

# MARYLAND JOINT INSURANCE ASSOCIATION ADDITIONAL COVERAGES RATES

Add the following to the base estimated premium to calculate an Estimated Total Premium for binding purposes. PLEASE INDICATE IN THE REMARKS SECTION ON PAGE 2 OF THE APPLICATION THOSE COVERAGES OR ADJUSTMENTS INCLUDED IN THE ESTIMATE OF THE DEPOSIT PREMIUM.

## Final Premium will be calculated by the Association

RATES AND FACTORS EFFECTIVE November 1, 2014

### Estimated additional Premium

Sewer and Drain Backup -\$5,000 Limit	\$147
Add'l limit/1000	\$2.82
Earthquake	Contact JIA for Rate
Sinkhole	per 1,000 Cov A \$1
Refrigerated Property	\$16
Assisted Living	\$127
Other Members of household	\$99
Residence in Trust	\$0
Beneficiary or Grantor	\$42
Beneficiary and Grantor	\$85
Student away from home	\$113
Identity Theft	\$42
Liability to 2nd location-occupied by insured	
1 family	\$11
2 family	\$22
3 family	\$89
4 family	\$111
Permitted Incidental Occupancies	\$28
Personal Injury	\$21
Credit card	
\$1,000	\$2
\$2,500	\$5
\$5,000	\$6

Seasonal /Secondary Homes add \$2.50/1000 of Coverage A

Condominium Increased Loss Assessment	
\$5,000	\$5
\$10,000	\$8
ea. addl \$1,000 OVER \$10,000	\$2

Increased Deductible- approximate credit. Base Deductible is \$500

TERRITORY 3 Multiply rate by factor	HO 2 & 8 Cov A			
	<100,000	100K-199,900	200K-299,999	300K+
\$1,000	0.93	0.95	0.96	0.97
\$2,500	0.81	0.84	0.86	0.89
\$5,000	0.70	0.75	0.76	0.81
\$7,500	0.63	0.70	0.71	0.76
\$10,000	0.58	0.67	0.68	0.71

TERRITORIES 30-38 Multiply rate by factor	HO 2 & 8 Cov A				ALL TERRITORIES			
	<100,000	100K-199,900	200K-299,999	300K+	HO-4 up to 25k	Cov. C \$25K+	HO-6 up to 40K	Cov. C \$40k+
\$1,000	0.93	0.94	0.95	0.96	0.88	0.93	0.91	0.93
\$2,500	0.82	0.83	0.84	0.88	0.69	0.79	0.73	0.80
\$5,000	0.72	0.74	0.75	0.79	-	-	-	-
\$7,500	0.66	0.70	0.71	0.74	-	-	-	-
\$10,000	0.62	0.66	0.67	0.70	-	-	-	-

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### Increased Coverage E- Liability

200K	add	\$9
300K	add	16

### Home Day Care- Cov. E must be \$300K. Number of Persons

LIAB Limit	1-3	4-6	7-8
300K	\$286	\$434	\$526

### Alarm Credits

Approved systems:	Fire	Burglary
local fire and/or burglary	2%	
police/fire department	3%	3%
Central Station	5%	5%

### Automatic sprinklers

all areas including closets, bathrooms and Attics	13%
except closets, bathrooms, attics etc	8%

Apply percentage to premium for APPROXIMATE credit.

Final determination will be made by the Association.

### Townhouse-Rowhouse Factors HO-2 & HO-8 only

1,2,3, or 4 family dwellings in a town or row house structure or dwellings that share a common wall with another dwelling

Units within Fire Division	Protection Class	
	1-8	9 & over
<b>1 or 2 Family Dwelling</b>		
1&2	1.10	1.10
3&4	1.10	1.15
5-8	1.25	1.30
9 & Over	Refer to JIA	
<b>3 or 4 Family Dwelling</b>		
5-8	1.15	1.20
9 & Over	Refer to JIA	

### Windstorm or Hail Percentage Deductible

A Windstorm or Hail deductible as a percentage of Coverage A is available for the following percentages:

1%	Contact JIA for Quote
2%	Contact JIA for Quote
5%	Contact JIA for Quote
7.5%	Contact JIA for Quote
10%	Contact JIA for Quote

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Estimated additional Premium

#### Windstorm or Hail Fixed dollar Deductible

A Windstorm or Hail fixed dollar deductible is available for the following amounts:

<b>\$1,000</b>	Contact JIA for Quote
<b>\$2,000</b>	Contact JIA for Quote
<b>\$5,000</b>	Contact JIA for Quote
<b>\$7,500</b>	Contact JIA for Quote
<b>\$10,000</b>	Contact JIA for Quote

#### Loss History Rating Plan:

The following factors are applied to the Base premium based on the Loss history of the applicant for the preceding 3 years.

No. of Losses	Factor
0	1
1	1.2
2	1.3
3	1.4
4 or More	1.5

A loss resulting from windstorm or hail, earthquake, mine subsidence, or sinkhole collapse as well losses for which payment occurred only with respect to Medical Payments To Others or similar coverage as are not part of the plan. The combined payments for the loss must exceed \$500. Losses occurring at a residence prior to ownership are not part of this plan.

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