

**EXCEPTIONS TO GENERAL RULES**

**103. ELIGIBILITY**

Paragraph B.4. is replaced by the following:

- B.4. For a policy period of not longer than three years; and

**104. PROTECTION CLASSIFICATION CODES AND INFORMATION**

This rule is replaced by the following:

**A. Codes**

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08

9	89
9E	XX
9S	79
10	13

**B. Protection Information**

The Protection Class listings in the [Community Mitigation Classification manual](#) apply to risks insured under Dwelling Program policies.

- Unless otherwise specifically classified, properties located within the corporate limits of a municipality shall take the protection class of the municipality.
- In a classified area where a single classification is "9E", the classification is determined as follows:

Distance To Fire Station	Class
a. 5 road miles or less	9S
b. Between 5 and 6 road miles	9E

- In a classified area where two or more classifications are shown (Example: 6/9 or 9S), the classification is determined as follows:

Distance To Fire Station	Class
a. 5 road miles or less with hydrant within 1,000 feet * First protection class (Example: 6/9 ... use Class 6)	*
b. 5 road miles or less with hydrant beyond 1,000 feet	9 or 9S
c. Over 5 road miles	10

- In a classified area where two or more classifications are shown and an "E" is designated, (Example: 6/9E), the classification is determined as follows:

Distance To Fire Station	Class
a. 5 road miles or less with hydrant within 1,000 feet * First protection class (Example: 6/9E ... use Class 6)	*

b. 5 road miles or less with hydrant beyond 1000 feet	9S
c. Between 5 and 6 road miles	9E
d. Over 6 road miles	10

- Rural Fire Protection Districts are areas which have been inspected and for which protection classes are published.
- All other properties are class 10.

**108. RATES/LOSS COSTS**

This rule does not apply.

**201. POLICY PERIOD**

Paragraph C. is replaced by the following:

- Three years in annual installments. Each annual installment shall be the annual premium then in effect for the company.

**206. MINIMUM PREMIUM**

Paragraph D. does not apply.

**302. VANDALISM AND MALICIOUS MISCHIEF – DP 00 01**

The following is added:

Does not affect coding.

The 30 day limit of vacancy may be extended. The charge for the additional period of vacancy shall be based on the difference between the premiums for vacant and non-vacant buildings, and shall be figured pro rata for the period allowed in the endorsement.

Use Endorsement **DP 04 40** Vandalism and Malicious Mischief Vacancy.

- Deleted: 9
- Deleted: – with Endorsement A
- Deleted: 49
- Deleted: 9
- Deleted: – with Endorsement B
- Deleted: 69
- Deleted: – no Endorsement
- Deleted: b.
- Deleted: 5
- Deleted: or less with hydrant beyond 1,000 feet
- Deleted: 9S
- Deleted: – with Endorsement A
- Deleted: 39
- Deleted: 5
- Deleted: 9S
- Deleted: – with Endorsement B
- Deleted: 59
- Deleted: 3.
- Deleted: – no Endorsement
- Deleted: 10
- Deleted: – with Endorsement A
- Deleted: 11
- Deleted: 10
- Deleted: – with Endorsement B
- Deleted: 12
- Deleted: – no Endorsement
- Deleted: 4
- Deleted: Public Protection Classification Manual
- Deleted: 3rd Edition 12-97

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**406. DEDUCTIBLES**

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The first three paragraphs of this rule are replaced by the following:

All policies are subject to a deductible that applies to loss from all perils, except Earthquake. A separate deductible type applies to Earthquake Coverage.

Refer to the Earthquake Coverage rule for the applicable deductible provision.

Paragraph **B.1.** is replaced by the following:

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