

See General Rules for Explanation of Coverages and Agents' Authority

ANNUAL MINIMUM PREMIUM REQUIREMENTS - Unless Indicated Otherwise

Endorsement attached to Homeowner or Farm Policy \$15.00

RATES PER \$100 (Annual)

1. Cameras (See General Rule #1 before quoting rate) Note: No Dealers		ICA
	Non-Professional	
All Cameras & Equipment	\$2.1886	

2. Fine Arts (See General Rule #2 before quoting rate)			IFA
Breakage Excluded	Protection Class		
	1 - 8	9 & 10	
First \$10,000	\$0.7549	\$0.0956	
Over \$10,000	\$0.6035	\$0.7546	

Breakage Coverage - subject to \$25.00 deductible			IFB
First \$10,000	\$0.9809	\$1.1317	
Over \$10,000	\$0.8300	\$0.9809	

3. Collectors Items (See General Rule #3 before quoting rate)			IC
Breakage Excluded	Protection Class		
	1 - 8	9 & 10	
First \$10,000	\$0.8056	\$1.0564	
Over \$10,000	\$0.6793	\$0.8300	

Breakage Coverage - subject to \$25.00 deductible			ICB
	1 - 8	9 & 10	
First \$10,000	\$1.1317	\$1.2829	
Over \$10,000	\$0.9053	\$1.0570	

Mendota Mutual Ins. Co.	PAF/Inland Marine Rates	Effective 1-01-2019
4. Jewelry (See General Rule #4 before quoting rate)		IJE
See Page IMP 3 "Appraisal Requirements for Additional Clarification		
Single Item of Value		
\$0 - \$15,000	\$1.8109	
Over \$15,000	\$2.4900	
1. For any single item of men's jewelry exceeding \$5,000, subject to MMIC approval.		
2. For any single item of ladies jewelry exceeding \$15,000 subject to MMIC approval.		
JEWELRY in Vaults	\$0.3022	IJV
5. Furs (See General Rule #6 before quoting rate)		
All Furs	\$0.7549	IFU
6. Guns & Equipment (See General Rule #7 before quoting rate)		
All Guns & Equipment (US)	\$2.2631	GUN
(Guns worldwide - submit to MMIC)		
7. Golfers Equipment (See General Rule #8 before quoting rate)		
Golf Equipment including Golf Carts	\$2.2631	IGO
8 Musical Instruments (See General Rule #9 before quoting rate)		IMU/IMP
	Non-Professional	Semi-Professional
First \$500	\$1.1319	\$1.6602
Next \$1,000	\$0.7546	\$1.2829
Over \$1,500	\$0.6035	\$1.1319
(Professional must be commercial; Semi-Professional see rule #7)		
9. Silverware (See General Rule #10 before quoting rate)		ISI
All Classes of items with value \$0-\$25,000	\$0.3022	
10. Tool Floater (See General Rule #11 before quoting rate)		ITO
All Tools & Equipment, Non-business use	\$3.0219	

Mendota Mutual Ins. Co.	PAF/Inland Marine Rates		Effective 1-01-2019
11. Stamp & Coin Collection Floater	(See General Rule #12 before quoting rate)		
Stamp Collecting	\$1.2834		IST
Coin Collecting	\$2.8675		ICO
12. Miscellaneous Sporting Equipment			
Fishing Equipment - deep sea use - submit to MMIC			
Fishing Equipment - no deep sea use - submit to MMIC	\$3.7676		IFI
Other Sports Equipment (where no other rules and rates are shown)			
Including: Archery, Bowling, Tennis, Hockey, Soccer, Etc.	\$3.0292		ISE
Camping, Ski & Skating Equipment	\$3.0219		ISE
13. Citizen Band Radio	(See General Rule #13 before quoting rate)		ICN/ICR
		NAMED PERILS OTHER PERILS	
Rates per \$100 of insurance - no deductible	\$3.0219	\$3.7676	
14. FM & Radio Telephone Equipment	(See General Rule #14 before quoting rate)		IRN/IRP
Rates per \$100 of insurance		NAMED PERILS OTHER PERILS	
\$25 Deductible	\$6.0307	N/A	
\$50 Deductible	\$5.2872	N/A	
\$100 Deductible	\$4.4169	\$4.6722	
Antenna Tower (up to 18ft high & \$1,500.)	\$15.0966	\$16.6008	IAN/IAA
15. Miscellaneous Articles	(See General Rule #15 before quoting rate)		IMN/IMA
*Includes hearing aids		NAMED PERILS OTHER PERILS	
\$50 Deductible to each aid - all perils	\$2.5655	\$3.2573	
Without Theft & VMM - submit to MMIC			
16. Watercraft & Recreational Vehicles - Refer to Recreational section of manual.			

PERSONAL INLAND MARINE POLICY

The following Inland marine coverages are offered by MMIC and provided only on a separate Inland Marine Policy. Minimum premium requirements are as indicated.

1. Portable Articles (Broad Form names perils)

Purpose: To provide insurance against loss or damage by perils, exposing miscellaneous portable articles such as: Artificial eyes (not contact lenses), artificial limbs, athletic field equipment, chain saws, exhibits, firemen's equipment, public address systems and equipments, scientific instruments (not laboratory equipment), etc.

Rates per \$100 of insurance

Specified perils (without Theft) - submit to MMIC

Specified perils (with Theft & VMM) - submit to MMIC

Chain Saws (for Theft & VMM) - submit to MMIC

Exhibits - on display in store window or fairs - submit to MMIC

Firemen's Equipment - portable equipment in or on fire or emergency truck
(no coverage during emergency or fire)

Schedules of over \$1,500 in value - submit to MMIC

Contact Lenses - for coverage on contact lenses - submit to MMIC

2. Personal Effects Floater - Other Perils

IPE/IPD

Covers personal effects such as are usually carried by tourist and travelers while outside the Insured's domicile, anywhere in the world. Coverage applies only to personal effects belonging to and used or worn by the Insured, spouse and their unmarried children living together.

Rates per \$100 of insurance

Full Coverage - Flat Charge of \$20.17 plus 1% of policy amount. .0149

\$25 Deductible - Flat Charge of \$10.60 plus 1% of policy amount.

Policies written for a period of less than one year are charged at short rate percentage of the annual premium. Minimum retained premium of \$10 is applicable in the event of cancellation.

3. Wedding Present Floater - Other Perils

Covers wedding presents from the effective date of the policy up to, but not exceeding 90 days after the wedding.

Rates: per \$100 of insurance	Co-insurance	No Co-insurance	IWC/IWN
First \$10,000	\$0.9053	\$1.5096	
Next \$10,000	\$0.6031	\$0.8308	
Excess of \$20,000	\$0.3312	\$0.4526	
Submit to MMIC for Breakage exclusion			

Coverage may be written on a blanket basis or may be scheduled, depending on the Insured's desires. If the property is scheduled with an amount stated for each item, the 50% co-insurance rate may be used without co-insurance penalty. Minimum retained premium of \$10 is applicable in the event of cancellation.

4. Bicycle Floater - Other Perils

IBI

Covers bicycles within the Continental United States. Losses of less than \$5 are not covered. All articles to be insured must be scheduled with a value stated for each article.

Rates per \$100 of insurance	
All bicycles	\$15.0966

5. Cellular Phone - Other Perils

\$100 Deductible applies to each phone

ICE

Use the PAF application and indicate brand, type, cost & serial number **for each unit insured.** Rates for each unit.

\$200-\$500 coverage	\$60.3729
\$501 - \$1,000 coverage	\$102.6274
\$1,001 - \$2,500 coverage	\$184.1145
\$2,501 - over coverage	\$300.3208

6. Special Computer Coverage

We have in the past covered computer under Named Peril or Other Perils Personal Articles Floaters or Inland Marine policies. We now have a special computer coverage for business, personal or farming use. The special computer coverage can be issued by attaching to a home or farm policy.

Coverage: Data processing or computer equipment insured for other perils.
 Coverage includes earthquake and flood. \$100 deductible applies.

Additional Coverage's

1. Data and Media automatically included up to 50% of the Data Processing or Computer Equipment amount of insurance.
2. Extra Expense automatically included up to 25% of the Data Processing or Computer Equipment amount of insurance.
3. Debris Removal
4. New Acquired Equipment - automatically covered up to \$10,000 for 60 days.

(MMIC157 provides the specific coverage's)

Rates per \$100:	Data & Media	Extra Expense	ICP/ICC IEE
Personal & Farm Policies	\$1.2076	\$0.4526	
Business	\$1.5045	\$0.4526	
Minimum Premium:			
Personal & Farm policies	\$30.00		
Business	\$50.00		

For other Inland Marine coverage's (Other perils or Names peril coverage's), submit to MMIC.