



2019 Quick Guide to Programs

Package Homeowners Program

	<i>Standard Homeowners</i>	<i>Preferred Homeowners</i>
<i>Requirements for eligibility</i>	100-amp electric entrance Central heat / baseboard electric Upgraded in past 30 years Like new condition Insured to at least 90% of replacement cost*** Wood heat eligible Modular homes eligible Seasonal residence eligible* Former farm site not eligible	200 amp electric entrance Central heat / baseboard electric Constructed within last 30 years Like new condition Insured to 100% of replacement cost Wood heat not eligible except outdoor boilers at least 50' from any insured building Modular homes eligible Seasonal residence not eligible Former farm site not eligible
<i>Min. / max. limits</i>	\$125,000 – 600,000	\$250,000 - \$600,000
<i>Loss basis – dwelling</i>	Replacement cost Enhanced replacement cost optional**	Enhanced replacement cost included**
<i>Perils form</i>	Basic / Broad / Special	Special
<i>Roof – Repl. Cost or ACV</i>	GR and NS – ACV roof starting at year 16 GR only – can add RC on roofs 16-30 yrs. old	GR and NS – ACV roof starting at year 16 GR only – can add RC on roofs 16-30 yrs. old
<i>Personal property</i>	60% of Coverage A	80% of Coverage A
<i>Loss basis – personal property</i>	Actual cash value Replacement Cost and Special Form available	Replacement Cost and Special Form included
<i>ALE</i>	12 months' actual loss	12 months' actual loss
<i>Policy forms</i>	Packaged with North Star – PH1 Packaged with Grinnell – HG2 (broad), HG3 (special)	Packaged with North Star - PH1 with PH5 Packaged with Grinnell - HG5
<i>Personal liability</i>	\$100,000 min / \$1,000 med pay min	\$100,000 min / \$1,000 med pay min
<i>Inland Marine / Scheduled Personal Property</i>	Available	Available
<i>Vector Application</i>	Homeowners package	Preferred Homeowners package
<i>Tenants policy</i>	Packaged with GR \$5,000 minimum - HG4 Packaged with NS \$8,000 minimum – PH1	Not available in preferred program

*Supporting coverage required only if primary residence is located within Woodland Mutual's authorized territory.

** WM/Grinnell enhanced replacement cost is 125%. WM/North Star enhanced replacement cost is 110%

*** Risks packaged with Grinnell must be written to 100% to qualify for the superior dwelling discount

TP-1 Based Standard Programs – Dwellings

Replacement Cost - Coverage “A”

TP1 based program provides a basis for insuring farm and non-farm risks with the capability of providing from basic perils actual cash value coverage to special perils coverage on a replacement cost basis. A wide variety of optional coverages is available.

Many property types are insurable under the TP1 package program. The rating class is determined by matching condition and occupancy with underwriting guidelines.

There is no automatic coverage for detached structures on any TP1 based policy. Only buildings scheduled on the policy are covered.

	<i>A-1</i>	<i>A-5</i>
<i>Requirements for eligibility</i>	100-amp electric entrance	200-amp electric entrance
	Central heat / baseboard electric	Central heat / baseboard electric
	Upgraded in past 30 years	Constructed within last 30 years
	Like new condition	Like new condition
	Insured to at least 90% of replacement cost***	Insured to 100% of replacement cost
	Wood heat eligible	Wood heat not eligible except outdoor boilers at least 50' from any insured building
	Modular homes eligible	Modular homes eligible
	Seasonal residence eligible*	Seasonal residence not eligible
<i>Min. / max. limits</i>	\$150,000 – 600,000	\$250,000 - \$600,000
<i>Loss basis – dwelling</i>	Replacement cost Enhanced replacement cost optional**	Enhanced replacement cost included**
<i>Perils form</i>	Basic / Broad / Special	Special
<i>Roof – Repl. Cost or ACV</i>	GR and NS – ACV roof starting at year 16 GR only – can add RC on roofs 16-30 yrs. old	GR and NS – ACV roof starting at year 16 GR only – can add RC on roofs 16-30 yrs. old
<i>Personal property</i>	60% of Coverage A	80% of Coverage A
<i>Loss basis – personal property</i>	Actual cash value Replacement Cost and Special Form available	Replacement Cost and Special Form included
<i>ALE</i>	20% of Coverage A	20% of Coverage A
<i>Policy forms</i>	Packaged with North Star or Grinnell – TP1	Packaged with North Star or Grinnell – TP1
<i>Vector Application</i>	Standard Policy – All Other Property Classes Coverage type - Dwelling A-1	Standard Policy – All Other Policy Classes Coverage type - Dwelling A5

*Supporting coverage required only if primary residence is located within Woodland Mutual’s authorized territory.

** WM/Grinnell enhanced replacement cost is 125%. WM/North Star enhanced replacement cost is 110%

*** Risks packaged with Grinnell must be written to 100% to qualify for the superior dwelling discount

TP-1 Based Standard Programs – Dwellings

Actual Cash Value - Coverage “A”

	<i>A2-1</i>	<i>A2-2</i>	<i>A2-4</i>	<i>A2-5</i>	<i>A2-6</i>	<i>A2-7</i>
<i>Requirements for eligibility</i>	Owner occupied primary	Owner occupied primary	Non-owner occupied rental	Non-owner occupied occupied by relative of insured	Owner occupied seasonal	Owner occupied primary
			<i>Deferred Loss Payment (Form X) applies</i>			<i>Doubleindes Less than 10 years old eligible</i>
	Written to at least 65% of RC	Written to at least 50% of RC				Written to at least 60% of RC
	60-amp electric	60-amp electric	60-amp electric	60-amp electric	None required	100-amp electric
	Central or space heat	Central or space heat	Central or space heat	Central or space heat	None required	Central heat
	Wood heat eligible	Wood heat eligible	No wood heat	Wood heat considered	Wood heat eligible	Wood heat eligible
			Supporting coverage required	Supporting coverage required	Supporting coverage required*	
<i>Minimum / maximum limits</i>	\$40,000 (NS) \$50,000 (GR) \$150,000 max	\$25,000 (NS) \$50,000 (GR) \$100,000 max	\$25,000 (NS) \$50,000 (GR) \$200,000 max	\$25,000 (NS) \$50,000 (GR) \$200,000 max	\$10,000 (NS) \$10,000 (GR) \$150,000 max	\$50,000 (NS) \$50,000 (GR) \$150,000 max
<i>Loss basis – dwelling</i>	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value
<i>Perils form</i>	Basic, broad, special	Basic, broad, special	Basic, broad	Basic, broad	Basic, broad	Basic, broad, special
<i>Personal property</i>	50% of Cov A	50% of Cov A	None included	None included	None included	50% of Cov A
<i>Loss basis – personal property</i>	ACV, replacement cost available	ACV only, replacement cost not available	ACV, replacement cost not available	ACV, replacement cost not available	ACV, replacement cost not available	ACV, replacement cost and special form available
<i>ALE</i>	10% of Cov A	10% of Cov A	Not available	Not available	Not available	10% of Cov A
<i>Policy forms</i>	TP1	TP1	TP1	TP1	TP1	TP1
<i>Vector Application</i>	Standard Policy – A2-1 dwelling	A2-2 dwelling	A2-4 dwelling	A2-5 dwelling	A2-6 dwelling	A2-7 dwelling

*Supporting coverage required only if primary residence is located within Woodland Mutual’s authorized territory.

TP-1 Based Standard Programs – Mobile Homes

Actual Cash Value - Coverage “A”

	<i>A2-3</i>	<i>A3-2</i>	<i>A3-3</i>	<i>A3-4</i>
<i>Requirements for eligibility</i>	Owner occupied 0-10 years old	Owner occupied 11 years and over	Owner occupied 0-10 years old	Owner occupied 11 years and older
	PRIMARY	PRIMARY	SEASONAL*	SEASONAL*
	60-amp electric	60-amp electric	60-amp electric	60-amp electric
	Central or space heat	Central or space heat	Central or space heat	Central or space heat
	Wood heat eligible	Wood heat eligible	Wood heat eligible	Wood heat eligible
<i>Minimum / maximum limits</i>	\$25,000	\$5,000	\$5,000	\$5,000
	\$100,000	\$100,000	\$100,000	\$50,000
<i>Perils form</i>	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value
	Basic, broad, special	Basic, broad, special	Basic, broad	Basic, broad
<i>Personal property Loss basis – personal property</i>	Max. - Cov A limit	Max. - Cov A limit	Max. - Cov A limit	Max. - Cov A limit
	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value
<i>ALE</i>	Maximum 20% of Cov A	Maximum 20% of Cov A	Maximum 20% of Cov A	Maximum 20% of Cov A
<i>Policy forms</i>	TP1	TP1	TP1	TP1
<i>Vector Application</i>	Standard policy – A2-3 mobile home	A3-2 mobile home	A3-3 mobile home	A3-4 mobile home

*Supporting coverage required only if primary residence is located within Woodland Mutual’s authorized territory.

TP-1 Based Standard Programs – Detached Structures

Eligible buildings of all types including barns, pole buildings, machine sheds, private garages, storage buildings, saunas, workshops, county fair buildings, town halls, turkey barns, hog confinement buildings, etc.

	<i>G-1</i>	<i>G-2</i>	<i>G-3</i>
<i>Requirements for eligibility</i>	Buildings of superior quality and maintenance	Buildings in above average condition	Buildings structurally sound
<i>Age limit</i>	NS: Max. 25 years old GR: Max. 30 years old (rates different based on age for Grinnell new-20 and 21-30) Insured to at least 90% of replacement cost	Insured to at least 50% of replacement cost	
<i>Minimum coverage</i>	\$5,000	\$2,500	\$2,500
<i>Loss basis - buildings</i>	Special form including collapse due to the weight of ice, snow or sleet Replacement Cost	Basic form including collapse due to the weight of ice, snow or sleet Actual Cash Value	Basic form Actual Cash Value

TP-1 Based Standard Programs - Farm Personal Property

Classes used to insure farm personal property such as farm machinery, equipment, tools, livestock, mobile farm machinery, harvested crops (hay, grain), etc.

	<i>E</i>	<i>F</i>
<i>Coinsurance</i>	Scheduled Farm Personal Property Livestock subject to 80% coinsurance	Unscheduled Farm Personal Property 80% coinsurance clause. Complete inventory required
<i>Loss basis</i>	Actual Cash Value or amount listed on declarations page, whichever is less	Actual Cash Value
<i>Minimum coverage</i>	Actual Cash Value Non-depreciation of repairs applies	\$50,000 Non-depreciation of repairs applies
<i>Optional coverages</i>	Special form farm machinery Cab glass (no deductible applies) Other options available	Special form farm machinery Cab glass (no deductible applies) Other options available

Country Estate Program

This TP-1 based program is used to insure preferred property for individuals who live in rural settings but whose primary occupation is not farming. Liability is required in the Country Estate program.

Eligibility: Property must be owner occupied as a single-family residence

Gross farm income cannot exceed 25% of gross household income

Property must be of superior condition, be extremely well maintained and show pride of ownership.

Total acreage cannot exceed 320 acres.

Livestock sales cannot exceed \$25,000 annually.

Maximum limit for Class F (unscheduled farm personal property) is \$100,000.

Detached structures must be insurable in G-1 and G-2 classes only, no G-3 buildings allowed.

	<i>A-1 Standard</i>	<i>A-5 Preferred</i>
<i>Requirements for eligibility</i>	100-amp electric entrance	200-amp electric entrance
	Central heat/baseboard electric	Central heat / baseboard electric
	Upgraded in past 30 years	Constructed within last 30 years
	Like new condition	Like new condition
	Insured to at least 90% of replacement cost***	Insured to 100% of replacement cost
	Wood heat eligible	Wood heat not eligible except outdoor boilers at least 50' from any insured building
	Modular homes eligible	Modular homes eligible
	Seasonal residence not eligible	Seasonal residence not eligible
<i>Min. / max. limits</i>	\$150,000 – 600,000	\$250,000 - \$600,000
<i>Loss basis – dwelling</i>	Replacement cost Enhanced replacement cost optional	Enhanced replacement cost included**
<i>Perils form</i>	Special	Special
<i>Roof – Repl. Cost or ACV</i>	GR and NS – ACV roof starting at year 16 GR only – can add RC on roofs 16-30 yrs. old	GR and NS – ACV roof starting at year 16 GR only – can add RC on roofs 16-30 yrs. old
<i>Personal property</i>	60% of Coverage A	80% of Coverage A
<i>Loss basis – personal property</i>	Actual cash value Replacement Cost and Special Form available	Replacement Cost and Special Form included
<i>ALE</i>	20% of Coverage A	20% of Coverage A
<i>Liability</i>	\$300,000 minimum with \$1000 med pay	\$300,000 minimum with \$1,000 med pay
<i>Policy forms</i>	Packaged with North Star or Grinnell – TP1	Packaged with North Star or Grinnell – TP1
<i>Vector Application</i>	Country Estate Policy	Preferred Country Estate

*** Risks packaged with Grinnell must be written to 100% to qualify for the superior dwelling discount

Inland Marine – Scheduled Personal Property; Optional Coverages: Same optional coverages available as in the standard TP1 based program.

Farm and/or Personal Liability

Liability is not required in every program.

Coverage L – Personal Liability	Pays for damages for which the insured is liable by law if the bodily injury or property damage is caused by an occurrence arising out of the insureds' premises or personal/farming activities. <i>Available limits \$100,000 to \$1,000,000.</i>
Coverage M – Medical Payments	Pays for medical expenses incurred by persons who are not insureds, if the bodily injury arises out of the insureds' premises or personal/farming activities. <i>Available limits \$1,000 to \$5,000.</i>
Damage to property of others	Provides up to \$500 (packaged with North Star) or \$250 (packaged with Grinnell) of coverage for damage to property of others by the insured without the need for negligence. <i>Available limits \$500 to \$10,000.</i>
Optional Coverages ^o :	Additional insureds Babysitting Custom Farming Employers Liability (base amount included with North Star Farm Liability) Livestock/Horses Outboard Motors Personal Watercraft Recreational Vehicles Secondary Residence, Seasonal Residence Spray Drift of Agricultural Chemicals Farm Pollution Cleanup (Limited Coverage)

Inland Marine – Scheduled Personal Property

A substantial line of inland marine and scheduled personal property coverages is available for items limited by or excluded by the forms, where more expansive coverage is needed or desired, or a separate deductible is advantageous to the insured. Categories include, but are not limited to:

Recreational Motor Vehicles
Watercraft
Cameras and Photographic Equipment
Coins
Computer Equipment
Fine Arts
Garden Tractors and equipment
Musical Instruments

Preferred Farm Program

Many large farms contain unique characteristics that are not always addressed in standard rating situations. These unique characteristics include:

- Substantially better than average spread of risk
- Economies of operation that allow for better than average maintenance
- Improved monitoring of the premises through near constant on-site personnel

Eligibility: In addition to the regular underwriting guidelines of the standard program, risks written in this program would be those exhibiting the following characteristics:

1. The farm must be owner occupied
2. Farm operations must be on a full-time basis.
3. Farm personal property inventory should exceed \$300,000.
4. The owner must have proven management experience in farm operations.
5. Condition of the premises should reflect the ability to maintain the property in above average condition.
6. There must be a willingness and ability to prevent hazardous conditions, and correct hazardous or unsafe conditions if detected.
7. The spacing of farm buildings should provide for good dispersion of the total risk.
8. The majority of the farm buildings should qualify for and be written in the G1 or G2 building classification.
9. The dwelling should qualify for and be written in the A1 or A5 classification.
10. A willingness to work with Woodland Mutual staff on an annual basis to attempt to minimize hazards.

Coverages: The Preferred Farm Program is a subset of the regular farm package program, providing preferred rating for the large farms that meet the program qualifications. The TP1 policy forms provide the coverage basis for risks participating in the program. As such, all the policy forms, coverages, and optional coverages contained in the Standard Farm program are used and available in the Preferred Farm program.

Rating: Woodland Mutual uses a simplified rating method for the township mutual coverages. The statewide package rates and premiums are developed in a standard manner. Due to the characteristics of properties eligible for the program, additional credits may be available for the statewide package carrier. Call Woodland for assistance in quoting a Preferred Farm Package risk.

Application: In Vector use Preferred Farm Policy application.

Policy discounts are available on automobile policies with the following companies as well as discounts on certain Woodland policy types:
Grinnell North Star

This guide is intended only to provide a summary of underwriting and coverages. Refer to the policy forms for the full terms, limits and conditions of coverage.