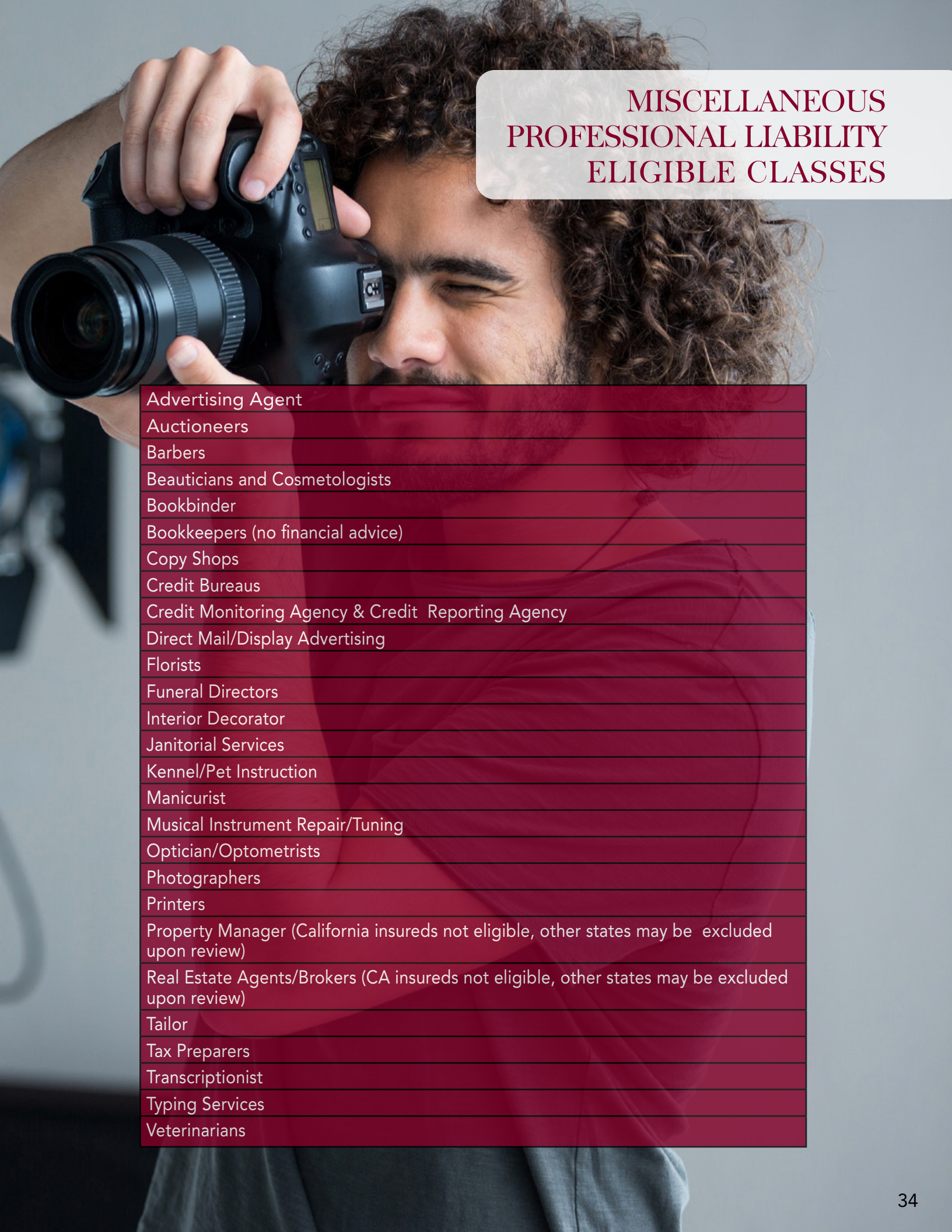
Convenience - Policyholders can prepare documents quickly and instantly on any device

High quality - BRP uses the same technology trusted by professional advisors around the world

Cost saving - Policyholders can save hundreds of dollars by using one single document

CONTRACTORS E&O ELIGIBLE CLASSES

Air Conditioning Systems or Equipment – Office - 74011 / Shop - 74021
Appliances and Accessories – Household – Office - 74101 / Shop - 74111
Carpet, Rug, Furniture, Upholstery Cleaning – Office - 74251 / Shop - 74261
Carpentry – Interior (2) – Office - 74221 / Shop - 74231
Driveway, Parking Area – Office - 74471 / Shop - 74481
Electrical Work – Office - 74561 / Shop - 74541
Fence Erection Contractors – Office - 74591 / Shop - 74601
Floor Covering Installation – Office - 74651 / Shop - 74661
Glass Dealers & Glaziers – Office - 74741 / Shop - 74751
Heating or Combined Heating and Air Conditioning Systems – Office - 74771 / Shop - 74781
House Furnishing Installation (NOC) – Office - 74831 / Shop - 74841
Landscape Gardening – Office - 74891 / Shop - 74901
Locksmiths – 52512
Masonry – Office - 75511 / Shop - 75521
Painting – Exterior – Office - 75601 / Shop - 75611
Painting – Interior – Office - 75631 / Shop - 75641
Paperhanging – Office - 75691 / Shop - 75701
Plumbing – Commercial – Office - 75781 / Shop - 75791
Plumbing – Residential – Office - 75811 / Shop - 75821
Refrigeration Systems – Office - 75871 / Shop - 75881
Residential Cleaning Service – Office - 76221 / Shop - 76231
Septic Tank Cleaning – Office - 75961 / Shop - 75971
Television or Radio Repair – 71921
Tile, Stone, Marble Work – Office - 76111 / Shop - 76121



MISCELLANEOUS PROFESSIONAL LIABILITY ELIGIBLE CLASSES

Advertising Agent
Auctioneers
Barbers
Beauticians and Cosmetologists
Bookbinder
Bookkeepers (no financial advice)
Copy Shops
Credit Bureaus
Credit Monitoring Agency & Credit Reporting Agency
Direct Mail/Display Advertising
Florists
Funeral Directors
Interior Decorator
Janitorial Services
Kennel/Pet Instruction
Manicurist
Musical Instrument Repair/Tuning
Optician/Optometrists
Photographers
Printers
Property Manager (California insureds not eligible, other states may be excluded upon review)
Real Estate Agents/Brokers (CA insureds not eligible, other states may be excluded upon review)
Tailor
Tax Preparers
Transcriptionist
Typing Services
Veterinarians

FREDERICK MUTUAL SECURE® BOP ENHANCEMENTS

Property Coverage	Base Form	Secure Plus® Endorsement	Secure Advantage® Endorsement
Accounts Receivable	\$10,000	\$50,000	\$100,000
Appurtenant Structures*	N/A	\$25,000	\$50,000
BPP Premises Boundary	100 feet	500 feet	1,000 feet
Brands & Labels	N/A	Included	Included
Building Glass	N/A	\$10,000	\$25,000
Bus. Income - Dependent Properties	\$5,000	\$25,000	\$50,000
Bus. Income - Dependent Properties begins [] hours after the time of direct physical loss...	72	48	24
Bus. Income & Extra Expense - Newly Acquired	N/A	\$100,000	\$250,000
Business Income - Ordinary Payroll	60 days	90 days	120 days
Business Personal Property in Portable Storage Units	\$10,000	\$25,000	\$50,000
Business Personal Property Automatic Seasonal Increase	N/A	20%	30%
Civil Authority coverage begins [] hours after the time of the first action...	72	48	24
Electronic Data	\$10,000	\$25,000	\$50,000
Employee Dishonesty	N/A	\$15,000	\$20,000
Expediting Expenses	N/A	\$5,000	\$10,000
Fine Arts	N/A	\$15,000	\$25,000
Fire Department Service Charge	\$2,500	\$10,000	\$15,000
Fire Extinguisher System Recharge	\$5,000	Actual Loss	Actual Loss
Food Contamination	N/A	\$15,000	\$25,000
Forgery & Alteration	\$2,500	\$15,000	\$25,000
Furs (Theft)	\$2,500	\$5,000	\$10,000
Increased Cost of Construction	\$10,000	\$100,000	\$200,000
Interruption of Computer Operations	\$10,000	\$25,000	\$50,000
Jewelry (Theft)	\$2,500	\$5,000	\$5,000
Money & Securities	N/A	\$15,000	\$20,000
Money Orders and Counterfeit Money	\$1,000	\$5,000	\$10,000
Newly Acquired Buildings	\$250,000	\$300,000	\$500,000
Newly Acquired Business Personal Property	\$100,000	\$200,000	\$300,000
Newly Acquired Period of Coverage	30 days	60 days	90 days

* Indicates Newly Added Coverages Effective 03/01/2023

FREDERICK MUTUAL SECURE® BOP ENHANCEMENTS

Property Coverage	Base Form	Secure Plus® Endorsement	Secure Advantage® Endorsement
Outdoor Property (most we will pay/any one tree, shrub, plant)	\$2,500/\$1,000	\$10,000/2,500	\$15,000/\$2,500
Outdoor Signs	N/A	\$10,000	\$15,000
Patterns/Dies/Molds (Theft)	\$2,500	\$5,000	\$10,000
Personal Effects	\$2,500	\$10,000	\$15,000
Personal Property Off Premises	\$10,000	\$25,000	\$50,000
Pollutant Clean-up & Removal	\$10,000	\$15,000	\$25,000
Reward Payment (leading to arrest & conviction and/or return of covered stolen property)	N/A	\$5,000	\$10,000
Salespersons Samples	N/A	\$2,500	\$5,000
Seasonal Increase	25%	35%	50%
Selling Price Valuation	N/A	\$25,000	\$50,000
Tenant Move-Back Expenses	N/A	\$15,000	\$25,000
Valuable Papers	\$10,000	\$25,000	\$50,000
Valuable Papers and Records	\$10,000	\$25,000	\$50,000
Water Backup & Sump Overflow	N/A	\$25,000	\$50,000

Liability Coverage	Base Form	Secure Plus® Endorsement	Secure Advantage® Endorsement
Bail Bonds	250	1500	2500
Loss of Earnings	\$250/day	\$1,500/day	\$2,500/day
Who is Insured - Newly Formed or Acquired	N/A	90 days	90 days
Per Location Aggregate	N/A	Included	Included
Primary and Non-Contributory	N/A	Included	Included

This is a summary of policy enhancements applicable to all eligible classes of business offered by Frederick Mutual Insurance Company. The Secure® Advantage endorsement automatically attaches to all quotes. Coverage can be removed or replaced with an alternate enhancement endorsement.



FREDERICK MUTUAL
SECURE® HOME
MARYLAND & PENNSYLVANIA

FREDERICK MUTUAL SECURE®
HOME COVERAGE HIGHLIGHTS

- » Coverage for your owner-occupied home or condominium and protection for personal property and valuables
- » 125% and 150% Coverage A replacement cost options*
- » Bundled and extension endorsements available for homes with Coverage A \$250,000 and greater
- » Personal Injury Coverage Included
- » Home Systems Protection (equipment breakdown) included
- » \$10,000 Loss assessment coverage*
- » Additional coverage on collectibles, records, securities, and theft exposures of personal property included
- » Increased limits for damage to property of others*
- » Increased Fire Department and Lock replacement coverage
- » Additional business property coverages*
- » Coverage for trampolines that meet underwriting eligibility
- » 100-year-old homes and older are eligible if adequately updated
- » Trampolines and pool eligibility subject to underwriting guidelines

* Available by Endorsement

A two-story white house with a gabled roof and a semi-circular window in the gable. The house has three windows on the second floor with dark shutters. A family of three (a man, a woman, and a child) is sitting on the steps of the front porch. The house is surrounded by green grass and trees.

ADDITIONAL SECURE HOME COVERAGE OFFERINGS

- » Comprehensive Home Cyber coverage available
- » Service Line coverage available
- » Inland Flood coverage available where eligible
- » Wind/Hail and Hurricane deductible options for coastal risks
- » For dwellings with less than a \$250,000 Coverage A limit the following endorsements will be made available for attachment in the quoting process: Additional Specified Dwelling Limit; Personal Property Replacement Cost; and Water Back-Up coverage with limits as low as \$5,000
- » Matching of Undamaged Roof Surfacing and Matching of Undamaged Siding coverage available

PERSONAL UMBRELLA

Complement your Homeowners and Dwelling Fire Policy with a Personal Umbrella. Added security and liability protection for your home!

- » \$1,000,000 or \$2,000,000 limits available
- » World-wide Coverage for Personal Lines
- » Extends over A rated Personal Auto Carriers

FREDERICK MUTUAL
SECURE® HOME
 ADDITIONAL COVERAGE BUNDLES
 MARYLAND & PENNSYLVANIA

Coverage Description	Secure® Home Plus FM SH ACP1	Secure® Advantage FM SH ACP2
Additional Replacement Cost Protection Coverage	50% of Coverage A	50% of Coverage A
Personal Property Replacement Cost Loss Settlement	Included	Included
Loss Assessment Coverage	\$10,000	\$10,000
Refrigerated Property Coverage	\$500	\$500
Personal Injury Coverage	Included	Included
Replacement Cost Loss Settlement for Certain Non-Building Structures on The Residence Premises	Not Included	Included
Reward Coverage	Not Included	\$2,500
Business Records and Data Replacement Coverage	Not Included	\$15,000 On Premises / \$5,000 Away from Premises
Land Stabilization Coverage	Not Included	\$10,000
Home Settlement Benefit	Not Included	Included
Ordinance or Law (10% of Coverage A included in base policy)	No Increase in coverage	100% of Coverage A
Debris Removal (5% of covered damaged property limit included in base policy)	No Increase in coverage	100% of covered damaged property limit
Tree Removal (\$1,000 maximum/\$500 per tree included in base policy)	No Increase in coverage	\$1,500 maximum / \$1,500 per tree
Trees, Shrubs and Other Plants (5% of Coverage A maximum/\$500 per item included in base policy)	No Increase in coverage	10% of Coverage A maximum / \$1,000 per item

FREDERICK MUTUAL
SECURE® HOME
 EXTENSION ENDORSEMENTS
 MARYLAND & PENNSYLVANIA

Coverage Description	Base Policy	Secure® Home 1843 FM SH HO 08 85	Secure® Home Shield FM SH HO 08 86	Secure® Home Loyalty FM SH HO 08 87
Money, bank notes, coins, stored value cards	\$200	\$250	\$1,000	\$2,000
Securities, accounts passports, tickets, stamps	\$1,500	\$1,500	\$3,500	\$5,000
Comic books and trading cards	\$500	\$1,000	\$2,500	\$5,000
Collectibles, figurines, glassware, marble, porcelains, statuary	\$500	\$1,000	\$2,500	\$5,000
Theft of jewelry, watches, precious stones	\$1,500	\$1,500	\$3,000	\$5,000
Theft of furs	\$1,500	\$1,500	\$3,000	\$5,000
Theft of silverware, goldware, pewterware	\$2,500	\$2,500	\$5,000	\$10,000
Theft of firearms and related equipment	\$2,500	\$2,500	\$5,000	\$10,000
Theft of tools and their accessories	\$1,000	\$2,500	\$3,500	\$5,000
Theft of rugs, tapestries and wall hangings	\$1,000	\$1,500	\$2,500	\$5,000
Business property on/away from the residence premises	\$2,500 On Premises / \$1,500 Away from Premises	\$5,000 On Premises / \$2,000 Away from Premises	\$10,000 On Premises / \$5,000 Away from Premises	\$15,000 On Premises / \$5,000 Away from Premises
Trailers or semitrailers not used for watercraft	\$1,500	\$1,500	\$3,500	\$5,000
Media for use in a motor vehicle	\$250	\$250	\$1,000	\$2,500
Portable electronic equipment	\$1,500	\$1,500	\$3,500	\$5,000
Theft of cameras	\$2,500	\$2,500	\$3,500	\$5,000
Lock replacement	\$250	\$250	\$1,000	\$1,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	\$1,000	\$5,000	\$10,000
Fire Department Service Charge	\$500	\$1,000	\$2,000	\$5,000
Personal Records and Data Replacement	\$500	\$1,500	\$3,500	\$5,000
Damage To Property of Others	\$1,000	\$1,000	\$5,000	\$10,000
Watercraft of all types, including their trailers and equipment	\$1,500	\$1,500	\$1,500	\$1,500

FREDERICK MUTUAL SECURE® HOME NORTH CAROLINA

FREDERICK MUTUAL SECURE® HOME COVERAGE HIGHLIGHTS

- » 125% and 150% Coverage A Replacement Cost*
- » Increased limits for Damage to the Property of Others*
- » Frederick Mutual Secure® Home available coverage forms HO2, HO3, HO4, HO6, and HE7 (HO6 available in late 2023)
- » 100-year-old homes eligible if adequately updated
- » Additional insureds endorsement for HO4
- » Trust Endorsement
- » Increased Loss Assessment Coverage*
- » Wind/Hail and Hurricane Deductibles subject to underwriting guidelines
- » Trampolines and swimming pools eligibility subject to underwriting guidelines

ADDITIONAL SECURE HOME COVERAGE OFFERINGS

- » Service Line coverage available
- » Home Systems Protection
- » Inland Flood coverage available where eligible
- » Comprehensive Home Cyber Coverage available
- » Matching of Undamaged Roof Surfacing and Matching of Undamaged Siding coverage available

*Available by Endorsement

FREDERICK MUTUAL SECURE® HOME NC FORMS COMPARISON

COVERAGE	HO 00 03	HE 00 07	HE 00 07 + HE 32 20	HE 00 07 + HE 32 21
Coverage A - Loss Settlement	Replacement Cost	Guaranteed Replacement Cost - Unlimited	Guaranteed Replacement Cost - Unlimited	Guaranteed Replacement Cost - Unlimited
Coverage A & B - Perils	Open	Open	Open	Open
Coverage B - Percentage of Coverage A	10%	10%	10%	10%
Cash Out Settlement Option - Coverage A and Coverage B	Not Included	Not Included	Not Included	Not Included
Coverage C - Percentage of Coverage A	50%	70%	70%	70%
Coverage C - Loss Settlement	ACV	Replacement Cost	Replacement Cost	Replacement Cost
Coverage C - Perils	Named	Open	Open	Open
Coverage D - Percentage due to Civil Authority	14 Days	30 Days	30 Days	30 Days
Coverage D due to Power Outage	Not Included	7 Days	7 Days	7 Days
Coverage D - Percentage of Coverage A	20%	20%	20%	20%

SPECIAL LIMITS				
Money	\$200	\$1,000	\$1,000	\$1,000
Securities	\$1,500	\$5,500	\$5,500	\$5,500
Watercraft Including Trailers	\$1500	\$1500	\$2,500	\$2,500
Trailers not used with Watercraft	\$1,500	\$1,500	\$3,500	\$3,500
Theft of Jewelry	\$1,500	\$5,500/\$1,500	\$5,500/\$1,500	\$5,500/\$1,500
Jewelry, Silver, Securities (if lost or stolen from a safe deposit box)	\$1,500	\$5,500/\$1,500	\$50,000	\$50,000
Theft of Firearms	\$2,500	\$10,000	\$10,000	\$10,000
Theft of Silverware	\$2,500	\$10,000	\$10,000	\$10,000
Business Data	Not Covered	Not Covered	Not Covered	Unlimited Coverage
Breakage of crystal, china, porcelains, figurines, statuary, sculptures, mirrors, wine bottles, glassware, etc	Excluded	Excluded	Excluded	Excluded
Business Property - On Premises	\$2,500	\$2,500	\$2,500	\$5,000
Business Property - Off Premises	\$1,500	\$1,500	\$1,500	\$1,500
Portable Electronic Equipment	\$1,500	\$1,500	\$1,500	\$1,500
Antennas, Tapes, Wires, Records, Etc	\$250	\$250	\$250	\$250

FREDERICK MUTUAL SECURE® HOME NC FORMS COMPARISON

COVERAGE	HO 00 03	HE 00 07	HE 00 07 + HE 32 20	HE 00 07 + HE 32 21
Blanket Property Limit	Not Available	Not Available	Not Available	Not Available
Claims Expense	\$250 per day	\$250	\$250	\$250
Collapse	Included	Included	Included	Included
Credit Card/Electronic Fund Transfer	\$500	\$500	\$5,000	\$5,000
Damage to Property of Others	\$1,500	\$1,000	\$1,500	\$1,500
Debris Removal Trees- Wind, Hail, Ice & Snow	\$1,000/\$500 Limit Per Tree	\$2,000/\$1,000 Limit Per Tree	\$2,000/\$1,000 Limit Per Tree	\$2,000/\$1,000 Limit Per Tree
Deductible Waived (Not applicable to wind or hail losses)	Not included	If loss is over \$50,000 No deductible applies	If loss is over \$50,000 No deductible applies	If loss is over \$50,000 No deductible applies
Directors & Officers Liability	Excluded	Excluded	Excluded	Excluded
Earthquake- Coverage C	Excluded	Covered	Covered	Covered
Electronic Data Restoration- Virus	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement
Electronic Data Restoration - Covered Loss (fire, wind, hail, etc.)	\$1,500	\$5,500	\$5,500	\$5,500
Employer's Liability Coverage for Bodily Injury due to Residential Employee (Does not include discrimination, wrongful termination or harassment)	Excluded	Excluded	Excluded	Excluded
Equipment Breakdown	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement
Fire Department Service Charge	\$500	\$1,000	\$1,000	\$1,000
Fire Extinguisher - Recharge or Replace	Not Included	Not Included	Not Included	Not Included
Freeze or Weight or Ice or Snow to Permanent Dock	Excluded	Excluded	Excluded	Excluded
Glass	Included	Included	Included	Included
Golf Cart - Physical Loss Coverage	Not Included	Not Included	Not Included	Not Included
Grave Markers	\$5,000	\$5,000	\$5,000	\$5,000
Green Upgrade Coverage	Not Included	Not Included	Not Included	Not Included
Identity Fraud Protection	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement
Incidental Business	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement	Optional by Endorsement
Land Stabilization	Excluded	Excluded	Excluded	Excluded
Landlord's Furnishing	\$2,500	\$2,500	\$2,500	\$2,500

FREDERICK MUTUAL SECURE[®] HOME NC FORMS COMPARISON

COVERAGE	HO 00 03	HE 00 07	HE 00 07 + HE 32 20	HE 00 07 + HE 32 21
Limited Fungi, Wet or Dry Rot	\$5,000 - Section I, Excluded Section II	\$5,000 - Section I, Excluded Section II	\$5,000 - Section I, Excluded Section II	\$5,000 - Section I, Excluded Section II
Lock Replacement	Not Included	Not Included	\$500	\$500
Lock Assessment - Section 1	\$1,000	\$1,000	\$1,000	\$5,000
Lock Assessment - Section II	\$1,000	\$1,000	\$1,000	\$5,000
Loss Caused by Domestic Animal	Excluded	Excluded	Excluded	Excluded
Mortgage Acquisition Expense	Not Included	Not Included	Not Included	Current Primary Mortgage Expense
Off Premise Power Failure	Excluded	Excluded	Excluded	Excluded
Ordinance or Law	10% of Coverage A	Covered	Covered	Covered
Personal Injury	Optional by Endorsement	Covered	Covered	Covered
Personal Property located in Self-Storage Facility	10% of Coverage C or \$1,000	10% of Coverage C or \$1,000	10% of Coverage C or \$5,000	10% of Coverage C or \$5,000
Pet Injury Coverage	Excluded	Excluded	Excluded	Excluded
Property at Another Residence	10% of Coverage C or \$1,000	Coverage C or \$1,000	Coverage C or \$10,000	Coverage C or \$10,000
Property Removal	30 Days	30 Days	90 Days	90 Days
Reasonable Repairs	No Specific Limit	1% of Coverage A or \$3,000	1% of Coverage A or \$3,000	1% of Coverage A or \$3,000
Refrigerated Property	Optional Endorsement HO 04 98 05 11	\$500	\$500	\$500
Reward for Return of Stolen Property	Not Covered	Not Covered	Not Covered	\$5,000
Reward for Arson Conviction	Not Covered	Not Covered	Not Covered	\$2,500
Trees - Fire, Lightning, Vandalism Per Tree	5% of Coverage A, \$500 max per tree	5% of Coverage A, \$1,000 max per tree	5% of Coverage A, \$1,000 max per tree	5% of Coverage A, \$1,000 max per tree
Tree Replacement - Wind, Hail, Weight of Ice or Snow	Not Available	Not available	Not available	Not available
Utility Line Protection	Not Available	Not available	Not available	Not available
Vehicles that Service a Residence	Covered	Covered	Covered	Covered
Water Backup of Sewers or Drains	Optional by Endorsement HO 04 84	Optional by Endorsement HO 04 84	Optional by Endorsement HO 04 84	\$50,000 Included
Watercraft Liability - Owned Outboard	25 Horsepower	25 Horsepower	50 Horsepower	50 Horsepower
Witness Reimbursement	Not included	Not Included	Not Included	\$250 per day for loss of earning, \$50 per day for expenses, 3,000 aggregate limit



FREDERICK MUTUAL SECURE® HOME VIRGINIA

FREDERICK MUTUAL SECURE® HOME COVERAGE HIGHLIGHTS

- » Coverage for your owner-occupied home or condominium and protection for personal property and valuables
- » 125% and 150% Coverage A additional replacement cost*
- » Bundled and extension endorsements available for homes with Coverage A \$250,000 and greater
- » Personal Injury coverage*
- » Home Systems Protection (equipment breakdown) included
- » \$10,000 Loss Assessment coverage available by endorsement
- » Additional coverage on collectibles, records, securities, and theft exposures of personal property*
- » Increased limits for damage to property of others*
- » Increased Fire Department service charge limits*
- » Additional business property coverages*
- » Trampolines and swimming pools eligibility subject to underwriting guidelines
- » 100-year-old homes and older are eligible if adequately updated

*Available by Endorsement



ADDITIONAL SECURE® HOME COVERAGE OFFERINGS

- » Comprehensive Home Cyber coverage available
- » Service Line coverage available
- » Inland Flood coverage available where eligible
- » Wind/Hail and Hurricane deductible options available for coastal risks
- » For dwellings with less than a \$250,000 Coverage A limit the following endorsements will be made available for attachment in the quoting process: Additional Specified Dwelling Limit; Personal Property Replacement Cost; and Water Back-Up coverage with limits as low as \$5,000
- » Matching of Undamaged Roof Surfacing and Matching of Undamaged Siding coverage available

PERSONAL UMBRELLA

Complement your Homeowners and Dwelling Fire Policy with a Personal Umbrella. Added security and liability protection for your home!

- » \$1,000,000 / \$2,000,000 limits - Personal Lines
- » World-wide Coverage for Personal Lines
- » Extends over A rated Personal Auto Carriers

FREDERICK MUTUAL
SECURE® HOME
 ADDITIONAL COVERAGE BUNDLES
 VIRGINIA

Coverage Description *Not included on base policy form	Secure® Home Plus FM SH ACP1	Secure® Advantage FM SH ACP2
Additional Replacement Cost Protection Coverage*	50% of Coverage A	50% of Coverage A
Personal Property Replacement Cost Loss Settlement*	Included	Included
Loss Assessment Coverage* (\$1,000 limit included in base policy form)	\$10,000	\$10,000
Refrigerated Property Coverage*	\$500	\$500
Personal Injury Coverage*	Included	Included
Replacement Cost Loss Settlement for certain non-building structures on the residence premises	Not Included	Included
Reward Coverage	Not Included	\$2,500
Business Records and Data Replacement Coverage	Not Included	\$15,000 On Premises/ \$5,000 Away from Premises
Land Stabilization Coverage*	Not Included	\$10,000
Home Settlement Benefit*	Not Included	Included
Ordinance or Law*	Not included	100% of Coverage A
Debris Removal (5% of covered damaged property limit included in base policy form)	No Increase to base form coverage	100% of Covered Damaged Property Limit
Tree Removal (\$500 tree included in base policy form)	No Increase to base form coverage	\$1,500 maximum / \$1,500 per tree
Trees, Shrubs, and Other Plants (5% of Coverage A max/\$500 per item)	No increase to base form coverage	10% of limit liability/ \$1,000 max per plant

FREDERICK MUTUAL SECURE® HOME

EXTENSION ENDORSEMENTS VIRGINIA

Coverage Description	Base Policy	Secure® Home 1843 FM SH HO 08 85	Secure® Home Shield FM SH HO 08 86	Secure® Home Loyalty FM SH HO 08 87
Money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware and coins	\$200	\$250	\$1,000	\$2,000
Securities, accounts, deeds, evidence of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, stamps	\$1,000	\$1,500	\$3,500	\$5,000
Watercraft of all types, including their trailers, furnishings, equipment, and outboard engines or motors	\$1,000	\$1,500	\$1500	\$1500
Theft of jewelry, watches, precious stones and semi-precious stones	\$1,500	\$1,500	\$3,000	\$5,000
Theft of firearms and related equipment	\$2,000	\$2,500	\$5,000	\$10,000
Electronic apparatus while in or upon a motor vehicle, on/away from premises	\$1,000	\$1,500	\$3,500	\$5,000

A woman with dark hair, wearing a red and blue plaid shirt, is carrying a young boy on her shoulders. The boy is also wearing a red and blue plaid shirt and blue jeans, and is smiling broadly. They are outdoors in front of a house with a green lawn and trees in the background.

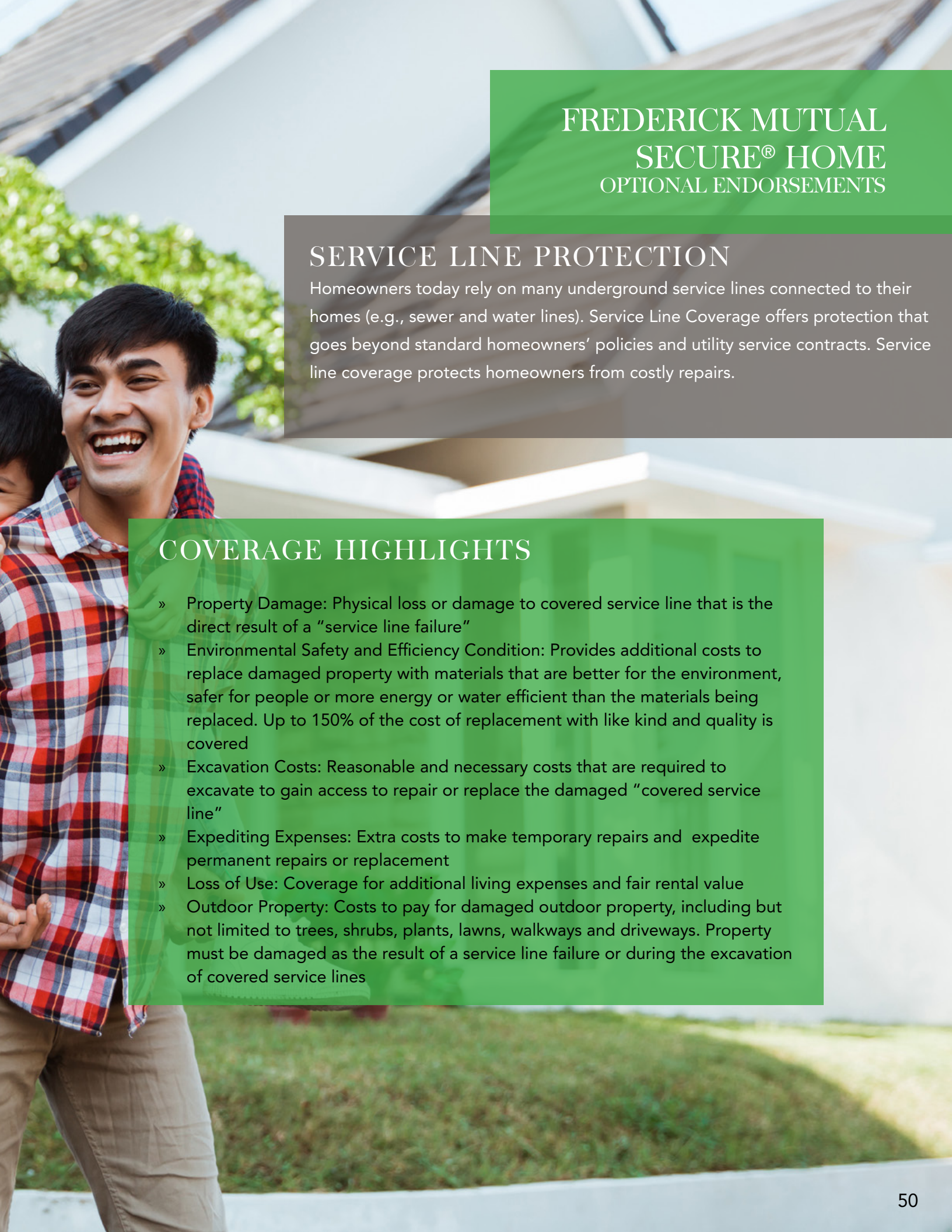
FREDERICK MUTUAL SECURE® HOME OPTIONAL ENDORSEMENTS

INLAND FLOOD

Flood is the number one most frequently occurring natural disaster in the United States according to FEMA. It has impacted homeowners in every state in low-to-moderate risk areas. Often, homeowners are uninsured against serious losses and left with expensive repair costs. Inland Flood covers losses to home and personal property in the event of a flood.

COVERAGE HIGHLIGHTS

- » Coverage includes damage to: residence and certain other structures (e.g. shed, pool house)
- » Personal property, including in a basement or sunken room (sub-limits may apply)
- » Loss of use (sub-limits may apply)
- » Property the policyholder moves to safety (first 30 days)
- » Debris removal
- » \$250 sub-limit for towing charges to move a covered mobile home in danger from a flood occurrence



FREDERICK MUTUAL SECURE® HOME OPTIONAL ENDORSEMENTS

SERVICE LINE PROTECTION

Homeowners today rely on many underground service lines connected to their homes (e.g., sewer and water lines). Service Line Coverage offers protection that goes beyond standard homeowners' policies and utility service contracts. Service line coverage protects homeowners from costly repairs.

COVERAGE HIGHLIGHTS

- » Property Damage: Physical loss or damage to covered service line that is the direct result of a "service line failure"
- » Environmental Safety and Efficiency Condition: Provides additional costs to replace damaged property with materials that are better for the environment, safer for people or more energy or water efficient than the materials being replaced. Up to 150% of the cost of replacement with like kind and quality is covered
- » Excavation Costs: Reasonable and necessary costs that are required to excavate to gain access to repair or replace the damaged "covered service line"
- » Expediting Expenses: Extra costs to make temporary repairs and expedite permanent repairs or replacement
- » Loss of Use: Coverage for additional living expenses and fair rental value
- » Outdoor Property: Costs to pay for damaged outdoor property, including but not limited to trees, shrubs, plants, lawns, walkways and driveways. Property must be damaged as the result of a service line failure or during the excavation of covered service lines



FREDERICK MUTUAL SECURE® HOME OPTIONAL ENDORSEMENTS

HOME CYBER

Home Cyber Protection Coverage includes coverage for cyber-attacks; cyber-extortion (restores data on devices); identity recovery; and online fraud. Privacy and security are major concerns for homeowners and renters due to the increased number of connected devices. Through malware attacks, identity theft, and cyber-extortion, criminals can steal an individual's identity and commit fraud threatening homeowners and renters with significant financial losses.

COVERAGE HIGHLIGHTS

CYBER ATTACK

- » Data Recovery Costs: Cost of a professional firm hired to replace electronic data that has been lost or corrupted
- » System Restoration Costs: Cost of a professional firm to restore the computing or connected home device to its level of functionality before the cyber attack. This includes the replacement or reinstallation of software programs, removal of malicious code and the reconfiguration of the device or system

CYBER EXTORTION

- » Professional assistance from a subject matter expert for advice and consultation on how to best respond to a threat
- » Cyber extortion response costs: Payment as directed to the extortion threat, when payment is approved in advance and incurred as the direct result of a cyber extortion event

IDENTITY RECOVERY

- » Costs Coverage: Reasonable and necessary identity theft costs, such as legal fees, notary fees and credit bureau reports approved by the insurance company in connection with specific legal proceedings
- » Case Management Service: Provide services of an identity recovery case manager to respond to identity theft

ONLINE FRAUD

- » The direct financial loss to an insured as the result of a fraud event involving a computing or connected home device including but not limited to identity theft, unauthorized use of a card, card number, or account number in an insured's name, or forgery of a check

FREDERICK MUTUAL SECURE® HOME OPTIONAL ENDORSEMENTS

HOME SYSTEMS PROTECTION

Home Systems Protection is an enhancement endorsement designed to cover the breakdown of home equipment (i.e. HVAC systems; dishwasher mechanical failure, etc.) and sensitive technology (i.e. smart houses; bluetooth enabled home equipment, etc.). These types of losses can cause a homeowner thousands of dollars to repair or replace.

COVERAGE HIGHLIGHTS

- » **Damage to Covered Home Equipment:** Direct physical damage, including electronic circuitry impairment to covered home equipment that occurs on or off the residence premises
- » **Environmental Safety and Efficiency Condition:** Additional cost to replace damaged property with equipment that is better for the environment, safer for people or more energy or water efficient than the equipment being replaced. Up to 150% of the cost of replacement with like kind and quality is covered. These additional costs are only provided when replacement is necessary or required
- » **Spoilage:** Physical damage due to spoilage that is the result of a home system breakdown of refrigerated property. Any necessary expenses the insured incurs to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage
- » **Loss of Use:** Coverage for Additional Living Expense and Fair Rental Value is extended to the coverage provided by this endorsement.
- » **Expediting Expenses:** Reasonable extra costs to make temporary repairs and expedite permanent repairs or replacement
- » **Green:** Additional cost to repair or replace damaged property using equipment, materials and service firms required or recommended by a recognized environmental standards program
- » **Cost to dispose of damaged property or equipment, if practicable,** through a recycling process and flush out reconstructed space with up to 100% outside air using filtration media
- » **Cost to reinstate the environmental certification or replace it with an equivalent certification**
- » **Cost of an engineer, authorized by a recognized environmental standards program, to oversee the repair or replacement of the damaged covered property**
- » **Pollutant Cleanup and Removal:** Provides for the additional cost to clean up or dispose of "pollutants" that are the direct result of a "home system breakdown"

FREDERICK MUTUAL
SECURE® PROPERTY
MARYLAND & PENNSYLVANIA

FREDERICK MUTUAL SECURE®
PROPERTY (DF) HIGHLIGHTS

Target Market:

- » 1 – 4 family dwellings
- » Protection Class 7 or better
- » LLC's and Trusts are eligible subject to underwriting guidelines
- » Minimum of 6 month lease required for rented properties
- » Tenants are required to carry a Renter's Insurance policy
- » Dwellings less than 100 years old

Notable Dwelling Fire Policy Endorsement Highlights:

- » Home Systems Protection \$50,000
- » Service Line Coverage \$10,000
- » Inflation Factor Included
- » Inland Flood Coverage available where eligible
- » Coverage for Trees, Shrubs and Other Plants available
- » Sinkhole Collapse Coverage available
- » Windstorm/Hail Percentage Deductibles for coastal risks

Included Coverage Highlight:

- » Liability & Medical Payments



FREDERICK MUTUAL SECURE® PROPERTY MARYLAND OFFERINGS

- » LLC's and Trusts are eligible subject to underwriting guidelines. A supplemental questionnaire may be required to obtain the necessary information to determine eligibility.
- » A minimum of a written six-month lease is required for tenant occupied properties.
- » Tenants are required to maintain a renter's insurance policy with a minimum \$300,000 liability limit and adequate property limits to cover the tenant's personal effects.
- » All properties are inspected and the property owner will be required to comply with critical recommendations to maintain coverage. The expectation is that the property is well maintained and in good or better condition.
- » Flat roofs are eligible for a DP 2 form subject to verification that the roof has been resurfaced within ten years or replaced within the past fifteen years of the date coverage is bound.
- » The e2Value Replacement Cost Estimator is integrated into the rating process. A Replacement Cost Estimator from another recognized vendor may be accepted in the event there is a valuation discrepancy. All dwellings must be insured for at least 90% of the valuation calculated by the accepted Replacement Cost Estimator.
- » Dwellings with a Year of Construction (YOC) that is greater than 100 years prior to the effective date of coverage are eligible subject to underwriting verification of adequate updates. A completed supplemental questionnaire will be required to obtain the necessary information related to the property updates.
- » Dwellings located in Maryland where the Year of Construction (YOC) is prior to 1978 must be registered with the State of Maryland Department of Environment (DER). A copy of the Lead Free inspection certificate is required to bind coverage.
- » Incidental farming operations are eligible subject to underwriting guidelines. A completed supplemental questionnaire will be required to obtain the necessary information to determine eligibility.
- » The owner or property manager of rented properties must reside within 50 miles of the insured property. Third party property managers must be professional organizations and there must be a written contract in place. Third party property managers should be added to the policy as an Additional Insured for liability.
- » A canine liability exclusion is automatically attached to all policies where the property is tenant occupied. The canine liability exclusion applies to the tenant.