

Use these rate formulas to calculate premiums for amounts not shown on the premium pages.

THESE ARE BASE RATES FOR \$100 DEDUCTIBLE. USE DEDUCTIBLE FACTORS BELOW FOR OTHER DEDUCTIBLES.

Policy Type	Coverage Amount	Base Rate Per \$100 Coverage		
			F & W	
Farm Special - Select (Brick) FSS	\$ 80,000 +		.4890	
Farm Special - Select (Frame) FSS	\$ 80,000 +		.5231	
Farm Special (Brick) FS5	\$ 60,000 +		.5235	
Farm Special (Brick) FS7	\$ 60,000 +		.5787	
Farm Special (Frame) FS5	\$ 60,000 +		.5583	
Farm Special (Frame) FS7	\$ 60,000 +		.6141	
Farm Class A Protector (Brick) FA5	\$ 50,000 +		.6101	
Farm Class A Protector (Brick) FA7	\$ 50,000 +		.6659	
Farm Class A Protector (Frame) FA5	\$ 50,000 +		.6623	
Farm Class A Protector (Frame) FA7	\$ 50,000 +		.7180	
Farm Class B Protector (Brick) FB5	\$ 35,000 +		.6975	
Farm Class B Protector (Brick) FB7	\$ 35,000 +		.7668	
Farm Class B Protector (Frame) FB5	\$ 35,000 +		.7847	
Farm Class B Protector (Frame) FB7	\$ 35,000 +		.8968	
Farm Class C Protector Brick & Frame FC5	\$ 20,000 +		1.2195	
Farm Class A Rental FRA	\$ 50,000 +		.5585	
Farm Class B Rental FRB	\$ 35,000 +		.7328	
Farm Class C Rental FRC	\$ 20,000 +		1.2206	
Farm Class D Rental FRD	\$ 5,000 +		1.7448	
Tenant Personal Property TPP	\$ 10,000 To 19,999		.8740	
	\$ 20,000 +		.8039	
Class A Outbuilding FOA	\$ 5,000 To 15,000		.6612	
	\$ 15,001 +		.5918	
Class B Outbuilding FOB	\$ 3,000 To 12,000		1.0592	
	\$ 12,001 +		1.0421	
Class C Outbuilding FOC	\$ 2,000 To 8,000		1.5978	
	\$ 8,001 +		1.4762	
Class D Outbuilding FOD	\$ 100 +		3.4673	
Class G (Grain Bins) FOG	\$ 4,000 To 15,000		.7484	
	\$ 15,001 +		.6612	
Class S (Harvestores) FOS	\$ 5,000 +		.4870	
Outside Wiring OW	\$ 100 +		2.1737	
Scheduled Farm Personal Property SPP	\$ 1,000 +		.7335	
Peak Season	See underwriting pages			
Class A Blanket BPP	\$ 20,000 To 100,000		.5765	
	\$101,000 To 200,000		.5589	
	\$200,001 +		.5242	
Class B Blanket	Submit to Company			
Deductible Factors		Ded.	Factor	
<i>Calculate the premium for \$100 deductible using the rates above, then multiply by the appropriate factor to calculate the premium for other deductibles.</i>		\$ 100	1.00	Not Available
		\$ 250	0.94	Not Available
		\$ 500	0.85	
		\$ 1,000	0.75	
		\$ 2,500	0.68	
		\$ 5,000	0.60	

	\$ 10,000	0.50
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F-R0

Included with Policy		
Coverage C	Personal Property	80% of Coverage A
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

FSS

Rate based on \$100 ded: Brick

Refer to page F-R10

Perils Available: Basic Perils, Broad Form Perils, Other Perils

Loss Settlement Types Available: Guaranteed Replacement Cost

Minimum Amt of Insurance: \$80,000

Maximum Binding Authority: \$150,000

Eligibility Requirements:

Optional: To add Other Perils to contents - Add .0407 to base rate X dwelling amount.

- a. \$500 Deductible Minimum
- b. Dwelling and detached structures of superior character and excellent repair. Premises clean, free from weeds and trash.
- c. 25 years old or newer. **(Less than 15 years at inception date.)**
- d. No more than one homeowner loss within the last three (3) years.
- e. Owner-occupied, one family permanent residence.
- f. Insured 100% of replacement cost according to current building cost guides for residential buildings, inflation protection will apply.
- g. 100 amp electrical service (circuit breaker system).
- h. An approved central heating unit, vented to an approved chimney, no wood burning furnace.
- i. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- j. Smoke detector on each floor including basement.
- k. No woodburning appliance other than a masonry or prefabricated fireplace without a heating insert.
- l. Available in fire protection class 9.
- m. Modular homes not permitted.
- n. Must have a two lane road within 100 yards of dwelling for fire truck accessibility.
- o. Cost estimator and photos, all sides submitted with application.
- p. Payment with application.

AGE DISCOUNT: **0-4 YEARS 10% DISCOUNT**
 5-10 YEARS 5% DISCOUNT

Included with Policy		
Coverage C	Personal Property	80% of Coverage A
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: Frame

Refer to Page F-R10

Perils Available: Basic Perils, Broad Form Perils, Other Perils

Loss Settlement Types Available: Guaranteed Replacement Cost

Minimum Amt of Insurance: \$80,000

Maximum Binding Authority: \$150,000

Eligibility Requirements:

Optional: To add Other Perils to contents - Add .0407 to

a. \$500 Deductible Minimum

OP3

base rate X dwelling amo

- b. Dwelling and detached structures of superior character and excellent repair. Premises clean, free from weeds and trash.
- c. 25 years old or newer. **(Less than 15 years at inception date.)**
- d. No more than one homeowner loss within the last three (3) years.
- e. Owner-occupied, one family permanent residence.
- f. Insured 100% of replacement cost according to current building cost guides for residential buildings, inflation protection will apply.
- g. 100 amp electrical service (circuit breaker system).
- h. An approved central heating unit, vented to an approved chimney, no wood burning furnace.
- i. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- j. Smoke detector on each floor including basement.
- k. No woodburning appliance other than a masonry or prefabricated fireplace without a heating insert.
- l. Available in fire protection class 9.
- m. Modular homes not permitted.
- n. Must have a two lane road within 100 yards of dwelling for fire truck accessibility.
- o. Cost estimator and photos, all sides submitted with application.
- p. Payment with application.

AGE DISCOUNT 0-4 YEARS 10% DISCOUNT
5-10 YEARS 5% DISCOUNT

FSS

unt.

Included with Policy		
Coverage C	Personal Property	50% of Coverage A
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: Brick

Refer to Page F-R10

Perils Available:

Other Perils

Loss Settlement Types Available:

Guaranteed Replacement Cost

80% Replacement Cost

Minimum Amt of Insurance:

\$60,000

Maximum Binding Authority:

\$150,000

Eligibility Requirements:

- a. Dwelling of superior character and in excellent repair. Premises clean, free from weeds, and trash.
- b. 35 years or newer, with an approved roof, an approved plumbing and heating system and a modern electrical system with circuit breakers and 100 amp service, all updated in past 22 years and meeting local building codes and building contractor inspection.
- c. Owner-occupied, one family permanent residence.
- d. Can be insured for 80% of replacement cost or 100% for guaranteed replacement cost, inflation protection will apply.
- e. No woodburning appliance other than a masonry or prefabricated fireplace without a heating insert.
- f. Smoke detector on each floor.
- g. Modular homes not permitted.
- h. Readily accessible to a fire truck.
- i. Submit cost estimator with application.
- j. Photos all sides are required.
- k. Payment with application.

Optional Coverages	Add to Base
70% Contents	0.0550
Other Perils - Contents	0.0513
Guaranteed Repl Cost - Dwelling	0.0154

OP4
GRC

Age Discount	Age	Discount
	0 - 4 years	10%
	5 - 10 years	5%
	11 - over	0%

FS5/FS7

Included with Policy		
Coverage C	Personal Property	50% of Coverage A
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: Frame

Refer to Page F-R10

Perils Available:

Other Perils

Loss Settlement Types Available:

Guaranteed Replacement Cost

80% Replacement Cost

Minimum Amt of Insurance:

\$60,000

Maximum Binding Authority:

\$150,000

Eligibility Requirements:

- a. Dwelling of superior character and in excellent repair. Premises clean, free from weeds, and trash.
- b. 35 years or newer, with an approved roof, an approved plumbing and heating system and a modern electrical system with circuit breakers and 100 amp service, all updated in past 22 years and meeting local building codes and building contractor inspection.
- c. Owner-occupied, one family permanent residence.
- d. Can be insured for 80% of replacement cost or 100% for guaranteed replacement cost, inflation protection will apply.
- e. No woodburning appliance other than a masonry or prefabricated fireplace without a heating insert.
- f. Smoke detector on each floor.
- g. Modular homes not permitted.
- h. Readily accessible to a fire truck.
- i. Submit cost estimator with application.
- j. Photos all sides.
- k. Payment with application.

Optional Coverages	Add to Base
70% Contents	0.0550
Other Perils - Contents	0.0513
Guaranteed Repl Cost - Dwelling	0.0154

OP4
GRC

Age Discount	Age	Discount
	0 - 4 years	10%
	5 - 10 years	5%
	11 - over	0%

FS5/FS7

Included with Policy		
Coverage C	Personal Property	50% of Coverage A - ACV
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: Brick

Refer to Page F-R10

Perils Available:

- Basic Perils
- Broad Form Perils
- Other Perils

Loss Settlement Types Available:

- 80% Replacement Cost
- Repair/Replace Replacement
- Actual Cash Value

Minimum Amt of Insurance:

\$50,000

Maximum Binding Authority:

\$150,000

Eligibility Requirements:

- a. Dwelling of good construction and in excellent repair. Premises clean, free from weeds and trash.
- b. Insured for at least 80% of replacement cost. When a Replacement Settlement Clause is used, 60% of replacement cost. Inflation Protector will apply.
- c. Insured for at least 60% for Actual Cash Value.
- d. Dwellings constructed within the last 40 years are not eligible for Repair/Replace Loss Settlement.
- e. Owner-occupied, one or two family permanent residence.
- f. Residence with an approved roof, an approved plumbing and heating system and a modern electrical system with circuit breakers and 100 amp service, all updated in past 25 years and meeting local building codes and building contractor inspection.
- g. Submit cost estimator with application.
- h. Modular homes are acceptable.
- i. Photos all sides.
- j. Payment with application.

Optional Coverages	Add to Base
70% Contents	0.0581
Other Perils - Contents	0.0545
Replacement Cost - Contents	0.0545
Other Perils - ACV Dwelling for under 80%	0.0274

OP4
RC4
OPA

FA5/FA7

Included with Policy		
Coverage C	Personal Property	50% of Coverage A - ACV
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: Frame

Refer to Page F-R10

Perils Available:

- Basic Perils
- Broad Form Perils
- Other Perils

Loss Settlement Types Available:

- 80% Replacement Cost
- Repair/Replace Replacement
- Actual Cash Value

Minimum Amt of Insurance:

\$50,000

Maximum Binding Authority:

\$150,000

Eligibility Requirements:

- a. Dwelling of good construction and in excellent repair. Premises clean, free from weeds and trash.
- b. Insured for at least 80% of replacement cost. When a Replacement Settlement Clause is used, 60% of replacement cost. Inflation Protector will apply.
- c. Insured for at least 60% for Actual Cash Value.
- d. Dwellings constructed within the last 40 years are not eligible for Repair/Replace Loss Settlement.
- e. Owner-occupied, one or two family permanent residence.
- f. Residence with an approved roof, an approved plumbing and heating system and a modern electrical system with circuit breakers and 100 amp service, all updated in past 25 years and meeting local building codes and building contractor inspection.
- g. Submit cost estimator with application.
- h. Modular homes are acceptable.
- i. Photos all sides.
- j. Payment with application.

Optional Coverages	Add to Base
70% Contents	0.0498
Other Perils - Contents	0.0520
Replacement Cost - Contents	0.0520
Other Perils - ACV Dwelling for under 80%	0.0260

OP4
RC4
OPA

Mendota Mutual Insurance Co.

Farm Class A Protector (Frame)

Effective 1/01/2019

FA5/FA7

Included with Policy		
Coverage C	Personal Property	50% of Coverage A - ACV
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: **Brick**

Refer to Page F-R10

Perils Available:

- Basic Perils
- Broad Form Perils
- Other Perils

Loss Settlement Types Available:

- 80% Replacement Cost
- Repair/Replace Replacement
- Actual Cash Value

Minimum Amt of Insurance:

\$35,000

Maximum Binding Authority:

\$75,000

Eligibility Requirements:

- a. Dwelling of good construction and in excellent repair. Premises clean, free from weeds and trash.
- b. Insured for at least 80% of replacement cost. When a Replacement Settlement Clause is used, 60% of replacement cost. Inflation Protector will apply.
- c. Insured for at least 45% for Actual Cash Value
- d. Owner-occupied, one or two family permanent residence.
- e. Approved electrical wiring of at least 100 amp service.
- f. An approved central heating unit, vented to an approved chimney.
- g. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- h. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- i. Submit cost estimator with application.
- j. Photos all sides
- k. Payment with application.

Optional Coverages	Add to Base
70% Contents	0.0687
Other Perils - Contents	Not available
Replacement Cost - Contents	.0667 \$20 Min.
Other Perils - ACV Dwelling	0.0407
Other Perils 60% or 80% Loss Settlement	N/C
Repair/Replace Settlement - 80% RC (#2)	N/C
Repair/Replace Settlement - 60% RC (#2)	0.1187

RC5
OPB
RRS MMIC153

FB5/FB7

Included with Policy		
Coverage C	Personal Property	50% of Coverage A - ACV
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: Frame

Refer to Page F-R10

Perils Available:

- Basic Perils
- Broad Form Perils
- Other Perils

Loss Settlement Types Available:

- 80% Replacement Cost
- Repair/Replace Replacement
- Actual Cash Value

Minimum Amt of Insurance:

\$35,000

Maximum Binding Authority:

\$75,000

Eligibility Requirements:

- a. Dwelling of good construction and in excellent repair. Premises clean, free from weeds and trash.
- b. Insured for at least 80% of replacement cost. When a Replacement Settlement Clause is used. 60% of replacement cost add repair/replacement. Inflation Protector will apply.
- c. Insured for at least 45% for Actual Cash Value
- d. Owner-occupied, one or two family permanent residence.
- e. Approved electrical wiring of at least 100 amp service.
- f. An approved central heating unit, vented to an approved chimney.
- g. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- h. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- i. Submit cost estimator with application.
- j. Photos all sides
- k. Payment with application.

Optional Coverages	Add to Base
70% Contents	0.0687
Other Perils - Contents	Not available
Replacement Cost - Contents	0.0667
Other Perils - ACV Dwelling	0.0407
Other Perils 60% or 80% Loss Settlement	N/C
Repair/Replace Settlement - 80% RC (#2)	N/C
Repair/Replace Settlement - 60% RC (#2)	0.1187

RC5
OPB
RRS MMIC153

FB5/FB7

Included with Policy		
Coverage C	Personal Property	50% of Coverage A - ACV
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage A

Rate based on \$100 ded: Frame & Brick

Refer to Page F-R10

Perils Available:

Basic Perils
Broad Form Perils

Loss Settlement Types Available:

Actual Cash Value

Minimum Amt of Insurance:

\$20,000

Maximum Binding Authority:

\$50,000

Eligibility Requirements:

- a. Fully utilized and in a good state of repair. Premises clean, free from weeds and trash.
- b. Insured for at least minimum of 35% for Actual Cash Value.
- c. One or two family permanent residence.
- d. Approved heating system vented to an approved chimney.
- e. Approved electrical wiring of at least 60 amp service.
- f. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- g. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- h. No woodburning stove.
- l. Submit cost estimator and photos all sides with application.
- j. Payment with application.

Optional Coverages	Add to Base
Replacement Cost - Contents	.11179 \$20 Min.

RC9

FC5

Included with Policy		
Coverage D	Add'l Living Exp/Loss of Rent	10% of Coverage A

Rate based on \$100 ded: Frame & Brick Refer to Page F-R10

Perils Available:
 Basic Perils
 Broad Form Perils
 Other Perils

Loss Settlement Types Available:
 80% Replacement Cost
 Repair or Replace
 Actual Cash Value

Minimum Amt of Insurance: \$50,000
Maximum Binding Authority: \$150,000

Eligibility Requirements:

- a. Dwelling of excellent construction and in excellent repair. Premises clean, free from weeds and trash.
- b. Insured for at least 80% of replacement cost. Inflation Protector will apply. When a Replacement Settlement Clause is used, 60% of replacement cost. Inflation Protector will apply.
- c. Insured for at least 60% for Actual Cash Value
- d. One or two family permanent residence.
- e. Dwellings constructed over 40 years are not eligible for Repair/Replace Loss Settlement.
- f. Residence with an approved roof, an approved plumbing and heating system and modern electrical system with circuit breakers and 100 amp service, all updated in past 25 years and meeting local building codes and building contractor inspection.
- g. No woodburing stove.
- h. Submit cost estimator with application.
- i. Photos all sides.
- j. Payment with application.
- k. \$500 deductible/must be occupied

Optional Coverages	Add to Base
Repair/Replace Settlement	0.1182
Other Perils on ACV Dwelling	0.0260
Other Perils included when dwelling insured to at least 80% of replacementcost	Included

RRS
 OP2

FRA

Included with Policy		
Coverage D	Add'l Living Exp/Loss of Rent	10% of Coverage A

Rate based on \$100 ded: Frame & Brick

Refer to Page F-R10

Perils Available:

- Basic Perils
- Broad Form Perils
- Other Perils

Loss Settlement Types Available:

- 80% Replacement Cost
- Repair or Replace 60%
- Actual Cash Value

Minimum Amt of Insurance:

\$35,000

Maximum Binding Authority:

\$100,000

Eligibility Requirements:

- a. Dwelling of good construction and is in good repair. Premises clean, free from weeds and trash.
- b. Insured for at least 80% of replacement cost. When a Replacement Settlement Clause is used, 60% of replacement cost. Inflation Protector will apply.
- c. Insured for at least 45% for Actual Cash Value
- d. One or two family permanent residence.
- e. Approved electrical wiring of at least 100 amp service.
- f. An approved central heating unit, vented to an approved chimney.
- g. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- h. Continuous masonry or concrete foundation under all exterior walls.
- i. No woodburning stove.
- j. Submit cost estimator with application.
- k. Photos all sides.
- l. Payment with application.
- j. \$500 deductible/must be occupied

Optional Coverages	Add to Base
Repair/Replace Settlement	
60% - Loss Settlement #2	0.1187
80% - Loss Settlement #2	N/C
Other Perils on ACV Dwelling	0.0410
Other Perils RC 60% or RC 80%	N/C

RRS MMIC153
OP3

FRB

Included with Policy		
Coverage D	Add'l Living Exp/Loss of Rent	10% of Coverage A

Rate based on \$100 ded: Frame & Brick Refer to Page F-R10

Perils Available: Basic Perils
Broad Form Perils

Loss Settlement Types Available: Actual Cash Value

Minimum Amt of Insurance: \$20,000

Maximum Binding Authority: \$50,000

Eligibility Requirements:

- a. Dwelling fully utilized and in a good state of repair. Premises clean, free from weeds and trash.
- b. Insured for a minimum of 35% for Actual Cash Value.
- c. One or two family permanent residence.
- d. Approved heating system, vented to an approved chimney.
- e. Approved electrical wiring of at least 60 amp service.
- f. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- g. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- h. No woodburning stove.
- l. Submit cost estimator with application.
- j. Photos all sides.
- k. Payment with application.
- l. \$500 deductible/must be occupied.

Optional Coverages	Add to Base
None Available	

FRC

Included with Policy		
Coverage D	Add'l Living Exp/Loss of Rent	10% of Coverage A

Rate based on \$100 ded: Frame & Brick Refer to Page F-R10

Perils Available: Basic Perils

Loss Settlement Types Available: Actual Cash Value

Minimum Amt of Insurance: \$5,000

Maximum Binding Authority:

Eligibility Requirements:

- a. Submit to Company for approval
- b. Submit cost estimator and photos , all sides with application.
- c. Payment with application.
- d. \$500 deductible/must be occupied.

Optional Coverages	Add to Base
None Available	

FRD

Included with Policy		
Coverage D	Add'l Living Exp/Loss of Rent	20% of Coverage C

Rated based on \$100 ded.:

Refer to Page F-R10

Perils Available:

Basic Perils
Broad Form Perils

Loss Settlement Types Available:

Replacement Cost Contents
Actual Cash Value

Eligibility Requirements:

- a. Payment with application
- b. \$500 minimum deductible.

Optional Coverages	Add to Base
Replacement Cost	
Contents Amount 20,000 - 24,999	Add \$26.17 to base premium
25,000 - over	Add .1046 to base rate
Other Perils	Not available

RCM
RC8

Home/Auto Discount is available

TPP/TP

Rate based on \$100 ded: Refer to Page F-R10

Perils Available: Basic Perils
Broad Form Perils
Other Perils

Loss Settlement Types Available: 80% Replacement Cost
Actual Cash Value

Minimum Amount of Insurance: \$5,000
Maximum Binding Authority: \$75,000

Eligibility Requirements:

- a. Superior risk in excellent condition and repair.
- b. Continuous masonry or concrete foundation under all exterior walls.
- c. Approved electric wiring in good condition or no wiring.
- d. Built 25 years ago or less.
- e. Entirely closed with no open or partly open sheds or additions unless these sheds or additions have concrete floors.
- f. Pre-engineered (Morton type) building will qualify for Class A rating.
- g. No fuel storage within 30 feet of building.
- h. No heat lamps or wood burning appliances.
- l. Fully utilized in the farming operation.
- j. No hay or straw storage.
- k. Premises clean and free from weeds and trash.
- l. Insured for 100% of actual cash value.
- m. Insured for minimum of \$10.00 a square foot or written proof it was built for less.
- n. Submit an Agricultural Cost Guide worksheet if replacement cost is desired.
- o. Photos all sides.
- p. Payment with application.

Optional Coverages	Add to Base
Others Perils	0.0260

OPA

Mendota Mutual Insurance Co.

Farm Outbuildings Class A

Effective 1/01/2019

FOA
Coverage F

Rate based on \$100 ded:

Refer to Page F-R10

Perils Available:

Basic Perils
 Broad Form Perils
 Other Perils

Loss Settlement Types Available:

80% Replacement Cost
 Actual Cash Value

Minimum Amount of Insurance:

\$3,000

Maximum Binding Authority:

\$75,000

Eligibility Requirements:

- a. Sound construction, in good condition and repair.
- b. Continuous masonry or concrete foundation under all exterior walls. If pole construction, the poles must be treated and fastened to a concrete foundation or concrete pads in bottom of post hole.
- c. Approved electric wiring in good condition or no wiring.
- d. Fully utilized in the farm operation.
- e. Enclosed on three sides.
- f. Premises clean and free from weeds and trash.
- g. No woodburning appliances.
- h. No heat lamps with combustible bedding.
- l. Insured for 100% of actual cash value with a minimum of \$5.00 per square foot.
- j. Submit an Agricultural Cost Guide worksheet if replacement cost is desired.
- k. Photos all sides.
- l. Payment with appliation.

Optional Coverages	Add to Base
Others Perils	0.0407

OPB

Mendota Mutual Insurance Co.

Farm Outbuildings Class B

Effective 1/01/2019

FRB
Coverage F

Rate based on \$100 ded:

Refer to Page F-R10

Perils Available:

Basic Perils
Broad Form Perils

Loss Settlement Types Available:

Actual Cash Value

Minimum Amount of Insurance:

\$2,000

Maximum Binding Authority:

\$75,000

Eligibility Requirements:

- a. Structures not meeting Class A or B requirements.
- b. Any building where insurance is less than 50% of today's replacement cost for like construction.
- c. Any building open on more than one side.
- d. Any single crib which is higher than wide (measured at plate).
- e. Prefabricated metal or frame cribs with welded wire, metal slat, perforated metal or frame siding.
- f. Any building with foundation of rock piers or block piers or wood sills.
- g. Vacant buildings not contemplated for future occupancy are not acceptable.
- h. Must be insured for a minimum of \$3.00 a square foot.
- i. Weight of Ice, Snow & Sleet is excluded.
- j. Photos all sides.
- k. Payment with application.

Optional Coverages	Add to Base
None Available	

Grain Legs
Fences

Mendota Mutual Insurance Co.

Farm Outbuildings Class C

1/01/2019

FOC

Coverage F

Rates based on \$100 ded: Refer to Page F-R10

Perils Available: Basic Perils

Loss Settlement Types Available: Actual Cash Value

Minimum Amount of Insurance: \$2,000

Maximum Binding Authority: \$75,000

Eligibility Requirements:

- a. Buildings insured for less than \$3.00 per square foot.
- b. Portable buildings not insured under Coverage H - Blanket Farm Personal Property
- c. Metal storage bins which are not bolted to a solid masonry slab.
- d. Weight of Ice, Snow & Sleet is excluded.
- e. Photos all sides.
- f. Payment with application.

Optional Coverages	Add to Base
None Available	

Mendota Mutual Insurance Co.

Farm Outbuildings Class D

Effective 1/01/2019

FOD
Coverage F

Rates based on \$100 ded.: Refer to Page F-R10

Perils Available: Basic Perils
Broad Form Perils
Other Perils

Loss Settlement Types Available: 80% Replacement Cost
Actual Cash Value

Minimum Amount of Insurance: \$4,000
Maximum Binding Authority: \$75,000

Eligibility Requirements:

- a. This classification is limited to metal grain bins in excellent condition and repair.
- b. Must have a continuous masonry or concrete foundation under all exterior walls and walls firmly fastened to the foundation.
- c. Minimum coverage, \$0.90 per bushel.
- d. Insured for 100% of Actual Cash Value.
- e. Amount of coverage on grain bin should include attached equipment such as: Dryer, Perforated floor, Fans, Leveler, Augers and Pipes.
- f. All grain legs must be rated as a Class C Outbuilding.
- g. All metal grain bins not meeting this classification should be insured as Class C Outbuildings.
- h. Holding bins and Bulk bins are not eligible for this category.
- l. Submit Agricultural Cost Guide when 80% replacement is desired or use amounts from Cost Guide page F - R15.
- j. Photos all sides.
- k. Payment with application.

Optional Coverages	Add to Base
Other Perils	0.0410

OPB

Mendota Mutual Insurance Co.

Grain Bins Class G

Effective 1/01/2019

FOG
Coverage F

Grain Leg Costs Include:

1. Tower
 2. 5 or 6 downspouts
- Cost: \$305 to \$610 per Linear Foot of Tower

Storage Bin Costs Include:

1. Concrete Base
2. Metal Walls and Roof
3. Steel Access and Fill Hatches
4. Crawl Door and Ladder

Drying Bin Costs:

Same as Storage Bin But Modified

- With: Drying Floor
 Drying Equipment

Bin Cost			
Diameter	Height to Eaves	Bushel Capacity	Cost Each
15 ft	8 ft	1,300	\$2,200
	11 ft	1,700	2,400
	16 ft	2,475	3,200
	24 ft	3,650	4,100
18 ft	11 ft	2,475	3,200
	16 ft	3,600	3,700
	24 ft	5,300	5,000
21 ft	11 ft	3,425	3,700
	16 ft	4,975	4,500
	24 ft	7,250	6,100
24 ft	16 ft	6,550	5,400
	24 ft	9,550	6,900
	32 ft	12,550	9,900
27 ft	16 ft	8,350	6,500
	24 ft	12,175	8,200
	32 ft	15,975	12,300
30 ft	16 ft	10,425	7,400
	24 ft	15,125	9,700
	32 ft	19,825	14,300
36 ft	16 ft	15,300	10,100
	24 ft	22,075	13,500
	32 ft	28,850	18,500

Cost Each to be Added to Bin Cost			
Drying Floor		Drying Equipment	
Diameter	Perforated Floor	Leveler & Auger	Fan & Heater
15 ft	\$1,000	\$1,100	\$1,900
18 ft	1,400	1,350	2,100
21 ft	1,800	1,350	2,100
24 ft	2,200	1,550	2,200
27 ft	2,800	1,600	2,300
30 ft	3,500	1,650	2,500
36 ft	4,800	1,850	2,500

Rate based on \$100 ded.: Refer to Page F-R10

Perils Available: Basic Perils
Broad Form Perils

Loss Settlement Types Available: 80% Replacement Cost
Actual Cash Value

Minimum Amount of Insurance: \$10,000
Maximum Binding Authority: \$75,000

Eligibility Requirements:

- a. This classification is limited to glass lined steel tower silos in excellent repair.
- b. Insured for 100% of actual cash value. If not, use Class C.
- c. Below \$10,000, use the appropriate B or C Farm Outbuilding classifications.
- d. Submit Agricultural Cost Guide when 80% replacement is desired or use amounts from Cost Guide page F - R16.
- e. Photo all sides.
- f. Payment with application.

Mendota Mutual Insurance Co.

Harvestores Class S (Glass Lined Silos)

Effective 1/01/2019

FOS
Coverage F

Cost of Metal, Glass-Lined Silos					
Height	Diameter		Adjustments		
	20 ft	25 ft	Without Steel Floor	Without Sweep Unloader	Without Chain Unloader
22 ft	\$26,200			-\$3,700	
27 ft	27,500			-3,700	
32 ft	29,400			-3,700	
35 ft	40,800		-\$1,500		-\$12,700
40 ft	42,900		-1,500		-12,700
45 ft	46,300		-1,500		-12,700
50 ft	49,300		-1,500		-12,700
60 ft	55,100		-1,500		-12,700
70 ft	61,500		-1,500		-12,700
80 ft	66,900	\$98,300	-2,300		-16,900
90 ft		108,000	-2,300		-16,900

Note: According to the manufacturer, Steel Glass Lined Silos have little overall depreciation. Equipment may depreciate to a degree depending on usage and the quality of care and maintenance but in most cases the depreciation is minimal. Actual cash value will usually be at or near replacement cost.

Rate based on \$100 ded.: Refer to Page F-R10

OW
Coverage E

Broad Form Perils						
Months	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
	Ded.	Ded.	Ded.	Ded.	Ded.	Ded.
1	0.0491	Same Rate for All Deductibles				
2	0.0983					
3	0.1475					
4	0.1970					
5	0.2457					
6	0.2949					
7	0.3443					
8	0.3932					
9	0.4424					

ALL EARNED PREMIUM

Per Thousand

Peak Season amounts are not part of the blanket total.

Peak Season total is not part of the blanket total. When adding peak season, the blanket will show..

No (what ever the peak season is for) coverage under the blanket until peak season dates as listed on the dec page.

Mendota Mutual Insurance Co.

Peak Season

Effective 1/01/2019

P01-P09
Coverage F

Rate based on \$100 ded.: Refer to Page F-R10

SPP
Coverage G

Perils Available: Basic Perils
Broad Form Perils
Other Perils - N/A on Livestock

Loss Settlement Types Available: Actual Cash Value

Minimum Amount of Insurance: \$ ACV
Maximum Binding Authority: \$100,000

Eligibility Requirements:

a. Each different type of farm personal property is listed and valued separately, but the total is used in determining the premium

b. Machinery: (Including Leased Equipment)

1. List year, make, model and serial numbers of all machinery, such as tractors, combines, hay balers, forage harvestores, portable crop dryers, etc.

2. List a specific amount of coverage for each item.

3. Small tools and material are to be shown grouped together with a specific amount of coverage unless an item exceeds \$1,000 in value in which case it should be insured separately. Minimum coverage for this group is \$1,000.

Livestock:

1. List number of livestock in each class with Actual Cash Value limit per head and showing total coverage.

c. No portable buildings may be insured as scheduled farm personal property. They must be written as Class D farm outbuildings.

d. Other perils coverage may be added to cover a specified farm machinery for an additional premium.

e. Irrigation Systems

f. Payment with application.

Farm Optional Coverage Rates	
Other Perils - Farm Machinery:	
Specific Item: Make, Age, Serial Number	
\$250 Ded	.1583 per \$100
\$500 Ded.	.1405 per \$100
\$1000 Ded.	.1318 per \$100
\$2500 Ded	.1230 per \$100
\$5000 Ded	.1055 per \$100
\$10,000 Ded	.0809 per \$100

BOP

MMIC171

Leased equipment must be insured as Scheduled Farm Personal Property

Perils Available: Basic Perils Broad Form Perils Other Perils

Loss Settlement Types Available: Actual Cash Value BPP Coverage H

Minimum Amount of Insurance: \$20,000 **Maximum Binding Authority:** \$500,000

Eligibility Requirements:

a. Types of Blankets - A and B

A - For farmer who has livestock, grain and machinery.

B - For farmer who has only grain and machinery.

b. All eligible farm personal property must be inventoried to qualify for blanket coverage.

c. 80% co-insurance clause is applicable.

d. MINIMUM COVERAGE AMOUNTS - Coverage must be written for the percentage listed below, on an actual cash value basis. This applies to all new or updated inventories.

\$20,000 - 125,000	100%
\$125,001 - Over	100% Minimum

e. All farm personal property inventory schedules must be submitted to the Company at least once every three years.

f. Other perils coverage may be added to cover farm equipment and farm machinery for an additional premium(F-R21A) The minimum blanket amount to add this coverage is \$75,000 and any item valued less than \$250 is not insured. If this coverage is desired only on a specific piece of machinery use rate found on Page F - R23.

g. Limitations apply to coverage on Livestock and Portable Buildings.

h. Confinement hogs are not to be insured under the Blanket.

i. Other than hog houses, no other buildings are considered to be portable unless they are on skids.

j. For Non-Portable Grain Dryers use Scheduled Farm Personal Property Rates.

k. When there is supporting business with this Company peak season coverage may be written for a non-operating owner on grain, seeds, chemicals, fertilizer without the requirement of having blanket or scheduled farm personal property coverage in force.

l. Farm GPS/auto trac can be added to the farm blanket inventory as group 2, loss settlement 1. These units are not covered under other perils machinery. You can put these GPS/auto trac on a computer inland marine policy.

m. Leased Equipment must be Specified Farm Personal.

n. Premium submitted with application, along with completed inventory list.

Cont'd

Other Perils						
Farm Equipment and Farm Machinery					BOM	MMIC171
Minimum Coverage \$75,000						
	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
	Ded	Ded	Ded	Ded	Ded	Ded
Add'l Premium	0.0609	0.0609	0.0609	0.0609	0.0609	0.0609
Per \$100, Times						
Blanket Amount	\$40 min premium for all deductibles OPM				0.1758	

Rates based on \$100 ded.:

Refer to Page F-R10

Cont'd

O. Any ATV must be farm use only to be listed on the farm blanket.
This coverage is on premises only...

P. Leased equipment must be insured as Scheduled Farm Personal Property

MISCELLANEOUS RATING:

Minimum Premium:	Policy	\$35.00	Fire/Wind
Minimum Premium:	Repl. Cost Contents	\$20.00	
Minimum Premium:	Personal Inland Marine	\$15.00	

Binders:	Earned Premium, subject to a minimum of \$25.00		
Non Sufficient Funds Check		\$25.00	
Semi-Annual:	\$10.00 surcharge per bill (\$20.00 per year) Subject to \$100 Annual Minimum Premium.		
Quarterly:	\$10.00 surcharge per bill (\$40.00 per year) Subject to \$100 Annual Minimum Premium.		

MANDATORY COVERAGE RATES

Mine Subsidence:	Refer to Page G 10-11
Builders Risk	\$16.66 per \$1,000 - Page GEN-12

OPTIONAL COVERAGE RATES

Building Additions and Alterations - Tenant Farm Policy
Increased Limit: Charge each additional \$100

Earthquake	Refer to Earthquake Section of the Manual			
Excess Outdoor Radio/Television (\$500 Auto.) Equipment (Satellite Dish)	\$7.8414	per \$100	OTV	
Additional Living Expense - Coverage D	0.5552	per \$100	EAL	
Personal Property Increased Special Limit: - Coverage C				
Jewelry	Max. - 3,000	\$1.8109	per \$100	JEW
Silver/Goldware	10,000	0.2774	per \$100	SIL
Money	1,000	0.6946	per \$100	MON
Securities	2,000	4.0423	per \$100	SEC
Firearms	6,000	2.0819	per \$100	FIR
Personal Property Limit: - Coverage C (Contents)				
Increased Limit (Add'l Contents)		0.8468	per \$100	EPP
Gravemarkers (in excess of \$1,000 Special Limit)		\$25.63	flat fee	
Refrigerated Product:	\$1.3867	per \$100	(MMIC 99-8043) RP	
Additional APS:	0.6258	per \$100	EOS	
Deductible:				
\$100 - 1.00 (Not Available)				
\$250 - .94 (Not Available)				
\$500 - .85				
\$1000 - .75				
\$2500 - .68				
\$5,000 - .60				
\$10,000 - .50				

FARM OPTIONAL COVERAGE RATES:

Other Perils - Farm Machinery:	\$0.1587 per \$100	\$250 deductible	BOP
Per Item	0.1405 per \$100	\$500 deductible	
	0.1317 per \$100	\$1,000 deductible	
	0.1230 per \$100	\$2,500 deductible	
	0.1055 per \$100	\$5,000 deductible	
	0.0809 per \$100	\$10,000 deductible	

Woodburning Stoves: (Existing Risk) 50'	ADD	\$87.65	WB
Corn Burning Stove: (Existing Risk) 50'	ADD	\$87.65	CB
Debris Removal:	\$1.3838 per \$100		DR

Deep Well Pump Replacement Cost:	\$34.02 flat charge		DWP
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Extra Expenses:	\$13.9221 first \$1000		EE
	1.0411 ea. Add'l \$100		
Farm Extra Expense	\$68.02 for \$5,000		FEE

Farm Machinery Glass:	\$1.3884 per \$100		FMG
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Farm Operations Records:	\$1.3881 per \$100		FOR
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Fire Department Service Charge:	\$3.4700 per \$100		FDS
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Irrigation Equipment - EXCLUDED on Farm
Blanket. **MUST** use Scheduled Farm Personal
Property Rate

Refrigerated Products - Farm Personal Property:

Semen	\$4.1602 per \$100		RPS
Milk	\$2.7784 per \$100		RPM
Fruit/Vegetables	\$1.3867 per \$100		RPF

Sump Pump Endorsement Rates: Basic Coverage \$2,500 Included, \$500 Deductible

Owner Occupied Dwellings ONLY.

1. Optional Coverages - up to additional \$5,000	\$101.07 annual premium	Flat Fee	SPE
Maximum coverage available - \$7,500	\$134.75 annual premium	Flat Fee	SPE
2. Change Deductible to \$250 per occurrence	\$33.64	FLAT Fee	SPD

Example: Increase coverage from basic \$2,500 to \$5,000
Add \$2,500 = \$101.07 annual premium

Example: Change Deductible from \$500 to \$250 \$33.64 flat fee

Total Premium for the above two example	\$134.71
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Multi Family Dwelling Surcharge:	1 Family	0	Flat Charges
	2 Family	\$26.11	
	3 Family	\$40.34	
	4 Family	\$52.21	

Surcharge applies even when owner occupies on unit.

Identity Theft Endorsement - covers "expenses" incurred by an insured as the direct result of identity fraud. ITE
 ML06860902 (Rev.2002) Effective 1-01-08

\$100 Deductible

\$2,500 Coverage	\$32.71	Flat Fee
\$5,000 Coverage	\$65.42	Flat Fee
\$10,000 Coverage	\$130.82	Flat Fee

Policy Fee \$20.00 per policy.

Any Steel/Metal roof coverings are at actual cash value.

Homes that are in pole buildings are rated as an outbuilding with personal property added for contents. Must have agricultural cost estimator. ACV

Equipment Breakdown - Thru Rockford Mutual Ins. Co.	FARM	99-532	EBF
Coverage A-G Limit	\$500 Ded	\$1,000 Ded	\$2,500 Ded \$5,000 Ded \$10,000 Ded
\$0-\$499,999	\$35.00	\$34.00	\$32.00 \$28.00 \$23.00
\$500,000-\$999,999	\$54.00	\$52.00	\$48.00 \$42.00 \$35.00
\$1,000,000-\$1,999,999	\$80.00	\$77.00	\$71.00 \$63.00 \$52.00
\$2,000,000 - over	\$120.00	\$115.00	\$106.00 \$94.00 \$78.00