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2022 Homeowners Multistate Forms Revision

About This Filing

This filing is being made in order to revise various forms in the ISO Homeowners Policy Program and the ISO Mobilehome Supplement To The Homeowners Policy Program. These revisions include coverage modifications to many of the forms, as well as restatements of existing coverages.

This filing consists of a Table of Contents and the following two parts:

- ◆ Part I includes the individual changes with a description of the changes and the forms affected by it. Please refer to the Table of Contents for the page number of each change.
- ◆ Part II contains the revised Homeowners Policy forms and the related multistate endorsements.

Editorial Revisions

We have also made formatting and editorial changes to the policy forms and endorsements. Examples of these changes include adding and deleting commas and revising text for purposes of readability scoring.

Single Column Text Format

As part of this filing, ISO Homeowners Policy Program forms and endorsements are being converted from a double-column text format to a single-column text format.

Specifically:

- ◆ New forms and endorsements included in this filing are being introduced with a single-column text format.
- ◆ Revised forms and endorsements included in this filing have been converted from a double-column format to a single column format and tracked revision marks indicate non-format-related changes included in this filing.
- ◆ Forms and endorsements not otherwise impacted by the changes in this filing have been similarly converted from a double-column text format to a single-column text format.

Related Filing(s)

The following companion filings are being filed with a concurrent effective date:

- ◆ **HO-2021-RRU21**, 2022 Homeowners Multistate Rules Revision
- ◆ **HO-2021-RLC21**, 2022 Homeowners Multistate Miscellaneous Loss Costs Revision

Attachments

This filing displays all forms with a standard format of ~~striking through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes from the previous editions. The implementation of the **03 22** editions will supersede the prior editions.

In addition, wherever policy language is shown in the explanatory material, the revisions are displayed with a standard format of ~~striking through~~ deletions and underlining additions.

For the purposes of this filing, the appearance of asterisks (* * *) indicates undisplayed text that remains unchanged with this filing.

Caution

Some forms and endorsements included in this multistate filing may not be applicable in a particular state. The state supplements will contain revised state amendatory endorsements, which reflect applicable state exceptions, and will also specifically list those multistate forms that do not apply in a particular state. Thus, any reference to such inapplicable multistate forms and endorsements should be disregarded for that state.

Important Note

Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO policy forms and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of policy intent nor opinions expressed by ISO's staff necessarily reflect every insurer's view or control any insurer's determination of coverage for a specific claim. ISO does not intercede in coverage disputes arising from insurance policies. If there is any conflict between a form and any other part of the attached material, the provisions of the form apply.

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Part I – Policy Changes

We are revising the ISO Homeowners Policy Program and the ISO Mobilehome Supplement To The Homeowners Policy Program to include various revisions developed since the last multistate revision. In this part, policy language changes displayed are to the **HO 00 03** policy form, unless otherwise specified. Comparable changes to the other policy forms and endorsements will be made as appropriate and are displayed in Part II of this filing.

Form Number	New/Revised/ Withdrawn Form	Title of Form
HO 00 02 03 22	Revised	Homeowners 2 – Broad Form
HO 00 03 03 22	Revised	Homeowners 3 – Special Form
HO 00 04 03 22	Revised	Homeowners 4 – Contents Broad Form
HO 00 05 03 22	Revised	Homeowners 5 – Comprehensive Form
HO 00 06 03 22	Revised	Homeowners 6 – Unit-Owners Form
HO 00 08 03 22	Revised	Homeowners 8 – Modified Coverage Form
HO 00 14 03 22	New	Homeowners 14 - Contents Comprehensive Form
HO 00 22 03 22	Revised	Transition Endorsement For HO 00 02, Homeowners 2 – Broad Form
HO 00 23 03 22	Revised	Transition Endorsement For HO 00 03, Homeowners 3 – Special Form
HO 00 24 03 22	Revised	Transition Endorsement For HO 00 04, Homeowners 4 – Contents Broad Form
HO 00 25 03 22	Revised	Transition Endorsement For HO 00 05, Homeowners 5 – Comprehensive Form
HO 00 26 03 22	Revised	Transition Endorsement For HO 00 06, Homeowners 6 – Unit-Owners Form
HO 00 28 03 22	Revised	Transition Endorsement For HO 00 08, Homeowners 8 – Modified Coverage Form
HO 03 12 03 22	Revised	Windstorm Or Hail Percentage Deductible

HO 03 18 03 22	Revised	Hurricane Deductible
HO 04 10 03 22	Revised	Additional Interests - Residence Premises
HO 04 11 03 22	Revised	Additional Limits Of Liability For Coverages A, B, C And D
HO 04 12 03 22	Revised	Increased Limits on Business Property
HO 04 13 03 22	Revised	Computer-Related Damage or Injury Exclusion
HO 04 14 02 17	Withdrawn	Special Computer Coverage
HO 04 15 03 22	Revised	Limited Computer-Related Damage Or Injury Liability Coverage
HO 04 16 03 22	Revised	Premises Alarm, Water Leak Detection Or Fire Protection System
HO 04 18 03 22	Revised	Deferred Premium Payment
HO 04 20 03 22	Revised	Specified Additional Amount Of Insurance For Coverage A - Dwelling
HO 04 26 03 22	Revised	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
HO 04 27 03 22	Revised	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
HO 04 28 03 22	Revised	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
HO 04 30 03 22	Revised	Theft Coverage Increase
HO 04 35 03 22	Revised	Supplemental Loss Assessment Coverage
HO 04 36 03 22	Revised	Loss Assessment Coverage for Earthquake
HO 04 40 03 22	Revised	Structures Rented To Others - Residence Premises
HO 04 41 03 22	Revised	Additional Insured - Residence Premises
HO 04 42 03 22	Revised	Permitted Incidental Occupancies - Residence Premises
HO 04 43 03 22	Revised	Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises
HO 04 46 03 22	Revised	Inflation Guard

HO 04 48 03 22	Revised	Other Structures On The Residence Premises - Increased Limits
HO 04 49 03 22	Revised	Building Additions And Alterations - Other Residence
HO 04 50 03 22	Revised	Increased Amount Of Insurance For Personal Property At Other Residences
HO 04 51 03 22	Revised	Building Additions And Alterations - Increased Limit
HO 04 52 03 22	Revised	Livestock Collision Coverage
HO 04 53 03 22	Revised	Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage
HO 04 54 03 22	Revised	Earthquake Coverage
HO 04 55 03 22	Revised	Identity Fraud Expense Coverage
HO 04 56 03 22	Revised	Special Loss Settlement
HO 04 58 03 22	Revised	Additional Insured - Household Resident
HO 04 59 03 22	Revised	Assisted Living Care Coverage
HO 04 60 03 22	Revised	Scheduled Personal Property Coverage (With Agreed Value Loss Settlement)
HO 04 61 03 22	Revised	Scheduled Personal Property Coverage
HO 04 62 05 11	Withdrawn	Scheduled Personal Property Endorsement
HO 04 65 03 22	Revised	Coverage C Increased Special Limits Of Liability
HO 04 66 03 22	Revised	Coverage C Increased Special Limits Of Liability
HO 04 77 03 22	Revised	Ordinance Or Law Increased Amount Of Coverage
HO 04 78 03 22	Revised	Multiple Company Insurance
HO 04 81 03 22	Revised	Actual Cash Value Loss Settlement
HO 04 85 10 00	Withdrawn	Fire Department Clause
HO 04 90 03 22	Revised	Personal Property Replacement Cost Loss Settlement
HO 04 91 03 22	Revised	Coverage B - Other Structures Away From The Residence Premises - Actual Cash Value Loss Settlement

HO 04 92 03 22	Revised	Specific Structures Away From The Residence Premises - Actual Cash Value Loss Settlement
HO 04 93 03 22	Revised	Actual Cash Value Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing
HO 04 94 03 22	Revised	Windstorm Or Hail Exclusion
HO 04 95 03 22	Revised	Limited Water Back-Up And Sump Discharge Or Overflow Coverage
HO 04 97 03 22	Revised	Limited Home Day Care Coverage
HO 04 98 03 22	Revised	Refrigerated Property Coverage
HO 04 99 03 22	Revised	Sinkhole Collapse Coverage
HO 05 24 03 22	Revised	Special Personal Property Coverage
HO 05 27 03 22	Revised	Additional Insured - Student Living Away From The Residence Premises
HO 05 28 03 22	Revised	Owned Motorized Golf Cart Physical Loss Coverage
HO 05 30 03 22	Revised	Functional Replacement Cost Loss Settlement
HO 05 31 03 22	Revised	Modified Functional Replacement Cost Loss Settlement
HO 05 41 03 22	Revised	Extended Theft Coverage For Residence Premises Occasionally Rented To Others
HO 05 46 03 22	Revised	Supplemental Landlord's Furnishings Coverage
HO 05 80 03 22	Revised	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 81 03 22	Revised	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 82 03 22	Revised	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 84 03 22	Revised	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages

HO 05 85 03 22	Revised	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 86 03 22	Revised	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 06 01 03 22	New	Limited Cannabis Property Coverage
HO 06 07 03 22	Revised	Limited Theft – Coverage C – Dwelling Under Construction
HO 06 14 03 22	Revised	Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility
HO 06 15 03 22	Revised	Trust Coverage
HO 06 21 03 22	New	Specified Other Structure(s) Exclusion
HO 06 31 03 22	Revised	Green Upgrades Coverage
HO 06 33 03 22	Revised	Mechanical Breakdown Coverage
HO 06 43 03 22	Revised	Cosmetic Damage Exclusion – Windstorm Or Hail
HO 06 44 03 22	Revised	Roof Surfacing Cosmetic Damage Exclusion – Windstorm Or Hail
HO 06 46 03 22	Revised	Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing
HO 06 48 03 22	Revised	Residence Premises Definition
HO 06 49 03 22	Revised	Broadened Residence Premises Definition
HO 06 51 03 22	Revised	Damage To Property Of Others – Increased Limits
HO 06 52 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 53 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 54 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 55 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 56 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement

HO 06 58 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 62 03 22	Revised	Broadened Home-Sharing Host Activities Coverage
HO 06 63 03 22	Revised	Broadened Home-Sharing Host Activities Coverage
HO 06 64 03 22	Revised	Broadened Home-Sharing Host Activities Coverage
HO 06 65 03 22	Revised	Broadened Home-Sharing Host Activities Coverage
HO 06 66 03 22	Revised	Broadened Home-Sharing Host Activities Coverage
HO 06 67 03 22	New	Limited Theft – Coverage A And B – Dwelling Under Construction
HO 06 68 03 22	Revised	Broadened Home-Sharing Host Activities Coverage
HO 06 69 03 22	Revised	Utility Line Expense Coverage
HO 06 91 03 22	New	Coverage B – Other Structures Away From The Residence Premises – Replacement Cost Loss Settlement For Buildings
HO 06 92 03 22	New	Specific Structures Away From The Residence Premises – Replacement Cost Loss Settlement For Buildings
HO 06 95 03 22	New	Broadened Water Back-Up And Sump Discharge or Overflow Coverage
HO 07 01 03 22	Revised	Home Business Insurance Coverage
HO 07 50 03 22	Revised	Additional Insured – Managers Or Lessors Of Premises Leased To An Insured
HO 07 51 03 22	Revised	Additional Insured – Vendors
HO 07 52 03 22	Revised	Loss Payable Provisions
HO 07 53 03 22	Revised	Exclusion - Personal And Advertising Injury
HO 07 54 03 22	Revised	Liquor Liability Exclusion And Exception For Scheduled Activities
HO 07 55 03 22	Revised	Special Coverage – Spoilage Of Perishable Stock

HO 07 56 03 22	Revised	Valuable Papers And Records Coverage Increased Limits
HO 07 57 03 22	Revised	Special Coverage For Valuable Papers And Records
HO 07 58 03 22	Revised	Computer-Related Damage Or Injury Exclusion
HO 07 59 03 22	Revised	Limited Computer-Related Damage Or Injury Liability Coverage
HO 12 45 10 00	Withdrawn	Change Endorsement
HO 12 76 10 00	Withdrawn	Homeowners Rating Information
HO 17 31 03 22	Revised	Unit-Owners Coverage C Special Coverage
HO 17 32 03 22	Revised	Unit-Owners Coverage A Special Coverage
HO 17 33 03 22	Revised	Unit-Owners Rental To Others
HO 17 47 03 22	Revised	Broadened Residence Premises Definition – Unit-Owners
HO 17 48 03 22	Revised	Residence Premises Definition – Unit-Owners
HO 24 01 03 22	New	Cannabis Liability Coverage
HO 24 02 03 22	New	Other Insured Locations(s)
HO 24 03 03 22	New	Non-Owned Motorized Bicycle And Motorized Scooter Liability Exclusion
HO 24 04 03 22	New	Motorized Bicycle and Motorized Scooter Liability Exclusion
HO 24 10 03 22	Revised	Personal Injury Coverage (Aggregate Limit Of Liability)
HO 24 13 03 22	Revised	Incidental Low Power Recreational Motor Vehicle Liability Coverage
HO 24 43 03 22	Revised	Permitted Incidental Occupancies - Other Residence
HO 24 49 03 22	New	Personal Injury Coverage (Aggregate Limit Of Liability)
HO 24 64 03 22	Revised	Owned Snowmobile Liability Coverage
HO 24 70 03 22	Revised	Additional Residence Rented To Others 1,2,3 Or 4 Families
HO 24 71 03 22	Revised	Designated Business Pursuits Liability Coverage

HO 24 72 03 22	Revised	Incidental Farming Personal Liability Coverage
HO 24 73 03 22	Revised	Farmers Personal Liability Coverage
HO 24 75 03 22	Revised	Supplemental Watercraft Liability Coverage
HO 24 77 03 22	Revised	Canine Liability Exclusion
HO 24 82 03 22	Revised	Personal Injury Coverage
HO 24 89 03 22	New	Personal Injury Coverage
HO 24 96 03 22	Revised	Exclusion Of Farm Employees Illegally Employed
HO 34 02 03 22	Revised	Model Or Hobby Aircraft Liability Exclusion
HO 34 03 03 22	Revised	Personal Injury Aircraft Exclusion
MH 04 01 03 22	Revised	Mobilehome Coverage
MH 04 02 03 22	Revised	Mobilehome Actual Cash Value Loss Settlement
MH 04 03 03 22	Revised	Mobilehome Transportation/Permission To Move
MH 04 04 03 22	Revised	Mobilehome Lienholder's Single Interest
MH 04 06 03 22	Revised	Mobilehome Property Removed Increased Limit
MH 04 08 03 22	Revised	Mobilehome Ordinance Or Law Coverage
MH 04 25 03 22	Revised	Mobilehome Actual Cash Value Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing
MH 04 26 03 22	Revised	Mobilehome Residence Premises Definition
MH 04 27 03 22	Revised	Mobilehome Broadened Residence Premises Definition

Change No. 1 – Definitions – Motor Vehicle Liability Definition Revised

Introduction

We are revising the definition of Motor Vehicle Liability.

Background

In filing the ISO Homeowners 2000 Multistate General Program Revision, we introduced a revised definition of motor vehicle liability that, in addition to other changes, expanded the definition of liability to include maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person.

We have received feedback that, with respect to liability involving certain motor vehicles, a policyholder, while acting as a host, may have a reasonable expectation of a broader level of coverage in certain situations than is currently reflected in our provision. For example, instances where a social gathering at a policyholders' residence, which includes the serving of alcohol, results in bodily injury or property damage caused by a guest while operating certain motor vehicles, may potentially result in a liability exposure for the host policyholder.

We are revising this exclusion to address this situation.

Explanation of Changes

We are revising the definition of motor vehicle liability as shown below.

1. "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in **b.** below, mean the following:
 - a. Liability for "bodily injury" or "property damage" arising out of the:
 - (1) Ownership of such vehicle or craft by an "insured";
 - (2) Maintenance, occupancy, operation, use, loading or unloading of:
 - ~~(a) such vehicle or craft~~ An aircraft, hovercraft, or watercraft by any person; or
 - (b) A motor vehicle by an "insured";
 - (3) Entrustment of such vehicle or craft by an "insured" to any person;
 - (4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or
 - (5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.

Impact

This is a broadening of coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form
- ◆ **HO 34 02**, Model or Hobby Aircraft Liability Exclusion

Change No. 2 – Definitions – Business Definition Revised to Address Mineral Rights

Introduction

We are revising the definition of business to expressly address the leasing of mineral rights.

Background

As part of its review of the of the definition of business, ISO has been monitoring the topic of hydraulic fracturing and the potential leasing of mineral rights. Under this practice, a personal lines residential owner may lease the mineral rights to their property to third party companies, and allow for these third parties to extract the natural gas (or oil) underneath the surface of the ground. The ISO Homeowners Policy Program currently does not contain provisions which specifically reference the leasing of mineral rights, nor does our manual facilitate underwriting and/or contain rating related information for this exposure. Such activity may be considered a business exposure and thus can fundamentally alter the risk assumed under the policy.

Explanation of Changes

To reinforce the scope of coverage under our Homeowners Policy Program, we are revising the ISO Homeowners policies to introduce specific references to the leasing of the mineral rights of an insured location. More specifically, as this practice has often been characterized as a business exposure, these terms are being introduced under the definition of "business." As a result of this change, other additional coverage provisions within the policy which refer to "business" will now specifically include reference to the leasing of the mineral rights of an insured location.

The revision is shown below.

3. "Business" means:

- a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; ~~or~~
- b. The leasing of the mineral rights of an "insured location"; or
- c. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - (4) The rendering of home day care services to a relative of an "insured".

Impact

This revision more specifically conveys that policy forms within the ISO Homeowners Program were not developed to provide nor contemplated providing coverage with respect to the leasing of the mineral rights of an insured location.

There is no change in coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form
- ◆ **HO 06 15**, Trust Coverage
- ◆ **HO 24 73**, Farmers Personal Liability Coverage

Change No. 3 – Definitions – Business Definition Revised to Increase Dollar Threshold

Introduction

We are revising the definition of business to update the dollar limit included in the definition.

Background

In the ISO Homeowners 2000 Multistate General Program Revision, we revised the definition of business in response to a number of judicial decisions across the country that created coverage for business-related incidents. At that time, we revised the definition of business to not only apply to any activity involving full-time, part-time or the occasional pursuit of a trade, profession or occupation, but also to any other activity engaged in for monetary or other compensation. However, we realized that such broad-based activity also encompassed some part-time activities for which coverage is intended. Some examples of such part-time activities included babysitting, mowing lawns, and delivering newspapers. Therefore, the revised definition of business also introduced an exception to the definition for the kinds of activities which should not be considered businesses for the purpose of this insurance. One of these exceptions was "one or more activities...for which no 'insured' receives more than \$2,000 in total compensation for the 12 months before the inception date of the policy".

We have received feedback that, due to the time passed since its introduction, the \$2,000 threshold is no longer sufficient. The feedback has noted that today, insureds sometimes use online sales and auction websites, and other forums, to periodically sell consumer goods like cars, boats, furniture, or other items that may sometimes exceed \$2,000 in value.

Explanation of Changes

In response to the feedback received, we are increasing the dollar limit from \$2,000 to \$5,000 in the exception wording of the business definition to allow additional activities to be conducted before they are considered a business.

The revision appears as follows:

3. "Business" means:

- a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
- b. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no "insured" receives more than ~~\$2,000~~\$5,000 in total compensation for the 12 months before the beginning of the policy period;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - (4) The rendering of home day care services to a relative of an "insured".

Impact

This is a broadening of coverage.

Revised Forms

- ◆ HO 00 02, Homeowners 2 – Broad Form
- ◆ HO 00 03, Homeowners 3 – Special Form
- ◆ HO 00 04, Homeowners 4 – Contents Broad Form
- ◆ HO 00 05, Homeowners 5 – Comprehensive Form
- ◆ HO 00 06, Homeowners 6 – Unit-owners Form
- ◆ HO 00 08, Homeowners 8 – Modified Coverage Form
- ◆ HO 24 73, Farmers Personal Liability Coverage

Change No. 4 – Coverage C Special Limits and Other Dollar Threshold Changes

Introduction

We are revising several limits and thresholds in the ISO Homeowners Policy Program.

Explanation of Changes

We are revising the Coverage C Special Limits and other dollar thresholds in ISO's Homeowners program. Consideration was given to general inflation, as well as other more specific factors, such as the increase in the cost of certain practices (ex. removal of trees) over time.

We are revising the dollar limits as follows (please refer to our revised Homeowners forms and endorsements for a complete description of each coverage provision being revised):

SECTION I - PROPERTY COVERAGES

Coverage C - Personal Property

Limit for Property At Other Locations

Category	Current Limit	New Limit
Personal property at other residences	10% or \$1,000, whichever is greater	10% or \$1,500, whichever is greater
Personal property located in a self-storage facility*	10% or \$1,000, whichever is greater	10% or \$1,500, whichever is greater

Coverage C - Personal Property

Special Limits of Liability

Category	Current Limit	New Limit
Money, etc.	\$200	\$300
Securities, etc.	\$1,500	\$2,000
Watercraft, etc.	\$1,500	\$2,000
Trailers, etc.	\$1,500	\$2,000
Theft of jewelry, etc.*	\$1,500	\$2,000
Theft of firearms, etc.*	\$2,500	\$3,000
Theft of silverware, etc.*	\$2,500	\$3,000

Category	Current Limit	New Limit
Business property on the residence premises	\$2,500	\$3,000
Business property away from the residence premises	\$1,500	Unchanged
Portable electronic equipment in or upon a motor vehicle	\$1,500	\$2,000
Antennas, tapes, wires, records, disks or other media	\$250	\$300

In addition to the increase in our Watercraft limit from \$1,500 to \$2,000, a new option to purchase increased limits up to \$5,000 is also available via Coverage C Increased Special Limits of Liability, **HO 04 65** and **HO 04 66**.

SECTION I - PROPERTY COVERAGES

Additional Coverages

Category	Current Limit	New Limit
Debris Removal Tree Removal	\$1,000 total \$500 per tree	\$3,000 total \$1,500 per tree
Trees, Shrubs and Other Plants*	5% but no more than \$500 for any one tree	5% but no more than \$1,500 for any one tree
Trees, Shrubs and Other Plants - Form HO 00 08	5% but no more than \$250 for any one tree	5% but no more than \$500 for any one tree
Glass or Safety Glazing Material - Form HO 00 08	\$100	\$200
Fire Department Service Charge	\$500	Unchanged
Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money	\$500	Coverage being removed from base policies and will be made available by an optional endorsement with a base limit of \$1,000

Category	Current Limit	New Limit
Section I - Loss Assessment	\$1,000	\$2,000
Landlord's Furnishings**	\$2,500	\$3,000

* All forms except **HO 00 08**

All forms except **HO 00 04, HO 00 06, HO 00 08

SECTION II - ADDITIONAL COVERAGES

Category	Current Limit	New Limit
Section II - Damage to Property of Others	\$1,000	\$5,000
Section II - Loss Assessment	\$1,000	\$2,000

Impact

The increases of certain dollar limits as noted above results in a broadening of coverage. The removal of Credit Card Coverage from the base Homeowners policies results in a reduction of coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form
- ◆ **HO 04 12**, Increased Limits on Business Property
- ◆ **HO 04 30**, Theft Coverage Increase
- ◆ **HO 04 42**, Permitted Incidental Occupancies
- ◆ **HO 04 65**, Coverage C Increased Special Limits of Liability
- ◆ **HO 04 66**, Coverage C Increased Special Limits of Liability
- ◆ **HO 05 24**, Special Personal Property Coverage
- ◆ **HO 06 62**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 63**, Broadened Home-Sharing Host Activities Coverage

- ◆ **HO 06 64**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 65**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 66**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 68**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 07 01**, Home Business Insurance Coverage
- ◆ **HO 17 31**, Unit-Owners Coverage C Special Coverage
- ◆ **HO 24 10**, Personal Injury Coverage (Aggregate Limit of Liability)
- ◆ **HO 24 82**, Personal Injury Coverage

Change No. 5 – Model or Hobby Aircraft and Watercraft

Introduction

We are updating the Homeowners forms to make several changes to the coverage provided to model or hobby aircraft and watercraft.

Background

Currently, under the ISO Homeowners Policy Program:

- ◆ For property coverages, coverage for model or hobby aircraft is available up to the limit of liability for Coverage C - Personal Property.
- ◆ For liability coverages, the definition of Aircraft Liability, and the corresponding exclusion for Aircraft Liability under Section II - Liability Coverages, allows for liability coverage to be made available with respect to model or hobby aircraft.

We have received feedback that, due to the increased property coverage exposure resulting from high value unmanned model or hobby aircraft such as drones, a Special Limit of Liability to Coverage C - Personal Property that addresses the exposure may be more appropriate.

We have also received feedback that, while the definition of Aircraft Liability includes an exception for model or hobby aircraft, there is no such exception for model or hobby watercraft.

Explanation of Changes

In response to feedback received, we are introducing the following revisions:

Property Coverage

We are introducing a Special Limit of Liability under Coverage C - Personal Property for hobby or model aircraft:

3. Special Limits Of Liability

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage C limit of liability.

- I. \$2,000 on model or hobby aircraft not used or designed to carry people or cargo.

Increased limits are available by optional endorsement for an additional premium.

Liability Coverage

In Definitions, we are revising the references to watercraft as shown below to newly include exceptions for model or hobby craft.

DEFINITIONS

B. In addition, certain words and phrases are defined as follows:

1. "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in b. below, mean the following:

b. For the purpose of this definition:

(3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor, except model or hobby watercraft not used or designed to carry people or cargo; and

Impact

The introduction of a Special Limit of Liability for model or hobby aircraft under Coverage C - Personal Property results in a reduction of coverage.

The revision to the definition of Watercraft Liability results in a broadening of coverage.

Revised Forms

- ◆ HO 00 02, Homeowners 2 – Broad Form
- ◆ HO 00 03, Homeowners 3 – Special Form
- ◆ HO 00 04, Homeowners 4 – Contents Broad Form
- ◆ HO 00 05, Homeowners 5 – Comprehensive Form
- ◆ HO 00 06, Homeowners 6 – Unit-owners Form
- ◆ HO 00 08, Homeowners 8 – Modified Coverage Form
- ◆ HO 04 65, Coverage C Increased Special Limits of Liability
- ◆ HO 04 66, Coverage C Increased Special Limits of Liability

Change No. 6 – Section I – Coverage C – Personal Property – Property Not Covered – Motor Vehicles Revised

Introduction

We are revising Paragraph **4.c.** under Section I - Property Coverages - Coverage C, Property Not Covered, to reinstate coverage provisions removed in a prior filing.

Background

In the 2011 ISO Homeowners Multistate General Program Revision, we revised Paragraph **4.c.**, under Section I, Coverage C - Property Not Covered to specify, in part, that coverage for portable electronic equipment that reproduces, receives or transmits audio, visual or data signals, and is designed so that it may be operated from a power source other than a "motor vehicle's" electrical system, is not subject to the related provision. However, as part of that change, a portion of the provision addressing coverage for a motor vehicle's equipment or parts while such property was in or upon the motor vehicle was removed.

Explanation of Changes

To better reflect our coverage intent with respect to motor vehicle equipment or parts not in or upon the motor vehicle, such as spare tires or a removeable top removed from a vehicle and left in the garage during the summer, we are revising Paragraph **4.c.** as shown below:

4. Property Not Covered

We do not cover:

c. "Motor vehicles".

This includes a "motor vehicle's" equipment, and parts, that are in or upon the "motor vehicle". However, this Paragraph **4.c.** does not apply to:

(1) Portable electronic equipment that:

(a) Reproduces, receives or transmits audio, visual or data signals; and

(b) Is designed so that it may be operated from a power source other than a "motor vehicle's" electrical system.

(2) "Motor vehicles" not required to be registered for use on public roads or property which are:

(a) Used solely to service a residence; or

(b) Designed to assist the handicapped;

Impact

This is a broadening of coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form

Change No. 7 – Virtual, Digital or Electronic Currency

Introduction

We are revising ISO's Homeowners policy forms to address the emerging exposure of virtual, digital, or electronic currency, sometimes also known as crypto currency.

Background

As virtual, digital or electronic currencies have been introduced and become more commonplace, a need has arisen for new policy language to specifically address them.

In *Kimmelman v. Wayne Insurance Group* (18 CV 1041, 9/25/2018), the Court of Common Pleas in Franklin County, Ohio, found that BitCoin, a particular brand of virtual or electronic currency, "is recognized as property by the IRS and shall be recognized as such by this Court."

While the decision in *Kimmelman* is a lower trial court decision, and thus of limited precedential value, we are taking the opportunity to specifically address virtual, digital or electronic currencies in our Homeowners program.

Explanation of Changes

We are revising **SECTION I – PROPERTY COVERAGES**, paragraph **C.4** as follows, to add virtual, digital, or electronic currencies to the list of Property Not Covered:

SECTION I – PROPERTY COVERAGES

C. Coverage C – Personal Property

4. Property Not Covered

We do not cover:

m. Virtual currency of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency or any other type of electronic currency.

Impact

These changes reinforce certain longstanding property and liability coverage provisions to more specifically convey that the policies within the ISO Homeowners Program were not developed to provide coverage with respect to virtual, digital, or electronic currency. Upon the reinforcement of certain provisions as described above, and depending on the current underwriting and claims procedures of an individual insurer with respect to virtual, digital or

electronic currency, these changes may result in a reduction of coverage when the loss of virtual, digital or electronic currency occurs.

Revised Forms

- ◆ **HO 00 02** Homeowners 2 - Broad Form
- ◆ **HO 00 03** Homeowners 3 - Special Form
- ◆ **HO 00 04** Homeowners 4 - Contents Broad Form
- ◆ **HO 00 05** Homeowners 5 - Comprehensive Form
- ◆ **HO 00 06** Homeowners 6 - Unit-Owners Form
- ◆ **HO 00 08** Homeowners 8 - Modified Coverage Form

Change No. 8 – Section I – Coverage D – Loss Of Use – Additional Living Expense Revised

Introduction

We are revising the Additional Living Expense provision under Coverage D - Loss Of Use to explicitly express that this provision is to also apply to expenses incurred by covered residents of the named insured's household.

Background

We have received feedback that has suggested ISO consider reinforcing its Additional Living Expense provision in the ISO Homeowners Policy Program. The current language states that these expenses must be "incurred by you" which suggests that only the named insured is eligible for such coverage. The feedback expressed concerns that if the named insured dies as a result of the loss, resident family members may not receive coverage for additional living expenses since the expenses were not explicitly incurred by the named insured.

Explanation of Changes

To address this concern, we are revising Paragraph **D.1. Additional Living Expense**, as shown below, to indicate that coverage is to also be provided for expenses incurred by covered residents of the named insured's household so that the household can maintain its normal standard of living.

The revisions are as follows:

D. Coverage D – Loss Of Use

The limit of liability for Coverage **D** is the total limit for the coverages in **1. Additional Living Expense**, **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** below.

1. Additional Living Expense

If a loss covered under Section **I** makes that part of the "residence premises" where you reside not fit to live in, we cover any necessary increase in living expenses incurred by you and residents of your household who are:

a. Your relatives; or

b. Other persons under the age of 21 and in your care or the care of a resident of your household who is your relative;

so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if your household permanently relocates, the shortest time required for your household to settle elsewhere.

Impact

This is a broadening of coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form
- ◆ **HO 05 80**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 81**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 82**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 84**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 85**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages

- ◆ **HO 05 86**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 06 69**, Utility Line Expense Coverage

Change No. 9 – Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage

Introduction

We are relocating the Additional Coverage **6. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage** from Section I of ISO's base Homeowners forms to an optional endorsement.

Background

Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage is currently included in the ISO's Homeowners Policy forms as an additional coverage. The additional coverage was introduced at a time when the use of credit cards as a common form of payment was relatively new. The base coverage in ISO's Homeowners forms includes a limit of \$500, with increased limits available by attaching endorsement **HO 04 53, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage**.

We have received feedback that it has become common for many banks and financial institutions that issue credit cards to forgive or assume losses as a result of unauthorized use of a credit card.

Explanation of Changes

In response to this feedback we are removing this coverage from our base Homeowners policy forms. For customers who wish to maintain it, we will now make this coverage available as an optional endorsement by revising endorsement **HO 04 53** to include the coverage currently contained in our base policy forms.

Our revised endorsement will include an increased basic limit of \$1,000 with the ability to purchase higher limits up to \$10,000.

We are also relocating the corresponding Duties After Loss associated with this coverage from the base policy forms to the new optional endorsement.

Impact

In our revised base policy forms, this is a reduction of coverage.

Revised endorsement **HO 04 53** is a new additional coverage option.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 - Broad Form
- ◆ **HO 00 03**, Homeowners 3 - Special Form
- ◆ **HO 00 04**, Homeowners 4 - Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 - Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 - Unit-Owners Form
- ◆ **HO 00 08**, Homeowners 8 - Modified Form
- ◆ **HO 04 53**, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage
- ◆ **HO 07 01**, Home Business Insurance Coverage

Change No. 10 – Section I – Vacancy And Renovation, Remodeling or Repair

Introduction

We are revising:

- ◆ The Vandalism And Malicious Mischief provision under Section I – Perils Insured Against; and
- ◆ The Glass Or Safety Glazing Material provision under Section I – Additional Coverages;

in the ISO Homeowners Policy Program to indicate that a dwelling being remodeled, renovated or repaired is not considered vacant.

Background

Currently, the ISO Homeowners Policy Program precludes coverage under Section I - Property Coverages for vandalism, malicious mischief and loss to glass or safety glazing material if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. The policy provisions further state that the provision does not apply to a dwelling "being constructed".

Explanation of Changes

To reinforce that the reference to "constructed" is not limited to new ground up construction, we are revising the Vandalism And Malicious Mischief provision located under Section I – Perils Insured Against and the Glass Or Safety Glazing Material provision located under Section I – Additional Coverages to add the words "remodeled, renovated, or repaired" to explicitly express that a dwelling undergoing remodeling, renovation, or repair is not considered vacant.

The revised provisions are as follows:

SECTION I – PROPERTY COVERAGES

E. Additional Coverages

9. Glass Or Safety Glazing Material

b. This coverage does not include loss:

- (2) On the "residence premises" if the dwelling has been vacant for more than 60 consecutive days immediately before the loss, except when the breakage results directly from earth movement as provided in **a.(2)** above. A dwelling being constructed, remodeled, renovated or repaired is not considered vacant.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

1. We insure against direct physical loss to property described in Coverages **A** and **B**.
2. We do not insure, however, for loss:
 - c. Caused by:
 - (4) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed, remodeled, renovated or repaired is not considered vacant;

Additionally, the following change is being made to **HO 00 02** and **HO 00 06**:

SECTION I – PERILS INSURED AGAINST

We insure for direct physical loss to the property described in Coverages **A**, **B** and **C** caused by any of the following perils unless the loss is excluded under Section **I** – Exclusions.

12. Accidental Discharge Or Overflow Of Water Or Steam

- b. This peril does not include loss:
 - (1) On the "residence premises", if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed, remodeled, renovated or repaired is not considered vacant;

Impact

Depending on the current underwriting and claims practices of an individual insurer, these revisions may result in a broadening of coverage.

Revised Form

- ◆ **HO 00 02**, Homeowners 2 - Broad Form
- ◆ **HO 00 03**, Homeowners 3 - Special Form
- ◆ **HO 00 04**, Homeowners 4 - Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 - Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 - Unit-Owners Form
- ◆ **HO 00 08**, Homeowners 8 - Modified Form
- ◆ **HO 17 32**, Unit-Owners Coverage A Special Coverage

Change No. 11 – Section I – Conditions – Loss Settlement Revised

Introduction

We are revising Section I, Condition D. Loss Settlement, to re-introduce provisions addressing application of the deductible in determining the loss settlement amount.

Background

In the ISO Homeowners 2011 general program revision, we removed references to "after application of any deductible" in Section I – Conditions, Loss Settlement, to editorially enhance consistency in conjunction with the newly-introduced provisions in the related deductible condition.

We have received feedback that this change may lead to inconsistencies in the application of the deductible, particularly with regard to the application of the 80% insurance to value requirements in the Loss Settlement Condition.

Explanation of Changes

To reinforce the application of deductible prior to the proportional calculation when this valuation provision is invoked, we are revising Paragraphs **D.2.a.** and **D.2.b.(2)**, of Section I - Property Coverages, Condition D, Loss Settlement, as shown below, to re-introduce policy language which states that the cost to repair or replace is determined after application of any deductible.

The revised text reads as follows:

D. Loss Settlement

In this Condition **D.**, the terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in **E.11. Ordinance Or Law** under Section **I – Property Coverages**. Covered property losses are settled as follows:

2. Buildings covered under Coverage **A** or **B** at replacement cost without deduction for depreciation, subject to the following:
 - a. If, at the time of loss, the amount of insurance in this policy on the damaged building is 80% or more of the full replacement cost of the building immediately before the loss, we will pay the cost to repair or replace, after application of any deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (1) The limit of liability under this policy that applies to the building;
 - (2) The replacement cost of that part of the building damaged with material of like kind and quality and for like use; or
 - (3) The necessary amount actually spent to repair or replace the damaged building.If the building is rebuilt at a new premises, the cost described in (2) above is limited to the cost which would have been incurred if the building had been built at the original premises.
 - b. If, at the time of loss, the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this policy that applies to the building:
 - (1) The actual cash value of that part of the building damaged; or
 - (2) That proportion of the cost to repair or replace, after application of any deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

Impact

There is no change in coverage.

Revised Forms

We are revising the following forms:

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form

- ◆ **HO 04 43**, Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises
- ◆ **HO 04 56**, Special Loss Settlement
- ◆ **HO 04 78**, Multiple Company Insurance
- ◆ **HO 05 30**, Functional Replacement Cost Loss Settlement
- ◆ **HO 05 31**, Modified Functional Replacement Cost Loss Settlement
- ◆ **HO 06 46**, Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing

Change No. 12 – Section I – Conditions – Replacement Cost Loss Settlement Threshold Provision Revised

Introduction

We are revising Section I - Conditions **D. Loss Settlement** to increase the coverage threshold for obtaining replacement cost loss settlement whether or not repair or replacement of the property is completed.

Background

Currently, Section I - Conditions **D. Loss Settlement**, Paragraph **2.d.** provides that if the repair or replacement cost is less than 5% of the amount of insurance on the building, and less than \$2,500, then the loss will be settled at replacement cost whether or not the actual repair or replacement is complete. In Personal Property Replacement Cost Loss Settlement Endorsement **HO 04 90**, Paragraph **C.2.** provides that if the repair or replacement cost is less than \$500, then the loss will be settled at replacement cost whether or not the actual repair or replacement is complete.

We have received feedback from some insurers that repair and replacement costs over time, have increased and suggested that ISO might want to consider revising the threshold for the loss settlement provisions.

Explanation of Changes

In response, we are revising the Section I - Conditions **D. Loss Settlement**, Paragraph **2.d.** as follows:

- d.** We will pay no more than the actual cash value of the damage until actual repair or replacement is complete. Once actual repair or replacement is complete, we will settle the loss as noted in **2.a.** and **b.** above.

However, if the cost to repair or replace the damage is both:

- (1)** Less than 5% of the amount of insurance in this policy on the building; and
- (2)** Less than \$2,500,~~5,000~~;

we will settle the loss as noted in **2.a.** and **b.** above whether or not actual repair or replacement is complete.

We are also revising Personal Property Replacement Cost Loss Settlement Endorsement **HO 04 90**, Paragraph **C.2.** as follows:

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in **A.** above:

2. If the cost to repair or replace the property described in **A.** above is more than ~~\$500~~\$1,000, we will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.

Impact

This is a broadening of coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 04 43**, Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises
- ◆ **HO 04 56**, Special Loss Settlement
- ◆ **HO 04 78**, Multiple Company Insurance
- ◆ **HO 04 90**, Personal Property Replacement Cost Loss Settlement
- ◆ **HO 05 30**, Functional Replacement Cost Loss Settlement
- ◆ **HO 05 31**, Modified Functional Replacement Cost Loss Settlement
- ◆ **HO 06 46**, Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing
- ◆ **MH 04 25**, Mobilehome Actual Cash Value Loss Settlement For Windstorm or Hail Losses to Roof Surfacing

Change No. 13 – Section II – Exclusions – Motor Vehicle Liability Revised to Address Riding Lawn Mowers Off Premises

Introduction

We are revising the Section II Exclusion for Motor Vehicles to specifically address the coverage available for riding lawn mowers.

Background

In the 2000 multistate revisions to the ISO Homeowner's Policy Program, we revised Paragraph **A.2.b.** of the Section II exclusion to remove reference to "insured's" residence and thereby broadened coverage to apply to a motor vehicle used solely to service any residence.

We have received feedback with regard to this provision and the use of the word "solely", specifically with regard to riding lawn mowers. The feedback expressed concern with respect to when a lawn mower is used at any time for a purpose other than to service a residence. The feedback noted that there are times when insureds may use their riding lawn mower to service areas that are not residences, for example, vacant lots or local church grounds.

Explanation of Changes

To address this concern, we are revising Paragraph **A.2.**, as shown below, to indicate that the motor vehicle exclusion also does not apply to a riding lawn mower that is being used to mow a lawn.

A. "Motor Vehicle Liability"

- 2.** If Exclusion **A.1.** does not apply, there is still no coverage for "motor vehicle liability", unless the "motor vehicle" is:
 - a.** In dead storage on an "insured location";
 - b.** Used solely to service a residence;
 - c.** A riding lawn mower that, at the time of the "occurrence", is being used to mow a lawn;
 - ed.** Designed to assist the handicapped and, at the time of an "occurrence", it is:
 - (1)** Being used to assist a handicapped person; or
 - (2)** Parked on an "insured location";

Impact

This is a broadening of coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form
- ◆ **HO 24 73**, Farmers Personal Liability Coverage

Change No. 14 – Section II – Liability – Watercraft Exclusion Revised

Introduction

We are revising the Section II - Liability - Watercraft exclusion to provide revised coverage provisions to address watercraft. Consistent with these revisions, we are also revising Watercraft Endorsement **HO 24 75**.

Background

Over the years we have received feedback regarding our watercraft liability exclusion, particularly with respect to certain types of non-owned (rented or borrowed) watercraft, compared to other types of machinery such as all-terrain vehicles (ATVs) and snowmobiles.

In addition, we have also received feedback asking us to consider eliminating certain distinctions between water jet pumps and engine or motor types, such as outboard, inboard and inboard-outdrive engines or motors, as well as horsepower distinctions, in part to recognize new and emerging types of watercraft and related technologies. Such distinctions may sometimes pose a challenge for some policyholders, especially when renting or borrowing such watercraft.

Explanation of Changes

In response to the feedback noted above, we are revising the watercraft liability exclusion as noted below.

These changes include the following exceptions to our watercraft liability exclusion:

- Watercraft that are not sailing vessels with engines or motors of 25 horsepower or less whether they are owned or non-owned.
- Watercraft that are not sailing vessels with engines or motors of more than 25 horsepower that are non-owned.
- Newly acquired outboard engines or motors with 25 horsepower or more coverage so long as such engines or motors are reported to the insurer within the reporting requirements contained in the policy.

The revisions are as follows:

B. "Watercraft Liability"

1. Coverages **E** and **F** do not apply to any "watercraft liability" if, at the time of an "occurrence", the involved watercraft is being:

- a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
- b. Rented to others;
- c. Used to carry persons or cargo for a charge; or
- d. Used for any "business" purpose.

2. If Exclusion **B.1.** does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:

- a. Is stored;
- b. Is a sailing vessel, with or without auxiliary power, that is:

- (1) Less than 26 feet in overall length; or
- (2) 26 feet or more in overall length and not owned by ~~or rented to~~ an "insured"; or

c. Is not a sailing vessel and is powered by one or more engines or motors, including those that power a water jet pump, totaling:

- (1) 25 horsepower or less ~~An inboard or inboard-outdrive engine or motor, including those that power a water jet pump, of:~~

~~(a) 50 horsepower or less and not owned by an "insured"; or~~

~~(b) More than 50 horsepower and not owned by or rented to an "insured"; or~~

- (2) More than 25 horsepower; and ~~One or more outboard engines or motors with:~~

~~(a) Not owned by an "insured" 25 total horsepower or less; or~~

~~(b) Are More than 25 horsepower if the outboard engine or motor is not owned by an "insured";~~

~~(c) More than 25 horsepower if the outboard engines or motors is owned by an "insured" who acquired such engines or motors:~~

~~(i) d During the policy period; or~~

~~(ii) (d) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it b Before the policy period, but only if:~~

~~(i) Y you declare them at policy inception; or~~

~~(ii) Y your intent to insure them is reported to us in writing within 45 days after you acquire them.~~

The coverages in ~~(cb)~~ and ~~(d)~~ above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

To complement the changes to our Watercraft Liability Exclusion, we have also revised **HO 24 75** to:

- ◆ Revise the title to Supplemental Watercraft Liability Coverage.
- ◆ Make the references to different types of watercraft consistent with the updated provisions of our policy form; and
- ◆ Remove the distinction regarding the type of watercraft from Exclusion **B.2.**, which addresses "bodily injury" to any "employee" arising out of and in the course of employment by an "insured" if the employee's principal duties are in connection with the maintenance, operation or use of a watercraft described in the Schedule.

Impact

The revisions to the Section II - Liability Coverage, Watercraft Liability exclusion in the Homeowners policies, result in a broadening of coverage.

The revisions to optional endorsement **HO 24 75**, Supplemental Watercraft Liability Coverage, result in a reduction of coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 – Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form
- ◆ **HO 24 73**, Farmers Personal Liability Coverage
- ◆ **HO 24 75**, Supplemental Watercraft Liability Coverage

Change No. 15 – Section I and II – Conditions – Subrogation

Introduction

We are revising our Subrogation Condition to introduce a specific reference to an organization with respect to the potential waiver of the right of recovery under the policy.

Background

We have received feedback that the reference only to "person" as contained in the Subrogation Condition, which allows an insured to waive all rights of recovery against any person, could be further enhanced to expressly include reference to any person or organization to reinforce that the provision may sometimes be applicable to a condominium association or a homeowners association.

Explanation of Changes

To reinforce this provision, we are revising the Subrogation Condition to introduce a specific reference to an organization with respect to the ability of an insured to waive their rights of recovery.

The following are the revisions to the Subrogation Condition:

SECTIONS I AND II – CONDITIONS

F. Subrogation

An "insured" may waive in writing before a loss all rights of recovery against any person or organization. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.

Subrogation does not apply to Coverage **F** or Paragraph **C**. Damage To Property Of Others under Section **II** – Additional Coverages.

Impact

There is no change in coverage.

Revised Forms

- ◆ HO 00 02, Homeowners 2 – Broad Form
- ◆ HO 00 03, Homeowners 3 – Special Form
- ◆ HO 00 04, Homeowners 4 – Contents Broad Form

- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-owners Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form

Change No. 16 – Earthquake Endorsement Revised

Introduction

We are revising the Schedules of optional endorsements Earthquake, **HO 04 54**, and Loss Assessment Coverage for Earthquake, **HO 04 36**, to include entries to display the dollar amount of the earthquake deductible that corresponds to the applicable percentage deductible.

Background

In the ISO Homeowners Policy Program, earthquake deductibles are calculated by applying the percentage deductible amount to the limit of liability corresponding to Coverage A - Dwelling or Coverage C - Personal Property, whichever is greater, for Earthquake, and to the limit of liability shown in the Schedule for Loss Assessment Coverage for Earthquake. **HO 04 54** and **HO 04 36** currently include Schedule entries where the percentage amount of the Earthquake deductible may be entered. Further, Paragraph **C.** of the endorsements also specifically state how the dollar amount of the deductibles are calculated.

We have received feedback that displaying only the percentage amount of the deductible in the endorsement may cause confusion to insureds who are used to percentage deductibles only in other types of insurance, such as health insurance, where the deductible/co-insurance is often a percentage of a claim.

The feedback also indicated that many carriers may now be showing the Earthquake deductible using a dollar figure instead of the applicable percentage amount.

Explanation of Changes

In response to this feedback, we are revising the Schedules of **HO 04 54** and **HO 04 36** to include entries to optionally display the dollar amount of the Earthquake Deductible which corresponds to the applicable percentage amount of the deductible.

We are also taking this opportunity to editorially revise the title of **HO 04 54**, Earthquake.

Impact

There is no change in coverage.

Revised Forms

- ◆ **HO 04 36**, Loss Assessment Coverage For Earthquake
- ◆ **HO 04 54**, Earthquake Coverage

Change No. 17 – Limited Theft Endorsements For Dwellings Under Construction

Introduction

We are:

- ◆ Revising Limited Coverage For Theft of Personal Property Located in a Dwelling Under Construction Endorsement **HO 06 07**; and
- ◆ Introducing Limited Theft - Coverage A and B - Dwelling Under Construction Endorsement **HO 06 67**.

Background

Limited Coverage For Theft of Personal Property Located in a Dwelling Under Construction Endorsement **HO 06 07** provides an option to select coverage with respect to theft of property covered under Coverage C - Personal Property from a dwelling under construction up to the full Coverage C limit.

Following the introduction of this endorsement, we received feedback indicating interest in an additional optional endorsement that would provide theft of property covered under Coverage A - Dwelling and Coverage B - Other Structures, to complement the existing endorsement.

Explanation of Changes

We are taking this opportunity to revise Endorsement **HO 06 07** to add the option to select a lower limit of liability, in order to specify and limit the amount of coverage provided. We are also making two additional minor changes:

- ◆ Changing the title to align with the title of the new endorsement explained below; and
- ◆ Removing reference to form **HO 00 08**. **HO 06 07** is not available for **HO 00 08**, so we are removing the reference to it.

In order to provide participating insurers with additional flexibility, we are also introducing a new, optional endorsement which is designed to provide limited coverage with respect to theft of property covered under Coverage A and B from a dwelling under construction, for the following period:

- ◆ Beginning on the date selected, and
- ◆ Ending at the earliest of the termination date shown on the schedule, or the date that the dwelling is finished and occupied.

Impact

There is no change in coverage for **HO 06 07**, other than a new option to choose lower limits of liability.

Endorsement **HO 06 67** is a new coverage option.

New Form

- ◆ **HO 06 67**, Limited Theft - Coverage A and Coverage B - Dwelling Under Construction

Revised Form

- ◆ **HO 06 07**, Limited Theft - Coverage C - Dwelling Under Construction

Change No. 18 – Broadened Water Back-Up And Sump Discharge or Overflow Coverage

Introduction

We are introducing a new optional endorsement including broader water backup coverage than is included in our current limited water backup endorsement.

Background

Limited Water Back-Up and Sump Discharge or Overflow Coverage Endorsement **HO 04 95** currently provides coverage with respect to water that:

- ◆ Originates from within the dwelling where the named insured resides and backs up through sewers and drains; or
- ◆ Which overflows or is discharged from a sump, sump pump, or related equipment.

We have received feedback suggesting that we consider a broader water back-up endorsement option in the ISO Homeowners Program.

Explanation of Changes

In response, we are introducing a new optional endorsement.

New Broadened Water Back-Up and Sump Discharge or Overflow Coverage Endorsement **HO 06 95** will include coverage with respect to water that:

- ◆ Backs up through sewers and drains; or
- ◆ Which overflows or is discharged from a sump, sump pump, or related equipment.

Our new coverage option eliminates the limitation that water back-up through sewers and drains must originate from within the dwelling where the named insured resides in order to trigger coverage, and thus will include a broadened level of coverage with respect to back-ups of water that may not fall within the scope of coverage currently available under **HO 04 95**.

Impact

This is a new coverage option.

New Form

- ◆ **HO 06 95**, Broadened Water Back-Up and Sump Discharge or Overflow Coverage

Change No. 19 – New Replacement Cost Loss Settlement Options for Certain Structures

Introduction

We are:

- ◆ Introducing two new optional endorsements to provide replacement cost loss settlement on buildings located away from the residence premises; and
- ◆ Revising one existing optional endorsement to provide replacement cost loss settlement to an additional type of non-building structure on the residence premises.

Background

The ISO Homeowners policy forms currently provide replacement cost loss settlement for buildings covered under Coverage **A** - Dwelling and Coverage **B** - Other Structures, which only includes buildings on the residence premises.

There are two optional endorsements that are available in our Homeowners program to broaden Coverage **B** - Other Structures to also apply to structures away from the residence premises, subject to loss settlement on an actual cash value basis:

- ◆ **HO 04 91**, Coverage B - Other Structures Away From The Residence Premises; and
- ◆ **HO 04 92**, Specific Structures Away From The Residence Premises.

Additionally, replacement cost loss settlement on certain non-building structures on the residence premises is available as an option via the Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises Endorsement, **HO 04 43**.

We have received feedback suggesting we consider developing:

- An option to provide replacement cost loss settlement for buildings away from the residence premises; and
- An option to include references to other types of non-building structures in **HO 04 43**.

Explanation of Changes

In response to the feedback received, we are:

- ◆ Introducing **HO 06 91**, Coverage B – Other Structures Away From The Residence Premises - Replacement Cost Loss Settlement For Buildings, to add coverage with respect to structures located away from the residence premises. If such structures are buildings, the replacement cost loss settlement condition in our base policy form that addresses buildings on the residence premises is to apply to the structures in **HO 06 91**.
- ◆ Introducing **HO 06 92**, Specific Structures Away From The Residence Premises - Replacement Cost Loss Settlement for Buildings, to add coverage with respect to specifically scheduled structures located away from the residence premises. If such structures are buildings, the replacement cost loss settlement condition in our base policy form that addresses buildings on the residence premises is to apply to the specifically scheduled buildings.
- ◆ Revising **HO 04 43** to provide replacement cost loss settlement to permanent, built-in outdoor kitchens and cooking facilities.

To complement the introduction of **HO 06 91** and **HO 06 92**, we are also revising the titles of **HO 04 91** and **HO 04 92** to reference the actual cash value loss settlement provisions within these endorsements. The new titles are:

- ◆ **HO 04 91**, Coverage B - Other Structures Away From The Residence Premises - Actual Cash Value Loss Settlement; and
- ◆ **HO 04 92**, Specific Structures Away From The Residence Premises - Actual Cash Value Loss Settlement.

Impact

With respect to the new optional endorsements, this is a broadening of coverage. With respect to the existing optional endorsements, there is no change in coverage.

New Forms

- ◆ **HO 06 91**, Coverage B - Other Structures Away From The Residence Premises - Replacement Cost Loss Settlement For Certain Structures
- ◆ **HO 06 92**, Specific Structures Away From The Residence Premises - Replacement Cost Loss Settlement

Revised Forms

- ◆ **HO 04 43**, Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises
- ◆ **HO 04 91**, Coverage B - Other Structures Away From the Residence Premises – Actual Cash Value Loss Settlement

- ◆ **HO 04 92**, Specific Structures Away From The Residence Premises – Actual Cash Value Loss Settlement

Change No. 20 – Other Insured Location(s) Endorsement

Introduction

We are introducing endorsement **HO 24 02**, Other Insured Location(s), which can be used to schedule an additional location, not currently eligible to be scheduled, as an insured location.

Background

Currently, in the ISO Homeowners Program:

- ◆ The definition of "Insured Location" includes vacant land, other than farm land, owned by or rented to an "insured".
- ◆ Section II - Coverage E, Personal Liability Coverage may be specifically scheduled on the Declarations for locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company. Such coverage may also be specifically provided when an additional residence is rented to others.

We have received feedback that under our program there is currently no means to specifically identify or schedule other locations owned or rented by the insured with respect to Section II – Personal Liability Coverage. For example, land on which only structures other than dwellings may be present.

Explanation of Changes

In order to provide participating insurers with additional flexibility, we are introducing an optional endorsement which allows certain, specific locations to be scheduled as "insured locations."

The endorsement provides a schedule to list specified location(s) and includes an additional condition which allows an insurer to request additional information as needed on the location noted in the schedule.

Impact

This is a new coverage option.

New Form

- ◆ **HO 24 02**, Other Insured Location(s)

Change No. 21 – Excluding Other Structures on the Residence Premises

Introduction

We are introducing a new optional endorsement that will allow insurers to specifically exclude a structure on the residence premises from property coverage and liability coverage, or property coverage only.

Background

We have received feedback that suggesting that we consider introducing an option to allow specified structures to be excluded from coverage to provide increased underwriting flexibility. Specifically, there may be instances when some insurers may otherwise want to underwrite a particular risk but for one structure, for example, a dilapidated old shed, garage, barn or silo. The ability to exclude such a structure may enable an insurer to underwrite and accept a risk they would not otherwise accept.

Explanation of Changes

In response to the feedback received, we are introducing a new optional endorsement, Specified Other Structure(s) Exclusion **HO 06 21**. This endorsement provides a schedule for the description of the structure(s) to be excluded, and amends the Property Not Covered section under Coverage B - Other Structures to exclude the other structure(s) described in the Schedule of the endorsement.

The new endorsement also adds an item to Section II - Exclusions, noting that liability coverage does not apply to "the other structure(s) described in the Schedule above". The liability exclusion, however, is optional and can be removed by checking the applicable box in the Schedule.

Impact

This is an optional reduction in coverage.

New Form

- ◆ **HO 06 21**, Specified Other Structure(s) Exclusion

Change No. 22 – Motorized Bicycles and Motorized Scooters

Introduction

We are revising the definition of motor vehicle in our Homeowners base policy forms. In addition, we are revising a current endorsement and adding a new endorsement to address coverage related to certain types of recreational vehicles.

Background

In recent years, bicycles and scooters with motors, particularly but not exclusively electric motors, have become increasingly common, especially in urban areas.

Motorized bicycles generally fall into two categories. Some are fully self-propelled by a motor. Others are what is known as pedal-assisted. Pedal-assisted bicycles, in general, are only occasionally propelled by an electric motor attached to the wheel or the hub of the bicycle, and usually require pedaling to initiate and/or continue the motion of the vehicle. Motorized scooters are generally propelled solely by their motors.

We believe that motorized bicycles and motorized scooters present hazards very similar to those presented by other motor vehicles designed for recreational use and not generally subject to motor vehicle registration. Therefore, we are making changes to address these vehicle's exposures in a similar manner, as well as giving insurers additional options in addressing these types of vehicles.

Explanation of Changes

To more explicitly express that motorized scooters and pedal-assisted motorized bicycles are included in our definition of motor vehicle, and hence provided coverage as specified for both owned and non-owned recreational vehicles under Section II - Liability Coverage of the policy, we are revising the definition of motor vehicle as follows:

"Motor vehicle" means:

- a. A land or amphibious vehicle that is self-propelled ~~land or amphibious vehicle or capable of being self-propelled~~; or
- b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in **a.** above.

In addition, we are also revising Incidental Low Power Recreational Motor Vehicle Liability Coverage Endorsement **HO 24 13** to newly provide liability coverage with respect to owned motorized bicycles and motorized scooters while

being used off an insured location. Also, as part of this change, since certain classes of electric bicycles can operate at speeds up to 28 mph, we are also increasing the speed limitation for certain other owned recreational vehicles in the endorsement from 15 mph to 28 mph. The 28-mph threshold was selected by reviewing the 3-class-system for classifying electric bicycles that has been adopted in several states and choosing as our benchmark the top speed allowable for a class 3 motorized bicycle. As noted by the National Conference of State Legislatures, Classification 3 is defined as follows:

- ◆ Class 3 electric bicycle: A bicycle equipped with a motor that provides assistance only when the rider is pedaling, and that ceases to provide assistance when the bicycle reaches the speed of 28 miles per hour and is equipped with a speedometer.

The revisions to **HO 24 13** are as follows:

SECTION II – EXCLUSIONS

Paragraph **A.2.d.** is replaced by the following:

d. Designed for recreational use off public roads and:

- (1)** Not owned by an "insured"; or
- (2)** Owned by an "insured" provided the "occurrence" takes place:
 - (a)** On an "insured location" as defined in Definition **B.6.a., b., d., e. or h.**; or
 - (b)** Off an "insured location" but only if the "motor vehicle":
 - (i)** Was not built or modified after manufacture to exceed a speed of ~~15~~28 miles per hour on level ground; ~~or~~and
 - (ii)** Is not a:
 - ~~i. Motorized bicycle;~~
 - ~~ii. Motorized scooter;~~
 - iii.** Moped; or
 - iv.** Motorized golf cart, regardless of its speed capability.

All other provisions of this policy apply.

In addition, for insurers who may prefer not to provide non-owned liability coverage for motorized bicycles and motorized scooters while being used off an insured location, we are also introducing new optional endorsement Non-Owned Motorized Bicycle and Motorized Scooter Liability Exclusion **HO 24 03** which excludes liability coverage with respect to non-owned motorized bicycles and motorized scooters.

Impact

The revision to our base Homeowners policy forms in this document result in a restatement of coverage. The revisions to endorsement **HO 24 13** in this document result in a broadening of coverage. New endorsement **HO 24 03** is an optional coverage reduction.

New Form

- ◆ **HO 24 03**, Non-Owned Motorized Bicycle and Motorized Scooter Liability Exclusion

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 - Broad Form
- ◆ **HO 00 03**, Homeowners 3 - Special Form
- ◆ **HO 00 04**, Homeowners 4 - Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 - Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 - Unit-Owners Form
- ◆ **HO 00 08**, Homeowners 8 - Modified Form
- ◆ **HO 24 13**, Incidental Low Power Recreational Motor Vehicle Liability Coverage

Change No. 23 – Property and Liability Revisions Addressing Cannabis

Introduction

We are revising:

- The base Homeowners policies to introduce a definition of "cannabis";
- Section I - Property Coverages, Property Not Covered to add a provision addressing controlled substances, including cannabis; and
- Section II - Liability Coverages, Controlled Substance Exclusion to restate existing references to "marijuana" with "cannabis".

We are also introducing two new endorsements to provide optional coverages with respect to certain property and liability exposures related to cannabis.

Background

As laws are passed in more and more states generally designed to make cannabis possession, growth and use legal at the state level for medical and/or adult recreational use, some insurers have expressed an interest in policy changes to address these new exposures, along with additional coverage options.

Currently, under the ISO Homeowners Policy Program, Section II Liability Coverages contains a Controlled Substances Exclusion, addressing bodily injury and property damage arising out of Controlled Substances. Under this provision, controlled substances includes, but is not limited to, marijuana.

Section I - Property Coverages, does not currently contain provisions to address controlled substances.

Explanation of Changes

In response to the emerging cannabis exposure, we are revising the ISO Homeowners Policy Program in several areas.

First, we are introducing the following definition to the Homeowners base policies:

4. "Cannabis" means:

a. Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

b. Paragraph 4.a. above includes, but is not limited to, any of the following containing such THC or cannabinoid:

(1) Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or

(2) Any compound, by-product, extract, derivative, mixture or combination, such as:

(a) Resin, oil or wax;

(b) Hash or hemp; or

(c) Infused liquid or edible cannabis;

whether or not derived from any plant or part of any plant set forth in Paragraph 4.b.(1) above

c. Paragraph 4.a. above includes, but is not limited to, marijuana.

For consistency with the liability provisions of the Homeowners program and to explicitly express that there is no property coverage for controlled substances, we are introducing the following provision under Section I - Property Not Covered:

4. Property Not Covered

We do not cover:

n. Any:

(1) Controlled Substances, other than "cannabis", as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812; and

(2) "Cannabis" regardless of whether such "cannabis" is considered a Controlled Substance.

Controlled Substances include but are not limited to cocaine, LSD, and all narcotic drugs.

However, this paragraph 4.n. does not apply to:

(3) Prescription drugs obtained following the lawful orders of a licensed health care professional; or

(4) Goods or products containing or derived from hemp, including, but not limited to:

(a) Seeds;

(b) Food;

(c) Clothing;

(d) Lotions, oils or extracts;

(e) Building materials; or

(f) Paper.

However, this Paragraph 4.n.(4) does not apply to the extent any such goods or products are prohibited under an applicable state or local statute, regulation or ordinance in the state where such goods or products are located.

We are including an exception for goods or products containing or derived from hemp. According to a Final Rule published by the Drug Enforcement Administration (DEA), any good or product that contains "any amount" of Tetrahydrocannabinol (THC) is to be considered a Schedule I controlled substance, with the exception of "certain industrial products, processed plant materials, and feed mixtures to the extent such products, plant materials, and feed mixtures contain THC but are not used, or intended for use, for human consumption".

This would generally encompass so called "hemp" food products and other "hemp" related products that, according to the DEA, cause THC to enter the human body. However, at least one Federal Court has placed a Stay on this Final Rule (See, Hemp Ind. Assoc. et al. v. DEA, Case No. 03-71366, 03-71603 (9th Cir. 2004)). Moreover, according to the National Conference of State Legislatures, "[a]t least 41 states have passed legislation related to industrial

hemp, such as defining hemp and removing barriers, and at least 39 states have allowed for hemp cultivation and production programs".

In addition, since the noted cannabis definition also expressly addresses "any plant...or any part thereof", we are revising the Section I - Additional Coverage for Trees, Shrubs and Other Plants as follows to indicate that this coverage does not apply to cannabis:

3. Trees, Shrubs And Other Plants

We cover trees, shrubs, plants or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

- a. Fire or Lightning;
- b. Explosion;
- c. Riot or Civil Commotion;
- d. Aircraft;
- e. Vehicles not owned or operated by a resident of the "residence premises";
- f. Vandalism or Malicious Mischief; or
- g. Theft.

We will pay up to 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants or lawns. No more than \$500 of this limit will be paid for any one tree, shrub or plant. We do not cover "cannabis" or property grown for "business" purposes.

This coverage is additional insurance.

Last, we are revising the Controlled Substance Exclusion under Section II - Exclusions as follows to restate coverage provisions currently addressing "marijuana" with more specific provisions addressing "cannabis":

SECTION II – EXCLUSIONS

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Coverages E and F do not apply to the following:

8. Controlled Substance

"Bodily injury" or "property damage" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of:

a. ~~a~~A Controlled Substance as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812; or

b. Any "cannabis" regardless of whether such "cannabis" is considered a Controlled Substance.

Controlled Substances include but are not limited to cocaine, LSD, ~~marijuana~~ and all narcotic drugs.

However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the lawful orders of a licensed health care professional.

We are also introducing two new endorsements:

- ◆ **HO 06 01**, Limited Cannabis Property Coverage, will provide the ability to purchase limited coverage for property losses to "cannabis", for certain specified perils.
- ◆ **HO 24 01**, Cannabis Liability Coverage, will provide flexibility for insurers to provide broadened liability coverage, for bodily injury and property damage, arising out of the lawful use or possession of "cannabis" by any person.

The optional endorsements will be introduced in all applicable states, even in states where laws have not yet been enacted that are expressly designed to make recreational use of cannabis legal at the state level. This approach can help serve two main purposes:

- ◆ Given that coverage for personal property is generally available for such property owned or used by an "insured" *while it is anywhere in the world*, such coverage may be useful for insureds when they travel or are in possession of such property in states which have enacted laws expressly designed to make such use legal at the state level; and
- ◆ As the law of states continue to evolve in this area, it will facilitate availability of such options in related states.

Impact

These revisions result in the following:

- ◆ A reduction of coverage under base Homeowners Section I - Property Coverage with respect to controlled substances, as reference to controlled

substances, including cannabis, is now being introduced as part of the new Controlled Substances provision under Property Not Covered.

- ◆ A possible reduction in coverage under the Controlled Substances Exclusion in base Homeowners Section II - Liability Coverages to the extent the exclusion may newly extend to certain specific types of "cannabis", such as certain hemp, that may no longer be a Controlled Substance as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812.
- ◆ New optional endorsements **HO 06 01** Limited Cannabis Property Coverage and **HO 24 01** Cannabis Liability Coverage provide for a broadening of coverage for certain property and liability exposures related to cannabis when those endorsements are attached.

New Forms

- ◆ **HO 06 01**, Limited Cannabis Property Coverage
- ◆ **HO 24 01**, Cannabis Liability Coverage

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 - Broad Form
- ◆ **HO 00 03**, Homeowners 3 - Special Form
- ◆ **HO 00 04**, Homeowners 4 - Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 - Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 - Unit-Owners Form
- ◆ **HO 00 08**, Homeowners 8 - Modified Form
- ◆ **HO 05 80**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 81**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 82**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 84**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 85**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 86**, Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
- ◆ **HO 24 73**, Farmers Personal Liability Coverage

Change No. 24 – New Contents Comprehensive Coverage Form

Introduction

We are introducing a new coverage form, **HO 00 14**, Homeowners 14 – Contents Comprehensive Form. This new policy form is a Contents Policy, similar to **HO 00 04**, Homeowners 4 - Contents Broad Form, but with several differences.

Background

In 2016 ISO surveyed 610 millennials (ages 18-39) to learn about their coverage needs, attitudes, usage, and typical understanding of personal auto, renters and homeowners insurance products. We found, in part, that based on changes in demographics of this generation, including more millennials living at home with their parents, an increased participation in home sharing and ridesharing, and a desire to save money and be cost efficient, there may be opportunities to create personal lines products that may be of interest to and address some of the unique coverage needs of this generation.

As a result of our research, including evaluating these consumer survey results and obtaining feedback from various personal lines insurers, ISO staff determined that creating such coverage options may be beneficial in the marketplace and help insurers meet some of the changing needs of millennials and other generations.

Explanation of Changes

We are now introducing a new policy form **HO 00 14**, Homeowners 14 - Comprehensive Contents Form. This new policy form will be made available in addition to **HO 00 04** and includes several coverages that may meet the changing needs of certain policyholders.

Some of these coverages are:

- ◆ Open perils coverage;
- ◆ Broadened coverage for home sharing host activities;
- ◆ New additional coverages for hard drive data recovery and bed bug remediation;
- ◆ Coverage for certain types of personal property described below is provided under a Special Limit of Liability wherein all of the following are subject to 10% of the Coverage C limit:
 - Money, bank notes, etc.;

- Securities, accounts, deeds, etc.;
- Theft of jewelry, watches, and furs;
- Theft of firearms;
- Theft of silverware;
- Business property; and
- Antiques, fine arts, paintings and similar articles of rarity or antiquity; and
- Model or hobby aircraft or watercraft not used or designed to carry people or cargo.

This new policy also provides loss settlement on a replacement cost basis.

To streamline the new policy, and in response to feedback received regarding their potential lack of usage and/or exposure by those surveyed, we have not included or reduced certain coverages that are currently available in **HO 00 04**.

These include, but are not limited to:

◆ Property coverages for:

- Watercraft, other than model or hobby watercraft;
- Trees, shrubs and plants;
- Fire Department Service Charge;
- Loss assessment;
- Collapse;
- Safety glass;
- Building additions or alterations;
- Ordinance or law requirements; and
- Grave markers.

◆ Liability coverages for:

- Motor vehicles, other than:
 - Vehicles designed to assist the handicapped; and
 - Motorized bicycles and motorized scooters;
- Watercraft;
- Loss assessment; and
- "Residence employees".

This new policy is introduced to provide insurers with an alternative approach for policyholders who wish to insure their personal property to address their own individual unique set of exposures.

The following optional endorsements will be made available for use with this new policy:

- ◆ Loss Of Use - Increased Limits (No endorsement)
- ◆ Premises Alarm or Fire Protection System (**HO 04 16**)
- ◆ Broadened Residence Premises Definition (**HO 06 49**)
- ◆ Refrigerated Property Coverage (**HO 04 98**)
- ◆ Limited Water Back-up And Sump Discharge Or Overflow Coverage (**HO 04 95**)
- ◆ Additional Insured - Household Resident (**HO 04 58**)
- ◆ Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage (**HO 04 28**)
- ◆ Canine Liability Exclusion (**HO 24 77**)

Impact

This is a new coverage option.

New Forms

- ◆ **HO 00 14**, Homeowners 14 - Comprehensive Contents Form.
- ◆ **HO 24 02**, Other Insured Location(s)
- ◆ **HO 06 95**, Broadened Water Back-up And Sump Discharge Or Overflow Coverage
- ◆ **HO 24 04**, Motorized Bicycle And Motorized Scooter Liability Exclusion
- ◆ **HO 24 49**, Personal Injury Coverage (Aggregate Limit Of Liability)
- ◆ **HO 24 89**, Personal Injury Coverage

Revised Forms

- ◆ **HO 06 49**, Broadened Residence Premises Definition
- ◆ **HO 04 28**, Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
- ◆ **HO 04 58**, Additional Insured - Household Resident
- ◆ **HO 04 95**, Limited Water Back-up And Sump Discharge Or Overflow Coverage

Change No. 25 – Incorporating Home-sharing Host Activities Amendatory Endorsements into Base Homeowners Forms

Introduction

We are incorporating the provisions of our mandatory Home-Sharing Host Activity Amendatory Endorsements into the ISO Homeowners base policy forms.

Background

In 2016, ISO introduced mandatory Home-Sharing Host Activities Amendatory Endorsements, to be attached to each of our applicable underlying Homeowners Policy forms. These amendatory endorsements addressed, in part, the newly emerging exposures related to home-sharing host activities. The amendatory endorsements amended certain property and liability coverage provisions under each ISO Homeowners Policy forms with respect to home-sharing exposures not historically contemplated under our program.

At the time, the new mandatory endorsements were accompanied by a corresponding series of new, optional Broadened Home-Sharing Host Activities Coverage endorsements which buy back certain coverages when home-sharing exposures exist.

Explanation of Changes

We are now incorporating the provisions contained in the Home-sharing Host Activities Amendatory Endorsements into their corresponding base Homeowners policies, as noted below:

- ◆ The provisions of **HO 06 52**, Home-Sharing Host Activities Amendatory Endorsement are incorporated in **HO 00 02**, Homeowners 2 – Broad Form
- ◆ The provisions of **HO 06 53**, Home-Sharing Host Activities Amendatory Endorsement are incorporated in **HO 00 03**, Homeowners 3 – Special Form
- ◆ The provisions of **HO 06 54**, Home-Sharing Host Activities Amendatory Endorsement are incorporated in **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ The provisions of **HO 06 55**, Home-Sharing Host Activities Amendatory Endorsement are incorporated in **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ The provisions of **HO 06 56**, Home-Sharing Host Activities Amendatory Endorsement are incorporated in **HO 00 06**, Homeowners 6 – Unit-Owners Form

- ◆ The provisions of **HO 06 58**, Home-Sharing Host Activities Amendatory Endorsement are incorporated in **HO 00 08**, Homeowners 8 – Modified Coverage Form

The Personal Injury provisions contained in the ISO Home-Sharing Host Activities Amendatory Endorsements are also incorporated in **HO 24 10**, Personal Injury Coverage (Aggregate Limit) and **HO 24 82**, Personal Injury Coverage.

Additionally, we are revising the corresponding Broadened Home-Sharing Host Activities Coverage Endorsements, **HO 06 62**, **HO 06 63**, **HO 06 64**, **HO 06 65**, **HO 06 66** and **HO 06 68** to delete content that will now be incorporated in the base homeowner forms.

Impact

There is no change in coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 - Broad Form
- ◆ **HO 00 03**, Homeowners 3 – Special Form
- ◆ **HO 00 04**, Homeowners 4 – Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 – Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 – Unit-Owners Coverage Form
- ◆ **HO 00 08**, Homeowners 8 – Modified Coverage Form
- ◆ **HO 06 62**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 63**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 64**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 65**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 66**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 68**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 24 10**, Personal Injury Coverage (Aggregate Limit Of Liability)
- ◆ **HO 24 82**, Personal Injury Coverage

Withdrawn Forms

- ◆ **HO 06 52**, Home-Sharing Host Activities Amendatory Endorsement
- ◆ **HO 06 53**, Home-Sharing Host Activities Amendatory Endorsement
- ◆ **HO 06 54**, Home-Sharing Host Activities Amendatory Endorsement
- ◆ **HO 06 55**, Home-Sharing Host Activities Amendatory Endorsement
- ◆ **HO 06 56**, Home-Sharing Host Activities Amendatory Endorsement
- ◆ **HO 06 58**, Home-Sharing Host Activities Amendatory Endorsement

Change No. 26 – Withdrawn Endorsements

Introduction

We are withdrawing several endorsements from use under ISO's Homeowners Policy Program.

Background

Currently, **HO 12 45**, Change Endorsement, is to be used when an endorsement is added after the effective date of the policy. Generally, the purpose of the Change Endorsement is to document the date a policy change is to become effective.

HO 12 76, Homeowners Rating Information, serves rating, statistical and checking (auditing) purposes, and was designed to enable companies to adapt, supplement, or relocate the rating information for compatibility with their individual policy writing and processing procedures.

HO 04 62, Scheduled Personal Property Endorsement, was designed to provide an extra page to enter scheduled personal property. However, personal property and pertinent information can now be entered on **HO 04 61** Scheduled Personal Property Coverage.

HO 04 14, Special Computer Coverage, provides open perils coverage for computer equipment. This form was first introduced at a time when personal computers were both less common and significantly more costly than they are today. Open perils coverage for computers will still be available via:

- ◆ Homeowners 5 - Comprehensive Form **HO 00 05**
- ◆ Special Personal Property Coverage **HO 05 24** (which can be attached to Homeowners 4 - Contents Broad Form **HO 00 04**); and
- ◆ Unit-Owners Coverage C Special Coverage (which can be attached to Homeowners 6 - Unit-Owners Coverage Form **HO 00 06**).

HO 04 85, Fire Department Clause is currently available for use by insurers in a limited number of jurisdictions where a policyholder subscribes or contracts for fire protection for an additional fee. In general, **HO 04 85** adds a condition that the name insured maintains a subscription contract for fire protective services during the term of the policy.

Several insurers provided us with feedback that the issue of a subscription contract for fire protective services tends to be more typically relevant with respect to public protection classification considerations as opposed to a coverage consideration.

Explanation of Changes

Due in part to advances in policy automation, rating, and underwriting technologies, these endorsements no longer appear to be useful. Therefore, we are withdrawing these endorsements from the ISO Homeowners Policy Program.

Impact

There is no coverage impact.

Withdrawn Forms

- ◆ **HO 04 14**, Special Computer Coverage
- ◆ **HO 04 62**, Scheduled Personal Property Endorsement
- ◆ **HO 12 45**, Change Endorsement
- ◆ **HO 12 76**, Homeowners Rating Information
- ◆ **HO 04 85**, Fire Department Clause

Change No. 27 – Other Revisions

Introduction

We are making other miscellaneous revisions to several forms and endorsements.

Explanation of Changes

Remodeled, Renovated, or Repaired

In Change No. 10, we revised the Vandalism And Malicious Mischief provision located under Section I – Perils Insured Against and the Glass Or Safety Glazing Material provision located under Section I – Additional Coverages to add the words "remodeled, renovated, or repaired" to explicitly express that a dwelling undergoing remodeling, renovation, or repair is not considered vacant.

For consistency, we are also revising the wording of Section I - Property Coverages, item 2. Limit for Property at Other Locations, in both the Other Residences and Self-Storage Facility sections to use the same phrase, "remodeled, renovated, or repaired".

Loss of Use

Section I - Property Coverages, Coverage D. Loss of Use in the base Homeowners policy forms provides coverage with respect to Additional Living Expenses and Fair Rental Value.

For consistency, we are modifying one phrase in each of those sections to reference repairing or replacing "the damaged property", rather than repairing or replacing "the damage" and repairing or replacing "such premises."

Green Upgrades and Form HO 00 06

HO 06 31, Green Upgrades Coverage, amends the ISO Homeowners Program policy forms so that the terms "cost to repair or replace" or "replacement cost" include "green" upgrades. However, **HO 00 06**, Homeowners 6 – Unit-Owners Coverage Form, uses the slightly different terms "repaired" and "replaced" instead of "cost to repair or replace" and "replacement cost." We are, therefore, adding wording to the Green Upgrades Coverage Endorsement noting the variation in usage for form **HO 00 06**.

Antennas, Tapes, Wires, Records, Disks or Other Media

ISO's Homeowners Program policy forms **HO 00 02**, **HO 00 03**, **HO 00 04**, **HO 00 05**, **HO 00 06** and **HO 00 08** provide limited coverage with respect to antennas, tapes, wires, records, disks or other media in or upon a motor vehicle. In forms **HO 00 02**, **HO 00 05**, **HO 00 06** and **HO 00 08**, this is referenced as

"\$250 on antennas, tapes, wires, records, disks or other media", but in **HO 00 03** and **HO 00 04** it has been noted as "\$250 *for* antennas, tapes, wires, records, disks or other media.[emphasis added]" We are changing forms **HO 00 03** and **HO 00 04** to also say "\$250 on antennas, tapes, wires, records, disks or other media" for consistency across policy forms.

Computer-Related Damage or Injury ("Year 2000") Endorsements

Several endorsements were introduced previously to address computer-related damage or injury resulting from the potential inability of computer systems to recognize certain dates or times, including the year 2000 in particular. Given the time that has passed since the year 2000, we are taking this opportunity to remove the specific reference to that year and to reinforce the broader applicability to other similar issues beyond the specific year 2000 reference.

Updated Transition Endorsements

We have updated the transition endorsements that were introduced with the 2011 ISO Homeowners Multistate General Program Revision. These endorsements provide companies with an additional option for updating their policy forms.

The transition endorsements include the revisions that were developed for the policy forms with this multistate revision. Companies can implement the revisions in this filing by attaching the appropriate transition endorsement to the 05 11 edition of the corresponding policy form.

Miscellaneous Editorial Revisions

We have also made miscellaneous minor editorial revisions in the policy forms and endorsements as necessary, for grammatical or other editorial reasons. These changes include:

- ◆ As noted in About This Filing, changing the text layout in our forms from double-column to single-column format.
- ◆ Revised titles for some endorsements, including removing the word "endorsement" and adding the word "coverage" where applicable.
- ◆ In endorsements containing Schedules, revising the wording "Entries may be left blank if shown elsewhere in this policy for this coverage" to "Information required to complete this Schedule, if not shown above, will be shown in the Declarations". This is consistent with the change made to similar forms with the 2011 revisions.
- ◆ The addition of several definitions and the removal of one Additional Coverage in the Homeowners Coverage Forms has resulted in the need to update the outline designation references to Section, Paragraph and line numbers throughout the forms and many of the endorsements.

Impact

There is no impact on coverage.

Revised Forms

- ◆ **HO 00 02**, Homeowners 2 - Broad Form
- ◆ **HO 00 03**, Homeowners 3 - Special Form
- ◆ **HO 00 04**, Homeowners 4 - Contents Broad Form
- ◆ **HO 00 05**, Homeowners 5 - Comprehensive Form
- ◆ **HO 00 06**, Homeowners 6 - Unit-Owners Form
- ◆ **HO 00 08**, Homeowners 8 - Modified Form
- ◆ **HO 00 22**, Transition Endorsement for HO 00 02, Homeowners 2 – Broad Form
- ◆ **HO 00 23**, Transition Endorsement for HO 00 03, Homeowners 2 – Broad Form
- ◆ **HO 00 24**, Transition Endorsement for HO 00 04, Homeowners 2 – Broad Form
- ◆ **HO 00 25**, Transition Endorsement for HO 00 05, Homeowners 2 – Broad Form
- ◆ **HO 00 26**, Transition Endorsement for HO 00 06, Homeowners 2 – Broad Form
- ◆ **HO 00 28**, Transition Endorsement for HO 00 08, Homeowners 2 – Broad Form
- ◆ **HO 03 12**, Windstorm or Hail Percentage Deductible
- ◆ **HO 03 18**, Hurricane Deductible
- ◆ **HO 04 10**, Additional Interests - Residence Premises
- ◆ **HO 04 11**, Additional Limits of Liability for Coverages A, B, C and D
- ◆ **HO 04 12**, Increased Limits on Business Property
- ◆ **HO 04 13**, Computer-Related Damage or Injury Exclusion
- ◆ **HO 04 15**, Limited Computer-Related Damage or Injury Liability Coverage
- ◆ **HO 04 16**, Premises Alarm or Fire Protection System
- ◆ **HO 14 18**, Deferred Premium Payment
- ◆ **HO 04 20**, Specified Additional Amount Of Insurance For Coverage A Dwelling

- ◆ **HO 04 26**, Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- ◆ **HO 04 27**, Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- ◆ **HO 04 28**, Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- ◆ **HO 04 30**, Theft Coverage Increase
- ◆ **HO 04 35**, Supplemental Loss Assessment Coverage
- ◆ **HO 04 36**, Loss Assessment Coverage for Earthquake
- ◆ **HO 04 40**, Structures Rented To Others – Residence Premises
- ◆ **HO 04 41**, Additional Insured – Residence Premises
- ◆ **HO 04 42**, Permitted Incidental Occupancies – Residence Premises
- ◆ **HO 04 43**, Replacement Cost Loss Settlement For Certain Non-Building Structures on the Residence Premises
- ◆ **HO 04 46**, Inflation Guard
- ◆ **HO 04 48**, Other Structures On The Residence Premises - Increased Limits
- ◆ **HO 04 49**, Building Additions and Alterations - Other Residence
- ◆ **HO 04 50**, Increased Amount of Insurance For Personal Property At Other Residences
- ◆ **HO 04 51**, Building Additions and Alterations - Increased Limit
- ◆ **HO 04 52**, Livestock Collision Coverage
- ◆ **HO 04 53**, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage
- ◆ **HO 04 54**, Earthquake Coverage
- ◆ **HO 04 55**, Identity Fraud Expense Coverage
- ◆ **HO 04 56**, Special Loss Settlement
- ◆ **HO 04 58**, Additional Insured - Household Resident
- ◆ **HO 04 59**, Assisted Living Care Coverage
- ◆ **HO 04 60**, Scheduled Personal Property Coverage (With Agreed Value Loss Settlement)
- ◆ **HO 04 61**, Scheduled Personal Property Coverage
- ◆ **HO 04 77**, Ordinance or Law Increased Amount of Coverage
- ◆ **HO 04 78**, Multiple Company Insurance
- ◆ **HO 04 81**, Actual Cash Value Loss Settlement
- ◆ **HO 04 90**, Personal Property Replacement Cost Loss Settlement

- ◆ **HO 04 91**, Coverage B – Other Structures Away From The Residence Premises – Actual Cash Value Loss Settlement
- ◆ **HO 04 92**, Specific Structures Away From The Residence Premises – Actual Cash Value Loss Settlement
- ◆ **HO 04 93**, Actual Cash Value Loss Settlement for Windstorm or Hail Losses to Roof Surfacing
- ◆ **HO 04 94**, Windstorm or Hail Exclusion
- ◆ **HO 04 95**, Limited Water Back-up and Sump Discharge or Overflow Coverage
- ◆ **HO 04 97**, Limited Home Day Care Coverage
- ◆ **HO 04 98**, Refrigerated Property Coverage
- ◆ **HO 04 99**, Sinkhole Collapse Coverage
- ◆ **HO 05 24**, Special Personal Property Coverage
- ◆ **HO 05 27**, Additional Insured – Student Living Away From The Residence Premises
- ◆ **HO 05 28**, Owned Motorized Golf Cart Physical Loss Coverage
- ◆ **HO 05 30**, Functional Replacement Cost Loss Settlement
- ◆ **HO 05 31**, Modified Functional Replacement Cost Loss Settlement
- ◆ **HO 05 41**, Extended Theft Coverage For Residence Premises Occasionally Rented to Others
- ◆ **HO 05 46**, Supplemental Landlord's Furnishings Coverage
- ◆ **HO 05 80**, Property Remediation For Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 81**, Property Remediation For Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 82**, Property Remediation For Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 84**, Property Remediation For Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 85**, Property Remediation For Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages
- ◆ **HO 05 86**, Property Remediation For Escaped Liquid Fuel and Limited Lead and Escaped Liquid Fuel Liability Coverages
- ◆ **HO 06 07**, Limited Theft - Coverage C – Dwelling Under Construction

- ◆ **HO 06 14**, Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility
- ◆ **HO 06 15**, Trust Coverage
- ◆ **HO 06 31**, Green Upgrades Coverage
- ◆ **HO 06 33**, Mechanical Breakdown Coverage
- ◆ **HO 06 43**, Cosmetic Damage Exclusion – Windstorm or Hail
- ◆ **HO 06 44**, Roof Surfacing Cosmetic Damage Exclusion – Windstorm or Hail
- ◆ **HO 06 46**, Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing
- ◆ **HO 06 48**, Residence Premises Definition
- ◆ **HO 06 49**, Broadened Residence Premises Definition
- ◆ **HO 06 51**, Damaged to Property of Others – Increased Limits
- ◆ **HO 06 62**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 63**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 64**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 65**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 66**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 68**, Broadened Home-Sharing Host Activities Coverage
- ◆ **HO 06 69**, Utility Line Expense Coverage
- ◆ **HO 07 01**, Home Business Insurance Coverage
- ◆ **HO 07 50**, Additional Insured – Managers Or Lessors Of Premises Leased To An Insured
- ◆ **HO 07 51**, Additional Insured – Vendors
- ◆ **HO 07 52**, Loss Payable Provisions
- ◆ **HO 07 53**, Exclusion - Personal And Advertising Injury
- ◆ **HO 07 54**, Liquor Liability Exclusion And Exception For Scheduled Activities
- ◆ **HO 07 55**, Special Coverage - Spoilage Of Perishable Stock
- ◆ **HO 07 56**, Valuable Papers And Records Coverage Increased Limits
- ◆ **HO 07 57**, Special Coverage For Valuable Papers And Records
- ◆ **HO 07 58**, Computer-Related Damage or Injury Exclusion
- ◆ **HO 07 59**, Limited Computer-Related Damage Or Injury Liability Coverage
- ◆ **HO 17 31**, Unit-Owners Coverage C Special Coverage

- ◆ **HO 17 32**, Unit-Owners Coverage A Special Coverage
- ◆ **HO 17 33**, Unit-Owners Rental To Others
- ◆ **HO 17 47**, Broadened Residence Premises Definition – Unit-Owners
- ◆ **HO 17 48**, Residence Premises Definition – Unit-Owners
- ◆ **HO 24 10**, Personal Injury Coverage (Aggregate Limit Of Liability)
- ◆ **HO 24 13**, Incidental Low Power Recreational Motor Vehicle Liability Coverage
- ◆ **HO 24 43**, Permitted Incidental Occupancies – Other Residence
- ◆ **HO 24 64**, Owned Snowmobile Liability Coverage
- ◆ **HO 24 70**, Additional Residence Rented To Others 1, 2, 3, Or 4 Families
- ◆ **HO 24 71**, Designated Business Pursuits Liability Coverage
- ◆ **HO 24 72**, Incidental Farming Personal Liability Coverage
- ◆ **HO 24 73**, Farmers Personal Liability Coverage
- ◆ **HO 24 75**, Supplemental Watercraft Liability Coverage
- ◆ **HO 24 77**, Canine Liability Exclusion
- ◆ **HO 24 82**, Personal Injury Coverage
- ◆ **HO 24 96**, Exclusion of Farm Employees Illegally Employed
- ◆ **HO 34 02**, Model or Hobby Aircraft Liability Exclusion
- ◆ **HO 34 03**, Personal Injury Aircraft Exclusion
- ◆ **MH 04 01**, Mobilehome Coverage
- ◆ **MH 04 02**, Mobilehome Actual Cash Value Loss Settlement
- ◆ **MH 04 03**, Mobilehome Transportation/Permission to Move
- ◆ **MH 04 04**, Mobilehome Lienholder's Single Interest
- ◆ **MH 04 06**, Mobilehome Property Removed Increased Limit
- ◆ **MH 04 08**, Mobilehome Ordinance or Law Coverage
- ◆ **MH 04 25**, Mobilehome Actual Cash Value Loss Settlement For Windstorm or Hail Losses to Roof Surfacing
- ◆ **MH 04 26**, Mobilehome Residence Premises Definition
- ◆ **MH 04 27**, Mobilehome Broadened Residence Premises Definition

Part II – Attachment of Forms And Endorsements

This section contains a complete copy of all new, revised and withdrawn forms and endorsements as listed below. All revised forms and endorsements contain a standard format of ~~striking through~~ deletions and underlining new material.

Each form is attached as follows. The previous editions of all *revised* forms are indicated below or otherwise labeled as *new* or *withdrawn*.

Number	Previous Edition	Title
HO 00 02 03 22	05 11	Homeowners 2 – Broad Form
HO 00 03 03 22	05 11	Homeowners 3 – Special Form
HO 00 04 03 22	05 11	Homeowners 4 – Contents Broad Form
HO 00 05 03 22	05 11	Homeowners 5 – Comprehensive Form
HO 00 06 03 22	05 11	Homeowners 6 – Unit-Owners Form
HO 00 08 03 22	05 11	Homeowners 8 – Modified Coverage Form
HO 00 14 03 22	New	Homeowners 14 - Contents Comprehensive Form
HO 00 22 03 22	05 11	Transition Endorsement For HO 00 02, Homeowners 2 – Broad Form
HO 00 23 03 22	05 11	Transition Endorsement For HO 00 03, Homeowners 3 – Special Form
HO 00 24 03 22	05 11	Transition Endorsement For HO 00 04, Homeowners 4 – Contents Broad Form
HO 00 25 03 22	05 11	Transition Endorsement For HO 00 05, Homeowners 5 – Comprehensive Form
HO 00 26 03 22	05 11	Transition Endorsement For HO 00 06, Homeowners 6 – Unit-Owners Form
HO 00 28 03 22	05 11	Transition Endorsement For HO 00 08, Homeowners 8 – Modified Coverage Form
HO 03 12 03 22	05 11	Windstorm Or Hail Percentage Deductible
HO 03 18 03 22	05 11	Hurricane Deductible
HO 04 10 03 22	10 00	Additional Interests - Residence Premises

Number	Previous Edition	Title
HO 04 11 03 22	05 11	Additional Limits Of Liability For Coverages A, B, C And D
HO 04 12 03 22	05 11	Increased Limits on Business Property
HO 04 13 03 22	10 00	Computer-Related Damage or Injury Exclusion
HO 04 14 02 17	Withdrawn	Special Computer Coverage
HO 04 15 03 22	10 00	Limited Computer-Related Damage Or Injury Liability Coverage
HO 04 16 03 22	10 00	Premises Alarm, Water Leak Detection Or Fire Protection System
HO 04 18 03 22	10 00	Deferred Premium Payment
HO 04 20 03 22	05 11	Specified Additional Amount Of Insurance For Coverage A - Dwelling
HO 04 26 03 22	05 11	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
HO 04 27 03 22	05 11	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
HO 04 28 03 22	05 11	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
HO 04 30 03 22	02 17	Theft Coverage Increase
HO 04 35 03 22	05 11	Supplemental Loss Assessment Coverage
HO 04 36 03 22	05 11	Loss Assessment Coverage for Earthquake
HO 04 40 03 22	10 00	Structures Rented To Others - Residence Premises
HO 04 41 03 22	10 00	Additional Insured - Residence Premises
HO 04 42 03 22	10 00	Permitted Incidental Occupancies - Residence Premises
HO 04 43 03 22	05 11	Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises
HO 04 46 03 22	10 00	Inflation Guard

Number	Previous Edition	Title
HO 04 48 03 22	10 00	Other Structures On The Residence Premises - Increased Limits
HO 04 49 03 22	10 00	Building Additions And Alterations - Other Residence
HO 04 50 03 22	05 11	Increased Amount Of Insurance For Personal Property At Other Residences
HO 04 51 03 22	10 00	Building Additions And Alterations - Increased Limit
HO 04 52 03 22	05 11	Livestock Collision Coverage
HO 04 53 03 22	10 00	Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage
HO 04 54 03 22	05 11	Earthquake Coverage
HO 04 55 03 22	05 11	Identity Fraud Expense Coverage
HO 04 56 03 22	05 11	Special Loss Settlement
HO 04 58 03 22	02 17	Additional Insured - Household Resident
HO 04 59 03 22	05 11	Assisted Living Care Coverage
HO 04 60 03 22	05 11	Scheduled Personal Property Coverage (With Agreed Value Loss Settlement)
HO 04 61 03 22	05 11	Scheduled Personal Property Coverage
HO 04 62 05 11	Withdrawn	Scheduled Personal Property Endorsement
HO 04 65 03 22	05 11	Coverage C Increased Special Limits Of Liability
HO 04 66 03 22	05 11	Coverage C Increased Special Limits Of Liability
HO 04 77 03 22	10 00	Ordinance Or Law Increased Amount Of Coverage
HO 04 78 03 22	05 11	Multiple Company Insurance
HO 04 81 03 22	05 11	Actual Cash Value Loss Settlement
HO 04 85 10 00	Withdrawn	Fire Department Clause
HO 04 90 03 22	05 11	Personal Property Replacement Cost Loss Settlement

Number	Previous Edition	Title
HO 04 91 03 22	02 17	Coverage B - Other Structures Away From The Residence Premises - Actual Cash Value Loss Settlement
HO 04 92 03 22	02 17	Specific Structures Away From The Residence Premises - Actual Cash Value Loss Settlement
HO 04 93 03 22	04 16	Actual Cash Value Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing
HO 04 94 03 22	10 00	Windstorm Or Hail Exclusion
HO 04 95 03 22	01 14	Limited Water Back-Up And Sump Discharge Or Overflow Coverage
HO 04 97 03 22	05 11	Limited Home Day Care Coverage
HO 04 98 03 22	05 11	Refrigerated Property Coverage
HO 04 99 03 22	10 00	Sinkhole Collapse Coverage
HO 05 24 03 22	05 11	Special Personal Property Coverage
HO 05 27 03 22	05 11	Additional Insured - Student Living Away From The Residence Premises
HO 05 28 03 22	05 11	Owned Motorized Golf Cart Physical Loss Coverage
HO 05 30 03 22	05 11	Functional Replacement Cost Loss Settlement
HO 05 31 03 22	05 11	Modified Functional Replacement Cost Loss Settlement
HO 05 41 03 22	02 17	Extended Theft Coverage For Residence Premises Occasionally Rented To Others
HO 05 46 03 22	10 00	Supplemental Landlord's Furnishings Coverage
HO 05 80 03 22	05 11	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 81 03 22	05 11	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages

Number	Previous Edition	Title
HO 05 82 03 22	05 11	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 84 03 22	05 11	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 85 03 22	05 11	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 05 86 03 22	05 11	Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages
HO 06 01 03 22	New	Limited Cannabis Property Coverage
HO 06 07 03 22	05 11	Limited Theft – Coverage C – Dwelling Under Construction
HO 06 14 03 22	05 11	Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility
HO 06 15 03 22	02 17	Trust Coverage
HO 06 21 03 22	New	Specified Other Structure(s) Exclusion
HO 06 31 03 22	01 14	Green Upgrades Coverage
HO 06 33 03 22	01 14	Mechanical Breakdown Coverage
HO 06 43 03 22	04 16	Cosmetic Damage Exclusion – Windstorm Or Hail
HO 06 44 03 22	04 16	Roof Surfacing Cosmetic Damage Exclusion – Windstorm Or Hail
HO 06 46 03 22	06 16	Limited Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing
HO 06 48 03 22	10 15	Residence Premises Definition
HO 06 49 03 22	10 15	Broadened Residence Premises Definition
HO 06 51 03 22	02 17	Damage To Property Of Others – Increased Limits
HO 06 52 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement

Number	Previous Edition	Title
HO 06 53 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 54 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 55 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 56 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 58 02 17	Withdrawn	Home-Sharing Host Activities Amendatory Endorsement
HO 06 62 03 22	02 17	Broadened Home-Sharing Host Activities Coverage
HO 06 63 03 22	02 17	Broadened Home-Sharing Host Activities Coverage
HO 06 64 03 22	02 17	Broadened Home-Sharing Host Activities Coverage
HO 06 65 03 22	02 17	Broadened Home-Sharing Host Activities Coverage
HO 06 66 03 22	02 17	Broadened Home-Sharing Host Activities Coverage
HO 06 67 03 22	New	Limited Theft – Coverage A And B – Dwelling Under Construction
HO 06 68 03 22	02 17	Broadened Home-Sharing Host Activities Coverage
HO 06 69 03 22	12 20	Utility Line Expense Coverage
HO 06 91 03 22	New	Coverage B – Other Structures Away From The Residence Premises – Replacement Cost Loss Settlement For Buildings
HO 06 92 03 22	New	Specific Structures Away From The Residence Premises – Replacement Cost Loss Settlement For Buildings
HO 06 95 03 22	New	Broadened Water Back-Up And Sump Discharge or Overflow Coverage

Number	Previous Edition	Title
HO 07 01 03 22	05 11	Home Business Insurance Coverage
HO 07 50 03 22	05 11	Additional Insured – Managers Or Lessors Of Premises Leased To An Insured
HO 07 51 03 22	10 00	Additional Insured – Vendors
HO 07 52 03 22	05 11	Loss Payable Provisions
HO 07 53 03 22	10 00	Exclusion - Personal And Advertising Injury
HO 07 54 03 22	10 00	Liquor Liability Exclusion And Exception For Scheduled Activities
HO 07 55 03 22	05 11	Special Coverage – Spoilage Of Perishable Stock
HO 07 56 03 22	10 00	Valuable Papers And Records Coverage Increased Limits
HO 07 57 03 22	05 11	Special Coverage For Valuable Papers And Records
HO 07 58 03 22	10 00	Computer-Related Damage Or Injury Exclusion
HO 07 59 03 22	10 00	Limited Computer-Related Damage Or Injury Liability Coverage
HO 12 45 10 00	Withdrawn	Change Endorsement
HO 12 76 10 00	Withdrawn	Homeowners Rating Information
HO 17 31 03 22	05 11	Unit-Owners Coverage C Special Coverage
HO 17 32 03 22	02 17	Unit-Owners Coverage A Special Coverage
HO 17 33 03 22	02 17	Unit-Owners Rental To Others
HO 17 47 03 22	10 15	Broadened Residence Premises Definition – Unit-Owners
HO 17 48 03 22	10 15	Residence Premises Definition – Unit-Owners
HO 24 01 03 22	New	Cannabis Liability Coverage
HO 24 02 03 22	New	Other Insured Locations(s)
HO 24 03 03 22	New	Non-Owned Motorized Bicycle And Motorized Scooter Liability Exclusion
HO 24 04 03 22	New	Motorized Bicycle and Motorized Scooter Liability Exclusion

Number	Previous Edition	Title
HO 24 10 03 22	05 11	Personal Injury Coverage (Aggregate Limit Of Liability)
HO 24 13 03 22	05 11	Incidental Low Power Recreational Motor Vehicle Liability Coverage
HO 24 43 03 22	10 00	Permitted Incidental Occupancies - Other Residence
HO 24 49 03 22	New	Personal Injury Coverage (Aggregate Limit Of Liability)
HO 24 64 03 22	10 00	Owned Snowmobile Liability Coverage
HO 24 70 03 22	10 00	Additional Residence Rented To Others 1,2,3 Or 4 Families
HO 24 71 03 22	10 00	Designated Business Pursuits Liability Coverage
HO 24 72 03 22	10 00	Incidental Farming Personal Liability Coverage
HO 24 73 03 22	02 17	Farmers Personal Liability Coverage
HO 24 75 03 22	10 00	Supplemental Watercraft Liability Coverage
HO 24 77 03 22	05 11	Canine Liability Exclusion
HO 24 82 03 22	05 11	Personal Injury Coverage
HO 24 89 03 22	New	Personal Injury Coverage
HO 24 96 03 22	10 00	Exclusion Of Farm Employees Illegally Employed
HO 34 02 03 22	02 17	Model Or Hobby Aircraft Liability Exclusion
HO 34 03 03 22	02 17	Personal Injury Aircraft Exclusion
MH 04 01 03 22	05 11	Mobilehome Coverage
MH 04 02 03 22	05 11	Mobilehome Actual Cash Value Loss Settlement
MH 04 03 03 22	05 11	Mobilehome Transportation/Permission To Move
MH 04 04 03 22	10 00	Mobilehome Lienholder's Single Interest
MH 04 06 03 22	10 00	Mobilehome Property Removed Increased Limit
MH 04 08 03 22	10 00	Mobilehome Ordinance Or Law Coverage
MH 04 25 03 22	04 16	Mobilehome Actual Cash Value Loss Settlement For Windstorm Or Hail Losses To Roof Surfacing

Number	Previous Edition	Title
MH 04 26 03 22	10 15	Mobilehome Residence Premises Definition
MH 04 27 03 22	10 15	Mobilehome Broadened Residence Premises Definition