

Welcome to
PinPoint Homeowners® 3

UNDERWRITING & PRODUCT GUIDE



Wisconsin

Integrity Select Insurance CompanySM

A subsidiary of Integrity Mutual Insurance Company

Effective March 15, 2017 for new business; March 15, 2018 renewal business



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Helping you write and retain more business

We've created this guide to help you better understand and use our Home product, PinPoint Homeowners® 3, to profitably grow your business with Integrity. It's worth taking a few minutes to read it carefully since it includes important information like risk eligibility, discounts and optional coverages. We've also highlighted some of the tools and resources we offer to help your agency stand out, plus included some extra information about our company.

Products that help drive new business to your door and keep current customers for the long haul

PinPoint Homeowners® 3 offers:

- **Better rates and bigger discounts** for customers who:
 - Pay their premium in full or by Easy Pay (EFT)
 - Choose higher deductibles
 - Have supporting auto policy with Integrity
 - Good loss history
 - Newer or updated home systems
- **Flexible coverages and policy options** to help you compete:
 - Replacement cost roof optional coverage
 - Ability to customize and design policy
 - Special Limit Policy Options to help you select just the right amount of coverage
 - Inland Marine Blanket Schedule
 - Higher Umbrella limit offering
- **Flexible payment options** to fit your customer's lifestyle and budget:
 - Paid in Full
 - Mortgagee Bill
 - Easy Pay (EFT)
 - Direct Bill Installments
 - Online at Integrity Insurance.com
 - By phone or mail

Technology that boosts your success and efficiency

- **IntegrityAgent.com** — Easy access to everything you need to grow your business with Integrity
 - GAINWeb® — Your policy quoting, amendment and payment processing center
 - Production, commission and profit sharing reports that help you track your performance
 - Marketing tools to bring new customers to your door and keep the customers you already have
 - Online training to help you learn about our products, services and risk appetite
 - Communications that keep you in the know on the latest Integrity product, service and benefits news

Real-Time Processing – Real-time quoting, amendment, billing inquiry, policy quick view and download capabilities available with most agency management systems and comparative raters

Customer service that enhances the value of your agency

- **IntegrityInsurance.com My Integrity Account** — 24/7 online access that lets your customers:
 - Report and track their claim
 - Pay their bills and view payment info
 - View and print their policy documents
 - Request an insurance check-up
 - Sign up for billing and weather alerts
 - Get in touch with you
- **(800) 348-1741**— Automated access to claims, billing and payment info, plus online support for My Integrity Account
- **Integrity Service Center** – Optional service you can provide to your clients to expand your business hours and free up your time to be more proactive with your clients or support greater revenue generating activities. For more information, contact your Territory Sales Manager.

Claims service that satisfies your customers and sets Integrity apart

Your customers will be taken care of if anything should happen. We're known for delivering superior, local claims service. Filing a claim is never fun, but if the time ever comes, our claims team is ready to help them through the process so it goes as smoothly as possible.

We offer:

- 24/7 phone and online access for reporting their claim
- Our own local adjusters for speed and consistency in how we settle CAT claims

About Integrity Insurance

Integrity Insurance was established in 1933 and is based in Appleton, Wisconsin. Integrity offers auto, home and business insurance through a network of independent agents throughout Iowa, Minnesota and Wisconsin. With an affiliate partner Grange Insurance based in Columbus, Ohio — the enterprise has \$2 billion in assets and \$1 billion in annual revenue and holds an AM Best rating of "A" Excellent. For more information, visit www.integrityinsurance.com

PinPoint Homeowners® 3 Binding Guidelines

We've designed PinPoint Homeowners® 3 for a wide range of risks, but there are some risks we won't consider for coverage. To give you a better idea of our risk appetite, we've listed our eligibility requirements for this program below. We reserve the right to decline, cancel or non-renew any policy we feel represents a greater than average loss exposure than what we've considered in our rating model, regardless of whether it meets the criteria outlined in this manual.

General Eligibility

- Occupancy: Owner-occupied 1 or 2 family dwelling which is used for residential purposes. No more than one roomer or boarder per family.
- HO-3 Insurance to Value: Coverage A must be written at 100% replacement cost, unless endorsed with the HM-533 Functional Replacement Cost, HM-737 Market Value Homeowners or HM-607 No Depreciation.
- Fire Protection: Must be located in a 1-9 Protection Class (PC10 requires prior underwriting approval)
- Minimum binding authority: PinPoint RentersSM 3 (HO-4): \$25,000
PinPoint CondoSM 3 (HO-6): \$25,000
Liability (all forms): \$100,000
- Maximum binding authority: Homeowners (HO-3): \$750,000 supported; \$500,000 monoline
PinPoint RentersSM 3 (HO-4): \$200,000
PinPoint CondoSM 3 (HO-6): \$200,000
Liability (all forms): \$500,000

Loss History

- PinPoint Homeowners® 3 (HO-3): No more than one non-weather loss in the last five years with supporting auto
* Prior approval is required on any fire loss
No more than two losses in the past five years
- PinPoint Homeowners® 3 (HO-3): No non-weather losses in the past five years without supporting auto
No more than one weather loss in past five years
- PinPoint RentersSM 3 (HO-4): No theft losses in the past five years
No more than 1 non-theft loss in the past five years
- PinPoint CondoSM 3 (HO-6): No theft losses in the past five years
No more than 1 non-theft loss in the past five years

Minimum Policy Deductible

Coverage A Limit	With Supporting Auto	Without Supporting Auto	With a Loss
Less than or equal to \$500,000	\$1,000	\$1,500	\$1,500
\$500,001 through \$750,000	\$1,500	\$2,500*	\$2,500
\$750,001 through \$1,000,000*	\$2,500*	\$5,000*	\$5,000*
Greater than \$1,000,000*	\$5,000*	\$10,000*	\$10,000*

Commercial Auto accounts are not considered supporting Personal Lines auto business.

If a customer with supporting auto has experienced a Wind/Hail loss and the current age of roof is less than 5 years old, the lower deductible option can be offered.

*Requires prior underwriting approval.

PinPoint Homeowners® 3 Binding Guidelines

Wind Storm or Hail Deductible Option

Customers also have the option of selecting a different Wind Storm or Hail Deductible that is greater than their policy deductible. Options include dollar and percentage of Coverage A deductibles.

Dwellings Under Construction

Dwellings under construction are eligible for PinPoint Homeowners® 3 if the following is met:

- Policy inception date is no later than the date construction commenced
- Completion is expected within 8 months after the policy effective date
- Coverage A must be 100% of the completed value
- Intended owner occupant must be listed as the named insured
- Dwelling is being built by a licensed contractor, not the owner
- Must be a new construction, not an addition or renovation

Supplemental Heat Source

The supplemental heat source must be UL approved and professionally installed, with photos and the Supplemental Wood/Coal Burning Stove Questionnaire submitted at upload. The supplemental heating source must meet the minimum clearances and material requirements stated in the Wood/Coal Burning Stove Questionnaire.

A home with supplemental heat is eligible if:

- The insured has not experienced a fire loss resulting from a supplemental heating device
- Located in Protection Class 1-9 for supported business, or Protection Class 1-7 for monoline business
- The supplemental heat source is not located in a garage or other structure
- Contains only one unit; multiple sources of supplemental heat would be ineligible
- No other appliances are connected to the same flue as the supplemental heat source
- The supplemental heat is not used as the primary heat source
- It is not homemade or a barrel unit
- It does not have a heat reclaiming or heat saver attached to the stove pipe
- It is not connected to any type of single wall metal chimney
- It is not a fireplace insert placed in a factory manufactured zero-clearance fireplace

Ineligible Risks

Dwellings and property not showing ongoing evidence of regular maintenance, or those reflecting condition and liability concerns are not eligible for the PinPoint Homeowners[®] 3, PinPoint RentersSM 3 or PinPoint CondoSM 3 programs.

Ineligible Policies/Individuals

- A risk with any combination of underwriting characteristics that make it ineligible for the PinPoint Homeowners[®], as determined by GAINWeb[®]
 - Policies denied reinstatement with Integrity, or an affiliated company
 - “Integrity” means Integrity Mutual Insurance Company, Grange Mutual Casualty Company, including any of their wholly-owned subsidiaries
 - Policies for a named insured or spouse who owe earned premium for another policy issued by Integrity
 - Has had a claim denied, or a policy voided, canceled or non-renewed because of fraud or misrepresentation when applying for insurance or filing a claim
 - Has been convicted of a felony or insurance fraud
 - Is currently in the process of foreclosure

Ineligible Dwellings

- Vacant or unoccupied for more than 30 days
- Constructed from logs (log homes), manufactured homes or have unique, unusual or uncommon construction such as, but not limited to, underground homes, or those built on pilings, stilts or piers
- Titled or deeded as a mobile home, trailer home or house trailer; or presence of a HUD plate, whether or not set on blocks, permanent foundation or otherwise made stationary
- Business properties, such as, but not limited to, farm properties, bed & breakfasts, group homes, those that provide home daycare or eldercare
- Row houses or apartments with greater than four units between fire walls
- Seasonal/secondary dwellings that Integrity does not insure the primary dwelling, are unoccupied, or located in a state that Integrity is not currently licensed and actively writing business
- Exposed to an announced Brush, Range or Forest Fire, or within the susceptible part of an existing fire or locations that are exposed to brush or forest fire, wave wash, cave-in, sinkhole or landslide loss exposures
- Buildings constructed with synthetic stucco products, such as EIFS or similar products. Only eligible if year of construction is 1997 or newer. Not eligible if any prior water losses.

Ineligible Dwelling Systems

Dwellings containing any system that does not comply with current building codes. Updates are considered made when the renovation is made to the majority of the system:

- Roof: Any risk with a roof aged over 25 years, with the exception of lifetime materials, such as slate, metal or ceramic tile. Flat, organic or wood shake type shingles are ineligible. Also, any roof that exhibits any condition, structural or maintenance type issues, such as curling, warping, vegetation growth or has three or more layers of composition shingle.
- Wiring: Any active aluminum, knob and tube wiring or fuse panels, in any part of the dwelling or other structure. Circuit breakers with less than 6 circuits and 100 amp service. Wiring that is 30 years old or greater, unless updated with Romex or Conduit.
- Heating: Any homes with furnaces 25 years old or older; or that are not thermostatically controlled and the central heat source is incapable of heating the entire home.
- Plumbing: Consisting of lead, cast iron, galvanized steel, polybutylene piping, or 30 years and older, unless all copper or PVC and is well-maintained and free of leaks.

Ineligible Risks

Ineligible Liability Exposures

- Properties with unnetted trampoline, an unfenced pool, or pools with diving boards or slides that do not meet regulated requirements

- Animal exposures:
 - More than three individual livestock animals of any type, unless endorsed on policy
 - Exotic, non-domesticated or illegal animal(s) kept on the premises
 - Any wolf hybrids
 - Dog breeds, including but not limited to, Presa Canarios, Pitt Bull/Staffordshire Terrier, Rottweiler, Akita, Chow, Doberman, German Shepherd; or any mix including these breeds
 - Any domestic animal kept on premises that has bitten, or exhibited aggressive behavior

Prior Approval

These risks are required to be reviewed and approved by Underwriting before being bound for coverage:

- Policies for public figures, entertainers or athletes
- Those valued over maximum binding authority limits
- Dwelling located in Fire Protection Class 10
- Dwellings containing unique or ornate features or property
- Risks requiring excluding exposures to meet eligibility requirements. Exclusion forms may be available for use, if approved by Underwriting prior to binding coverage, forms are signed by named insured and submitted with policy upload:
 - Animal Exclusion (HM-630)
 - Other Structure(s) Exclusion (HM-631)
 - General Personal Liability Exclusion (HM-632)

Program Definitions

Additional Insured (HM-41)

Additional Insured endorsement adds the individual or organization named in the endorsement to the definition of “insured” with respect to their insurable interest and liability coverage.

Cancellation Privilege (HM-76)

The Cancellation Privilege endorsement provides a notice, to a specific party when a PinPoint RentersSM 3 policy (HO-4) or PinPoint CondoSM 3 policy (HO-6) has cancelled. It does not extend any coverage provided by the policy to that party.

Experience Period

The experience period for a loss is based on the actual date of the occurrence. The experience period is 60 months before the effective date of the policy or renewal.

Loss Payable Clause (F-2)

It is used to add a Loss Payee for Coverage C – Personal Property. A description of the property to which the Loss Payee applies must be indicated. This does not apply to boat coverage attached to the Homeowners policy.

Property (Legal) Location

The legal location represents the physical location of the dwelling. This is the location that is used for rating purposes when the mailing address differs.

Residence Held in Trust (HM-628)

A homeowner policy may be issued in the name of both the trust and trustee when the resident of residence held in trust includes at least: the trustee, the grantor of the trust, or the beneficiary of the trust. Personal Liability and Medical Payments to Others is provided to the trust and trustee named insured who regularly reside on the residence premises. If the trustee named insured does not regularly reside on the residence premise, coverage for the trust and trustee is only provided for bodily injury or property damage rising out of the ownership, maintenance or use of the residence premises.

Resident Individuals as Named Insureds

Two individuals who do not have a spousal or parent (guardian)/child relationship and want to be listed as named insureds on the same policy may be listed if:

- Both individuals are listed as named insureds on the policy
- At least one named insured is at least 25 years old
- The applicants intend and commit to maintain the joint household for at least 1 year
- Both individuals sign and date the application, and the *Resident Individuals As Named Insureds Supplemental Application*

Discounts

Advance Quote Discount

This discount is available for customers that have their policy initially quoted one or more days before the effective date of the policy and will apply for up to five policy terms. Policies that qualify for the Multi-Policy Discount will see a deeper savings. Policies rewritten from Integrity Insurance or an affiliate company do not qualify.

Affiliate Discount

This discount is a benefit provided by Integrity Insurance for any active, full-time employee of Integrity Insurance or one of its agency partners for agency staff members that are employed in the business of insurance. It is applied to a policy that shows the qualified employee as a named insured. Integrity Insurance retired employees may also qualify if in good standing with the Company.

The discount may be added or deleted at any time during the policy term. The discount will be removed by the Company at the following renewal should the policy no longer meet the eligibility requirements.

Multi-Policy Discount

Customers who write their personal auto policy with Integrity Insurance will qualify for a Multi-Policy Discount.

In order for this discount to apply to a home owned by two individuals who reside in the dwelling, other than spousal or parent/child relationships, a Resident Individuals as Named Insured Supplemental Application must be signed by both individuals for the home and automobile policies.

The qualifying automobile policy must be in force within 52 days of the PinPoint Homeowners[®], PinPoint RentersSM 3, or PinPoint CondoSM 3 policy effective date. If the qualifying automobile policy is not in force within 52 days of the homeowner policy effective date, the discount will be removed and the premium and minimum deductibles will be adjusted.

Smart Fire Alarm

Homes equipped with a Central Station or Direct Fire Alarm will receive the Smart Fire Alarm Discount.

Smart Home Alarm

When a Central Station Burglar System is active at the dwelling, the Smart Home Alarm Discount will be applied to the policy.

Base Policy Coverages

Below is a general description of the coverages provided by the PinPoint Homeowners® 3 contract form. The policy deductible applies to coverages and endorsements unless otherwise noted. Please check the policy and endorsements for specific contract conditions.

Coverage A – Dwelling

Covers damage to the home's physical structure. The Coverage A amount should reflect 100% replacement cost, the cost to rebuild the dwelling in the event of a total loss. For Tenants (HO-4) and Condominium (HO-6) policies, Coverage A represents Building Additions and Alteration values, for improvements such as carpeting, wall coverings, built-in book shelves and cabinets the policyholder has made to the condo or apartment.

Coverage B – Other Structures

Coverage protects against damage to other building structures, like a detached garage, barn, or fencing.

Coverage C – Personal Property

Personal property includes damage to personal or household belongings, owned or used by the policyholder or their family, whether at home or away.

Coverage D – Loss of Use

Loss of Use covers necessary additional living expenses when the home cannot be occupied due to a covered loss.

Personal Liability Coverage

Covers the cost of legal fees, court ordered payments or settlement amounts should the policyholder or their pets cause injury to someone or damage their property. Primary and secondary residences must be written at the same limits.

Medical Payments to Others Coverage

Medical Payments Coverage provides protection for medical expenses for people that are accidentally injured, either at the residence premise or elsewhere by an insured or household member. Primary and secondary residences must be written at the same limits.

PinPoint Homeowners® 3 Special Limit Policy Options

The Special Limit Policy Options provide policyholders the ability to customize their policy with the limits and base coverages to meet their specific insurance needs. The Home Base (HM-703), the lowest limit offering, will provide more competitive pricing for the price oriented consumers who do not need as much coverage, while the Home and Condo Premier (HM-706/HM-712) have the most extensive coverage and limits for those that desire more protection.

PinPoint Homeowners® 3 Special Limit Policy Options				
COVERAGE	HOME BASE HM 703	HOME BOOST HM 704	HOME ADVANCED HM 705	HOME PREMIER HM 706
Personal Property Special Limits				
Theft of Jewelry, Watches or Furs	\$500	\$1,500	\$5,000	\$10,000
Theft of Silverware	\$500	\$1,500	\$5,000	\$10,000
Theft of Guns	\$500	\$1,500	\$5,000	\$10,000
Securities	\$500	\$1,500	\$5,000	\$10,000
Loss Assessment	\$500	\$1,500	\$5,000	\$10,000
Credit Card Forgery	\$500	\$1,500	\$5,000	\$10,000
Landlord Furnishings	\$500	\$1,500	\$5,000	\$10,000
Grave Markers	\$500	\$1,500	\$5,000	\$10,000
Fire Department Service Charge	\$500	\$1,500	\$5,000	\$10,000
Electronic/accessories in Motor Vehicle	Up to \$500 for Tapes	Up to \$1,500 for Tapes	Up to \$5,000 for Tapes	Up to \$10,000 for Tapes
Additional Benefits:				
Reward (Theft/Arson)	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000
Money	\$200	\$200	\$1,000	\$2,000
Data Coverage	\$250	\$500	\$750	\$1,000
Refrigerated Goods Coverage	\$250 w/\$100 deductible	\$500 w/\$100 deductible	\$750 w/\$100 deductible	\$1,000 w/\$100 deductible
Lock Replacement	\$250 w/\$50 deductible	\$500 w/\$50 deductible	\$750 w/\$50 deductible	included
Business Personal Property Off Premise	\$250	\$500	\$750	\$1,000
Business Personal Property On Premise	\$3,000	\$3,000	\$3,000	\$3,000
Trailers, non-watercraft	\$3,000	\$3,000	\$3,000	\$3,000
Watercraft	\$3,000	\$3,000	\$3,000	\$3,000
Loss of Use	12 months	12 months	24 months	24 months
Ordinance or Law	10% of Coverage A	10% of Coverage A	10% of Coverage A	10% of Coverage A
Trees, Shrubs, Plants	5% of Coverage A \$500 per Plant	5% of Coverage A \$500 per Plant	5% of Coverage A \$1,000 per Plant	5% of Coverage A \$1,000 per Plant
Tree Removal*	Requires Damage to Structure or Driveway Obstruction	Requires Damage to Structure or Driveway Obstruction	Requires Damage to Structure or Driveway Obstruction	No Restrictions
Total Tree/Debris Removal Amounts*	5% of Coverage A \$500 per Occurrence \$500 per Tree	5% of Coverage A \$1,000 per Occurrence \$500 per Tree	10% of Coverage A \$1,000 per Occurrence \$500 per Tree	15% of Coverage A \$1,000 per Occurrence \$1,000 per Tree
Fire Extinguisher Recharge	N/A	N/A	N/A	Not Limited
Mortgagee Acquisition Expense	N/A	N/A	N/A	\$5,000
Deductible Waiver*	N/A	N/A	N/A	>\$50,000 or Same Loss Auto/Home

PinPoint Homeowners® 3 Special Limit Policy Options

PinPoint Condo 3 Special Limit Policy Options				
COVERAGE	CONDO BASE HM 709	CONDO BOOST HM 710	CONDO ADVANCED HM 711	CONDO PREMIER HM 712
Personal Property Special Limits				
Theft of Jewelry, Watches or Furs	\$500	\$1,500	\$5,000	\$10,000
Theft of Silverware	\$500	\$1,500	\$5,000	\$10,000
Theft of Guns	\$500	\$1,500	\$5,000	\$10,000
Securities	\$500	\$1,500	\$5,000	\$10,000
Loss Assessment	\$500	\$1,500	\$5,000	\$10,000
Credit Card Forgery	\$500	\$1,500	\$5,000	\$10,000
Landlord Furnishings	\$500	\$1,500	\$5,000	\$10,000
Grave Markers	\$500	\$1,500	\$5,000	\$10,000
Fire Department Service Charge	\$500	\$1,500	\$5,000	\$10,000
Electronic/accessories in Motor Vehicle	Up to \$500 for Tapes	Up to \$1,500 for Tapes	Up to \$5,000 for Tapes	Up to \$10,000 for Tapes
Additional Benefits				
Reward (Theft/Arson)	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000
Money	\$200	\$200	\$1,000	\$2,000
Data Coverage	\$250	\$500	\$750	\$1,000
Refrigerated Goods Coverage	\$250 w/\$100 deductible	\$500 w/\$100 deductible	\$750 w/\$100 deductible	\$1,000 w/\$100 deductible
Lock Replacement	\$250 w/\$50 deductible	\$500 w/\$50 deductible	\$750 w/\$50 deductible	included
Business Personal Property Off Premise	\$250	\$500	\$750	\$1,000
Business Personal Property On Premise	\$3,000	\$3,000	\$3,000	\$3,000
Trailers, non-watercraft	\$3,000	\$3,000	\$3,000	\$3,000
Watercraft	\$3,000	\$3,000	\$3,000	\$3,000
Loss of Use	12 months	12 months	24 months	24 months
Ordinance or Law	10% of Coverage A	10% of Coverage A	10% of Coverage A	10% of Coverage A
Trees, Shrubs, Plants	5% of Coverage C \$500 per Plant	5% of Coverage C \$500 per Plant	5% of Coverage C \$1,000 per Plant	5% of Coverage C \$1,000 per Plant
Tree Removal*	Requires Damage to Structure or Driveway Obstruction	Requires Damage to Structure or Driveway Obstruction	Requires Damage to Structure or Driveway Obstruction	No Restrictions
Total Tree/Debris Removal Amounts*	5% of Coverage C \$500 per Occurrence \$500 per Tree	5% of Coverage C \$1,000 per Occurrence \$500 per Tree	10% of Coverage C \$1,000 per Occurrence \$500 per Tree	15% of Coverage C \$1,000 per Occurrence \$1,000 per Tree
Fire Extinguisher Recharge	N/A	N/A	N/A	Not Limited
Mortgagee Acquisition Expense	N/A	N/A	N/A	\$5,000
Deductible Waiver*	N/A	N/A	N/A	>\$50,000 or Same Loss Auto/Home

PinPoint Homeowners® 3 Special Limit Policy Options

PinPoint Renters 3 Special Limit Policy Options			
COVERAGE	RENTER BASE HM 715	RENTER BOOST HM 716	RENTER ADVANCED HM 717
Personal Property Special Limits			
Theft of Jewelry, Watches or Furs	\$500	\$1,500	\$5,000
Theft of Silverware	\$500	\$1,500	\$5,000
Theft of Guns	\$500	\$1,500	\$5,000
Securities	\$500	\$1,500	\$5,000
Loss Assessment	\$500	\$1,500	\$5,000
Credit Card Forgery	\$500	\$1,500	\$5,000
Grave Markers	\$500	\$1,500	\$5,000
Fire Department Service Charge	\$500	\$1,500	\$5,000
Electronic/accessories in Motor Vehicle	Up to \$500 for Tapes	Up to \$1,500 for Tapes	Up to \$5,000 for Tapes
Additional Benefits			
Reward (Theft/Arson)	Up to \$5,000	Up to \$5,000	Up to \$5,000
Money	\$200	\$200	\$1,000
Data Coverage	\$250	\$500	\$750
Refrigerated Goods Coverage	\$250 w/\$100 deductible	\$500 w/\$100 deductible	\$750 w/\$100 deductible
Lock Replacement	\$250 w/\$50 deductible	\$500 w/\$50 deductible	\$750 w/\$50 deductible
Business Personal Property Off Premise	\$250	\$500	\$750
Business Personal Property On Premise	\$3,000	\$3,000	\$3,000
Trailers, non-watercraft	\$3,000	\$3,000	\$3,000
Watercraft	\$3,000	\$3,000	\$3,000
Loss of Use	12 months	12 months	24 months
Trees, Shrubs, Plants	5% of Coverage C \$500 per Plant	5% of Coverage C \$500 per Plant	5% of Coverage C \$1,000 per Plant
Tree Removal*	Requires Damage to Structure or Driveway Obstruction	Requires Damage to Structure or Driveway Obstruction	Requires Damage to Structure or Driveway Obstruction
Total Tree/Debris Removal Amounts*	5% of Coverage C \$500 per Occurrence \$500 per Tree	5% of Coverage C \$1,000 per Occurrence \$500 per Tree	10% of Coverage C \$1,000 per Occurrence \$500 per Tree

*Coverages will not print on dec.

-Renters Advanced (HM-717) requires a \$35,000 minimum Coverage C

PinPoint Homeowners® 3 Optional Coverages – Section I

Assisted Living Care (HM-629)

This endorsement provides personal property, additional living expenses and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person is:

- Related to an insured by blood, marriage, or adoption
- Not a member of that insured's household and
- Residing in a facility located in a state that Integrity or an affiliate is currently licensed and actively writing homeowner business.

An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is not a hospice, prison, or rehabilitation facility or an educational facility or institution. This endorsement must be added for each person requiring the coverage and the location of the facility must be provided.

The endorsement provides the following basic limits of coverage:

- The policy deductible applies to this coverage
- \$10,000 for Coverage C – Personal property with limitations ranging from \$100 to \$500 for certain items of property
- \$6,000 at \$500 per month for Additional Living Expenses
- \$100,000 for Coverage E – Personal Liability

Back-up of Sewers and Drains (HM-536)

This endorsement provides coverage for losses caused by water that backs up through sewers or drains, or water that enters into and overflows from within a sump pump or sump pump well. The \$50,000 limit for the HM-536 endorsement requires prior approval from Underwriting before binding on forms HO-4 or HO-6.

Eligibility:

- Not available if there has been one or more water occurrence at the insured dwelling within the last 5 years.
- A 7 day waiting period applies when this coverage is added to a policy mid-term. No waiting period applies when this coverage is added to a new business policy or a renewal policy on the effective date of the policy term. In no event may this coverage be added to a policy by back dating a change.
- Not available to dwellings that are vacant or dwellings in the course of construction.
- Not available for dwellings located in a high risk flood zone:

Flood Zone Risk Category	Flood Zones	Eligibility
High	A, A1-A30, AE, AH, AO, A99, AR, AR/AE, AR/AH, AR/A1-A30, AR/A, V, V1-V30, VE, VO, 100, 100IC, FW, or FWIC	Ineligible
Moderate/Low	B, BE, BX, C, CE, CX, X, X5, X500, X500IC	Eligible
No Flood Plain	NFP	Eligible
Undetermined	D, ANI, UNDES, Z, N, NM	Eligible
Unknown	U,O	Eligible

Building Materials Theft and Transportation (HM-506)

Form HO-3 only. This endorsement provides coverage for theft of building materials, whether or not attached, while the materials are located at the insured premises. Transportation coverage is provided for direct physical loss to building materials the insured owns that are in the course of transit or otherwise temporarily away from the insured premises. The limit for this endorsement cannot exceed Coverage A. Policy deductible will apply.

PinPoint Homeowners® 3 Optional Coverages – Section I

Condominium Unit-Owners Other Structures (HM-34)

Form HO-6 only. This endorsement provides coverage for structures, other than the condominium unit, owned solely by the insured and located on the described condominium premises.

Condominium Unit-Owners Rental to Others (HM-33)

Form HO-6 only. This endorsement provides personal property coverage when the residence premise is rented to others.

Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money (HM-53)

This endorsement increases the Special Limit Policy Option coverage up to \$10,000 additional coverage.

Earthquake (HM-54)

This endorsement covers direct loss to property caused by earthquake. If more than one earthquake occurs during a 168 hour period, all such shocks will constitute one earthquake. Once added, a request to delete this coverage will not be made retroactive.

The applicable Earthquake coverage deductible is the larger of:

- the Section I policy deductible; or
- the deductible percentage, for the dwelling's earthquake territory. This deductible percentage is applied separately to the total amount of insurance under Dwelling, Other Structures and Personal Property coverages.

Equipment Breakdown (HM-569)

Form HO-3 only. This optional endorsement provides up to \$50,000 of coverage, subject to the selected deductible amount, for direct physical damage to "covered equipment" resulting from sudden and accidental mechanical or electrical breakdown; or tearing apart, cracking, burning or bulging of a heating or air conditioning system, or a water heating appliance. The endorsement is intended to cover the major equipment or system components of a home normally included under Coverage A - Dwelling or Coverage B - Other Structures. Certain types of equipment, such as but not limited to, kitchen or laundry appliances, and electronic entertainment or computer equipment are not covered.

Expanded Replacement Cost Coverage A (HM-633)

Form HO-3 only. This endorsement provides expanded replacement cost for covered Coverage A losses up to a maximum of 125% or 150% of the Coverage A – Dwelling limit of liability. This additional amount of coverage does not increase or affect any other coverage limit or limit of liability in this policy. This endorsement cannot be used on any policy that includes the HM-533 Functional Replacement Cost Loss Settlement, HM-737 Market Value or the HM-607 No Depreciation. The dwelling must be completed, not under construction, and occupied.

PinPoint Homeowners® 3 Optional Coverages – Section I

Functional Replacement Cost (HM-533)

Form HO-3 only. The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 90% of the full replacement cost of the building immediately before the loss. The endorsement changes the standard loss settlement provisions of the policy to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. This endorsement cannot be used on any policy that includes the HM-633 Expanded Replacement Cost Coverage A, the HM-607 No Depreciation or the HM-737 Market Value.

Functional replacement cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods. (example - replace plaster walls with drywall; replace slate roof with asphalt shingles, etc.)

Fungi, Wet or Dry Rot or Bacteria (HM-542)

This endorsement provides coverage for loss, under Section I - Property Protection, for fungi, wet or dry rot, or bacteria damage resulting from a peril covered by the policy. Section II – Personal Liability Protection coverage is also provided when the insured person becomes legally obligated to pay damages because of bodily injury or property damage caused by an occurrence covered by the policy.

It is not permissible to write Section I and Section II limits separately. The limit for Coverage F – Medical Payments to Others is \$1,000 regardless of the other limits. Once added, a request to delete this coverage will not be made retroactive.

Limits above \$10,000 Section I, and \$25,000 Section II are not permitted to be written on a policy covering a dwelling that has sustained water damage in the past 3 years. The policy deductible applies to this coverage.

Identity Theft Coverage (HM-538)

Identity Theft Coverage covers expenses incurred as a result of identity theft. Identity theft means unlawful, unauthorized use of an individual's or a family member's identity with the intent to commit activities that are statutorily defined as fraud or theft. Covered expenses include lost wages and incurred costs that may be required by a policyholder or their family member to repair the damage caused by the theft or improper use of their credit records. A \$250 deductible applies to each loss. Only one endorsement permitted per household regardless number of home or automobile policies.

Loss Assessment (HM-35)

Form HO-3 and HO-6. Provides up to an additional \$50,000 in coverage over the limit provided in the Special Limit Policy Options (HM-703, HM-704, HM-705 or HM-706). This covers the insured's share of any assessment levied against all members of a property owners association by the association in accordance with its governing rules, and if the assessment is necessary because of direct loss to property collectively owned by the association members caused by a loss that is covered; an occurrence to which the personal liability portion of this policy applies; or liability of an act of a director, officer or trustee elected by the association members if acting in the capacity as a director, officer or trustee and without deriving any income from the performance of duties exclusively on behalf of the association.

Loss Assessment for Earthquake (HM-35A)

Form HO-6 only. This endorsement provides coverage for the insured's share of any assessment charged against all members of a property owners association in accordance with its governing rules if the assessment is necessary because of direct loss to property collectively owned by the association members caused by an earthquake. A \$250 deductible applies to this coverage.

PinPoint Homeowners® 3 Optional Coverages – Section I

Market Value (HM-737)

Form HO-3 only. This endorsement modifies the loss settlement conditions to a repair cost basis if the market value of the dwelling is less than 50% of the replacement cost. For the purposes of this endorsement, repair cost is defined as the amount it would cost to repair, rebuild or replace the damaged building with materials of like kind and quality, to a condition and appearance prior to the loss. The minimum amount of insurance for this option is \$30,000 and should be written at 100% of the market value. Cannot be added with the HM-633 Expanded Replacement Cost, HM-533 Functional Replacement Cost, or the HM-607 No Depreciation endorsements.

No Depreciation (HM-607)

Form HO-3 only. This endorsement eliminates depreciation from losses pertaining to Coverages A and B (except for outdoor radio and TV antennas and aerials, carpeting, awnings, domestic appliances and outdoor equipment). This endorsement cannot be used on any policy that includes the HM-633 Expanded Replacement Cost Coverage A, the HM-533 Functional Replacement Cost or the HM-737 Market Value.

The Coverage A - Dwelling limit must be an amount that is 50% to 79% of the dwellings total replacement cost based on an inspection completed by Integrity. The total replacement cost value developed in this inspection will be used to adjust the Coverage A limit, if necessary, in order to meet the requirements of this endorsement.

Ordinance and Law (HM-608)

Forms HO-3 and HO-6. This endorsement provides building ordinance or law coverage up to 100% of Coverage A. This additional amount of coverage does not increase or affect any other coverage limit or limit of liability in this policy. Claims will be settled in compliance with Wis. Stat. § 632.05 and Ins. § 4.01 of the Wisconsin Administrative Code.

Other Structures Away from Premise (HM-49)

Form HO-3 only. This endorsement extends Other Structures, Personal Liability and Medical Payments to Others coverages to other structures located away from the residence premises.

Personal Property Replacement Cost (HM-511)

This endorsement changes the Coverage C – Personal property loss settlement provision to full cost of repair or replacement without deduction for depreciation. This includes all scheduled property with the exception of items specifically excluded by the endorsement.

PinPoint Homeowners® 3 Optional Coverages – Section I

Replacement Cost for Roof Surfacing (HM-738)

This endorsement changes the How Losses Are Settled condition in the policy as it pertains to the roof surface of a dwelling or other structure. With this endorsement, a loss to roof surfacing caused by the perils of windstorm or hail is settled on a replacement cost basis. Roof must be in good condition and 15 years or newer to qualify; with the exception of slate, metal, or ceramic tile. Once a shingle roof surfacing reaches over 15 years, the endorsement will be automatically removed at renewal.

Special Personal Property for HO-3 (HM-15)

Special Personal Property for Renters HO-4 and Condominium Unit-Owners HO-6 (HM-15C)

Provides all risk coverage to Personal Property Coverage, subject to the conditions and exclusions of the endorsement. The endorsement cannot be used with Special Limits on Certain Property (HM-65), instead use Special Limits on Certain Property Coverage (HM-211). To be eligible, for HO-3 \$60,000 Coverage A minimum, HO-4 and HO-6 \$35,000 Coverage C minimum applies.

Sinkhole Loss Coverage (HM-321)

This endorsement provides coverage for damage to a building from sinkhole loss. Coverage is provided under Coverage C only if there is structural damage to a building.

Special Limits on Certain Property (HM-65)

Special Limits on Certain Property Coverage (HM-211) used when the policy is endorsed with the Special Personal Property (HM-15 or HM-15C)

These endorsements increase the Special Limits on Certain Property under Coverage C – Personal Property. The limits selected in these endorsements increase the limit contained in the Special Limit Policy Option endorsement (HM-703, HM-704, HM-705, or HM-706).

- Money: can be increased up to an additional \$5,000
- Jewelry, Guns, Silverware, and Business Property: can be increased up to an additional \$10,000

For Business Property limits over \$10,000, refer to the Home Based Business endorsement (HM-534). In addition, when the on premise limit is increased, the off premise limit is automatically increased.

PinPoint Homeowners® 3 Optional Coverages – Section II

Any optional coverages selected must be written at the same Personal Liability Protection limits as the described residence premises.

Additional Residence Rented to Others (HM-70)

This endorsement extends Personal Liability and Medical Payments to Others Coverage to a 1, 2, 3, or 4 family additional residence premises rented to others. The maximum allowable number of HM-70 endorsements written on a primary homeowner policy will be 2. This coverage cannot be extended to any property located in a state that Integrity is not currently licensed and actively writing business.

Boatowner Medical Payments to the Insured (HM-528)

A Integrity Homeowners policy automatically provides Personal Liability and Medical Payments to Others coverage to a sailboat less than 26 feet in length or to a boat with an outboard motor with less than 25 horsepower. This endorsement provides medical payments to the insured coverage.

Farmers Personal Liability (HM-73)

This endorsement may be used to provide Personal Liability and Medical Payments to Others coverage when the insured owns, rents or operates a farm away from the residence premises. Any income derived from the farming operation cannot be the insured's primary source of income and farming is not the insured's primary occupation. Farming operations with more than 10 animals or more than 20 acres in all locations combined are ineligible for coverage.

Animal Collision Coverage

Coverage for loss by death of any cattle, horse, or hybrid, hog, sheep or goat owned by the insured and caused by a collision between the animal and a vehicle not owned or operated by the insured may be provided. There is a coverage limit of \$400 per animal.

Home Based Business (HM-534)

This endorsement offers a package of coverages tailored to the needs of small business owners and may be provided to homeowners who are owners of eligible businesses operated at the primary residence premises. To be eligible for coverage, the home based business must meet at least the following criteria:

- Be an individual proprietorship, partnership, joint venture or other organization of which the named insured and resident relatives are the only partners, members or stockholders;
- Be operated from the home and/or other structure on the residence premises and must occupy no more than 50% of the total area of the residence including the basement, garages and other structures;
- Not exceed gross annual sales/receipts of \$250,000;
- Employ no more than 3 non-resident relatives;
- Have modified electrical, heating and plumbing systems for the residence premises to safely accommodate the operations of the business; and
- Not involve the sale or distribution of personal care products manufactured by the insured such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed.

Property Protection Coverages

- Coverage for business property located on the residence premises may be provided up to a limit of \$50,000. The limit for business property away from the residence premises is always 10% of the limit shown for the on-premises coverage.
- Coverage for other structures used for the described business and located on the residence premises may be provided.
- Business Income coverage is included for the actual loss sustained for up to 12 months.
- Increased limit on money of up to \$1,000 on premises.
- Coverage for business use of credit cards up to a \$1,000 limit.
- Coverage for valuable papers and records of up to \$5,000.
- Accounts receivable coverage of \$5,000 on premises and \$2,500 off premises.

PinPoint Homeowners® 3 Optional Coverages – Section II

Home Based Business with Products Completion (HM-534) continued

Business Liability Coverage

- Coverage E – Personal Liability Coverage and Coverage F – Medical Payments to Others Coverage are extended to the covered home based business operations subject to the coverage territory.
- Damage to property of others up to \$2,500.
- Products-Completed Operations Coverage is included up to the same limit as Coverage E subject to an annual policy aggregate.

Please note that coverage afforded under the Home Based Business Coverage endorsements does not include coverage for Professional Liability exposures.

Incidental Farming Personal Liability (HM-72)

Personal Liability and Medical Payments to Others Coverage may be provided for the insured when incidental farming is:

- Conducted on the residence premises only,
- The farming operations consist of 10 animals or less, or the operations are conducted on 20 acres or less,
- Is incidental to the use of the residence premises as a dwelling,
- The income derived from the farming operation is not the insured's primary source of income, and
- Is not the insured's primary occupation.

Animal Collision Coverage

Coverage for loss by death of any cattle, horse, or hybrid, hog, sheep or goat owned by the insured and caused by a collision between the animal and a vehicle not owned or operated by the insured may be provided. There is a coverage limit of \$400 per animal.

Personal Injury (HM-510)

A primary homeowner policy may be endorsed to provide Personal Injury Liability coverage for personal injury caused to others. Personal Injury means injuring rising out of 1 or more of the following offenses:

- False arrest, detention, or imprisonment, or malicious prosecution
- Libel or slander or defamation of character or violation of a person's right of privacy or
- Wrongful entry or eviction or other invasion of the right of private occupancy.

Personal Umbrella (HM-529) – Overview

A Personal Umbrella provides additional “excess liability” above the limits of the underlying policies and also additional coverage, like Personal Injury, which includes false arrest, malicious prosecution, libel, slander, defamation of character and wrongful eviction. It provides worldwide protection from bodily injury liability claims and property damage liability losses for your customers.

Minimum Premium

A minimum written premium of not less than \$160.00 must be charged for Personal Umbrella coverage.

Policy Term

Personal Umbrella coverage is written for a term of 1 year, however, it is possible to endorse a Homeowner policy midterm.

Underlying Coverage

All underlying Personal Lines policies and exposures are required to be written by Integrity or an affiliate company. The underlying insurance is not permitted to go below the minimum underlying insurance requirements and must be maintained during the entire policy period. It is mandatory that the social security number match on all underlying policies. If a loss is covered under the Umbrella and not under the underlying policy, a \$250 self-insured retention applies.

Minimum Underlying Insurance Requirements

Exposure	Minimum Underlying Limits
Auto Liability	\$250,000/\$500,000/\$100,000
Motorcycle Liability	\$250,000/\$500,000/\$100,000
Uninsured Motorists	\$250,000/\$500,000
Underinsured Motorists	\$250,000/\$500,000
Homeowners (Coverage E)	\$300,000
Home Based Business (HM-534, HM-71)	\$500,000
Dwelling Fire Liability	\$300,000
Watercraft Greater 260 HP (upon prior approval)	\$500,000
Personal Watercrafts (jet skis, wave runner)	\$500,000
All Other Watercraft	\$300,000
Hovercrafts or Amphibious Vehicles	\$500,000/\$500,000/\$100,000
Miscellaneous Vehicles	\$250,000/\$500,000/\$100,000

- Auto, Motorcycle and Miscellaneous Vehicle liability underlying limits must match.
- Homeowner liability and Watercraft liability underlying limits must match.

Umbrella Point Schedule

Umbrella Point Schedule	Points
Major Violation	6
DUI	5
At-Fault Accident	2
Minor Violation	1

*Please refer to Automobile Product Guide for accident and violation category definitions.

Personal Umbrella (HM-529) – Binding Guidelines

New Business Binding Guidelines

Agent Binding Authority	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Supporting Business	Home and Automobile required. Dwelling Fire, Motorcycle, Miscellaneous Vehicles, and Boat required to be written through Integrity or an affiliate company		Home and Automobile required to be written through Integrity or an affiliate company. (Accounts with Dwelling Fire, Miscellaneous Vehicles, Motorcycles, or Boats must have prior underwriting approval)		
Uninsured/Underinsured Motorists Coverage	Excess UM Limits do not have to match the Umbrella limit		No exposures		
Driving Record	No more than 3 points per non-youthful drivers within the previous 3 years		All household members must have a clear driving record for 5 years, no exceptions		
Youthful(s) Driving Record (Ages 16-24)	No more than 2 points within the previous 3 years	No more than 1 point within the previous 3 years	No household members under 35		
Household Driving Record	No more than 7 points	No more than 7 points	Must have a clear driving record for 5 years, no exceptions		
Rental Dwellings	Up to 10 rental dwellings, each with 4 or fewer family units		No exposures		
Seasonal Dwellings	Meets underlying eligibility and personal liability requirements				
Watercrafts	Meets underlying boat policy eligibility and liability requirements		No exposures		
In-home Business	Meets underlying eligibility and personal liability requirements		No exposures		
Motorcycles	Meets underlying eligibility and personal liability requirements		No exposures		
Incidental Farming	20 acres or less, and meets underlying personal liability requirements				

Prior Underwriting Approval Risks

- Any exposure that exceeds the binding authority guidelines above
- A public figure, entertainer, or athlete
- Homes with swimming pools, hot tubs, trampolines or dogs on the restricted list
- Watercraft with more than 260 horsepower
- Sports/touring motorcycle
- Extending Personal Umbrella over a non-Integrity account when coverage is not offered through Integrity

Ineligible Risks

- Teachers Liability with Corporal Punishment or Child Care exposures
- Extending the Personal Umbrella over a non-Integrity account, when coverage is offered through Integrity
- Dwelling Fire policy with a DF-38 LLC/LLP endorsement

Personal Umbrella (HM-529) – Renewal Business

Renewal Binding Guidelines

The new business binding guidelines will apply at renewal, with the following modifications:

Agent Binding	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Driving Record*	No more than 5 points per non-youthful drivers within the previous 3 years	No more than 3 points per non-youthful drivers within the previous 3 years	All household members must have a clear driving record for 5 years, no exceptions		
Youthful(s) Driving Record (Age 16-24)	No more than 3 points within the previous 3 years	No more than 3 points within the previous 3 years	No household members under 35		
Household Driving Record**	No more than 9 points	No more than 7 points	Must have a clear driving record for 5 years, no exceptions		

Renewal Driver or Household Point Surcharge

The maximum personal umbrella limit available for accounts with a renewal surcharge is \$1,000,000. If both surcharges are applicable, only the higher surcharge will apply.

* Renewal Driver Surcharge

The surcharge will be applied for drivers that have 4 or 5 points, calculated from the umbrella point schedule.

** Renewal Household Surcharge

The surcharge will be applied for households that have 8 or 9 points, calculated from the umbrella point schedule.

Boatowner – Overview

Boatowner Coverages

All boat(s), outboard motor(s) and boat trailer(s) must be scheduled at their actual cash value and shown on the Declarations Page, if Physical Damage is desired. An amount must be specified for each item. Physical Damage coverage cannot be written without Liability coverage, unless boat liability extends from a Integrity Homeowner policy.

All Boatowner policies must be written with Liability and Medical Payments to Others coverage, unless boat liability extends from a Integrity Homeowner policy, i.e. boats with outboard engines that are less than or equal to 25 horsepower or sailboats under 26 feet (only if meets engine type and horsepower requirements). All watercrafts listed must carry the same Liability and Medical Payment limits. Liability and Medical Payments to Others must be written together.

Medical Payments to the Insured coverage is optional. All watercrafts listed must carry the same Medical Payments limits.

Uninsured Watercraft is an optional coverage. All watercrafts listed must carry the same Uninsured Watercraft limits and it may not exceed the liability limit.

We recognize that boats are subject to seasonal usage. As a consequence, the Boatowner rates take into consideration the navigational period. Coverage may not be suspended due to seasonal usage.

Minimum Premium

A minimum written premium of \$50.00 must be charged for Boatowner coverage.

Definitions

Experience Period is the three years immediately preceding the effective date.

“Inboard” refers to an engine mounted inside the boat, usually in the center of the boat. The propeller and shaft are in a fixed position below the hull. For rating purposes jet propulsion drives are rated as inboard engines.

“Inboard/Outboard” refers to an engine mounted inside the boat and a lower unit attached to the back of the boat. This is also referred to a stern drive engine.

“Outboard” refers to an engine with a completely self-contained propulsion system and is most often mounted on the rear of the boat.

Personal Watercraft is a jet ski, wave runner or similar type vehicle. Inboard engine factors are used for rating these types of watercraft.

Youthful Operator is defined as an operator aged 16 – 24 at the effective date of the policy.

Boatowner – Binding Guidelines

Boatowner Requirements	
Supporting Business	Must have a Personal Auto policy through Integrity, or an affiliated company
Maximum Binding Authority	Up to \$75,000 Please contact underwriting for prior approval on higher values
Driving Record	Must be over 25 years of age with no more than two minor violations or accidents combined; no major violations or DUIs
Eligibility Insured	Named insured and spouse are the only owners of the watercraft
Loss History	No more than one watercraft claim within the last 3 years
Boat Length	Up to 40 feet, or up to 60 feet for houseboat

Prior Underwriting Approval Risks

- Boats valued over \$75,000
- Boats with jet drives (not Personal Watercrafts)
- Boats 20 feet or more in length that are powered by engine(s) with over 300 total horsepower
- Public figures, entertainers or athletes
- Policy with Exclusion of Named Personal from all Boats (IMB-21)

Ineligible Risks

- Air propelled boats, hydrofoils, marsh boats and any one man motorized boats
- Amphibious watercraft
- Policies that have more than one individual excluded (IMB-21) from coverage
- Motor only policies
- Home built or kit built boats
- Any type of experimental watercraft
- Inflatable boats, including dinghies
- Speed boats, racing boats or “cigarette” boats.
- Boats powered by engines not specifically designed to power watercraft – i.e. automotive engines
- Boats powered by engines other than original factory engines. Boat engines that are produced by boat engine manufacturers are acceptable
- Boats with horsepower in excess of that shown on the Boat Capacity Plate
- Boats equipped with gasoline or “white gas” appliances
- Boats stored or kept at open, unsecured parking lots
- Boats used as permanent living quarters
- Boats hauled by a trailer not specifically manufactured for use as a boat trailer
- Boats owned or operated by a corporation
- Boats customized, modified or used for racing competitions. This does not include sailboats or boats participating in predicted log cruises
- Boats used for commercial or business purposes including for hire, rent or charter
- Boats not licensed in one of Integrity’s thirteen operating states
- Boats under 20 feet in length that are powered by engine(s) with over 300 total horsepower
- Boats other than personal watercrafts, with a maximum speed in excess of 60 MPH
- Boats navigated in waters that are located in areas other than Integrity operating states

Boatowner – Discounts

Safety Course

Upon completion of a U.S Power Squadron or U.S. Coast Guard Auxiliary course, the policy is eligible for the discount on each watercraft. To qualify, a copy of a completion certificate or statement by the instructor certifying completion must be maintained in the agent's office. This discount can be added or removed at anytime during the policy period.

Safety Devices

A discount, limited to a 5% maximum, shall apply if any of the following safety devices listed are on board the watercraft: CO2/Halon Fire Extinguishing Systems, Fume/Vapor Detector, Automatic Bilge Pump, VHF/Ship to Shore Radio, Depth Finder, Radar or LORAN/GPS.

Boatowner Optional Coverages

Boatowner Liability Coverage and Medical Payments Coverage (IMB-6)

Coverage may be provided for Liability and Medical Payments to Others.

An option to extend Medical Payments to the Insured is available for a separate premium charge. Injury must arise out of the ownership, maintenance or use of any boat. The Liability and Medical Payments to Others (IMB 6) is required.

Boatowner Plus Coverage (IMB-7)

The Plus endorsement may be added to a covered boat provided it is insured for Physical Damage coverage. The following coverage applies: Replacement Cost, Emergency Service, Personal Effects and Waiver of Deductible.

This endorsement may not be added in conjunction with the Emergency Services endorsement.

Emergency Service Coverage (IMB-4)

Coverage may be provided, up to \$500, for the cost of emergency services for your boat, outboard motor(s) and boat trailer. This includes fees paid for delivery of fuel, oil or batteries, mechanical labor at the place of breakdown, towing to the nearest place where necessary repairs can be made and boat trailer road service. No deductible applies.

Physical Damage coverage must apply to the insured's boat before this endorsement can be attached.

This endorsement may not be added in conjunction with the Boatowner Plus Coverage (IMB 7) endorsement.

Loan Gap Coverage (IMB-2)

Loan Gap coverage pays the greater of the unpaid amount due on the loan agreement or the actual cash value of the watercraft in the event of a covered total loss to the watercraft and the outboard motor(s). Coverage for the following is not included in the unpaid amount due on the loan: Finance charges and overdue principal, Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability insurance and Carry-over balances from previous loans.

This coverage is available to a watercraft insured for Physical Damage coverage and/or when the original full term of the loan does not exceed 10 years.

Boatowner Optional Coverages

Personal Effects Coverage (IMB-3)

Coverage may be provided for direct and accidental loss to personal effects belonging to the insured while used in connection with the boat. Personal effects does not include:

- Money, including currency, coins, bank notes, money orders, travelers checks, bullion, credit cards and similar items.
- Jewelry, furs, china, silver, valuable papers, documents, antiques and collectibles
- Computer hardware or software
- Sports equipment including fishing equipment, ski equipment, tow ropes, tubes, sleds or any other times that could be classified as sports equipment
- Property defined as equipment and accessories
- Animals
- Motorized or self-propelled vehicles, aircraft, watercraft, mobile homes and trailers including equipment and accessories of those items
- Securities, including negotiable agreements in writing that have value, revenue stamps, other stamps in current use, tokens or tickets
- Accounts, documents, records, passports, manuscripts, bills deeds, an evidence of debt or other valuable papers
- Contact lenses, hearing aids, artificial limbs or teeth, or
- Salesperson's samples, merchandise for sale or exhibition, or business property of you or any insured.

Physical Damage coverage must apply to the insured's boat for this endorsement can be attached.

Personal Inland Marine – Overview

Personal Inland Marine coverage provides extensive coverage, including theft, misplacement or loss of a valuable item. Customers with expensive items such as jewelry, furs, guns, watches or precious stones, and collections usually request this type of coverage. Coverage applies worldwide, unless otherwise indicated.

Minimum Premium

A minimum written premium of \$5.00 will be charged for Inland Marine coverage, unless otherwise noted.

Eligible Classes

Personal Inland Marine program accepts the following classes:

Bicycles	Furs	Personal Property
Boats	Golfer's Equipment	Pickup Truck Camper Body
Cameras	Hearing Aids	Satellite Dish and Antennas
Coin Collections	Jewelry	Silverware
Collectibles	Livestock	Sports Equipment
Contact Lens	Miscellaneous Scheduled Property	Stamp Collections
Farm Machinery	Musical Instruments	Wedding Presents
Fine Arts	Personal Effects	

Covered Perils

Coverage is provided on an "all risk" basis for all classes but livestock. This means that the forms cover risks of direct physical loss to covered property except those losses that are excluded in the form. Coverage for livestock is on a "named peril" basis.

Valuation

All eligible property, with the exception of scheduled fine arts and livestock covered by the reporting form, is valued on an actual cash value basis. Scheduled fine arts are valued at the value stated on the declarations. Livestock covered by the reporting form is valued at market value.

We encourage scheduling items for their full appraised value or for the full value shown on a bill of sale. If an insured desires, an item may be insured for less than its appraised value or less than the amount shown on a bill of sale. The insured is responsible for establishing the value of their scheduled property:

- A complete detailed description is required for all scheduled items.
- A bill of sale will be accepted when insuring a scheduled item valued between \$2000 and \$5000.
- Appraisals are required for any single item above \$5,000.
- Appraisals and bills of sale cannot be more than five (5) years old.
- Appraisals are to be made by a qualified, independent third party.
- It is the responsibility of the agent to maintain a complete and detailed description of the item(s) being scheduled and any related appraisals or bills of sale in the agency's file.
- The amount written for an item or schedule represents the maximum amount that could be paid in the event of a loss. The insured is not guaranteed these amounts. Loss settlement for most items written under Inland Marine coverage is on an actual cash value basis at the time of loss. Refer to the Inland Marine policy terms for exact loss settlement provisions.

Personal Inland Marine – Binding Guidelines

The following types of property can be individually scheduled on an Inland Marine policy:

Property Type	Form	Maximum Binding/Item	Maximum Binding/Schedule	Details
Bicycles	IM-175	\$5,000	\$25,000	
Cameras and Photographic Equipment	IM-175	\$5,000	\$25,000	
Coin and Stamp Collections	IM-175	\$5,000	\$25,000	May be eligible for a Save/Vault discount
Contacts	IMF-1	Underwriting approval	Underwriting approval	
Farm Equipment	IM-850	\$5,000	\$25,000	\$100 deductible applies \$50 minimum premium
Furs, and Fine Arts	IM-175	\$25,000	Lesser of \$100,000 or 50% Coverage A	
Golf Equipment	IM-175	\$5,000	\$25,000	
Guns	IMF-6	\$5,000	\$25,000	Rates based on USA or worldwide coverage
Hearing Aids	IMF-3	\$5,000	\$25,000	
Jewelry	IM-175	\$25,000	Lesser of \$100,000 or 50% of Coverage A	May be eligible for Gemprint discount
Livestock – Specified peril	IM-860	\$5,000	\$25,000	Minimum premium \$50
Livestock – Optional peril, excluding sheep	IM-860	\$5,000	\$25,000	Minimum premium \$5
Livestock – Optional peril, including sheep	IM-861	\$5,000	\$25,000	Minimum premium \$5
Miscellaneous Scheduled Property	IM-5	Underwriting approval	Underwriting approval	Any article which is eligible for Inland Marine coverage and for which there is no specific form may be insured by means of a Scheduled Property Coverage Form subject to underwriting approval.
Musical Instruments – Broad form	IM-175	\$5,000	\$25,000	
Musical Instruments – Limited form	IM-644-10	\$5,000	\$25,000	Named perils, organs are not eligible
Personal Property – personal effects carried by travelers	IM-176	Underwriting approval	Underwriting approval	\$25 fully earned
Pickup Truck Camper Body	IMF-4	\$5,000	\$25,000	
Silver and Silverware	IM-175	\$5,000	\$50,000	
Sports Equipment	IMF-6	Underwriting approval	Underwriting approval	
Wedding Presents	IMF-7	Underwriting approval	Underwriting approval	Minimum premium \$25 without breakage, \$32.50 with breakage

Personal Inland Marine – Binding Guidelines

The following types of property can be insured on a blanket basis. In the event of a loss, the maximum amount for any individual item is \$5,000. (For individual item coverage in excess of this amount, please refer to the itemized schedule option).

Property Type	Form	Minimum	Maximum Binding
Cameras	IM-175B	\$1,000	\$50,000
Farm Equipment	IM-851	\$1,000	\$25,000
Fine Arts with Breakage	IM-175B	\$1,000	\$50,000
Fine Arts without Breakage	IM-175B	\$1,000	\$50,000
Firearms, Guns	IM-175B	\$1,000	\$50,000
Jewelry	IM-175B	\$1,000	\$50,000
Livestock – Specified peril (minimum \$50 premium)	IM-861	\$1,000	\$25,000
Musical Instruments	IM-175B	\$1,000	\$50,000

Prior Underwriting Approval Risks

- Farm equipment or any miscellaneous schedules not listed above.
- Individual items or schedules exceeding the listed maximum binding authority
- Items of unusual interest; such as comic books, exotic animals, Hummelfigurines
- Schedules with limits in excess of Coverage C

Ineligible Risks

- Risks with any theft loss in the past 5 years
- Risks written for companies, firms or corporations, hotels, universities, colleges or other schools, dealers, auctioneers, museums, art galleries, art institutions, manufacturers, or governmental agencies
- Motor bicycles, mopeds or any motor powered conveyance
- Temporary exhibits of fine arts that do not belong to the insured
- Television cameras and related equipment
- Aerial or radar cameras
- Coin or token-operated devices

Personal Inland Marine – Optional Coverages

Blanket Valuable Articles Coverage (IM-175 B)

Blanket coverage is provided for the following classes of property:

Fine Arts	Firearms	Furs
Jewelry	Musical instruments	Photographic equipment
Silverware, goldware, or pewterware		

Breakage Coverage For Fine Arts (IM-664-2)

Coverage for fine arts is extended to cover direct physical loss to art glass windows, glassware, statuary, marbles, porcelains and bric-a-brac caused by breakage. No coverage is provided if the breakage of these items results from a peril that is excluded.

Contact Lens Coverage Form (IMF-1)

Coverage is provided for contact lenses listed on the schedule on an “all risk” basis.

Farm Machinery Blanket Coverage (IM-851)

Blanket coverage is provided for farm machinery on an “all risk basis.”

Farm Machinery Scheduled Coverage (IM-50)

Coverage is provided for farm equipment listed on the schedule on an “all risk” basis.

Hearing Aid Coverage Form (IMF-3)

Specified peril coverage is provided for hearing aids.

Livestock Coverage (IM-861)

Blanket coverage is provided for livestock on a specified peril basis. Options to exclude or include sheep.

Miscellaneous Scheduled Property Coverage Form (IMF-5)

Any article which is eligible for Inland Marine coverage and for which there is no specific form may be insured by means of an “all risk” Scheduled Property Coverage Form subject to Underwriting approval.

Optional Perils Coverage (IM 860-5)

This endorsement changes the Livestock Coverage (IM 861) to include additional perils covered.

Personal Inland Marine – Optional Coverages

Personal Articles Coverage (IM-175)

Coverage is provided on an “all risk” basis for the following classes:

Bicycles	Coins	Fine arts
Furs	Golfer’s Equipment	Jewelry
Musical instruments	Photographic equipment	Silverware, goldware or pewterware
Stamps		

Personal Property Coverage (IM-176)

This endorsement covers personal effects such as usually carried by tourists and travelers while outside of the insured’s domicile anywhere in the world. Coverage applies only to personal effects belonging to and used or worn by the insured, their spouse and their unmarried children permanently living together.

Pickup Truck Camper Body Coverage Form (IMF-4)

Specified peril coverage is provided for scheduled pickup truck camper body.

Professional Use of Musical Instruments or Photographic Equipment Endorsement (IM 175-6)

This endorsement changes the Personal Articles Coverage (IM 175) to provide coverage to musical instruments and/or photographic equipment if the covered property is used professionally.

Scheduled Livestock Coverage (IM-860)

Specified peril coverage is provided for scheduled livestock. Options to exclude or include sheep.

Sports Equipment Coverage Form (IMF-6)

Coverage is provided for scheduled sports equipment on an “all risk” basis.

Unattended Vehicle Coverage (IM-175-2)

This endorsement changes the Personal Articles Coverage (IM 175) to extend coverage to coin and/or stamp collections for direct loss caused by theft of covered property from an unattended vehicle.

Wedding Presents Coverage Form (IMF-7)

Coverage is provided for a specific amount of liability stated in the coverage form on an “all risk” basis.

Processing

Business can be submitted through GAINWeb® or an agency management system/comparative rater that's compatible with GAINWeb®. A completed application must be signed by the insured and producer, dated and maintained in the agent's office.

Policy Term

Homeowner policies are written for a 12-month term. The policies are automatically renewable on a 12-month basis. Changes in policy term are required to be cancelled and rewritten under a new policy number.

Cancellation

- If a policy is cancelled, the return premium shall be calculated on a pro rata basis.
- A new business policy will be voided to inception if the policyholder makes the initial premium payment by any method other than cash (e.g. check, draft, credit card) and the payment is non-negotiable or not honored by the bank or other financial institution.

Changes

All changes requiring additional premium will be prorated using the rates in effect at the beginning of the current policy term. The additional premium charged is in addition to any applicable policy minimum premium.

Consumer Reports

Consumer reports (insurance score, CLUE, etc.) will be used to determine eligibility and establish rating for new business policies. Any policy that is rewritten from an existing Integrity company or an affiliate will be considered new business.

We may also use consumer reports to establish rates for renewal policies.

File Maintenance

All necessary signatures and pertinent documents are required to be collected when completing a new business application or making policy changes. Agency files must be maintained for the minimum state legal requirements. Agencies are responsible for producing all properly completed signature forms and documents upon company request.

Minimum Written Premium

A minimum written premium of \$325 will apply to PinPoint Homeowners® 3 policies, and \$100 for PinPoint RentersSM 3 and PinPoint CondoSM 3 policies.

Waiver of Premium

When an endorsement is added to a policy after the inception date, any additional premium of \$5.00 or less may be waived. A return premium of \$3.00 or more will be returned to the named insured. The named insured may request a refund if the amount is less than \$3.00 and it will be returned.

Billing

Online & Phone Payments

- **Online** – Policyholders can access their policies and make payments online at <https://www.integrityinsurance.com>
- **By Phone** – Policyholders can call the Integrity Billing Information System at (888) 699-9182.

They can use their credit card (Visa, MasterCard, Discover), ATM debit cards (must have the Pulse, Star, NYCE or Accel logo on the back), or an electronic check to pay their bill online or by phone.

Mail Payments

Customers can mail their payments to:

Integrity Insurance Companies
P.O. Box 88017
Chicago, Illinois 60680-1017

Billing Fees

All fees are fully earned. Any premium payment is applied to fees first, then to the premium due.

Fee Type	Amount	Description
Reinstatement	\$25	Charged when a policy cancels for non-payment of premium or returned payment, and is later reinstated.
Late Fee	\$25	Charged when payment is not received by the due date and the policy moves to cancel pending status. In cases where a notice of cancellation is generated because of a returned payment (NSF), this fee will not be charged. There is no grace period for this fee.
NSF	\$30	Charged for payments returned for non-sufficient funds.
Easy Pay (EFT)	\$1	Charged each time a monthly payment is withdrawn by electronic funds transfer.
Installment	\$6	Added to each monthly installment payment that is mailed to the insured.

Bill Plan

A bill plan is selected at new business. Changes to the bill plan to/from Paid in Full to Installments can be completed once the renewal is issued, but must be completed prior to the renewal effective date. Midterm changes will require the policy to be rewritten.

- **Paid in Full**
Customers who select to pay their premium in full will earn significant savings on their premium. Also, they will save by not having any installment fees or postage costs.
- **Mortgagee Bill**
Customers who select to pay their premium in full via their mortgage escrow account will save by not having any installment fees or postage costs.
- **Easy Pay (EFT)**
Integrity offers Easy Pay, also known as Electronic Funds Transfer (EFT), a convenient time and money-saving way for your customers to pay their premium. With Easy Pay (EFT), your customer's premium is electronically deducted from their checking or savings account each month on the day they choose (between the 1st and 28th of the month). That means:
 - No more checks to write
 - No more stamps to buy
 - No more missing, lost or late payments
- **Installment Payments**
For new business, customers are required to pay a low one month minimum premium for their down payment and then the remaining balance will be allocated in monthly installments across the remaining 11 months of their policy term.

Billing

Reinstatement

For policies eligible for reinstatement:

When a reinstatement payment is received for a policy after the cancellation date, but within 30 days of the cancellation effective date, the policy will be considered for reinstatement.

- If a Statement of No Losses form is signed by the insured and submitted with the payment, the policy will be reinstated without a lapse in coverage, unless otherwise requested.
- If the insured submits the payment via mail to reinstate the policy directly to the home office without a signed Statement of No Losses form, the policy will be reinstated effective the date the payment is received in the home office.
- If the insured submits the payment to reinstate in person to the home office without a signed State of No Losses form, the policy will be reinstated effective the day after the payment is received in the home office.
- If the insured submits the payment to the agent and the agent forwards the payment to the home office without a signed Statement of No Losses form, the policy will be reinstated effective the day after the agent received the payment.
- If the payment is made with a credit card, the payment will be reinstated the following day.

Policies that lapse more than 30 days must be rewritten, if eligible.

Catastrophic Event Procedures

Severe Weather Procedures

We will not honor new, additional or extended coverage on risks bound as new business or endorsed on existing policies in any area where a hailstorm, hurricane, tropical storm, tornado, flood or wild fire watch, warning or occurrence is in effect at the time of binding. A Hurricane or Tropical Storm Watch is used by the National Hurricane Center whenever a tropical storm or hurricane becomes a threat to a coastal area. These watches are established when the storm is more than 24 hours away, but is moving in that general direction. A Hurricane or Tropical Storm Warning is issued later when there is imminent danger to a specific area. The National Hurricane Center advised that a Hurricane Warning is issued when a storm of hurricane force is likely to enter the alerted area within 24 hours.

For your guidance, please be governed by the National Hurricane Center announcement of a Hurricane or Tropical Storm Watch. When a Hurricane or Tropical Storm watch is announced, the cut off for new exposures shall extend to all territories within 50 miles of the coast.

DO NOT WAIT FOR A CALL FROM THE HOME OFFICE OR YOUR TERRITORY MANAGER. WHEN A HAILSTORM, HURRICANE, TROPICAL STORM, TORNADO, FLOOD OR WILDFIRE WATCH, WARNING OR OCCURRENCE IS IN EFFECT; STOP WRITING ANY COVERAGE IMMEDIATELY.

Earthquake Procedures

No new business risks or additional coverage for existing policies will be accepted for a period of 168 hours after an earthquake occurs that measures 4.0 or higher on the Richter scale. This suspension of binding authority will apply for a radius of 150 miles from the epicenter. All other areas will remain unaffected by the suspension of binding authority.

DO NOT WAIT FOR A CALL FROM THE HOME OFFICE OR YOUR TERRITORY MANAGER; STOP WRITING ANY COVERAGE IMMEDIATELY.