



AEGIS SECURITY INSURANCE COMPANY

**RATED A—EXCELLENT
A NEW HAMPSHIRE ADMITTED CARRIER**

NEW HAMPSHIRE HOMEOWNERS HO-2 RATES



Insurance with a Conscientious Approach to Today's Needs

SURPLUS LINE MANAGERS, INC.
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Effective: New Business 10/01/03

DESCRIPTION OF COVERAGES

SECTION I COVERAGES—PROPERTY DAMAGE

COVERAGES	HO-2
*Fire or Lightning	YES
*Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	YES
*Theft	YES
*Breakage of glass or safety glazing material	YES (Limited to \$50)
*Volcanic Eruption	YES
*Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	YES
*Vandalism & Malicious Mischief	YES

* Review policy for a complete description of coverages

SECTION II COVERAGES—LIABILITY

Coverage E—Personal Liability

Coverage F—Medical Payments to Others

TERRITORIAL DEFINITIONS

TERRITORY I

BELKNAP	01	CARROLL	03	CHESHIRE	05	COOS	07
GRAFTON	09	HILLSBOROUGH	11	MERRIMACK	13	SULLIVAN	19

TERRITORY II

ROCKINGHAM	15	STRAFFORD
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Territory 2 beach area — properties which fall within the following zip codes and are located on the eastern side of I-95:

03854, 03870, 03802, 03842, 03844, 03874, 03801

CLASSIFICATION DEFINITIONS

1. Protected - Dwellings located within 1000 feet from a fire hydrant and within 5 miles from a responding fire department. (PC 1-4, PC 5-8)
2. Semi-protected - Dwellings located within 5 miles or less from a responding fire department but beyond 1000 feet from a fire hydrant. (PC 9)
3. Unprotected - does not meet the Protected or Semi-protected definitions. (PC 10)

REFER TO BACK OF APPLICATION FOR UNDERWRITING GUIDELINES

MINIMUM WRITTEN PREMIUM—\$500.00

POLICY FEE—\$50.00

OPTIONAL DEDUCTIBLES

The Broad Homeowners Policy may be endorsed to provide a flat (non-disappearing) deductible applicable to any loss under Section I of the policy by applying the following premium debit/credit as follows:

A. SECTION I DEDUCTIBLE

	Owner
\$1000 All Peril	Included In Program
\$2000 All Peril	(\$50.00)
\$2500 All Peril	(\$75.00)

B. SECTION 1 WATER LOSS DEDUCTIBLE

Water Damage Deductible	
\$2000 Deductible	\$25.00
\$2500 Deductible	\$35.00
\$5000 Deductible	\$75.00

MANDATORY DEDUCTIBLES

A. 5% or \$1,000 WINDSTORM/HURRICANE AND HAIL DEDUCTIBLE

(Beach Area) WINDSTORM OR HAIL EXCLUSION—Endorsement #MHO-43

This endorsement is mandatory for Beach Properties in Territory 2 only. This exclusion is required for properties which fall within the following zip codes and are located on the eastern side of I-95.

03854, 03870, 03802, 03842, 03844, 03874, 03801

When the perils of Windstorm or Hail are excluded from coverage under Section I of the policy, develop the Base Premium as follows:

- a. Select the appropriate Territory 2 Base Rate from the Premium Groups found under the Base Rates and Premium Groups section of the manual.
- b. Deduct the following from the premium determined in Step A

Form 2	\$75
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OPTIONAL COVERAGES—SECTION I

A. Coverage B - Other Structures - Increased/Decreased Limits

When an amount of insurance is written on Coverage B-Other Structures, the coverage may be increased or decreased. The premium for this coverage shall be \$10.00 per \$1000 of coverage.

B. Coverage C - Personal Property - Increased/Decreased Limits

When an amount of insurance is written on Coverage C-Personal Property, the coverage may be increased or Decreased. The premium for this coverage shall be \$8.00 per \$1000 of coverage.

D. Increased Special Limits of Liability and Additional Coverages

This endorsement provides increased coverage for special classes of property limited under Coverage Adds coverage for refrigerated food spoilage. The additional premium for this coverage is \$15.00.

E. Scheduled Personal Property

Contact Company for quote.

F. PERSONAL PROPERTY REPLACEMENT COST

This endorsement deletes the actual cash value loss settlement provision for Coverage C and replaces it with Replacement Cost provisions. The minimum Coverage A insuring limit is \$60,000. Coverage C may be increased to a maximum amount not to exceed 70% of the Coverage A limit. The rate for this coverage is \$3.00 per \$1,000 of coverage with a minimum premium of \$100.00.

G. BUILDING EXCLUSION

If the condition of any appurtenant structure is such that the policy would not be written because of it, this appurtenant structure may be excluded from the policy.

H. WEIGHT OF ICE, SLEET OR SNOW LIMITATION

A \$5.00 credit applies to the annual premium for weight of ice, sleet or snow limitation.

I. WEIGHT OF ICE, SLEET OR SNOW - DELETION OF COVERAGE

\$10.00 premium credit applies when the peril of Weight of Ice, Sleet or Snow is excluded from the policy.

J. ROOF EXCLUSION

If the condition of the roof is such that the policy would not be written because of it, the roof may be excluded from the policy. (Roofs over 20 years old)

K. THEFT LIMITATION

The "Theft" peril may be limited to a maximum of \$1000. A premium credit of \$10 will be applied.

L. THEFT EXCLUSION

The peril of "Theft" may be excluded from the policy

OPTIONAL COVERAGES—SECTION II

A. PERSONAL LIABILITY (INCLUDING MEDICAL PAYMENTS)

The respective limits of liability for Coverage E - Personal Liability and Coverage F - Medical Payments must be uniform for all exposures covered under the policy.

The Coverage E annual premiums for "Described Residence Premises" are as follows:

LIMIT OF LIABILITY	PREMIUM
\$25,000	Included in Base
\$50,000	\$30.00
\$100,000	\$50.00

The above premiums include \$500 limit for Coverage F. Coverage F limits are "each person" limits and contemplate the basic limit of \$25,000 each accident. Coverage F can be increased to \$1,000 for an additional premium of \$5.00.

CREDITS AND SURCHARGES

A. **Supplemental Heating Surcharge**

A surcharge of \$50.00 will apply to any home equipped with a wood, coal stove or heater, or any other supplemental heating system not originally installed when the home was built.

B. **Loss Surcharge**

A 25% loss surcharge is applicable if there have been any claims reported or paid during the last three years. A 50% loss surcharge is applicable if there have been two or more claims reported or paid during the last three years. The surcharge will apply to the final policy premium.

C. **Loss Free Credit**

A 5% credit applies to the base premium if there are no reported or paid losses under the policy for 3 years with Aegis.

D. **Protective Devices Credit**

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a premium credit developed by applying the selected factors to the base property premium. A 3% credit will be applied.

MHO-2 HOMEOWNER RATES
Territory 1
50% Personal Property / 10% Unattached Structures
\$25,000 Personal Liability / \$500 Medical Payments
\$1000 Deductible
Actual Cash Value

DWELLING LIMIT	FRAME & MASONRY		
	PC 1-8	9	PC 10
50000	441	530	663
51000	447	536	670
52000	452	542	678
53000	457	548	685
54000	462	554	693
55000	468	561	701
56000	472	566	709
57000	477	573	716
58000	482	579	724
59000	488	585	731
60000	493	592	740
61000	499	598	749
62000	504	604	756
63000	508	610	762
64000	512	614	768
65000	515	618	772
66000	519	623	779
67000	523	628	785
68000	528	633	792
69000	532	638	798
70000	536	643	804
71000	540	649	811
72000	545	655	819
73000	550	660	824
74000	554	664	831
75000	560	672	840
76000	566	679	849
77000	571	686	857
78000	577	693	865
79000	583	699	874
80000	588	705	882
81000	595	713	891
82000	600	721	901
83000	606	727	910
84000	613	735	920
85000	621	745	931
86000	627	753	941
87000	633	760	951
88000	640	768	960
89000	646	776	970
90000	653	784	980
91000	660	792	989
92000	665	799	999
93000	672	807	1008
94000	676	812	1015
95000	686	823	1029
96000	690	828	1035
97000	695	835	1044
98000	702	843	1053
99000	709	852	1064
100000	716	859	1074
105000	742	889	1113
110000	767	921	1151
115000	803	964	1205

\$500 MINIMUM PREMIUM

MHO-2 HOMEOWNER RATES
Territory 2 (Rockingham & Strafford Counties-West of I-95)
50% Personal Property / 10% Unattached Structures
\$25,000 Personal Liability / \$500 Medical Payments
\$1000 Deductible

5% or \$1000 Windstorm/Hurricane, and Hail Deductible (whichever is greater) - Endorsement #MHO-103
Actual Cash Value

DWELLING LIMIT	FRAME & MASONRY		
	PC 1-8	9	PC 10
50000	460	552	690
51000	465	558	697
52000	470	565	705
53000	475	570	713
54000	480	576	721
55000	487	584	729
56000	492	590	737
57000	497	597	745
58000	502	602	753
59000	507	609	761
60000	513	616	770
61000	519	623	779
62000	525	630	787
63000	529	634	793
64000	533	639	799
65000	535	643	803
66000	540	648	810
67000	544	654	817
68000	549	659	824
69000	554	664	830
70000	558	669	837
71000	563	675	844
72000	567	681	852
73000	572	687	858
74000	576	692	865
75000	583	699	874
76000	589	706	883
77000	595	713	891
78000	600	721	901
79000	606	727	910
80000	612	734	918
81000	618	742	927
82000	625	750	938
83000	630	758	947
84000	637	765	956
85000	646	775	969
86000	653	783	979
87000	660	792	989
88000	666	799	999
89000	673	807	1009
90000	679	815	1019
91000	686	824	1029
92000	693	831	1039
93000	699	839	1050
94000	704	845	1056
95000	714	857	1071
96000	718	861	1078
97000	724	869	1086
98000	730	877	1096
99000	738	886	1108
100000	745	894	1117
105000	772	926	1157
110000	798	958	1198
115000	836	1003	1254

\$500 MINIMUM PREMIUM

MHO-2 HOMEOWNER RATES
Territory 2 (Beach Area —Rockingham & Strafford Counties-East of I-95)
Applicable zip codes—03854, 03870, 03802, 03842, 03844, 03874, 03801
50% Personal Property / 10% Unattached Structures
\$25,000 Personal Liability / \$500 Medical Payments
\$1000 Deductible
Actual Cash Value
Windstorm or Hail Exclusion - Endorsement #MHO-43

DWELLING LIMIT	FRAME & MASONRY		
	PC 1-8	9	PC 10
50000	594	712	890
51000	600	721	901
52000	607	728	911
53000	614	736	921
54000	621	745	931
55000	629	754	943
56000	635	762	953
57000	642	770	962
58000	649	778	973
59000	656	787	983
60000	663	795	994
61000	670	805	1006
62000	677	813	1017
63000	683	820	1024
64000	688	825	1032
65000	692	830	1038
66000	697	837	1047
67000	703	844	1055
68000	709	851	1064
69000	715	857	1073
70000	721	865	1082
71000	727	872	1089
72000	733	880	1100
73000	739	887	1109
74000	745	893	1117
75000	753	903	1129
76000	760	912	1141
77000	768	921	1151
78000	776	930	1163
79000	783	940	1175
80000	790	948	1185
81000	798	958	1198
82000	807	969	1211
83000	815	978	1222
84000	824	988	1236
85000	834	1001	1251
86000	843	1012	1264
87000	852	1022	1277
88000	860	1032	1290
89000	869	1043	1304
90000	878	1053	1316
91000	887	1063	1329
92000	895	1074	1342
93000	903	1084	1355
94000	909	1091	1364
95000	921	1106	1383
96000	927	1114	1391
97000	935	1122	1403
98000	944	1133	1416
99000	954	1145	1431
100000	962	1154	1443
105000	997	1196	1496
110000	1031	1238	1547
115000	1080	1296	1620

\$500 MINIMUM PREMIUM

MHO-2 HOMEOWNER RATES
Territory 1 Senior
50% Personal Property / 10% Unattached Structures
\$25,000 Personal Liability / \$500 Medical Payments
\$1000 Deductible
Actual Cash Value

DWELLING LIMIT	FRAME & MASONRY		
	PC 1-8	9	PC 10
50000	397	477	597
51000	402	482	603
52000	407	488	610
53000	411	493	617
54000	416	499	624
55000	421	505	631
56000	425	509	638
57000	429	516	644
58000	434	521	652
59000	439	527	658
60000	444	533	666
61000	449	538	674
62000	454	544	680
63000	457	549	686
64000	461	553	691
65000	464	556	695
66000	467	561	701
67000	471	565	707
68000	475	570	713
69000	479	574	718
70000	482	579	724
71000	486	584	730
72000	491	590	737
73000	495	594	742
74000	499	598	748
75000	504	605	756
76000	509	611	764
77000	514	617	771
78000	519	624	779
79000	525	629	787
80000	529	635	794
81000	536	642	802
82000	540	649	811
83000	545	654	819
84000	552	662	828
85000	559	671	838
86000	564	678	847
87000	570	684	856
88000	576	691	864
89000	581	698	873
90000	588	706	882
91000	594	713	890
92000	599	719	899
93000	605	726	907
94000	608	731	914
95000	617	741	926
96000	621	745	932
97000	626	752	940
98000	632	759	948
99000	638	767	958
100000	644	773	967
105000	668	800	1002
110000	690	829	1036
115000	723	868	1085

\$500 MINIMUM PREMIUM

MHO-2 HOMEOWNER RATES
Territory 2 Senior (Rockingham & Strafford Counties-West of I-95)
50% Personal Property / 10% Unattached Structures
\$25,000 Personal Liability / \$500 Medical Payments
\$1000 Deductible

5% or \$1000 Windstorm/Hurricane and Hail Deductible (whichever is greater) - Endorsement #MHO-103
Actual Cash Value

DWELLING LIMIT	FRAME & MASONRY		
	PC 1-8	9	PC 10
50000	414	497	621
51000	419	502	627
52000	423	509	635
53000	428	513	642
54000	432	518	649
55000	438	526	656
56000	443	531	663
57000	447	537	671
58000	452	542	678
59000	456	548	685
60000	462	554	693
61000	467	561	701
62000	473	567	708
63000	476	571	714
64000	480	575	719
65000	482	579	723
66000	486	583	729
67000	490	589	735
68000	494	593	742
69000	499	598	747
70000	502	602	753
71000	507	608	760
72000	510	613	767
73000	515	618	772
74000	518	623	779
75000	525	629	787
76000	530	635	795
77000	536	642	802
78000	540	649	811
79000	545	654	819
80000	551	661	826
81000	556	668	834
82000	563	675	844
83000	567	682	852
84000	573	689	860
85000	581	698	872
86000	588	705	881
87000	594	713	890
88000	599	719	899
89000	606	726	908
90000	611	734	917
91000	617	742	926
92000	624	748	935
93000	629	755	945
94000	634	761	950
95000	643	771	964
96000	646	775	970
97000	652	782	977
98000	657	789	986
99000	664	797	997
100000	671	805	1005
105000	695	833	1041
110000	718	862	1078
115000	752	903	1129

\$500 MINIMUM PREMIUM

MHO-2 HOMEOWNER RATES

Territory 2 (Beach) Senior (Beach Area—Rockingham & Strafford Counties-East of I-95)

Applicable zip codes—03854, 03870, 03802, 03842, 03844, 03874, 03801

50% Personal Property / 10% Unattached Structures

\$25,000 Personal Liability / \$500 Medical Payments

\$1000 Deductible

Actual Cash Value

Windstorm or Hail Exclusion - Endorsement #MHO-43

DWELLING LIMIT	FRAME & MASONRY		
	PC 1-8	9	PC 10
50000	535	641	801
51000	540	649	811
52000	546	655	820
53000	553	662	829
54000	559	671	838
55000	566	679	849
56000	572	686	858
57000	578	693	866
58000	584	700	876
59000	590	708	885
60000	597	716	895
61000	603	725	905
62000	609	732	915
63000	615	738	922
64000	619	743	929
65000	623	747	934
66000	627	753	942
67000	633	760	950
68000	638	766	958
69000	644	771	966
70000	649	779	974
71000	654	785	980
72000	660	792	990
73000	665	798	998
74000	671	804	1005
75000	678	813	1016
76000	684	821	1027
77000	691	829	1036
78000	698	837	1047
79000	705	846	1058
80000	711	853	1067
81000	718	862	1078
82000	726	872	1090
83000	734	880	1100
84000	742	889	1112
85000	751	901	1126
86000	759	911	1138
87000	767	920	1149
88000	774	929	1161
89000	782	939	1174
90000	790	948	1184
91000	798	957	1196
92000	806	967	1208
93000	813	976	1220
94000	818	982	1228
95000	829	995	1245
96000	834	1003	1252
97000	842	1010	1263
98000	850	1020	1274
99000	859	1031	1288
100000	866	1039	1299
105000	897	1076	1346
110000	928	1114	1392
115000	972	1166	1458

\$500 MINIMUM PREMIUM

PAYMENT OPTIONS

PAYMENT IN FULL

- ⇒ Premiums less than \$50 must be paid in full

TWO PAYMENTS

- ⇒ Premium: \$50—\$99
- ⇒ 50% of Total Premium + Installment Fee due with the application
- ⇒ 50% of Total Premium + Installment Fee due 120 days from the effective date

FOUR PAYMENTS

- ⇒ Premium: \$100—\$199
- ⇒ 25% of Total Premium + Installment Fee due with the application
- ⇒ 25% of Total Premium + Installment Fee due 40 days after the effective date
- ⇒ 25% of Total Premium + Installment Fee due 120 days after the effective date
- ⇒ 25% of Total Premium + Installment Fee due 180 days after the effective date

SIX PAYMENTS

- ⇒ Premium: \$200—\$299
- ⇒ 25% of Total Premium + Installment Fee due with the application
- ⇒ 15% of Total Premium + Installment Fee due 45 days after the effective date
- ⇒ 15% of Total Premium + Installment Fee due 90 days after the effective date
- ⇒ 15% of Total Premium + Installment Fee due 135 days after the effective date
- ⇒ 15% of Total Premium + Installment Fee due 180 days after the effective date
- ⇒ 15% of Total Premium + Installment Fee due 225 days after the effective date

EIGHT PAYMENTS

- ⇒ Premium: \$300 and Over
- ⇒ 23% of Total Premium + Installment Fee is due with the application
- ⇒ 11% of Total Premium + Installment Fee is due 40 days after the effective date
- ⇒ 11% of Total Premium + Installment Fee is due 80 days after the effective date
- ⇒ 11% of Total Premium + Installment Fee is due 120 days after the effective date
- ⇒ 11% of Total Premium + Installment Fee is due 160 days after the effective date
- ⇒ 11% of Total Premium + Installment Fee is due 200 days after the effective date
- ⇒ 11% of Total Premium + Installment Fee is due 240 days after the effective date
- ⇒ 11% of Total Premium + Installment Fee is due 280 days after the effective date

INSTALLMENT FEE—\$6.00