



Frederick Mutual Secure<sup>®</sup> Home





### **Ease of Quoting, Use, and Access**

- Quick and easy quoting wizard and policy administration with Frederick Mutual's new quoting platform. Once issued, policy documents are readily accessible in PDF format.
- Additional ISO endorsements are available to customize coverage to meet individual policyholder needs.
- Current ISO Protection Class Rating obtained quickly as part of the quoting process.
- E2Value dwelling replacement cost estimator incorporated into the application submission process for quick and easy reference.
- Agents will receive electronic notification of policy documents and will have immediate online portal access to those PDFs.
- Premium payments can be taken and applied within the same FMIC site.

### **Coverage Highlights:**

- 50% Coverage A additional replacement cost.
- Personal Injury Coverage Included.
- \$10,000 Loss assessment coverage.
- Additional coverage on collectibles, records, securities, and theft exposures of personal property.
- Increased limits for damage to property of others.
- Increased Fire Department and Lock replacement.
- Additional business property coverages.
- Coverage for trampolines that meet underwriting eligibility.

### **Additional Coverage Offerings:**

- Frederick Mutual Secure® Home Additional Coverage and Frederick Mutual Secure® Home Extension Endorsements package available for homes valued \$350,000 and higher.
- Matching of Undamaged Roof Surfacing and Matching of Siding Surfacing coverage available.
- HSB Cyber Coverage, Home Systems Protection, and Service Line coverages available.
- Inland Flood coverage available.
- Wind and Hail and Hurricane deductibles available.
- Windstorm Mitigation Discount available for qualifying risks.

### **Notable Updates:**

- Introduction of the HO5 Policy form to provide All Risk coverage for Dwelling and Personal Property.
- Expanded definition of Named Insured to include domestic partnership of 2 adults, not married, sharing a common domestic life who share financial interdependence and common residence.
- For dwellings with less than \$350,000 Coverage A the following endorsements will be automatically attached to the quote proposal Additional Specified Dwelling Limit, Personal Property Replacement Cost, and \$25,000 water back-up endorsements.
- 100-year-old homes and older are now eligible if adequately updated.





## Frederick Mutual Secure® Home Coverage Guide

Feature	Previous FMIC Homeowners Product	Frederick Mutual Secure® Home
ISO Protection Class Prefills	No	Yes
Electronic Document Delivery	No	Yes
Quick and easy quoting on new policy administration system	No	Yes
E2Value Replacement Cost Estimator	No	Yes
50% Coverage A Additional Replacement Cost	No	Yes
\$10,000 Loss Assessment Coverage	Yes	Yes
Personal Injury Coverage Included	Yes	Yes
Increased fire department and lock replacement	No	Yes
Trampolines Eligible	No	Yes
Increased limits for damage to the property of others	No	Yes
Frederick Mutual Secure® Home Plus and Advantage available to homes over \$350,000	No	Yes
Frederick Mutual Secure® Home Extension Endorsements available for homes over \$350,000	No	Yes
Matching of Undamaged Roof Surfacing	No	Yes
Matching of Side Surfacing	No	Yes
HSB Cyber Coverage	No	Yes
HSB Home Systems Coverage and HSB Service Line Coverage	Yes	Yes
Inland Flood Coverage	No	Yes
Windstorm Mitigation Discount available for installation of hurricane shutters	No	Yes
HO5 Policy Form to Provide All Risk Coverage for Dwelling and Personal Property	No	Yes
Named Insured includes domestic partnership of two adults...	No	Yes
100-year-old homes now eligible if adequately updated	No	Yes
Wind, Hail, and Hurricane Deductibles Available	No	Yes



## Frederick Mutual Secure® Home & Dwelling Fire: Appetite Guide

### Target markets

- Coverage A between \$350,000 and \$1,000,000.
- Frederick Mutual Secure® Home Plus and Advantage Bundle endorsements available for homes \$350,000 and greater.
- Frederick Mutual Secure® Home ISO coverage forms HO2, HO3, HO4, HO5, HO6 are available in Maryland, Pennsylvania, North Carolina and Virginia HO5 unavailable in VA.
- Incidental Farms available in all states limited acreage and must be hobby type farming.
- Additional Coverage forms DP1, DP2 and DP3 available exclusively in Maryland.
- Secondary dwellings are acceptable if Frederick Mutual writes the primary policy.
- Flat roofs written on HO2 however, may be eligible for the HO3 subject to underwriting standards.
- Plumbing systems must be in average or better condition.
- Electrical systems must be in average or better condition with a minimum of 100 AMP service.
- HVAC systems must in average or better condition.
- Most roof types are eligible but must be well maintained with no evidence of deteriorated shingles.
- Risks must have a well maintained exterior and interior.
- Inspections are completed on all new business and periodically on renewal business.
- Risk must comply with local building codes related to decks.
- Risk with pools must comply with local codes, have a 4ft fence with locking gate around the entire dwelling or pool or an approved cover.
- Trampolines are now eligible with safety netting, shock absorbing safety pads and enclosed in fence.
- Wood stoves are eligible on Homeowners forms only but must be inspected within the prior three years.
- Insurance to value calculations are completed on all new business and periodically on renewal business.
- Dwelling 100 years and older are eligible with documentation of complete updates.
- A Dog Questionnaire is required for all new business where dog ownership is indicated. Contact your Underwriter for a complete list of ineligible breeds.
- Coastal Exposures are eligible subject to limitations contact your Underwriter to discuss specifics.

### Ineligible Risk Characteristics

- Vacant & seasonal dwellings, student housing, or home sharing exposures.
- Dwellings that are being renovated or under construction.
- Dwellings without a central heating system or an outdoor wood furnace.
- Dwellings with Polybutylene, galvanized or lead pipes.
- Dwellings with knob, tube wiring, aluminum wiring and/or pigtailed wiring.
- Risks with unusual outdoor exercise equipment such as zip lines or racetracks.
- Pools with diving boards or slides.
- Risks with unusual pets or animals such as beehives and venomous snakes.
- Risks where the insured has failed to agree to a physical inspection of the premises. Interior inspections are completed on all risks with a Coverage A amount of \$50,000 and greater.
- Mobile homes or manufactured homes.
- On premises office with frequent customer traffic.
- Change in ownership must be rewritten as new business and must meet underwriting standards.
- Underground Storage Tanks installed prior to 1987.

\* *The list of ineligible risk characteristics is not all inclusive.*



### Frederick Mutual Secure® Home Extension Endorsements

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/ \$1,500 Away from Premises	\$5,000 On/ \$2,000 Away from Premises	\$10,000 On/ \$5,000 Away from Premises	\$15,000 On/ \$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	\$250	\$2,500	\$3,500	\$5,000
Lock replacement	\$1,500	\$250	\$1,000	\$1,500
Fire Department Service Charge	\$250	\$1,000	\$2,000	\$5,000
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	\$1,000	\$5,000	\$10,000
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



## Frederick Mutual Secure® Home Additional Coverage Bundles

Coverage Description	Frederick Mutual Secure® Home Plus FM SH ACP1	Frederick Mutual Secure® Advantage FM SH ACP2
Additional Replacement Cost Protection Coverage	50% of Coverage A	50% of Coverage A
Special Personal Property Coverage (All Risks)	No Increase to base form coverage	No Increase to base form coverage
Personal Property Replacement Cost 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	Not Included
Reward Coverage	Not Included	\$2500
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 to base form coverage	100% of Coverage A
Debris Removal (5% of covered damaged property limit included in base policy)	No increase to base form coverage	100% of covered damaged property limit
Tree Removal (\$1,000 maximum/\$500 per tree included in base policy)	No increase to base form 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 to base form coverage	10% of Coverage A maximum / \$1,000 per item

## 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 every state, and homeowners in low-to-moderate risk areas are often 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.



#### HOME SYSTEMS PROTECTION

Home Systems's Protection is an enhancement to homeowner's insurance to cover risk of breakdown of home equipment and sensitive technology that can cause thousands of dollars of loss.



#### HOME CYBER

Home Cyber Protection Coverage provides insurance for the computers, tablets, smartphones, and other connected technology that are a critical part of homeowners' lives. However, these systems may allow cyber attackers to infiltrate the home, steal information, extort money, and commit fraud.



#### SERVICE LINE PROTECTION

Homeowners today rely on many underground service lines. Service Line Coverage offers protection that goes beyond standard homeowners' policies and utility service contracts. Service line coverage protects homeowners from costly repairs.

