



TABLE OF CONTENTS

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Search:

TABLE OF CONTENTS

04. COMPANY INFORMATION

- 05. Western National Insurance
- 05. Our Personal Lines Products
- 06. Operating States

07. **Select Auto** and *Signature Auto*

- 08. General Info
- 09. Available Discounts
- 10. Claim and Violation Eligibility
- 11. Driver Eligibility
- 12. Vehicle Guidelines
- 14. Optional Coverage Endorsements

18. **Select Home** and *Signature Home*

- 19. General Info
- 20. Dwelling and Coverage Eligibility Guidelines
- 24. Risk Eligibility
- 25. Forms & Perils Covered
- 26. Western National Homeowner Internal Limits
- 33. Optional Coverage Endorsements
- 44. Protective Devices

45. DWELLING

- 46. General Info
- 47. Eligibility Guidelines
- 51. Risk Eligibility
- 52. Forms & Perils Covered
- 53. Optional Coverage Endorsements

60. UMBRELLA

- 61. General Info
- 63. Personal Umbrella Endorsements

64. ROAD & TRAIL

- 65. Program Features
- 66. Claim and Violation Eligibility
- 67. Driver Eligibility
- 68. Vehicle Guidelines
- 69. Vehicle Eligibility
- 71. Optional Coverage Endorsements
- 75. Road & Trail Reference Page

82. WATERCRAFT

- 83. Program Features
- 84. Driver-Claim-Violation Eligibility
- 85. Watercraft Eligibility
- 85. Watercraft Guidelines
- 86. Optional Coverage Endorsements
- 87. Watercraft Reference Page

90. PENALTY FREE AUTO

- 91. Personal Auto Program Features
- 92. Available Discounts
- 93. Eligibility Guidelines - Driver History
- 94. Eligibility Guidelines - General
- 96. Vehicle - Driver Assignment
- 96. *AgentsXpress* Driver Assignment Instructions
- 97. Optional Coverage Endorsements

101. HOMEOWNER

- 102. Homeowner Program Features
- 103. Eligibility Guidelines
- 108. Forms & Perils Covered
- 109. Western National Homeowner Internal Limits
- 116. Optional Coverage Endorsements List from *AgentsXpress*
- 118. Optional Coverage Endorsements

131. DWELLING (Legacy)

- 132. Eligibility Guidelines
- 134. Optional Coverage Endorsements

138. BILLING & OTHER INFORMATION

- 139. General Guidelines
- 141. Document Retention
- 143. Standards for Use of Credit Information or Insurance Scores
- 146. Marketing Illustrations

163. CONTACTS

- 164. Contact Information





COMPANY INFORMATION

Western National Insurance

Western National Insurance Group is a private mutual insurer with over 120 years of experience serving policyholders' property-and-casualty insurance needs. From our roots as a St. Paul-based fire insurer for Minnesota's creameries and cheese factories, to our current role as a super-regional insurer for individuals, families, and businesses all over the Mid-western, Northwestern, and Southwestern United States, our company has always defined success as a measure of the relationships we've built over time. We believe it's this commitment to relationships that explains our stability and growth over the past century, and which will continue to do so in the years to come.

In the past year, we had our "A+" (Superior) rating affirmed by A.M. Best, were recognized for the 19th time in the past 20 years (and the 16th consecutive year) as a Ward's Top 50 Benchmark Group of top-performing U.S. property-and-casualty companies, and were named a Top Workplace by the Minneapolis Star Tribune for the fourth year in a row.



Our Personal Lines Products

	Iowa	Minnesota	South Dakota	Wisconsin
Personal Auto	X	X	X	X
Homeowners	X	X	X	X
Unit Owner/ Renters	X	X	X	X
Personal Umbrella	X	X	X	X
Road & Trail	X	X	X	X
Watercraft	X	X	X	X

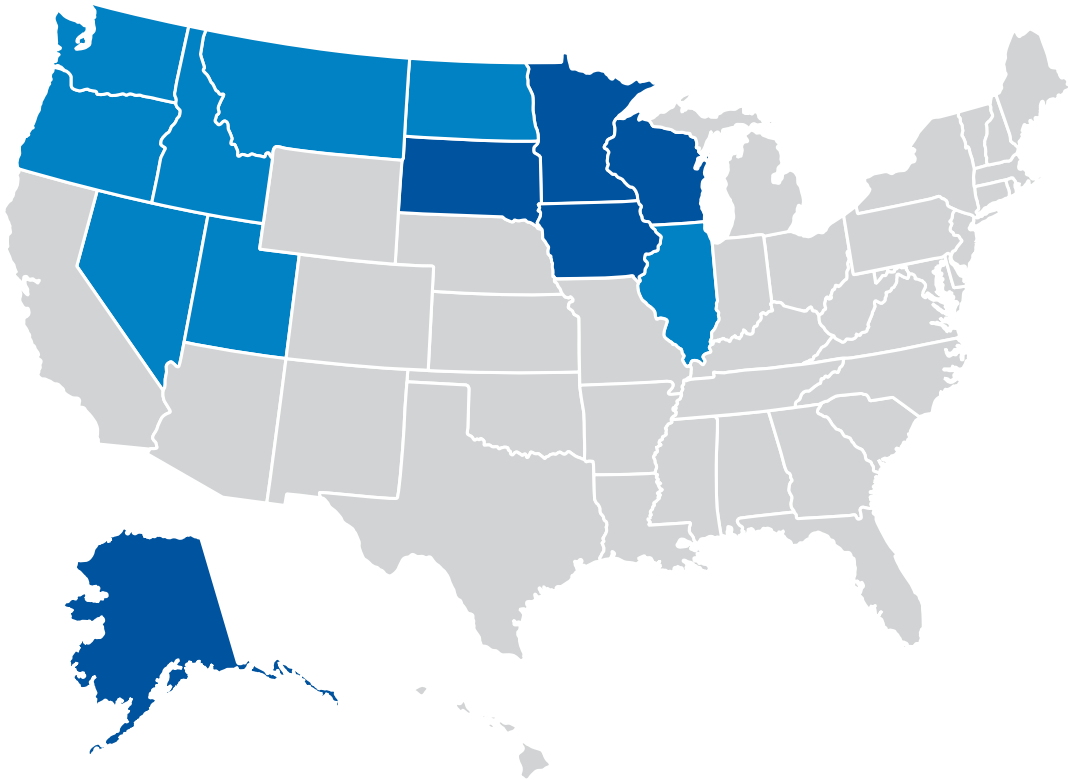


Operating States

Where can I find an independent agent offering Western National Group products?*

-  Business & personal insurance products available
-  Business insurance products available

* The map does not include surety or non-standard auto
** Coverage in Alaska offered through Umialik Insurance Company



- Offices: 3
 - Anchorage, AK
 - Edina, MN
 - Seattle, WA
- States: 13 commercial lines; 5 personal lines
- Employees: 600+
- Partner Independent Insurance Agencies: 900+



Select Auto and *Signature Auto* PROGRAM FEATURES

Information contained in "The Advisor" is intended solely for the use of agents appointed with Western National Mutual Insurance Company (WNMIC) and its subsidiaries. It may not be reproduced or redistributed without written permission from WNMIC. This "The Advisor" guide contains a summary of our products and eligibility guidelines and in no way indicates coverage or eligibility for any customer specifically. For complete information and details about eligibility and/or coverage conditions and exclusions, review the forms and endorsements that are part of each policy or contact your Underwriter.

Western National offers two personal auto products: **Select Auto** and *Signature Auto*.

See below for general information about these products.

	Western National Select Auto	Western National <i>Signature Auto</i>
	Overview	
Product Description	Western National's Select Auto is a personalized auto product tailored to meet the individual needs of policyholders. The Select Auto product rates for driving incidents, and provides coverage options for vehicle customization and unique vehicle use	The Western National <i>Signature Auto</i> product includes the Penalty-Free Promise®* for which we've long been known. One will never pay a higher rate as the result of accidents or moving violations
Penalty-free Promise	Not Available - See Accident Forgiveness	Included
Accident Forgiveness	Available for first accident	Penalty-Free Promise included
New Business Eligibility	Minor incidents and accidents allowed; multiple incidents may require prior underwriting approval	No driving related incidents in three years
	Popular Coverage Options	
Roadside Assistance	Available	
Vehicle Customization	\$1,500 included, additional limits available	\$10,000 included, additional limits available
Pet Insurance (auto accident)	Included	
Car Seat Replacement	Included	
Rental Reimbursement	\$30 per day/ \$900 maximum include; additional limits available	
Common Loss Deductible	Included	
Transportation Network (Phase I & II)	Available	Not Available
Named Non-owner	Available	Not Available
Extended Non-owned	Available	
New Vehicle Replacement	Available	
Loan/Lease (GAP)	Available	
Minimum Liability Limits	Minimum state requirement to 500,000/500,000 split limits or 500,000 combined single limit	100,000/300,000 to 500,000/500,000 split limit or 300,000 to 500,000 combined single limit

Available Discounts for **Select Auto** and *Signature Auto* Programs

Discount	Description	Who or What Qualifies
Advance Quote Discount	Quoting of policy prior to Western National policy effective date	Policyholder with submission of application prior to effective date
Anti-Theft Protection Device Discount	Policyholders may qualify for a discount if their vehicle is equipped with an anti-theft device	Device must be installed by the manufacturer or an authorized dealer and device must be self-activating upon locking of the vehicle doors (<i>Minnesota Only</i>)
Corporate Discount	Policyholders are eligible for a discount equivalent to a multi-car discount if the named insured or spouse is provided with a corporate or company vehicle that is furnished or available for their regular use	Named Insured on single car policy
Defensive Driver Discount	Eligible drivers receive a discount based on specifications in the state in which they are licensed	Drivers 55 and over who have successfully completed a defensive driving course
Family Discount (<i>Signature Auto Only</i>)	Policyholders can get a discount equivalent to a multi-car discount even if the cars owned by a person related to you by blood, marriage, adoption, or domestic partner relationship are written under different Western National Insurance policies	Family members or domestic partner with single vehicle
Full Pay Discount	Discount applies if full premium is paid at the start of the term	Policyholder application payment
Good Student Discount	Eligible students receive a discount up to age 25	Drivers under 25 years of age who are enrolled full-time in high school, college, university, vo-tech, or have graduated and received a Bachelor's Degree while maintaining a B average
Prior Carrier/Loyalty Discount	Length of time the customer has had continuous insurance with immediate previous carrier or Western National	Policyholders with continuous coverage
Multi-Car Discount	Applies for policies covering two or more vehicles with liability coverage	Private passenger autos and motorhomes
Multi-Policy Discount	Policyholders receive a discount on Homeowner and Personal Auto insurance when both policies are written with Western National	Named Insured

Claim and Violation Eligibility

Signature Auto

- No moving violations or at-fault accidents in 3 years
- No major violations in 5 years
- No more than one claim or accident that does not exceed \$1,000 in three years*

* Policies with one glass claim that exceeds \$1,000 may be eligible for Signature. Contact your underwriter to discuss eligibility.

Select Auto

- One minor driving violation per driver and one at fault accident per household in the last three years
- More than one minor driving violation per driver, more than one at fault accident per household, and major driving violations over 3 years old may be accepted; refer to underwriting prior to binding coverage

Operators: All rated and nonrated household members that are currently or were previously licensed are considered in eligibility

Incidents: Driving- or vehicle-related occurrences that are considered in the risk evaluation process

Major Violations: The following violations are considered major violations: improper use of cell phone, texting while driving, or other similar distracted driving violations; careless or reckless driving; hit and run; leaving the scene of an accident; driving under the influence of alcohol or any chemical including "implied consent"; open bottle; any alcohol, controlled substance, or drug-related violation; driving without insurance; driving after license suspension or revocation; a no-fault conviction; a school bus violation; any misdemeanor violation; a felony involving the use of a motor vehicle; or any similar serious conviction

At-Fault Accidents: Any driving-related accident for which payment was made under Bodily Injury, Property Damage, and/or Collision, and vehicles that fall through ice on bodies of water unless the applicant can provide documentation showing they were not at-fault

Non Chargeable: Equipment violations and non-moving violations

Other Eligibility: Driver and vehicle related citations and paid claims that do not fall under another category

Additional Considerations:

The severity of a loss, status of a claim, and frequency of certain citations such as seatbelt violations, other than collision (comprehensive) losses, and/or towing claims may impact coverage or deductible availability. Please contact an Underwriter to discuss any account that you question.

Any operator, except those with parental support, that has a valid U.S. driver's license must have 3 years of driving experience.

Driver Eligibility

	Select Auto	<i>Signature Auto</i>
Credit History	No public records (bankruptcy, repossession, judgments, etc.) in the last 3 years	No public records (bankruptcy, repossession, judgments, etc.) in the last 5 years
Delivery Driver	Refer to Underwriter	Ineligible
Financial Responsibility Filing (SR22)	Ineligible	
Named Insured-Inexperienced Operator 22 and over	Eligible	Ineligible
Named Non-Owner	Coverage available subject to underwriter review	Coverage is not available
Named Insured Under 22	Parents must have a Western National policy or minimum 3 years driving experience	Parents must have a Western National <i>Signature Auto</i> policy
No Prior Insurance	Ineligible	Ineligible
Any coverage declined or non renewed	Ineligible	Ineligible
Roommate or Non Rated Drivers with Major Violation or At-Fault Accident	Refer to Underwriter	
Suspended or Revoked Driver's License in Previous 5 years	Ineligible	
Transportation Network Driver	Coverage available subject to underwriter review	Coverage is not available

Vehicle Guidelines

Subject	Eligibility
All-Terrain Vehicles	Refer to Road & Trail policy
Antique Autos	Coverage not available
Campers	Campers are eligible but must be specifically listed for physical damage to apply
Collector Cars	Coverage not available
Customization	Customization over \$10,000 refer to underwriting
Dune Buggies and Kit Cars	Coverage not available
Golf Cart	Coverage available under Western National Homeowner policy or Road & Trail Policy depending on usage of cart
Maximum Vehicle Value	Prior approval is required for all vehicles valued over \$100,000
Modified Vehicles	Coverage not available
Motorcycles, Mopeds, and Dirt Bikes	Refer to Road & Trail policy
Motorized Bicycles	Coverage available under Western National Homeowner policy or Road & Trail Policy
Motorhomes	Underwriting approval required for units over \$140,000. Maximum Value \$200,000. (Coverage based on current value)
Newly Acquired Autos	Liability Coverage: Liability coverage must be requested within 14 days.
	Physical Damage Coverage: if other than collision or collision coverage already applies to at least one vehicle on the policy, physical damage coverage must be requested on the newly acquired vehicle within 14 days. If other than collision or collision coverage does not apply to at least one vehicle on the policy, then other than collision or collision coverage for the newly acquired vehicle must be added within 4 days.
Scooters	Refer to Road & Trail policy
Title / Ownership of Vehicles	All vehicles on policy must be titled to named insured, spouse, or domestic partner. Vehicles may be co-titled to parent and resident child. Refer to Additional Insured section of Optional Coverage Endorsements for other co-titling scenarios.
Transportation Network Vehicles	Refer to Underwriting
Vehicle Age - Over 20 Years	Photo required; do not bind Physical Damage coverage

Vehicle Guidelines *(continued)*

Subject	Eligibility
Vehicle Condition	Vehicle must be in good condition; no preexisting damage if physical damage coverage requested
Vehicle Performance	Driver experience will be considered with high performance vehicles; prior approval is required on all vehicles over \$100,000
Vehicle Sharing	Coverage is not available for vehicles enrolled in a vehicle sharing program
Vehicle Usage	Business: Using your auto in the course of your employment, profession, or business; titled to named insured only; no signage
	Farm: The vehicle's primary use is in service of the policyholder's farm or ranch and the vehicle is kept at that farm or ranch

Availability of optional endorsements are not guaranteed- prior approval by underwriter may be required.

Optional Coverage Endorsements *Select Auto & Signature Auto*

Subject	Endorsement Name and Form Number	Select Auto	<i>Signature Auto</i>
Accident Forgiveness	Accident Forgiveness PP CW 0004	First surchargeable accident paid by Western National in the three year experience period will not be surcharged for rated and experienced drivers 25 and over	Our Penalty-Free Promise assures you will never receive an increase in premium due to accidents. Automatically included in <i>Signature Auto</i>
Additional Insured	"Additional Insured – Lessor PP 03 19	Names lessor as an additional insured	
	Designated Insured PPCW0003	Names a person or organization that is included as an “insured” for liability coverages; no additional coverage is provided by attaching this form; it’s purpose is to list the party and provide them documentation	
	Joint Ownership Coverage PP 03 34	Provides coverage for a vehicle jointly owned by two or more 1) resident relatives 2) resident individuals or 3) nonresident relatives, including a nonresident spouse.	
	Trust Endorsement PP 13 03	To be added when an owned vehicle is in the name of a trust rather than an individual	
Additional Residents	Additional Residents of Your Household PP 33 37	Coverage for non-family household members such as significant others, live-in nannies or roommates who are not named insureds	
Combined Single Limit Policy	Single Limit Liability PP 03 09 (IA, SD, WI) PP 03 99 (MN)	One limit for Bodily Injury and Property Damage of sublimits for per person/accident and property damage. Limits of 100,000, 200,000, 300,000, 500,000	One limit for Bodily Injury and Property Damage of sublimits for per person/accident and property damage. Limits of 300,000 or 500,000
Customization	Custom Equipment Coverage Endorsement (<i>Signature Auto</i>) PPCW0016 04 21 Excess Custom Equipment Coverage PP 03 18 (Select)	Automatically includes \$1500 of custom equipment. Additional coverage can be purchased.	Automatically includes \$10,000 of custom equipment. Additional coverage can be purchased.
Electronic Equipment & Media	Excess Electronic Equipment Coverage PP 03 13	After factory installation of speakers or sound system and navigation and internet systems; and/or \$200 coverage for tapes, records, discs, other media	

Optional Coverage Endorsements **Select Auto & *Signature Auto*** (continued)

Subject	Endorsement Name and Form Number	Select Auto	<i>Signature Auto</i>
Gap Coverage	Auto Loan/Lease Coverage PP 03 35	Coverage if loan or lease balance is greater than the value of the vehicle; coverage must be added within 30 days of leasing or financing a vehicle	
Glass	Full Safety Glass Coverage PP 33 05	No deductible for glass coverage	
Government Business Usage	Federal Employees Using Autos In Government Business PP 03 01	Limits who is considered an insured under Part A when a vehicle is used in government business (e.g., rural mail carrier)	
Key Replacement	Key Replacement And Related Service Charges PP 33 27	Provides up to \$500 for you or family member for key or key fob replacement and programming due to lost or stolen keys	
Mexico Coverage	Mexico Coverage PP 03 21	Extends coverage for vehicles insured on the policy for accidents occurring in Mexico on a trip of 10 days or less and within 25 miles of U.S. border. Contact underwriting to add coverage	
Named Non Owner	Named Non Owner Coverage PP 03 22 PP 03 50 (WI)	Provides coverage for an individual who does not own an auto but drives borrowed or rented autos. May be extended to spouse and resident relatives.	Not available
	Extended NonOwned Coverage – Vehicles Furnished Or Available For Regular Use PP 03 06	Provides liability and medical coverage for insured and family members when also operating non-owned autos	
New Vehicle Replacement	New Vehicle Replacement Cost Coverage PPCW0002 04 21	Modifies loss settlement in case of total loss to replacement cost for new vehicles; vehicle must be less than two years old; less than 24,000 miles; value less than \$70,000; must request coverage within 30 days of vehicle purchase or upon issue of new business if replacing a policy that included the coverage	
Pet Injury	Pet Injury Coverage PP 33 31	\$500 of coverage is provided for reasonable veterinary costs and expenses incurred for the treatment or death of domestic dogs and cats owned by the policyholder or a family member and arising from a collision involving a covered auto. Limits of \$1,000 or \$2,000 available	

Optional Coverage Endorsements **Select Auto & *Signature Auto*** (continued)

Subject	Endorsement Name and Form Number	Select Auto	<i>Signature Auto</i>
Personal Property Coverage	Personal Property PP 33 42 IA PP 33 64 MN PP 33 52 SD PP 33 87 WI	Worldwide coverage for personal property owned by named insured or spouse with limits of \$5,000 or \$10,000. Choose replacement cost coverage or ACV \$500 deductible	
Rental Reimbursement	Optional Limits Transportation Expenses Coverage PP 03 02	\$30 per day/ \$900 maximum included; increased limits of \$40/\$1200, \$50/\$1500, and \$75/\$2250 are available while vehicle is out of service due to a covered loss;	
Roadside Assistance	Roadside Assistance Plus WN PP 27	<ul style="list-style-type: none"> \$60 per day / \$1,500 maximum for Temporary Transportation Expenses (previously referred to as Rental Reimbursement) or loss of use. \$150 for Roadside Assistance \$750 for Trip Interruption Coverage and Airbag Replacement. Available for full coverage vehicles only; minimum limits of liability of \$100,000/300,00 or \$300,000 CSL	
	Roadside Assistance WN PP 55	Limited to \$150 <ul style="list-style-type: none"> Flat tire/Gas needed Jump start battery, Lock out services 25 miles towing Available for liability only vehicles on a policy with a full coverage vehicle that includes Roadside Assistance Plus	
Stated Amount Coverage	Coverage For Damage To Your Auto (Maximum Limit Of Liability) PP 03 08	Provides physical damage coverage for older vehicles on an ACV basis up to limit on dec page.	
Towing and Labor	Towing And Labor Costs Coverage PP 03 03	Pays for towing and labor costs when the insured's vehicle is disabled. Available limits include \$25, \$50, \$75, \$100, \$150, \$200, and \$250; available only for vehicles with Liability and Other Than Collision coverages	

Optional Coverage Endorsements **Select Auto & *Signature Auto*** (continued)

Subject	Endorsement Name and Form Number	Select Auto	<i>Signature Auto</i>
Transportation Network Driver	Limited Transportation Network Coverage (No Passenger) PP 23 45 PP 23 87 (MN)	Provides coverage for transportation network driver for time period starting when driver logs into platform and ending when a driver accepts a request through the network to transport a passenger. (Phase 1 only)	Not available
	Transportation Network Coverage (No Passenger) PP 23 41 PP 23 86 (MN)	Provides coverage for transportation network driver from time period starting when driver logs into platform and ending when a passenger has entered the vehicle. (Phase 1 & 2)	Not available
Trip Interruption	Trip Interruption Coverage PP 13 02	Lodging and food expenses when insured vehicle becomes inoperable for more than 24 hours and over 100 miles from home covered up to \$600	



Select Home and *Signature Home*

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Western National can protect many styles of home, whether a primary residence or a lake home. We focus on protecting individuals and families with the right coverage.

What has Changed			
	Penalty Free Homeowners	Select Home (New)	<i>Signature Home</i>
Product Description	New business policies seeking the Penalty Free Promise can be written into Signature Home. The Penalty-Free Program will remain for existing policyholders only.	Western National's Select Home product includes rating for prior claims and broader eligibility designed to bring more flexibility to our Home product.	The Western National Signature Home product includes the Penalty-Free Promise®* for which we've long been known. One will never pay a higher rate as the result of claims.
Penalty-Free Promise	Included	Not Available	Included
Additional Insurance Coverage A	125% Standard Home included 150% Preferred Home included Guaranteed Option (WI Only)	Optional Limits Available <ul style="list-style-type: none"> • 125% • 150% • Guaranteed 	
Sewer and Water Backup Coverage	\$5,000 Included (MN, WI, SD)	Optional in All States Limits up to \$100,000 are available	
Boat and Snowmobile Coverage	Available	Refer to Watercraft or Road & Trail policy	

Featured Benefits		
Penalty Free Promise	Common Loss Deductible	Additional Coverage to Replace Your Home
The Penalty-Free Promise is available with our <i>Signature Home</i> product providing that peace of mind knowing one will never pay a higher rate if an unfortunate occurrence results in a claim	You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy	If the cost to repair or replace your home exceeds the limit purchased, a limit of 125%, 150%, or Guaranteed replacement coverage is available

More Flexibility & Options				
Sewer and Water Backup Coverage: Limits available up to \$100,000	Cyber Liability \$10,000 or \$25,000 available coverage for Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, and Breach Notification Cost	Matching of Undamaged Siding or Roofing \$10,000 to \$40,000 of available coverage allowed for undamaged roof surfacing or siding to the residence when similar siding or roofing is no longer available to repair / replace the damaged portion	Equipment Breakdown Provides \$50,000 of available coverage for breakdown of appliances and other residential equipment	Underground Service Line Coverage \$10,000 of available coverage to replace or repair exterior service lines that fail or are damaged

Coverages and limits subject to underwriting eligibility

Dwelling and Coverage Eligibility Guidelines

Subject	Form 0003	Form 0005	Unit Owners Form 0006	Renters Form 0004
Accessibility	Ineligible if dwelling is not accessible year round by vehicle			
Animals – Dogs (IA, SD, WI only)	Ineligible dog breeds: Dobermans, Rottweilers, Chows, Akitas, Pit Bulls, Staffordshire Terrier, American Pitbull Terrier, German Shepherds, Presa Canario, Bandog; Dogs with bite and/or aggressive behavior history are ineligible			
Animals – Maximum Number	Three dogs; prior approval required for households with more than five animals of any kind or combination			
Animals – Other	Horses, llamas, livestock or similar animals contact underwriting; chickens are permitted if no selling/distributing eggs and no heated coop near dwelling; cats and other small house pets are eligible			
Business on Premises	Underwriter approval required prior to binding; properties with business operations in detached structures are ineligible			
Construction	Dome, Earth, Manufactured, Mobile, Straw, Hand Hewn Log construction are ineligible; Contact underwriting for Modular homes			Not Applicable
Coverage A - Maximum	Over \$1,000,000 refer to underwriting prior to binding		Over \$100,000 refer to underwriter prior to binding	Not Applicable
Coverage A - Minimum	Under \$150,000 refer to underwriting prior to binding	\$300,000	10% of Coverage C	Not Applicable
Coverage C	50% of Coverage A is included Optional limits up to 100% of Coverage A are available		\$25,000	\$10,000
Day Care	Ineligible (exceptions may apply in the state of Minnesota; contact underwriting)			
Deductible	Base deductibles available: \$1,000; \$1,500; \$2,500; \$5,000; \$10,000		Base deductibles available: \$500 \$1,000; \$1,500; \$2,500; \$5,000; \$10,000	
Deductible-Wind/Hail (IA)	\$2,500 Minimum Homes over \$750,000- \$5,000 Minimum			Not Applicable
Deductible-Wind/Hail (MN, SD)	1% of Coverage A			
Deductible-Wind/Hail (WI)	Homes under \$500,000-\$1,500 Minimum Homes \$500,000 to \$999,999- \$2,500 Minimum Homes \$1,000,000 & over- \$5,000 Minimum			

Dwelling and Coverage Eligibility Guidelines (continued)

Subject	Form 0003	Form 0005	Unit Owners Form 0006	Renters Form 0004
Dwelling Under Construction/ Builders Risk	Must be completed and occupied by insured within 12 months; construction cannot be past foundation stage; Insured may not be builder or general contractor	Ineligible	Not Applicable	
Electrical Amperage	60 Amps ineligible; 100 Amps minimum			
Electrical Service	Electrical systems should be free of knob & tube and aluminum wiring and provide the service level and materials to meet demand for house size and technology / electrical appliances. No fuses. Homes built prior to 1920: the electrical systems (all wiring, connectors, fasteners and service panels) replaced with modern materials. Suitable documentation must be provided.			
Exterior Wall Covering	Synthetic Stucco (EFIS) and Plywood are ineligible		Not Applicable	
Farming	Ineligible			
Fire Protection	Property must be accessible year-round and within 10 road miles of the primary responding fire department; gated communities or other restricted access contact underwriting	Property must be accessible year-round and within five road miles of the primary responding fire department and within 1,000 feet of a hydrant; gated communities or other restricted access ineligible		Property must be accessible year-round and within 10 road miles of the primary responding fire department; gated communities or other restricted access contact underwriting
Foundations	Enclosed only; Pier and Beam Ineligible		Not Applicable	
Guns	Total gun schedules of \$10,000 or more and any individual gun value of \$5,000 or more contact underwriting regarding additional information and underwriting approval.			
Heating	Central heat required; primary heating unit must be 30 years or newer; fuel storage tank must be above ground for oil heat, if storage tank indoor- no masonry floor; Eligible primary heat sources: Natural Gas, Electric, Oil, Geothermal, Propane		Not Applicable	

Dwelling and Coverage Eligibility Guidelines (continued)

Subject	Form 0003	Form 0005	Unit Owners Form 0006	Renters Form 0004
Heating - Solid Fuel Burning Devices	<p>Do not bind coverage - UL approved units and fireplace inserts may be acceptable if professionally installed with proper clearances meeting manufacturer installation requirements. Fireplace inserts require a continuous flue from the insert to the top of the chimney. Submit the solid fuel questionnaire and photo; prior approval is required. Solid fuel devices include wood, corn, and pellet stoves.</p> <ul style="list-style-type: none"> Outdoor wood burning unit may be acceptable- minimum 50 ft from any dwelling Barrel stove, Franklin stoves, and homemade stoves ineligible Units in garages and detached structures are ineligible Exterior stovepipes are ineligible Units used as primary heat source are ineligible Surcharge applied to solid fuel burning units Woodburning furnace ineligible 			
Jet-Ski/ Personal Watercraft	Refer to Watercraft policy			
Jewelry	Underwriter approval required prior to binding for single items valued over \$15,000; appraisal required for items \$5,000 or greater			
Mobile Home/ Manufactured Home	Ineligible			
Mono-line Homeowner	Packaged business required			
Occupancy	Must be owner occupied; Ineligible if vacant or unoccupied; Maximum of 2 Roomers/Boarders			
Plumbing	Plumbing systems must be well maintained and free of leaks. Homes built prior to 1920: the plumbing systems must be mostly copper/PVC and free of leaks. Suitable documentation must be provided.			Not Applicable
Prior Insurance	Continuous coverage with no lapse required; prior cancellation, non-renewal, or impending non-renewal in the last 3 years is ineligible; first time homebuyer is exempt from this requirement. Policy must be written in Select			
Residence	One and two family dwellings			Not Applicable
Roof Condition/Age	20 years old and newer or lifetime roof surface such as tile, slate, and metal; all roofs must be in good condition and free of curling or otherwise deteriorated components			Not Applicable
Roof Surface Coverage (IA, SD)	All roofs 10 years and over will have ACV loss settlement terms for windstorm or hail losses			Not Applicable
Roof Surface Coverage(MN Only)	All roofs will have ACV loss settlement terms for windstorm or hail losses. (Optional Replacement Cost -buyback available for roofs verified to be less than 10 years old; coverage not available for wood roofs)			Not Applicable

Dwelling and Coverage Eligibility Guidelines (continued)

Subject	Form 0003	Form 0005	Unit Owners Form 0006	Renters Form 0004
Roof Type	Tin, rubber membrane, tar and gravel, or rolled roofs are ineligible; flat roofs over living areas are ineligible. Cosmetic damage to metal roofs is excluded		Not Applicable	Not Applicable
Seasonal/ Secondary Homes	Seasonal or secondary homes that meet underwriting eligibility guidelines are acceptable with supporting coverage of the primary residence; unsupported seasonal or secondary residences will be considered when WNMIC is unable to provide coverage for the primary residence			
Service Line	Primary homes only. No backdating of coverage. \$10,000 of coverage for homes 50 years and newer. Homes over 50 years maximum coverage of \$2,500.		Not Applicable	Not Applicable
Snowmobiles	Refer to Road & Trail policy			
Swimming Pools	Six foot self-latching fence required; slides and diving boards over sufficient water depth are eligible. Above ground pools without a fenced yard may be eligible if enclosed by deck around pool with a locked gate or additional fence/ guard around pool. Ladders must swing up and lock.			Not Applicable
Trampolines	Trampolines with full safety netting, staken to the ground may be eligible. Surcharge will apply; Exclusion also available			
Units/ Families	No more than two units and/or one family per unit; no more than two boarders or roomers			No more than one family per unit; no more than two boarders or roomers; no more than eight units in adjoining townhome
Water Back-Up Coverage	Ineligible if there are any water back-up losses in previous 3 years. If located in a flood zone, cannot be within 1,000 feet of a pond or lake or one mile from a river, stream, or canal			
Watercraft	Refer to Watercraft policy			
Wood Burning Devices	Gas and wood burning masonry fireplaces are acceptable. Outdoor wood burning units are acceptable when a minimum of 50 ft from a dwelling. Franklin stoves or homemade stoves and wood furnaces are ineligible. Woodstoves and woodstove inserts require Underwriter approval prior to binding (see "Heating - Solid Fuel Burning Devices")			
Year of Construction	Homes over 100 years require underwriter approval prior to binding; Homes on a historic register are ineligible	30 years and newer	Homes over 100 years require underwriter approval prior to binding; Homes on a historic register are ineligible	Not Applicable

Risk Eligibility

3 Year Claim History	Select Home	<i>Signature Home</i>
No Loss History		
No Losses	Eligible	Eligible
1 Loss		
1 Weather Loss	Eligible	Ineligible
1 Non Weather Loss	May be eligible with mitigation approved by underwriting	Ineligible
2 or More Losses		
1 Weather and 1 Non Weather	May be eligible with mitigation approved by underwriting	Ineligible
2 Non Weather	Ineligible- Contact Underwriting if special circumstances apply	Ineligible
2 or More Paid Losses	Contact Underwriting	Ineligible

Personal Risk History	Select Home	<i>Signature Home</i>
Public Records (bankruptcy, foreclosure, judgments, tax liens)	No public records in three years	No public records in five years
Crime Conviction (crime of fraud, bribery, arson, with this or any other property)	Ineligible	Ineligible

Forms & Perils Covered

Coverage	HO 0003 Home	HO 0005 Home	HO 0006 Unit Owner	HO 0004 Renter
A - Dwelling	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions	No Coverage
B - Other Structures	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions	No Coverage	No Coverage
C - Personal Property	Named Peril*	All risks of direct physical loss with certain exceptions	Named Peril*	Named Peril*
D - Additional Living Costs & Loss of Rent	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions	Named Peril*	Named Peril*

* **Named Perils Covered:** All perils covered by HO 0001 and Falling Objects; Weight of Ice, Snow, or Sleet; Sudden and Accidental Tearing Apart; Burning or Bulging; Accidental Discharge Of Water or Steam; Freezing; Sudden And Accidental Damage From Artificially Generated Electrical Currents

Western National Home Internal Limits

Subject	Description	HOME			UNIT OWNER	RENTER	Optional Additional Limits
		Form 0003		Form 0005	Form 0006	Form 0004	
		Select Home <i>Signature Home</i>	Select Home + <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home <i>Signature Home</i>	
Business	Incidental business liability coverage	Included at Coverage L limit					Up to \$500,000
	Coverage for personal property used in business - at the described location and away from the described location	\$2,500 On premise \$500 Away	\$5,000 On premise \$1,000 Away	\$5,000 On premise \$1,000 Away	\$2,500 On premise \$500 Away	\$5,000 On premise \$1,000 Away	Up to \$7,500 additional at described location Up to \$2,500 Away
Coverage A - Unit Owners	Coverage for all risk of direct physical loss with certain exceptions for building additions and alterations	Not Applicable			10% of Coverage C Included	Not Applicable	Maximum limit \$500,000
Defense Costs	Loss of earnings up to \$250 per day	Included at Coverage L limit					Not Available

The “+” means the policy includes our enhancement bundle of increased coverage limits and additional coverage options that are noted in the table above. Inclusion of the enhancement bundle is system generated and subject to eligibility requirements that include, but are not limited to,:

- The home is less than 30 years old, or all systems have had complete renovations in the last 30 years.
- The home has “Protected” fire protection status.
- If a seasonal dwelling, it has smart water monitoring and/or thermostat systems.
- The roof has been replaced in the last 20 years.

Western National Home Internal Limits (continued)

Subject	Description	HOME			UNIT OWNER	RENTER	Optional Additional Limits
		Form 0003		Form 0005	Form 0006	Form 0004	
		Select Home <i>Signature Home</i>	Select Home + <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home <i>Signature Home</i>	
Electronics	Electronic devices and accessories while in or on a motorized vehicle or watercraft	\$1,500	\$1,500	\$2,500	\$1,500	\$1,500	Up to \$1,000
	Electronic devices and accessories used primarily for business purposes while away from the described location and not in or on a motorized vehicle or watercraft	\$1,500	\$1,500	\$2,500	\$1,500	\$1,500	Up to \$1,000
Fire Department	The limit applies to the incidental coverage for fire department service charges.	\$1,000	\$1,000	\$2,000	\$1,000	\$500	\$500 Increments
Grave Markers	The limit that applies to direct physical loss to grave markers and mausoleums on or away from the described location	\$2,500	\$5,000	\$5,000	\$5,000	\$2,500	Not Available
Guns	Loss by theft of guns and items related to guns	\$2,500	\$2,500	\$2,500 includes misplacing or losing	\$2,500 includes misplacing or losing	\$2,500	Available

Western National Home Internal Limits (continued)

Subject	Description	HOME			UNIT OWNER	RENTER	Optional Additional Limits
		Form 0003		Form 0005	Form 0006	Form 0004	
		Select Home <i>Signature Home</i>	Select Home + <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home <i>Signature Home</i>	
Identity Theft	Identity Fraud Expense Coverage (primary dwellings only)	\$10,000					Up to \$50,000
Inflation Protection (Coverage A through D)	Automatic adjustments for inflation	Included					Not Available
Jewelry-Unscheduled	Loss by theft of jewelry, watches, precious and semiprecious stone, gems, and furs	\$2,500	\$2,500	\$2,500 includes misplacing or losing	\$5,000 includes misplacing or losing	\$2,500	Up to \$7,500
Liability	Base limit for Coverage L	\$100,000					Up to \$500,000
Lock Replacement	Coverage for replacement for exterior door locks if the keys are lost or stolen; includes replacement of garage door transmitter	\$0	\$500	\$500	\$500	\$0	Not Available
Loss Assessment	Coverage for loss as a result of assessments by a homeowner association. \$1,500 deductible applies	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	Up to \$100,000
Medical Payments	Base limit for Coverage M	\$1,000					Up to \$10,000

Western National Home Internal Limits (continued)

Subject	Description	HOME			UNIT OWNER	RENTER	Optional Additional Limits
		Form 0003		Form 0005	Form 0006	Form 0004	
		Select Home <i>Signature Home</i>	Select Home + <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home <i>Signature Home</i>	
Mold	Limited coverage for damage or injury caused by bacteria, fungi, wet or dry rot (IA and WI only)	\$10,000 aggregate limit for property, including testing and clean up; \$50,000 annual aggregate limit for liability					Not Available
	Excluded (MN & SD)	No coverage Included					Not Available
Money, Gold, Silver, Stamps, Valuable Papers	Money, bank notes, gold, platinum, silver (other than silverware), etc.	\$250	\$300	\$500	\$300	\$250	Up to \$500
	Securities, stamps, personal records, tickets, accounts, deeds, passports, manuscripts, etc.	\$1,500		\$2,500	\$1,500	\$1,500	Up to \$500
	Credit Card; Electronic Fund Transfer Card or Access Device; Forgery; and Counterfeit Money; No deductible applies	\$1,500	\$2,000	\$5,000	\$2,000	\$1,500	Form 0003, 0004 & 0006 Limits: \$1,000 \$3,500 \$6,000 \$8,500 Form 0005 \$2,500 \$5,000
Personal Injury	Coverage for personal injury liability	Optional					Up to \$500,000

Western National Home Internal Limits (continued)

	HOME				UNIT OWNER	RENTER	
Subject	Description	Form 0003		Form 0005	Form 0006	Form 0004	Optional Additional Limits
		Select Home <i>Signature Home</i>	Select Home + <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home <i>Signature Home</i>	
Personal Property	Base limit for Coverage C	50% of Coverage A		70% of Coverage A	Not Available		Available
	Replacement cost coverage for personal property	Optional	Optional	Included	Optional	Optional	Not Available
	Special Coverage - All risk coverage with certain exceptions	Optional	Optional	Included	Included	Optional	Not Available
	Coverage for property in rental units	\$2,500			Not Available		Available
Pollution	Liquid fuel remediation	\$10,000					Not Available
Property Damage	Liability coverage for damage to property of others	\$1,000	\$2,000	\$5,000	\$2,000	\$1,000	Not Available
Refrigerated Property	Coverage for damage to contents of a refrigerator; No deductible applies	\$500			\$1,000	\$500	Available

Western National Home Internal Limits (continued)

Subject	Description	HOME			UNIT OWNER	RENTER	Optional Additional Limits
		Form 0003		Form 0005	Form 0006	Form 0004	
		Select Home <i>Signature Home</i>	Select Home + <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home <i>Signature Home</i>	
Silverware	Loss by theft of silverware, gold ware, etc.; and items plated with gold or silver	\$2,500		\$2,500 includes misplacing or losing	\$2,500 includes misplacing or losing	\$2,500	Up to \$9,000
Stamps and Valuable Papers	Securities, stamps, personal records, tickets, accounts, deeds, passports, manuscripts, etc	\$1,500		\$2,500	\$1,500	\$1,500	Up to \$500
Tenant's Improvements	Coverage for building improvements made at the tenant's expense	Not Applicable				10% of Coverage C	Available
Trailers and Semitrailers	Trailers and semitrailers not used with watercraft	\$1,500	\$2,000	\$2,500	\$2,000	\$1,500	Schedule

Western National Home Internal Limits (continued)

Subject	Description	HOME			UNIT OWNER	RENTER	Optional Additional Limits
		Form 0003		Form 0005	Form 0006	Form 0004	
		Select Home <i>Signature Home</i>	Select Home + <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home+ <i>Signature Home +</i>	Select Home <i>Signature Home</i>	
Trees	Debris removal for fallen trees; not subject to damage to property or obstruction of access if caused by wind, hail, or weight of ice, snow, or sleet	\$500 per tree and \$1,000 per occurrence				5% of applicable limit to a maximum of \$500 per tree and \$1,000 per occurrence	Not Available
	Coverage for trees, plants, or shrubs on the residence premises for specified perils	5% of Coverage A; maximum \$500 per tree, plant, or shrub			10% of Coverage C; maximum \$500 per tree, plant, or shrub		Not Available
Watercraft and Related Property	Watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers	\$1,500	\$2,000	\$2,500	\$2,000	\$1,500	Available on Road & Trail policy
	Liability coverage for owned boats with outboard motors up to 75 HP (IA, MN, SD) - Liability coverage for owned boats with outboard motors (no maximum horsepower WI only)	Included in Coverage L					Up to \$500,000

Optional Coverage Endorsements

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Additional Interest	Additional Insured – Landlord	Provides coverage for a landlord for liability arising out of an insured tenant's occupancy	IA, MN, SD, WI	Form HO 0004	HO 6016
	Other Residents Of Your Household	Extends the definition of insured to a person who resides with the insured	IA, MN, SD, WI	All Forms	HO 6033
	Tenants, Other Residents Of Your Household – Additional Named Insured	Up to two individual tenants may be insured under one policy, provided that each individual is named as an insured on the declarations. Charges will apply for each additional individual.	IA, MN, SD, WI	Form HO 0004	No Form
	Additional Insured – Described Location	Provides Coverages A, B, L and M for a person that has an insurable interest in the property but is not an insured	IA, MN, SD, WI	All Forms Except Form HO 0004	HO 6041
	Additional Insured – Coverages A, B, C, L, and M	Covers the insurable interest of a trust; Coverages A, B, C, L and M apply	IA, MN, SD, WI	All Forms Except Form HO 0004	HO 6072
	Loss Payee	Covers the insurable interest of a loss payee for a scheduled item	IA, MN, SD, WI	All Forms	HO CW 0022
Animals - Dogs	Exclusion-Injury Or Damage Arising Out Of An Animal	Underwriters may choose to issue an exclusion for the homeowner's animal.	IA, MN, SD, WI	All Forms	WN HO 100
Assisted Living	Coverage for Resident of Assisted Living Facility	Coverage for \$10,000 personal property, \$6,000 (maximum \$500 per month) additional living costs, and \$100,000 personal liability for a person related to the policyholder and resides in an assisted living facility	IA, MN, SD, WI	All Forms	HO 6235

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Buildings Under Construction	Residence Under Construction – Theft	Covers theft of building materials and supplies during construction until residence is completed and occupied or until 12 months from inception date of policy, whichever comes first. Maximum limit \$100,000	IA, MN, SD, WI	Form HO 0003	WN HO 91 WN HO 90
	Collapse Coverage Endorsement (New Dwellings Under Construction)	Covers loss caused by collapse to a dwelling under construction - Maximum limit \$10,000	IA, MN, SD, WI	Form HO 0003	WN HO 92 WN HO 04
Business	Office, Professional, Private School, Or Studio Occupancy – Liability	Coverage for liability arising out of an incidental office, professional, private school, or studio on premises	IA, MN, SD, WI	All Forms	HO 3542
	Office, Professional, Private School, Or Studio Occupancy – Property	Coverage for a related private structure on premises with an office, professional, private school, or studio occupancy	IA, MN, SD, WI	All Forms Except HO 0004	HO 3542
	Higher Limits On Personal Property Used For Business Purposes	Increases the special limit that applies to business personal property; an additional \$7,500 available at the described location and \$2,500 away	IA, MN, SD, WI	All Forms	HO 3565
	Business Activities	Provides coverage for liability arising out of a business not owned by the policyholder; available for clerical, sales, or teachers	IA, MN, SD, WI	All Forms	HO 3571
Computers	Computer Coverage	Computer coverage for computer hardware & software option not permitted on a policy that included an endorsement providing special coverage for Coverage C Deductibles; Laptop - \$100, Home data processing equipment - \$50	IA, MN, SD, WI	All forms except HO 0005 (included in HO 0005)	WN HO 74

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Coverage A Additional Insurance	Specified Additional Amount Of Insurance – Coverage A	An additional amount of insurance can be provided for the residence when the loss exceeds the coverage A limit. Available limits are: <ul style="list-style-type: none"> • 125% • 150% 	IA, MN, SD, WI	All HO 0003 and HO 0005	HO 4844
	Additional Limits Coverage A, B, C, and D	An additional amount of insurance can be provided for the residence when the loss exceeds the Coverage A limit. This Guaranteed limit is only available on Select Home+ and <i>Signature Home+</i>	IA, MN	Select Home+ and <i>Signature Home+</i>	HO 1636
			SD, WI		HO 4843
Coverage A Functional Replacement Cost <i>(continued on next page)</i>	Functional Replacement Cost Loss Settlement Terms	Changes loss settlement provisions to allow for the repair or replacement of a building with commonly used and less costly construction materials and methods that are functionally equivalent to obsolete, antique, or custom construction materials and methods used in the original construction of the building; Coverage A must be at 100% of its functional replacement cost	IA, MN, SD, WI	Form HO 0003	HO 4857
	Functional Replacement Cost with Additional Amount of Insurance-Coverage A	10% additional amount of insurance coverage can be added when the loss to residence exceeds Coverage A limit. Coverage A must be at 100% of the residence's functional replacement cost.	IA, MN, SD, WI	Form HO 0003	WN HO 108
Coverage A Functional Replacement Cost <i>(continued)</i>	Functional Replacement Cost with Additional Amount of Insurance-Coverage A	25% additional amount of insurance coverage can be added when the loss to residence exceeds Coverage A limit. Coverage A must be at 100% of the residence's functional replacement cost.	IA, MN, SD, WI	Form HO 0003	WN HO 113

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Coverage A Modified Replacement Cost	Modified Replacement Cost Terms	Coverage for partial losses can be provided on a replacement cost basis when Coverage A is less than 80% of its replacement value; the Coverage A limit as a percent of replacement value must be established at the time this coverage is added	IA, MN, SD, WI	Form HO 0003	HO 4856
Credit Card, Electronic Fund Transfer Card, Forgery, and Counterfeit Money	Incidental Property Coverages – Higher Limits for Credit Card, Electronic Fund Transfer Card, Forgery, and Counterfeit Money	Increases limits as selected: Forms 3, 4, 6 limits \$1,000, \$3,500, \$6,000, \$8,500; Form 5 limits \$2,500 and \$5,000; No deductible applies	IA, MN, SD, WI	All Forms	HO 2530
Cyber Liability	Cyber Protection Insurance	\$10,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	IA & WI	All Forms	HOMU 0004
	Cyber Protection Insurance	\$10,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	MN	All Forms	HOMU 0003
	Cyber Protection Insurance	\$10,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	SD	All Forms	HO SD 0008

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Cyber Liability	Cyber Protection Insurance	\$25,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	IA & WI	All Forms	HOMU 0002
	Cyber Protection Insurance	\$25,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	MN	All Forms	HOMU 0001
	Cyber Protection Insurance	\$25,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	SD	All Forms	HOMU 0008
Earthquake	Earthquake Coverage	Covers direct physical loss caused by earthquake - 2% deductible	IA, MN, SD, WI	All Forms	HO 2754
	Earthquake Loss Assessment	Coverage for earthquake related loss as a result of assessments by a homeowner association; \$50,000 maximum (\$5,000 increments); 5% deductible applies	IA, MN, SD, WI	All Forms	HO MU 0042
Employees	Domestic Employee	If more than two employees, this optional coverage endorsement provides liability for injury of employees not required to have workers' compensation coverage; policy includes coverage for two employees;	IA, MN, SD, WI	All Forms	No form outlined in policy form

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Equipment Breakdown	Equipment Breakdown Endorsement	Provides coverage for breakdown of appliances and other equipment at the insured dwelling; limit is \$50,000 per occurrence and a \$500 deductible applies	IA, MN, SD, WI	All Forms	WN HO 62
Farming	Incidental Farming – Garden Plots	Provides liability arising out of a policyholder's incidental farming activities on or away from premises; incidental farm includes farming of garden plots only	IA, MN, SD, WI	All Forms	HO 7540
Fire Department Service Charge	Incidental Property Coverages – Higher Limits for Fire Department Service Charge	Increases the limit that applies to fire department service charges; No deductible applies	IA, MN, SD, WI	All Forms	HO 2530
Golf Carts	Scheduled Motorized Golf Cart Coverage	Provides all risks of direct physical loss coverage, with certain exceptions; collision coverage is included; \$500 deductible applies	IA, MN, SD, WI	All Forms	HO 3831
	Golf Cart Liability Coverage	Covers liability for owned golf carts used for other than golfing	IA, MN, SD, WI	All Forms	HO 3832
Jewelry	Blanket Jewelry Coverage	Provides coverage against all risk of direct physical loss with certain exceptions for unspecified jewelry; no deductible applies; available limits include \$5,000, \$7,500, and \$10,000 subject to a per item limit of \$2,500	IA, MN, SD, WI	All Forms	HO CW 0029
	Schedule Personal Property- Agreed Value	Provide agreed value loss settlement terms for scheduled jewelry items	IA, MN, SD, WI	All Forms	WN HO 94
Identity Theft	Identity Fraud Expense	Provides coverage for expenses incurred as the result of identity fraud; the \$10,000 included limit can be increased to a maximum of \$50,000	IA, MN, SD, WI	All Forms (Primary Policies Only)	HO 2786

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Loss Assessment	Loss Assessment Coverage	Coverage for loss as a result of assessments by homeowner association	IA, MN, SD, WI	All Forms	HO CW 0041
Motorized Vehicles	Incidental Coverage For Motorized Vehicles – Low Power Vehicles	Covers liability arising out of the off-premises use of certain motorized vehicles that are low-speed and battery powered	IA, MN, SD, WI	All Forms (Primary Policies Only)	WN HO 103
Ordinance or Law	Increased Cost – Ordinance or Law – Increased Limit Of Coverage	Increases the limit provided to cover additional costs incurred to repair or rebuild a dwelling as a result of an ordinance or law <ul style="list-style-type: none"> • 10% Included • 25% Maximum on Forms 3 and 5 • 50% Maximum on Form 6 	IA, MN, SD, WI	Forms HO 0003, HO 0005, and HO 0006	HO 2557
Other Structures	Actual Cash Value-Related Private Structures	Applies Actual Cash Value settlement for specific description of structure described.	IA, MN, SD, WI	All Forms Except Form HO 0004 and HO 0006	HO CW 0040
	Exclusion -Related Private Structure	Exclude coverage for a related private structure(s) under Coverage B – Related Private Structures and Liability Coverages for bodily injury and property damage arising out of the structure(s) described in the endorsement's schedule.	IA, MN, SD, WI	All Forms Except Form HO 0004 and HO 0006	HO CW 0030
	Related Private Structures Rented	Provides property coverage for a related private structure at the described location that is rented	IA, MN, SD, WI	All Forms Except Form HO 0004	HO 3540
	Related Private Structures - 1 or 2 Family Liability	Provides liability coverage for a rented single/two family related private structure at the described location	IA, MN, SD, WI	All Forms Except Form HO 0004	HO 3540
	Scheduled Related Private Structures – Away From The Described Location	Provides property coverage for a specific private structure located away from the described location Actual cash value applies	IA, MN, SD, WI	All Forms Except Form HO 0004	HO 6218

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Personal Injury	Personal Injury	Provides coverage for personal injury for which the policyholder is liable	IA, MN, SD, WI	All Forms	HO 1677 HO 4001
Personal Property	Coverage for Non-Resident Relative	Provides personal property and liability coverage for a named non-resident relative related to insured by blood, marriage or adoption	IA, MN, SD, WI	All Forms	WN HO 107
	Personal Property Coverage for Designated Relative	Provides personal property coverage for specified person named related to insured by blood, marriage or adoption	IA, MN, SD, WI	All Forms	WN HO 106
	Replacement Cost Loss Settlement Terms – Personal Property	Converts loss settlement terms for personal property and various miscellaneous items from actual cash value to replacement cost	IA, MN	All Forms Except HO 0005	HO 4855
	Replacement Cost Loss Settlement Terms – Personal Property	Converts loss settlement terms for personal property and various miscellaneous items from actual cash value to replacement cost	SD, WI	All Forms Except HO 0005	HO 1646
	Special Personal Property Coverage	Modifies coverage for personal property from named peril to all risk of direct physical loss with certain exceptions	IA, MN, SD, WI	Form HO 0003	HO 4941

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Personal Property (continued)	Coverage C – Personal Property – Special Form	Modifies coverage for personal property and tenant's improvements from named peril to all risk of direct physical loss with certain exceptions	IA, MN, SD, WI	Form HO 0004	HO 2730
	Scheduled Personal Property Coverage	Modifies coverage for scheduled personal property from named peril to all risk of direct physical loss with certain exceptions	IA, MN, SD, WI	All Forms	HO CW 0033
	Coverage C – Higher Limits On Certain Property	Increases special limits under Coverage C for electronics, guns, jewelry, furs, money, securities, silverware, valuable papers, etc.	IA, MN, SD, WI	All Forms	HO 2565
	Property in Rental Units – Increased Limit	Increases the policy limit for coverage of property in a rental unit	IA, MN, SD, WI	All Forms Except HO 0004 & HO 0006	HO 2581
	Extended Theft Coverage – Described Location Occasionally Rented To Others	Modifies the exclusion of theft for all personal property from the rented part of the premises to exclude certain kinds of property (money, securities, jewelry, etc.)	IA, MN, SD, WI	All Forms Except Form HO 0005	HO 2736
Refrigerated Foods	Incidental Property Coverages – Higher Limits for Refrigerated Property	Increases the limits that apply to coverage for refrigerated foods (\$500 increments); No deductible applies	IA, MN, SD, WI	All Forms	HO 2530
Rented Residence	Additional Residence Rented To Others – Liability Coverage Only	Provides coverage for liability arising out of a rented one or two family dwelling owned by the policyholder	IA, MN, SD, WI	All Forms	HO 6270

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Roof	Roof Surfacing Amendment – Actual Cash Value Terms For Windstorm Or Hail Loss	Converts the loss settlement terms from replacement cost to actual cash value for loss caused by windstorm or hail	WI	All Forms Except Form HO 0004	CW HO 0010
	Roof Surfacing Amendment – Actual Cash Value Terms For Windstorm Or Hail Loss Scheduled Structures	Allows for scheduling of structures to which actual cash value roof surfacing loss settlement terms will apply	IA, MN, SD, WI	All Forms Except Form HO 0004 & HO 0006	CW 0037
	Roof Exclusion	Underwriting may choose to add a roof exclusion if they agree to issue or renew a policy that has an old and/or deteriorated roof	IA, MN, SD, WI	All Forms Except HO 0004 & HO 0006	HO CW 0044
	Matching of Undamaged Siding or Roofing Coverage	Allows coverage for undamaged roof surfacing or siding for residence or related private structure to be replaced when similar siding or roof surfacing is no longer available to repair/replace the damaged portion. Available limits: \$10,000, \$20,000, \$30,000 & \$40,000. Matching coverage is not available if the policy includes the following endorsements for Coverage A, B, or other structures: Modified Replacement Cost, Functional Replacement Cost or has wood roofing material. Roof age must be less than 20 years old	IA, MN, SD, WI	All Forms Except HO 0004 & HO 0006	WN HO 111
Secondary or Seasonal Liability	Additional Residence Premises Occupied By Insured	Extends liability coverage from the primary residence to a seasonal or secondary residence owned by the insured	IA, MN, SD, WI	All Forms	Coverage outlined in policy forms

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Service Line	Underground Service Line Coverage	\$10,000 of coverage provided for exterior underground piping or wiring that provides communication, compressed air, drainage, electrical power, heating, waste disposal or water services to the dwelling. Applies to primary homes 50 years or newer. Homes older than 50 years will have \$2,500 of coverage	IA, MN, SD, WI	Forms HO 0003 & HO 0005	HO CW 0055
Siding Exterior	Matching of Undamaged Siding or Roofing Coverage	Allows coverage for undamaged roof surfacing or siding for residence or related private structure to be replaced when similar siding or roof surfacing is no longer available to repair/replace the damaged portion. Available limits: \$10,000, \$20,000, \$30,000 & \$40,000. Matching coverage is not available if the policy includes the following endorsements for Coverage A, B, or other structures: Modified Replacement Cost, Functional Replacement Cost or has wood roofing material. Roof age must be less than 20 years old	IA, MN, SD, WI	All Forms Except HO 0004 & HO 0006	WN HO 111
Tenant's Improvements	Incidental Property Coverages – Higher Limits for Tenant's Improvements	Increases limits that apply to building improvements made by the insured's tenant; available in \$1,000 increments; No deductible applies	IA, MN, SD, WI	Form HO 0004	HO 2530
Trampoline Exclusion	Exclusion -Trampoline	Underwriters may choose to issue an exclusion for the homeowner's trampoline	IA, MN, SD, WI	All Forms	HO CW 0031
Water Back-Up/ Sump Discharge	Water Back Up and Sump Discharge or Overflow Coverage	Coverage for damage due to water back-up and sump pump failure: available in all states up to \$100,000	IA, MN, SD, WI	All Forms	WN HO 33

Protective Devices

A premium credit can be given for the installation of approved and properly maintained alarm and/or monitoring systems, which include:

- Central Station Burglary and/or Fire Alarms
- Fire Alarm with phone alert
- Local Alarms, including burglary and/or fire
- Automatic Water Shut-Off System
- Water Monitoring System

(Smoke detector credit included in all quotes; do not select as a local alarm)



DWELLING

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Providing the right combination of liability and personal property options with the availability to add optional coverages to fit unique protection needs for owner occupied and rental dwellings.

General Product Information	
Product Description	Owner occupied or rental dwellings with broad list of optional coverage offerings to meet the needs of policyholders
Buildings Under Construction	A builders' risk policy providing premium credit qualifies when construction is not past the foundation stage for a dwelling under construction
Common Loss Deductible	Only one deductible is paid (highest applicable) whenever an incident involves more than one Western National personal insurance policy
Condo Unit Coverage	Available coverage for improvements, alterations and additions to insured property
Inflation Guard	Automatically provides an increase to Coverage A and B limits of liability
Other Structures	Other structures such as garages and sheds are automatically covered for up to 10% of the dwelling limit; additional limits available
Personal Liability	Provides coverage for bodily injury or property damage for which the policyholder is liable
Rental Value and Additional Rental Expense	The policy includes 20% of the dwelling limit to reimburse you if your tenant or you must move out of the dwelling due to a covered loss; additional limits available
Water Back Up	Limits available up to \$100,000

Eligibility Guidelines

Subject	Dwelling Property Form 1	Dwelling Property Form 2	Dwelling Property Form 3	DP2-Special (Condo Units Only)
Accessibility	Underwriting approval required if DP 3 requirements are not met		Ineligible if dwelling is not accessible year round by vehicle	
Animals -Dogs (IA, SD & WI only)	Ineligible dog breeds: Dobermans, Rottweilers, Chows, Akitas, Pit Bulls, Staffordshire Terrier, American Pitbull Terrier, German Shepherds, Presa Canario; Dogs with bite and/ or aggressive behavior history are ineligible			
Animals – Maximum Number	Three dogs; prior approval required for households with more than five animals of any kind or combination			
Animals – Other	<ul style="list-style-type: none">• Horses, llamas, livestock, or similar animals are ineligible• Chickens are permitted if no selling/distributing eggs and no heated coop within 50 ft of dwelling• Cats and other small house pets are eligible• Unusual pets such as ferrets, potbelly pigs, etc. are ineligible			
Business on Premises	Underwriter approval required prior to binding; properties with business operations in detached structures are ineligible			
Construction	Underwriting approval required if DP3 requirements are not met	Dome, Earth, Manufactured, Mobile, Straw, Hand Hewn Log construction are ineligible		Not Applicable
Coverage A - Maximum	\$400,000 Contact underwriting for higher limits			\$300,000
Coverage A - Minimum	Under \$100,000, refer to Underwriter prior to binding			Not Applicable
Coverage C	Not Applicable			
Day Care	Ineligible (exceptions may apply in the state of Minnesota; contact underwriting)			
Deductible-Base	Base deductibles available: \$500, \$1,000 \$2,500; \$5,000; \$7,500, \$10,000; Percent options available			
Deductible-Wind/Hail (IA)	Not Applicable	\$2,500 Minimum Homes over \$750,000-\$5,000 Minimum		Not Applicable
Deductible-Wind/Hail (MN, SD)	Not Applicable	1% of Coverage A		Not Applicable
Deductible-Wind/Hail (WI)	Not Applicable	Homes under \$500,000-\$1,500 Minimum Homes \$500,000 to \$999,999-\$2,500 Minimum Homes \$1,000,000 & over-\$5,000 Minimum		Not Applicable

Eligibility Guidelines (continued)

Subject	Dwelling Property Form 1	Dwelling Property Form 2	Dwelling Property Form 3	DP2-Special (Condo Units Only)
Electrical Amperage	Underwriting approval required if DP3 requirements are not met	60 Amps ineligible; 100 Amps minimum		
Electrical Service	Underwriting approval required if DP3 requirements are not met	<ul style="list-style-type: none"> Electrical systems should be free of knob & tube and aluminum wiring and provide the service level and materials to meet demand for house size and technology / electrical appliances Homes built prior to 1920: the electrical systems (all wiring, connectors, fasteners and service panels) replaced with modern materials. Suitable documentation must be provided. 		
Exterior Wall Covering	Synthetic Stucco (EFIS) and Plywood are ineligible			Not Applicable
Farming	Ineligible			Not Applicable
Fire Protection	Underwriting approval required if over 10 miles	Property must be within 10 road miles of the primary responding fire department and must be accessible year round		
Foundations	<ul style="list-style-type: none"> Concrete block, stone, or masonry enclosed foundations are acceptable. All others foundation types, underwriting approval required 			Not Applicable
Heating	Underwriting approval required if DP 3 requirements are not met	<ul style="list-style-type: none"> Central heat required Furnace/Boiler must be 30 years or newer Homes built prior to 1920 will need suitable documentation of last replacement Fuel storage tank must be above ground for oil heating; Wood, kerosene, and solar heating are ineligible 		Not Applicable

Eligibility Guidelines (continued)

Subject	Dwelling Property Form 1	Dwelling Property Form 2	Dwelling Property Form 3	DP2-Special (Condo Units Only)
Heating - Solid Fuel Burning Devices	Underwriting approval required if DP3 requirements are not met	Do not bind coverage - UL approved units and fireplace inserts may be acceptable if professionally installed with proper clearances meeting manufacturer installation requirements. Fireplace inserts require a continuous flue from the insert to the top of the chimney. Submit the solid fuel questionnaire and photo; prior approval is required. Solid fuel devices include wood, corn, and pellet stoves. <ul style="list-style-type: none">Barrel stove, Franklin stoves, and homemade stoves ineligibleUnits in garages and detached structures are ineligibleExterior stovepipes are ineligibleUnits used as primary heat source are ineligibleWoodburning furnaces are ineligibleOutdoor wood burning unit may be acceptable-minimum 40 ft from any dwellingSurcharge applied to solid fuel burning units		
Mono-line Dwelling Property	Rental dwelling will require supporting primary home policy			
Occupancy	<ul style="list-style-type: none">One or Two FamilyOwner or tenant occupiedIneligible if vacant or unoccupiedShort-term, nightly or Airbnb rentals are ineligibleStudent housing is ineligible			
Plumbing	Underwriting approval required if DP3 requirements are not met	<ul style="list-style-type: none">Plumbing systems must be well maintained and free of leaks.Galvanized pipes- refer to underwritingHomes built prior to 1920: the plumbing systems must be mostly copper/PVC and free of leaks. Suitable documentation must be provided. "		
Prior Insurance	Continuous coverage for minimum of 1 year with no lapse required; Prior cancellation, non-renewal or impending non-renewal is ineligible			
Rental Unit Maximum	Five units (Duplex counts as two units)			
Roof Condition/Age	Underwriting approval required if DP3 requirements are not met	<ul style="list-style-type: none">20 years old and newer or lifetime roof surface such as tile, slate, and metalAll roofs must be in good condition and free of curling or otherwise deteriorated components		Not Applicable
Roof Surface Coverage (IA, MN, SD)	ACV loss settlement terms	All roofs over 15 years will have ACV loss settlement terms for windstorm or hail losses		Not Applicable

Eligibility Guidelines (continued)

Subject	Dwelling Property Form 1	Dwelling Property Form 2	Dwelling Property Form 3	DP2-Special (Condo Units Only)
Roof Type	Underwriting approval required if DP3 requirements are not met	<ul style="list-style-type: none"> Tin, rubber membrane, tar and gravel, or rolled roofs are ineligible Flat roofs over living areas are ineligible. 		Not Applicable
Seasonal Homes	Supporting primary home or renters coverage is required			
Supporting Coverage	Supporting primary home or renters coverage is required			
Swimming Pools	If adding liability, the following is required for all forms: <ul style="list-style-type: none"> Six foot self-latching fence required Slides and diving boards over sufficient water depth are eligible. Above ground pools without a fenced yard may be eligible if enclosed by deck around pool with a locked gate or additional fence/ guard around pool. Ladders must swing up and lock. 			Not Applicable
Trampolines	If adding liability, the following is required for all forms: <ul style="list-style-type: none"> Trampolines may be eligible with full safety netting and staken to the ground. Surcharge will apply; Exclusion also available 			Not Applicable
Units/Families	No more than two units or two families in one structure			
Wood Burning Devices	Underwriting approval required if DP3 requirements are not met	Do not bind coverage - UL approved units and fireplace inserts may be acceptable if professionally installed with proper clearances meeting manufacturer installation requirements. Fireplace inserts require a continuous flue from the insert to the top of the chimney. Submit the solid fuel questionnaire and photo; prior approval is required. <ul style="list-style-type: none"> Barrel stove, Franklin stoves, and homemade stoves ineligible Units in garages and detached structures are ineligible Exterior stovepipes are ineligible Units used as primary heat source are ineligible Woodburning furnaces are ineligible Outdoor wood burning unit may be acceptable-minimum 40 ft from any dwelling Surcharge applied to solid fuel burning units 		
Year of Construction	<ul style="list-style-type: none"> Homes over 100 years require Underwriter approval prior to binding. Homes on a historical registry are ineligible. 			Not Applicable

Risk Eligibility

3 Year Claim History	DP 1	DP 2 & DP3
No Loss History		
No Loss History	Eligible	Eligible
1 Loss		
1 Weather Loss	Eligible	May be eligible with underwriting approval
1 Non Weather Loss	May be eligible with mitigation approved by underwriting	May be eligible with mitigation approved by underwriting
2 or More Losses		
1 Weather and 1 Non-Weather	May be eligible with mitigation approved by underwriting	May be eligible with mitigation approved by underwriting
2 Non Weather	Ineligible-Contact Underwriting if special circumstances apply	Ineligible-Contact Underwriting if special circumstances apply
2 or More Paid Losses	Ineligible	Ineligible

Personal Risk History	Dwelling Property
Public Records (bankruptcy, foreclosure, judgments, tax liens)	No public records in three years
Crime Conviction (crime of fraud, bribery, arson, with this or any other property)	Ineligible

Forms & Perils Covered

Forms	Perils	Coverage
DP1	Fire and Explosion	Coverage A- Dwelling (Actual Cash Value) Coverage C- Personal Property (Actual Cash Value)
	Fire and Explosion Extended Coverage Perils	
	Fire and Explosion Extended Coverage Perils Vandalism or Malicious Mischief	
DP2	Fire and Explosion Extended Coverage Perils Vandalism or Malicious Mischief Water, Freezing, Collapse	Coverage A- Dwelling (Replacement Cost) Coverage B- Other Structures (Replacement Cost) Coverage C- Personal Property (Actual Cash Value)
DP3	Open Perils for Coverage A & B Named Perils for Coverage C	Coverage A- Dwelling (Replacement Cost) Coverage B- Other Structures (Replacement Cost) Coverage C- Personal Property (Replacement Cost)
DP2-Special (Condo Units Only)	Open Perils for Coverage A & B Named Perils for Coverage C	Coverage A- Dwelling (Replacement Cost) Coverage B- Other Structures (Replacement Cost) Coverage C- Personal Property (Replacement Cost)

Definition Extended Coverage:

The following perils are included: Windstorm or Hail; Explosion; Riot or Civil Commotion; Aircraft; Vehicles; Smoke; and Volcanic Eruption

Optional Coverage Endorsements

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Additional Insured	Additional Insured Described Location	Provides Coverage A and B for a person or organization who has an insurable interest in the property	IA, MN, SD, WI	All Forms	DP 04 41
Additional Insured - Builder	Dwelling Under Construction	A builder/contractor may be designated as an additional insured.	IA, MN, SD, WI	All Forms	DP 11 43
Additional Insured-Student	Additional Insured-Student Living Away From The Residence Premise	Provides "insured" status to a currently enrolled student relative or person under 21 (in your care or care of a relative in the household) who previously was a resident of the household before moving out	IA, MN, SD, WI	All Forms	DL 24 27
Additional Interest	Additional Insured - Described Location	Covers the insurable interest of a person under Coverage A and B	IA, MN, SD, WI	All Forms	DP 04 41
Additional Living Expense	Additional Living Expense	Provides coverage for the increased living expense incurred to maintain normal standard of living as a result of a covered loss (included in DP2 and DP3)	IA, MN, SD, WI	DP1	DP 04 14
Alarm System	Premise Alarm or Fire Protection System	Provides credit for installation of an alarm system and/or automatic sprinkler system at the described location	IA, MN, SD, WI	All Forms	DP 04 70
Assisted Living	Assisted Living Care Coverage	Provides personal liability coverage for a person related to the policyholder and resides in an assisted living facility	IA, MN, SD, WI	All Forms	DL 24 67
	Assisted Living Care Coverage	Provides personal property coverages with special limits of liability categories. Provides additional living expense-maximum \$500 per month. If no liability coverage on the policy, this coverage is available.	IA, MN, SD, WI	All Forms	DP 04 59

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Business Liability	Business Pursuits	Coverage for liability arising out of business activities for a business that the insured does not own, is not a partner in, and/or has no part in financial control	IA, MN, SD, WI	All Forms	DL 24 05
Business Property	Permitted Incidental Occupancies	Provides coverage for an incidental office, professional, private school, or studio on premises	IA, MN, SD, WI	All Forms	DP 04 20
Condo - Improvements, Alterations, and Additions	Special Coverage	Amends the policy from Named Perils coverage to Special coverage for Improvements, Alterations, and Additions or Unit-owners building items	IA, MN, SD, WI	DP2	DP 04 65
	Improvements Alterations and Additions	Provides coverage for improvements, alterations, and additions made or acquired at the policyholder's expense	IA, MN, SD, WI	DP 1 and DP 2	DP 04 31
	Unit-Owners Coverage	Provides coverage for unit-owners building items, including alterations, appliances, fixtures, and improvements; real property which pertains to the unit; and structures the policyholder solely owns on the premises other than the described location	IA, MN, SD, WI	All Forms	DP 17 66
Coverage A-Actual Cash Value	Actual Cash Value Loss Settlement	Covered property losses shall be settled at actual cash value at the time of loss but shall not be settled at more than the amount required to repair or replace.	IA, MN, SD, WI	DP 2 and DP 3	DP 0476

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Coverage A and B- Functional Replacement Cost	Functional Replacement Cost Loss Settlement	Functional replacement cost is the cost to repair or replace with commonly used and less costly materials. Coverage A must be at 80% of its functional replacement cost.	SD, WI	DP 2 and DP 3	DP 05 30
Coverage A and B- Functional Replacement Cost	Modified Functional Replacement Cost Loss Settlement	Functional replacement cost is the cost to repair or replace with commonly used and less costly materials. Coverage A must be at 80% of its functional replacement cost.	IA, MN	DP 2 and DP 3	DP 05 31
Coverage A, B and C- Modified	Modified Loss Settlement	Personal Property settled at ACV, Buildings under Cov A or Cov B settled at the lesser of the limit of liability or the necessary amount actually spend to repair or replace the loss but no more than the cost of using common materials	IA, MN, SD, WI	DP 1	DP 00 08
Coverage C- Personal Property Replacement Cost	Personal Property Replacement Cost Loss Settlement	Expands loss settlement for personal property to a replacement cost basis	MN, IA, SD, WI	DP 2 and SP 3	WN DP 35 WN DP 34
Deductibles	Windstorm or Hail Percentage Deductible	Provides for higher windstorm or hail percentage deductibles of 1%, 2%, 5%, 7.5%, or 10%	IA, MN, SD, WI	All Forms	DP 03 12
Earthquake <i>(continued on next page)</i>	Earthquake Coverage	Provides coverage against a loss resulting from the peril of earthquake. Deductible percentages available 5%, 10%, 15%, 20%, and 25%.	IA, MN, SD, WI	All Forms	DP 04 69

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Earthquake	Loss Assessment Coverage for Earthquake	Coverage for loss assessments caused by earthquake, land shockwaves or tremors. Deductible percentages available 5%, 10%, 15%, 20%, and 25%. Maximum limit of \$50,000.	IA, MN, SD, WI	All Forms	DP 04 68
Exclusions	Animal Liability Exclusion	Underwriter may choose to issue exclusion for an animal owned by or in the care, custody or control of an insured	IA, MN, SD, WI	All Forms	WN DL 06
	Liability Exclusion - Other Structures	Excludes personal liability and medical payments to others for bodily injury arising out of the structure described in the endorsement schedule	IA, MN, SD, WI	All Forms	WN DL 04
	Exclusion - Other Structure	Excludes coverage to the structure described in the endorsement schedule	IA, MN, SD, WI	All Forms	WN DP 33
	Roof Exclusion	Excludes coverage for the roof on the described structure until such time the roof has been replaced	IA, MN, SD, WI	All Forms	DP CW 0013
	Liability Exclusion - Trampoline	Excludes personal liability and medical payments to others due to bodily injury or property damage arising out of the ownership, maintenance or use of a trampoline	IA, MN, SD, WI	All Forms	WN DL 05
Inflation Guard	Automatic Increase in Insurance	Provides automatic increases in Coverage A and B limits of liability	IA, MN, SD, WI	All Forms	DP 04 11
Golf Cart	Owned Motorized Golf Cart Physical Loss Coverage	Provides coverage against direct physical loss (collision coverage optional) with certain exceptions; \$500 deductible applies	IA, MN, SD, WI	All Forms	DP 05 28

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Loss Assessment	Loss Assessment Liability Coverage	Provides liability coverage for your share of loss assessment charged against you by an association.	IA, MN, SD, WI	All Forms	DL 24 14
	Loss Assessment Coverage for Earthquake	Coverage for loss assessment caused by other than earthquake, land shock waves or tremors. A \$1,500 deductible applies.	IA, MN, SD, WI	All Forms	DP CW 0014
		Coverage for loss assessments caused by earthquake, land shockwaves or tremors. Deductible percentages available 5%, 10%, 15%, 20%, and 25%. Maximum limit of \$50,000.	IA, MN, SD, WI	All Forms	DP 04 68
Motorized Vehicles	Incidental Low Power Recreational Motor Vehicle Liability Coverage	Covers liability arising out of the off-premises use of certain motorized vehicles that do not exceed a speed of 15 mph	IA, MN, SD, WI	All Forms	DL 24 32
Ordinance or Law	Ordinance or Law -Increased Amount of Coverage	Increases the limit provided to cover additional costs incurred to repair or rebuild a dwelling as a result of an ordinance or law. Maximum increased limit is 50%	IA, MN, SD, WI	DP 2 and DP 3	DP 04 71
	Ordinance or Law	Provides coverage for the additional costs incurred to repair or rebuild a dwelling as a result of an ordinance or law. Maximum increased limit is 10%.	IA, MN, SD, WI	DP 1	DP 04 74
Personal Injury	Personal Injury Coverage	Provides coverage for personal injury for which the policyholder is liable	IA, MN, SD, WI	All Forms	DL 24 82

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Personal Liability	Personal Liability	Provides coverage for bodily injury or property damage for which the policyholder is liable	IA, MN, SD, WI	All Forms	DL 24 01
Personal Property	Permitted Incidental Occupancies	Coverage for personal property when the residence is not being used by the policyholder or other family members	IA, MN, SD, WI	All Forms	DP 04 20
Premise Liability	Premise Liability (Non-Owner Occupied Dwelling)	Provides liability coverage to an insured non-owner occupied location	IA, MN, SD, WI	All Forms	DL 24 11 07
Roof	Roof Exclusion	Underwriting may choose to add a roof exclusion if they agree to issue or renew a policy that has an old and/or deteriorated roof.	IA, MN, SD, WI	All Forms	WN DP 27
	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing	Allows for scheduling of structures to which actual cash value roof surfacing loss settlement terms will apply	IA, MN, SD, WI	•Use Form DP 00 08 for DP1 •DP 2 •DP3	DP 04 75
Sinkhole	Sinkhole Collapse	Provides sinkhole collapse coverage	IA, MN, SD, WI	All Forms	DP 04 99
Special Coverage	Improvements, Alterations, and Additions	Amends the policy from Named Perils coverage to Special coverage for Improvements, Alterations, and Additions or Unit owners Coverage	IA, MN, SD, WI	DP2	DP 04 31
Theft Coverage (continued on next page)	Broad Theft Coverage	Provides theft, vandalism and malicious mischief coverage on and off premises for owner occupied dwellings. Off premises is only available when on premises is purchased.	IA, MN, SD, WI	All Forms	DP 04 72

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Theft Coverage	Limited Theft Coverage	Provides theft, vandalism and malicious mischief coverage on Premises only for non-owner occupied dwellings	IA, MN, SD, WI	All Forms	DP 04 73
	New Dwellings Under Construction	Extends coverage for theft to building materials, supplies, fixtures and equipment that is part of the insured's dwelling for described location on the policy. Coverage is provided until the dwelling is completed or the expiration date of the policy, whichever occurs first. Maximum Limit \$100,000; \$10,000 increments	IA, MN, SD, WI	All Forms	WN DP 04
Trees	Windstorm or Hail Broad Form and Special Form	Provides coverage for loss by windstorm or hail to trees, shrubs, and other plants. \$500 per item maximum limit and not to exceed 5% of Coverage A	IA, MN, SD, WI	DP2 & DP3	DP 04 18
	Trees, Shrubs and Other Plants	Provides coverage for loss by specified selected peril only to trees, shrubs and other plants. No more than \$500 will be available for any one tree, shrub or plant	IA, MN, SD, WI	DP1	DP 04 17
Water Back-Up	Limited Water Back-Up	Covers loss caused by water that backs up through sewers or drains, or overflows from a sump pump. Available limits are \$5,000; \$10,000; \$15,000; \$20,000; and \$25,000.	IA, MN, SD, WI	All Forms	WN DP 19



UMBRELLA

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Personal Umbrella Program

Western National can provide another layer of liability protection to meet the needs of today’s insurance consumer:

- Limits Available up to \$5,000,000
- Optional Uninsured/Underinsured Motorist Coverage- \$1,000,000 LimitUnderlying Coverage and Carrier Requirements
- Available coverage for recreational vehicles and watercraft

Underlying Coverage and Carrier Requirements

Underlying Liability Coverage	Must be Insured with Western National	Limits Required
Personal Auto	Yes	\$250,000/\$500,000/\$100,000 (\$250,000/\$500,000 UM/UIM) or \$500,000 CSL
Primary Home	Yes	\$300,000
Seasonal/Secondary Home	No	\$300,000
Rental Dwelling	No	\$300,000
Recreational Vehicle	No	\$250,000/\$500,000 or \$500,000 CSL
Watercraft	No	\$300,000

7/1/2024

Guidelines

Risk and Driver Eligibility		
Insureds	Eligible <ul style="list-style-type: none">• Named Individual• Domestic Partners• Married Couple	Ineligible Risks <ul style="list-style-type: none">• Named Non Owner Policies• Transportation Network Drivers• Uncompensated Board Members (Requires underwriting approval)• LLCs
Underlying Policies Eligibility	Must meet Western National' s underwriting new business eligibility requirements for the corresponding line of business	
Driver Eligibility	Licensed Drivers <ul style="list-style-type: none">• Auto violations: No more than 1 minor violation and no more than 2 per household; No major violations in 5 years• At Fault Accident: Youthful operators may not have an at fault accident in the past 3 years; no more than 1 per household in the past 3 years Unlicensed Drivers <ul style="list-style-type: none">• Operators of ATV, motorcycle, snowmobile and watercraft that are unlicensed must complete appropriate operator certificate	

(information continued on next page)

Premium Information

Western National's Personal Umbrella minimum premium is \$200. Western National makes additional premium charges for the following:

- Limits in excess of \$1,000,000
- Additional autos, including collector cars, unlicensed recreational vehicles, non-owned vehicles, and vehicles operated outside the U.S. or Canada
- Youthful operators
- Uninsured Motorist Coverage
- Additional residences owned by the policyholder
- Additional liability exposures (i.e.. swimming pools, hot tubs, trampolines, etc.)
- Business exposures
- Watercraft, snowmobiles, ATVs, motorcycles etc.

Western National's Personal Umbrella is subject to a \$250 retention limit

New applications may be required to increase umbrella limits to 3 million or more

Personal Umbrella Endorsements

Subject	Endorsement Name and Number	Description
Auto Outside the US	Auto Outside of the United States of Canada	Provides coverage for a vehicle being driven outside of the US or Canada
Business	Personal Umbrella Liability Policy Excess Business Pursuits Coverage Endorsement DL 98 05	Provides coverage for liability arising out of a business not owned by the policyholder; available for clerical, sales, or teacher. The corresponding endorsement must be maintained on the underlying home policy to be eligible.
Insureds	Expanded Definition of Insured DL CW 0007	Provides coverage for other residents of the household that are not family members
Occupancy	Personal Liability Policy Excess Permitted Incidental Occupancies Liability Coverage Endorsement DL 99 02	Coverage for a related private structure on premise with an office, professional, private school or studio occupancy including incidental liability. The corresponding endorsement must be maintained on the underlying home policy to be eligible.
Trust	Personal Umbrella Liability Policy Trust Endorsement DL 99 09(MN) DL 98 08 (IA, SD, WI)	Provides coverage if the home and/or auto has been added as an additional insured
Uninsured/Underinsured	Uninsured/Underinsured Motorist Coverage DL CW 0013	Maximum \$1,000,000 of coverage per occurrence covered by the underlying uninsured/underinsured motorist coverage. The underlying coverage must be maintained in full force and effect during the term of the policy



ROAD & TRAIL

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Program Features

A New Motorcycle and Recreational Vehicle Policy

Our new Road & Trail policy offers a range of coverage options for motorcycles and recreational vehicles to provide the best fit for our policyholders’ insurance needs.

Road & Trail Vehicle Types	
<ul style="list-style-type: none">MotorcycleSnowmobile/SnowmachineATV	<ul style="list-style-type: none">UTV or Side by SideMoped or Motor ScooterAutocycle

Featured Coverages	
<p>Replacement Cost, Agreed Value or Actual Cash Value</p> <p>Help take the uncertainty of knowing how much you would receive for your vehicle</p>	
<p>Common Loss Deductible</p> <p>Whenever a claim involves more than one Western National policy, only the highest deductible applies. It's beneficial to have all policies with Western National!</p>	<p>Custom Equipment</p> <p>\$1,500 coverage included for those extra accessories associated with the vehicle. Additional limits available</p>
<p>Trailers</p> <p>Coverage available for the transportation of recreational vehicles and cargo trailers designed to be pulled by the recreational vehicle</p>	<p>Rider Safety Apparel</p> <p>We value your safety as much as you do while operating your recreational vehicle. We include \$1,000 of coverage for your safety apparel and offer additional limits.</p>

Expanded Optional Coverages	
<ul style="list-style-type: none">Accessories and Custom EquipmentSafety Riding ApparelCarried Contents	<ul style="list-style-type: none">Trip InterruptionTransportation ExpenseLoan/Lease

Claim and Violation Eligibility

A supporting Auto policy with Western National is require to write a Road & Trail policy

Motorcycle and Recreational Vehicle	<ul style="list-style-type: none">• One moving violation per driver• One at fault accident per household in last 3 years• A youthful operator (24 and under) may only have 1 minor violation in the prior 3 years to be eligible; No At-fault accidents allowed
	<ul style="list-style-type: none">• No major violations in the prior 5 years• No open losses• No prior motorcycle or recreational liability losses in the prior 3 years
	More than one minor driving violation per driver, more than one vehicle at fault accident per household, and major driving violations over 3 years old may be accepted, refer to underwriter prior to binding

Driver Eligibility

Subject	Eligibility
Any Coverage Declined or Nonrenewed	Ineligible
Delivery Driver or Business Use	Ineligible
License Status	<ul style="list-style-type: none"> All rated and unrated household members (of age) must have valid DL# or ID that is not suspended, revoked, or canceled All motorcycle operators require valid motorcycle endorsement
License State	Both driver's license and vehicle registration should be in policy contract state
Household Member, or Occasional Operator Outside of your Household with Major Violation, Excess Violations or At-Fault Accidents	Ineligible
Named Insured is Inexperienced Operator (Licensed for less than 3 years)	Ineligible
Named Insured under 22 Years of Age	<ul style="list-style-type: none"> Parental support required. Named insured has at least 3 years driving history in the US.
Prior Insurance	<ul style="list-style-type: none"> All drivers must have maintained continuous auto insurance for at least the preceding 12 months if needed If a recreational vehicle was owned previously, prior recreational vehicle liability insurance is required.
Safety Training	<ul style="list-style-type: none"> Must have a valid motorcycle endorsement on their license if insuring a motorcycle. Youthful operators and household members under 18 years old must provide documentation of recreational vehicle driver training. Adult drivers that apply for safety training discounts will also need to provide their documentation of course certification pertinent to the vehicle they are driving.
SR22 (Financial Responsibility Filing)	Ineligible
Supporting Auto	Must have current Western National auto policy
Suspended or Revoked License in previous 5 years	Ineligible
Youthful Operator (24 and under)	<ul style="list-style-type: none"> Youthful operators of supersport, sport bike, street bike or standard/naked bikes are ineligible

Vehicle Guidelines

Subject	Eligibility	
Ineligible Vehicles	<ul style="list-style-type: none"> 3-wheel recreational vehicles (other than on-road trikes and autocycles) Vehicle used in racing or other exhibitions Turbo, Nitro or other engine performance modifications Custom built recreational vehicles/motorcycles ATV over 1800 lbs 	<ul style="list-style-type: none"> Dune buggy/sandrail Go-kart Snobear Snocub Snocoach Snogrizz
Liability	<ul style="list-style-type: none"> Maximum liability on a recreational vehicle or motorcycle can not exceed liability on the underlying auto policy Liability is required on all vehicles 	
Maximum Number of Passengers	<ul style="list-style-type: none"> 2 passengers-motorcycles (most types) 1 passenger ATV Up to 4 UTV Refer to manufacturer's recommended guidelines 	
Maximum Vehicle Value	<ul style="list-style-type: none"> \$35,000 Motorcycle \$30,000 Recreational Vehicle \$25,000 Snowmobile/Snowmachine 	
Physical Damage/ Custom Equipment	<ul style="list-style-type: none"> Vehicles must be less than 20 years old to add physical damage Vehicle values that we are unable to validate will require documentation Contact underwriter for custom equipment over \$10,000 	
Supporting Policy	A supporting auto policy with Western National is required	
Title/Ownership	<ul style="list-style-type: none"> Vehicles must be titled to the named insured No more than 1 additional insured may be titled on the vehicle 	
Trailers	Trailers designed to haul or be hauled by Road & Trail vehicles	<ul style="list-style-type: none"> Values over \$5,000 contact Underwriter Over 30 ft contact Underwriter
Vehicle Use	<ul style="list-style-type: none"> Vehicles regularly available to non-household members are ineligible Vehicles used in farming, business, delivery are ineligible Rented or leased to others are ineligible 	

Vehicle Eligibility

Vehicle Category	Vehicle Type	Eligibility
Motorcycle	<ul style="list-style-type: none"> Adventure Dual Sport or Enduros Dirt Bike Off-Highway Motorcycle Off-Road Bike 	<ul style="list-style-type: none"> Maximum 1,000 CC or 100 HP 2 wheeled vehicle
	<ul style="list-style-type: none"> Chopper Cruiser Touring 	<ul style="list-style-type: none"> Maximum 1,500 CC or 150 HP 2 wheeled vehicle
	<ul style="list-style-type: none"> Sport Bike, Street Bike, or Supersport Bike Standard/Naked 	<ul style="list-style-type: none"> Maximum 1,500 CC or 150 HP Operators under 24 need underwriter approval prior to binding
	<ul style="list-style-type: none"> Electric Mini Pocket Commuter 	Contact Underwriting
	Custom	Ineligible
Recreational Vehicle <i>(continued on next page)</i>	All-Terrain Vehicle (ATV)	<ul style="list-style-type: none"> Maximum 800 CC or 200 HP Vehicle includes 4-6 inflatable tires 3 wheeled ATVs ineligible Total weight less than 1800 lbs
	Autocycle	<ul style="list-style-type: none"> Maximum 2,000 CC or 225 HP Must have seatbelts, steering wheel, and meet other federal safety regulations 3 wheel vehicle registered for road use
	Moped	<ul style="list-style-type: none"> Maximum 150 CC or 50 HP 2 wheeled vehicle
	Motorized Bicycle	<ul style="list-style-type: none"> 5 HP

Vehicle Eligibility (continued)

Vehicle Category	Vehicle Type	Eligibility
Recreational Vehicle (continued)	Off-Road Vehicle	<ul style="list-style-type: none"> Maximum 800 CC or 200 HP 4 wheeled vehicle
	Motorscooter	<ul style="list-style-type: none"> Maximum 200 CC or 50 HP 2 wheeled vehicle
	Utility Task Vehicle (UTV) or Side-by-Side	<ul style="list-style-type: none"> Maximum 1000 CC or 225 HP 4 wheeled vehicle
	Golf Cart	Contact Underwriting
	Neighborhood Electric Vehicle	
	Mini Truck	
	Self-Balancing Scooter (Segway)	
	Dune Buggy	Ineligible
	Go-kart	
	Sandrail	
Snowmobiles/ Snowmachines	Snowmobiles/Snowmachines	<ul style="list-style-type: none"> Maximum 850 CC or 150 HP Up to 12 feet in length

Optional Coverage Endorsements

Subject	Endorsement Name and Form Number	Description or Use
Additional Insured	Additional Insured - Lessor MT 03 06	Names lessors as an additional insured
	Trust Endorsement MT 03 21	To be added when an owned motorcycle, recreational vehicle or snowmobile is in the name of a trust rather than an individual
Agreed Value	Agreed Value Coverage MT 03 12	Predetermined value available on select motorcycles and other vehicle types.
Business Use	Coverage for Motorcycles Used in Business MT 03 18 (IA, SD, MN) MT 03 43 (WI)	Contact Underwriter
Combined Single Limit	Single Liability Limit MT 03 03	One Limit for Liability and Property Damage for sublimits per person/ accident and property damage
Custom Equipment-Motorcycle/ Rec Vehicle/Snowmobile	Increased Limits Custom Equipment Coverage MT 03 15	<p>Additional or custom equipment for the unit. Options include: Chrome Accessories, Wheels, Custom Paint, Sidecar, Trike Kits, Electronics, Saddlebag, Windshield, Handlebars/control, Mower Attachment, Plow blade, Tow-behind trailer, Winch</p> <ul style="list-style-type: none"> • \$1,500 Included • Up to \$10,000 is available

Optional Coverage Endorsements *(continued)*

Subject	Endorsement Name and Form Number	Description or Use
Electronic Equipment	Electronic Equipment Coverage MT 03 17	All Road & Trail vehicles; After factory installation of speakers or sound system and navigation and internet systems; and/or \$200 coverage for tapes, records, discs, other media
Gap Coverage	Loan Lease Coverage MT 03 10	Coverage if loan or lease balance on a Road & Trail vehicle is greater than the value of that vehicle
Government Business Usage	Federal Employees Using Motorcycles in Government Business MT 03 01	Limits who is an insured under part A when a Road & Trail vehicle is used in government business
Loan/Lease	Loan/Lease Coverage MT 03 10	Coverage if loan or lease balance on a Road & Trail vehicle is greater than the value of that vehicle
Mexico Coverage	Limited Mexico Coverage MT 03 06 MT 03 63	Extends coverage for a Road & Trail vehicle insured on the policy for accidents occurring in Mexico on a trip of 10 days or less and within 25 miles of U.S. border. Contact underwriting to add coverage
Passenger Hazard Exclusion (MN, SD, WI only)	Passenger Hazard Exclusion Endorsement MT 03 11	Bodily Injury coverage is not available for a passenger while riding a Road & Trail vehicle

Optional Coverage Endorsements (*continued*)

Subject	Endorsement Name and Form Number	Description or Use
Personal Contents Coverage	Personal Contents Coverage MT CW 0011	Provides direct and accidental loss to personal contents owned by the insured or family member while being carried or stored in the covered a Road & Trail vehicle <ul style="list-style-type: none"> • \$250 or \$500 deductible • Up to \$3,000 available
Recreational Vehicle	Recreational Vehicle Endorsement MT MU 0006	Provides coverage for Recreational Vehicle, Recreational Vehicle Cargo Trailer or Recreational Vehicle Transport Trailer; includes \$1,000 Rider Safety Apparel Additional Coverage
Rental Reimbursement	Transportation Expense Coverage MT 03 16	Provides temporary transportation expenses arising from loss or damage to a covered Road & Trail vehicle
Replacement Cost	Replacement Cost Coverage MT CW 0008	Extends coverage to a specified vehicle on a replacement cost basis <ul style="list-style-type: none"> • Collision and Other Than Collision is required • Only vehicles two years old or less are eligible • Insured must be the first owner and the vehicle has not been previously titled
Rider Safety Apparel	Increased Limits Rider Safety Apparel Coverage MT 03 05	Apparel designed to minimize injury resulting from a Road & Trail vehicle accident; Including but not limited to motorcycle helmets, riding clothes, riding boots, riding gloves, protective eyewear and earware; \$1,000 included; no deductible applies





Optional Coverage Endorsements *(continued)*

Subject	Endorsement Name and Form Number	Description or Use
Snowmobile/ Snowmachine	Snowmobile Endorsement MT 0313	Covers liability and physical damage loss coverage, on an actual cash value basis, for use of an owned snowmobile, snowmobile cargo trailer or snowmobile transport trailer. Includes Rider Safety Apparel Additional Coverage at \$1,000
Trip Interruption	Trip Interruption Coverage MT 03 14	Covers transportation expense due to mechanical or electrical breakdown of a specified Road & Trail vehicle, lodging and food expenses when insured's Road & Trail vehicle becomes inoperable for more than 24 hours and over 100 miles from home; Maximum limit of expense \$600
Towing	Towing and Labor Cost Coverage MT 03 19	Pays for towing and labor costs when the insured's Road & Trail vehicle is disabled. Available limits up to \$100 per disablement
Underinsured Motorist	Underinsured Motorist Coverage MT 03 04 MT WI 0030 MT SD 0029	Payment of compensatory damages when the limits of liability applicable to the underinsured motor vehicle has been exhausted





Road & Trail Reference Page

Name	Description	Photo/sketch
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Motorcycle

Adventure, Dual Sport or Enduros	<ul style="list-style-type: none"> Designed for on-road and off-road riding. Taller seat height. Will have brake lights and blinkers for on-road usage. Usually includes off-road suspension and may use off-road tires. Popular Brands: Honda African Twin, KTM, BMW R 1250GS, Triumph Tiger 800 	
Chopper	<ul style="list-style-type: none"> Riders sit low with modified steering angles and lengthened forks for a stretched-out appearance. To be considered a chopper, the frame must be cut and welded. Typically includes a set of tubes that connect the rear fender with the frame. Popular Brands: American Iron Horse, Big Bear, Honda Saxon 	
Cruiser	<ul style="list-style-type: none"> Focuses on a comfortable ride. Engines often exceed 1,000 ccs. Typically feature shiny chrome or anodized black parts. Popular Brands: Kawasaki Vulcan, Ducati Diavel, Harley-Davidson Fat Boy, Honda Shadow 	
Custom	<ul style="list-style-type: none"> Hand-crafted or kit vehicle built for private use. Not constructed by a licensed manufacturer. 	



Road & Trail Reference Page *(continued)*

Name	Description	Photo/sketch
Dirt Bike, Off- Highway Motorcycle, or Off-Road Bike	<ul style="list-style-type: none"> Built for mobility and jumping, with a lightweight frame. Typically come equipped with special tires and a stiff suspension to ride over rough terrain. Engines come in either two-stroke or four-stroke. Unlikely to have brake lights or blinkers. Popular brands: Honda Trail, Yamaha TT R230, Kawasaki KLX300 	
Electric	<ul style="list-style-type: none"> Plug-in vehicles with typically two or three wheels. Power is supplied by a rechargeable lithium battery which drives one or more electric motors. Typically have a fast zero to 60 acceleration, since they develop full torque immediately. Popular Brands: Harley LiveWire S2, CSC ES5 	
Mini, pocket, or commuter	<ul style="list-style-type: none"> Smaller than the standard motorcycle. Mostly used in cities. Most of these motorcycles have an engine size between 50 and 250 cc, with the average speed being between 30 and 40 miles per hour. Typically include a four-stroke, horizontal crankshaft engine, with four to six inch wheels and a low frame / seat height with elevated handlebars. Popular Brands: Honda Gram, Kawasaki Gram Z125 PRO, Honda Monkey 	
Sport bike, street bike, or supersport bike	<ul style="list-style-type: none"> The frame is typically made of steel or aluminum. Has advanced suspension that absorbs bumps and imperfections without throwing the bike out of balance. Designed with a forward riding position and optimized for speed, acceleration, braking, and cornering on roads. Popular brands: Yamaha YZF-R1, Suzuki Hayabusa, Honda CBR 1000RR 	



Road & Trail Reference Page *(continued)*

Name	Description	Photo/sketch
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Motorcycle *(continued)*

Standard/naked	<ul style="list-style-type: none"> • More of an upright seating position than other motorcycle types. • Little or no fairing on the front. • Seat height varies from middle range to shorter. • Available in a range of engine capacity. • Popular brands: Harley-Davidson Iron 883, Yamaha MT-07, Suzuki GSX 	
Touring	<ul style="list-style-type: none"> • Designed for comfort and long-term riding. • Usually include a large fairing. • Typically have a lot of storage. • Popular Brands: Honda Gold Wing, Indian Roadmaster, BMW R 1250 RT 	

Recreational Vehicles

All-Terrain Vehicle (ATV)	<ul style="list-style-type: none"> • Motorized off-road vehicle with four tires. • Uses straddle seating. • Includes handlebar steering designed for a single rider. • Popular brands: Sportsman 570, Argo, Outlander 	
Autocycle	<ul style="list-style-type: none"> • Three-wheeled vehicle that is often described as a mix between a car and a motorcycle. • Designed for driving on a road with 1-2 passengers. • Includes a steering wheel, bucket seats, seatbelts, and gas and brake pedals. • The seating area can be partially or fully enclosed. • Popular Brands: Polaris Slingshot, Can-Am Ryker, Arcimoto 	

Road & Trail Reference Page *(continued)*

Name	Description	Photo/sketch
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Recreational Vehicles *(continued)*

Dune buggy	<ul style="list-style-type: none"> • Small and lightweight vehicle with a rear mounted engine. • Designed for driving on beaches, in the desert, and other off-road conditions. • Usually includes oversized tires. 	
Golf-Cart	<ul style="list-style-type: none"> • A recreational vehicle designed to be used primarily on a golf course. • Has an average maximum speed of 20 mph. • Has at least three wheels on the ground and weighs at least 1,300 lbs., maximum weight may vary by state. • Carries no more than four people, including the driver. 	
Go-Kart	<ul style="list-style-type: none"> • Come in all shapes and sizes and can resemble regular cars or race cars. • A small four-wheel vehicle with a small engine that is used for recreation and racing. • It's low to the ground and has small tires, a steering wheel, throttle, brake pedal, seat, and roll hoop. • Not intended to be driven on a road. 	
Mini Truck	<ul style="list-style-type: none"> • A small-form pickup truck that usually only seats two people and can carry between 700 and 800 pounds of cargo. • It has a smaller engine that's typically between 30 - 65 horsepower. • May have four-wheel or rear-wheel drive. • Popular brands: Subaru Sambar, Mitsubishi Minicab 	

Road & Trail Reference Page *(continued)*

Name	Description	Photo/sketch
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Recreational Vehicles *(continued)*

Moped	<ul style="list-style-type: none"> Typically has a step-through frame, small wheels, and a small motor that's usually 50cc or less. Can be gas-powered or electric-powered. The average maximum speed of a moped is 30 mph. Designed for use on roads other than highways or freeways. Popular brands: Vespa, Piaggio, Aprilia, Peugeot 	
Motorized Bicycle	<ul style="list-style-type: none"> A motorized bicycle can have pedal assist and/or propel itself. A motorized bicycle typically has a motor and transmission and can generally reach 30 mph. Can be gas-powered or electric-powered. Popular brands: Aventon, Cannondale Treadwell, Co-op Cycles 	
Neighborhood Electric Vehicle	<ul style="list-style-type: none"> A four-wheeled electric powered vehicle that operates at a maximum speed of 25 mph. Typically weighs 3,000 lbs or less. Can carry between two to four people. Can be driven on most public roads with a maximum 35 mph speed limit. Appearance may vary as NEVs can resemble golf carts or smaller cars. Must also have seat belts, headlights and brake lights, turn signals, and mirrors. Requirements may vary by state. Popular brands: GEM, Peapod, Renault 	
Sandrail	<ul style="list-style-type: none"> Most sand rails are custom-built, meaning they are all unique. Can have two or four seats for the driver and passenger(s). Lightweight and have a tubular chassis, a roll cage, and paddle tires. High-performance engine is located on the rear of the vehicle. Designed to be driven on the sand only. 	

Road & Trail Reference Page *(continued)*

Name	Description	Photo/sketch
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Recreational Vehicles *(continued)*

Motorscooter	<ul style="list-style-type: none"> • Has two to three wheels. • Powered by a gas or electric enclosed motor. • Controlled by an upright steering handle attached to the front wheel. • Has a skateboard-type deck and is designed to be either stood upon by the operator or with one seat mounted on the deck for the operator to sit upon. • To be driven only on a bicycle path, trail, or bikeway, not on a sidewalk. 	
Self-Balancing Scooter (Segway)	<ul style="list-style-type: none"> • Self-balancing personal transporter consisting of two motorized wheels connected to a pair of articulated pads on which the rider places their feet. • Powered by a set of electric motors, usually one for each wheel. • The rider stands upright and uses a self-balancing gyroscopic system for steering and is able to change directions depending on which way the rider leans. • Used for both personal transportation and recreation. • Popular brand: Segway, Airwheel, Ninebot 	
Utility Task Vehicle (UTV) or Side-by-Side	<ul style="list-style-type: none"> • UTV's can have four or six wheels and are powered by diesel, gasoline, electric battery, or a hydrogen fuel cell. • Feature a steering wheel similar to that in a car or truck. • Have side-by-side or bench seating, seat belts, and an occupant protective structure, which commonly includes a system of tubular bars, surrounding the space where the operator and/or passenger are seated. • Often feature modifications in order to perform a certain job. • Popular brands: Polaris RZR 570, Kawasaki Mule 	

Road & Trail Refererce Page *(continued)*

Name	Description	Photo/sketch
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Snowmachines / Snowmobiles

Snowmobiles/ Snowmachines	<ul style="list-style-type: none">• 1 - 2 passenger snow track unit.• Used to travel over snow and ice for winter recreation.	
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WATERCRAFT

Information contained in "The Advisor" is intended solely for the use of agents appointed with Western National Mutual Insurance Company (WNMIC). It may not be reproduced or redistributed without written permission from WNMIC. This "The Advisor" guide contains a summary of our products and eligibility guidelines and in no way indicates coverage or eligibility for any customer specifically. For complete information and details about eligibility and/or coverage conditions and exclusions, review the forms and endorsements that are part of each policy or contact your Underwriter.

Program Features

A New Watercraft Policy

Western National's new Watercraft product offers a policy with a range of coverage options available to meet the insurance needs of boatowners.

Eligible Watercrafts

<ul style="list-style-type: none"> Pontoons 	<ul style="list-style-type: none"> Wakeboats
<ul style="list-style-type: none"> Ski boats 	<ul style="list-style-type: none"> Canoes/Kayaks
<ul style="list-style-type: none"> Personal Watercraft 	<ul style="list-style-type: none"> Sailboats
<ul style="list-style-type: none"> Fishing boats 	

Featured Coverages

Replacement Cost, Agreed Value or Actual Cash Value

Help take the uncertainty of knowing how much you would receive for your watercraft

Common Loss Deductible

Whenever a claim involves more than one Western National policy, only the highest deductible applies. It's beneficial to have all policies with Western National!

Boating Equipment

Includes: anchors, batteries, covers, dinghies and tenders, electronic navigation equipment, fire extinguishers, flares, horns, life preservers, lines, oars, oar locks, pumps, sails, seat cushions, and other similar equipment.

Optional Coverages

<ul style="list-style-type: none"> Increased Towing and Disablement 	<ul style="list-style-type: none"> Boat Lift
<ul style="list-style-type: none"> Personal Property 	<ul style="list-style-type: none"> Trip Interruption
<ul style="list-style-type: none"> Wreckage Removal 	

Driver-Claim-Violation Eligibility

A supporting Auto policy with Western National is required to write a Watercraft policy

Claim and Violation Eligibility	
Watercraft	<ul style="list-style-type: none"> One moving violation per driver One at fault accident per household in last 3 years A youthful operator (24 and under) may only have 1 minor violation in the prior 3 years to be eligible; No At-fault accidents allowed
	<ul style="list-style-type: none"> No major violations in the prior 5 years No open losses No prior watercraft liability losses in the prior 3 years
	More than one minor driving violation per driver, more than one vehicle at fault accident per household, and major driving violations over 3 years old may be accepted, refer to underwriter prior to binding

Driver Eligibility	
Any Coverage Declined or Nonrenewed	Ineligible
Delivery Driver or Business Use	Ineligible
Household Member, or Occasional Operator outside of your household with Major Violation, Excess Violations or At-Fault Accidents	Ineligible
License Status	All rated and unrated household members (of age) must have valid Drivers License or ID that is not suspended, revoked, or canceled
License State	Both driver's license and watercraft registration needs to be in policy contract state
Named Insured - Inexperienced Operator (Licensed for less than 3 years)	Ineligible
Named Insured Under 22 Years of Age	<ul style="list-style-type: none"> Parental support required Named insured has at least 3 years driving history in the US Without parental supporting business or previous insurance with Western National, no drivers under 20 are eligible for a watercraft policy Must provide documentation of watercraft safety training course
Prior Insurance	<ul style="list-style-type: none"> All drivers must have maintained continuous auto insurance for at least the preceding 12 months If a watercraft was owned previously, prior watercraft liability insurance is required
Safety Training	<ul style="list-style-type: none"> Youthful operators and household members under 18 years old must provide documentation of watercraft driver training Adult drivers that apply for safety training discounts will also need to provide their documentation of course certification
SR22 (Financial Responsibility Filing)	Ineligible
Suspended or Revoked Driver's License in Previous 5 Years	Ineligible

Watercraft Eligibility

Watercraft Category	Watercraft Type	Max Length	Max Engine HP
Inboard/Outboard or Inboard	Wake Boat, BowRider, or V-Drive Boat	26'	350 HP
	Inboard Boat	Contact Underwriter	
Jet Drive Watercraft	Jet Boat	26'	300 HP
No Motor	<ul style="list-style-type: none"> Sailboats Canoes/ Kayak 	26'	NA
Outboard Watercraft	<ul style="list-style-type: none"> Deck Boat Wake Boat, BowRider, or V-Drive Fishing/Runabout Boat Pontoon 	26'	350 (700 Dual Motors) HP
	Sailboat		25 HP
	Jon Boat	18'	300 HP
Personal Watercraft	Jetski (Stand Up Jetski ineligible)	10'	1200 CC or 175 HP
Standalone Motor		NA	500 HP

Watercraft Guidelines

Subject	Eligibility
Liability	<ul style="list-style-type: none"> Maximum liability on watercraft can not exceed liability on the underlying auto policy Liability is required on all watercraft
Maximum Watercraft Horsepower	Refer to Underwriter if: <ul style="list-style-type: none"> Single motor over 350 HP or Dual motors over 700 HP
Maximum Watercraft Value	Refer to Underwriter if: <ul style="list-style-type: none"> Watercraft over \$125,000 Personal Watercraft over \$20,000 Sailboat over \$100,000
Physical Damage	<ul style="list-style-type: none"> Boat over 20 years old or \$60,000 require photos for physical damage coverage Photos required for watercraft with prior damage Watercraft values that we are unable to validate will require documentation
Supporting Policy	A supporting auto policy with Western National is required
Title/Ownership	<ul style="list-style-type: none"> Watercraft must be titled to the named insured No more than 1 additional insured may be titled on the watercraft
Trailers	<ul style="list-style-type: none"> Up to \$5,000 Up to 30 feet
Watercraft Use	<ul style="list-style-type: none"> No ocean going vessels Ineligible if used in business, racing, speed test or as a fishing guide





Optional Coverage Endorsements

Subject	Endorsement Name and Form Number	Description or Use
Additional Interest	Watercraft Joint Ownership Coverage WT 03 01	Provides coverage for additional owner of the watercraft
	Watercraft Additional Insured- Lessor WT 03 02	Names Lessor as an additional Insured
Agreed Value	Watercraft Agreed Value Coverage WT 05 02	Predetermined value of watercraft
Boat Lift	Boat Lift Coverage WT CW 0016	Direct or accidental loss to a boat lift that is mobile and not permanently attached to any surrounding structure. ACV coverage applies
Jet Ski/Personal Watercraft	Personal Watercraft Coverage WT 05 01	Powered by an inboard motor with its primary source of propulsion is a waterjet pump
Operator Exclusion	Named Operator Exclusion Endorsement- South Dakota WT SD 0017	Payment will not be provided for damages, expenses or loss arising out of the maintenance or use of any watercraft by the named excluded operator
Replacement Cost -Personal Property	Replacement Cost -Personal Property WT CW 0007	Personal Property will be replaced without adjustment for depreciation and physical condition; Personal property does not include animals, boating equipment, fuel, jewelry, money, watches or permanently attached equipment
Replacement Cost - Watercraft	Replacement Cost Coverage WT CW 0015	<p>In the event of a covered total loss, cost to repair or replace the watercraft, outboard motor, trailer to its pre-loss condition plus salvage value, equals or exceeds the actual cash value without adjustment for depreciation and physical condition.</p> <ul style="list-style-type: none"> • Watercraft must be 2 years or less; insured must be first owner • Endorsement applies until model year is 5 years old
Trip Interruption	Trip Interruption Coverage WT CW 0008	Lodging and food expenses when insured watercraft becomes inoperable for more than 24 hours due to mechanical or electrical breakdown and over 100 miles from home; Maximum limit \$600
Towing and Disablement	Watercraft Increased Limits Towing and Assistance Expense Coverage WT 03 03	Pays for the following services if the watercraft or trailer becomes disabled: towing; delivery of gas,oil or repair parts; labor for emergency repair; roadside repair of watercraft trailer
Uninsured Watercraft	Uninsured Watercraft Coverage WT 04 01 (MN & WI) WT 04 40 (SD) WT 04 14 (IA)	Payment of bodily injury damages due to an uninsured watercraft



Watercraft Reference Page

Name	Description	Photo/sketch
Deck Boat	<ul style="list-style-type: none"> • Open deck area with seating for a small group • Typically have V-shaped hull and outboard motor • Used for swimming and watersports • Popular brands: Bayliner, Sea Ray, Four Winns, Princecraft 	
Bowrider	<ul style="list-style-type: none"> • Spacious in-set seating in bow area • Allows for higher passenger capacity 8-10 • Swim platforms that can allow wakeboards • Typically have sterndrive power, but outboard engines can be used • Popular brands: Cobalt R7, Bayliner VR4, Four Winns Horizon, Glastron GT 180 	
Fishing Boat	<ul style="list-style-type: none"> • Common features: front bow, trolling motor system, outboard power • May include: rod lockers for poles and live wells • Size and Style can vary • Popular brands: Starcraft, Lund, Lowe, Mastercraft, Crestliner 	
Jon Boat/ Bass Boat	<ul style="list-style-type: none"> • Operate on high horse power trolling motors • Broad platforms and low-profile bottoms • Popular brands: Crestliner XF, G3 Sportsman, Lowe Stinger, Triton Pro 	

Watercraft Reference Page *(continued)*

Name	Description	Photo/sketch
Pontoon	<ul style="list-style-type: none"> • Flatter than other boats and rest on tubes to float on the water • 15-30 ft in length • Powered by outboard motors • Popular brands: Avalon, Bennington, Lowe, Sun Tracker, Harris 	
Wake Boats/ Ski Boat	<ul style="list-style-type: none"> • Physical features of Wake Boats and Ski Boat are similar • Ski Boats will have powerful range of acceleration. • Wake Boats feature a V-drive engine, deep hulls and creates a large wake • Popular brands: Malibu Wakesetter, Chaparral SSI, Mastercraft Prostar, Supra SR 	
Jet Boat	<ul style="list-style-type: none"> • Powered by a jet of water ejected behind the vessel • Layout and structure similar to bowriders with seating arrangement and swimming platform • Popular brands: Scarab 165 ID, Yamaha SX 190, Vortex 2430 VRX 	
Sailboats	<ul style="list-style-type: none"> • Most use wind and sail to propel the boat forward • Some will use inboard or outboard motors • Usually have a single hull • Popular brands: Hunter, Catalina, Swan, Tarten, Pearson 	

Watercraft Reference Page *(continued)*

Name	Description	Photo/sketch
Jet Ski	<ul style="list-style-type: none">Powered by jet propulsion and intended for individual usePopular brands: Bombardier Sea-Doo, Kawasaki Jet Ski, Yamaha WaveRunner, Honda AquaTrax	
Conoe/Kayak	<ul style="list-style-type: none">Lightweight and narrow water vesselOnly 1 or 2 personPowered by oars or paddlesPopular brands: Novacraft Canoes, American Eagle Canoes, Old Town, Wilderness Systems ATAK	



PENALTY FREE AUTO

Information contained in "The Advisor" is intended solely for the use of agents appointed with Western National Mutual Insurance Company (WNMIC). It may not be reproduced or redistributed without written permission from WNMIC. This "The Advisor" guide contains a summary of our products and eligibility guidelines and in no way indicates coverage or eligibility for any customer specifically. For complete information and details about coverage conditions and exclusions, refer to our For complete information and details about eligibility and/or coverage conditions and exclusions, review the forms and endorsements that are part of each policy or contact your Underwriter.

Personal Auto Program Features

Western National offers a Personal Auto product that includes many unique benefits at no additional charge, including:

Penalty-Free Promise®*

All of our policies come with our unique Penalty-Free Promise. Policy premium is never increased as a result of accidents and/or violations.

Common Loss Deductible

Customers that incur damage to property covered under more than one Western National personal lines policy pay only the highest applicable deductible.

Customizing

Exclusions for customizing contained in many personal auto policies have been removed from the Western National Personal Auto policy. With this change, customizing include handicap accessible equipment, pick up toppers, and canopies are covered. TV antennas, awnings, cabanas, and custom painting are also covered.

Pet Insurance

Coverage is provided for reasonable veterinarian costs and expenses incurred for the treatment or death of domestic dogs and cats owned by the policyholder or a family member and arising from a collision involving a covered auto. Limits of \$500 per pet and \$1,500 total apply per collision.

Temporary Transportation Expense

\$30 per day/\$900 maximum is automatically included.

Car Seat Replacement

Coverage is provided for the reasonable cost to replace any child seat damaged in an accident paid under Other Than Collision or Collision coverage. No deductible applies to this coverage.

Collision with Another Western National Customer

In the event of a collision with another vehicle that is also insured by Western National, no deductible will apply.

Western National offers many optional coverages and premium discounts to meet the needs of today's insurance consumer. Examples of some popular options include:

Roadside Assistance Coverage

Coverage provided includes towing, lockout service, delivery of automotive supplies, battery service, and flat tire service up to \$150 per occurrence.

New Vehicle Replacement Coverage

Coverage is available for new vehicles without deduction for depreciation.

Accident Forgiveness

All Western National policies include the Penalty-Free Promise* at no additional charge. Policyholders are never surcharged for accidents or violations.

* "Penalty-Free" means your rates are never increased due to tickets or accidents. Initial and ongoing eligibility for coverage not guaranteed. Coverage not available in every state.

Available Discounts

Discount	Description	Who or What Qualifies
Anti-Theft Protection Device Discount	<p>Policyholders may qualify for a discount if their vehicle is equipped with an anti-theft device that does one or more of the following:</p> <ul style="list-style-type: none"> • Sound alarm • Cause the vehicle horn to sound • Cause the vehicle lights to flash • Prevent the vehicle doors from being opened 	<ul style="list-style-type: none"> • Device must be installed by the manufacturer or an authorized dealer • Device must be self-activating upon locking of the vehicle doors <i>(Minnesota Only)</i>
Corporate Discount	Policyholders are eligible for a discount equivalent to a multi-car discount if the named insured or spouse is provided with a corporate or company vehicle that is furnished or available for their regular use.	Named Insured on single car policy
Defensive Driver Discount	Eligible drivers receive a discount based on specifications in the state in which they are licensed.	Drivers 55 and over who have successfully completed a defensive driving course
Family Discount	Policyholders can get a discount equivalent to a multi-car discount even if the cars owned by a person related to you by blood, marriage or adoption are written under different Western National policies.	Family members with single vehicle
Good Student Discount	Eligible students receive a discount up to age 25.	Drivers under 25 years of age who are enrolled full-time in high school, college, university, vo-tech, or have graduated and received a Bachelor's Degree while maintaining a B average
Loyalty Discount	Beginning at the first renewal, policyholders receive a loyalty discount. The discount increases with subsequent renewals up to ten years.	Policyholders renewing with Western National
Multi-Car Discount	Applies for policies covering two or more vehicles with liability coverage.	Private passenger autos and motorhomes
Multi-Policy Discount	Policyholders receive a discount on Homeowner and Personal Auto insurance when both policies are written with Western National	Named Insured

7/1/2016



Eligibility Guidelines – Driver History

Underwriters are available to review risks that fall outside of eligibility requirements.

Incidents	Eligibility		
Major Violations*	All Operators	0 to 5 Years	No major violations
Minor Violations and At-Fault Accidents	All Operators	0 to 3 years	No violations or at-fault accidents
	Household	3 to 5 years	Multiple incidents – discuss with underwriting
Other Incidents*	Household	0 to 5 years	Multiple incidents – discuss with Underwriting

***Other Incidents:** Driver- and vehicle-related citations and paid claims that do not fall under another category.

6/1/2018

Operators: All rated and nonrated household members that are currently or were previously licensed

Incidents: Driving- or vehicle-related occurrences that are considered in the risk evaluation process

Major Violations: The following violations are considered major violations by the company; improper use of cell phone, texting while driving, or other similar distracted driving violations; careless or reckless driving; hit and run; leaving the scene of an accident; driving under the influence of alcohol or any chemical including “implied consent”; open bottle; any alcohol, controlled substance, or drug-related violation; driving without insurance; driving after license suspension or revocation; a no-fault conviction; a school bus violation; any misdemeanor violation; a felony involving the use of a motor vehicle; or any similar serious conviction

At-Fault Accidents: Any driving-related accident for which payment was made under Bodily Injury, Property Damage, and/or Collision, unless the applicant can provide documentation showing they were not at-fault

Other Incidents: Driver- and vehicle-related citations and paid claims that do not fall under another category

Additional Considerations:

- The severity of a loss, status of a claim, and frequency of certain citations such as seatbelt violations, other than collision (comprehensive) losses, and/or towing claims may impact coverage or deductible availability. Please contact an Underwriter to discuss any account that you question.
- Any operator, except those with parental support, that has a valid U.S. driver’s license must have 3 years of driving experience.

Eligibility Guidelines - General

Subject	Eligibility
All-Terrain Vehicles	Minnesota – refer to company; Other states – coverage not available
Antique Autos	Refer to Specialty Market*
Campers	Premium is based on original cost new and current stated amount
Collector Cars	Refer to Specialty Market*
Credit History	No public records in five years (bankruptcy, repossession, judgments, tax liens)
Driver	Drivers under the age of 23 require parent's policy as supporting coverage
	All residents, dependents (licensed or not) including children away at school and/or those covered by another policy, and any regular operators must be listed. This includes roommates.
Dune Buggies and Kit Cars	Refer to Specialty Market*
Golf Cart (licensed for road use)	See Homeowner section
Mileage	Autos driven in excess of 50 miles one way to work or school are ineligible.
Modified Vehicles	Refer to Specialty Market*
Motorcycles, Mopeds, Scooters, and Motorbikes	Minnesota – refer to motorcycle/ATV application; Other states – refer to Specialty Market*
Motorhomes	Premium charge based on stated amount; Underwriting approval required for units over \$120,000. Maximum Value \$200,000.
Newly Acquired Autos	Liability Coverage: If the newly acquired vehicle is an additional vehicle, ask to insure the vehicle within 14 days. If the newly acquired vehicle is a replacement vehicle, liability coverage is provided without asking to insure it.
	Physical Damage Coverage: if other than collision or collision coverage already applies to at least one vehicle on the policy, physical damage coverage must be asked for on the newly acquired vehicle within 14 days. If other than collision or collision coverage does not apply to at least one vehicle on the policy, then other than collision or collision coverage for the newly acquired vehicle must be added within 4 days.
Prior Insurance	Continuous coverage required

* Western National does not offer coverage specific to antique autos, collector cars, or modified autos.

Guidelines - General (continued)

Subject	Eligibility
Title / Ownership of Vehicles	All vehicles on policy must be titled to named insured, spouse, or domestic partner. Vehicles may be co-titled to parent and child.
Uber/Lyft	Coverage not available
Vehicle Age - Over 20 Years	Photo required; do not bind Physical Damage coverage.
Vehicle Condition	Vehicle must be in good condition with no preexisting damage.
Vehicle Type	Vehicles designed and constructed specifically for speed may be ineligible for coverage and must be referred to Underwriting prior to binding coverage; operators of high performance vehicles must be 25 or over and have clean driving records; prior approval is required for all vehicles valued over \$80,000
Vehicle Use	Pleasure: All pleasure use or commuting to work or school < 3 miles one way
	Work Less than 15: Commuting to work or school ≥ 3 miles but < 15 miles one way
	Work More than 15: Commuting to work or school 15 miles or more one way
	Business: Using your auto in the course of your employment, profession, or business.
	Farm: The auto is garaged on a farm or ranch, and its primary use is in service of the policyholder's farm or ranch.

1/1/2019

Vehicle – Driver Assignment

AgentsXpress will assign drivers to vehicles in most cases. Under some circumstances an agent must specify which vehicle a driver operates.

Household Type	Vehicle Count*	Agency Instructions
Adult Drivers Only	Fewer vehicles than drivers	Don't assign any drivers
	Equal number of vehicles and drivers	Assign each driver to the vehicle they operate most often
	Greater number of vehicles than drivers	<ul style="list-style-type: none"> Assign each driver to the vehicle they drive most often Assign each driver to only one vehicle Do not assign a driver to excess vehicles***
Adult and Youthful Operators**	Fewer vehicles than drivers	<ul style="list-style-type: none"> If a youthful driver is the primary operator of a vehicle, assign the youthful driver to that vehicle Do not assign adult drivers or youthful drivers that are occasional operators
	Equal number of vehicles and drivers	Assign each driver to the vehicle they operate most often
	Greater number of vehicles than drivers	<ul style="list-style-type: none"> Assign each driver to the vehicle they drive most often. Do not assign a driver to excess vehicles***

* Company vehicles should be included in the vehicle count.

** Operators are rated as youthful drivers through age 24

*** Excess vehicles must be pleasure use

AgentsXpress Driver Assignment Instructions

On the vehicle page in the “Assigned Operator” dropdown menu, select the operator according to the above rules.



If you assign a driver, you will receive the following message on the Summary page: “Info-Assigned Operator-Contact Underwriter to validate driver assignment”. This is a reminder for you to confirm that drivers are assigned according to the rules above. If you would like someone to verify the driver assignment is correct, call the Customer Relationship Center at (800) 352-2772 to review for accuracy.

Optional Coverage Endorsements

Subject	Endorsement Name	Description or Use	State	Endorsement Number
Additional Insured	Additional Insured – Lessor	Names lessor as an additional insured	IA, MN, SD, WI	PP 03 19
Additional Party Named on Policy	Designated Insured	Names a person or organization that is included as an “insured” for liability coverages; no additional coverage is provided by attaching this form; it’s purpose is to list the party and provide them documentation	IA, MN, SD, WI	WN PP 30
Electronic Equipment & Media	Excess Electronic Equipment Coverage	After factory installation of speakers or sound system and navigation and internet systems; and/or \$200 coverage for tapes, records, disks, other media	IA, MN, SD, WI	PP 03 13
Gap Coverage	Auto Loan/Lease Coverage	Coverage if loan or lease balance is greater than the value of the vehicle; coverage must be added within 30 days of leasing or financing a vehicle	IA, MN, SD, WI	PP 03 35
Glass	Full Safety Glass Coverage	No deductible for glass coverage	MN IA, SD, WI	PP 03 15 WN PP 43
Government Business Usage	Federal Employees Using Autos In Government Business	Limits who is considered an insured under Part A when a vehicle is used in government business (e.g., rural mail carrier)	IA, MN, SD, WI	PP 03 01
Joint Ownership	Joint Ownership Coverage	Provides coverage for a non-resident vehicle owner that is not a named insured on the policy covering the vehicle	IA MN SD WI	PP 13 26 PP 23 21 PP 03 34 PP 23 35

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	State	Endorsement Number
New Vehicle Replacement	New Vehicle Replacement Cost Coverage	Modifies loss settlement to replacement cost for new vehicles; vehicle must be less than two years old; less than 24,000 miles; value less than \$70,000; must request coverage within 30 days of vehicle purchase or upon issue of new business if replacing a policy that included the coverage	IA, MN, SD, WI	WN PP 31
Non-Owned Vehicle	Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use	Provides liability and medical coverage for insured and family members when operating non-owned autos	IA, MN, SD, WI	PP 03 06
Rental Reimbursement	Optional Limits Transportation Expenses Coverage	\$30/\$900 included; increased limits of \$40/\$1200 and \$50/\$1500 are available while vehicle is out of service due to a covered loss	IA, MN, SD, WI	PP 03 02

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	State	Endorsement Number
Roadside Assistance	Highway Emergency Loss Protection	<p>This coverage is available for full coverage vehicles only.</p> <p>HELP (“Highway Emergency Loss Protection”) limits included:</p> <p>\$60 per day / \$1,500 maximum for Temporary Transportation Expenses (previously referred to as Rental Reimbursement)</p> <p>\$150 for Roadside Assistance</p> <p>\$750 for Trip Interruption Coverage</p> <p>Airbag Replacement</p>	IA, MN, SD, WI	WN PP 27
	Roadside Assistance Coverage	<p>This coverage is available for liability only vehicles on policies that also have full coverage vehicles with the HELP endorsement.</p> <p>Roadside Assistance coverage, limited to \$150 for flat tire, gas needed, jump start battery, lock out service, towing</p>	IA, MN, SD, WI	WN PP 55
Stated Amount OTC Coverage	Coverage For Damage To Your Auto (Maximum Limit Of Liability)	Covers older vehicles for ACV on comprehensive coverage only	IA, MN, SD, WI	PP 03 08

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	State	Endorsement Number
Towing	Towing And Labor Costs Coverage	Pays for labor costs when a policyholder's vehicle is disabled. Available limits include \$25, \$50, \$75, \$100, \$150, \$200, and \$250; available only for vehicles with Liability and Other Than Collision coverages	IA, MN, SD, WI	PP 03 03
Trip Interruption	Trip Interruption Coverage	Lodging and food expenses covered up to \$600	IA, MN, SD, WI	PP 13 02
Trust	Trust Endorsement	To be added when an owned vehicle is in the name of a trust rather than an individual	IA, MN, SD, WI	PP 13 03

7/1/2016





HOMEOWNER

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Homeowner Program Features

Western National offers a variety of homeowner forms that include many unique benefits at no additional charge, including:

Penalty-Free Promise*

All of our policies come with our unique Penalty-Free Promise. Policy premium is never increased as a result of claims.

Common Loss Deductible

Customers that incur damage to property covered under more than one Western National personal lines policy pay only the highest applicable deductible.

Additional Insurance – Coverage A (Dwelling)

For added protection, our Preferred forms include additional insurance at 150% of Coverage A at no additional charge. (“Guaranteed” replacement cost coverage is included in Wisconsin form 5 and available in Wisconsin form 3). 125% of Coverage A is available in our Standard form.

Water Back-Up Coverage

Minnesota, South Dakota, and Wisconsin policies include \$5,000 coverage for water back-up. Limits up to \$100,000 are available for purchase in all states.

Identity Fraud Expense Coverage

All Homeowner forms include \$10,000 coverage to reduce expenses incurred as a result of identity fraud. Additional limits up to \$50,000 are available for purchase.

Personal Injury

Coverage for policyholder liability due to personal injury is included in our Preferred forms and available for purchase in our standard forms.

Western National offers many optional coverages to meet the needs of today’s insurance consumer. Examples of some popular options include:

Scheduled, Agreed Value and Blanket Jewelry

Policyholders may choose to specifically insure their high-value jewelry items for open peril coverage. They may also choose to purchase a blanket limit of \$5,000, \$7,500, or \$10,000 to cover multiple items each valued under \$2,500.

Equipment Breakdown

Homeowners may choose to purchase coverage for breakdown of equipment, such as appliances and HVAC systems. The limit is \$50,000 per occurrence and a \$500 deductible applies.

Service Line

Exterior underground piping or wiring coverage that may be added to primary homes in the Preferred program. The limit is \$10,000 per occurrence with an applicable \$500 deductible.

Boats and Snowmobiles

Customers may add coverage for boats and snowmobiles to their Homeowner policy.

* “Penalty-Free” means your rates are never increased due to claims. Initial and ongoing eligibility for coverage not guaranteed. Coverage not available in every state.

Eligibility Guidelines

Subject	Standard Form 3	Preferred Form 3	Preferred Form 5	Unit Owner Form 6	Unit Owner Preferred Form 6	Renter Form 4
Animals – Dogs	Ineligible dog breeds: Dobermans, Rottweilers, Chows, Akitas, Pit Bulls, Staffordshire Terrier, American Pitbull Terrier, German Shepherds, Presa Canario; Dogs with bite and/or aggressive behavior history are ineligible					
Animals – Maximum Number	Three dogs; prior approval required for households with more than five animals of any kind or combination					
Animals – Other	Horses, llamas, livestock or similar animals are ineligible; chickens are permitted if no selling/ distributing eggs and no heated coup near dwelling; cats and other small house pets are eligible					
Business on Premises	Underwriter approval required prior to binding; properties with business operations in detached structures are ineligible					
Coverage A Additional Coverage	25% Optional	50% Included		Not Applicable		
Coverage A - Maximum	Over \$1,000,000 refer to Underwriter prior to binding			Over \$100,000, refer to Underwriter prior to binding		Not Applicable
Coverage A - Minimum	Under \$150,000, refer to Underwriter prior to binding	\$250,000		10% of Coverage C		Not Applicable
Coverage C - Minimum	70% of Coverage A limit is included; limit can be reduced			\$25,000		\$20,000
Credit History	No public records (bankruptcy, foreclosure, judgments, tax liens) in five years					
Day Care	Ineligible (exceptions may apply in the state of Minnesota; contact Underwriting)					
Deductible	Deductibles include \$500; \$1,000; \$1,500; \$2,500; \$5,000; and \$10,000					
	Minimum \$1,500 wind / hail deductible included; other options are available			\$500 minimum		
Dome Homes	Ineligible					Eligible
Earth Homes	Ineligible					Eligible
Electrical Service	Electrical systems should be free of knob & tube and aluminum wiring and provide the service level and materials to meet demand for house size and technology / electrical appliances. No fuses. Homes built prior to 1920: the electrical systems (all wiring, connectors, fasteners and service panels) replaced with modern materials. Suitable documentation must be provided.					

Eligibility Guidelines (continued)

Subject	Standard Form 3	Preferred Form 3	Preferred Form 5	Unit Owner Form 6	Unit Owner Preferred Form 6	Renter Form 4
Farming	Contact Underwriting					
Fire Protection	Property must be accessible year-round and within 10 road miles of the primary responding fire department; gated communities or other restricted access ineligible	Property must be accessible year-round and within five road miles of the primary responding fire department and within 1,000 feet of a hydrant or other year-round water source providing at least 3,500 gallons of water; gated communities or other restricted access ineligible		See Standard Form 3	See Preferred Forms 3 and 5	See Standard Form 3
Foundations	Enclosed only			Not Applicable		
Guns	Total gun schedules of \$10,000 or more and any individual gun value of \$5,000 or more contact underwriting regarding additional information and underwriting approval.					
Heating	Central heat required; furnace must be 30 years or newer; fuel storage tank must be above ground for oil heat; wood, kerosene, and solar heating are ineligible			Not Applicable		
Heating - Solid Fuel Burning Devices	Do not bind coverage - UL approved units and fireplace inserts may be acceptable if professionally installed with proper clearances meeting manufacturer installation requirements. Fireplace inserts require a continuous flue from the insert to the top of the chimney. Submit the solid fuel questionnaire and photo; prior approval is required. Solid fuel devices include wood corn, and pellet stoves. <ul style="list-style-type: none">Units in garages and detached structures are ineligibleExterior stovepipes are ineligibleUnits used as primary heat source are ineligibleAll units are charged					Ineligible
Jet-Ski/ Personal Watercraft	Stand up jet-skis are ineligible; watercraft used professionally in ski shows and/or for racing are also ineligible Operators: <ul style="list-style-type: none">Licensed or previously licensed household members must meet Personal Auto driver eligibility requirementsUnlicensed youthful boat operators must have boating safety course certificate					Refer all watercraft prior to binding

Eligibility Guidelines (continued)

Subject	Standard Form 3	Preferred Form 3	Preferred Form 5	Unit Owner Form 6	Unit Owner Preferred Form 6	Renter Form 4
Jewelry	Underwriter approval required prior to binding for single items valued over \$15,000; appraisal required for items \$5,000 or greater					Approval and appraisal required for single items \$5,000 or greater
Log Homes	Hand hewn log homes are ineligible					Eligible
Losses Prior 3 Years	One weather loss permitted; Non-weather losses ineligible; Open claims ineligible; Losses attributed to the applicant and/or the property to be insured will be evaluated; Multiple incidents in years 3-5 discuss with Underwriting					
Mobile Home/ Manufactured Home	Ineligible					Eligible
Mono-line Homeowner	Package business preferred; mono-line considered					
Occupancy	Must be owner occupied					Up to two individuals may be insured under one policy
Plumbing	Plumbing systems must be well maintained and free of leaks. Homes built prior to 1920: the plumbing systems must be mostly copper/PVC and free of leaks. Suitable documentation must be provided.					
Prior Insurance	Continuous coverage with no lapse required; prior cancellation, non-renewal, or impending non-renewal is ineligible; first time homebuyer is exempt from this requirement					
Roof Condition/Age	20 years old and newer or lifetime roof surface such as tile, slate, and metal; all roofs must be in good condition and free of curling or otherwise deteriorated components			Not Applicable		
Roof Surface Coverage (IA, SD)	All roofs 15 years and over will have ACV loss settlement terms for windstorm or hail losses.			Not Applicable		
Roof Surface Coverage MN Only	All roofs 20 years and over will have ACV loss settlement terms for windstorm or hail losses. (Minnesota policies issued prior to 7/1/2013 do not include the ACV roof loss settlement provision.)			Not Applicable		

Eligibility Guidelines (continued)

Subject	Standard Form 3	Preferred Form 3	Preferred Form 5	Unit Owner Form 6	Unit Owner Preferred Form 6	Renter Form 4
Roof Type	Tin, rubber membrane, tar and gravel, or rolled roofs are ineligible; flat roofs are ineligible Cosmetic damage exclusion included on metal roofs			Not Applicable		
Seasonal/ Secondary Homes	Seasonal or secondary homes that meet underwriting eligibility guidelines are acceptable with supporting coverage of the primary residence; unsupported seasonal or secondary residences will be considered when WNMIC is unable to provide coverage for the primary residence					
Service Line	Not Applicable	Primary homes only. No backdating of coverage.		Not Applicable		
Snowmobiles	Licensed or previous licensed household members must meet Personal Auto eligibility requirements; unlicensed youthful snowmobile operators must have snowmobile safety course certification. 800cc maximum engine size. 4-stroke 1200cc maximum engine size					
Stucco or EIFS/ Synthetic Stucco	Homes with EIFS/synthetic stucco are ineligible.			Not Applicable		
Swimming Pools	Six foot self-latching fence required; slides and diving boards over sufficient water depth are eligible. Above ground pools without a fenced yard may be eligible if enclosed by deck around pool with a locked gate or additional fence/ guard around pool. Ladders must swing up and lock.			Not Applicable		
Trampolines	Contact Underwriting					
Units/ Families	No more than two units and/or one family per unit; no more than two boarders or roomers			No more than one family per unit; no more than two boarders or roomers; no more than eight units in adjoining townhome		See Occupancy
Water Back-Up Coverage – Increased Limits	Ineligible if there are any prior water back-up losses. If located in a flood zone, cannot be within 1,000 feet of a pond or lake or one mile from a river, stream, or canal.					

Eligibility Guidelines (continued)

Subject	Standard Form 3	Preferred Form 3	Preferred Form 5	Unit Owner Form 6	Unit Owner Preferred Form 6	Renter Form 4
Watercraft	Operators: <ul style="list-style-type: none"> Licensed or previously licensed household members must meet Personal Auto driver eligibility requirements Unlicensed youthful boat operators must have boating safety course certificate Boats up to 26 ft., maximum speed 50 mph, maximum value \$75,000; stand up jet-skis are ineligible; watercraft used professionally in ski shows and/or for racing are ineligible.					Refer all watercraft prior to binding
Wood Burning Devices	Gas and brick or stone wood burning fireplaces are acceptable; woodstoves and woodstove inserts require Underwriter approval prior to binding (see "Heating - Solid Fuel Burning Devices")					Traditional fireplaces and electric and gas stoves are acceptable
Year of Construction	Homes over 100 years require underwriter approval prior to binding; Homes on a historic register are ineligible	30 years and newer	100 years and newer	30 Years and newer		Not Applicable

Forms & Perils Covered

Coverage	HO 0001 Homeowner (not available in IA)	HO 0002 Homeowner	HO 0003 Homeowner Standard	HO 0003 Homeowner Preferred
A - Dwelling	Named Peril*	Named Peril**	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions
B - Other Structures	Named Peril*	Named Peril**	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions
C - Personal Property	Named Peril*	Named Peril**	Named Peril (same as HO 0002)	Named Peril (same as HO 0002)
D - Additional Living Costs & Loss of Rent	Named Peril*	Named Peril**	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions

Coverage	HO 0005 Homeowner	HO 0006 Unit Owner Standard	HO 0006 Unit Owner Preferred	HO 0004 Renter
A - Dwelling	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions	All risks of direct physical loss with certain exceptions	No Coverage
B - Other Structures	All risks of direct physical loss with certain exceptions	No Coverage	No Coverage	No Coverage
C - Personal Property	All risks of direct physical loss with certain exceptions	Named Peril (same as HO 0002)	All risks of direct physical loss with certain exceptions	Named Peril (same as HO 0002)
D - Additional Living Costs & Loss of Rent	All risks of direct physical loss with certain exceptions	Named Peril (same as HO 0002)	Named Peril (same as HO 0002)	Named Peril (same as HO 0002)

7/1/2016

* **HO 0001 Perils Covered:** Fire or Lightning; Windstorm or Hail; Explosion, Riot, or Civil Commotion; Aircraft; Vehicles; Smoke; Sinkhole Collapse; Volcanic Eruption; Vandalism or Malicious Mischief; Theft

** **HO 0002 Perils Covered:** All perils covered by HO 0001 and Falling Objects; Weight of Ice, Snow, or Sleet; Sudden and Accidental Tearing Apart; Burning or Bulging; Accidental Discharge Of Water or Steam; Freezing; Sudden And Accidental Damage From Artificially Generated Electrical Currents

Western National Homeowner Internal Limits

		HOMEOWNER			UNIT OWNER		RENTER	
Subject	Description	Form 3 Standard	Form 3 Preferred	Form 5	Form 6 Standard	Form 6 Preferred	Form 4	Optional Additional Limits
Business	Incidental business liability coverage	Included at Coverage L limit	Included at Coverage L limit	Included at Coverage L limit	Included at Coverage L limit	Included at Coverage L limit	Included at Coverage L limit	Up to \$500,000
	Coverage for personal property used in business - at the described location and away from the described location	\$2,500; \$500 away	\$5,000; \$1,000 away	\$5,000; \$1,000 away	\$2,500; \$500 away	\$5,000; \$1,000 away	\$2,500; \$500 away	Up to \$7,500 additional at the described location; up to \$1,500 away
Coverage A - Expanded Replacement Cost	Additional insurance if the cost to rebuild the damaged part of the structure exceeds the Coverage A limit	0% included; 25% available	50% included in all states; “Guaranteed - no limit” available in WI	50% included in IA, MN, and SD; “Guaranteed - no limit” included in WI	Not Applicable	Not Applicable	Not Applicable	See information to the left
Coverage A - Unit Owners	Coverage for all risk of direct physical loss with certain exceptions for building additions and alterations	Not Applicable			10% of Coverage C Included		Not Applicable	Available
Defense Costs	Loss of earnings up to \$250 per day	Included at Coverage L limit						Not Available

Western National Homeowner Internal Limits (continued)

		HOMEOWNER			UNIT OWNER		RENTER	
Subject	Description	Form 3 Standard	Form 3 Preferred	Form 5	Form 6 Standard	Form 6 Preferred	Form 4	Optional Additional Limits
Electronics	Electronic devices and accessories while in or on a motorized vehicle or watercraft	\$1,500	\$1,500	\$2,500	\$1,500	\$1,500	\$1,500	Up to \$1,000
	Electronic devices and accessories used primarily for business purposes while away from the described location and not in or on a motorized vehicle or watercraft	\$1,500	\$1,500	\$2,500	\$1,500	\$1,500	\$1,500	Up to \$1,000
Fire Department	The limit applies to the incidental coverage for fire department service charges.	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$500	\$500 increments
Grave Markers	The limit that applies to direct physical loss to grave markers and mausoleums on or away from the described location.	\$2500	\$5000	\$5000	\$2500	\$5000	\$2500	Not Available
Guns	Loss by theft of guns and items related to guns	\$2,500	\$2,500	\$2,500 includes misplacing or losing	\$2,500	\$2,500 includes misplacing or losing	\$2,500	Available
Identity Theft	Identity Fraud Expense Coverage (primary dwellings only)	\$10,000						Up to \$50,000

Western National Homeowner Internal Limits (continued)

Subject	Description	HOMEOWNER			UNIT OWNER		RENTER	Optional Additional Limits
		Form 3 Standard	Form 3 Preferred	Form 5	Form 6 Standard	Form 6 Preferred	Form 4	
Inflation Protection (Coverage A through D)	Automatic adjustments for inflation	Included						Not available
Jewelry-Unscheduled	Loss by theft of jewelry, watches, precious and semiprecious stone, gems, and furs	\$2,500	\$2,500	\$2,500 includes misplacing or losing	\$2,500	\$5,000 includes misplacing or losing	\$2,500	Up to \$1,500 (Standard) Up to \$5,000 (Preferred)
Liability	Base limit for Coverage L	\$100,000						Up to \$500,000
Lock Replacement	Coverage for replacement for exterior door locks if the keys are lost or stolen; includes replacement of garage door transmitter	\$0	\$500	\$500	\$0	\$500	\$0	Not Available
Loss Assessment	Association deductible; No deductible applies	\$1,500	\$1,500	\$1,500	\$1,500	\$5,000	\$1,500	Up to \$100,000
	Coverage for homeowner association assessments that are not due to association policy deductibles; No deductible applies	\$1,500	\$1,500	\$1,500	\$1,500	\$5,000	\$1,500	Up to \$100,000
Medical Payments	Base limit for Coverage M	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	Up to \$10,000

Western National Homeowner Internal Limits (continued)

		HOMEOWNER			UNIT OWNER		RENTER	
Subject	Description	Form 3 Standard	Form 3 Preferred	Form 5	Form 6 Standard	Form 6 Preferred	Form 4	Optional Additional Limits
Mold	Limited coverage for damage or injury caused by bacteria, fungi, wet or dry rot (IA and WI only)	\$10,000 aggregate limit for property, including testing and clean up; \$50,000 annual aggregate limit for liability						Not available
	Excluded (MN & SD)	No coverage included						Not available
Money, Gold, Silver, Stamps, Valuable Papers	Money, bank notes, gold, platinum, silver (other than silverware), etc.	\$250	\$300	\$500	\$250	\$300	\$250	Up to \$500
	Securities, stamps, personal records, tickets, accounts, deeds, passports, manuscripts, etc.	\$1,500	\$1,500	\$2,500	\$1,500	\$1,500	\$1,500	Up to \$500
	Credit Card; Electronic Fund Transfer Card or Access Device; Forgery; and Counterfeit Money; No deductible applies	\$1,500	\$2,000	\$5,000	\$1,500	\$2,000	\$1,500	Forms 3, 4, 6 limits \$1,000; \$3,500; \$6,000; \$8,500 Form 5 limits \$2,500 and \$5,000
Personal Injury	Coverage for personal injury liability	Optional	Included at Coverage L limit	Included at Coverage L limit	Optional	Included at Coverage L limit	Optional	Up to \$500,000

Western National Homeowner Internal Limits (continued)

		HOMEOWNER			UNIT OWNER		RENTER	
Subject	Description	Form 3 Standard	Form 3 Preferred	Form 5	Form 6 Standard	Form 6 Preferred	Form 4	Optional Additional Limits
Personal Property	Base limit for Coverage C	70% of Coverage A	70% of Coverage A	70% of Coverage A	Not applicable	Not applicable	Not applicable	Available
	Replacement cost coverage for personal property	Optional	Included	Included	Optional	Included	Optional	See information to the left
	Replacement cost coverage for Antiques, memorabilia, and obsolete items (MN only)	\$5,000 antiques, \$1,000 memorabilia, \$500 obsolete items						Schedule
	Special Coverage - All risk coverage with certain exceptions	Optional	Optional	Included	Optional	Included	Optional	See information to the left
	Coverage for property in rental units	\$2,500			Not available			Available
Pollution	Liquid fuel remediation	\$10,000						Not available
Property Damage	Liability coverage for damage to property of others	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$1,000	Not available
Refrigerated Property	Coverage for damaged to contents of a refrigerator; No deductible applies	\$500				\$1,000	\$500	Available
Silverware	Loss by theft of silverware, gold ware, etc.; and items plated with gold or silver	\$2,500		\$2,500 includes misplacing or losing	\$2,500	\$2,500 includes misplacing or losing	\$2,500	Up to \$9,000 additional

Western National Homeowner Internal Limits (continued)

		HOMEOWNER			UNIT OWNER		RENTER	
Subject	Description	Form 3 Standard	Form 3 Preferred	Form 5	Form 6 Standard	Form 6 Preferred	Form 4	Optional Additional Limits
Stamps and Valuable Papers	Securities, stamps, personal records, tickets, accounts, deeds, passports, manuscripts, etc.	\$1,500		\$2,500	\$1,500			Up to \$500 additional
Tenant's Improvements	Coverage for building improvements made at the tenant's expense	Not applicable					10% of Coverage C	Available
Trailers and Semitrailers	Trailers and semitrailers not used with watercraft	\$1,500	\$2,000	\$2,500	\$1,500	\$2,000	\$1,500	Schedule
Trees	Debris removal for fallen trees; not subject to damage to property or obstruction of access if caused by wind, hail, or weight of ice, snow, or sleet	\$500 per tree and \$1,000 per occurrence					5% of applicable limit to a maximum of \$500 per tree and \$1,000 per occurrence	Not available
	Coverage for trees, plants, or shrubs on the residence premises for specified perils	5% of Coverage A; maximum \$500 per tree, plant, or shrub			10% of Coverage C; maximum \$500 per tree, plant, or shrub	10% of Coverage C; maximum \$500 per tree, plant, or shrub	10% of Coverage C; maximum \$500 per tree, plant, or shrub	Not available

Western National Homeowner Internal Limits (continued)

		HOMEOWNER			UNIT OWNER		RENTER	
Subject	Description	Form 3 Standard	Form 3 Preferred	Form 5	Form 6 Standard	Form 6 Preferred	Form 4	Optional Additional Limits
Watercraft and Related Property	Watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers	\$1,500	\$2,000	\$2,500	\$1,500	\$2,000	\$1,500	Schedule
	Liability coverage for owned boats with outboard motors up to 75 HP (IA, MN, SD) - Liability coverage for owned boats with outboard motors (no maximum horsepower WI only)	Included at Coverage L limit						Up to \$500,000
	Non owned watercraft up to 50HP	Included at Coverage L limit						Up to \$500,000
	Liability coverage for boats with Inboard motors up to 50 HP	Included at Coverage L limit						Up to \$500,000
	Coverage for liability resulting from a sailboat up to 26 feet	Included at Coverage L limit						Up to \$500,000
	Replacement cost coverage for Portable Docks & Lifts	Included at Coverage C limit						Can be scheduled
	Replacement cost coverage for Ice Fish houses	Included at Coverage C limit						Can be scheduled

7/1/2016



Optional Coverage Endorsements List from *AgentsXpress*

Subject in Homeowner Optional Coverage Endorsement Table	<i>AgentsXpress</i> Optional Coverage Description
ACV	Actual cash Value-Cov A & B
Additional Interest	Other Residents Of Your Household
Additional Interest	Tenant Additional Named Insured
Assisted Living	Resident Of Assisted Living-One Resident
Assisted Living	Resident Of Assisted Living-Two Resident
Buildings Under Construction	Residence Under Construction-Collapse
Buildings Under Construction	Residence Under Construction-Theft
Business	Business Activities
Business	Covg C-Higher Limit-Business Property
Business	Office, Prof, Private School-Liability
Business	Office, Prof, Private School-Property
Child Care	Supplemental Income-Child Care
Computers	Computer Coverage
Coverage A-Expanded Replacement Cost	Additional Insurance-Cov A 25%
Coverage A-Expanded Replacement Cost	Additional Insurance-Cov A 50%
Coverage A-Functional Replacement Cost	Functional Replacement Cost
Coverage A-Unit Owners	Unit Owners Coverage A Special Coverage
Credit Card	Incidental Prop-Higher Limit Credit Card
Dogs	Excl-Injury Arising From Canine
Earthquake	Earthquake
Employees	Domestic Employee
Equipment Breakdown	Equipment Breakdown
Farming	Incidental Farm-Garden Plots
Fire Department Service Charge	Incidental Prop-Higher Limit Fire Dept
Golf Carts	Golf Cart-Liability Coverage
Golf Carts	Golf Cart-Property Coverage
Identity Theft	Identity Fraud
Jewelry	Blanket Jewelry Coverage
Loss Assessment	Earthquake Assoc Ded
Loss Assessment	Earthquake Loss Assessment
Loss Assessment	Loss Assessment
Loss Assessment	Loss Assessment-Added Locations
Loss Assessment	Loss Assessment-Assoc Ded
Loss Assessment	Loss Assessment-Assoc Ded-Add Loc 1
Loss Assessment	Loss Assessment-Assoc Ded-Add Loc 2
Loss Assessment	Loss Assessment-Assoc Ded-Add Loc 3
Motorized Vehicles	Motorized Vehicle Liability-Low Power
Ordinance Or Law	Ordinance Or Law-Inc Limit-25%
Ordinance Or Law	Ordinance Or Law-Inc Limit-50%
Other Structures	Related Private Struct-Away From Premise

Optional Coverage Endorsements List from *AgentsXpress* (continued)

Subject in Homeowner Optional Coverage Endorsement Table	<i>AgentsXpress</i> Optional Coverage Description
Other Structures	Related Private Structure
Other Structures	Related Private Structure Rented
Other Structures	Related Private Structure-1 Family
Other Structures	Related Private Structure-2 Family
Other Structures	Sched Related Prvt Struct-Away From Prem
Personal Injury	Personal Injury
Personal Property	Covg C-Higher Limit-Electronics Business
Personal Property	Covg C-Higher Limit-Electronics Personal
Personal Property	Covg C-Higher Limit-Guns
Personal Property	Covg C-Higher Limit-Jewelry & Furs
Personal Property	Covg C-Higher Limit-Money
Personal Property	Covg C-Higher Limit-Securities
Personal Property	Covg C-Higher Limit-Silverware
Personal Property	Extended Theft-Described Location
Personal Property	Personal Property for Designated Relative
Personal Property	Personal Property and Liability for Named Non- Resident Relative
Personal Property	Property In Rental Units
Personal Property	Replacement Value-Personal Property
Personal Property	Special Personal Property
Personal Property	Tenants Personal Property-Special Covg
Personal Property	Unit Owners Coverage C Special Coverage
Refrigerated Foods	Incidental Prop-Higher Limit Refrig Food
Renting Residence	Addl Residence Rented to Others-1 Family
Renting Residence	Addl Residence Rented to Others-2 Family
Roof	Roof Exclusion
Roof	Wind/Hail Acv Roof-Scheduled Structures
Roof	Wind/Hail Acv Roof Surfacing
Secondary or Seasonal Liability	Addl Residence Premises Occupied By Ins
Snowmobile	Snowmobile Liability
Tenants Improvements	Incidental Prop-Higher Limit Tenants Imp
Water Back Up	Water Back Up, Sump Discharge/Overflow
Waterbed	Accidental Discharge Water-Filled Furniture
Waterbed	Waterbed Liability
Watercraft	Watercraft Liability
Watercraft	Watercraft Liability-Personal Watercraft
Watercraft	xxxxx

Optional Coverage Endorsements

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Additional Interest	Additional Insured – Landlord	Provides coverage for a landlord for liability arising out of an insured tenant's occupancy	IA, MN, SD, WI	Form 4	HO 6016
	Other Residents Of Your Household	Extends the definition of insured to a person who resides with the insured	IA, MN, SD, WI	All Forms	HO 6033
	Tenants, Other Residents Of Your Household – Additional Named Insured	Up to four individual tenants may be insured under one policy, provided that each individual is named as an insured on the declarations. Charges will apply for each additional individual.	IA, MN, SD, WI	Form 4	No Form
	Additional Insured – Described Location	Provides Coverage A and B for a person that has an insurable interest in the property but is not an insured	IA, MN, SD, WI	All Forms Except Form 4	HO 6041
	Additional Insured – Coverages A, B, C, L, and M	Covers the insurable interest of a trust; Coverages A, B, C, L and M apply	IA, MN, SD, WI	All Forms Except Form 4	HO 6072
	Loss Payee	Covers the insurable interest of a loss payee for a scheduled item	IA, MN, SD, WI	All Forms	WN HO 11
Animals - Dogs	Exclusion-Injury Or Damage Arising Out Of An Animal	Underwriters may choose to issue an exclusion for the homeowner's animal.	IA, MN, SD, WI	All Forms	WN HO 100
Assisted Living	Coverage for Resident of Assisted Living Facility	Coverage for \$10,000 personal property, \$6,000 (maximum \$500 per month) additional living costs, and \$100,000 personal liability for a person related to the policyholder and resides in an assisted living facility	IA, MN, SD, WI	All Forms	HO 6235

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Buildings Under Construction	Residence Under Construction – Theft	Covers theft of building materials and supplies during construction until residence is completed and occupied or until 12 months from inception date of policy, whichever comes first. Maximum limit \$100,000	IA, MN, SD, WI	Standard Forms 1, 2, and 3	WN HO 91 WN HO 90
	Collapse Coverage Endorsement (New Dwellings Under Construction)	Covers loss caused by collapse to a dwelling under construction - Maximum limit \$10,000	IA, MN, SD, WI	Standard Forms 1, 2, and 3	WN HO 92 WN HO 04
Business	Office, Professional, Private School, Or Studio Occupancy – Liability	Coverage for liability arising out of an incidental office, professional, private school, or studio on premises	IA, MN, SD, WI	All Forms	HO 3542
	Office, Professional, Private School, Or Studio Occupancy – Property	Coverage for a related private structure on premises with an office, professional, private school, or studio occupancy	IA, MN, SD, WI	All Forms	HO 3542
	Higher Limits On Personal Property Used For Business Purposes	Increases the special limit that applies to business personal property; an additional \$7,500 available at the described location and \$1,500 away	IA, MN, SD, WI	All Forms	HO 3565
	Business Activities	Provides coverage for liability arising out of a business not owned by the policyholder; available for clerical, sales, or teachers	IA, MN, SD, WI	All Forms	HO 3571
Child Care	Supplemental Income – Child Care	Provides coverage for actual loss of earnings for time spent caring for an eligible child in the event of illness, accident, or injury; limited to \$60 per day/\$300 per year	IA, MN, SD, WI	All Forms	WN HO 39

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Computers	Computer Coverage	Computer coverage for computer hardware & software option not permitted on a policy that included an endorsement providing special coverage for Coverage C Deductibles; Laptop - \$100, Home data processing equipment - \$50	IA, MN, SD, WI	Standard Forms 1, 2, 3, 4, & 6 Preferred Forms 3	WN HO 74
Coverage A Expanded Replacement Cost	Specified Additional Amount Of Insurance – Coverage A	An additional amount of insurance can be provided for the residence when the loss exceeds the coverage A limit: <ul style="list-style-type: none"> Standard – 125% available Preferred 3 & 5 – 150% included 	IA, MN, SD, WI	Standard Forms 1, 2, and 3	HO 4844
	Additional Limits Coverage A, B, C, and D	An additional amount of insurance can be provided for the residence when the loss exceeds the coverage A limit: <ul style="list-style-type: none"> Preferred 3 – “Guaranteed – no limit” available Preferred 5 – “Guaranteed –no limit” included 	WI	Preferred Forms 3 & 5	HO 1636
Coverage A Functional Replacement Cost (continued on next page)	Functional Replacement Cost Loss Settlement Terms	Changes loss settlement provisions to allow for the repair or replacement of a building with commonly used and less costly construction materials and methods that are functionally equivalent to obsolete, antique, or custom construction materials and methods used in the original construction of the building; Coverage A must be at 100% of its functional replacement cost	IA, MN, SD, WI	Standard Forms 1, 2, and 3	HO 4857
	Functional Replacement Cost with Additional Amount of Insurance-Coverage A	10% additional amount of insurance coverage can be added when the loss to residence exceeds Coverage A limit. Coverage A must be at 100% of the residence’s functional replacement cost.	IA, MN, SD, WI	Standard Forms 1, 2, and 3	WN HO 108

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Coverage A Functional Replacement Cost <i>(continued)</i>	Functional Replacement Cost with Additional Amount of Insurance-Coverage A	25% additional amount of insurance coverage can be added when the loss to residence exceeds Coverage A limit. Coverage A must be at 100% of the residence's functional replacement cost.	IA, MN, SD, WI	Standard Forms 1, 2, and 3	WN HO 113 10 20
Coverage A Modified Replacement Cost	Modified Replacement Cost Terms	Coverage for partial losses can be provided on a replacement cost basis when Coverage A is less than 80% of its replacement value; the Coverage A limit as a percent of replacement value must be established at the time this coverage is added	IA, MN, SD, WI	Standard Forms 1, 2, and 3	HO 4856
Coverage A Unit Owners	Unit-Owners Coverage A Special Coverage	Changes Coverage A from named peril to all risk of direct physical loss, with certain exceptions	IA, MN, SD, WI	Standard and Preferred Form 6	HO 7032
Credit Card, Electronic Fund Transfer Card, Forgery, and Counterfeit Money	Incidental Property Coverages – Higher Limits for Credit Card, Electronic Fund Transfer Card, Forgery, and Counterfeit Money	Increases limits as selected: Forms 3, 4, 6 limits \$1,000, \$3,500, \$6,000, \$8,500; Form 5 limits \$2,500 and \$5,000; No deductible applies	IA, MN, SD, WI	All Forms	HO 2530
Cyber Liability	Cyber Protection Insurance	\$10,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	IA & WI	All Forms	HOMU 00040421
	Cyber Protection Insurance	\$10,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	MN & SD	All Forms	HOMU 00030421

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Cyber Liability	Cyber Protection Insurance	\$25,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	IA & WI	All Forms	HOMU 00020421
	Cyber Protection Insurance	\$25,000 aggregate limit for First Party loss (Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, Breach Notification Costs) and Third Party Claims	MN & SD	All Forms	HOMU 00010421
Earthquake	Earthquake Coverage	Covers direct physical loss caused by earthquake - 2% deductible	IA, MN, SD, WI	All Forms	HO 2754
Employees	Domestic Employee	If more than two employees, this optional coverage endorsement provides liability for injury of employees not required to have workers' compensation coverage; policy includes coverage for two employees;	IA, MN, SD, WI	All Forms	No form outlined in policy form
Equipment Breakdown	Equipment Breakdown Endorsement	Provides coverage for breakdown of appliances and other equipment at the insured dwelling; limit is \$50,000 per occurrence and a \$500 deductible applies	IA, MN, SD, WI	All Forms	WN HO 62
Farming	Incidental Farming – Garden Plots	Provides liability arising out of a policyholder's incidental farming activities on or away from premises; incidental farm includes farming of garden plots only	IA, MN, SD, WI	All Forms	HO 7540
Fire Department Service Charge	Incidental Property Coverages – Higher Limits for Fire Department Service Charge	Increases the limit that applies to fire department service charges; No deductible applies	IA, MN, SD, WI	All Forms	HO 2530

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Golf Carts	Scheduled Motorized Golf Cart Coverage	Provides all risks of direct physical loss coverage, with certain exceptions; collision coverage is included; \$500 deductible applies	IA, MN, SD, WI	All Forms	HO 3831
	Golf Cart Liability Coverage	Covers liability for owned golf carts used for other than golfing	IA, MN, SD, WI	All Forms	HO 3832
Jewelry	Blanket Jewelry Coverage	Provides coverage against all risk of direct physical loss with certain exceptions for unspecified jewelry; no deductible applies; available limits include \$5,000, \$7,500, and \$10,000 subject to a per item limit of \$2,500	IA, MN, SD, WI	All Forms	WN HO 84
	Schedule Personal Property- Agreed Value	Provide agreed value loss settlement terms for scheduled jewelry items	IA, MN, SD, WI	All Forms	WN HO 94
Identity Theft	Identity Fraud Expense	Provides coverage for expenses incurred as the result of identity fraud; the \$10,000 included limit can be increased to a maximum of \$50,000	IA, MN, SD, WI	All Forms (Primary Policies Only)	HO 2786

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Loss Assessment	Loss Assessment Coverage	Coverage for loss as a result of assessments by a homeowner association that are other than assessments for association property deductibles; \$100,000 maximum (\$5,000 increments); No deductible applies	IA, MN, SD, WI	All Forms	HO 2550
	Association Deductible - Increased Limits	Provides increased limits for assessment of an association property deductible; \$100,000 maximum (\$5,000 increments); No deductible applies	IA, MN, SD, WI	All Forms	HO 2530
	Association Deductible Coverage – Additional Locations	Provides increased limits for assessment of an association property deductible at another location; \$100,000 maximum (\$5,000 increments); No deductible applies	IA, MN, SD, WI	All Forms	HO 6220
	Earthquake Loss Assessment	Coverage for earthquake related loss as a result of assessments by a homeowner association that are other than assessments for an earthquake deductible; \$50,000 maximum (\$5,000 increments); 5% deductible applies	IA, MN, SD, WI	All Forms	HO 2753
	Association Deductible Coverage – Earthquake	Provides coverage for assessment of an association earthquake deductible due to an earthquake loss; \$50,000 maximum (\$5,000 increments); 2% deductible applies	IA, MN, SD, WI	All Forms	HO 2701
Motorized Vehicles	Incidental Coverage For Motorized Vehicles – Low Power Vehicles	Covers liability arising out of the off-premises use of certain motorized vehicles that are low-speed and battery powered	IA, MN, SD, WI	All Forms (Primary Policies Only)	WN HO 103

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Ordinance or Law	Increased Cost – Ordinance or Law – Increased Limit Of Coverage	Increases the limit provided to cover additional costs incurred to repair or rebuild a dwelling as a result of an ordinance or law <ul style="list-style-type: none"> • 10% Included • 25% Maximum on Forms 3 and 5 • 50% Maximum on Form 6 	IA, MN, SD, WI	All Forms Except Form 4	HO 2557
Other Structures	Actual Cash Value-Related Private Structures	Applies Actual Cash Value settlement for specific description of structure described.	IA, MN, SD, WI	All Forms Except Form 4 and 6	WN HO 104
	Related Private Structures – Described Location	Increases the limit provided for related private structures at the described location	IA, MN, SD, WI	Standard Forms 1, 2, and 3 Preferred Forms 3 and 5	HO 3048
	Related Private Structures Rented	Provides property coverage for a related private structure at the described location that is rented	IA, MN, SD, WI	All Forms Except Form 4	HO 3540
	Related Private Structures - 1 Fam Liability	Provides liability coverage for a rented single family related private structure at the described location	IA, MN, SD, WI	All Forms Except Form 4	HO 3540
	Related Private Structures - 2 Family Liability	Provides liability coverage for a rented two family related private structure at the described location	IA, MN, SD, WI	All Forms Except Form 4	HO 3540
	Related Private Structures – Away From The Described Location	Extends the Coverage B limit to private structures owned by the policyholder that are away from the described location Actual cash value applies	IA, MN, SD, WI	Standard Forms 1, 2, and 3 Preferred Forms 3 and 5	HO 6217
	Scheduled Related Private Structures – Away From The Described Location	Provides property coverage for a specific private structure located away from the described location Actual cash value applies	IA, MN, SD, WI	All Forms Except Form 4	HO 6218

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Personal Injury	Personal Injury	Provides coverage for personal injury for which the policyholder is liable	IA, MN, SD, WI	All Standard Forms	HO 1677 HO 4001
Personal Property	Coverage for Non-Resident Relative	Provides personal property and liability coverage for a named non-resident relative related to insured by blood, marriage or adoption	IA, MN, SD, WI	All Forms	WN HO 107
	Personal Property Coverage for Designated Relative	Provides personal property coverage for specified person named related to insured by blood, marriage or adoption	IA, MN, SD, WI	All Forms	WN HO 106
	Replacement Cost Loss Settlement Terms – Personal Property	Converts loss settlement terms for personal property and various miscellaneous items from actual cash value to replacement cost	IA, SD, WI, MN	All Standard Forms	HO 4855 HO 1646
	Special Personal Property Coverage	Modifies coverage for personal property from named peril to all risk of direct physical loss with certain exceptions	IA, MN, SD, WI	Standard Form 3 and Preferred Form 3	HO 4941
	Unit Owners Special Personal Property Coverage	Modifies coverage for personal property in a condo from named peril to all risk of direct physical loss with certain exceptions	IA, MN, SD, WI	Standard Form 6	HO 7029

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Personal Property (continued)	Coverage C – Personal Property – Special Form	Modifies coverage for personal property and tenant's improvements from named peril to all risk of direct physical loss with certain exceptions	IA, MN, SD, WI	Form 4	HO 2730
	Scheduled Personal Property Coverage	Modifies coverage for scheduled personal property from named peril to all risk of direct physical loss with certain exceptions	IA, MN, SD, WI	All Forms	WN HO 69
	Coverage C – Higher Limits On Certain Property	Increases special limits under Coverage C for electronics, guns, jewelry, furs, money, securities, silverware, valuable papers, etc.	IA, MN, SD, WI	All Forms	HO 2565
	Property in Rental Units – Increased Limit	Increases the policy limit for coverage of property in a rental unit	IA, MN, SD, WI	Standard Forms 1, 2, and 3 Preferred Forms 3 and 5	HO 2581
	Extended Theft Coverage – Described Location Occasionally Rented To Others	Modifies the exclusion of theft for all personal property from the rented part of the premises to exclude certain kinds of property (money, securities, jewelry, etc.)	IA, MN, SD, WI	All Forms Except Preferred Form 5	HO 2736
Refrigerated Foods	Incidental Property Coverages – Higher Limits for Refrigerated Foods	Increases the limits that apply to coverage for refrigerated foods (\$500 increments); No deductible applies	IA, MN, SD, WI	All Forms	HO 2530
Rented Residence	Additional Residence Rented To Others – Liability Coverage Only	Provides coverage for liability arising out of a rented one or two family dwelling owned by the policyholder	IA, MN, SD, WI	All Forms	HO 6270

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Roof	Roof Surfacing Amendment – Actual Cash Value Terms For Windstorm Or Hail Loss	Converts the loss settlement terms from replacement cost to actual cash value for loss caused by windstorm or hail	MN , WI	All Forms Except Form 4	HO 4835
	Roof Surfacing Amendment – Actual Cash Value Terms For Windstorm Or Hail Loss Scheduled	Allows for scheduling of structures to which actual cash value roof surfacing loss settlement terms will apply	MN, WI	All Forms Except Form 4	WN HO 54
	Roof Exclusion	Underwriting may choose to add a roof exclusion if they agree to issue or renew a policy that has an old and/or deteriorated roof	IA, MN, SD, WI	Standard Forms 1, 2, and 3 Preferred Forms 3 and 5	WN HO 72
	Matching of Undamaged Siding or Roofing Coverage	Allows coverage for undamaged roof surfacing or siding for residence or related private structure to be replaced when similar siding or roof surfacing is no longer available to repair/replace the damaged portion. Available limits: 10,000, 20,000, 30,000 & 40,000. Matching coverage is not available if the policy includes the following endorsements for Coverage A, B, or other structures: Actual Cash Value, Modified Replacement Cost, Functional Replacement Cost or has wood roofing material.	IA, MN, SD, WI	Standard Forms 1,2,3 Preferred Forms 3 & 5	WN HO 111 09 20
Secondary or Seasonal Liability	Additional Residence Premises Occupied By Insured	Extends liability coverage from the primary residence to a seasonal or secondary residence owned by the insured	IA, MN, SD, WI	All Forms	Coverage outlined in policy forms

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Service Line	Underground Service Line Coverage	\$10,000 of coverage provided for exterior underground piping or wiring that provides communication, compressed air, drainage, electrical power, heating, waste disposal or water services to the dwelling.	IA, MN, SD, WI	Preferred From 3 & 5	WN HO 93
Siding Exterior	Matching of Undamaged Siding or Roofing Coverage	Allows coverage for undamaged roof surfacing or siding for residence or related private structure to be replaced when similar siding or roof surfacing is no longer available to repair/replace the damaged portion. Available limits: 10,000, 20,000, 30,000 & 40,000. Matching coverage is not available if the policy includes the following endorsements for Coverage A, B, or other structures: Actual Cash Value, Modified Replacement Cost, Functional Replacement Cost or has wood roofing material.	IA, MN, SD, WI	Standard Forms 1,2,3 Preferred Forms 3 & 5	WN HO 111 09 20
Snowmobile	Snowmobile – Liability Coverage Only	Covers liability for off-premises use of a owned snowmobile	IA, MN, SD, WI	All Forms	HO 3864
	Scheduled Snowmobile Coverage	Provides all risks of direct physical loss coverage, with certain exceptions, on an actual cash value basis for scheduled snowmobiles	IA, MN, SD, WI	All Forms	WN HO 19
Tenant's Improvements	Incidental Property Coverages – Higher Limits for Tenant's Improvements	Increases limits that apply to building improvements made by the insured's tenant; available in \$1,000 increments; No deductible applies	IA, MN, SD, WI	Form 4	HO 2530

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Water Back-Up/ Sump Discharge	Water Back Up and Sump Discharge or Overflow Coverage	Coverage for damage due to water back-up and sump pump failure: \$5,000 included in MN, SD, and WI; no coverage included in IA; coverage increase available in all states up to \$100,000	IA, MN, SD, WI	All Forms	WN HO 33
Waterbed	Waterbed Liability	Covers the policyholder's liability for property damage arising out of the ownership or use of a waterbed on premises	IA, MN, SD, WI	Form 4	HO 4009
	Accidental Discharge Or Overflow Coverage – Liquid-Filled Furniture	Provides coverage for damage to property resulting from the accidental discharge or overflow of liquids from liquid-filled furniture	IA, MN, SD, WI	All Forms except Preferred Form 5	HO 2721
Watercraft	Watercraft	Provides coverage for liability arising out of the operation of watercraft; WI only: liability coverage for watercraft equipped with outboard motors is included without addition of this optional coverage endorsement	IA, MN, SD, WI	All Forms	HO 3801
	Boat Owner's Coverage	Provides actual cash value coverage for boats, motors, trailers, and equipment.	IA, MN, SD, WI	All Forms	WN HO 16

Protective Devices

A premium credit can be given for the installation of approved and properly maintained alarm and/or monitoring systems, which include:

- Central Station Burglary and/or Fire Alarms -5%
- Fire Alarm with phone alert -3%
- Local Alarms, including burglary and/or fire -2%
- Automatic Water Shut-Off System – 8%
- Temperature Monitoring System (seasonal dwellings only) – 5%
- Water Monitoring System (seasonal dwellings only) -5%



DWELLING PROPERTY

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Eligibility Guidelines

Subject	Dwelling Property Form 1	Dwelling Property Form 2	Dwelling Property Form 3
Animals – Dogs	Ineligible dog breeds: Dobermans, Rottweilers, Chows, Akitas, Pit Bulls, Staffordshire Terrier, American Pitbull Terrier, German Shepherds, Presa Canario; Dogs with bite and/or aggressive behavior history are ineligible		
Animals – Maximum Number	Three dogs; prior approval required for households with more than five animals of any kind or combination		
Animals – Other	Horses, llamas, livestock, or similar animals are ineligible; chickens are limited to two, with no heating elements in coop or outbuilding and subject to city ordinance; cats and other small house pets are eligible; unusual pets such as ferrets, potbelly pigs, etc. are ineligible		
Business on Premises	Ineligible		
Coverage A - Maximum	\$400,000		
Coverage A - Minimum	Under \$100,000, refer to Underwriter prior to binding		
Credit History	No public records in five years (bankruptcy, foreclosure, judgments, tax liens)		
Day Care	Ineligible		
Deductible-Base	Base deductibles available: \$500 \$1,000; \$1,500; \$2,500; \$5,000; \$10,000		
Deductible-Wind/Hail (MN,IA)	\$2,500 Minimum Dwellings over \$1,000,000-\$5,000 Minimum		
Deductible-Wind/Hail (SD)	\$2,500 Minimum or 1% of Coverage A; Highest will apply		
Deductible-Wind/Hail (WI)	<ul style="list-style-type: none"> Minimum \$1,500 wind /hail deductible included for Coverage A <\$500,000; other options are available Minimum \$2,500 wind/hail deductible if Coverage A is \$500,000 to \$1,000,000; other options are available Minimum \$5,000 wind/hail deductible if Coverage A is over \$1,000,000; other options are available 		
Dome Homes	Ineligible		
Earth Homes	Ineligible		
Electrical Service	Electrical systems should be free of knob & tube and aluminum wiring and provide the service level and materials to meet demand for house size and technology / electrical appliances. Homes built prior to 1920: the electrical systems (all wiring, connectors, fasteners and service panels) replaced with modern materials. Suitable documentation must be provided.		
Farming	Ineligible		

Eligibility Guidelines (continued)

Subject	Dwelling Property Form 1	Dwelling Property Form 2	Dwelling Property Form 3
Fire Protection	Property must be within 10 road miles of the primary responding fire department and must be accessible year round		
Foundations	Enclosed only		
Heating	Central heat required; fuel storage tank must be above ground for oil heating; furnace must be 30 years or newer; wood, kerosene, and solar heating are ineligible		
Heating - Solid Fuel Burning Devices	Ineligible		
Log Homes	Hand hewn log homes are ineligible.		
Losses Prior Three Years	One weather loss permitted; Non-weather losses ineligible; Open claims ineligible; Losses attributed to the applicant and/or the property to be insured will be evaluated; Multiple incidents in years 3-5 discuss with Underwriting		
Mobile Home/ Manufactured Home	Ineligible		
Mono-Line Dwelling Fire	Ineligible; primary Homeowner/Renter required		
Occupancy	One or Two Family Student housing is ineligible		
Ownership	Any commercial entity including an LLC are ineligible		
Plumbing	System must be well maintained and free of leaks		
Prior Insurance	Continuous coverage with no lapse required; prior cancellation, non-renewal or impending non-renewal is ineligible		
Rental Unit Maximum	Five units (Duplex counts as two units)		
Roof Condition/Age	20 years old and newer or lifetime roof surface such as tile, slate, and metal; all roofs must be in good condition and free of curling or otherwise deteriorated components		
Roof Surface Coverage (IA, MN, SD, WI)	All roofs over 15 years will have ACV loss settlement terms for windstorm or hail losses		
Roof Type	Tin, rubber membrane, tar and gravel, or rolled roofs are ineligible; flat roofs are ineligible		
Stucco/EIFS	Homes with EIFS are ineligible; Stucco homes built after 1981 are also ineligible, however, newer construction may be considered		
Supporting Coverage	Supporting primary homeowner coverage is required		
Swimming Pools	Ineligible		
Trampolines	Ineligible		
Units/Families	No more than two units or two families in one structure		
Wind/Hail Deductible	Minimum \$1,000 deductible		
Wood Burning Devices	Ineligible		
Year of Construction	Homes over 100 years require Underwriter approval prior to binding		

Optional Coverage Endorsements

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Additional Insured - Builder	Dwelling Under Construction	A builder/contractor may be designated as an additional insured.	IA, MN, SD, WI	All Forms	DP 11 43
Additional Interest	Additional Insured - Described Location	Covers the insurable interest of a person under Coverage A and B	IA, MN, SD, WI	All Forms	DP 04 41
Additional Living Expense	Additional Living Expense	Provides coverage for the increased living expense incurred to maintain normal standard of living as a result of a covered loss	IA, MN, SD, WI	DP 1	DP 04 14
Antennas, Awnings, and Signs	Windstorm or Hail - Radio and Television Antenna, Awnings and Signs	Provides coverage for radio and television antennas, awnings, and signs for the perils of windstorm or hail	IA, MN, SD, WI	All Forms	DP 04 19
Business Property	Permitted Incidental Occupancies	Provides coverage for an incidental office, professional, private school, or studio on premises	IA, MN, SD, WI	All Forms	DP 04 20
Condo - Improvements, Alterations, and Additions	Unit-Owners Coverage	Provides coverage for unit-owners building items, including alterations, appliances, fixtures, and improvements; real property which pertains to the unit; and structures the policyholder solely owns on the premises other than the described location	IA, MN, SD, WI	DP 2	DP 17 66
Condo - Improvements, Alterations, and Additions	Improvements, Alterations and Additions-Named Perils	Provides coverage for improvements, alterations, and additions made or acquired at the policyholder's expense	IA, MN, SD, WI	DP 1 and DP 2	DP 04 31

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Coverage A-Actual Cash Value	Actual Cash Value Loss Settlement	Covered property losses shall be settled at actual cash value at the time of loss but shall not be settled at more than the amount required to repair or replace.	IA, MN, SD, WI	DP 2 and DP 3	DP 0476
Coverage A-Functional Replacement Cost	Functional Replacement Cost Loss Settlement	Functional replacement cost is the cost to repair or replace with commonly used and less costly materials. Coverage A must be at 80% of its functional replacement cost.	WI	DP 2 and DP 3	DP 05 30
Coverage A and B-Functional Replacement Cost	Functional Replacement Cost Loss Settlement	Functional replacement cost is the cost to repair or replace with commonly used and less costly materials. Coverage A must be at 80% of its functional replacement cost.	IA	DP 2 and DP 3	DP 05 31
Coverage C-Personal Property Replacement Cost	Personal Property Replacement Cost Loss Settlement	Expands loss settlement for personal property to a replacement cost basis	MN	DP 2 and DP 3	DP 35
			IA, SD, WI		DP 34
Deductibles	Windstorm or Hail Percentage Deductible	Provides for higher windstorm or hail percentage deductibles of 1%, 2%, 5%, 7.5%, or 10%	IA, MN, SD, WI	All Forms	DP 03 12
Earthquake	Earthquake Coverage	Provides coverage against a loss resulting from the peril of earthquake. Deductible percentages available 5%, 10%, 15%, 20%, and 25%.	IA, MN, SD, WI	All Forms	DP 04 69
Inflation Guard	Automatic Increase in Insurance	Provides automatic increases in Coverage A and B limits of liability	IA, MN, SD, WI	All Forms	DP 04 11

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Loss Assessment	Loss Assessment Property Coverage	Provides property coverage for your share of loss assessment charged against you by an association. A \$500 deductible applies. Maximum limit is \$50,000.	IA, MN, SD, WI	All Forms	DP 04 63
	Loss Assessment Coverage for Earthquakes	Coverage for loss assessments caused by earthquake can be added. Deductible percentages available 5%, 10%, 15%, 20%, and 25%. Maximum limit of \$50,000.	IA, MN, SD, WI	All Forms	DP 04 68
Ordinance or Law	Ordinance or Law -Increased Amount of Coverage	Increases the limit provided to cover additional costs incurred to repair or rebuild a dwelling as a result of an ordinance or law. Maximum increased limit is 25%	IA, MN, SD, WI	DP 2 and DP 3	DP 04 71
Ordinance or Law (continued)	Ordinance or Law	Provides coverage for the additional costs incurred to repair or rebuild a dwelling as a result of an ordinance or law. Maximum increased limit is 25%.	IA, MN, SD, WI	DP 1	DP 04 74
Roof	Roof Exclusion	Underwriting may choose to add a roof exclusion if they agree to issue or renew a policy that has an old and/or deteriorated roof.	IA, MN, SD, WI	All Forms	WN DP 27
Sinkhole	Sinkhole Collapse	Provides sinkhole collapse coverage	IA, MN, SD, WI	All Forms	DP 04 99
Special Coverage	Special Coverage (Improvements, Alterations, and Additions or Unit-Owners)	Amends the policy from Named Perils coverage to Special coverage for Improvements, Alterations, and Additions or Unit-owners Coverage	IA, MN, SD, WI	DP 2	DP 04 65

Optional Coverage Endorsements (continued)

Subject	Endorsement Name	Description or Use	States	Program Available	Endorsement Number
Theft Coverage	Broad Theft Coverage	Provides theft, vandalism and malicious mischief coverage on and off premises for owner occupied dwellings. Off premises is only available when on premises is purchased.	IA, MN, SD, WI	All Forms	DP 04 72
	Limited Theft Coverage	Provides theft, vandalism and malicious mischief coverage on Premises only for non-owner occupied dwellings	IA, MN, SD, WI	All Forms	DP 04 73
	Dwelling Under Construction	Extends coverage for theft to building materials, supplies, fixtures and equipment that is part of the insured's dwelling for described location on the policy. Coverage is provided until the dwelling is completed or the expiration date of the policy, whichever occurs first. Maximum Limit \$100,000; \$10,000 increments	IA, MN, SD, WI	All Forms	WN DP 04
Trees	Trees, Shrubs and Other Plants	Provides coverage for loss by windstorm or hail to trees, shrubs, and other plants. \$500 per item maximum limit and not to exceed 5% of Coverage A.	IA, MN, SD, WI	DP 2 & DP3	DP 04 18
Water Back-Up	Limited Water Back-Up	Covers loss caused by water that backs up through sewers or drains, or overflows from a sump pump. Available limits are \$5,000; \$10,000; \$15,000; \$20,000; and \$25,000.	IA, MN, SD, WI	All Forms	WN DP 19

9/1/2019





BILLING & OTHER INFORMATION

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BILLING INFORMATION

PAY PLAN OPTIONS

Western National offers the following direct-bill payment plans for these lines of business. (Not all lines of business are available in all states.)

	6 MONTH/ FULL PAY	6 MONTH/ 2 PAY	12 MONTH/ FULL PAY	12 MONTH/ 2 PAY	12 MONTH/ 4 PAY	12 MONTH/ FULL PAY MORTGAGE BILL
Select Auto & <i>Signature Auto</i>	X	X	X	X	X	
Personal Auto (6-Month Term)	X	X				
Personal Auto (12-Month Term)			X	X	X	
Homeowner			X	X	X	X
Dwelling			X	X	X	X

DOWN PAYMENT

We require a down payment equal to the first installment with the application.

ACCEPTED METHODS OF PAYMENT

- Checks: payable to Western National
- Credit cards: Visa, Mastercard, Discover, and American Express
- AutoPay (Electronic Funds Transfer): single or recurring; see next page for instructions
- Agency sweep
- Google Pay/Apple Pay

HOW TO PAY

- By phone – (952) 921-3808 or (800) 352-2772
- Online through *MyAccount* (www.wnins.com)
- By mail
Western National Insurance Group
P.O. Box 59184
Minneapolis, MN 55459-0184
- Western National mobile app through *MyAccount*

ACCOUNT BILL

Account bill is available for policyholders who select monthly pay. Monthly account statements will be billed on the same day of the month as the policy effective date unless the insured requests a different day.

FEES

- An installment fee of \$5.00 will be applied to each installment bill, excluding AutoPay.
- A reinstatement/late fee of \$20.00 will be charged on all midterm cancellations for non-payment of premium.
- Any payments returned by the bank will result in a \$25.00 charge to the Insured's policy.

AutoPay (ELECTRONIC FUNDS TRANSFER)

- AutoPay is available with full pay and monthly pay plans.
- Auto Pay is available for all pay plans on the new platform.



Full Pay by AutoPay

- New business requires payment in full at the time of submission. *AgentsXpress* defaults to draft on the effective date, unless the user selects a different date.
- Renewal Premium is billed in full 18 days (25 for **Select Auto** and *Signature Auto*) prior to the draft date.
- Additional premium endorsements will be billed in full and drafted 18 days after the billing date.
- Return premium endorsements will be refunded by check.

Monthly Pay by AutoPay

- New business requires 1/6th down for 6-month policies and 1/12th down for 12-month policies. AutoPay/EFT bills on the effective date. It does not draft to bill on the effective dates unless the user selects the effective date as their due date.
- Installments will be billed monthly, starting with the policy effective month, and will be drafted 18 days after the billing date.
- The remaining premium is spread evenly over remaining installments. The number of installments varies based on the draft date selected.
- Additional premium endorsements will apply to future installments.
- Return premium endorsements will apply to unpaid premium. If all installments have been paid, a refund check will be issued.
- Premium on monthly AutoPay is paid in arrears. If the policy is cancelled, an outstanding balance may be due. Contact the Customer Relationship Center at (800) 352-2772 for details about unpaid balances.

INSTRUCTIONS FOR SETTING UP AUTOPAY

- To set up AutoPay for the Penalty Free products, your clients can [log into MyAccount](#), select the “Enroll in AutoPay” button on the homepage, and follow the step-by-step instructions.
- If you'd like to set up AutoPay for your clients, you can access our AutoPay Authorization Form on the Summary Page in *AgentsXpress* or on the *AgentsOnline* landing page under the header “Other Resources” and select AutoPay / EFT Forms. Submit the completed form to Western National by attaching it to the application in *AgentsXpress*, or by mailing it with a voided check to: Western National Insurance Group, P.O. Box 59184, Minneapolis, MN 55459-6184.
- To set up AutoPay for your Select or Signature product policies: Log into *Agents Online*, search for your client on the Search for Policy, Billing and Claim Details bar. Click on the Billing tab, select the Billing Account, and select “click here” to manage Billing Due Dates, Payment Plans and Autopay Options on the Account Overview section. The signed form should be retained in your office.

INSTRUCTIONS FOR CHANGING AUTOPAY*

- Draft dates and bank account information can be changed in *AgentsXpress*. Please note a change in draft date could cause a double withdrawal. A warning message will display in this instance.
- Submit a new AutoPay Authorization Form to Western National when changing a bank or account number. You can access the form on the Summary Page in *AgentsXpress* or on the *AgentsOnline* landing page under the header “Other Resources” and select AutoPay / EFT Forms.
- For **Select** or *Signature* product policies, the billing due date and the payment method can be changed in *Agents Online* in the Billing tab after searching for the client. If the bank account information is updated, the signed form should be retained in your office.

* Three business days are needed to change any AutoPay transaction.

BILLING QUESTIONS

Contact the Customer Relationship Center – (952) 921-3808 or (800) 352-2772

Document Retention

Documents Required	Details	Send to Western National	Retain at Agency
Alarm Discount Verification	Installation verification: one or more of the following will be required: copy of certificate from provider, copy of most recent billing, photo of sensors	✓	
Applications	Accord and Western National Supplemental Applications are required for all new business submissions; the applications must be completed, signed and dated; if a signed application is returned to the agency with new or modified information, it must be sent to WNM; if no changes, retain in agency file	✓	✓
Appraisals for Scheduled Property	Required for items valued over \$5,000 or more; appraisal must be less than 5 years old	✓	
AutoPay (Electronic Funds Transfer) Form	Required on all automatic pay plans. If the pay plan is changed to autopay through Agents Online, retain form in agency file.	✓	✓
Cash Submittal Form	Required on new business submissions with a down payment by check	✓	
Corporate / Company Vehicle	A copy of the current policy (or ID Card) covering the company vehicle must be submitted in order to apply the multi-car discount	✓	
Defensive Driver Certificate	A copy of the completion certificate, dated within the most recent 36 months, must be retained in agency file for new business and submitted to Western National for renewals prevention course discount	✓	✓
Grades Reports for Students	Required for new business and upon request for renewals	✓	
Notice of Information Practices	Authorization to collect credit-related and other information for the purpose of making underwriting decisions in connection with the insurance purchased		✓
Policy Change Request	Required for all changes on existing policies		✓
Replacement Cost Estimators	Required on all new homeowner and dwelling policies; required for all endorsements requesting a change in the dwelling coverage limit	✓	
Signed Cancellation Request	A copy of the signed and dated cancellation request form is required on all insured request cancellations		✓
Solid Fuel Supplement	Required (along with photos) before the underwriter can approve binding coverage	✓	
Vehicle Photos and Appraisal	Required on vehicles over 20 years of age before the underwriter can approve binding of coverage	✓	

Binding Authority

Agents are permitted to bind coverage for risks that meet underwriting eligibility requirements. All new business and endorsements must be submitted to the company within five days of the date on which they become effective. Additional information about binding authority can be found in the Agency Agreement.

Premium Discrepancies

All quotes, applications, and endorsements submitted through *AgentsOnline* are rated based on the information provided and the date on which the transaction is effective. If information or the effective date is modified, the premium is subject to change. Policies are to be written at rates and in accordance with rules and underwriting information authorized by Western National and filed with the applicable states. Western National does not honor quoted premium that changes due to any of the above.

Commissions

- Agents' full term commissions are advanced upon our issuing a new policy or receiving the first payment on a renewal. Cancellation of a new policy or non-payment of an installment will result in a debit to your commission.
- For **Select Auto** and *Signature Auto*, full term commissions are advanced on the transaction effective month or the month the transaction was processed, whichever is later.

Audits

Western National periodically audits agency documentation. Requested documents must be returned within 24 hours. Additional instructions are provided at the time of audit.

Standards for Use of Credit Information or Insurance Scores

Western National Mutual Insurance Company

Western National takes pride in offering excellent products with personal service at competitive prices. Many factors are considered when determining premium, and many discounts are offered to ensure the best possible rates. One of the factors used is credit information and insurance scores. This section will provide some frequently asked questions and answers to help explain how and why Western National uses credit information or insurance scores.

What is credit history?

Credit history means any written or other communication of any information about individuals by a consumer-reporting agency that:

1. Bares on a consumer's creditworthiness, credit standing, or credit capacity
2. Is used or expected to be used, or collected in whole or in part, to serve as a factor in determining eligibility or rates for personal insurance

What is an insurance score?

Insurance scores are confidential rankings based on credit history information. The score is developed from specific credit information that reflects credit management patterns such as collections, bankruptcies, outstanding debt, length of credit history, types of credit in use, and the number of new applications for credit. This is a measurement of how a person manages financial affairs and is not based on individual income.

What's not included in an insurance score?

Insurance scores **do not** include the following information: ethnicity, nationality, religion, age, gender, marital status, familial status, income, address, or handicap.

Why is Western National using credit history or insurance scores?

Insurance scores provide insurers with additional predictive information that is distinct from other rating variables. Insurance scores predict the average claim behavior of a group of people with essentially the same credit history. People with low insurance scores tend to file more claims.

Over the years, Western National has been watching the use of insurance scores as a rating tool by many other insurance companies and has studied the powerful correlation between credit history and potential risk. Credit information significantly improves insurers' ability to make accurate predictions about which consumers are likely to experience claims. This results in a more accurate cost of coverage based on a customer's claim potential. That means an improved overall pricing system and a reward of lower premiums for lower risk customers.

Are insurance scores the same as credit scores?

Although both scores use credit information, insurance scores are developed using a unique mathematical formula that helps insurers predict the likelihood of insurance claims. Credit scores are the scores used by banks and other financial institutions to help determine both eligibility for and interest rates of loans for cars, houses, and credit cards. As insurance scores and credit scores are designed to measure different outcomes, different results may be shown.

What is the process for obtaining an insurance score?

New Applications – Personal information, including credit information, is gathered when applying for personal insurance. Western National requires the policyholder's signature on the application and the notice of information practices (both documents contain the authorization to collect and disclose personal or privileged information).

Iowa – Western National will reorder an insurance score every three years, and any change in the discount will be applied upon renewal.

How will credit history be used?

Western National uses credit information as one of several tools to underwrite an account. Credit history is not used as the sole reason for declining an application. Other underwriting reasons for declinations include, but are not limited to, poor claim experience, poor property condition/maintenance, ownership of animals, unacceptable liability exposures, unacceptable violations/loss history, excessive mileage driven to work/school, previous poor payment history with Western National, etc.

Western National will not decline coverage of personal insurance if there is an absence of credit history or if credit history is unable to be determined with complete and accurate information.

Western National also will not use the following types of credit history to decline coverage, calculate an insurance score, or determine your rate: credit inquiries not initiated by the policyholder, inquiries identified on credit reports relating to insurance coverage, multiple lender inquiries identified as being from the home mortgage industry or from the automobile industry and made within 30 days of one another, and the total available line of credit (however, the total amount of outstanding debt in relation to the total available line of credit may be considered.)

How will the insurance score be used?

After the insurance score is obtained from LexisNexis, a provider of consumer reports, the insurance score will be translated into the appropriate tier and insurance score band. The highest insurance score obtained on the named insured, spouse, parent of a youthful (if resident of the same household) shall determine the insurance score band, tier, and applicable factor. The insurance score discount will then become a part of the algorithm used to determine the insurance premium.

Will an agent see the credit file or insurance score?

No. Western National understands the sensitive nature of credit information and keeps insurance scores strictly confidential. Agencies, however, will be able to see the tier the score falls into.

Can insurance scores be improved?

An insurance score is a 'snapshot' of an individual's credit bureau report information at a particular point in time. Scores and credit can be improved by paying bills on time, keeping balances low on credit cards, and applying for and opening new credit accounts only as needed. Scores change gradually according to how credit is handled. For example, past credit problems impact the score less as time passes. Credit history changes as new information is added to credit bureau files. Therefore by taking the time to improve credit, policyholders can qualify for lower insurance premiums.

Checking credit reports periodically is beneficial. Credit reports contain information that identifies an individual's debts, payment history, tax liens, bankruptcies, credit report inquiries, and accounts referred to collection agencies. Equifax, Experian, and Trans Union maintain credit reports. Should there be an error in a credit report, the credit bureau should be contacted. If a revised insurance score is reported to Western National resulting from a discrepancy or error in credit history, the factor will be revised with the premium adjusted at inception of the affected policy or upon the renewal policy.

For more information about credit reports, contact:

Equifax (www.equifax.com)

For a copy of your report, you can call (800) 685-1111.

To dispute information in your report, write to:

P.O. Box 740256

Atlanta, GA 30374

Experian (www.experian.com)

For a copy of your report, you can call (888) 397-3742.

To dispute information in your report, write to:

P.O. Box 2002

Allen, TX 75013

Trans Union (www.transunion.com)

For a copy of your report, you can call (800) 888-4213.

To dispute information in your report, write to:

P.O. Box 2000

Chester, PA 19022

Credit reports can now be obtained for free!

Each of the nationwide consumer credit reporting agencies listed above are required to provide a free credit report, upon request, once every 12 months. The web site is www.annualcreditreport.com.

What is LexisNexis role in supplying the credit report and/or insurance score to the insurance company?

LexisNexis is a reseller of credit information. LexisNexis provides a system for Western National Mutual to access an individual's credit report. Once the LexisNexis report is obtained, a score will be systematically calculated and returned to the insurance company to assess the risk and assist in making an underwriting decision.

LexisNexis is considered a Consumer Reporting Agency under the Federal Fair Credit Reporting Act and its state analogues ("FCRA"), but LexisNexis is not a credit bureau or insurance company. LexisNexis does not make credit decisions or determine insurance underwriting guidelines or insurance premiums. LexisNexis role is to supply information to the insurance carriers, which the carriers can review in order to assist them in making an underwriting decision.

The contact information below can be used to obtain LexisNexis report copies.

LexisNexis Consumer Service Center

PO Box 105108

Atlanta, GA 30348-5108

(800) 456-6004

www.consumerdisclosure.com

Credit reports and ATTRACT ONE insurance scores can also be ordered via the www.choicetrust.com web site.

Select Auto Insurance

Western National **Select Auto** insurance is a flexible auto product that allows you to customize your coverage, all from a Midwest company with local claims service.

Featured Benefits

- **A Company You Can Trust**
Since 1901, Western National has provided peace of mind to our customers. As an “A+” (Superior) rated company by A.M. Best with 120 years of serving customers, Western National has the experience you can trust to protect your home, auto, and business.
- **Top-Rated Claim Service**
Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.
- **Independent Agents**
Western National distributes our policies exclusively through Independent Insurance Agents.
- **Midwest Company**
As a Midwest based company, Western National understands the unique needs of our customers.

For more reasons why you'll be glad you chose Western National, visit us online at www.wnins.com/about.



Select Auto provides endless customization options – so that you get the best coverage for your needs.

CUSTOMIZE YOUR POLICY

With **Select Auto** from Western National, a wide range of coverage limits and deductible options are available to suit your needs!

- **Accident Forgiveness** can help you avoid a surprise premium increase that could result from your first qualifying at fault accident.
- **Named Non-Owner Coverage** is available for drivers that do not own or have a vehicle regularly available, but need coverage for borrowed or rented vehicles.
- **Transportation Network Coverage (TNC)** is available for drivers of ride share services. Coverage can be added to cover driving up until the point a passenger enters the vehicle.
- **Personal Property Coverage** is designed to extend homeowners-like coverage to personal property anywhere in the world.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

- **Extended Non-Owned Auto Coverage** is available for when someone needs to cover the personal use of their work vehicle.
- Drivers who occasionally drive their vehicle for food delivery may be eligible for coverage on a **Select Auto** policy.
- Vehicles with customized equipment can be insured with **Select Auto**. Customization from a unique paint job to custom rims can be covered on **Select Auto**.
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
 - **Full Pay** by check, EFT or credit card
 - **Semi-Annual** by check, EFT or credit card
 - **Quarterly** by check, EFT or credit card
 - **Automatic Monthly Payment** by EFT

Please review your policy form for complete information about coverage and exclusions that apply.

DISCOUNTS

- Advance Quote
- Prior Carrier / Loyalty
- Defensive Driver
- Full Pay
- Good Student
- Student Away at School
- Multi-Car / Corporate Vehicle
- Multi-Policy



Western National Insurance Group

4700 West 77th Street
Edina, Minnesota 55435-4818

P (952) 835-5350

Toll Free (800) 862-6070

W www.wnins.com | E info@wnins.com

Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual



Featured Benefits

- **A Company You Can Trust**
Since 1901, Western National has provided peace of mind to our customers. As an “A+” (Superior) rated company by A.M. Best with 120 years of serving customers, Western National has the experience you can trust to protect your home, auto, and business.
- **Penalty-Free Promise^{®*}**
With Western National's *Signature Auto* Product, you can be sure your policy premium won't be surcharged as a result of a claim or violation.
- **Top-Rated Claim Service**
Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.
- **Common Loss Deductible**
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Customized Equipment**
Western National's *Signature Auto* policies include coverage for vehicle customization up to \$10,000. Additional coverage can be added.

* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.

For more reasons why you'll be glad you chose Western National, visit us online at www.wnins.com/about.



The Penalty-Free Promise®. It's our *Signature!*

WE PROTECT YOU

At Western National, we focus on protecting individuals and families with the right mix of coverage, so you can focus on the things that matter to you.

ADDITIONAL BENEFITS

- **Car Seat Replacement**
We cover the cost to replace child restraint seats in vehicles that are damaged in a covered auto accident.
- **Pet Injury**
Western National's *Signature Auto* policies provide coverage for your family cat or dog that is injured in a collision while riding in a covered vehicle.
- **Rental Vehicle Coverage**
We cover up to \$30/day for a rental vehicle if you are in a covered accident or experience a covered loss. Additional coverage can be added.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

CUSTOMIZE YOUR POLICY

Western National provides flexibility that policyholders appreciate when purchasing insurance to meet their unique needs, including:

- **Coverage Options for New Vehicles**
Protect your newly purchased vehicle in the event of a loss. Loan/Lease protection covers the gap between the value of the vehicle and your loan, and New Vehicle Replacement provides full replacement cost coverage for certain losses.
- **Discounts & Credits**
 - Advance Quote
 - Prior Carrier / Loyalty
 - Defensive Driver
 - Family Member
 - Full Pay
 - Good Student
 - Student Away at School
 - Multi-Car / Corporate Vehicle
 - Multi-Policy
- **Policy Term Options**
You can choose a six- or twelve-month policy.
- **Roadside Assistance**
Western National offers roadside assistance with 24/7 services and coverages for when the unexpected happens.
- **Personal Property**
Provide Personal Property Coverage worldwide.
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
 - **Full Pay** by check, EFT or credit card
 - **Semi-Annual** by check, EFT or credit card
 - **Quarterly** by check, EFT or credit card
 - **Automatic Monthly Payment** by EFT

Please review your policy form for complete information about coverage and exclusions that apply.



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Personal Auto Choices at Western National

Western National offers two personal auto products, **Select Auto** and *Signature Auto*. See below for general information about these products.



OVERVIEW	Select Auto	Signature Auto
Product Description	Western National's Select Auto is a personalized auto product tailored to meet your individual needs. The Select Auto product rates for driving incidents, and provides coverage options for vehicle customization and unique vehicle use.	The Western National <i>Signature Auto</i> product includes the Penalty-Free Promise®* for which we've long been known. You'll never pay a higher rate as the result of accidents or moving violations.
Penalty-Free Promise®*	Not Available (See Accident Forgiveness)	Included
Accident Forgiveness	Available for first qualifying accident	Penalty-Free Promise®* included
New Business Eligibility	Minor incidents and accidents allowed; multiple incidents may require prior underwriting approval	No driving related incidents in three years

* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.

DISCOUNTS AVAILABLE

Discounts	Western National offers several discounts in both our Select Auto and <i>Signature Auto</i> products. Some popular discounts include: Advance Quote, Defensive Driver, Full Pay, Prior Carrier/Loyalty, Corporate Car, Good Student, Student Away at School, Multi-Policy, and Multi-Car.	
POPULAR COVERAGE OPTIONS	Select Auto	Signature Auto
Accident Forgiveness	Available	Penalty-Free Promise®* included
Car Seat Replacement	Included	
Common Loss Deductible	Included	
Delivery Drivers	Available	Not Available
Extended Non-owned Vehicle	Available	
Loan/Lease (Gap)	Available	
New Vehicle Replacement	Available	
Pet Insurance (Auto Accident)	\$500 included; additional limits available	
Personal Property Coverage	Available	
Rental Reimbursement	\$30 per day / \$900 maximum included; additional limits available	
Roadside Assistance	Available	
Transportation Network (Phase I & II)	Available	Not Available
Vehicle Customization	\$1,500 included; additional limits available	\$10,000 included; additional limits available



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Home Insurance

At Western National, we can protect many styles of homes, whether a primary residence or a lake home. We focus on protecting individuals and families with the right coverage, so you can focus on what matters to you.

Featured Benefits

- **Penalty-Free Promise^{®*}**
Available with our *Signature Home* product providing that peace of mind knowing you will never pay a higher rate if an unfortunate occurrence results in a claim.
- **Top-Rated Local Claim Service**
Our expert Claims Representatives in the Midwest are committed to providing you with fair, helpful, and timely claim service, every time.
- **Additional Coverage to Replace Your Home^{*}**
If the cost to repair or replace your home exceeds the limit purchased, a limit of 125%, 150%, or Guaranteed Replacement coverage is available.
- **Protective Device and Smart Home Technology Discounts**
Available discounts to you if you have protective devices to keep your home safe, such as burglary and fire department alarms, smart thermostats, or water shut off systems.
- **Cyber Liability**
\$10,000 or \$25,000 available coverage for Data Recovery and System Restoration, Cyber Crime, Cyber Extortion, Cyber Bullying, and Breach Notification Cost.

* "Penalty-Free" means your rates are never increased as a result of losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.



The preferred solution for your **home insurance** needs!

CUSTOMIZE YOUR POLICY

- **Additional Coverage Offerings**

You can choose to add a wide variety of coverage options, including:

- Personal Property Replacement Cost
- Homeowner Equipment Breakdown
- Incidental office / business occupancy
- Jewelry, silver, furs, and fine arts
- Protection for loss assessment
- Golf carts and motorized bicycles
- Sewer and Water Backup Coverage

- **Underground Service Line Coverage**

Western National's Underground Service Line coverage pays to replace or repair exterior service lines that fail or are damaged.

- **Personal Injury Liability Coverage**

Protection against loss due to libel, slander, defamation of character, and invasion of privacy.

- **Coverage to Protect Family Members**

- Coverage for Non-Resident Relative
- Personal Property Coverage for Designated Relative
- Coverage for Resident of Assisted Living Facility

- **Deductible Options**

You can choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.

- **Billing Options**

We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.

ADDITIONAL BENEFITS

- **Identity Fraud Expense Coverage**

Each Home policy includes \$10,000 of coverage to help with expenses incurred as a result of identity fraud.

- **Common Loss Deductible**

You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.

Please review your policy form for complete information about coverage and exclusions that apply.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Midwest.
- Products available exclusively through Independent Insurance Agents
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best



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Dwelling Property Insurance

Featured Benefits

Penalty-Free Promise®*

At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.

Top-Rated Claim Service

Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.

Other Structures

Other structures such as garages and sheds are automatically covered for up to 10% of the dwelling limit.

Loss of Rent for Rental Properties

The policy includes 20% of the dwelling limit to reimburse you if your tenant must move out of the dwelling due to a covered loss.

* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.



For more reasons why you'll be glad you chose Western National, visit us online at www.wnins.com/about.

The preferred solution for your **rental** or **seasonal property** needs!

ADDITIONAL BENEFITS

- **Common Loss Deductible**
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Customizable Coverage**
Our Dwelling Property program offers a broad list of optional coverages to fit your unique protection needs.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

CUSTOMIZE YOUR POLICY

Western National provides flexibility that policyholders appreciate when selecting coverage to meet their unique needs, including:

- **Additional Coverage Offerings**
You can choose to add a wide variety of coverage options, including:
 - Condo Unit Owner coverage
 - Increased protection for loss assessment and association deductible
 - Personal Property Replacement Cost Loss Settlement
 - Sewer and Water Backup coverage
 - Theft Endorsement (New Dwellings Under Construction)
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Deductible Options**
You can choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.

Please review your policy form for complete information about coverage and exclusions that apply.



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Personal Umbrella Insurance

Unanticipated events can result in large losses that generate expenses beyond the limits on your Personal Auto or Homeowner policy.

For Example:

- You cause an auto accident that permanently disables another driver.
- Your pet dog bites a child, causing physical and psychological harm.
- Your child is accused of cyber bullying, resulting in a defamation lawsuit.
- You accidentally injure someone while boating or hunting.

Personal Umbrella insurance offers an extra layer of liability coverage to protect you and your family from these and other claims. It's peace of mind for a modest price.



The preferred solution for your **liability protection** needs!

BENEFITS

Western National's Personal Umbrella insurance provides an extra layer of liability coverage. It helps guard against the impact of large and unforeseen losses by protecting your personal assets and future earnings.

- **Bodily Injury & Property Damage Liability Coverage**
Our Personal Umbrella policy provides coverage for your greatest exposure to a large, unforeseen loss: your personal vehicles.
- **Legal Defense**
In addition to the Personal Umbrella limit, Western National pays the costs of defending you in the legal process.
- **Limits of \$1 Million to \$5 Million Available**
The cost is as low as \$160 per year for a household with two vehicles.
- **Personal Injury Liability Coverage**
Our Personal Umbrella policy covers libel, slander, defamation of character, and invasion of privacy.
- **Uninsured/Underinsured Motorist**
A \$1 million limit is available for Uninsured/Underinsured Motorist Coverage. Coverage can be extended for bodily injury that is covered by an underlying policy's Uninsured/Underinsured motorist's coverage.
- **Worldwide Personal Liability Coverage**
Our Personal Umbrella policy covers your personal liability exposures worldwide, including incidents that may occur at any property covered by your basic Homeowner, Condo Unit Owner, or Renter policy.

- **Penalty-Free Promise®***

At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.

- **Top-Rated Claim Service**

Western National's Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.

** "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*

Please review your policy form for complete information about coverage and exclusions that apply.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best



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Unit Owner Insurance

Featured Benefits

- **Penalty-Free Promise^{®*}**
At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.
- **Top-Rated Claim Service**
Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.
- **Common Loss Deductible**
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Loss Assessment**
Our Preferred Unit Owner policy includes \$5,000 of coverage for losses or deductibles assessed by your homeowner association. Additional limits are available.
- **Personal Injury Coverage**
Protection against loss due to libel, slander, defamation of character, and invasion of privacy is included in our Preferred policy.

* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.



For more reasons why you'll be glad you chose Western National, visit us online at www.wnins.com/about.

The preferred solution for your **unit insurance** needs!

ADDITIONAL BENEFITS

- **Building Additions & Alterations Coverage**
The Unit Owner policy provides an additional 10% of the personal property limit for the interior portion of the unit that may not be covered by the homeowner association.
- **Identity Fraud Expense Coverage**
Each Unit Owner policy includes \$10,000 of coverage to help with the expenses incurred as a result of identity fraud.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

CUSTOMIZE YOUR POLICY

Western National provides flexibility that policyholders appreciate when selecting coverage to meet their unique needs, including:

- **Additional Coverage Offerings**
You may choose to add a wide variety of coverage options, including:
 - Increased Protection for loss assessment and association deductible
 - Personal Property Replacement Cost *(included on Preferred policies)*
 - Expanded cause of loss coverage for contents
 - Incidental office / business occupancy
 - Jewelry, silver, furs, and fine arts
 - Watercraft, snowmobiles, golf carts, and motorized bicycles
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Deductible Options**
You may choose from a number of deductibles, with higher deductibles usually resulting in savings on your premium.

Please review your policy form for complete information about coverage and exclusions that apply.



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Renter Insurance

Purchasing Renter insurance is an affordable way to protect yourself and your personal property against the unexpected.

For Example:

- Your personal property is stolen while you are away on vacation.
- Severe fire damage to your residence forces you to temporarily relocate.
- Your pet dog bites a child, causing physical and psychological harm.
- A water leak from a neighboring unit causes damage to your personal property.

For more reasons why you'll be glad you chose Western National, visit us online at www.wnins.com.



The preferred solution for coverage specially tailored to the needs of property renters!

BENEFITS

- **Ability to Schedule Valuable Items**
Policies typically place certain limits on valuable items, such as jewelry, laptop computers, and other electronics/valuables. By scheduling these items, you can protect them above the common limits.
- **Additional Coverage Offerings**
Policyholders may choose to add a wide variety of coverage options, including:
 - Computer coverage
 - Personal Property coverage
(This optional coverage allows you to protect your personal belongings from most losses. A few exclusions apply.)
 - Replacement Cost coverage
 - Watercraft, snowmobiles, golf carts, and motorized bicycles
- **Billing Options**
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Common Loss Deductible**
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Deductible Options**
Policyholders may choose from a number of deductibles, with higher deductibles usually resulting in premium savings.
- **Identity Fraud Expense Coverage**
Each Renter policy includes \$10,000 of coverage to help with expenses incurred as a result of identity fraud.

- **Multi-Policy Discount**
Receive a discount for choosing Western National for your Renter and Personal Auto coverage.
- **Penalty-Free Promise®***
At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.
- **Personal Injury Liability Coverage**
This optional coverage is available to protect you against loss due to libel, slander, defamation of character, and invasion of privacy.
- **Protective Device / Smart Home Technology Discount**
A discount may be available to you if you have protective devices to keep your apartment or home safe, such as burglary alarms, fire department alarms, or smart thermostats.
- **Top-Rated Claim Service**
Western National's Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.

** "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*

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Homeowner Equipment Breakdown Coverage

What is Equipment Breakdown coverage?

Western National's Equipment Breakdown coverage protects your important home systems and property from the expensive repair or replacement costs of mechanical or electrical breakdown, rupture, explosion, and more.*

Examples of Protected Equipment

- AC systems
- Deep well pumps
- Dishwashers
- Heating systems
- Lawn tractors
- Media systems
- PCs & laptops
- Pool filtration systems
- Ranges/ovens
- Refrigerators
- Vacuum systems
- Washers/dryers
- Water heaters
- And more*...



Why should I add Equipment Breakdown coverage to my policy?

Our Equipment Breakdown coverage is designed to give you comprehensive, easy-to-manage equipment protection up to \$50,000 per occurrence for both parts and labor, excluding wear and tear. You may be able to replace extended warranties with this one plan.

Equipment Breakdown coverage is simple and straightforward. Submitting claims is simple, too, so you can get your equipment repaired or replaced quickly.

It's easy to sign up. Just ask your Independent Insurance Agent to add this valuable coverage to your policy today!

** Please review your policy form for complete information about coverage and exclusions that apply.*

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CONTACTS

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Contact Information

General Mailing Address		Billing Address	Claims Address	
Western National Insurance Group 4700 West 77th Street Edina, MN 55435-4818		Western National Insurance Group P.O. Box 59184 Minneapolis, MN 55459-0184	Western National Insurance Group Attn: Claims P.O. Box 1463 Minneapolis, MN 55440-1463	

Business Need	Contact	Email	Phone	Fax
Agency licensing / Agency changes	Agency Change and Agency Licensing	AgencyAdmin@wnins.com	(800) 862-6070 or (952) 835-5350	(952) 921-3191 or (877) 392-3735
Billing questions	Customer Relationship Center	For payments: Finance@wnins.com For policy questions: plund@wnins.com	(952) 921-3808 or (800) 352-2772	(952) 921-3191 or (877) 392-3735
ID cards				
Payments – make a payment; questions on payments; payments on canceled policies				
Policy Questions				
System navigation assistance				
Password help				
Submitting Policy Documentation	Underwriting Department	plund@wnins.com		(888) 862-6069
Download support	IT Service Desk	download@wnins.com	(952) 921-9281 or (800) 862-6070 Ext. 7281	
Reporting a claim	First Notice of Loss	newloss@wnins.com	(855) 921-3164	(855) 921-5670
Claims questions	Claims Department	pc.claims@wnins.com	(800) 862-6070	(888) 862-6608

Risk Evaluation		
Risk Evaluators and Policy Assistants	Email	Phone
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Dan Plante Underwriter	Dan.Plante@wnins.com	(952) 921-5626 or (800) 862-6070 Ext 3626

Portfolio Underwriting		
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Sarah McAlpine Underwriting Manager, Personal Lines	Sarah.McAlpine@wnins.com	(952) 303-8717 or (800) 862-6070 Ext.7717
Robert Sellmeyer, CPCU Director - Personal Lines Underwriting	Robert.Sellmeyer@wnins.com	(952) 921-9226 or (800) 862-6070 Ext 7226
Danny Anderson, AIC Senior Vice President - Underwriting	Danny.Anderson@wnins.com	(952)-921-5668 or (800) 862-6070 Ext 7668

Claims Management		
Claims Managers	Email	Phone
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John Buckley Senior Vice President, Claims Casualty Claims and Litigation	John.Buckley@wnins.com	(952) 921-3156 or (800) 862-6070 Ext. 7156