

GENERAL INFORMATION

HISTORICAL BACKGROUND

The Mendota Mutual Insurance Company presently is one of the strongest Farm Mutual's in the State of Illinois.

Its original heritage traces back to the year of 1875 when a group of 34 local settlers and business men met and determined to form an insurance company. On March 31, 1875 they met and applied for permission to form Mendota, Troy Grove and Clarion Farmers Insurance Company. Permission was granted by the State of Illinois and the first policy was issued to Daniel Snyder on May 1, 1875. The first year \$48.00 was the gross premium income.

In 1907, the Board of Directors voted to offer wind and tornado insurance to their policyholders written by Rockford District Mutual Tornado Insurance Company. This company provided wind and tornado coverage to 19 counties in northern Illinois. Rockford District Mutual Tornado Insurance Company later changed its name to Rockford Mutual Insurance Company. Throughout the years additional territory was added in 1987 the name was changed to Mendota Mutual Insurance Company and territory was enlarged.

As of June 1, 1990 Mendota Mutual Insurance Company began providing coverage for broad perils including wind and hail. Rockford Mutual Insurance Company also reinsures both the fire, E.C., wind and hail coverages that Mendota Mutual Insurance Company is assuming on that date.

January 1, 2003, Independent Farmers Mutual and Mendota Mutual Insurance Company merged, and is doing business as Mendota Mutual Insurance Company.

Current writing territory is 24 counties: Boone, Bureau, Carroll, DeKalb, Grundy, Henry, Kane, Kankakee, Kendall, La Salle, Lee, Livingston, Marshall, McHenry, McLean, Ogle, Peoria, Putnam, Stark, Stephenson, Whiteside, Will, Winnebago, and Woodford.

COMBINED POLICY

Since the Mendota Mutual Insurance Company's Charter does not permit writing liability or earthquake insurance, a cooperative venture has been established with Rockford Mutual Insurance Company. In this agreement Mendota Mutual and Rockford Mutual will issue a combined policy, with Mendota Mutual assuming the property risks and Rockford Mutual assuming the liability, earthquake, and some inland marine coverage.

All applications, correspondence and loss reports should be sent to Mendota Mutual Insurance Company office, except a liability loss. If a liability loss involves BODILY INJURY you should call the Rockford Mutual Insurance Company claims office immediately. The toll free number is 800-747-2957.

GENERAL INFORMATION

UNDERWRITING GUIDELINES

GENERAL

The ability of the Company to provide competitive rates and coverages depends on the ability of the Agent and the Underwriter to select good risks. The quality of management is an important element in determining a good risk.

The insured portrays good management by:

- a. Good housekeeping and maintenance practices, with the premises reflecting obvious pride of ownership;
- b. Construction characteristics of the dwelling or building comply with generally accepted building code standards;
- c. Cooperation in implementing recommendations to eliminate unsafe conditions or reduce hazards;
- d. A favorable loss history for the past 5 years.

Rewriting of a policy with MMIC needs to be pre-approved.

Policies that cancelled for non-payment of premium, if pre-approved, will be issued at annual payment.

Non-Sufficient Funds Checks not accepted. If we receive an NSF check, the policy will be cancelled back to the effective date. Reissuing a policy that had an NSF must be approved by MMIC.

RISK SELECTION

Recognizing not every property is insurable under the forms, rules and rates of the Company, the Company will endeavor to provide a market for the farm and residential risks of the people within our geographical territory. It may be necessary to adjust the rates charged and/or the standard insuring agreements for an individual risk to be acceptable. In the selection of good quality business the following hazards and underwriting considerations are of the utmost importance. Explain in detail in the “remarks” section of the application when any of these conditions exist.

- a. When the roof is nearing or is at the worn out stage and/or the siding is in need of repair. Replacement cost coverage should not be written.
- b. High risk theft exposure includes:
 1. Frequent travel or entertainment;
 2. “target” risk;
 3. Lack of adequate locks or other precaution against theft.
- c. High risk liability exposure includes:
 1. Broken, sagging or unsupported steps or stairs;
 2. Poor maintenance of sidewalks and other areas;
 3. The ownership of vicious dogs or other dangerous animals.
- d. High risk fire exposure includes:
 1. A heating system which is inadequate or in need of repair;
 2. Chimneys, flues or stovepipes cracked or otherwise in poor condition;
 3. Buildings not properly repaired or maintained;
 4. Accumulation of litter inside or near the building;
 5. Flammable liquids stored inside;
 6. Tall grass or weeds near the buildings;
 7. Oversize fuses;
 8. Improper storage of oily rags or paint cloths;
 9. Extension cords running under rugs or tacked to baseboards;
 10. Overloaded electrical outlets;
 11. Unsafe electrical wiring;
 12. Exposed Styrene or Urethane foam insulation.
- e. High risk moral hazard included an insured who:
 1. Has a reputation of being irresponsible or careless;
 2. Has a poor credit reputation or who is heavily in debt;
 3. Is a heavy user of intoxicants or drugs;
 4. Has the inability to hold a job for any length of time;
 5. Has a record of criminal convictions or illicit business relationship;
 6. Is extremely hard to get along with.

INSURANCE TO VALUE

1. “Actual Cash Value” means replacement cost less depreciation.
2. “Replacement Cost” means the current cost to rebuild or replace without deduction for depreciation.
3. “Market Value” is the amount which in all probability would be arrived at by fair negotiations between an owner willing to sell and the purchaser wanting to buy.
4. All property should be insured for full adequate protection against a total loss.

TARGET MARKETS

Farm owner operations.

Farm tenant operations.

Farm landlords.

Owner occupied residential property (homeowners).

Tenant personal property.

Residential landlords.

POLICY PERIODS

<u>Type of Policy:</u>	<u>Continuous</u>
Homeowners	Yes
Dwellings	Yes
Mobile Homes	Yes
Farms	Yes
Watercraft	Yes
Snowmobiles	Yes
Recreational Vehicles	Yes
Inland Marine	Yes

All policies are reviewed on a regular basis, with updated underwriting information required every three (3) years, which may also include photos.

PREMIUM

No rounding of premium, the dollar amount is the actual premium amount.

We will not accept Non-Sufficient Funds checks. If we receive an NSF check, the policy will be cancelled back to the effective date. Reissuing a policy that had an NSF check must be approved by MMIC.

Changes:

Additional & return premiums: If premium is \$0.00 - \$9.99, premium will be held until next billing. Any premium \$10.00 and over, premium will be billed at the time of endorsement. Return premiums maybe applied to the account and will be adjusted on the next billing. Refunding of premiums may take up to a minimum of three weeks.

MMIC 1-2020

GEN – 4

MODE OF PAYMENT:

- a. Annual
- b. Semi-annual – Divide total premium by 2 and add \$15.00 per bill. (total of \$30.00)
- c. Quarterly – Divide total premium by 4 and add \$15.00 per bill. (total of \$60.00)

Type of Policy:	Annual	Semi-Annual	Quarterly	Direct Bill
Homeowners	Yes	Yes	Yes	Yes
Dwellings	Yes	Yes	Yes	Yes
Mobile Homes	Yes	Yes	Yes	Yes
Farms	Yes	Yes	Yes	Yes
Watercraft	Yes	Yes	Yes	Yes
Snowmobiles	Yes	Yes	Yes	Yes
Recreational Vehicles	Yes	Yes	Yes	Yes
Inland Marine	Yes	Yes	Yes	Yes

PREMIUM BILLING PROCEDURES

- a. Amendment premiums will be due 14 days after we process the change.
- b. Renewals will be mailed a minimum of 30 days prior to due date.
- c. If the premium is not paid on or before the due date, a cancellation notice is mailed out and a reinstatement fee of \$40.00 is applied to account.
- d. If premium is received without \$40.00 reinstatement, we will accept payment and apply \$40.00 to account to be invoiced next billing. We allow onetime waiving of the fee.
- e. If the premium has not been received within 11 days of the due date, the policy is cancelled out of our system.
- f. If payment is received in agent’s office after the due date, **you need to contact our office for verification of acceptance.** A copy of the check will then be required to be faxed or e-mailed to our office. **Reminder** if your office chooses to accept policy payment in cancellation status, you are required to collect the full premium (including any fee) & get a statement of no loss. Refer to Navigator for full amount due.

New Business will be issued as company bill. The initial premium must be collected by your agency at the time coverage is bound.

New business with escrow payment. Premium must accompany the application. Your insured can issue a check to MMIC. We will hold their check for the mortgagee check. If we receive the

mortgagee check we will accept the payment and shred the insured check. If the mortgagee check does not arrive in our office by the due date on the premium notice, the insureds check will be accepted as payment for their policy. Another option would be for your agency to get the insureds credit/debit card information for payment upon our office issuing the policy. All policy changes will be direct bill.

MMIC 1-2020

GEN – 5

NAMING THE INSURED

A Home Protector or Farm Protector Policy may be written in the name (s) of individual (s), partnerships, corporations and trusts have a legal interest in the property.

A Tenant's Policy may be written on one or two individuals who reside in the same household. You will need to charge the additional liability premium for resident non-relative, if the two are not married.

APPLICATIONS

The application is the most important source of information used in the underwriting of new business. All applications for insurance must be submitted to our office within 7 days of the effective date of coverage, if not received the application will be returned. To avoid write backs and delays in policy issuing, please be sure to provide all necessary information.

- a. Applications must be correctly filled out and legible, all underwriting questions must be answered or the application will be returned.
- b. Use the given name of insured's. Example: John A. Jones and Mary L. Jones NOT John A. Jones and Mrs. John A. Jones.
- c. Use the full name and middle initial of the applicant.
- d. Business names should be written to include those having an insurance interest in the business as follow: John A. Jones and Walter B. Brown, d/b/a Hilltop Farm.
- e. If the property is purchased on contract for deed, the contract purchaser should be the named insured. The contract seller should be shown on the applications under other interests.
- f. Photos of **all** buildings, **all** sides, on the property (including buildings not insured), cost estimators and diagrams (farm property), and premium are required to be submitted with the application.
- g. Any additional information the agent can supply about the risk or the insured, should be submitted with the application. Example: restrictions, exclusions of buildings, etc.
- h. All applications must be signed by the insured and agent and kept by the agent. MMIC may periodically request copies of the signature page, see signed Addendum for Electronic Transactions.
- i. When applicable, submit any supplemental applications. Examples: Wood burning stove questionnaire, inland marine, and recreational vehicle or watercraft applications.
- j. All information must be received within 7 days of the effective date of change, if all information is not received, the Company may return paperwork and request new effective date.

ONLINE SUBMISSION OF APPLICATIONS & CHANGES

- a. Agency will abide by all underwriting guidelines of the Company
- b. Agency will retain all necessary documents and records (in their original or electronic format) supporting all insurance transactions submitted to the Company. These included, but are not limited to, signed applications, signed exclusion forms and signed coverage rejection forms. All such documents and records shall be retained by the Agency for a period of seven years. Company reserves the right to examine Agency documents and records at any reasonable time. See signed Addendum for Electronic Transactions.

GEN – 6

MMIC 1-2020

PHOTOGRAPHS

Good photographs are a valuable underwriting tool. Photographs which are blurred, too dark, or taken from too far a distance are unacceptable. Photographs should show one structure each, all sides. They should be clear and close enough to show condition of the dwelling, building and roofs. Photographs are required to include all sides of structures, pools, fences, stairs, etc. regardless if the structure is being insured or not.

Photographs are required on all risks excluding Tenant and Condominiums.

Photographs are required to add additional coverage to a policy and are required to remove restrictions.

Photographs maybe required every three years with underwriting requirements.

REJECTION PROCEDURES

If the Company finds it necessary to reject a risk, we will accept a withdrawal of application within the first thirty days of coverage. If we have requested additional information and have not received it by the reply dated stated in the correspondence, we will issue the policy and send direct notice of cancellation. Any time a policy is issued there will be a charge.

CANCELLATIONS

Cancellations are calculated either pro-rata or short rate.

Policy Fee is non refundable.

Cancellations may be requested with one of the following:

- a. Return the insured's original policy with the request to cancel.
- b. Submit a Request for Change signed by the insured and marked "Total Cancellation" with reason for cancellation.
- c. Obtain the insured's signature on a Lost Policy Receipt from or an Accord Cancellation Request, with the reason for cancellation.
- d. Written request from the agent for non-payment of premium.

Note: Flat cancellation is not permitted if request to cancel is received by the Company more than 30 days after effective date of policy.

If a Certificate of Insurance has been issued for a policy that is being cancelled, the notice of cancellation requirement of the Certificate must be honored. See Certificate of Insurance rule.

MMIC 1-2020

GEN – 7

CHANGES

Changes to policies may be requested by:

- a. Complete a submit a change through the Navigator.
- b. Mark the change on the declaration page (for a 3 year review) and return to our office.

All requests for change must have the appropriate policy information and the new information needed to make the change. All information must be received within 7 days of the effective date of change, if all information is not received, the Company may return paperwork and request new effective date. If a request for change entails specific insurance, such as jewelry, watercraft endorsement etc., the appropriate application (s) for the item being added must be submitted. **Reduction in coverage requires the insured's signature.**

Our office will not make any changes to the policy unless written authorization from the agent is received or you have received written notice from our office.

TRANSFERS/ASSIGNMENT OF POLICY

Not allowed. Complete new application must be submitted.

INSPECTIONS

The Agent is responsible for all inspections and obtaining photos of any and all property, regardless of being insured (all sides of all property). The Company may inspect an insured property to determine underwriting acceptability, or compliance with underwriting requests.

CERTIFICATES OF INSURANCE

Certificates of Insurance may be issued by the agent. Use the Accord Form or the certificate on the Navigator. Send the Company a copy of the Certificate. If the Certificate requires a change in the policy, send the Request for Change information also.

Contact the Company if a Certificate Holder wants specific wording to be put on the Certificate of Insurance.

If a Certificate of Insurance has been issued for a policy that is being cancelled, the notice of cancellation requirement of the Certificate must be honored. The date of cancellation must include the proper notice to the Certificate Holder, this is 10 days.

MODERN DWELLING DISCOUNT

Owner occupied dwellings are eligible if the construction age is 15 years or newer. The amount of credit will be adjusted annually in accordance with the age of the dwelling.

MMIC 1-2020

GEN – 8

BINDERS

Binders may be issued by the Agent. If a binder is issued, you are required to submit the Company's copy within 7 days of the effective date. The postmark on the envelope will determine the date mailed.

The binder form should be completely filled out, showing:

- a. The type of coverage to be provided
- b. The items to be insured.
- c. The amount of coverage.
- d. The length of time the binder is to apply.

A binder will not exceed 30 days. A charge will be made on all binders that expire if a policy is not written with the company. If a policy is to be written, a charge will be necessary if the effective date of the policy does not coincide with the effective date of the binder.

Binder charge is \$25.00.

Binding new business or any change in policy, agent must submit all required information within 7 days of the effective date. If all information is not received, the Company may return paperwork and request new effective date.

DEFERRED LOSS PAYMENT ENDORSEMENT

For various reasons, the agent or the Company may request that the Deferred Loss Payment clause be attached to a policy. This clause withholds payment of any claim which is in excess of 50% of the amount of insurance on the building unless certain conditions are met.

ROCKFORD MUTUAL INS CO EARTHQUAKE COVERAGE RULES

Refer to Earthquake Section in the manual.

Earthquake endorsement is written as a one year continuous renewal.

BUILDING CONSTRUCTION DESCRIPTIONS

- a. Frame: exterior walls of wood or other combustible construction including wood-iron clad, stucco on wood or plaster on combustible supports. A combination of brick and frame construction shall be classified as frame when the exterior walls of frame construction (including gables) exceeds 33 1/3% of the total wall area.
- b. Brick: exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum, block, hollow concrete block, stone, tile or similar materials, and floors and roof of combustible construction. Exterior walls of combustible construction, 100% veneered with brick or stone. A combination of brick and frame construction shall be classified as brick when the exterior wall of brick construction exceeds 66 2/3%.

FIRE PROTECTION CLASSIFICATIONS

- a. Where fire protection classified areas are published with a single classification, properties within the classified area should receive that fire protection classification.
- b. Where fire protection classification areas are published with a split classification the FPC is determined as follows:
 1. Three road miles or less to responding fire station; and hydrant within 1,000 feet, use the first listed protection class. ((e.g.) 6/9 use FPC 6).
 2. Three road miles or less to a responding fire station and hydrant within 1,000 feet, use the listed protection class of the responding fire department.
 3. All unlisted fire protection stations use FPC 9 (10).
- c. Suburban Protection
A dwelling located outside the city limits may be rated with the same protection class as the responding town, providing the dwelling is located within 3 miles travel distance from the primary responding fire station.

LOSS SETTLEMENT PROVISIONS

Four types of Loss Settlement Clauses are available for dwellings/buildings:

- a. Loss Settlement 1 – Actual Cash Value
- b. Loss Settlement 2 – 80% Replacement Cost: Pays for the repair or replacement without deduction for depreciation, if dwelling is insured for at least 80% of its replacement cost. **OR** Repair/Replacement Loss Settlement: Pays for the repair or replacement with commonly available material, without deduction for depreciation. Not available unless dwelling is insured for at least 60% of replacement cost.
- c. Loss Settlement 3 – Guaranteed Repair/Replacement Cost: Guarantees repair or replacement, even if the cost exceeds the policy limits, up to 125% over. Must be insured for 100% of the dwellings replacement cost.

Note: When the provisions of the above loss settlements are not satisfied, due to underinsurance, ACV will be paid. The insured may also elect to accept an ACV settlement.

Two types of loss settlements are available for household contents:

- a. Loss Settlement 1 – Actual Cash Value
- b. Loss Settlement 4 – Replacement Cost
This loss settlement is available only when the coverage is \$20,000 and up.

INFLATION GUARD

If this coverage is included:

The limits of liability shown in the declarations for Dwelling – Coverage A will be revised at each policy anniversary to reflect the rate of change in construction costs. Any adjustments to Dwelling – Coverage A will result in adjustments in: Other Structures – Coverage B, Personal Property – Coverage C and Loss of Use – Coverage D, when coverage's are applicable.

Adjustment or changes may be made by the Insured, subject to verification.

MMIC 1-2020

GEN – 11

HOMES UNDER CONSTRUCTION

A dwelling under construction is eligible under the Home Protector or Farm Protector Program. The following rules apply:

- a. Policy may be written only for individuals on risks eligible for Home Protector/Farm Protector coverage when the construction is completed.
- b. The construction must not exceed six months.
- c. The amount of insurance written must equal the full anticipated replacement value when completed.
 1. Residential and/or Agricultural Cost Estimator are required at the time of the application.
 2. Photographs front & back, are required when the construction is completed.
- d. The inception date of the policy must not be later than:
 1. Date that construction begins above the level of the lowest basement floor, or
 2. Where there is no basement, the date construction begins.
- e. New Home Theft of Building Material Endorsement.
 1. May be added to provide theft of attached and unattached building material. Coverage is provided up to six months on the described premises. An amount of \$1,000 or \$2,000 coverage is available subject to \$500 minimum deductible. Premium is a flat charge which is fully earned.

BUILDER'S RISK – DWELLINGS

Coverage may be provided under endorsement for dwellings while under construction. This endorsement shall provide for coverage under Basic Perils.

- a. Insurance should be written for 100% of the completed value amount, thereby eliminating the necessity of having to endorse frequently in an attempt to keep coverage up with the progress of construction.

- b. The coverage for builder's risk is 10% of the completed value. Example \$100,000 home, \$10,000 builder's risk. The premium charge is \$16.66 per \$1,000.
- c. All coverage under builder's risk endorsement shall be subject to a minimum \$500 deductible for Special Select and Special Home at guaranteed replacement cost.
- d. It will be necessary to cancel the builder's risk policy upon the completion of the construction. Once building is completed, a cost estimator and photos are required.
- e. Dwelling being built by professional builders or contractors for resale cannot be insured with Mendota Mutual Insurance Company.
- f. Submit to Company for approval and rate. (FSB/TSB)

MMIC 1-2020

GEN – 12

SEASONAL/SECONDARY RESIDENCE

Coverage not available.

DWELLINGS WITH SPECIAL CONSTRUCTION

Mobile Homes/Manufactured:

Altered Mobile Homes, permanent foundation and shingled roof, will be considered a Mobile Home and rated accordingly.

Pre-Assembled or Modular Homes:

Designed to be nearly completely fabricated and assembled in a factory.

- a. Transported to building site in tow or more sections and placed together on the foundation. Low-to-average cost is the primary concern.
- b. Any dwelling in this category not meeting the requirements of 2 X 4 wall studs must be rated as a Mobile Home.
- c. Cannot be written as a Special Home Protector or Special Farm Protector.

Solar Heated Homes:

Designed to use liquid as the transfer medium and others with unusual or homemade solar heating equipment, not acceptable. Passive solar heating systems using air as the heat transfer medium are eligible and may be bound.

Solar panels – Hail excluded from coverage.

Earth Sheltered Homes

To be eligible, earth homes must be architecturally designed and built by a qualified contractor. "Do it Yourself" projects are unacceptable. At least one side must be exposed and there must be a grade level entrance.

Home in Morton Type Shed/Pole Building

Home that are in pole buildings are rated as an outbuilding with personal property added for contents. Must have agricultural cost estimator.
Actual Cash Value.

MMIC 1-2020

GEN – 13

OUTDOOR RADIO AND TELEVISION EQUIPMENT (SATELLITE DISH)

Coverage of \$500 is provided under Personal Property – Coverage C.

Note: this amount may be increased – see rate table.

Satellite dish and lead in cable covered under the \$500 coverage. Inside equipment covered under contents.

SWIMMING POOLS/HOT TUBS

Above ground and in ground swimming pools are acceptable if properly fenced. Above ground pools with attached decks are acceptable provided a ladder can be raised when the pool is not being used, to prevent access. Rockford Mutual Ins. Co. has final say if accepted.

Coverage for above ground pools/Hot tubs are provided by Coverage C – Personal Property. In ground pools are covered under Coverage B – Other Structures on the Homeowner Policy and on a Farm Policy, you would need to add a Class A structure to coverage the pool.

RMIC requires photos.

PERSONAL INLAND MARINE COVERAGES

Refer to Inland marine Section of Manual for specific rules and rates.

Personal Inland Marine Insurance may be written with any Home or Farm Policy. The other perils personal articles floater (99-500) and schedules property endorsement (99-501) are available.

The following special requirements are applicable.

- a. Annual minimum premium is \$13.00.
- b. The Company must receive a fully completed Personal Inland Marine Application. Forward with the application required appraisals, receipts, photographs, etc. The effective and expiration dates will be the same as the Home or Farm Policy.

MMIC 1-2020

GEN – 14

RECREATIONAL UNITS

Watercraft Owners Endorsement (99-8022)
Recreational Vehicles Owners Endorsement (99-8023)

Certain classes of personal property may be written with a Home Protector or Farm Protector Policy with attachment of the appropriated endorsement. Refer to the Recreational Section of the manual for specific rules and rates.

Recreational endorsements must carry the same Liability and medical Payment limits as on the policy it is being endorsed to.

For attachment to the Home Protector and/or Farm Protector Policy, the completed Recreational Boat Application and or Field and Trail Application must be submitted.

Agent is required to provide their Insured with ID cards.

ILLINOIS PRIVACY ACT

In accordance with the Illinois Insurance Information Practices and Privacy Act of 1981, the Company provides **Notification of Insurance Practices Form** to agents for distribution to Insured's. The Company requires its agent to provide the Insured a copy of this form at time of completing application. All agents must comply with the Act regarding personal insurance.

WOODBURNING STOVES

NO NEW APPLICATION is accepted with wood burning stoves.

Existing policies that have wood burning stoves will have a \$90.28 sur-charge added on to the premium, providing the installation meets with the specifications. 50'

CORNBURNING STOVES

NO NEW APPLICATION is accepted with corn burning stoves.

Existing policies that have corn burning stoves will have a \$90.28 sur-charge added on to the premium, providing the installation meets with specifications. 50'

MMIC 1-2020

GEN – 15

TERRITORY

Mendota Mutual Insurance Company can issue insurance policies on risks in the following counties:

Boone, Bureau, Carroll, DeKalb, Grundy, Henry, Kane, Kankakee, Kendall, La Salle, Lee, Livingston, Marshall, McHenry, McLean, Ogle, Peoria, Putnam, Stark, Stephenson, Whiteside, Will, Winnebago, and Woodford.

MINIMUM INSURANCE QUICK REFERENCE GUIDE

Use this quick reference guide to determine the amount of insurance required for the property being insured.

Type of Property	Minimum Amount
Dwellings:	
Special Select	\$ 80,000
Special Owner-Occupied	60,000
Class A Owner-Occupied	50,000
Class B Owner-Occupied	35,000
Class C Owner-Occupied	20,000
Class A	50,000
Class B	35,000
Class C	20,000
Class D	5,000
Personal Property:	
Two Persons	12,000
One Person	10,000
Condo Unit Owner:	10,000
Mobile Homes:	
Owner-Occupied	6,000
Non Owner-Occupied	3,000
Contents	3,000
Farm Outbuildings:	

Class A	5,000
Class B	3,000
Class C	2,000
Class D	1,000
Class G	4,000
Class S	5,000
Farm Personal Property:	
Scheduled	2,000
Blanket	15,000
Inland Marine	ACV
Watercraft	ACV
Snowmobiles	ACV
Recreational Vehicles	ACV

MMIC 1-2020

GEN – 17

MENDOTA MUTUAL INS. CO. – DISCOUNTS

Home/Auto Discount – Rockford Mutual Ins. Co. Auto

The home/auto discount is available for insured's that have a homeowner or tenant policy written with Mendota Mutual Ins. Co. and a private passenger auto policy written with Rockford Mutual Ins. Co.

The home/auto discount is 5% and will apply to the total premium for Fire, Wind, Inland Marine, Earthquake and Liability. The home/auto discount will not be applied to Mine Subsidence.

When a homeowners application is submitted and the applicant and/or spouse has an in force private passenger auto policy with Rockford Mutual Ins. Co., indicate RMIC home/auto discount on the application in the explanation/remarks section of the application and attach a copy of the auto declaration page. If not attached or submitted within 7 days of effective date, policy will be issued without the discount.

Home/Auto Discount – Other than Rockford Mutual Ins. Co. Auto

The home/auto discount is available for insured's that have a homeowner or tenant policy written with Mendota Mutual Ins. Co. and a private passenger auto policy written with your agency.

The home/auto discount is 5% and will apply to the total premium for Fire and Wind premium only.

When a homeowners application is submitted and the applicant and/or spouse has an in force private passenger auto policy with your agency, indicate MMIC home/auto discount on the application in the explanation/remarks section of the application and attach a copy of the auto declaration page. If not attached or submitted within 7 days of effective date, policy will be issued without the discount.

If an auto policy (RMIC or other) is written with your agency during the policy term, the discount will be added and credit applied to insured's account. If an auto policy is cancelled mid-term, the cancellation credit will be applied to the insured's account.

A copy of the auto declaration page is required each year to continue the discount.

It is the Agency's responsibility to provide Mendota Mutual Ins. Co. with proof that they have written the auto coverage. **The Agency MUST provide Mendota Mutual Ins. Co. with a copy of the auto declaration page 35 days prior to the MMIC policy renewal.** If Company does not have renewal declaration page, the discount will be removed from the renewal policy. If the auto declaration page is received after the 35 day requirement, it is the Company's decision as to when the discount will be applied. GEN – 18 MMIC 1-2020

Unmanned Aerial Vehicles:

RMIC Agency will have a market for this type of risk.

Please contact Rockford Mutual Ins. Co. Agency @ 1-800-747-2957

Burn barrels must be minimum of 25' from a structure.

Rules, rates, forms and endorsement developed by this Company will govern in all cases not specifically provided in this manual.

Policy Fee-\$35.00

Inflation Factor-3%

MMIC 1-2020

GEN – 19