



MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

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August 1, 2018

To: All Massachusetts Agents

Re: Homeowners Policy Program (HO 2000 Program)
Revisions to Rule 406. Deductibles and Introduction of Named Storm Deductible Rule, Factors and
Forms
Effective Date: September 1, 2018

The Massachusetts Property Insurance Underwriting Association (MPIUA) has recently received approval from the Massachusetts Division of Insurance to implement a revised Homeowners Deductible Rule (Rule 406.) by replacing our Minimum Windstorm or Hail Deductibles with Minimum Named Storm Deductibles. By replacing the Windstorm or Hail Deductibles with our own Named Storm Deductibles, wind damage claims from all other wind perils will therefore now be covered, subject to the "All Perils Deductible", whereas currently these losses are subject to the Percentage or Higher Fixed Dollar Windstorm or Hail Deductibles. The revised rule applies to all Homeowners 02, 03 and 05 policies with an inception date of September 1, 2018 or later.

Enclosed are Homeowners Policy Program MPIUA Exception Pages (MPIUA-HO-EXC-1) thru (MPIUA-HO-EXC-7), which detail the revised rule. This revised rule replaces Rule 406. Deductible in ISO's Homeowners Policy Program (HO 2000 Program Manual). The revised Rule 406:

- replaces all references to "Windstorm or Hail Deductible" with "Named Storm Deductible".
- replaces the Windstorm or Hail Percentage Deductible Endorsement **HO 03 12** with MPIUA's own Named Storm Percentage Deductible Endorsement **FP HNRP** which will be attached to all MPIUA Homeowners Policies (except HO 00 04 & HO 00 06). (See Rule 406.C.3(2)).
- introduces a new MPIUA Named Storm Fixed-Dollar Deductible Endorsement **FP HNRP** which will be attached to all MPIUA Homeowners Policies (except HO 00 04 & HO 00 06). (See Rule 406.C.3.b.(2))
- introduces Deductible Factors for the 1%, 2% and 5% Named Storm Percentage Deductibles (See Rule 406.C.3.a.(6))
- introduces Deductible Factors for the \$500, 1,000, 2,000 and 5,000 Named Storm Higher Fixed-Dollar Deductibles. (See Rule 406.C.3.b.(5))

We have enclosed a copy of the new **FP HNRP** Named Storm Percentage Deductible Endorsement and the new **FP HNRP** Named Storm Fixed-Dollar Deductible Endorsement, for your reference.

We have also enclosed a copy of the Homeowners Policyholder Notices when the Named Storm Percentage Deductible applies and the Homeowners Policyholder Notices when the Named Storm Fixed-Dollar Deductible

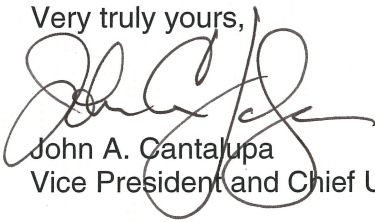
applies. A Quick Reference Sheet, which details the Minimum Deductible Named Storm Deductible By Coverage A Limit and Distance of the Property to the Coast is also attached.

To assist producers in determining if a coastal address is located within a mandatory percentage deductible area, the Association provides the ability to determine the distance to the coast through its website located as www.mpiua.com. This functionality, along with instructions for its use, can be viewed on the "Producer Home Page" which is accessed through the "Producer Login" link and requires a user name and password.

Producers must utilize this system, as the Association's Customer Service Department will not provide information regarding proximity to the coast for specific locations.

As mentioned above, these changes will be effective for all new and renewal policies with an inception date of **September 1, 2018 or later**. If you have any questions regarding this letter, please contact the Association's Customer Service Department.

Very truly yours,

A handwritten signature in black ink, appearing to read "John A. Cantalupa", is written over the typed name and title.

John A. Cantalupa
Vice President and Chief Underwriting Officer

JAC:pd

HOMEOWNERS 2000 PROGRAM

MANUAL PAGESMPIUA MASSACHUSETTS STATE PAGES EFFECTIVE AS OF 09 - 01 - 2018

PAGE CHECKLIST FOR MASSACHUSETTS STATE PAGES TO BE USED IN CONJUNCTION
WITH MULTISTATE RULES OF HOMEOWNERS 2000 PROGRAM DISTRIBUTED BY ISO
WITH MULTISTATE NOTICE HO-MU-2000-RU-001.

REVISED AND/OR NEW PAGE NUMBERS ARE UNDERLINED

EXCEPTION PAGES

HO-E-1, HO-E-2	2nd Edition 3-09
HO-E-3	4th Edition 7-10
HO-E-4, HO-E-5	8th Edition 7-10
HO-E-6	6th Edition 7-10
HO-E-7, HO-E-8	5th Edition 7-10
HO-E-9	4th Edition 7-10
HO-E-10	3rd Edition 7-10

MPIUA EXCEPTION PAGES

<u>MPIUA-HO-EXC-1 thru HO-EXC-2</u>	<u>5th Edition</u>	<u>Effective 09 - 01 - 2018</u>
<u>MPIUA-HO-EXC-3 & MPIUA-HO-EXC-4</u>	<u>2nd Edition</u>	<u>Effective 09 - 01 - 2018</u>
<u>MPIUA-HO-EXC-5 thru MPIUA-HO-EXC-7</u>	<u>1st Edition</u>	<u>Effective 09 - 01 - 2018</u>

TERRITORY PAGES

HO-T-1	2nd Edition 7-07
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MPIUA BASE CLASS PREMIUM PAGE

<u>HO-B-1</u>	Effective 03 - 31 - 2010
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CLASSIFICATION PAGES

HO-C-1 thru HO-C-4	3rd Edition 10-07
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MPIUA RATE PAGES

HO-R-1	Effective 12 - 31 - 2001
HO-R-2-3	Effective 03 - 31 - 2010
HO-R-4	Effective 12 - 31 - 2001
HO-R-5	Effective 03 - 31 - 2010
HO-R-6 thru HO-R-8	Effective 12 - 31 - 2001
HO-R-9, HO-R-10	Effective 12 - 31 - 2002
HO-R-11	Effective 03 - 31 - 2010
HO-R-12	Effective 03 - 31 - 2010
HO-R-13	Effective 07 - 01 - 2010
HO-R-14	Effective 12 - 31 - 2001
HO-R-15	Effective 07 - 01 - 2010

ISO's MULTISTATE NOTICE HO - MU - 2000 - RU - 001 DISPLAYS THE LATEST PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.
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ADDITIONAL EXCEPTION(S) TO GENERAL RULES

**RULE 406.
DEDUCTIBLES**

The following replaces Rule 406 Deductibles:

**RULE 406.
DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all Section I Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule 505.

A. Base Deductible

\$250 Deductible.

B. Optional Deductibles

1. Additional Premium Charge

- a. The options in Paragraphs 2. and 3. are subject to a minimum and maximum additional premium charge.
- b. Refer to the state company rates for these charges.

2. \$100 Deductible

To compute the premium for this option, multiply the Base Premium by a factor of 1.10.

3. \$250 Theft Deductible

All forms except **HO 00 05**, **HO 00 04** with Special Personal Property Coverage Endorsement **HO 05 24** and **HO 00 06** with Unit-Owners Coverage **C** (Special Coverage) Endorsement **HO 17 31**.

- a. The theft deductible applies to Coverage **C** – Personal Property and is available only when:
 - (1) A \$100 deductible applies to All Other Perils; or
 - (2) A higher deductible applies to Named Storm, as described in Paragraph **C.3.**, and a \$100 deductible applies to All Other Perils.
- b. When the \$100 deductible applies to All Other Perils, compute the premium by multiplying the Base Premium by a factor of:
 - (1) 1.09 for all forms except **HO 00 04** and **HO 00 06**; or
 - (2) 1.05 for Forms **HO 00 04** or **HO 00 06**.
- c. When a higher Named Storm and \$100 All Other Perils deductible applies, subtract a factor of .01 from the factors shown in Paragraphs **C.3.a.(6)** or **C.3.b.(5)**.

C. Optional Higher Deductibles

1. All Perils Deductible

To compute the premium for this deductible type, multiply the Base Premium by the factors selected from the following table:

All Forms Except HO 00 04 And HO 00 06			
	Deductible Amounts		
Coverage A Limit	\$500	\$1,000	\$2,500
Up to \$59,999	.91	.79	.62
\$60,000 to 99,999	.91	.79	.62
100,000 to 200,000	.92	.79	.62
200,001 and Over	.96	.89	.75
HO 00 04			
Coverage C Limit	\$500	\$1,000	\$2,500
Up to \$25,000	.91	.77	.59
\$25,001 and over	.93	.84	.68
HO 00 06			
Coverage C Limit	\$500	\$1,000	\$2,500
Up to \$40,000	.90	.76	.56
\$40,001 and over	.92	.81	.63

Table 406.C.1. All Perils Deductibles Factors

2. Theft Deductible (Forms HO 00 04 And HO 00 06 Only)

a. Deductible Amounts

This option provides for higher Theft deductible amounts of \$1,000 and \$2,500 to be used in conjunction with the deductible that applies to All Other Section I Perils.

b. Declarations Instructions

Separately enter, on the policy declaration, the deductible amounts that apply to Theft and All Other Section I Perils.

**RULE 406.
DEDUCTIBLES (Cont'd)**

**c. Deductible Factors
(1) Form HO 00 04**

Theft Deductible		All Other Perils Deductible Amount	Coverage C Limit	
Territory	Amount		Up to \$25,000	\$25,001 and over
City	\$ 1,000	\$ 100	.87	.92
		250	.84	.90
		500	.81	.87
	\$ 2,500	\$ 100	.74	.83
		250	.72	.81
Other Than City	\$ 1,000	500	.69	.78
		1000	.64	.74
	\$ 2,500	\$ 100	.93	.95
		250	.88	.92
		500	.84	.89

Table 406.C.2.c.(1) Theft Deductible Factors

**(2) City And Other Than City Territories
(Form HO 00 04 Only)**

Refer to state Territory Pages, Paragraph **2.A.** for a listing of City Territories and **2.B.** for Other Than City Territories.

(3) Form HO 00 06

Theft Deductible	All Other Perils Deductible Amount	Coverage C Limit	
		Up to \$40,000	\$40,001 and over
\$ 1,000	\$ 100	1.01	1.00
	250	.95	.96
	500	.87	.90
\$ 2,500	\$ 100	.97	.97
	250	.91	.92
	500	.83	.86
	1000	.72	.77

Table 406.C.2.c.(3) Theft Deductible Factors

3. Named Storm Deductible (All Forms Except HO 00 04 And HO 00 06)

The following deductible options are used in conjunction with the deductible applicable to All Other Section I Perils.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Named Storm percentage deductibles of 1%, 2% or 5% of the Coverage **A** limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Attach Named Storm Deductible Endorsement **FP HN SP** to the policy and enter on the policy declarations the dollar amount of the percentage deductible that applies to Named Storm and the dollar amount that applies to All Other Section I Perils.

Example

- Deductible – Section I \$250 except Named Storm \$__(1% of Coverage **A** limit)
- Deductible – Section I \$100 except:
 - \$250 for Theft of Personal Property: and
 - Named Storm \$__(2% of the Coverage **A** limit)

(3) Declarations Instructions

Enter, on the policy declarations, the percentage amount that applies to Named Storm and the dollar amount that applies to All Other Section I Perils. For example:

- Deductible – Named Storm 1% of Coverage **A** limit and \$250 for All Other Perils.
- Deductible – Named Storm 2% of the Coverage **A** limit, \$250 for Theft of Personal Property and \$100 for All Other.

(4) Deductible Application

In the event of a loss to covered property caused directly or indirectly by wind during a Named Storm the dollar amount is deducted from the total of the loss for all coverages. For example:

**RULE 406.
DEDUCTIBLES (Cont'd)**

Cov.	Limit Of Liability	1% Ded.	Amount Of Loss	
			Before Ded.	After Ded.
A	\$100,000	\$1,000	\$7,500	—
C	50,000		3,000	—
B	10,000		1,350	—
			\$11,850	\$10,850

Table 406.C.3.a.(4) Example

(5) Use Of Factors

The factors displayed in Paragraph (6) incorporate the factors for the All Peril Deductibles shown in Paragraphs **B.3.** and **C.1.** Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Named Storm deductible.

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following tables for the deductible amounts desired:

1% Named Storm Deductible				
All Other Perils Ded. Amount	Coverage A Limit (Expressed In \$)			
	Up To 59,999	60,000 To 99,999	100,000 To 200,000	200,001 & Over
\$ 100	1.0615	1.0514	1.0514	1.0460
250	.9705	.9705	.9680	.9680
500	.8990	.8990	.8950	.9390
1,000	—	—	.7840	.8830
2,500	—	—	—	.7440

Table 406.C.3.a.(6)#1 1% Named Storm Deductible

2% Named Storm Deductible				
All Other Perils Ded. Amount	Coverage A Limit (Expressed In \$)			
	Up To 59,999	60,000 To 99,999	100,000 To 200,000	200,001 & Over
\$ 100	1.0312	1.0312	1.0312	1.0250
250	.9402	.9402	.9490	.9590
500	.8670	.8670	.8760	.9200
1,000	.7683	.7683	.7683	.8593
2,500	—	—	.6066	.7260

Table 406.C.3.a.(6)#2 2% Named Storm Deductible

5% Named Storm Deductible				
All Other Perils Ded. Amount	Coverage A Limit (Expressed In \$)			
	Up To 59,999	60,000 To 99,999	100,000 To 200,000	200,001 & Over
\$ 100	.9806	.9806	.9950	1.0110
250	.8980	.8980	.9200	.9402
500	.8290	.8290	.8492	.8997
1,000	.7279	.7279	.7380	.8391
2,500	.5964	.5964	.5964	.7077

Table 406.C.3.a.(6)#3 5% Named Storm Deductible

b. Higher Fixed-Dollar Deductibles

(1) Deductible Amounts

This option provides for higher fixed-dollar deductible amounts of \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Attach Named Storm Deductible Endorsement **FP HN SF** to the policy

(3) Declarations Instruction

Separately enter, on the policy declarations, the deductible amounts that apply Named Storm and All Other Section I Perils. For example: \$1,000 for Named Storm and \$250 for All Other Perils.

(4) Use Of Factors

The factors displayed in Paragraph (5) incorporate the factors for the All Perils Deductibles shown in Paragraphs **B.3.** and **C.1.** Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Named Storm deductible.

(5) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following tables for the deductible amounts desired:

\$500 Named Storm Deductible				
All Other Perils Ded. Amount	Coverage A Limit (Expressed In \$)			
	Up To 59,999	60,000 To 99,999	100,000 To 200,000	200,001 & Over
\$ 100	1.0690	1.0760	1.0840	1.0810
250	.9907	.9907	.9950	.9920

Table 406.C.3.b.(5)#1 \$500 Named Storm Deductible

**RULE 406.
DEDUCTIBLES (Cont'd)**

\$1,000 Named Storm Deductible				
All Other Perils Ded. Amount	Coverage A Limit (Expressed In \$)			
	Up To 59,999	60,000 To 99,999	100,000 To 200,000	200,001 & Over
\$ 100	1.0312	1.0413	1.0615	1.0640
250	.9604	.9604	.9806	.9840
500	.8850	.8850	.9040	.9540

Table 406.C.3.b(5)#1 \$1,000 Named Storm Deductible

\$2,000 Named Storm Deductible				
All Other Perils Ded. Amount	Coverage A Limit (Expressed In \$)			
	Up To 59,999	60,000 To 99,999	100,000 To 200,000	200,001 & Over
\$ 100	.9907	1.0110	1.0413	1.0480
250	.9170	.9260	.9540	.9640
500	.8580	.8580	.8860	.9380
1,000	.7582	.7582	.7760	.8840

Table 406.C.3.b(5)#2 \$2,000 Named Storm Deductible

\$5,000 Named Storm Deductible				
All Other Perils Ded. Amount	Coverage A Limit (Expressed In \$)			
	Up To 59,999	60,000 To 99,999	100,000 To 200,000	200,001 & Over
\$ 100	.9705	.9806	1.0200	1.0250
250	.8896	.8997	.9301	.9503
500	.8290	.8290	.8593	.9200
1,000	.7279	.7279	.7582	.8690
2,500	.5863	.5964	.6060	.7430

Table 406.C.3.b(5)#3 \$5,000 Named Storm Deductible

**D. Minimum Named Storm Deductible Requirement -
All Forms Except HO 00 04 and HO 00 06**

- For a reduced premium, a minimum Named Storm deductible applies to all policies provided that the dollar amount of the minimum deductible according to this rule exceeds the amount of the deductible applicable to All Other Section I perils. This minimum

deductible varies by Coverage A limit and distance of the property from the coast as shown in Table A and Table B. The Named Insured may select a higher fixed-dollar deductible or a percentage deductible with a dollar amount that exceeds the applicable Minimum Named Storm Deductible amount.

- To compute the premium for this provision, use the Coverage A limit and location of the risk to determine the applicable Minimum Named Storm Deductible and then follow the instructions given in C.3.a. (5) and C.3.a. (6) for a percentage deductible and in C.3.b. (4) and C.3.b. (5) for a higher fixed-dollar deductible.

**RULE 406.
DEDUCTIBLES (Cont'd)**

**Minimum Named Storm Deductible By Coverage
A Limit And Distance Of The Property From The Coast**

Table A

Cov A Amt In than (000)	Entire Dukes & Nantucket Counties	Barnstable County With in 1/2 mile of Coast	More than 1/2 mile from Coast	Rest of State With in 1/2 mile of Coast	More than 1/2 mile from Coast
Up to 99	2%	2%	2%	1%	S
100 – 199	2%	2%	2%	1%	E
200 – 299	5%	2%	2%	1%	E
300 – 399	5%	2%	2%	1%	
400 – 499	5%	2%	2%	1%	T
500 – 599	5%	2%	2%	2%	A
600 – 699	5%	5%	2%	2%	B
700 – 799	5%	5%	2%	2%	L
800 – 899	5%	5%	2%	2%	E
900 – 999	5%	5%	2%	2%	
1000	5%	5%	2%	2%	B

Table B

All Other Perils Ded. Amount	Coverage A Limit				
	Up to \$59,999	\$60,000 to 124,999	\$125,000 to 249,999	\$250,000 to 599,999	\$600,000 and Over
\$ 100	NONE	\$500	\$1000	\$2000	\$5000
\$ 250	NONE	\$500	\$1000	\$2000	\$5000
\$ 500	NONE	NONE	\$1000	\$2000	\$5000
\$1000	NONE	NONE	NONE	\$2000	\$5000
\$2500	NONE	NONE	NONE	NONE	\$5000

The Minimum Named Storm Deductible as shown in Table A and B may be removed or reduced as shown in

**RULE 406.
DEDUCTIBLES (Cont'd)**

Table C below if the Insured has taken all or some of the required measures (See D.7.) to protect their home from wind damage.

**5. Requirements for Removal or Reduction of
Minimum Named Storm Deductible**

Table C

(1)	(2)	(3)
Mitigation Steps Taken	Named Storm Deductible Requirement As Per Rule (406.D.3.)	Revised Named Storm Deductible Requirement
All (D.7.i-v)	Any	All Perils Deductible
Roof & Foundation	5%	1%
(D.7.v)	5%	1%
	2%	All Perils Deductible
	1%	All Perils Deductible
	5,000	1,000
	2,000	All Perils Deductible
	1,000	All Perils Deductible
Roof Only	5%	2%
(D.7.v)	2%	1%
	1%	All Perils Deductible
	5,000	1,000
	2,000	500
	1,000	All Perils Deductible
All Windows & All Glass Doors	5%	2%
	2%	1%
(D.7.i-iii)	1%	All Perils Deductible
	5,000	1,000
	2,000	500
	1,000	All Perils Deductible

6. If the Named Storm Deductible is removed or reduced as per column (3), for premium computation use the Named Storm Deductible Factor corresponding to the applicable Minimum Named Storm Deductible shown in column (2).

Example (1): Consider a home in Dukes County with Coverage A Amount of \$250,000 and All Perils Deductible of \$500. According to the Rule 406. D. 3. Table A, a Minimum Named Storm Deductible of 5% will apply to the policy. To compute the premium for this provision i.e. All

Perils Deductible of \$500 and Named Storm Deductible of 5% with Coverage A Amount of \$250,000 multiply the Base Premium with the Deductible Factor of .8997 (i.e. a credit of 11.03%) according to the Rule 406. C.3.a. (6). See Table 406.C.3.a.(6)#3.

Suppose the insured has taken the required mitigation steps for Roof & Foundation connections (D.7.v.) only. Then the Named Storm Deductible of 5% is reduced to 1% as per Column (3) of Rule 406. D. 5. Table C. For premium computation, in lieu of using Deductible Factor of .9390 (i.e. a credit of 6.10%) corresponding to All Perils Deductible of \$500 and Named Storm Deductible of 1%, see Table 406.C.3.a.(6)#1, use the Deductible Factor of .8997 (i.e. a credit of 11.03%) corresponding to the All Perils Deductible of \$500 and Named Storm Deductible of 5% as provided in Rule 406. D. (6).

Example (2): Consider a home in Barnstable County with a Coverage A Amount of \$250,000 and All Perils Deductible of \$500. According to the Rule 406. D. 3. Table A, a Minimum Named Storm Deductible of 2% will apply to the policy. To compute the premium for this provision i.e. All Perils Deductible of \$500 and Named Storm Deductible of 2% with Coverage A Amount of \$250,000 multiply the Base Premium with the Deductible Factor of .9200 (i.e. a credit of 8%) according to the Rule 406. C.3.a. (6). See Table 406.C.3.a.(6)#2.

Suppose the insured has taken the required mitigation steps for Roof & Foundation connections (D.7.v.) only. Then the Named Storm Deductible of 2% is removed and the policy is then subject to All Perils Deductible of \$500 as per Column (3) of Rule 406. D. 5. Table C. For premium computation, in lieu of using Deductible Factor of .96 (i.e. a credit of 4%) corresponding to All Perils Deductible of \$500 with Coverage A Amount of \$250,000, see Table 406.C.1, use the Deductible Factor of .9200 (i.e. a credit of 8%) corresponding to the All Perils Deductible of \$500 and Named Storm Deductible of 2% as provided in Rule 406. D.(6).according to the Rule 406. C.3.a. (6). See Table 406.C.3.a.(6)#3.

RULE 406.
DEDUCTIBLES (Cont'd)

7. The measures required to protect a home from major wind damage and to remove or reduce the minimum named storm deductible include installation of:

i. **Windows:** Installation of impact resistant glass or impact resistant shutters that close over window openings to prevent flying debris from breaking window panes. If Plywood Shutters are being used, the following guidelines must be followed:

- Minimum 5/8" thickness
- Must not be used on openings greater than 8'x4'. The plywood must overlap the opening by 4" on each side.
- Must be pressure treated to resist moisture damage and stored inside.
- All panels must be pre-cut, pre-drilled and labeled for ease of installation. Four 1/4" holes must be drilled in the center area of each panel to relieve pressure during a hurricane.
- Plywood panels up to 3' x 4' must use 1/4" bolts that have contact with the wall anchor of at least 1 1/4" on frame or masonry walls. Larger sheets of plywood require 3/8" bolts that have contact with the wall anchor of at least 1 3/4" on frame walls and 1 1/2" on masonry walls.
- The building must be pre-drilled for wall anchors. The anchors and corresponding bolts must be kept in the wall at all times. The holes for the bolts must be 2 1/2" from the edge of the plywood at intervals of not greater than 12".
- All bolts and wall anchors must be corrosion resistant.

ii. **Entry Doors:** Installation of at least 3 hinges and a dead bolt security lock with a bolt at least one inch long.

iii. **Patio Doors:** Sliding glass doors are more vulnerable to wind damage than most other doors. Installation of impact resistant door systems made of laminated glass or plastic glazing is necessary to prevent flying debris

from breaking the glass.

iv. **Garage Doors:** Because of their size, garage doors are highly susceptible to wind damage. Install a garage door and track system that is labeled and rated for high wind pressures and debris impact. One such label is SBCC1 (Standard Building Code Congress International). Or, proof that a qualified inspector has determined your garage door and track system can resist high winds and has installed permanent metal stiffeners.

v. **Roof and Foundation Connections:** The points where the roof and the foundation meet the walls of the home are extremely important

if it is to resist high winds and pressures they place on the entire structure.

- a. The roof must be anchored to the walls with metal clips and straps.
- b. The walls must be properly anchored to the foundation.
- c. If the house is more than one story, the upper story wall framing must be firmly connected to the lower framing

Required Documentation:

1. Proof that these measures have been made is required for the wind deductible to be removed or reduced. Proof may be obtained by the receipt of signed statement from a qualified contractor certifying these measures are in place. A copy of the certificate must be submitted with the application.

**RULE 406.
DEDUCTIBLES**

SPECIAL STATE REQUIREMENTS

ADDITIONAL RULE
Rule A2

LEAD POISONING EXCLUSION AND COVERAGE OPTION

Paragraph F.1. is replaced by the following:

1. Reduced Premium Development

When Lead Poisoning Exclusion Endorsement **HO 24 41** is attached to the policy, calculate reduced premiums as follows:

a. Primary Location

If the primary location is a 2 or more family dwelling or a condominium unit multiply the BASE PREMIUM plus any additional premium for Coverage E increased limits by a factor of .97.

b. Additional Locations

For each additional location, multiply the coverage E basic limits premium, or, if applicable, the increased limits premium by a factor of .97.

Rule A5

**LIMITED FUNGI, WET OR DRY ROT OR BACTERIA
COVERAGE**

The following paragraph is added:

F. MPIUA Requirement

Use appropriate Limited Fungi, Wet or Dry Rot or Bacteria Coverage Endorsement with all Homeowners policies. Increased limits as shown in paragraph B. are available.

**HOMEOWNERS
FP HNRP 04 18**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM PERCENTAGE DEDUCTIBLE

ALL HO FORMS EXCEPT HO 00 04 AND HO 00 06

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR LOSSES ARISING FROM A NAMED STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

“Named Storm Percentage Deductible” is the percentage deductible provided under “Deductible – Section I” shown on the Declarations (UMAHODEC or UMAHOCR) in effect at the time of loss or damage and referred to as “Except Named Storm \$ _____ (_____% of Coverage A Limit)”.

No other deductible in the policy applies to loss caused by a Named Storm.

“Named Storm” means a hurricane or tropical storm given a name by National Hurricane Center or Weather Prediction Center, both under the National Weather Service.

The following language is added and changes the policies as indicated below.

The following Named Storm Percentage Deductible provision is applicable to the **HOMEOWNERS HO 00 02, HO 00 03 and HO 00 05 POLICY FORMS.**

We will pay only that part of the total of all loss or damage payable under Section I that exceeds the Named Storm Percentage Deductible shown above in this endorsement or shown elsewhere in this policy. This deductible applies in the event of direct physical loss or damage to property covered under this policy caused directly or indirectly by wind regardless of any other cause or event contributing concurrently or in any sequence to the loss. The Named Storm Percentage Deductible shall not apply to loss or damage payable under Coverage D.

The Named Storm Percentage Deductible shall apply only to losses arising throughout the “duration of a Named Storm”. The “duration of a Named Storm” means twelve hours before a watch or warning for a Named Storm has been issued by the National Weather Service or National Hurricane Center for any part of Massachusetts and for the duration of the Named Storm and then ending the later of (i) twelve hours after the watch or warning for any part of Massachusetts has been lifted or (ii) the time that the Named Storm has been discontinued by the National Hurricane Center.

All other provisions of this policy remain in effect.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM FIXED-DOLLAR DEDUCTIBLE

ALL HO FORMS EXCEPT HO 00 04 AND HO 00 06

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR LOSSES ARISING FROM A NAMED STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

“Named Storm Fixed-Dollar Deductible” is the dollar amount deductible provided under “Deductible – Section I” shown on the Declarations (UMAHODEC or UMAHOCR) in effect at the time of loss or damage and referred to as “Except \$_____For Named Storm”.

No other deductible in the policy applies to loss caused by a Named Storm.

“Named Storm” means a hurricane or tropical storm given a name by National Hurricane Center or Weather Prediction Center, both under the National Weather Service.

The following language is added and changes the policies as indicated below.

The following Named Storm Fixed-Dollar Deductible provision is applicable to the **HOMEOWNERS HO 00 02, HO 00 03 and HO 00 05 POLICY FORMS.**

We will pay only that part of the total of all loss or damage payable under Section I that exceeds the Named Storm Fixed-Dollar Deductible shown on the policy declarations. This deductible applies in the event of direct physical loss or damage to property covered under this policy caused directly or indirectly by wind regardless of any other cause or event contributing concurrently or in any sequence to the loss. The Named Storm Fixed-Dollar Deductible shall not apply to loss or damage payable under Coverage D.

The Named Storm Fixed-Dollar Deductible shall apply only to losses arising throughout the “duration of a Named Storm”. The “duration of a Named Storm” means twelve hours before a watch or warning for a Named Storm has been issued by the National Weather Service or National Hurricane Center for any part of Massachusetts and for the duration of the Named Storm and then ending the later of (i) twelve hours after the watch or warning for any part of Massachusetts has been lifted or (ii) the time that the Named Storm has been discontinued by the National Hurricane Center.

All other provisions of this policy remain in effect.

**Massachusetts Property Insurance Underwriting Association
Two Center Plaza, Boston, MA 02108-1904
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HOMEOWNERS POLICYHOLDER NOTICE

NAMED STORM PERCENTAGE DEDUCTIBLES

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

The total of all loss payable under Section I of this policy is subject to a special higher deductible when direct physical loss or damage to property is caused directly or indirectly by wind during a Named Storm. A "Named Storm" is defined as a hurricane or tropical storm given a name by the National Hurricane Center or Weather Predictions Center, both under the National Weather Service.

You have received a premium credit for this higher Named Storm deductible. For this credit, you will be responsible for the portion of any loss caused directly or indirectly by wind during a Named Storm, which is less than or equal to your Named Storm deductible.

The actual dollar amount of the Named Storm deductible as well as the Named Storm deductible as a percentage of the Coverage A limit can be found in the DEDUCTIBLE section of your Policy Declarations. The actual dollar amount of the Named Storm deductible is determined by multiplying the percentage deductible amount by the Coverage A limit as indicated on your Policy Declarations. If your Coverage A limit changes for any reason, whether by MPIUA's action or at your request, this Named Storm deductible amount will also change. The Named Storm deductible amount is subtracted from the total of the loss caused directly or indirectly by wind during a Named Storm.

Example 1:

Assume the percentage amount is 2% and a Coverage A limit of liability of \$200,000. You would be responsible for the first \$4,000 of all loss payable under Section I of your policy caused directly or indirectly by wind during a Named Storm (2% of \$200,000 is equal to \$4,000).

This deductible is then applied to the total of the loss for all Section I Property Coverages (except losses payable under Coverage D).

Loss due to wind during a Named Storm

\$21,250	Dwelling Building (Coverage A)
\$1,585	Detached Garage (Coverage B)
\$775	Personal Property (Coverage C)
\$185	Cut up and remove fallen tree that damaged covered property
+ \$425	Temporary repairs to hole in roof and to board-up openings caused by broken windows
= \$24,220	Total Loss
- \$4,000	Deductible
\$20,220	Amount we will pay for the loss

Example 2:

Assume the percentage amount is 2% and a Coverage A limit of liability of \$200,000. You would be responsible for the first \$4,000 of all loss payable under Section I of your policy caused directly or indirectly by wind during a Named Storm (2% of \$200,000 is equal to \$4,000).

This deductible is then applied to the total of the loss for all Section I Property Coverages (except losses payable under Coverage D).

Loss due to wind during a Named Storm

\$1,585	Detached Garage (Coverage B)
+ \$300	Personal Property (Coverage C)
= \$1,885	Total Loss
- \$4,000	Deductible
\$0.00	No payment will be made for the loss since the deductible amount exceeds the loss total

THERE MAY BE OTHER FIXED OR PERCENTAGE DEDUCTIBLE OPTIONS AVAILABLE TO YOU. CONTACT YOUR AGENT OR MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION FOR MORE INFORMATION REGARDING THESE OPTIONS.

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HOMEOWNER POLICYHOLDER NOTICE

NAMED STORM FIXED-DOLLAR DEDUCTIBLES

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

The total of all loss payable under Section I of this policy is subject to a special higher deductible when direct physical loss or damage to property is caused directly or indirectly by wind during a Named Storm. A "Named Storm" is defined as a hurricane or tropical storm given a name by the National Hurricane Center or Weather Predictions Center, both under the National Weather Service.

You have received a premium credit for this higher Named Storm deductible. For this credit, you will be responsible for the portion of any loss caused directly or indirectly by wind during a Named Storm which is less than or equal to your Named Storm deductible as shown on your Policy Declarations page.

The deductible amount, shown on the Policy Declaration page in the section captioned "Deductible", is subtracted from the total of the loss caused by a Named Storm.

Example 1:

Assume the deductible amount is \$4,000. You would be responsible for the first \$4,000 of any loss, caused directly or indirectly by wind during a Named Storm, to your property covered under Section I of your policy.

Loss due to wind during a Named Storm (except losses payable under Coverage D).

\$21,250	Dwelling Building (Coverage A)
\$1,585	Detached Garage (Coverage B)
\$775	Personal Property (Coverage C)
\$185	Cut up and remove fallen tree that damaged covered property
+ \$425	Temporary repairs to hole in roof and to board-up openings caused by broken windows
= \$24,220	Total Loss
- \$4,000	Deductible
\$20,220	Amount we will pay for the loss

Example 2:

Assume the deductible is \$2,000. You would be responsible for the first \$2,000 of any loss, caused directly or indirectly by wind during a Named Storm, to your property covered under Section I of your policy.

Loss due to wind during a Named Storm (except losses payable under Coverage D).

	\$1,200	Detached Garage (Coverage B)
+	\$300	Personal Property (Coverage C)
=	\$1,500	Total Loss
-	\$2,000	Deductible
	\$0.00	No payment will be made for the loss since deductible amount exceeds the loss total

THERE MAY BE OTHER FIXED OR PERCENTAGE DEDUCTIBLE OPTIONS AVAILABLE TO YOU. CONTACT YOUR AGENT OR MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION FOR MORE INFORMATION REGARDING THESE OPTIONS.

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NAMED STORM LOSS MITIGATION MEASURES NOTICE

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

Insureds have the opportunity to **remove** or **reduce** their higher Named Storm Percentage Deductible by performing specific ~~wind~~ Named Storm loss mitigation measures. Insureds who perform the approved mitigation measures will also receive the benefit of the **premium credit** that would otherwise only apply to their policies with the higher deductible.

The measures identified below to protect your home from Named Storm damage will **remove** or **reduce** your Minimum Named Storm Percentage Deductible, depending on the number and kinds of measures you complete.

1. **Windows or Shutters:** Installation of impact resistant glass or impact resistant shutters that close over window openings to prevent flying debris from breaking window panes. If Plywood Shutters are being used, the following guidelines must be followed:
 - Minimum 5/8" thickness
 - Must not be used on openings greater than 8'x4'. The plywood must overlap the opening by 4" on each side.
 - Must be pressure treated to resist moisture damage and stored inside.
 - All panels must be pre-cut, pre-drilled and labeled for ease of installation. Four 1/4" holes must be drilled in the center area of each panel to relieve pressure during a hurricane.
 - Plywood panels up to 3' x 4' must use 1/4" bolts that have contact with the wall anchor of at least 1 1/4" on frame or masonry walls. Larger sheets of plywood require 3/8" bolts that have contact with the wall anchor of at least 1 3/4" on frame walls and 1 1/2" on masonry walls.
 - The building must be pre-drilled for wall anchors. The anchors and corresponding bolts must be kept in the wall at all times. The holes for the bolts must be 2 1/2" from the edge of the plywood at intervals of not greater than 12".
 - All bolts and wall anchors must be corrosion resistant.
2. **Entry Doors:** Installation of at least 3 hinges and a dead bolt security lock with a bolt at least one inch long.
3. **Patio Doors:** Sliding glass doors are more vulnerable to wind damage than most other doors. Installation of impact resistant door systems made of laminated glass or plastic glazing is necessary to prevent flying debris from breaking the glass.
4. **Garage Doors:** Because of their size, garage doors are highly susceptible to wind damage. Install a garage door and track system that is labeled and rated for high wind pressures and debris impact. One such label is SBCC1 (Standard Building Code Congress International). Or, proof that a qualified inspector has determined your garage door and track system can resist high winds and has installed permanent metal stiffeners.
5. **Roof and Foundation Connections:** The points where the roof and the foundation meet the walls of the home are extremely important if it is to resist high winds and pressures they place on the entire structure.
 - a. The roof must be anchored to the walls with metal clips and straps.
 - b. The walls must be properly anchored to the foundation.
 - c. If the house is more than one story, the upper story wall framing must be firmly connected to the lower framing.

Required Documentation:

Proof that these measures have been completed is required for the Named Storm to be **removed** or **reduced**. Proof may be obtained by the receipt of a signed statement from a qualified contractor or the policyholder certifying that these measures are in place. A copy of the certificate must be submitted with the application or request for endorsement.

Remove or Reduce Named Storm Deductible:

The removal or reduction of the s Named Storm Deductible varies based on the initial Named Storm Deductible and the mitigation efforts performed. These can be summarized in the following chart:

Pre-mitigation Named Storm Deductible	Mitigation Steps	Post-mitigation Named Storm Deductible
Any	All	All Perils Deductible
5%	Roof & Foundation	1%
2%		All Perils Deductible
1%		All Perils Deductible
5%	Roof Only	2%
2%		1%
1%		All Perils Deductible
5%	All Windows & All Glass Doors	2%
2%		1%
1%		All Perils Deductible

If the Named Storm Deductible is **removed** or **reduced** due to mitigation steps taken by the insured, the **premium credit** used in the calculation of the policy premium will be based on the original higher Minimum Named Storm Deductible that would have been applicable to the policy.

Example

Assume that you have an All Perils Deductible of \$500 with a Named Storm Deductible of 5% and a Coverage A (Building) Limit of Liability of \$200,000, you will be responsible for the first \$10,000 of any loss payable under Section I of your policy which is caused by a Named Storm (5% of \$200,000 equals \$10,000). If, however, you perform all of the required mitigation measures, your Named Storm Deductible would be **reduced** to your All Perils Deductible of \$500. Consequently, in the event of a Section I property coverage loss due to a Named Storm of \$20,000, your loss payment will be increased from \$10,000 to \$19,500 due to the completion of all of the required mitigation measures.

Additionally, your policy premium will reflect a credit based on the original higher Named Storm Deductible of 5%. Therefore, by performing all of the required mitigation measures, you not only get the benefit of a **reduced** Named Storm Deductible but also the benefit of a **reduced** premium.

Premium credits vary based on the coverage amount, the mitigation measures performed and the reduction of the deductible. Contact your Agent or Massachusetts Property Insurance Underwriting Association for further details.

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NAMED STORM LOSS MITIGATION MEASURES NOTICE

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Insureds have the opportunity to **remove** or **reduce** their higher Named Storm Fixed-Dollar Deductible by performing specific Named Storm loss mitigation measures. Insureds who perform the approved mitigation measures will also receive the benefit of the **premium credit** that would otherwise only apply to their policies with the higher deductible.

The measures identified below to protect your home from Named Storm damage will **remove** or **reduce** your Minimum Named Storm Fixed-Dollar Deductible, depending on the number and kinds of measures you complete.

1. **Windows or Shutters:** Installation of impact resistant glass or impact resistant shutters that close over window openings to prevent flying debris from breaking window panes. If Plywood Shutters are being used, the following guidelines must be followed:
 - Minimum 5/8" thickness
 - Must not be used on openings greater than 8'x4'. The plywood must overlap the opening by 4" on each side.
 - Must be pressure treated to resist moisture damage and stored inside.
 - All panels must be pre-cut, pre-drilled and labeled for ease of installation. Four ¼" holes must be drilled in the center area of each panel to relieve pressure during a hurricane.
 - Plywood panels up to 3' x 4' must use ¼" bolts that have contact with the wall anchor of at least 1¼" on frame or masonry walls. Larger sheets of plywood require 3/8" bolts that have contact with the wall anchor of at least 1¾" on frame walls and 1½" on masonry walls.
 - The building must be pre-drilled for wall anchors. The anchors and corresponding bolts must be kept in the wall at all times. The holes for the bolts must be 2½" from the edge of the plywood at intervals of not greater than 12".
 - All bolts and wall anchors must be corrosion resistant.
2. **Entry Doors:** Installation of at least 3 hinges and a dead bolt security lock with a bolt at least one inch long.
3. **Patio Doors:** Sliding glass doors are more vulnerable to wind damage than most other doors. Installation of impact resistant door systems made of laminated glass or plastic glazing is necessary to prevent flying debris from breaking the glass.
4. **Garage Doors:** Because of their size, garage doors are highly susceptible to wind damage. Install a garage door and track system that is labeled and rated for high wind pressures and debris impact. One such label is SBCC1 (Standard Building Code Congress International). Or, proof that a qualified inspector has determined your garage door and track system can resist high winds and has installed permanent metal stiffeners.
5. **Roof and Foundation Connections:** The points where the roof and the foundation meet the walls of the home are extremely important if it is to resist high winds and pressures they place on the entire structure.
 - a. The roof must be anchored to the walls with metal clips and straps.
 - b. The walls must be properly anchored to the foundation.
 - c. If the house is more than one story, the upper story wall framing must be firmly connected to the lower framing.

Required Documentation:

Proof that these measures have been completed is required for the Named Storm deductible to be **removed** or **reduced**. Proof may be obtained by the receipt of a signed statement from a qualified contractor or the policyholder certifying that these measures are in place. A copy of the certificate must be submitted with the application or request for endorsement.

Remove or Reduce Named Storm Deductible:

The reduction or removal of the Named Storm Deductible varies based on the initial named Storm Deductible and the mitigation efforts performed. These can be summarized in the following chart:

Pre-mitigation Named Storm Deductible	Mitigation Steps	Post-mitigation Named Storm Deductible
Any	All	All Perils Deductible
\$5,000	Roof & Foundation	\$1,000
\$2,000		All Perils Deductible
\$1,000		All Perils Deductible
\$5,000	Roof Only	\$1,000
\$2,000		\$500
\$1,000		All Perils Deductible
\$5,000	All Windows &	\$1,000
\$2,000	All Glass Doors	\$500
\$1,000		All Perils Deductible

If the Named Storm Deductible is **removed** or **reduced** due to mitigation steps taken by the insured, the **premium credit** used in the calculation of the policy premium will be based on the original higher Minimum Named Storm Deductible that would have been applicable to the policy.

Example

Assume that you have an All Perils Deductible of \$500 with a Named Storm Deductible of \$5,000 and a Coverage A (Building) Limit of Liability of \$200,000, you will be responsible for the first \$5,000 of any loss payable under Section I of your policy which is caused by a Named Storm. If, however, you perform all of the required mitigation measures, your Named Storm Deductible would be **reduced** to your All Perils Deductible of \$500. Consequently, in the event of a Section I property coverage loss due a Named Storm of \$20,000, your loss payment will be increased from \$15,000 to \$19,500 due to the completion of all of the required mitigation measures.

Additionally, your policy premium will reflect a credit based on the original higher Named Storm Deductible of \$5,000. Therefore by performing all of the required mitigation measures, you not only get the benefit of a **reduced** Named Storm Deductible but also the benefit of a **reduced** premium.

Premium credits vary based on the coverage amount, the mitigation measures performed and the reduction of the deductible. Contact your Agent or Massachusetts Property Insurance Underwriting Association for further details.

Quick Reference Sheet - Named Storm Deductible

I. Named Storm Deductible Rule for Properties located in Barnstable, Dukes and Nantucket Counties or located within ½ mile of the coast in rest of the state:

MINIMUM NAMED STORM DEDUCTIBLE					
Cov. A Limit In (000)	Entire Dukes & Nantucket Counties	Barnstable County		Rest of State	
		With in ½ mile of the Coast	More than ½ mile from the Coast	With in ½ mile of the Coast	More than ½ mile from the Coast
Up to 99	2%	2%	2%	1%	AS PER CURRENT
100 – 199	2%	2%	2%	1%	
200 – 299	5%	2%	2%	1%	NAMED STORM
300 – 399	5%	2%	2%	1%	
400 – 499	5%	2%	2%	1%	DEDUCTIBLE
500 – 599	5%	2%	2%	2%	
600 – 699	5%	5%	2%	2%	REQUIREMENT
700 – 799	5%	5%	2%	2%	
800 – 899	5%	5%	2%	2%	AS SHOWN
900 – 999	5%	5%	2%	2%	
1000	5%	5%	2%	2%	BELOW

II. Named Storm Deductible Rule for Properties located more than ½ mile from the coast anywhere in the state except properties in Barnstable, Dukes and Nantucket Counties:

MINIMUM NAMED STORM DEDUCTIBLE					
Coverage A Limit					
All Other Perils Ded. Limit	Up to \$59,999	\$60,000 to 124,999	\$125,000 to 249,999	\$250,000 to 599,999	\$600,000 and Over
\$ 100	NONE	\$500	\$1000	\$2000	\$5000
\$ 250	NONE	\$500	\$1000	\$2000	\$5000
\$ 500	NONE	NONE	\$1000	\$2000	\$5000
\$1000	NONE	NONE	NONE	\$2000	\$5000
\$2500	NONE	NONE	NONE	NONE	\$5000