

# Woodland Mutual

## SCHEDULED PERSONAL PROPERTY

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## **GENERAL RULES**

### **GENERAL INFORMATION**

The Scheduled Personal Property endorsement features additional coverage for certain classes of personal property. Although sometimes referred to as an all-risk endorsement, some losses may be excluded. The insured should be made aware of the exclusions found in the provisions section of the endorsement.

Scheduled Personal Property coverage is written on an Actual Cash Value basis and all items should be insured at full Actual Cash Value.

If a class of property requires a schedule, list and describe every item.

### **FORMS**

#### **RC141M and HG141M**

1. Form RC 141M is used with Woodland Mutual package (TP1) policies.
2. Form HG141M is used with Woodland Mutual Homeowners policies (**HG 2, HG 3, HG 4, and HG 5**).

#### **RC142MN or HG142MN**

1. Forms RC142MN or HG142MN add non-depreciation of repair for recreational vehicles up to 10 years old.

### **GMIL144**

#### **SCHEDULED PERSONAL PROPERTY – LIMITED COVERAGE FOR NEWLY ACQUIRED AND REPLACEMENT RECREATIONAL VEHICLE(S)**

1. General Information

This is an optional endorsement that provides coverage for a newly acquired or replacement recreational vehicle, as indicated in a., b. and c. below:

- a. Watercraft – This endorsement provides automatic replacement coverage for the insured's boat, motor or boat trailer if the insured notifies the company within 30 days of the change. Coverage is also provided for newly acquired boats, motors or boat trailers if the company is notified within 30 days of its acquisition;
  - b. Snowmobiles and All-Terrain Vehicles (ATV) – This endorsement provides automatic replacement coverage for the insured's snowmobile, ATV if the insured notifies the company within 30 days of the change. Coverage is also provided for newly acquired snowmobiles, ATV's, if the company is notified within 30 days of its acquisition;
  - c. All Material Transport Vehicle (AMT) – This endorsement provides automatic replacement coverage for the insured's all material transport vehicle if the insured notifies the company within 30 days of the change. Coverage is also provided for newly acquired all material transport vehicles if the company is notified within 30 days of its acquisition.
2. Underwriting Guidelines and Eligibility – A recreational vehicle qualifies for coverage under GMIL 144, if the same recreational vehicle is specifically insured as Scheduled Personal Property on RC141M or HG141M forms.

### **RC143**

#### **SCHEDULED PERSONAL PROPERTY COVERAGE FOR UNMANNED AIRCRAFT SYSTEMS (RC 143)**

##### **General Information**

This is an optional endorsement that provides coverage for unmanned aircraft systems, subject to the exclusions found in the endorsement and the Scheduled Personal Property Endorsement RC141M.

## **APPRAISALS AND VALUATIONS**

Scheduled Personal Property coverage is written on an Actual Cash Value basis and all items should be insured at full Actual Cash Value. Non-depreciation of Repairs can be included for Recreational Motor Vehicles up to 10 years old.

It is the insured's obligation to establish the value of his or her property. The agent can suggest methods of securing values but the responsibility rests upon the insured to prove value and to prove the loss if one should occur. A copy of the bill of sale or a current appraisal should be secured as indicated in the Underwriting Guidelines.

The actual cash value of property is what it is worth in its present condition. Jewelry and antiques do not depreciate but normally acquire additional value with increased age. Owners of such property should have periodic appraisals to make certain that they have enough insurance.

## **DEDUCTIBLES**

The insured has the option of insuring the property with a zero, \$100, \$250, \$500, or \$1,000 deductible option. The amount paid will be adjusted by the deductible shown in the Declarations for that item.

Please indicate which deductible applies on the application or endorsement request.

## **UNDERWRITING GUIDELINES**

1. Supporting insurance with Woodland Mutual is required; Scheduled Personal Property can be written in conjunction with any property policy.
2. Approval must be obtained **BEFORE** binding coverage in excess of \$50,000 on any one policy or if the value on any single item exceeds the amount listed in each category.
3. Woodland Mutual will allow coverage on a blanket basis for the following classes of property: Fine Arts/Antiques, Silver/Silverware, Collectors' Items, Tools and Equipment. There is a \$500 maximum limit per item. All items valued in excess of \$500 must be scheduled.
4. Minimum premium is \$20.00 for any deductible.

## **RATES**

Refer to the Scheduled Personal Property Rate Schedule on page SPP-WM-12 for rates.

## **CLASSIFICATIONS**

### **Bicycles**

Policyholders should be encouraged to have bicycles engraved with identifying numbers and have those numbers registered with the police.

1. An appraisal or bill of sale is required for items valued in excess of \$5,000.
2. Bicycle dealers are not acceptable.
3. Non-motorized bicycles only.

Prior approval required before binding coverage on any one item in excess of \$3,000.

### **Boats**

Covers scheduled boats 26 feet in length or less, motors, trailers and miscellaneous portable boat accessories (anchors, cushions, lights, fuel containers, life preservers, fire extinguishers, oars and other items used for safety or operation of the boat) while attached to and contained in or on the boat insured.

1. Submit the driver's license number and date of birth of all operators.
2. Scheduling of each boat, motor and trailer is required. The description should include the year, serial number, make, model, horsepower and related information.
3. Depth finders, fish locators and marine band radios can be insured at the Boat rate.
4. Ineligible risks:
  - a. Watercraft involved in any racing, competition or stunting activity;
  - b. Watercraft dealers;
  - c. Cabin cruisers, yachts or houseboats;
  - d. Fishing equipment, water skis or other sports equipment (refer to Fishing and Sporting Equipment section);
  - e. When there are two or more chargeable accidents or traffic violations in past 3 years; or when there has been a conviction for driving under the influence, open bottle violation, careless or reckless driving, hit and run, or leaving the scene of an accident in the past 3 years;
  - f. Where there are any accidents or violations when risk is written on a Tenants Contents policy;
  - g. When written on a Tenants Contents policy, minimum Coverage "C" required limit is \$25,000;
  - h. Personal watercraft, jet skis.
  - i. Docks and boat hoists. These are covered under personal property (coverage C).

Prior approval required before binding coverage on any one item in excess of \$50,000.

The SPP rate for boats (based on the size of the PRIMARY motor) applies to the total value of the boat and all accessories.

### **Cameras & Photographic Equipment**

Cameras, projection machines and articles of equipment pertaining to the recording, projection, reproduction and operation of motion pictures and property such as films, binoculars, telescopes, and microscopes which may be used in conjunction with photographic equipment are covered.

Professional rates apply if the insured is engaged in any branch of photography for remuneration of more than \$1,000 a year.

1. Each article must be specifically scheduled showing the description, manufacturer's name, serial number and amount of insurance applying.
2. Appraisal or sales receipts required where value is \$1,000 or more.

Prior approval required before binding coverage on any one item or group of items in excess of \$2,500.

### **Electronic Data Processing Equipment**

Covers data processing equipment, component parts, data and media, owned by the insured or leased, rented or under the control of the insured while at the insured location. Incidental transit is also covered.

Prior approval required before binding coverage on any one item or group of items in excess of \$5,000.

### **Farm Machinery**

This class covers farm tractors, skidsteers, loaders and other farm machinery. Must be for personal use only.

1. The following are not acceptable:
  - a. Machinery for sale or on consignment;
  - b. Machinery in the course of being manufactured;
  - c. Machinery dealers, auctioneers, repair firms or service firms;
  - d. Logging or contractor's equipment;
  - e. Portable sawmills or splitting apparatus;
  - f. Custom farming equipment unless very incidental;
  - g. Combines;
  - h. Utility/livestock trailers that are licensed for road use.
2. Property must be insured to at least 80% of value (co-insurance clause applies).
3. All equipment valued over \$1,000 must be scheduled.
4. Coverage applies only within a 100-mile radius.

Prior approval required before binding coverage on any one item in excess of \$10,000.

### **Fine Arts, Antiques, Collectibles**

Paintings, etchings, pictures, tapestries, art glass windows, and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique glass and bric-a-brac) of rarity, historical value, or artistic merit are classed as fine arts and antiques.

Collectibles may include any number of items such as toy tractors, old magazines, or baseball cards.

The essential feature that makes a fine art or collectible different from an ordinary article is a value greater than its utility value. This extra value can be insured. There are associations of hobbyists and collectors, and there are publications that will list current values. It is the insured's obligation to justify the values.

1. Antique dealers are not acceptable.
2. Items should be scheduled on a valued basis. This list of items must be typed or written clearly, describing the item to be insured and listing its value.
3. Current appraisals are needed on items valued over \$2,000.

Prior approval required before binding coverage on any one item or group of items in excess of \$5,000.

### **Fish Houses**

Designed to cover all types of fish houses on and off the lake.

1. Houses and equipment must be written to 100% of value.
2. Contents of Fish Houses may be insured for same rate and must be described and scheduled.

### **Fishing and Sporting Equipment**

Fishing equipment includes rods, reels, tackle and related items. Equipment and accessories attached to watercraft are not included in this category.

Sporting equipment includes decoys, skis, archery, scuba diving equipment, binoculars, etc.

1. Property not eligible:
  - a. Recreational vehicles;
  - b. Boats and motors;
  - c. Bicycles;
  - d. Golf equipment or;
  - e. Guns.
2. All items valued over \$100 must be scheduled and described in full detail.
3. Current appraisals or sales receipts are required for items valued over \$100.
4. Professional fishermen unacceptable.
5. \$300 limit on any 1 tackle box.

Prior approval required before binding coverage on any one item in excess of \$3,000.

### **Furs**

Furs include garments trimmed with fur. Fur rugs may be included. Imitation furs are insurable if the value and condition justify.

1. Each article to be insured must be completely described and a valuation placed thereon. New furs may be insured for their purchase price. A current appraisal or bill of sale is required on any fur item valued in excess of \$1500.
2. Entertainers or fur dealers are not acceptable.

Prior approval required before binding coverage on any one item or group of items in excess of \$7,500.

### **Garden Tractors and Equipment**

Lawn mowers, small yard tractors.

1. Ineligible Risks
  - a. Farm Tractors – see Farm Machinery
  - b. Dealer, Repair or Service Firms
  - c. Must be for personal use only

### **Golf Carts**

Applies to all types of individually owned motorized golf carts used solely for golfing purposes. Golf carts used for nongolfing purposes must be scheduled as an All-Terrain Vehicle. Non-Depreciation of repairs can be included on golf carts less than 10 years old. Not available for golf carts over 10 years old.

1. Ineligible risks:
  - a. Dealer, repair or service firms;
  - b. Principal operator under the age of 18;
  - c. Vehicles which are rented to others;
  - d. When there are two or more chargeable accidents or traffic violations in past 3 years; or when there has been a conviction for driving under the influence, open bottle violation, careless or reckless driving, hit and run, or leaving the scene of an accident in the past 3 years;
  - e. Where there are any accidents or violations when risk is written on a Tenants Contents policy;
  - f. When written on a Tenants Contents policy, minimum Coverage "C" required limit is \$25,000.
2. Submit the driver's license number and date of birth of all operators.

Prior approval required before binding coverage on any one item in excess of \$5,000.

### **Golfer's Equipment**

Golf clubs, golf clothing and related equipment are included in this class. Clothing of the insured while contained in any locker situated in a clubhouse or other buildings used in connection with the game of golf is also covered.

1. Equipment must be itemized and described in detail.
2. For equipment valued in excess of \$500, a bill of sale or appraisal is required.
3. Golf balls or tees are not eligible.
4. Risks not acceptable:
  - a. Pro shops;
  - b. Persons who travel extensively.

Prior approval required before binding coverage on any one item or group of items in excess of \$3,000.

### **Guns**

Covers guns and equipment for use with guns. Each item must be scheduled giving the name of the manufacturer, the cost, date of purchase, and the serial or other identifying number.

1. All items should be insured for their full value. Appraisals are necessary for antique guns.
2. Risks not acceptable:
  - a. Gun dealers;
  - b. Persons who travel extensively for hunting purposes, trap shooting or skeet shooting purposes.
3. Ammunition may be scheduled.

Prior approval required before binding coverage on any one item in excess of \$3,000 or total inventory over \$10,000.

### **Jewelry**

Jewelry is defined as articles of personal adornment made from precious and semi-precious metals, with or without gems or semi-precious stones.

1. Each article must be scheduled with an accurate description and an amount of insurance. It is not permissible to blanket miscellaneous items. A set may be insured as a unit but each item must be accurately described. Current appraisals or bills of sale are required in connection with all items of jewelry to be insured for more than \$2,000. A previous policy with another company is not satisfactory evidence of value.
2. Risks not acceptable:
  - a. Jewelry dealers, pawn brokers;
  - b. Professional entertainers or gamblers;
  - c. Extremely high valued items.

Prior approval required before binding coverage on any one item exceeds \$15,000 and/or if total inventory exceeds \$25,000.

### **Medical Equipment**

This rule applies to all types of individually owned medical equipment such as motorized wheelchairs, hearing aids, and oxygen tanks used in a personal nature.

Articles must be specifically listed. Sales receipts are required for hearing aids.

Prior approval required before binding coverage on any one item in excess of \$3,000 for hearing aids or \$5,000 for motorized wheelchairs and oxygentanks.

### **Musical Instruments**

Each article must be specifically scheduled showing description, manufacturer's name, serial number and amount of insurance applying.

Professional rates apply if the insured receives in excess of \$1,000 in remuneration for use of covered property during a year.

1. The following are not acceptable:
  - a. Professional musicians who are members of a dance band;
  - b. Musicians who travel extensively;
  - c. Very rare or antique instruments.
2. Appraisal or sales slip required where value is \$1,500 or more.

Prior approval required before binding coverage on any one item or group of items in excess of \$3,000 or when total schedule exceeds \$10,000.

### **Portable Electronic Devices**

This classification includes cellular telephones, smart phones, tablets, laptop computers, GPS navigation devices, book readers, netbooks, portable music players, televisions, stereo equipment, or similar items.

1. All items must be written to 100% of value.
2. Erasure is not covered.
3. Complete description required for each item including make, model, serial number, year of manufacture, etc.

Prior approval required before binding coverage on any one item in excess of \$3,000.

### **Postage Stamps**

Postage stamps, including due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays, proofs and mountings are included in this class.

1. Items must be scheduled with an amount of insurance applicable to each item or group of items.
2. Risks not acceptable:
  - a. Dealers or auctioneers;
  - b. Clubs or organizations;
  - c. Collections subject to frequent display or exhibition;
  - d. Collections exceeding \$10,000 in value.

Prior approval required before binding coverage on any one item or group of items in excess of \$2,000.

### **Rare and Current Coins**

Rare and current coins, medals, paper money, bank notes, tokens of money and related property including coin albums, containers, frames, cards, and display cabinets in use with such collections are included in this class.

1. Items must be scheduled with an amount of insurance applicable to each item or group of items.
2. Risks not acceptable:
  - a. Dealers or auctioneers;
  - b. Clubs or organizations;
  - c. Collections subject to frequent display or exhibition;
  - d. Collections exceeding \$10,000 in value.

Prior approval required before binding coverage on any one item or group of items in excess of \$2,000.



**Saddlery, Tack**

This classification includes horse tack (saddles, bridles, harnesses, halters, blankets, grooming equipment and related items.)

1. All items over \$250 must be scheduled.
2. Risks not acceptable:
  - a. Professional or regular rodeo participants;
  - b. Professional trainers / show participants.

Prior approval required before binding coverage on any one item in excess of \$5,000.

**Sewing and Embroidery Equipment**

1. All items over \$250 must be scheduled.
2. Appraisal or sales receipt required for each item valued over \$2,500.
3. Risks not acceptable;
  - a. Retail stores that maintain inventory of sewing or embroidery equipment;
  - b. Service firms who repair or sell sewing or embroidery equipment.

**Silverware, Goldware, Pewterware**

Silverware includes silverware, silver-plated ware, goldware, gold-plated ware and pewterware.

1. Property may be insured according to the following groups: (1) silverware and silver-plated ware, (2) goldware and gold-plated ware, and (3) pewterware.
2. A complete list of items including the pattern, number of place settings and number of pieces to be covered should be submitted.
3. Antique silverware should be insured as antiques.
4. Value items according to manufacturers' price lists. Full insurance to value should be carried in order to provide the insured with adequate protection.
5. Risks not acceptable:
  - a. Dealers or auctioneers;
  - b. Caterers;
  - c. Clubs or hotels.

Prior approval required before binding coverage on any one item or group of items in excess of \$2,000.

**Snowmobiles, All-Terrain Vehicles (ATV) and All Material Transport Vehicle (AMT)**

**Snowmobile**

Coverage applies to snowmobiles designed for use primarily on snow or ice, using wheels or crawler-type belts for locomotion, but not including a vehicle using airplane-type propellers or fans as means or propelling itself across land, ice or snow.

Reminder: coverage for snowmobiles will not be written on a seasonal basis.  
Snowmobiles insured during the winter must remain on the policy for the remainder of the year.

**All-Terrain Vehicle**

An all-terrain vehicle is defined as a four or more wheeled motor vehicle equipped with balloon tires or crawler treads designed for use on rugged terrain or rugged terrain and water.

**All Material Transport Vehicle**

An all material transport vehicle is a motor vehicle equipped with a rear utility box to transport material, four or more wheels, bench or bucket seating and a steering wheel; designed for use off the public roads and not subject to motor vehicle or trailer registration.

**UNDERWRITING RULES:** Snowmobiles, All-Terrain Vehicles and All Material Transport Vehicles

1. Scheduling of each snowmobile, all-terrain vehicle or all material transport vehicle is required. The description should include the year, make, model, serial number, cc or horsepower and related information.
2. Each unit must be specifically described and insured 100% to value.
3. Submit the driver's license number and the date of birth of all operators.
4. Non-Depreciation of repairs can be included on recreational vehicles less than 10 years old. Not available for recreational vehicles over 10 years old.
5. Ineligible risks:
  - a. Dealer, repair or service firms;
  - b. Racing or stunt drivers;
  - c. Principal operator under the age of 18;
  - d. Vehicles which are rented to others;
  - e. Vehicles which have engine or gear ratios modified for speed or acceleration purposes;
  - f. When there are two or more chargeable accidents or traffic violations in past 3 years; or when there has been a conviction for driving under the influence, open bottle violation, careless or reckless driving, hit and run, or leaving the scene of an accident in the past 3 years;
  - g. Where there are any accidents or violations when risk is written on a Tenants Contents policy;
  - h. When written on a Tenants Contents policy, minimum Coverage "C" required limit is \$25,000;
  - i. Dirt bikes, minibikes and mopeds.
  - j. Utility/recreational vehicle trailers licensed for road use.
6. Do not bind Collision coverage on snowmobiles. A visual inspection or photo that verifies no existing damage is required before collision coverage may be bound on used sleds.

Prior approval required before binding coverage on any one item in excess of \$5,000.

**SNOWMOBILE AUXILIARY LIGHTING SYSTEM DISCOUNT**

1. An Auxiliary Lighting System Discount applies to snowmobiles equipped with an authorized auxiliary hazard warning lighting system. The rating factor for this discount is shown on the rate pages. This discount does not apply to trailers or equipment not permanently attached to the snowmobile.
2. To qualify for this discount, the auxiliary hazard warning light system must be installed by the manufacturer of the snowmobile as original equipment or installed by the manufacturer or authorized dealer of that manufacturer as an aftermarket system that has the following features when activated:
  - a. A yellow light emitting diode (L.E.D.) light on the front of the snowmobile that flashes at least once per second and is visible at least one-half mile in front of the snowmobile; and
  - b. A red-light emitting diode (L.E.D.) light on the rear of the snowmobile that flashes at least once per second and is visible at least one-half mile from behind the snowmobile.
3. This discount shall apply:
  - a. To every snowmobile of the insured that is equipped with an auxiliary hazard warning lighting system; and
  - b. On a policy insuring or that portion of a policy insuring a snowmobile that is issued, delivered, or renewed in this state.
4. Proof of installation is required. Provide copy of original equipment documentation or paid invoice/billing receipt from original manufacturer or authorized dealer of that manufacturer.

## **Tools and Equipment**

Covers mobile and portable tools and equipment usual to the applicant's business, trade or profession. Tools and equipment while at an owned location for storage purposes are also covered. Agents are authorized to schedule various property items under Tools and Equipment, depending on the type of equipment, number of units, total value, and type of operation the equipment is used in. Prior approval may be required before scheduling certain items that are not usual to Tools and Equipment. When tools are scheduled, the insured's occupation should be listed.

1. All items valued over \$250 must be scheduled.
2. All categories must be written to 100% of value.
3. Risks not acceptable:
  - a) Dealers or equipment or tool rental firms;
  - b) Service firms who repair or sell portable tools.

Prior approval required before binding coverage on any one item or group of items in excess of \$5,000.

## **Unmanned Aircraft Systems**

Covers unmanned aircraft systems which includes the unmanned aircraft and all of the associated support equipment, control station, data links, telemetry, communications and navigation equipment, etc. necessary to operate the unmanned aircraft.

1. Available in the TP1 package program only.

Coverage is subject to a \$500 deductible per occurrence.

### **SCHEDULED PERSONAL PROPERTY COVERAGE FOR UNMANNED AIRCRAFT SYSTEMS (RC 143)**

#### **General Information**

This is an optional endorsement that provides coverage for unmanned aircraft systems, subject to the exclusions found in the endorsement and the Scheduled Personal Property Endorsement RC141M.

#### **Eligibility Guidelines**

This endorsement is subject to the following eligibility guidelines:

1. No homemade unmanned aircrafts are allowed.
2. Coverage is limited to precision agricultural operations only.
3. The unmanned aircraft system(s):
  - a. Must be operated in accordance with applicable Federal Aviation Administration guidelines;
  - b. Must be flown three or more miles from the property line of any airport available for public use;
  - c. Cannot be flown over a town, city, or other urban area.

#### **Forms**

This endorsement (RC 143) must be used in conjunction with RC141M but only when the Scheduled Personal Property Endorsement is attached to a package (TP1) policy:

This endorsement cannot be used with the Scheduled Personal Property endorsement HG141M homeowners policies (HG2, HG3, HG4, HG5).

*Woodland Mutual* Scheduled Personal Property  
**RATE PAGE**

The following rates apply on items insured on the Scheduled Personal Property endorsement, RC141M and HG141M					
CLASS OF PERSONAL PROPERTY	RATE PER \$100				
	No Ded.	\$100 Ded.	\$250 Ded.	\$500 Ded.	\$1,000 Ded.
ATVs—with Non-Depreciation of Repair (-10 yrs)	N/A	2.50	2.05	1.90	1.20
ATVs—without Non-Depreciation of Repair (+10 yrs)	N/A	2.10	1.85	1.50	0.80
Bicycles	12.67	10.13	9.51	8.86	7.60
Boats – Outboard under 50 HP	1.08	0.86	0.68	0.60	0.52
Outboard 50-100 HP	1.25	1.00	0.80	0.71	0.60
Outboard over 100 HP	1.43	1.14	0.92	0.80	0.68
Inboard or I/O ≤ 150 HP	1.43	1.14	0.92	0.80	0.68
Inboard or I/O > 150 HP	1.61	1.28	1.03	0.90	0.77
Cameras & Photographic Equipment – Personal Use	1.70	1.50	1.40	1.35	1.20
Cameras & Photographic Equipment Professional Use	3.05	2.44	2.29	2.13	1.82
Electronic Data Processing Equipment	3.28	2.63	2.46	2.30	1.96
Farm Machinery	N/A	0.57	0.52	0.48	0.46
Fine Arts/Antiques/Collectibles (w/o glass)	0.33	0.26	0.25	0.22	0.18
Fine Arts/Antiques/Collectibles (with glass)	0.53	0.41	0.39	0.36	0.29
Fish Houses	4.38	3.50	3.29	2.94	2.63
Fishing & Sporting Equipment	3.94	3.14	2.95	2.63	2.34
Furs	0.43	0.35	0.33	0.29	0.26
Garden Tractors and Equipment	N/A	0.75	0.65	0.56	N/A
Golf Carts with Non-Depreciation of Repair (0-10 yrs)	N/A	1.64	1.45	1.26	0.97
Golf Carts without Non-Depreciation of Repair (over 10 yrs)	N/A	1.24	1.05	0.86	0.57
Golfer's Equipment	1.25	1.00	0.95	0.87	0.76
Guns	1.14	1.00	0.95	0.91	N/A
Jewelry	0.82	0.77	0.75	0.73	0.70
Medical Equipment	4.10	3.28	3.08	2.87	2.46
Musical Instruments – Personal Use	0.63	0.49	0.46	0.43	0.37
Musical Instruments – Professional Use	2.70	2.57	2.30	2.20	2.10
Portable Electronic Devices –					
Cell Phones	N/A	3.00	2.90	2.75	2.60
Computers -home	N/A	1.25	1.15	1.00	0.90
Computers – laptop	N/A	2.00	1.90	1.80	1.70
Computers – business laptop	N/A	2.00	1.90	1.80	1.70
Computers - business systems	N/A	0.90	0.86	0.81	0.77
Televisions	N/A	3.00	2.90	2.75	2.60
All Other	N/A	3.00	2.90	2.75	2.60
Postage Stamps	0.63	0.49	0.46	0.43	0.37
Rare and Current Coins	1.90	1.51	1.42	1.33	1.13
Saddlery/Tack	N/A	1.85	1.70	1.58	N/A
Sewing & Embroidery Equipment-Personal Use	N/A	N/A	1.35	1.04	0.90
Sewing & Embroidery Equipment-Business Use	N/A	N/A	1.50	1.15	1.00
Silverware, Goldware, Pewterware	0.33	0.26	0.25	0.22	0.19
Snowmobiles-w/Non-Depreciation of Repair (0-10 yrs)*	N/A	2.65	2.31	2.07	1.83
Snowmobiles-w/o Non-Depreciation of Repair (+10 yrs)*	N/A	2.25	1.91	1.67	1.43
Tools and Equipment	N/A	1.81	1.43	1.09	.95
Unmanned Aircraft Systems	N/A	N/A	N/A	3.75	N/A
Wheelchairs, Electric	4.10	3.28	3.08	2.87	2.46
<b>MINIMUM PREMIUM (Flat Charge)</b>	<b>\$20.00</b>	<b>\$20.00</b>	<b>\$20.00</b>	<b>\$20.00</b>	<b>\$20.00</b>

\*Snowmobile Auxiliary Lighting System Discount = 5%

**PAGE CHECKLIST**

<b>MANUAL PAGE CHECKLIST</b>			
<p><b>This Page Checklist displays the current pages included in the Scheduled Personal Property manual.</b>                      NOTE: Always use the Edition Date to determine the latest page.</p> <p>New or revised pages are indicated with shading.</p>			
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