

**Dwelling**

**PREMIUM CHART NO. 11  
Vacancy Clause (TDP-011)**

For vacancy periods in excess of 60 days, charge:

|   |                                     |
|---|-------------------------------------|
| Peril of Fire and Lightning             | 0.021 per month per \$100 insurance |
| Peril of Fire and Lightning*            | 0.021 per month per \$100 insurance |
| Peril of Vandalism & Malicious Mischief | 0.111 per month per \$100 insurance |

\* For Fire Resistive, Semi-Fire Resistive, and/or Sprinklered Risks

**PREMIUM CHART NO. 12  
Miscellaneous Property Schedules (TDP-012)**

The following annual premiums per \$100 of insurance apply to the types of property listed below when specifically insured under the policy. When reference is made to the Dwelling Fire Premium Tables or EC Premium Charts, use the construction of the main dwelling to determine applicable premium. Property listed below is subject to a 1% deductible (minimum deductible \$100).

NOTE: Deductibles do not apply to cloth awnings, flag, poles, TV and radio antennas, or satellite dishes when specifically insured.

| Type of Property   | Annual Premium per \$100 insurance |                                |                            |
|--|------------------------------------|--------------------------------|----------------------------|
|  | Fire                               | EC                             | All other Perils           |
| All Outbuildings not Otherwise Classified  | Use Dwelling Fire Premium Tables   | Use Dwelling EC Premium Charts | Use Add'l Perils/ All Risk |
| Boat Houses or Boat Docks, wholly or partially over water (not floating) and/or contents | Use Dwelling Fire Premium Tables   | \$0.563                        | Use Add'l Perils/ All Risk |
| Cloth Awnings  | Use Dwelling Fire Premium Tables   | Use Premium Chart No. 5        | Use Add'l Perils/ All Risk |
| Fences   | Use Dwelling Fire Premium Tables   | Use Dwelling EC Premium Charts | Use Add'l Perils/ All Risk |
| Flag Poles   | \$0.073                            | 0.362                          | Use Add'l Perils/ All Risk |
| Flood Lights:  |                                    |                                |                            |
| Wood Poles   | 0.125                              | 0.362                          | Use Add'l Perils/ All Risk |
| Metal Poles  | 0.073                              | 0.362                          | Use Add'l Perils/ All Risk |
| Greenhouses & Contents - Plain Glass   | Use Dwelling Fire Premium Tables   | Use Premium Chart No. 4        | Use Add'l Perils/ All Risk |
| Greenhouse & Contents-Other  | Use Dwelling Fire Premium Tables   | Use Premium Chart No. 4        | Use Add'l Perils/ All Risk |
| Land & Outside Site Improvements   | 0.073                              | 0.041                          | Use Add'l Perils/ All Risk |
| Swimming Pools:  |                                    |                                |                            |
| Masonry, Tile or Concrete  | 0.073                              | 0.041                          | Use Add'l Perils/ All Risk |
| All Others   | 0.125                              | 0.041                          | Use Add'l Perils/ All Risk |
| Tennis & Slab Courts   | 0.073                              | 0.041                          | Use Add'l Perils/ All Risk |
| TV and Radio Antenna, Satellite Dishes Including Lead-in Wiring                          | Use Dwelling Fire Premium Tables   | Use Premium Chart No.6         | Use Add'l Perils/ All Risk |
| Trees, Plants & Shrubs   | Use Dwelling Fire Premium Tables   | 1.339                          | 0.050                      |
| Windmills, Windchargers  | 0.073                              | 0.362                          | 0.050                      |

Abbreviation: EC-Extended Coverage

For property with rates (i.e. boat houses) and properties which are referred to other specific premium charts (i.e. cloth awnings), no territorial multiplier applies.