

The Juniata Mutal insurance Company
Est. 1879
74 Church St. McAlisterville, PA. 17049
Phone: 717-463-2101

Date: November 1, 2012

To: Agents /Agencies

Effective: January 1, 2013

AAIS Farmowners Underwriting Guidelines

STANDARD PROGRAM

1. Forms Acceptable- New and Renewal-Section 1A minimum
 - A. ML2 or ML3-----\$50,000
 - B. ML1(Actual Cash Value)-----\$30,000
 - C. ML4-----\$10,000
 - D. ML1 & 8- Replacement (not issued by Juniata)
 - E. Section II-Liability / Medical Payments
Minimum \$25,000/\$500 Maximum \$300,000/\$2,000
Higher limit of \$500,000-Refer to Company Underwriter.
 - F. Minimum policy deductible of **\$250.00** for all coverage's except on ML300A or IM850 the minimum is **\$100.00**.
2. Policy Term- One year continuous renewal.
3. Age of Dwelling-No specific age limitations have been established. Risk selection must meet satisfactory standards with respect to occupancy-heating, plumbing, wiring, roofing, and general physical conditions of dwelling and additional structures. Incidental Occupancy-(refer to Underwriter)
4. Insurance to Value- It is required that all dwellings where ML2 or 3 (Replacement Cost) form is used, it is required to be insured for no less than 80% of their replacement cost of coverage A. (use of a current credited replacement estimator should be used to establish value). If less than 80% replacement cost, Form ML1 (Actual Cash Value) will apply.
5. Personal Property Replacement Cost Endorsement (Coverage C-Form ML55) Minimum value of Section 1A under forms ML2 or 3 must be \$50,000 to add this form. Form ML1 must have prior underwriting approval before adding. Minimum value under form ML4 to add this form must be \$10,000.
6. New Home Discount-Refer to premium table in rating.

7. Expanded Program is not issued by Juniata Mutual , except forms ML2 or 3 will automatically include form ML260 (9/84) Expanded Coverage Endorsement.

8. Wood burning stove report is required along with photo of the woodstove for all new and renewal business. When you have already submitted on to us, no future report is needed unless changes have been made or an additional stove is installed, or at the Underwriter's request.

A. No Barrel or Homemade Woodstoves.

B. Dwellings heated with portable heaters are not acceptable.

9. Buildings covered on form ML303 must be insured to at least 80% of Actual Cash Value. Failure to do so will result in a coinsurance penalty at time of loss. The buildings must be in good physical condition with respect to structure, wiring, plumbing and heating.

10. Application must be completed in its entirety.

11. If primary dwelling is a mobile or modular construction it is subject to same guidelines as described in the mobile and homeowners guidelines.

12. Forms not issued by Juniata Mutual-refer to Company: ML6, ML7, ML40, ML46, ML51, ML52, ML71, ML151, ML157, ML164, ML208, ML241, ML242, ML243, ML255, ML256, ML300, ML306, ML311, ML321, ML321A.

13. Risk with trampolines on premises must have prior underwriting approval.

14. Risk with dogs is limited to \$100,000 premises liability. Higher limits must have prior underwriting approval.

15. Must be loss free for prior three years of effective date. One loss maybe acceptable but must be prior approved by underwriter before binding.

16. Maximum contents limit is 70% of Dwelling limit. Higher limits must be prior approved by underwriting.

17. Unlicensed farm vehicles will be considered and will be issued using form JMITLA 3.0 which provides \$100,000 liability.

18. Binding Authority

A. Maximum Coverage A-Dwelling (all forms)-----\$150,000

B. Maximum Coverage C- Renters (ML4)-----\$75,000

C. Maximum Coverage E-Outbuildings-----\$150,000

19. Risk with any type of business exposure on premises must be prior approved.

20. Agent Inspection requirements for all new business.
- A. Photographs showing all sides of home, outbuildings and pools on premises.
 - B. Applications must be completed in full and signed by insured.
 - C. ML323 supplement required for each building requesting coverage for.
 - D. Diagram of farm showing distances between buildings.

21. Applications need to be forwarded to company within **48 hours** after signed.
Failure to do so could result in no coverage being bound and application subject to being rejected.

22. Risk with mobile homes as primary residence refer to the underwriting guidelines for the Mobile Homeowners program.
