

BROOME

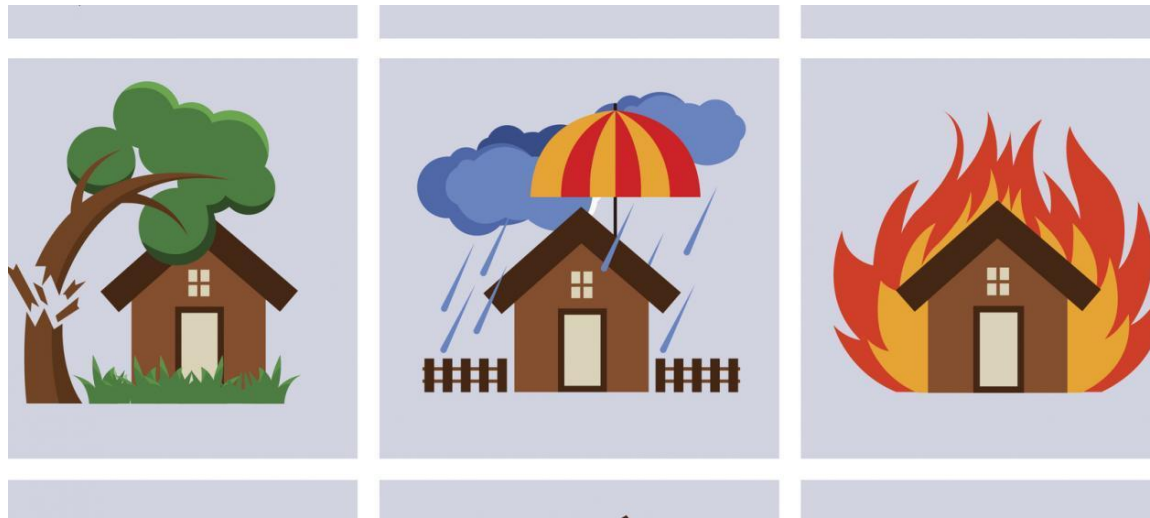
CO-OPERATIVE INSURANCE COMPANY



Personal
Lines

Introducing By Peril Rating

Rating by peril, or cause of loss, allows us to better evaluate a risks and tailor rates to their true loss exposure.




PERSONAL LINES

PHASE 1

- Homeowners
- Mobile Homeowners
- New Business begins on January 1st




Construction Classes for HOP

- Cement
 - Exterior Insulation and Finish Systems (EIFS)
 - Masonry or Masonry Veneer
 - Metal
 - Stone Panel
 - Stucco
 - Wood or Plastic Siding
- 

Roof Covering for HOP

- Asphalt
 - Asphalt Event Rated
 - Built Up
 - Metal Decking
 - Slate or Tile
 - Vegetative Roof
 - Wood Shingles/Shakes
- 

Expanded Construction Classes for HOP

- Concrete or Reinforced Concrete- With Combustible Features
 - Concrete or Reinforced Concrete- Without Combustible Features
 - Frame
 - Log
 - Masonry Joisted
 - Masonry Joisted- Without Combustible Features
 - Steel- With Combustible Features
 - Steel- Without Combustible Features
- 

HOP quoting information

- Fill out information on insureds and mailing address as before.
- On the coverage screen enter location address and county.
- Protection class-must be filled out. If you don't know the miles-3 miles is the default.
- Enter the construction, external cladding and roof information.

HOP quoting information

- Must enter the year of renovations for the roof, plumbing, heat and electric.
- Enter all claim information.
- Hit rate-you will get an error and must answer the dog, pool and trampoline questions that are in the endorsement added to policy section, BRCANINE, BRPOOL, BRTRAMP -then it rate again.
- Add any needed endorsements.

HOP quoting information

- You can view and print all endorsements by clicking on the eye tab next to the green + sign.
- Add any endorsements by clicking on the green + sign.

HOP quoting information

- We now offer a claims free discount.
- We also offer a discount if all renovations have been updated in the last 20 years.
- To qualify for the credit, the following work must have been completed by a competent contractor and must conform to local code requirements:
 - Plumbing - New water supply lines throughout the house as well as all new plumbing fixtures and components.
 - Electrical - Replacement of circuit breaker or fuse panel, wiring, and electrical fixtures and components, and an upgrade of amps to meet modern household demands.
 - Heating and Cooling - New furnace or the replacement of furnace burners, heat exchangers, and blower motor and, if centrally airconditioned, new air-conditioning unit or the replacement of airconditioning compressors.

HOP quoting question examples

BRPOOL : Swimming Pool

Pool On Premises:

Proceed

Year Built: 1960 Owner Occupied: Yes B. Structures: 28,500 M. Medical: 5,000

This screenshot shows a dialog box for the 'BRPOOL : Swimming Pool' question. The dialog has an orange background and contains a dropdown menu for 'Pool On Premises' with the text '-Select An Answer-'. A 'Proceed' button is located at the bottom center. The background window shows various property details including 'Year Built: 1960', 'Owner Occupied: Yes', 'B. Structures: 28,500', and 'M. Medical: 5,000'.

BRCANINE : Canine

Canine On Premises:

Proceed

Year Built: 1960 Owner Occupied: Yes B. Structures: 20,500 M. Medical: Pay I Families: 1 Seasonal Residence: No C. Contents: 142,500 Ded

This screenshot shows a dialog box for the 'BRCANINE : Canine' question. The dialog has an orange background and contains a dropdown menu for 'Canine On Premises' with the text '-Select An Answer-'. A 'Proceed' button is located at the bottom center. The background window shows various property details including 'Year Built: 1960', 'Owner Occupied: Yes', 'B. Structures: 20,500', 'M. Medical: Pay', 'I Families: 1', 'Seasonal Residence: No', and 'C. Contents: 142,500 Ded'.

BRTRAMP : Trampoline

Trampoline On Premises:

Proceed

Year Built: 1960 Owner Occupied: Yes B. Structures: 28,500 M. Medical Payments: 5,000

This screenshot shows a dialog box for the 'BRTRAMP : Trampoline' question. The dialog has an orange background and contains a dropdown menu for 'Trampoline On Premises' with the text '-Select An Answer-'. A 'Proceed' button is located at the bottom center. The background window shows various property details including 'Year Built: 1960', 'Owner Occupied: Yes', 'B. Structures: 28,500', and 'M. Medical Payments: 5,000'.

HOP-How to view & add endorsements

<u>Endorsement(s) Added To Policy</u>				Optional Endorsements			Filter
	Edition	Edit	Delete	Form #	Edition	Description	He
INE	2020			BC5001	0620	Equipment Breakdown Endorsement	
L	2020			BC5002	0620	Service Lines	
MP	2020			BC5003	0620	Exclusion - Injury Or Damage Arising Out Of A Canine	
4	0106			BC5004	0620	Exclusion - Related Private Structures	
1	0106			BC5005	0620	Exclusion - Injury Or Damage Arising Out Of A Trampoline	
				BC5006	0620	Liability Coverage - Residence Rental Surcharges	
				BC5007	0620	Additional Residence -- Occupied By An	

THIS POLICY IS ISSUED ON THE CO-OPERATIVE ASSESSMENT PLAN

Broome Co-operative Insurance Company

PO Box 1280,
Vestal, NY 13851

Phone: 607-321-2655 WWW.BCICNY.COM

Homeowners Quote
Quote # Q14266AA
Standard

Policy Period
01/01/2021 To 01/01/2022
12:01 A.M. Standard Time

POLICY QUOTE

APPLICANT

Kortney Bianco
123 Main St
Vestal, NY 13850

YOUR AGENT

Any Agent
Somewhere Drive
Phone Number:

PROPERTY COVERAGES (SECTION I)	LIMIT OF LIABILITY
A. Residence	\$285,000
B. Related Private Structures On The Premises	\$28,500
C. Personal Property	\$142,500
D. Additional Living Expense And Loss of Rent	\$85,500

PERSONAL LIABILITY COVERAGE	LIMIT OF LIABILITY
L. Personal Liability	\$500,000 Each Occurrence
M. Medical Payments To Others	\$5,000 Per Person

LOCATION ADDRESS

County: BROOME NY
123 Main St
Vestal, NY 13850

RATING INFORMATION

Basic Form: Form 3 R/C Protection: Protected(3)

Owner Occupied: Yes Secondary Residence: No

Year of Const: 1960 # of Families: 1

Construction: Frame

PROPERTY COVERAGES DEDUCTIBLE

\$1,000

Additional Forms & Coverages

Form	Edition	Description	Premium
BC5003	0820	Exclusion - Injury Or Damage Arising Out Of A Canine	\$-1
BR0998	2020	Theft From Unattended Vehicle Inclusion	\$8
BRCANINE	2020	Canine / Canine on Premises: No	Inc.
BRPOOL	2020	Swimming Pool / Pool on Premises: No	Inc.
BRTRAMP	2020	Trampoline / Trampoline on Premises: No	Inc.
HO2584	0106	Automatic Adjustment of Limits / Annual Increase %: 4%	Inc.
HO4851	0106	Increased Coverage A Limit - No Private Structures	NC

PREMIUM SUB-TOTAL: \$319

INCEPTION PREMIUM: \$324

Policy subject to the following forms

Form	Edition	Description
HO0003	0908	Special Form
HO0831	0115	Amendatory Endorsement - New York
HO0931	0106	Workers' Compensation And Employers' Liability - Domestic Employees - New York
HO1123	0106	Liability Exclusions - Lead
HO1125	0106	Liability Exclusions - Pollutants
HO1143	0115	Amendment of Policy Terms - Form HO 0003

Quote Date

12/16/2020 08:55:07 AM

QUOTE

AA - KB0001

RPT_HOPDecv2

THIS QUOTE IS EFFECTIVE FOR 30 DAYS AND IS NOT CONSIDERED A BINDER FOR INSURANCE. IF COVERAGE IS BOUND, IT IS SUBJECT TO COMPANY TERMS AND CONDITIONS AND GUIDELINES WHICH COULD CHANGE THE PREMIUM OR COVERAGE AMOUNT QUOTED OR CAUSE THE APPLICATION TO BE REFUSED OR CANCELLED.

New HOP Form

HO 0005 Special Building and Contents Form

- “All Risk” for Building and Contents
 - Insures buildings and personal property covered under Coverages A, B, C and related costs under Coverage D against all risks of direct physical loss, with certain exceptions.
 - RC settlement for buildings and contents (80% coinsurance)



Property Coverages	Basic HO 0001	Broad HO 0002	Special HO 0003	Special - Building & Contents HO 0005	Limited HO 0008
Coverage A-Residence	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • ACV
Coverage B-Related Private Structures	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • ACV
Coverage C-Personal Property	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 70% of limit on residence • RC 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV
Coverage D-Additional Living Costs and Loss of Rents	<ul style="list-style-type: none"> • 30% of limit on residence 	30% of limit on residence	30% of limit on residence	30% of limit on residence	20% of limit on residence

PERILS	HO 008	HO 0001	HO 0002	HO 0003**	HO 0005***
All Risks				X	X
Fire or Lightning	X	X	X	X	X
Windstorm or Hail	X	X	X	X	X
Explosion	X	X	X	X	X
Riot or Civil Commotion	X	X	X	X	X
Aircraft	X	X	X	X	X
Vehicles	X	X	X	X	X
Smoke	X	X	X	X	X
Sinkhole Collapse	X	X	X	X	X
Volcanic Eruption	X	X	X	X	X
Vandalism or Malicious Mischief	X	X	X	X	X
Theft	X*	X	X	X	X
Falling Objects			X	X	X
Weight of Ice, Snow or Sleet			X	X	X
Sudden and Accidental Tearing Apart, Burning or Bulging			X	X	X
Accidental Discharge of Water or Steam			X	X	X
Freezing			X	X	X
Sudden and Accidental Damage from Artificially Generated Electric Currents			X	X	X

Loss Settlement Provisions

- Coverages A and B: Replacement Cost on HO 0001, 0002, 0003 and 0005 (with 80% insured to value requirement), HO 0008, losses are settled on an ACV basis.
- Coverage C: Property is settled on an ACV basis with the exception of HO 0005 which is settled RC.

Good to Know

- Broome's Best vs. HO 0005
 - Broome's Best guidelines are the same as before- must be in excellent condition and updates in the last 10 years. You get form 3 coverage at the cost of a form 2.
 - HO 0005 is all risk unless specifically excluded. Guidelines are the same as a Broome's best. More coverage, but price will be higher than a Broome's Best.



Good to Know

- Coverage Plus endorsements are no longer needed under AAIS-coverage is now included in the forms. EX: ML-150A & ML-151A
- BC5004 endorsement is used to exclude any outbuildings that do not qualify for coverage.

Mobile Homeowners

- Singlewides- ACV only and must qualify for form 2 and be insured for at least \$20K or will have to be a DWG policy.
- Doublewides-ACV or RC if qualifies. Must be insured for at least \$50K.
 - RC-only if in great condition and on a slab or permanent foundation.
- RC on contents available for both.

MOP quoting

- Enter all information for insureds and mailing address.
- On the coverage screen choose either singlewide or doublewide in the drop down box.
 - If a doublewide-choose either ACV or RC.
 - If a singlewide you must select ACV.

MOP quoting

- Enter size, acres, protection class, foundation and roof covering.
- Enter all claims information.
- Hit rate.
- Add any other optional endorsements and hit rate.

Location
 Address
 City State Zip

Latitude
 Longitude
 County

Underwriting General Information

Program Form

Year Built Seasonal Residence

Size Acres

Protection Class Miles from Fire Dept.

Foundation Woodstoves

Roof Covering

Equipment Breakdown Service Lines

Underwriting Coverage Limits

A. Residence L. Liability

B. Structures M. Medical Payments

C. Contents

D. Addl Exp Deductible

Claims History



Loss Date

No Claims History. Use the Add button to the left to enter new information. Documentation must be presented to verify data provided.

Optional Endorsements

Endorsement(s) Added To Policy

Form #	Edition	Edit	Delete
BC5003	0620		
BR0787	2020		
BR0811	2020		
BR0812	2020		
HD4815	0106		

Filter

Form #	Edition	Description	Help	View	Add
BC5005	0620	Exclusion - Injury Or Damage Arising Out of A Trampoline			
BC5006	0620	Liability Coverage - Residence Rental Surcharges			
BC5007	0620	Equipment Breakdown Enhancement Endorsement			
BC5008	0620	Service Line Coverage			
BR0062	2020	Tie-Downs			

THIS POLICY IS ISSUED ON THE CO-OPERATIVE ASSESSMENT PLAN
Broome Co-operative Insurance Company

PO Box 1280,
 Vestal, NY 13851

Phone: 607-321-2655 WWW.BCICNY.COM

Mobile Homeowners Quote
 Quote # Q14270AA
 Singlewide

Policy Period
 01/01/2021 To 01/01/2022
 12:01 A.M. Standard Time

POLICY QUOTE

APPLICANT

Kortney Bianco
 123 Main St
 Endicott, NY 13760

YOUR AGENT

Any Agent
 Somewhere Drive
 Phone Number:

PROPERTY COVERAGES (SECTION I)

	LIMIT OF LIABILITY
A. Residence	\$20,000
B. Related Private Structures	\$2,000
C. Personal Property	\$10,000
D. Additional Living Expenses and Loss of Rents	\$8,000

PERSONAL LIABILITY COVERAGE

	LIMIT OF LIABILITY
L. Personal Liability	\$300,000 Each Occurrence
M. Medical Payments To Others	\$1,000 Per Person

RATING INFORMATION

Basic Form: Form 1 Protection: Partial
 Year of Const: 2018 Secondary Residence: No
 Size: 14x70 # of Woodstoves: 0
 Acres: 1 Foundation: Skirted
 Roof: All Other

LOCATION ADDRESS

County: BROOME NY
 123 Main St
 Endicott, NY 13760

PROPERTY COVERAGES DEDUCTIBLE

500

Additional Forms & Coverages

BC5003	0620	Exclusion - Injury Or Damage Arising Out Of A Canine
BR0787	2020	Theft From Unattended Vehicle Inclusion
BR0811	2020	Increased or Reduced Coverage L Limit
BR0812	2020	Increased or Reduced Coverage M Limit
HO4815	0106	Actual Cash Value

PREMIUM SUB-TOTAL: \$154

\$-1

\$6

\$14

NC

Inc.

INCEPTION PREMIUM: \$173

Policy subject to the following forms

Form	Edition	Description
HO0001	0908	Basic Form
HO0931	0106	Workers' Compensation and Employers' Liability - Domestic Employees - New York
HO1123	0106	Liability Exclusions - Lead
HO1125	0106	Liability Exclusions - Pollutants
HO1141	0115	Amendment of Policy Terms - Form HO 0001
HO1300	0115	Asbestos Exclusion
HO1347	0914	Punitive or Exemplary Damages Exclusion
MH0831	0115	Amendatory Endorsement - New York
MH7800	0113	Mobile-Homeowners Endorsement

Quote Date

12/16/2020

10:40:02 AM

QUOTE

AA - KB0001

RPT_MOPDecV2

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Location Information

Copy Mailing Address



Location
Address
City State Zip

Latitude
Longitude
County

Underwriting General Information

Program Form

Year Built Seasonal Residence

Size Acres

Protection Class Miles from Fire Dept.

Foundation Woodstoves

Roof Covering

Equipment Breakdown Service Lines

Underwriting Coverage Limits

A. Residence L. Liability

B. Structures M. Medical Payments

C. Contents

D. Addl Exp Deductible

Claims History



Loss Date

No Claims History. Use the Add button to the left to enter new information.
Documentation must be presented to verify data provided.

Endorsement(s) Added To Policy

Optional Endorsements

Filter

Form # Edition Edit Delete Form # Edition Description Help View Add

POLICY QUOTE

APPLICANT

Kortney Bianco
123 Main St
Endicott, NY 13760

YOUR AGENT

Any Agent
Somewhere Drive
,
Phone Number:

PROPERTY COVERAGES (SECTION I)	LIMIT OF LIABILITY
A. Residence	\$55,000
B. Related Private Structures	\$5,500
C. Personal Property	\$27,500
D. Additional Living Expenses and Loss of Rents	\$16,500

PERSONAL LIABILITY COVERAGE	LIMIT OF LIABILITY
L. Personal Liability	\$300,000 Each Occurrence
M. Medical Payments To Others	\$1,000 Per Person

RATING INFORMATION	
Basic Form: Form 2	Protection: Partial
Year of Const: 2018	Secondary Residence: No
Size: 14x70	# of Woodstoves: 0
Acres: 1	Foundation: Skirted
Roof: All Other	

LOCATION ADDRESS

County: BROOME NY
123 Main St
Endicott, NY 13760

PROPERTY COVERAGES DEDUCTIBLE
500

Additional Forms & Coverages

BC5003	0620	Exclusion - Injury Or Damage Arising Out Of A Canine	\$-1
BR0787	2020	Theft From Unattended Vehicle Inclusion	\$6
BR0811	2020	Increased or Reduced Coverage L Limit	\$14
BR0812	2020	Increased or Reduced Coverage M Limit	NC

PREMIUM SUB-TOTAL: \$408

INCEPTION PREMIUM: \$427

Policy subject to the following forms

Form	Edition	Description
HO0002	0908	Broad Form

Property Coverages	Basic HO 0001	Broad HO 0002	Special HO 0003	Contents Only HO 0004	Limited HO 0008
Coverage A-Residence	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • RC 		<ul style="list-style-type: none"> • ACV
Coverage B-Related Private Structures	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • ACV
Coverage C-Personal Property	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • Scheduled • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV
Coverage D-Additional Living Costs and Loss of Rents	<ul style="list-style-type: none"> • 30% of limit on residence 	30% of limit on residence	30% of limit on residence	40% of limit on personal property	20% of limit on residence

PERILS	HO 008	HO 0001	HO 0002	HO 0004	HO 0003***
All Risks					X
Fire or Lightning	X	X	X	X	X
Windstorm or Hail	X	X	X	X	X
Explosion	X	X	X	X	X
Riot or Civil Commotion	X	X	X	X	X
Aircraft	X	X	X	X	X
Vehicles	X	X	X	X	X
Smoke	X	X	X	X	X
Sinkhole Collapse	X	X	X	X	X
Volcanic Eruption	X	X	X	X	X
Vandalism or Malicious Mischief	X	X	X	X	X
Theft	X*	X	X	X	X
Falling Objects			X	X	X
Weight of Ice, Snow or Sleet			X	X	X
Sudden and Accidental Tearing Apart, Burning or Bulging			X	X	X
Accidental Discharge of Water or Steam			X	X	X
Freezing			X	X	X
Sudden and Accidental Damage from Artificially Generated Electric Currents			X	X	X

As always, we are happy to quote for you. Please contact your underwriter with any questions. We can set up zoom or teams meetings if anyone is interested.