KENTUCKY NATIONAL INSURANCE COMPANY

KENTUCKY

DWELLING PROPERTY MANUAL

W / PERSONAL LIABILITY SUPPLEMENT

P.O. Box 55126

Lexington, Kentucky 40555-5126

KYDF0921

KENTUCKY NATIONAL INSURANCE COMPANY
Dwelling Fire Business
Company Selection and Agent Binding Limitations

1. General Requirements:

A. All business placed by the agent with the Company must originate from persons licensed for the agency by the Company. Brokered business is not acceptable and is deemed to be a violation of the Agent-Company Agreement.

B. Kentucky National must write the homeowners insurance for the prospective insured.

C. All applications or binders must be submitted (uploaded) to the Company not later than the fourth business day following the inception of coverage.

D. Risks meeting the underwriting requirements outlined below may be bound, not to exceed limits shown. Risks not qualifying may be submitted UNBOUND as outlined on Rule 7.

2. The following characteristics are indicative of dwelling risks that we actively seek to insure:

A. Insured/Applicant

1) Stability in employment, financial and personal affairs.
2) Employment and lifestyle do not increase exposure to loss.
3) Favorable prior insurance history with established good loss record.
4) Pride of ownership in dwelling.

B. Physical Characteristics of Dwelling

1) Dwellings that reflect pride of ownership with good maintenance and upkeep.
2) Located in stable or improving area with favorable impact on market value.
3) Building features which do not present a greater expectation of property or liability losses.
4) Dwellings that are not over-valued for their neighborhood.
5) Dwellings used for private residential living purposes.

3. Program Underwriting Requirements

		DP 00 01	**DP 00 02 & DP 00 03**
Coverage **A**	Minimum	$12,000	$75,000
	Maximum	$250,000	$250,000
Coverage **B**		10% of Coverage **A**	10% of Coverage **A**
Age of Dwelling		Any Age Accepted	Constructed in last 60 years
Heating		Central	Central
Solid Fuel Devices		Not Eligible	Not Eligible
Wiring		Circuit Breakers required	Circuit Breakers required
Roof Material		Asphalt Shingle, Tile, Slate, or Standing Seam Metal roofs acceptable. Rolled roofing is unacceptable.	
Fire Protection		1 – 10W, 1X-8X, 1Y-8Y	1 – 8
Prior Insurance		Required (Unless New Purchase) If prior carrier is an E&S carrier risk is not eligible.	
Insurance to Value		No Requirement	80%

4. Additional Underwriting Requirements

A. Applicable to all Dwelling exposures:

1) Dwellings over 30 years of age must have had the roof replaced, heating system updated, plumbing updated, and the electrical wiring updated.
2) Photographs showing front and rear of dwelling must be submitted within **14 days** of application.
3) A completed Home Cost Estimator must be sent at the time of policy upload.
4) Dwelling must be visible by at least two (2) separate neighbors.
5) The dwelling must have an enclosed foundation and show evidence of ongoing maintenance including, but not limited to the following: doors, windows, chimneys, walkways, roof materials, porches, rain gutters, paint, fences, gates and siding must be in good working condition. The yard of the premises must be free of debris and potential hazards such as, but not limited to: refrigerators, inoperative autos, flammable materials, piles of refuse, tall grass, tree branches extending over the structure(s), skateboard ramps and bicycle ramps, trampolines without surrounding safety netting.
6) Dwelling must be on an accessible, all weather road. An accessible all weather road is defined as: a road over which emergency and the area's typical passenger vehicles can pass at all times.
7) Each home must have a working smoke detector and fire extinguisher in the dwelling at the time of application completion as well as dead bolt locks on exterior, hinged doors.
8) Tenant or owner occupied by not more than four families.
9) Not used for business purposes.
10) No vacant or unoccupied dwellings and not under reconstruction or renovation.
11) No mobile homes.
12) No log homes.
13) No dwellings under foreclosure proceedings.
14) No swimming pools, hot tubs or spas.

B. Fire Protection

Dwellings located within approved ISO Protection Class 1-9 area may be written using form **DP 00 01**, **DP 00 02** or **DP 00 03**. Protection Class 10 dwellings may be written using only form **DP 00 01**.

C. Construction and Maintenance

1) Dwelling must be structurally sound and of good construction quality.
2) Must meet current building codes.
3) Must have been built for residential occupancy – No converted dwellings.
4) Roof must be of approved quality – Asphalt Shingle, Tile, Slate or Standing Seam Metal roofs are acceptable - No rolled roofs. Roof must have been replaced within the past 15 years.
5) Circuit breakers required.
6) Dwellings over 50 years old may be written using form **DP 00 01**. Dwellings over 30 years old must have had the roof replaced, heating system updated, plumbing updated and the electrical wiring updated.

D. Heating

1) Central heating is required.
2) Wall heaters are not acceptable.
3) Kerosene heaters and space heaters used as the primary heat source are not acceptable.
4) Solid Fuel burning devices including, but not limited to solid fuel-fired stoves, solid fuel-fired cooking stoves and combination fuel furnaces or boilers which burn solid fuel such as, but not limited to coal, wood, peat, charcoal, hexamine fuel tablets, wood pellets or pellets made from corn, wheat, rye or other grains, or any other combustion source deemed to be solid fuel are unacceptable.
5) Fireplace inserts are not acceptable.

E. Loss Experience

1) Losses – Natural Causes

KRS 304.20-340(8) states that a company may not decline or terminate coverage based solely upon the fact that the insured has one or more losses that immediately resulted from natural causes without the intervention of any person and that could not have been prevented by the exercise of prudence, diligence and care.

2) Losses – Other

Risks with a prior total fire loss or a major loss including any fire loss or theft loss in excess of $5,000 or any other loss that is not weather o catastrophe related in excess of $10,000 may not be bound.

5. Weather Procedures:

A. Earthquake Procedures

No new business property risks or additional coverage for existing property risks will be accepted for a period of 72 hours after an earthquake occurs that measures 4.0 or higher on the Richter scale. This suspension of binding authority will apply for a radius of 150 miles from the epicenter. All other areas will remain unaffected by the suspension of binding authority.

B. Severe Weather Procedures

We will not honor additional or extended coverage on property risks bound as new business or endorsed on existing policies in any area where a hailstorm, hurricane, tropical storm, tornado, flood or wildfire watch, warning or occurrence is in effect at the time of binding.

DO NOT WAIT FOR NOTIFICATION FROM THE HOME OFFICE OR YOUR FIELD REPRESENTATIVE. WHEN A HAILSTORM, HURRICANE, TROPICAL STORM, TORNADO, FLOOD OR WILDFIRE WATCH, WARNING OR OCCURRENCE IS IN EFFECT, STOP WRITING ANY COVERAGE IMMEDIATELY.

6. Earned Premium/Denied Reinstatement:

Policies with earned premium due from any prior policy of the Named Insured or Spouse, and or that have been denied reinstatement with Kentucky National Insurance Company.

7. Trial Application: When submitting an application for prior approval because either the proposed premises or the insured do not meet the binding requirements of the company, please:

a) omit any effective date;
b) do not require signature of the applicant; and,
c) do not accept any premium deposit from the applicant.

KENTUCKY NATIONAL INSURANCE COMPANY
Dwelling Fire Business
Available Forms

FORM NUMBERS	DESCRIPTION
DP 00 01	Dwelling Property 1 – Basic Form
DP 00 02	Dwelling Property 2 – Broad Form
DP 00 03	Dwelling Property 3 – Special Form
DP 04 14	Additional Living Expense
DP 04 22	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage
DP 04 41	Additional Insured
DP 04 69	Earthquake
DP 04 70	Premises Alarm or Fire Protection System
DP 04 77	Mine Subsidence Coverage Endorsement – Kentucky – DP 00 02 & DP 00 03
DP 04 78	Mine Subsidence Coverage Endorsement – Kentucky – DP 00 02 & DP 00 03
DP 04 88	Mine Subsidence Coverage Endorsement – Kentucky – DP 00 01
DP 04 95	Limited Water Back-up and Sump Discharge or Overflow Coverage
DL 01 16	Special Provisions - Kentucky
DL 24 01	Personal Liability
DL 24 02	Personal Liability Additional Policy Conditions
DL 24 04	Additional Residence Rented to Others 1, 2, 3 or 4 Families
DL 24 10	Additional Insured
DL 24 11	Premises Liability (Non-Owner Occupied Dwelling)
DL 24 71	Limited Fungi, Wet Or Dry Rot, Or Bacteria Endorsement
DL 25 16	Special Provisions - Kentucky
PCA 10 69	Notice of Insurance Information Practices
PCDL 65 01	Punitive or Exemplary Damages Exclusion
PCDP 01 16	Special Provisions - Kentucky
PCDP 04 75	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing
PCDP 12 76	Dwelling Rating Information
PCDP 21 35	Lead Liability Exclusion
PCDP 22 00	Absolute Asbestos Exclusion
PCDP 22 01	Animal Liability Limitation
PCDP 22 02	Trampoline Liability Limitation
PCDP 22 03	Off-Road Recreational or Service Vehicle Liability Limitation
PCDP 23 00	Equipment Breakdown Enhancement Endorsement
PCDP 23 10	Service Line Enhancement Endorsement

KENTUCKY NATIONAL INSURANCE COMPANY
Dwelling Fire Business
Available Forms

PCO 61 57 Fair Credit Reporting Act

KENTUCKY NATIONAL INSURANCE COMPANY
Dwelling Fire Business

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100. INTRODUCTION

A. About the Dwelling Manual

The Dwelling Policy Program provides property and related coverages using the forms and endorsements referred to in this Manual. The rates, rules, forms and endorsements of the company shall apply in all cases not provided for in this Manual. This program does not apply to Farm Property.

B. Manual Structure

The Dwelling Policy Program Manual contains the rules, classifications and rating provisions for the issuance of the Dwelling Policy.

101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY

A. Forms

The Dwelling Policy Program makes available the following policy forms:

1. **DP 00 01** – Dwelling Property 1 Basic Form,
2. **DP 00 02** – Dwelling Property 2 Broad Form,
3. **DP 00 03** – Dwelling Property 3 Special Form.

B. Coverage

1. Forms **DP 00 02** and **DP 00 03** may provide the following coverages. These coverages are written as separate items in the policy or in separate policies:

   Coverage **A** – Dwelling

   Coverage **B** – Other Structures

   Coverage **C** – Personal Property

   Coverage **D** – Fair Rental Value

   Coverage **E** – Additional Living Expense

2. Form **DP 00 01** may provide Coverages **A** through **D**.

C. Minimum and Maximum Limits of Liability

The following coverages are subject to a minimum limit of liability:

Coverages	Minimum Limit	Maximum Limit
1. Coverage **A** – Dwelling	$12,000 (Form **DP 00 01**) $75,000 (Form **DP 00 02**) $75,000 (Form **DP 00 03**)	$250,000 (All Forms)
2. Coverage **C** – Personal Property	$10,000 without Coverage A (All Forms)	

102. PERILS INSURED AGAINST

The following is a general description of the coverages provided by the individual Dwelling Policy Forms. The policy should be consulted for exact contract conditions.

Perils Insured Against	DP 00 01 BASIC FORM	DP 00 02 BROAD FORM	DP 00 03 SPECIAL FORM
Fire or Lightning, Internal Explosion	Yes	Yes	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional*	Yes	Yes
Vandalism or Malicious Mischief	Optional**	Yes	Yes
Damage by Burglars, Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden cracking of a steam or hot water heating system, Freezing, Sudden damage from artificial electrical currents	No	Yes	Yes
Additional risks with certain exceptions (Special Coverage)	No	No	Yes Coverages **A** and **B**

* May only be written with the perils of Fire or Lightning, Internal Explosion.

** May only be written with Extended Coverage.

103. ELIGIBILITY

A Dwelling Policy may be issued to provide insurance under:

A. Coverage **A** – on a dwelling building:

1. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;

2. Containing not more than four apartments; and

3. Which may be in a townhouse or row house structure.

B. Coverage **A** – on a mobile or trailer home:

1. Using Form **DP 00 01** only;

2. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;

3. Containing not more than one apartment; and

4. At the permanent location described in the policy.

C. Coverage **B**:

1. At the same location as the dwelling eligible for insurance under Coverage **A**;

2. Not used for business purposes except a permitted incidental occupancy or when rented for use as a private garage;

3. At a separate location when used in connection with the insured location but not for business purposes.

D. Coverage **C** in:

1. A dwelling, mobile or trailer home eligible under Coverage **A**; or

2. A dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms; or

3. Any apartment, cooperative or condominium unit used as private living quarters of the insured or rented to others.

E. Coverage **D** for the loss of the fair rental value of:

1. A building eligible for insurance under Coverages **A** or **B**; or

2. Private living quarters eligible under Coverage **C**.

F. Coverage **E** for the additional living expenses incurred to maintain the insured's household.

104. PROTECTION CLASSIFICATION CODES AND INFORMATION

A. Codes

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
8B, 8Y	19,83
1X-5X, 1Y-5Y	12-52,13-53
6Y-7Y	63,73
6X-7X	62,72
8X,9	82,09
10W	20
10	10

B. Protection Information

The Protection Class listings in the Public Protection Classification Manual apply to risks insured under Dwelling Program Policies.

1. For jurisdictions listed with a single classification number, all properties within the jurisdiction should receive the listed classification number.

2. For jurisdictions listed with multiple classification numbers, known as "split classification", the classification number applicable to individual properties is assigned as follows:

a. Split classifications displayed as "##X" (e.g. 6/6X that was formerly published as 6/9) "##Y" (e.g. 6/6Y that was formerly published as 6/8B) or "#/10" (e.g. 6/19):

1) For properties located five road miles or less from a recognized responding fire station of a fire department indicated in the listing for the jurisdiction, and within 1,000 feet of a recognized water source, the first listed numeric classification designator applies (e.g. 6/6X, 6/6Y, or 6/10, use Class 6).

2) For properties located five road miles or less from a recognized responding fire station of a fire department indicated in the listing for the jurisdiction, and with a recognized water source more than 1,000 feet, the second listed classification designator associated with #X or #Y applies (e.g. for 6/6X, used Class 6X; for 6/6Y, use Class 6Y).

3) Water 10 (10W): Apply if:

a) The property is located more than five but less than seven road miles from a recognized responding fire station of a fire department indicated in the listing for the jurisdiction, and within 1,000 feet of a recognized water source.

b) A footnote indicates there is an alternative credible water supply and the property is located more than five but less than seven road miles from a recognized responding fire station of a fire department indicated in the listing for the jurisdiction.

b. For properties not qualifying **for 2.a.1., 2.a.2., or 2.a.3. use Class 10.**

105. SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

106. CONSTRUCTION DEFINITIONS

A. Frame – Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports. (Use Construction Code 1.)

Aluminum, plastic or vinyl siding over frame. (Use Construction Code 5.)

B. Masonry Veneer – Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2.)

C. Masonry – Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground). (Use Construction Code 3.)

D. Mixed (Masonry/Frame) - a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry.

107. SINGLE AND SEPARATE BUILDINGS DEFINITION

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

1. Buildings which are separated by a space shall be considered separate buildings.
2. Buildings or sections of buildings which are separated by:
   a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
   b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

   which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessability between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

200. POLICY PERIOD

All policies are written on an annual term and may be extended for successive policy periods by extension certificate based on the premiums, forms and endorsements then in effect for the Company.

202. PAYMENT PLANS

The Company will offer optional payment plans as follows:

1. Annual payment option – Total premium amount (including premium surcharge, local government premium taxes and inspection fee, if applicable) is due at inception - no billing service fee shall apply.
2. Flexible payment option – 15% of the premium amount (including premium surcharge, local government premium taxes and inspection fee, if applicable) is due at inception. The remaining balance may be spread over up to eleven (11) additional installments. Following the issuance of the policyholder will receive a bill for the remaining balance. The bill will also give the policyholder a minimum amount due. The policyholder may pay any amount that they wish as long as it is at least the minimum amount due. If an unpaid balance remains additional bills will be generated approximately 45 days prior to the equity on the policy expiring.

   The following rule applies to all multiple payment plans:

   An installment billing fee of $6.00 or 15% of the payment amount due, whichever is less, will be added to each installment billing, unless EFT from the insured's bank account or recurring Credit Card is selected, then a $2.00 installment billing fee will be added to each installment billing. This fee does not apply to the deposit premium paid at inception.

For the initial payment on a new policy: *If the required premium has not been received by the due date the or if the required premium payment is returned by the bank unpaid for any reason the policy shall be voided.*

For the initial payment on a renewal policy: *If the required premium has not been received by the due date the policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due indicates that the insured has not accepted our renewal offer. If payment is returned by the bank as unpaid for any reason the policy will automatically terminate at the end of the current policy period.*

For all payments other than the initial payment on a renewal policy: *If the required premium has not been received by the due date, a notice of cancellation will be issued. The effective date of cancellation will be 14 days from the date of issuance of the cancellation notice. If the required premium plus fees are received and applied to the policy after a cancellation notice has generated, but prior to the actual cancellation date, we will reinstate coverage; however, if the payment for the required premium plus fees is returned by the bank as unpaid for any reason the original cancellation date will remain in effect. A rescission notice will be generated upon receipt of the payment stating that if said payment is returned by the bank unpaid the original cancellation date will apply.*

The Company reserves the right to offer alternative payment options with the annual term.

NSF Fee:

A $25.00 fee will be assessed if any payment is returned by the bank unpaid for any reason.

If a policyholder has selected to pay with an EFT or recurring Credit Card plan and one or more payments are returned by the bank unpaid for any reason the company reserves the right to place the policy on a direct bill plan.

203. REINSTATEMENT

YOU HAVE NO AUTHORITY TO BIND A POLICY THAT HAS BEEN CANCELED REGARDLESS OF THE CANCELLATION REASON.

A. Reinstatement

Any policy that has been canceled for less than 15 days due to nonpayment of premium may be reinstated back to the cancellation date. If a policy is to be reinstated, it will require prior approval from an underwriter and a signed no loss statement from the Named Insured. A $25 fee will be assessed for each reinstatement. (If the reinstatement is within 30 days of a renewal offering by Kentucky National, then the fee will be waived). All fees and outstanding premiums due must be paid prior to reinstatement.

B. Reinstatement with a Lapse in Coverage

Any policy that has been canceled for nonpayment of premium is eligible for reinstatement with a lapse in coverage. Prior approval from an underwriter along with all fees and outstanding premiums must be paid before the policy will be reinstated. A $25 fee will be assessed for any policy that is reinstated with a lapse in coverage. (If the reinstatement with a lapse is within 30 days of a renewal offering by Kentucky National, then the fee will be waived).

204. CHANGES OR CANCELLATIONS

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is canceled.

B. If insurance is increased, canceled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

205. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.

B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

206. MULTIPLE LOCATIONS

Not available.

207. MULTIPLE POLICIES

Not available.

208. MINIMUM PREMIUM

A. For all Dwelling policies the minimum **annual** premium of $100 shall be charged for each policy.

B. When policies are written under a premium payment plan, no payment shall be less than $25.

C. The minimum annual premium may include all chargeable endorsements or coverage if written at inception of the policy.

209. TRANSFER OR ASSIGNMENT

Subject to the **prior written consent of the company**, all rules of this manual and any necessary adjustments of premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state; or

B. Assignment from one insured to another in the event of transfer of title of the dwelling.

210. WAIVER OF PREMIUM

When a policy is endorsed subsequent to the inception date, any additional or return premium of $5.00 or 5%, whichever if less, may be waived, except that a return premium shall be returned to the insured upon request.

211. WHOLE DOLLAR PREMIUM RULE

Does not apply.

212. SPECIAL STATE REQUIREMENTS

Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing – PCDP 04 75. Use this form with all Dwelling policies unless replacement cost loss settlement for wind/hail damage to roof surfacing is selected.

Water Exclusion Endorsement DP 16 09
Use this endorsement with all Dwelling policies written using forms **DP 00 01** and **DP 00 02**.

Water Exclusion Endorsement DP 16 10
Use this endorsement with all Dwelling policies written using form **DP 00 03**.

Notice of Insurance Information Practices – PCA 10 69
Use this endorsement with all Dwelling policies.

Lead Liability Exclusion – PCDP 21 35
Use this endorsement with all Dwelling policies.

Absolute Asbestos Exclusion - PCDP 22 00
Use this endorsement with all Dwelling policies.

Animal Liability Limitation – PCDP 22 01
Use this endorsement with all Dwelling policies.

Trampoline Liability Limitation – PCDP 22 02
Use this endorsement with all Dwelling policies.

Off Road Recreational or Service Vehicle Liability Limitation – PCDP 22 03
Use this endorsement with all Dwelling policies.

Punitive or Exemplary Damages Exclusion – PCDP 65 01
Use this endorsement with all Dwelling policies.

213. ADDITIONAL INSURED

A. Coverage Description

1. In addition to the named insured shown in the Declarations, another person or organization may be considered an insured in this policy with respect to Coverage A – Dwelling and Coverage B – Other Structures at the Described Location listed in the Schedule, or elsewhere in the policy. The interest of such persons or organization and the described location to which it applies may be acknowledged by naming them in the endorsement referenced in Paragraph **C.**
2. Such persona or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.

B. Premium Computation

No additional charge is made for use of this endorsement.

C. Endorsement

Use Additional Insured Endorsement **DP 04 41.**

301. BASE PREMIUM COMPUTATION

To compute the **BASE PREMIUM**, use the Key Premiums and Key Factors that are displayed in Rule **301**.

A. Fire (All Forms), E.C. (DP 00 01), Broad Form (DP 00 02), or Special Form (DP 00 03)

Coverage A – Dwelling/
Coverage C – Personal Property

1. From the Key Premium Table, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Key Factor Table, determine the Key Factor for the desired limit of liability. If the desired limit of liability is not shown in the table, **interpolate** as illustrated in paragraph **B.** of this rule.
3. Multiply the Key Premium by the Key Factor.

B. Interpolation Example

When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit.

Example

$25,500 desired limit; the nearest limits are $25,000 and $26,000.

For $25,000 the Key Factor is 1.082; for $26,000 the Key Factor is 1.098. Figure the difference between the two Key Factors and divide by 10. This provides a factor per $100.

$$\begin{array}{r} 1.098 \\ \underline{-\ 1.082} \\ .016 \end{array} \text{ divided by } 10 = .0016$$

Multiply the factor per $100 times five, and add 1.082, the Key Factor for $25,000.

$$\begin{array}{l} .0016 \\ \underline{x \quad 5} \\ .0080 + 1.082 = 1.090 \end{array}$$

The result, 1.090, is the Key Factor for this example.

The factors shown in the interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

301. BASE PREMIUM COMPUTATION (cont'd)

Territory Definitions - (For all Coverages and Perils Other Than Earthquake).

County of	Code	County of	Code	County of	Code	County of	Code
Adair	38	Edmonson	38	Knox	37	Nicholas	36
Allen	38	Elliott	37	Larue	38	Ohio	38
Anderson	36	Estill	36	Laurel	37	Oldham	36
Ballard	38	Fayette	32	Lawrence	37	Owen	36
Barren	38	Fleming	37	Lee	37	Owsley	37
Bath	37	Floyd	37	Leslie	37	Pendleton	36
Bell	37	Franklin	36	Letcher	37	Perry	37
Boone	36	Fulton	38	Lewis	37	Pike	37
Bourbon	36	Gallatin	36	Lincoln	36	Powell	36
Boyd	37	Garrard	36	Livingston	38	Pulaski	38
Boyle	36	Grant	36	Logan	38	Robertson	36
Bracken	36	Graves	38	Lyon	38	Rockcastle	36
Breathitt	37	Grayson	38	McCracken	38	Rowan	37
Breckinridge	38	Green	38	McCreary	38	Russell	38
Bullitt	36	Greenup	37	McLean	38	Scott	36
Butler	38	Hancock	38	Madison	36	Shelby	36
Caldwell	38	Hardin	38	Magoffin	37	Simpson	38
Calloway	38	Harlan	37	Marion	36	Spencer	36
Campbell	34	Harrison	36	Marshall	38	Taylor	38
Carlisle	38	Hart	38	Martin	37	Todd	38
Carroll	36	Henderson	35	Mason	37	Trigg	38
Carter	37	Henry	36	Meade	38	Trimble	36
Casey	36	Hickman	38	Menifee	37	Union	38
Christian	38	Hopkins	38	Mercer	36	Warren	38
Clark	36	Jackson	36	Metcalfe	38	Washington	36
Clay	37	Jefferson	*	Monroe	38	Wayne	38
Clinton	38	Jessamine	36	Montgomery	36	Webster	38
Crittenden	38	Johnson	37	Morgan	37	Whitley	37
Cumberland	38	Kenton	33	Muhlenberg	38	Wolfe	37
Daviess	35	Knott	37	Nelson	36	Woodford	36

* Louisville 30

All risks in Jefferson County, but not within Louisville city limits 31

301. BASE PREMIUM COMPUTATION (cont'd)

Fire – Coverages A and C – All Forms
Owner Occupied – Non-Seasonal & Seasonal

KEY PREMIUMS

Territories 30-32, 35-38		Number of Families 1		2		3 or 4		5 +
Prot. Class	Const.	Coverage A	C	Coverage A	C	Coverage A	C	Cov. C
1	M	60	12	63	12	93	17	24
	F	82	16	85	16	127	23	33
2	M	61	13	64	13	94	17	25
	F	82	16	86	16	128	23	33
3	M	62	13	64	13	95	17	25
	F	83	16	87	16	129	23	33
4	M	62	13	66	13	97	17	25
	F	84	16	89	16	130	23	35
5	M	63	13	67	13	99	17	25
	F	85	17	89	17	131	23	35
6	M	64	13	68	13	100	18	26
	F	85	17	90	17	132	24	35
7	M	66	13	69	13	101	18	26
	F	118	23	124	23	184	33	48
8	M	76	15	81	15	118	21	31
	F	118	23	124	23	184	33	48
8B,8Y	M	107	21	112	21	166	30	44
	F	169	33	178	33	262	47	69
1X-5X, 1Y-5Y	M	101	21	107	21	158	29	41
	F	162	32	170	32	252	45	67
6Y-7Y	M	106	21	112	21	164	30	43
	F	169	33	177	33	261	47	69
6X-7X	M	121	24	128	24	187	33	49
	F	193	38	202	38	299	54	78
8X,9	M	127	25	133	25	197	36	52
	F	204	40	214	40	315	56	83
10W	M	145	29	152	29	224	40	59
	F	301	60	316	60	467	84	123
10	M	153	30	160	30	236	43	62
	F	317	63	334	63	492	89	129

Territories 33-34		Number of Families 1		2		3 or 4		5 +
Prot. Class	Const.	Coverage A	C	Coverage A	C	Coverage A	C	Cov. C
1	M	46	9	48	9	71	13	18
	F	62	13	66	13	97	17	25
2	M	47	9	49	9	72	13	20
	F	63	13	66	13	98	17	25
3	M	47	9	49	9	74	13	20
	F	63	13	67	13	99	17	26
4	M	48	9	51	9	75	14	20
	F	64	13	68	13	100	18	26
5	M	48	9	51	9	76	14	20
	F	64	13	68	13	100	18	26
6	M	49	10	52	10	76	14	21
	F	66	13	69	13	101	18	26
7	M	49	10	53	10	77	14	21
	F	91	18	95	18	140	25	37
8	M	59	12	61	12	91	16	24
	F	91	18	95	18	140	25	37
8B,8Y	M	82	16	86	16	127	23	33
	F	130	25	136	25	201	36	53
1X-5X, 1Y-5Y	M	78	15	82	15	121	22	32
	F	124	25	131	25	193	35	51
6Y-7Y	M	81	16	85	16	125	23	33
	F	129	25	136	25	200	36	53
6X-7X	M	93	18	98	18	144	26	38
	F	148	30	155	30	229	41	61
8X,9	M	98	20	102	20	151	28	40
	F	155	31	163	31	242	44	63
10W	M	110	22	116	22	171	31	45
	F	231	46	243	46	358	64	94
10	M	116	23	123	23	181	32	47
	F	243	48	255	48	377	68	99

301. BASE PREMIUM COMPUTATION (cont'd)

Fire – Coverages A and C – All Forms
<u>Non-owner</u> Occupied – Non-Seasonal & Seasonal

KEY PREMIUMS

Territories 30-32, 35-38		Number of Families 1		2		3 or 4		5 +
Prot. Class	Const.	Coverage A	C	Coverage A	C	Coverage A	C	Cov. C
1	M	63	12	67	12	98	17	24
	F	85	16	90	16	132	23	33
2	M	64	13	67	13	99	17	25
	F	86	16	91	16	133	23	33
3	M	64	13	68	13	100	17	25
	F	87	16	92	16	135	23	33
4	M	66	13	69	13	102	17	25
	F	89	16	92	16	137	23	35
5	M	67	13	70	13	104	17	25
	F	89	17	93	17	138	23	35
6	M	68	13	71	13	105	18	26
	F	90	17	94	17	139	24	35
7	M	69	13	72	13	106	18	26
	F	124	23	131	23	193	33	48
8	M	81	15	84	15	124	21	31
	F	124	23	131	23	193	33	48
8B,8Y	M	112	21	117	21	174	30	44
	F	178	33	186	33	276	47	69
1X-5X, 1Y-5Y	M	107	21	112	21	166	29	41
	F	170	32	179	32	265	45	67
6Y-7Y	M	112	21	116	21	173	30	43
	F	177	33	186	33	274	47	69
6X-7X	M	128	24	133	24	197	33	49
	F	202	38	213	38	314	54	78
8X,9	M	133	25	140	25	207	36	52
	F	214	40	224	40	331	56	83
10W	M	152	29	160	29	236	40	59
	F	316	60	332	60	491	84	123
10	M	160	30	168	30	248	43	62
	F	334	63	350	63	516	89	129

Territories 33-34		Number of Families 1		2		3 or 4		5 +
Prot. Class	Const.	Coverage A	C	Coverage A	C	Coverage A	C	Cov. C
1	M	48	9	51	9	75	13	18
	F	66	13	69	13	101	17	25
2	M	49	9	52	9	76	13	20
	F	66	13	69	13	102	17	25
3	M	49	9	52	9	77	13	20
	F	67	13	70	13	104	17	26
4	M	51	9	53	9	78	14	20
	F	68	13	71	13	105	18	26
5	M	51	9	54	9	79	14	20
	F	68	13	71	13	106	18	26
6	M	52	10	54	10	81	14	21
	F	69	13	72	13	107	18	26
7	M	53	10	55	10	82	14	21
	F	95	18	100	18	147	25	37
8	M	61	12	64	12	95	16	24
	F	95	18	100	18	147	25	37
8B,8Y	M	86	16	90	16	133	23	33
	F	136	25	143	25	212	36	53
1X-5X, 1Y-5Y	M	82	15	86	15	127	22	32
	F	131	25	137	25	202	35	51
6Y-7Y	M	85	16	90	16	132	23	33
	F	136	25	143	25	210	36	53
6X-7X	M	98	18	102	18	151	26	38
	F	155	30	163	30	240	41	61
8X,9	M	102	20	107	20	159	28	40
	F	163	31	171	31	253	44	63
10W	M	116	22	122	22	181	31	45
	F	243	46	254	46	376	64	94
10	M	123	23	129	23	190	32	47
	F	255	48	268	48	396	68	99

301. BASE PREMIUM COMPUTATION (cont'd)

Extended Coverage, Broad and Special Forms – Coverages A and C

KEY PREMIUMS

Terr.	Coverage A			Coverage C	
	Forms DP 00			Forms DP 00	
	01	02	03	01	02&03
30-31	64	120	146	8	22
32, 35-38	62	110	136	7	21
33-34	48	90	108	6	16

Total Loss Charge

The following charge is added to the Coverage A premium of each policy and is not subject to any discounts:

A charge of $1.23 for each $1,000 of Coverage A above $70,000.

Age of Construction Factors

Apply to All Forms

Age	Factor	Age	Factor	Age	Factor
0*	0.596	34	1.018	68	1.086
1	0.622	35	1.020	69	1.088
2	0.648	36	1.022	70	1.090
3	0.674	37	1.024	71	1.092
4	0.700	38	1.026	72	1.094
5	0.726	39	1.028	73	1.096
6	0.752	40	1.030	74	1.098
7	0.778	41	1.032	75	1.100
8	0.804	42	1.034	76	1.102
9	0.830	43	1.036	77	1.104
10	0.856	44	1.038	78	1.106
11	0.882	45	1.040	79	1.108
12	0.908	46	1.042	80	1.110
13	0.931	47	1.044	81	1.112
14	0.953	48	1.046	82	1.114
15	0.975	49	1.048	83	1.116
16	0.974	50	1.050	84	1.118
17	0.977	51	1.052	85	1.120
18	0.980	52	1.054	86	1.122
19	0.982	53	1.056	87	1.124
20	0.985	54	1.058	88	1.126
21	0.988	55	1.060	89	1.128
22	0.991	56	1.062	90	1.130
23	0.994	57	1.064	91	1.132
24	0.997	58	1.066	92	1.134
25	1.000	59	1.068	93	1.136
26	1.002	60	1.070	94	1.138
27	1.004	61	1.072	95	1.140
28	1.006	62	1.074	96	1.142
29	1.008	63	1.076	97	1.144
30	1.010	64	1.078	98	1.146
31	1.012	65	1.080	99	1.148
32	1.014	66	1.082	100+	1.150
33	1.016	67	1.084		
* Age "0" applies to homes built within the last year					
+ Applies to dwellings built at least 100 years ago					

301. BASE PREMIUM COMPUTATION (cont'd)

Key Factors:

Amount of Insurance	Fire Buildings	E.C. Buildings	Amount of Insurance	Fire Buildings	E.C. Buildings
12,000	0.709	0.817	105,000	2.370	2.950
13,000	0.746	0.840	110,000	2.450	3.065
14,000	0.782	0.862	115,000	2.530	3.180
15,000	0.818	0.885	120,000	2.610	3.295
16,000	0.855	0.908	125,000	2.690	3.410
18,000	0.927	0.953	130,000	2.770	3.525
20,000	1.000	1.000	135,000	2.850	3.640
22,000	1.033	1.046	140,000	2.930	3.755
24,000	1.065	1.091	145,000	3.010	3.870
26,000	1.098	1.137	150,000	3.090	3.985
28,000	1.131	1.182	155,000	3.170	4.100
30,000	1.163	1.228	160,000	3.250	4.215
32,000	1.196	1.273	165,000	3.330	4.330
34,000	1.229	1.320	170,000	3.410	4.445
36,000	1.261	1.365	175,000	3.490	4.560
38,000	1.294	1.411	180,000	3.570	4.675
40,000	1.327	1.456	185,000	3.650	4.790
42,000	1.359	1.502	190,000	3.730	4.905
44,000	1.392	1.547	195,000	3.810	5.020
46,000	1.425	1.593	200,000	3.890	5.135
48,000	1.457	1.639	205,000	3.970	5.250
50,000	1.490	1.685	210,000	4.050	5.365
55,000	1.570	1.800	215,000	4.130	5.480
60,000	1.650	1.915	220,000	4.210	5.595
65,000	1.730	2.030	225,000	4.290	5.710
70,000	1.810	2.145	230,000	4.370	5.825
75,000	1.890	2.260	235,000	4.450	5.940
80,000	1.970	2.375	240,000	4.530	6.055
85,000	2.050	2.490	245,000	4.610	6.170
90,000	2.130	2.605	250,000	4.690	6.285
95,000	2.210	2.720			
100,000	2.290	2.835	Each Add'l $1,000	0.016	0.023

301. BASE PREMIUM COMPUTATION (cont'd)

Key Factors:

Amount of Insurance	Fire Contents	E.C. Contents
4,000	0.740	0.670
5,000	0.870	0.830
6,000	1.000	1.000
7,000	1.130	1.170
8,000	1.260	1.340
9,000	1.390	1.500
10,000	1.520	1.670
11,000	1.650	1.840
12,000	1.780	2.000
13,000	1.910	2.170
14,000	2.040	2.330
15,000	2.170	2.500
16,000	2.300	2.670
17,000	2.430	2.840
18,000	2.560	3.000
19,000	2.690	3.170
20,000	2.820	3.340
21,000	2.950	3.510
22,000	3.080	3.670
23,000	3.210	3.840
24,000	3.340	4.000
25,000	3.470	4.170
26,000	3.600	4.340
27,000	3.730	4.510
28,000	3.860	4.680

Amount of Insurance	Fire Contents	E.C. Contents
29,000	3.990	4.850
30,000	4.120	5.020
31,000	4.250	5.190
32,000	4.380	5.360
33,000	4.510	5.530
34,000	4.640	5.700
35,000	4.770	5.870
36,000	4.900	6.040
37,000	5.030	6.210
38,000	5.160	6.380
39,000	5.290	6.550
40,000	5.420	6.720
41,000	5.550	6.890
42,000	5.680	7.060
43,000	5.810	7.230
44,000	5.940	7.400
45,000	6.070	7.570
46,000	6.200	7.740
47,000	6.330	7.910
48,000	6.460	8.080
49,000	6.590	8.250
50,000	6.720	8.420
Each Add'l $1,000	0.130	0.170

302. VANDALISM & MALICIOUS MISCHIEF – DP 00 01

Develop the **BASE PREMIUM** by multiplying the same limit of liability selected for Extended Coverage by the V&MM rate per $1,000 shown below:

Not Seasonal or Vacant	$ .20
Seasonal and Not Vacant	1.00

404. MOBILE OR TRAILER HOMES – DP 00 01 ONLY

A. Fire

One Family Frame Base Premium plus the additional charge of $5.00 per $1,000 of coverage.

B. Extended Coverage

Use One Family Base Premium.

C. Vandalism And Malicious Mischief

Use rates as developed in Rule 302.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all perils, except for Earthquake and Wind/Hail Damage to Roof Surfacing. A separate deductible provision applies to Earthquake and Wind/Hail Damage to Roof Surfacing. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Base Deductible

$1,000 Deductible

B. Fixed Dollar Amount Deductibles

Multiply the **BASE PREMIUM** for the Base Deductible by the appropriate factors:

Deductible	Fire	E.C., & V&MM, Broad & Special Forms
$ 1,000	.98	.91
$ 2,500	.94	.69

408. PROTECTIVE DEVICES

Approved and properly maintained installations of fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium – developed by applying the selected factors to the Fire **BASE PREMIUM**.

Type of Installation*	Dwelling
Central Station Reporting Fire Alarm	.95
Fire Department Reporting Fire Alarm	.97
Local Fire Alarm	.98
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.87
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.92

* Refer to company for eligibility, types of systems and devices, installations, and available credits.

Use Endorsement **DP 04 70** Premises Alarm or Fire Protection System.

409. ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – DP 00 02 AND DP 00 03

A. Introduction

The policy provides settlement for roof losses as a result of Windstorm or Hail on an actual cash value basis.

B. Coverage Description

The policy may be endorsed to provide loss settlement on a replacement cost basis for roof surfacing when damage is caused by the peril of Windstorm or Hail.

C. Premium Determination

The annual premium for this coverage is $100.00.

500. MISCELLANEOUS RATES

The following rates per $1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire: PC 1-8	$2.25
1Y-8Y, 8B, 1X-8X, 9, 10W & 10	4.00
Extended Coverage **(DP 00 01)**	2.75
Broad Form **(DP 00 02)**	4.25
Special Form **(DP 00 03)**	5.25

501. COVERAGE B – OTHER STRUCTURES

A. Coverage for other structures described as covered under Coverage **B** is available on a blanket basis for up to 10% of the Coverage **A** limit.

1. Under **DP 00 01**, use of this option reduces the Coverage **A** limit for the same loss.

2. Under **DP 00 02** or **DP 00 03**, this limit is additional insurance.

The blanket limit may not be increased.

B. Coverage may be purchased for specific structures. Enter the limit of liability and description of each structure in the policy Declarations. Refer to Paragraph **C.** for premium computation instructions.

C. Premium

1. Structure Rented to Others For Dwelling Purposes

Rate each structure separately as a Coverage **A** Dwelling, Non-Owner Occupied under Rule **301**.

2. Structure Not Rented to Others for Dwelling Purposes

Enter the limit of liability and description of each structure in the Coverages Declarations of the policy at inception or by endorsement after policy inception.

a. Policy includes Coverage **A** or structure does not have permitted incidental occupancy or is at same described location as the dwelling:

(1) Fire, E.C., Broad and Special Forms

Refer to Rule **500.** – Miscellaneous Rates for the rates.

(2) V&MM (DP 00 01)

Refer to Rule **302.** – V&MM for the rates.

b. Policy does not include Coverage **A** or structure has permitted incidental occupancy or is not at same described location as the dwelling:

(1) Fire, E.C., Broad and Special Forms

Rate each structure separately as a Coverage **A** item under Rule **301.** using the 1 Family Key Premium.

(2) V&MM (DP 00 01)

Refer to Rule **302.** – V&MM for the rates.

502. COVERAGE D – FAIR RENTAL VALUE COVERAGE E – ADDITIONAL LIVING EXPENSE

A. Coverage is available in the forms on a limited basis as follows:

1. DP 00 01

a. Coverage D – Up to 20% of the Coverage **A** limit is available. Use of this option reduces the Coverage **A** limit for the same loss.

b. Coverage E – not automatically included in form. It may be added as noted in Paragraph **B.**

2. DP 00 02 or **DP 00 03**

Coverage **D** and **E** combined – Up to 20% of the Coverage **A** limit is available for Coverage **D** and Coverage **E** combined as additional insurance.

507. FIRE DEPARTMENT SERVICE CHARGE

The limit of $500 provided under the policy may not be increased.

509. EARTHQUAKE COVERAGE

A. The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Property Coverages for the same limits provided in the policy. When added to the Fire policy, this peril shall apply to the same coverages and for the same limits that apply to the peril of Fire.

Use Endorsement **DP 04 69** Earthquake Coverage.

B. Deductible

The base deductible for territories 21 to 24 is 10% of the limit of liability for Coverage **A** (Coverage **C** limit of liability is used if policy covers only Personal Property) and is subject to a $500 minimum. The base deductible for territory 25 is 5% of the limit of liability for Coverage **A** (Coverage **C** limit of liability is used if the policy does not have Coverage **A**) and is subject to a $500 minimum. This deductible may be increased for a premium credit.

The deductible applies separately to loss under the various coverages of the policy. If the limit of liability on certain property is increased by endorsement, the total limit of liability is used to determine the deductible.

C. Premium Computation

1. Determine the Earthquake Territory (by zip code) using the table in Appendix A;
2. Select the proper Rate per $1,000 of coverage based upon construction:

BASE DEDUCTIBLE - Rate per $1,000

			Coverage			
	Deductible	**Const.**	**A**	**B**	**C**	**D & E**
Territory 21	10%	Frame	1.71	1.38	1.05	1.18
	10%	Masonry	3.78	2.94	2.32	3.06
Territory 22	10%	Frame	1.35	1.08	.89	.98
	10%	Masonry	3.44	2.68	2.17	2.89
Territory 23	10%	Frame	.87	.71	.68	.68
	10%	Masonry	2.79	2.17	1.86	2.44
Territory 24	10%	Frame	.49	.40	.45	.40
	10%	Masonry	1.51	1.21	1.15	1.33
Territory 25	5%	Frame	.12	.10	.10	.10
	5%	Masonry	.36	.28	.33	.33

\+ If exterior Masonry Veneer is covered, rate as Masonry; if **not** covered – rate as Frame.

D. Premium for Higher Deductibles *

Multiply the base premium determined above by the appropriate factor below:

Deductible Percentage		**Factor**	
Terr. 25	Terr 21-24	Frame	Masonry
10%	15%	.80	.85
15%	20%	.65	.70

* Pursuant to Kentucky Insurance Department Bulletin **98-2**, insurers are not permitted to write Earthquake deductible amounts exceeding:

20% in the Far West Region, consisting of the following counties: Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, Marshall and McCracken.

15% in the Near West Region, consisting of the following counties: Butler, Caldwell, Crittenden, Daviess, Hancock, Henderson, Hopkins, Livingston, Lyon, McLean, Muhlenberg, Ohio, Trigg, Union and Webster.

10% in the Eastern Region, which comprises the remaining counties in the Commonwealth of Kentucky.

513. LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or waterborne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

When the optional Limited Water Back-Up And Sump Discharge Or Overflow Coverage endorsement is attached to the policy, coverage is provided with respect to direct physical loss, not caused by the negligence of an insured, to property covered, caused by water or waterborne material which originates from within the dwelling on the Described Location and back up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment. The basic limit is $5,000. Unless increased limits are selected, the basic limit must be entered on the coverage endorsement or the policy Declarations.

B. Increased Limits

The limit may be increased to $25,000. The limit selected is entered on the coverage endorsement or the policy Declarations.

C. Premium Computation

Rates for this coverage are:

Coverage Limit	Premium
$ 5,000	$ 93
10,000	140
15,000	163
20,000	177
25,000	187

D. Endorsement

Use Limited Water Back-up And Sump Discharge or Overflow Coverage Endorsement **DP 04 95**.

517. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

A. Coverage Description

The Limited Fungi, Wet or Dry Rot, Or Bacteria Coverage Endorsement is attached to all policies. The following limited amounts of insurance are provided:

$10,000, on an aggregate basis, to pay for loss and associated costs to covered real or personal property, owned by an insured, that is damaged by fungi, wet or dry rot, or bacteria on the Described Location as defined in the coverage endorsement. If the basic limit is selected, it is entered on the coverage endorsement or the policy Declarations.

This Coverage applies only for the policy period in which the loss or costs occur.

B. Increased Limits

Not available.

C. Premium Computation

No premium adjustment for Basic Limits.

D. Endorsement

Use Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement **DP 04 22.**

518. EQUIPMENT BREAKDOWN ENHANCEMENT

A. Coverage Description

The policy may be endorsed to provide coverage for direct loss to Boilers and all mechanical, electrical, electronic or fiber optic equipment.

If this coverage is not attached to the policy at the time of issue or is removed from a policy it may only be added back to the policy at the date of the next renewal.

B. Limits Of Liability/Deductible

This coverage is subject to a $100,000 per occurrence limit of liability and a $500 per occurrence deductible.

C. Premium Computation

The annual premium for this coverage is $27.

D. Endorsement

Use Equipment Breakdown Enhancement Endorsement **PCDP 23 00.**

519. SERVICE LINE ENHANCEMENT

A. Coverage Description

The policy may be endorsed to provide coverage for direct loss to service line covered property that is caused by a service line occurrence at a residence premises. This coverage will not be added to policies written using the **HO 00 04** and **HO 00 06** forms.

If this coverage is not attached to the policy at the time of issue or is removed from a policy it may only be added back to the policy at the date of the next renewal.

B. Limits Of Liability/Deductible

This coverage is subject to a $10,000 per occurrence limit of liability and a $500 per occurrence deductible.

C. Premium Computation

The annual premium for this coverage is $20.

D. Endorsement

Use Service Line Enhancement Endorsement **PCDP 23 10**.

520. LOSS SURCHARGE

All applicants and policyholders will have their loss history for the previous five (5) years reviewed. If any losses where payment in excess of $500 was made are discovered the following surcharge will apply to the base rate:

Claim Count	Factor
0	1.000
1	1.200
2	1.400
3	1.600
4 +	1.800

521. COAL MINE SUBSIDENCE COVERAGE – KENTUCKY – ENDORSEMENT DP 04 77

A. Coverage for loss caused by Coal Mine Subsidence must be provided on real property risks in "qualified locations", unless waived in writing by the insured. For waiver of insurance forms, refer to company.

B. The following counties are "qualified" locations. Qualification refers to certification by a fiscal court within the county that Mine Subsidence Insurance is available.

Bell	Harlan	McLean
Boyd	Henderson	Martin
Breathitt	Hopkins	Morgan
Butler	Jackson	Muhlenberg
Carter	Johnson	Ohio
Christian	Knott	Owsley
Clay	Knox	Perry
Daviess	Laurel	Union
Edmonson	Lawrence	Webster
Elliott	Lee	Whitley
Floyd	Leslie	Wolfe
Greenup	Letcher	
Hancock	McCreary	

C. Coverage for Coal Mine Subsidence shall **NOT** be provided in eligible locations which have not been "qualified".

D. The following applies to coverages **A** and **B.**

1. When Coal Mine Subsidence Coverage is written for all structures insured under the policy, use Mine Subsidence Coverage Endorsement **DP 04 77** with Form **DP 00 02** and **DP 00 03** and Mine Subsidence Coverage Endorsement – Kentucky **DP 04 88** with Form **DP 00 01**, and enter the limit applicable to the structures..
2. When Coal Mine Subsidence Coverage is written for specific structures insured under the policy, use Endorsement **DP 04 78** and enter the description and limit of liability applicable to each structure specified.
3. The maximum limit of liability reinsured by the Kentucky Coal Mine Subsidence Fund is $300,000 per structure.

E. Coverage for additional living expense, up to $25,000, shall be provided for owners whose residences have been temporarily displaced as a result of mine subsidence damage. A total limit of $325,000 is the maximum amount of insurance reinsured by the Kentucky Mine Subsidence Insurance Fund.

F. Premium

Rate each structure separately. Premiums are developed as follows:

Coverage	Charge
Up to $50,000	$10.00
50,001 to 60,000	12.00
60,001 to 70,000	14.00
70,001 to 80,000	16.00
80,001 to 90,000	18.00
90,001 to 100,000	20.00
100,001 to 110,000	22.00
110,001 to 120,000	24.00
120,001 to 130,000	26.00
130,001 to 140,000	28.00
140,001 to 150,000	30.00
150,001 to 160,000	32.00
160,001 to 170,000	34.00
170,001 to 180,000	36.00
180,001 to 190,000	38.00
190,001 to 200,000	40.00
200,001 to 210,000	42.00
210,001 to 220,000	44.00
220,001 to 230,000	46.00
230,001 to 240,000	48.00
240,001 to 250,000	50.00
250,001 to 260,000	52.00
260,001 to 270,000	54.00
270,001 to 280,000	56.00
280,001 to 290,000	58.00
290,001 to 300,000	60.00

The Dwelling Policy Program General Rules apply to this Supplement except as follows:

100. INTRODUCTION

The following is added to Rule **100.**:

C. About The Personal Liability Supplement

A Personal Liability Policy may be written with a Dwelling Policy.

A. When written with a Dwelling Policy, use Personal Liability Endorsement **DL 24 01** and Personal Liability Schedule Endorsement **DL 24 03**.

101. COVERAGE AND LIMITS OF LIABILITY

The title of Rule **101.** Forms, Coverages, Minimum Limits of Liability is replaced by the preceding title. Rule **101.** Is replaced by the following:

A. Personal Liability (Coverage **L**) and Medical Payments to Others (Coverage **M**) shall be provided in all cases.

B. The minimum limits of liability required under the Personal Liability Policy are as follows:

Coverage **L** – $100,000 each occurrence
Coverage **M** – $1,000 each person

C. These limits may be increased for an additional premium. Coverage **L** may be increased in increments of $100,000 up to a maximum coverage of $500,000. Coverage **M** may be increased in increments of $1,000 up to a maximum coverage of $5,000.

D. The same Coverage **L** and **M** limits of liability shall apply to all exposures.

102. EXPOSURES

The title of Rule **102.** Perils Insured Against is replaced by the preceding title. Rule **102.** Is replaced by the following:

A. Initial Residence Premises Occupied By Owner

Initial Residence Premises Occupied by Owner or Apartment Occupied by Tenant (Named Insured), Without a Permitted Incidental Occupancy.

B. Other Insured Locations Occupied By Owner

Other Insured Locations Occupied by Owner or Apartment Occupied by Tenant (Named Insured), Without a Permitted Incidental Occupancy.

C. Other Insured Locations Not Occupied By Owner

When the initial residence premises is insured by:

1. The same company insuring the other location use Additional Residence Rented To Others Endorsement **DL 24 04**.

2. The same company insuring the initial residence premises in another policy, use Premises Liability Endorsement **DL 24 11**.

103. ELIGIBILITY

The following is added to **Rule 103.**:

F. Coverage may be provided for:

1. All insured locations occupied by the insured, owner or tenant;

2. Other locations not occupied by the owner.

G. If coverage is provided under **F.1.** above:

1. It automatically includes coverage for Employer's Liability. If, however, the policy covers more than two employees, an additional premium charge for Coverage **M** is required.

2. It may also be provided for all other exposures listed in this supplement.

H. When coverage is provided in accordance with **F.** above, it may be extended to cover additional insureds, but only with respect to the insured location. An additional insured is a person or organization with interest in the insured location or a joint owner who does not occupy the insured location.

No additional charge or coding is required.

Use Endorsement **DL 24 10** Additional Insured.

301. BASE PREMIUM COMPUTATION

A. Basic Limits (Coverage **L** - $100,000/Coverage **M** - $1,000)

	- Number of Families -			
	1	2	3	4
1. Initial Residence Premises Occupied by Owner or Apartment Occupied by Tenant (Named Insured)*	**- Premium Per Location -**			
a. No Business Occupancy	$25	$50	$65	$80
2. Other Insured Locations Occupied by Owner or Apartment Occupied by Tenant (Named Insured)*	**- Premium Per Location -**			
a. No Business Occupancy	$8	$16	$32	$35
3. Other Insured Locations Not Occupied by Owner	$30	$50	$100	$125

* Rate and Code as 1 Family.

B. Increased Limits

1. Personal Liability

Apply the following factors to the basic limits premiums:

Limit	Factor
$200,000	1.17
300,000	1.30
400,000	1.40
500,000	1.50

2. Medical Payments To Others

For each additional $1,000 of coverage, add as noted below:

a. Initial Residence Premises .... $ 3.50

b. Other Insured Locations .... $ 1.50

EXCEPT FOR THE 200 SERIES RULES, ALL OTHER DWELLING POLICY PROGRAM GENERAL RULES NOT SPECIFICALLY REFERENCED DO NOT APPLY TO THIS SUPPLEMENT.

305. SPECIAL STATE REQUIREMENTS

A. Special Provisions - Kentucky DL 25 16

Use this endorsement when Endorsement **DL 24 01** is attached to a policy.

517. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

A. Coverage Description

The Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement is attached to all policies. The following limited amounts of insurance are provided:

$50,000 to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot or bacteria.

B. Increased Limits

The basic limits may not be increased.

C. Application of Limits of Liability

For Liability Coverage, $50,000 is the aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the number of locations insured under this policy or the number of bodily injury or property damage claims made.

D. Premium Computation

No premium charge.

E. Endorsement

1. Use Limited Fungi, Wet Or Dry Rot, Or Bacteria Endorsement **DL 24 71**.
2. The subject optional endorsement titled Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage provides complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the applicable Coverage L – Aggregate Sublimit Of Liability For Fungi, Wet Or Dry Rot, Or Bacteria.

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ZIP CODES 40003 - 40150

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40003	BAGDAD	25	**40058**	PORT ROYAL	25
40004	BARDSTOWN	25	**40059**	PROSPECT	25
40006	BEDFORD	25	**40060**	RAYWICK	25
40007	BETHLEHEM	25	**40061**	SAINT CATHARINE	25
40008	BLOOMFIELD	25	**40062**	SAINT FRANCIS	25
40009	BRADFORDSVILLE	25	**40063**	SAINT MARY	25
40010	BUCKNER	25	**40065**	SHELBYVILLE	25
40011	CAMPBELLSBURG	25	**40066**	SHELBYVILLE	25
40012	CHAPLIN	25	**40067**	SIMPSONVILLE	25
40013	COXS CREEK	25	**40068**	SMITHFIELD	25
40014	CRESTWOOD	25	**40069**	SPRINGFIELD	25
40018	EASTWOOD	25	**40070**	SULPHUR	25
40019	EMINENCE	25	**40071**	TAYLORSVILLE	25
40020	FAIRFIELD	25	**40075**	TURNERS STATION	25
40022	FINCHVILLE	25	**40076**	WADDY	25
40023	FISHERVILLE	25	**40077**	WESTPORT	25
40025	GLENVIEW	25	**40078**	WILLISBURG	25
40026	GOSHEN	25	**40104**	BATTLETOWN	25
40027	HARRODS CREEK	25	**40107**	BOSTON	25
40031	LA GRANGE	25	**40108**	BRANDENBURG	25
40032	LA GRANGE	25	**40109**	BROOKS	25
40033	LEBANON	25	**40110**	CLERMONT	25
40036	LOCKPORT	25	**40111**	CLOVERPORT	25
40037	LORETTO	25	**40115**	CUSTER	25
40040	MACKVILLE	25	**40117**	EKRON	25
40041	MASONIC HOME	25	**40118**	FAIRDALE	25
40045	MILTON	25	**40119**	FALLS OF ROUGH	25
40046	MOUNT EDEN	25	**40121**	FORT KNOX	25
40047	MOUNT WASHINGTON	25	**40122**	FORT KNOX	25
40048	NAZARETH	25	**40129**	HILLVIEW	25
40049	NERINX	25	**40140**	GARFIELD	25
40050	NEW CASTLE	25	**40142**	GUSTON	25
40051	NEW HAVEN	25	**40143**	HARDINSBURG	25
40052	NEW HOPE	25	**40144**	HARNED	25
40055	PENDLETON	25	**40145**	HUDSON	25
40056	PEWEE VALLEY	25	**40146**	IRVINGTON	25
40057	PLEASUREVILLE	25	**40150**	LEBANON JUNCTION	25

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ZIP CODES 40152 - 40297

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40152	MC DANIELS	25	**40225**	LOUISVILLE	25
40153	MC QUADY	25	**40228**	LOUISVILLE	25
40155	MULDRAUGH	25	**40229**	LOUISVILLE	25
40157	PAYNEVILLE	25	**40231**	LOUISVILLE	25
40159	RADCLIFF	25	**40232**	LOUISVILLE	25
40160	RADCLIFF	25	**40233**	LOUISVILLE	25
40161	RHODELIA	25	**40241**	LOUISVILLE	25
40162	RINEYVILLE	25	**40242**	LOUISVILLE	25
40165	SHEPHERDSVILLE	25	**40243**	LOUISVILLE	25
40166	SHEPHERDSVILLE	25	**40245**	LOUISVILLE	25
40170	STEPHENSPORT	25	**40250**	LOUISVILLE	25
40171	UNION STAR	25	**40251**	LOUISVILLE	25
40175	VINE GROVE	25	**40252**	LOUISVILLE	25
40176	WEBSTER	25	**40253**	LOUISVILLE	25
40177	WEST POINT	25	**40255**	LOUISVILLE	25
40178	WESTVIEW	25	**40256**	LOUISVILLE	25
40201	LOUISVILLE	25	**40257**	LOUISVILLE	25
40202	LOUISVILLE	25	**40258**	LOUISVILLE	25
40203	LOUISVILLE	25	**40259**	LOUISVILLE	25
40204	LOUISVILLE	25	**40261**	LOUISVILLE	25
40205	LOUISVILLE	25	**40266**	LOUISVILLE	25
40206	LOUISVILLE	25	**40268**	LOUISVILLE	25
40207	LOUISVILLE	25	**40269**	LOUISVILLE	25
40208	LOUISVILLE	25	**40270**	LOUISVILLE	25
40209	LOUISVILLE	25	**40272**	LOUISVILLE	25
40210	LOUISVILLE	25	**40280**	LOUISVILLE	25
40211	LOUISVILLE	25	**40281**	LOUISVILLE	25
40212	LOUISVILLE	25	**40282**	LOUISVILLE	25
40213	LOUISVILLE	25	**40283**	LOUISVILLE	25
40214	LOUISVILLE	25	**40285**	LOUISVILLE	25
40215	LOUISVILLE	25	**40287**	LOUISVILLE	25
40216	LOUISVILLE	25	**40289**	LOUISVILLE	25
40217	LOUISVILLE	25	**40290**	LOUISVILLE	25
40218	LOUISVILLE	25	**40291**	LOUISVILLE	25
40219	LOUISVILLE	25	**40292**	LOUISVILLE	25
40220	LOUISVILLE	25	**40293**	LOUISVILLE	25
40221	LOUISVILLE	25	**40294**	LOUISVILLE	25
40222	LOUISVILLE	25	**40295**	LOUISVILLE	25
40223	LOUISVILLE	25	**40296**	LOUISVILLE	25
40224	LOUISVILLE	25	**40297**	LOUISVILLE	25

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ZIP CODES 40298 - 40486

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40298	LOUISVILLE	25	**40379**	STAMPING GROUND	25
40299	LOUISVILLE	25	**40380**	STANTON	25
40310	BURGIN	25	**40383**	VERSAILLES	25
40311	CARLISLE	25	**40384**	VERSAILLES	25
40312	CLAY CITY	25	**40385**	WACO	25
40313	CLEARFIELD	25	**40387**	WELLINGTON	25
40316	DENNISTON	25	**40390**	WILMORE	25
40317	ELLIOTTVILLE	25	**40391**	WINCHESTER	25
40319	FARMERS	25	**40392**	WINCHESTER	25
40322	FRENCHBURG	25	**40402**	ANNVILLE	25
40324	GEORGETOWN	25	**40403**	BEREA	25
40328	GRAVEL SWITCH	25	**40404**	BEREA	25
40330	HARRODSBURG	25	**40405**	BIGHILL	25
40334	HOPE	25	**40409**	BRODHEAD	25
40336	IRVINE	25	**40410**	BRYANTSVILLE	25
40337	JEFFERSONVILLE	25	**40419**	CRAB ORCHARD	25
40339	KEENE	25	**40422**	DANVILLE	25
40340	NICHOLASVILLE	25	**40423**	DANVILLE	25
40342	LAWRENCEBURG	25	**40434**	GRAY HAWK	25
40346	MEANS	25	**40437**	HUSTONVILLE	25
40347	MIDWAY	25	**40440**	JUNCTION CITY	25
40348	MILLERSBURG	25	**40442**	KINGS MOUNTAIN	25
40350	MOOREFIELD	25	**40444**	LANCASTER	25
40351	MOREHEAD	25	**40445**	LIVINGSTON	25
40353	MOUNT STERLING	25	**40446**	LANCASTER	25
40355	NEW LIBERTY	25	**40447**	MC KEE	25
40356	NICHOLASVILLE	25	**40448**	MC KINNEY	25
40357	NORTH MIDDLETOWN	25	**40452**	MITCHELLSBURG	25
40358	OLYMPIA	25	**40456**	MOUNT VERNON	25
40359	OWENTON	25	**40460**	ORLANDO	25
40360	OWINGSVILLE	25	**40461**	PAINT LICK	25
40361	PARIS	25	**40464**	PARKSVILLE	25
40362	PARIS	25	**40468**	PERRYVILLE	25
40363	PERRY PARK	25	**40472**	RAVENNA	25
40366	PRESTON	25	**40473**	RENFRO VALLEY	25
40370	SADIEVILLE	25	**40475**	RICHMOND	25
40371	SALT LICK	25	**40476**	RICHMOND	25
40372	SALVISA	25	**40481**	SANDGAP	25
40374	SHARPSBURG	25	**40484**	STANFORD	25
40376	SLADE	25	**40486**	TYNER	25

ZIP CODES 40488 - 40818

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40488	WANETA	25	**40591**	LEXINGTON	25
40489	WAYNESBURG	25	**40598**	LEXINGTON	25
40492	WILDIE	25	**40601**	FRANKFORT	25
40502	LEXINGTON	25	**40602**	FRANKFORT	25
40503	LEXINGTON	25	**40603**	FRANKFORT	25
40504	LEXINGTON	25	**40604**	FRANKFORT	25
40505	LEXINGTON	25	**40618**	FRANKFORT	25
40506	LEXINGTON	25	**40619**	FRANKFORT	25
40507	LEXINGTON	25	**40620**	FRANKFORT	25
40508	LEXINGTON	25	**40621**	FRANKFORT	25
40509	LEXINGTON	25	**40622**	FRANKFORT	25
40510	LEXINGTON	25	**40701**	CORBIN	25
40511	LEXINGTON	25	**40702**	CORBIN	25
40512	LEXINGTON	25	**40724**	BUSH	25
40513	LEXINGTON	25	**40729**	EAST BERNSTADT	25
40514	LEXINGTON	25	**40730**	EMLYN	25
40515	LEXINGTON	25	**40734**	GRAY	25
40516	LEXINGTON	25	**40737**	KEAVY	25
40517	LEXINGTON	25	**40740**	LILY	25
40522	LEXINGTON	25	**40741**	LONDON	25
40523	LEXINGTON	25	**40742**	LONDON	25
40524	LEXINGTON	25	**40743**	LONDON	25
40526	LEXINGTON	25	**40744**	LONDON	25
40533	LEXINGTON	25	**40745**	LONDON	25
40536	LEXINGTON	25	**40750**	LONDON	25
40544	LEXINGTON	25	**40755**	PITTSBURG	25
40546	LEXINGTON	25	**40759**	ROCKHOLDS	25
40550	LEXINGTON	25	**40763**	SILER	25
40555	LEXINGTON	25	**40769**	WILLIAMSBURG	25
40574	LEXINGTON	25	**40771**	WOODBINE	25
40575	LEXINGTON	25	**40801**	AGES BROOKSIDE	25
40576	LEXINGTON	25	**40803**	ASHER	25
40577	LEXINGTON	25	**40806**	BAXTER	25
40578	LEXINGTON	25	**40807**	BENHAM	25
40579	LEXINGTON	25	**40808**	BIG LAUREL	25
40580	LEXINGTON	25	**40810**	BLEDSOE	25
40581	LEXINGTON	25	**40813**	CALVIN	25
40582	LEXINGTON	25	**40815**	CAWOOD	25
40583	LEXINGTON	25	**40816**	CHAPPELL	25
40588	LEXINGTON	25	**40818**	COALGOOD	25

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ZIP CODES 40819 - 41022

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40819	COLDIRON	25	**40940**	FRAKES	25
40820	CRANKS	25	**40941**	GARRARD	25
40823	CUMBERLAND	25	**40943**	GIRDLER	25
40824	DAYHOIT	25	**40944**	GOOSE ROCK	25
40826	EOLIA	25	**40946**	GREEN ROAD	25
40827	ESSIE	25	**40949**	HEIDRICK	25
40828	EVARTS	25	**40951**	HIMA	25
40829	GRAYS KNOB	25	**40953**	HINKLE	25
40830	GULSTON	25	**40955**	INGRAM	25
40831	HARLAN	25	**40958**	KETTLE ISLAND	25
40840	HELTON	25	**40962**	MANCHESTER	25
40843	HOLMES MILL	25	**40964**	MARY ALICE	25
40844	HOSKINSTON	25	**40965**	MIDDLESBORO	25
40845	HULEN	25	**40972**	ONEIDA	25
40847	KENVIR	25	**40977**	PINEVILLE	25
40849	LEJUNIOR	25	**40979**	ROARK	25
40854	LOYALL	25	**40981**	SAUL	25
40855	LYNCH	25	**40982**	SCALF	25
40856	MIRACLE	25	**40983**	SEXTONS CREEK	25
40858	MOZELLE	25	**40988**	STONEY FORK	25
40862	PARTRIDGE	25	**40995**	TROSPER	25
40863	PATHFORK	25	**40997**	WALKER	25
40865	PUTNEY	25	**41001**	ALEXANDRIA	25
40868	STINNETT	25	**41002**	AUGUSTA	25
40870	TOTZ	25	**41003**	BERRY	25
40873	WALLINS CREEK	25	**41004**	BROOKSVILLE	25
40874	WARBRANCH	25	**41005**	BURLINGTON	25
40902	ARJAY	25	**41006**	BUTLER	25
40903	ARTEMUS	25	**41007**	CALIFORNIA	25
40906	BARBOURVILLE	25	**41008**	CARROLLTON	25
40913	BEVERLY	25	**41010**	CORINTH	25
40914	BIG CREEK	25	**41011**	COVINGTON	25
40915	BIMBLE	25	**41012**	COVINGTON	25
40921	BRYANTS STORE	25	**41014**	COVINGTON	25
40923	CANNON	25	**41015**	LATONIA	25
40927	CLOSPLINT	25	**41016**	COVINGTON	25
40930	DEWITT	25	**41017**	FT MITCHELL	25
40932	FALL ROCK	25	**41018**	ERLANGER	25
40935	FLAT LICK	25	**41019**	COVINGTON	25
40939	FOURMILE	25	**41022**	FLORENCE	25

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ZIP CODES 41025 - 41183

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
41025	ERLANGER	25	**41091**	UNION	25
41030	CRITTENDEN	25	**41092**	VERONA	25
41031	CYNTHIANA	25	**41093**	WALLINGFORD	25
41033	DE MOSSVILLE	25	**41094**	WALTON	25
41034	DOVER	25	**41095**	WARSAW	25
41035	DRY RIDGE	25	**41096**	WASHINGTON	25
41037	ELIZAVILLE	25	**41097**	WILLIAMSTOWN	25
41039	EWING	25	**41098**	WORTHVILLE	25
41040	FALMOUTH	25	**41099**	NEWPORT	25
41041	FLEMINGSBURG	25	**41101**	ASHLAND	25
41042	FLORENCE	25	**41102**	ASHLAND	25
41043	FOSTER	25	**41105**	ASHLAND	25
41044	GERMANTOWN	25	**41114**	ASHLAND	25
41045	GHENT	25	**41121**	ARGILLITE	25
41046	GLENCOE	25	**41124**	BLAINE	25
41048	HEBRON	25	**41128**	CARTER	25
41049	HILLSBORO	25	**41129**	CATLETTSBURG	25
41051	INDEPENDENCE	25	**41132**	DENTON	25
41052	JONESVILLE	25	**41135**	EMERSON	25
41053	KENTON	25	**41139**	FLATWOODS	25
41054	MASON	25	**41141**	GARRISON	25
41055	MAYSLICK	25	**41142**	GRAHN	25
41056	MAYSVILLE	25	**41143**	GRAYSON	25
41059	MELBOURNE	25	**41144**	GREENUP	25
41061	MILFORD	25	**41146**	HITCHINS	25
41062	MINERVA	25	**41149**	ISONVILLE	25
41063	MORNING VIEW	25	**41159**	MARTHA	25
41064	MOUNT OLIVET	25	**41160**	MAZIE	25
41065	MUSES MILLS	25	**41164**	OLIVE HILL	25
41071	NEWPORT	25	**41166**	QUINCY	25
41072	NEWPORT	25	**41168**	RUSH	25
41073	BELLEVUE	25	**41169**	RUSSELL	25
41074	DAYTON	25	**41171**	SANDY HOOK	25
41075	FORT THOMAS	25	**41173**	SOLDIER	25
41076	NEWPORT	25	**41174**	SOUTH PORTSMOUTH	25
41080	PETERSBURG	25	**41175**	SOUTH SHORE	25
41081	PLUMMERS LANDING	25	**41179**	VANCEBURG	25
41083	SANDERS	25	**41180**	WEBBVILLE	25
41085	SILVER GROVE	25	**41181**	WILLARD	25
41086	SPARTA	25	**41183**	WORTHINGTON	25

KENTUCKY NATIONAL INSURANCE COMPANY
EARTHQUAKE TERRITORY DEFINITIONS
APPENDIX A

ZIP CODES 41189 - 41538

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
41189	TOLLESBORO	25	**41352**	MIZE	25
41201	ADAMS	25	**41360**	PINE RIDGE	25
41203	BEAUTY	25	**41364**	RICETOWN	25
41204	BOONS CAMP	25	**41365**	ROGERS	25
41214	DEBORD	25	**41366**	ROUSSEAU	25
41216	EAST POINT	25	**41367**	ROWDY	25
41219	FLATGAP	25	**41368**	SAINT HELENS	25
41222	HAGERHILL	25	**41385**	VANCLEVE	25
41224	INEZ	25	**41386**	VINCENT	25
41226	KEATON	25	**41390**	WHICK	25
41230	LOUISA	25	**41397**	ZOE	25
41231	LOVELY	25	**41408**	CANNEL CITY	25
41232	LOWMANSVILLE	25	**41413**	CROCKETT	25
41234	MEALLY	25	**41421**	ELKFORK	25
41238	OIL SPRINGS	25	**41425**	EZEL	25
41240	PAINTSVILLE	25	**41426**	FALCON	25
41250	PILGRIM	25	**41451**	MALONE	25
41254	RIVER	25	**41464**	ROYALTON	25
41255	SITKA	25	**41465**	SALYERSVILLE	25
41256	STAFFORDSVILLE	25	**41472**	WEST LIBERTY	25
41257	STAMBAUGH	25	**41477**	WRIGLEY	25
41260	THELMA	25	**41501**	PIKEVILLE	25
41262	TOMAHAWK	25	**41502**	PIKEVILLE	25
41263	TUTOR KEY	25	**41503**	SOUTH WILLIAMSON	25
41264	ULYSSES	25	**41512**	ASHCAMP	25
41265	VAN LEAR	25	**41513**	BELCHER	25
41267	WARFIELD	25	**41514**	BELFRY	25
41268	WEST VAN LEAR	25	**41517**	BURDINE	25
41271	WILLIAMSPORT	25	**41519**	CANADA	25
41274	WITTENSVILLE	25	**41520**	DORTON	25
41301	CAMPTON	25	**41522**	ELKHORN CITY	25
41310	BAYS	25	**41524**	FEDSCREEK	25
41311	BEATTYVILLE	25	**41526**	FORDS BRANCH	25
41314	BOONEVILLE	25	**41527**	FOREST HILLS	25
41317	CLAYHOLE	25	**41528**	FREEBURN	25
41332	HAZEL GREEN	25	**41531**	HARDY	25
41339	JACKSON	25	**41534**	HELLIER	25
41347	LONE	25	**41535**	HUDDY	25
41348	LOST CREEK	25	**41537**	JENKINS	25
41351	MISTLETOE	25	**41538**	JONANCY	25

KENTUCKY NATIONAL INSURANCE COMPANY
EARTHQUAKE TERRITORY DEFINITIONS
APPENDIX A

ZIP CODES 41539 - 41751

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
41539	KIMPER	25	**41635**	HAROLD	25
41540	LICK CREEK	25	**41636**	HI HAT	25
41542	LOOKOUT	25	**41640**	HUEYSVILLE	25
41543	MC ANDREWS	25	**41642**	IVEL	25
41544	MC CARR	25	**41643**	LACKEY	25
41547	MAJESTIC	25	**41645**	LANGLEY	25
41548	MOUTHCARD	25	**41647**	MC DOWELL	25
41549	MYRA	25	**41649**	MARTIN	25
41553	PHELPS	25	**41650**	MELVIN	25
41554	PHYLLIS	25	**41651**	MINNIE	25
41555	PINSONFORK	25	**41653**	PRESTONSBURG	25
41557	RACCOON	25	**41655**	PRINTER	25
41558	RANSOM	25	**41659**	STANVILLE	25
41559	REGINA	25	**41660**	TEABERRY	25
41560	ROBINSON CREEK	25	**41663**	TRAM	25
41561	ROCKHOUSE	25	**41666**	WAYLAND	25
41562	SHELBIANA	25	**41667**	WEEKSBURY	25
41563	SHELBY GAP	25	**41669**	WHEELWRIGHT	25
41564	SIDNEY	25	**41701**	HAZARD	25
41566	STEELE	25	**41702**	HAZARD	25
41567	STONE	25	**41712**	ARY	25
41568	STOPOVER	25	**41713**	AVAWAM	25
41571	VARNEY	25	**41714**	BEAR BRANCH	25
41572	VIRGIE	25	**41719**	BONNYMAN	25
41601	ALLEN	25	**41721**	BUCKHORN	25
41602	AUXIER	25	**41722**	BULAN	25
41603	BANNER	25	**41723**	BUSY	25
41604	BEAVER	25	**41725**	CARRIE	25
41605	BETSY LAYNE	25	**41727**	CHAVIES	25
41606	BEVINSVILLE	25	**41729**	COMBS	25
41607	BLUE RIVER	25	**41731**	CORNETTSVILLE	25
41612	BYPRO	25	**41735**	DELPHIA	25
41615	DANA	25	**41736**	DICE	25
41616	DAVID	25	**41739**	DWARF	25
41619	DRIFT	25	**41740**	EMMALENA	25
41621	DWALE	25	**41743**	FISTY	25
41622	EASTERN	25	**41745**	GAYS CREEK	25
41630	GARRETT	25	**41746**	HAPPY	25
41631	GRETHEL	25	**41749**	HYDEN	25
41632	GUNLOCK	25	**41751**	JEFF	25

ZIP CODES 41754 - 42056

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
41754	KRYPTON	25	**41848**	ROXANA	25
41759	SASSAFRAS	25	**41849**	SECO	25
41760	SCUDDY	25	**41855**	THORNTON	25
41762	SIZEROCK	25	**41858**	WHITESBURG	25
41763	SLEMP	25	**41859**	DEMA	25
41764	SMILAX	25	**41861**	RAVEN	25
41766	THOUSANDSTICKS	25	**41862**	TOPMOST	25
41772	VEST	25	**42001**	PADUCAH	22
41773	VICCO	25	**42002**	PADUCAH	22
41774	VIPER	25	**42003**	PADUCAH	22
41775	WENDOVER	25	**42020**	ALMO	24
41776	WOOTON	25	**42021**	ARLINGTON	22
41777	YEADDISS	25	**42022**	BANDANA	21
41778	YERKES	25	**42023**	BARDWELL	22
41804	BLACKEY	25	**42024**	BARLOW	21
41810	CROMONA	25	**42025**	BENTON	24
41812	DEANE	25	**42027**	BOAZ	22
41815	ERMINE	25	**42028**	BURNA	24
41817	GARNER	25	**42029**	CALVERT CITY	23
41819	GORDON	25	**42031**	CLINTON	22
41821	HALLIE	25	**42032**	COLUMBUS	21
41822	HINDMAN	25	**42033**	CRAYNE	24
41824	ISOM	25	**42035**	CUNNINGHAM	22
41825	JACKHORN	25	**42036**	DEXTER	24
41826	JEREMIAH	25	**42037**	DYCUSBURG	24
41828	KITE	25	**42038**	EDDYVILLE	24
41831	LEBURN	25	**42039**	FANCY FARM	22
41832	LETCHER	25	**42040**	FARMINGTON	24
41833	LINEFORK	25	**42041**	FULTON	22
41834	LITTCARR	25	**42044**	GILBERTSVILLE	24
41835	MC ROBERTS	25	**42045**	GRAND RIVERS	23
41836	MALLIE	25	**42047**	HAMPTON	24
41837	MAYKING	25	**42048**	HARDIN	23
41838	MILLSTONE	25	**42049**	HAZEL	24
41839	MOUSIE	25	**42050**	HICKMAN	21
41840	NEON	25	**42051**	HICKORY	22
41843	PINE TOP	25	**42053**	KEVIL	21
41844	PIPPA PASSES	25	**42054**	KIRKSEY	24
41845	PREMIUM	25	**42055**	KUTTAWA	24
41847	REDFOX	25	**42056**	LA CENTER	21

ZIP CODES 42058 - 42266

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
42058	LEDBETTER	22	**42153**	HOLLAND	25
42060	LOVELACEVILLE	21	**42154**	KNOB LICK	25
42061	LOWES	22	**42156**	LUCAS	25
42063	LYNNVILLE	24	**42157**	MOUNT HERMON	25
42064	MARION	24	**42159**	OAKLAND	25
42066	MAYFIELD	23	**42160**	PARK CITY	25
42069	MELBER	22	**42163**	ROCKY HILL	25
42070	MILBURN	22	**42164**	SCOTTSVILLE	25
42071	MURRAY	24	**42166**	SUMMER SHADE	25
42076	NEW CONCORD	25	**42167**	TOMPKINSVILLE	25
42078	SALEM	24	**42170**	WOODBURN	25
42079	SEDALIA	24	**42171**	SMITHS GROVE	25
42081	SMITHLAND	23	**42201**	ABERDEEN	25
42082	SYMSONIA	22	**42202**	ADAIRVILLE	25
42083	TILINE	24	**42204**	ALLENSVILLE	25
42085	WATER VALLEY	22	**42206**	AUBURN	25
42086	WEST PADUCAH	22	**42207**	BEE SPRING	25
42087	WICKLIFFE	21	**42210**	BROWNSVILLE	25
42088	WINGO	23	**42211**	CADIZ	25
42101	BOWLING GREEN	25	**42214**	CENTER	25
42102	BOWLING GREEN	25	**42215**	CERULEAN	25
42103	BOWLING GREEN	25	**42216**	CLIFTY	25
42104	BOWLING GREEN	25	**42217**	CROFTON	25
42120	ADOLPHUS	25	**42219**	DUNBAR	25
42122	ALVATON	25	**42220**	ELKTON	25
42123	AUSTIN	25	**42221**	FAIRVIEW	25
42124	BEAUMONT	25	**42223**	FORT CAMPBELL	25
42127	CAVE CITY	25	**42232**	GRACEY	25
42128	DRAKE	25	**42234**	GUTHRIE	25
42129	EDMONTON	25	**42236**	HERNDON	25
42130	EIGHTY EIGHT	25	**42240**	HOPKINSVILLE	25
42131	ETOILE	25	**42241**	HOPKINSVILLE	25
42133	FOUNTAIN RUN	25	**42252**	JETSON	25
42134	FRANKLIN	25	**42254**	LA FAYETTE	25
42135	FRANKLIN	25	**42256**	LEWISBURG	25
42140	GAMALIEL	25	**42259**	MAMMOTH CAVE	25
42141	GLASGOW	25	**42261**	MORGANTOWN	25
42142	GLASGOW	25	**42262**	OAK GROVE	25
42151	HESTAND	25	**42265**	OLMSTEAD	25
42152	HISEVILLE	25	**42266**	PEMBROKE	25

ZIP CODES 42273 - 42459

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
42273	ROCHESTER	25	**42361**	OLATON	25
42274	ROCKFIELD	25	**42364**	PELLVILLE	25
42275	ROUNDHILL	25	**42366**	PHILPOT	25
42276	RUSSELLVILLE	25	**42367**	POWDERLY	24
42280	SHARON GROVE	25	**42368**	REYNOLDS STATION	25
42285	SWEEDEN	25	**42369**	ROCKPORT	24
42286	TRENTON	25	**42370**	ROSINE	25
42288	WOODBURY	25	**42371**	RUMSEY	24
42301	OWENSBORO	24	**42372**	SACRAMENTO	24
42302	OWENSBORO	24	**42374**	SOUTH CARROLLTON	24
42303	OWENSBORO	24	**42376**	UTICA	25
42304	OWENSBORO	24	**42377**	WEST LOUISVILLE	24
42320	BEAVER DAM	25	**42378**	WHITESVILLE	25
42321	BEECH CREEK	24	**42402**	BASKETT	24
42322	BEECH GROVE	24	**42404**	CLAY	24
42323	BEECHMONT	24	**42406**	CORYDON	24
42324	BELTON	25	**42408**	DAWSON SPRINGS	25
42325	BREMEN	25	**42409**	DIXON	24
42326	BROWDER	25	**42410**	EARLINGTON	24
42327	CALHOUN	24	**42411**	FREDONIA	24
42328	CENTERTOWN	25	**42413**	HANSON	25
42330	CENTRAL CITY	24	**42419**	HENDERSON	24
42332	CLEATON	24	**42420**	HENDERSON	24
42333	CROMWELL	25	**42431**	MADISONVILLE	24
42334	CURDSVILLE	24	**42436**	MANITOU	25
42337	DRAKESBORO	25	**42437**	MORGANFIELD	24
42338	DUNDEE	24	**42440**	MORTONS GAP	24
42339	DUNMOR	25	**42441**	NEBO	24
42343	FORDSVILLE	25	**42442**	NORTONVILLE	24
42344	GRAHAM	25	**42444**	POOLE	24
42345	GREENVILLE	25	**42445**	PRINCETON	25
42347	HARTFORD	25	**42450**	PROVIDENCE	24
42348	HAWESVILLE	25	**42451**	REED	24
42349	HORSE BRANCH	25	**42452**	ROBARDS	24
42350	ISLAND	24	**42453**	SAINT CHARLES	24
42351	LEWISPORT	25	**42455**	SEBREE	24
42352	LIVERMORE	25	**42456**	SLAUGHTERS	24
42354	MC HENRY	25	**42457**	SMITH MILLS	24
42355	MACEO	25	**42458**	SPOTTSVILLE	24
42356	MAPLE MOUNT	24	**42459**	STURGIS	24

KENTUCKY NATIONAL INSURANCE COMPANY
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APPENDIX A

ZIP CODES 42460 - 45999

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
42460	SULLIVAN	24	**42717**	BURKESVILLE	25
42461	UNIONTOWN	24	**42718**	CAMPBELLSVILLE	25
42462	WAVERLY	24	**42719**	CAMPBELLSVILLE	25
42463	WHEATCROFT	24	**42720**	CANE VALLEY	25
42464	WHITE PLAINS	24	**42721**	CANEYVILLE	25
42501	SOMERSET	25	**42722**	CANMER	25
42502	SOMERSET	25	**42724**	CECILIA	25
42503	SOMERSET	25	**42726**	CLARKSON	25
42516	BETHELRIDGE	25	**42728**	COLUMBIA	25
42518	BRONSTON	25	**42729**	CUB RUN	25
42519	BURNSIDE	25	**42731**	DUBRE	25
42528	DUNNVILLE	25	**42732**	EASTVIEW	25
42533	FERGUSON	25	**42733**	ELK HORN	25
42539	LIBERTY	25	**42740**	GLENDALE	25
42541	MIDDLEBURG	25	**42741**	GLENS FORK	25
42544	NANCY	25	**42742**	GRADYVILLE	25
42553	SCIENCE HILL	25	**42743**	GREENSBURG	25
42558	TATEVILLE	25	**42746**	HARDYVILLE	25
42564	WEST SOMERSET	25	**42748**	HODGENVILLE	25
42565	WINDSOR	25	**42749**	HORSE CAVE	25
42566	YOSEMITE	25	**42753**	KNIFLEY	25
42567	EUBANK	25	**42754**	LEITCHFIELD	25
42602	ALBANY	25	**42755**	LEITCHFIELD	25
42603	ALPHA	25	**42757**	MAGNOLIA	25
42629	JAMESTOWN	25	**42758**	MANNSVILLE	25
42631	MARSHES SIDING	25	**42759**	MARROWBONE	25
42633	MONTICELLO	25	**42762**	MILLWOOD	25
42634	PARKERS LAKE	25	**42764**	MOUNT SHERMAN	25
42635	PINE KNOT	25	**42765**	MUNFORDVILLE	25
42638	REVELO	25	**42776**	SONORA	25
42642	RUSSELL SPRINGS	25	**42782**	SUMMERSVILLE	25
42647	STEARNS	25	**42784**	UPTON	25
42649	STRUNK	25	**42788**	WHITE MILLS	25
42653	WHITLEY CITY	25	**45275**	CINCINNATI	25
42701	ELIZABETHTOWN	25	**45277**	CINCINNATI	25
42702	ELIZABETHTOWN	25	**45298**	CINCINNATI	25
42712	BIG CLIFTY	25	**45999**	CINCINNATI	25
42713	BONNIEVILLE	25			
42715	BREEDING	25			
42716	BUFFALO	25			

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EARTHQUAKE TERRITORY DEFINITIONS
APPENDIX A

Earthquake
Territory Definitions In Numerical Order By Territory Code

Territory	ZIP Codes					
21	42022	42050	42060			
	42024	42053	42087			
	42032	42056				
22	42001	42021	42031	42041	42061	42082
	42002	42023	42035	42051	42069	42085
	42003	42027	42039	42058	42070	42086
23	42029	42048	42081			
	42045	42066	42088			
24	42020	42055	42322	42372	42437	42458
	42025	42063	42323	42374	42440	42459
	42028	42064	42327	42377	42441	42460
	42033	42071	42330	42402	42442	42461
	42036	42078	42332	42404	42444	42462
	42037	42079	42334	42406	42450	42463
	42038	42083	42338	42409	42451	42464
	42040	42301	42350	42410	42452	
	42044	42302	42356	42411	42453	
	42047	42303	42367	42419	42455	
	42049	42304	42369	42420	42456	
	42054	42321	42371	42431	42457	
25	40003	40055	40142	40213	40269	40339
	40004	40056	40143	40214	40270	40340
	40006	40057	40144	40215	40272	40342
	40007	40058	40145	40216	40280	40346
	40008	40059	40146	40217	40281	40347
	40009	40060	40150	40218	40282	40348
	40010	40061	40152	40219	40283	40350
	40011	40062	40153	40220	40285	40351
	40012	40063	40155	40221	40287	40353
	40013	40065	40157	40222	40289	40355
	40014	40066	40159	40223	40290	40356
	40018	40067	40160	40224	40291	40357
	40019	40068	40161	40225	40292	40358
	40020	40069	40162	40228	40293	40359
	40022	40070	40165	40229	40294	40360
	40023	40071	40166	40231	40295	40361
	40025	40075	40170	40232	40296	40362
	40026	40076	40171	40233	40297	40363
	40027	40077	40175	40241	40298	40366
	40031	40078	40176	40242	40299	40370
	40032	40104	40177	40243	40310	40371
	40033	40107	40178	40245	40311	40372
	40036	40108	40201	40250	40312	40374
	40037	40109	40202	40251	40313	40376
	40040	40110	40203	40252	40316	40379
	40041	40111	40204	40253	40317	40380
	40045	40115	40205	40255	40319	40383
	40046	40117	40206	40256	40322	40384
	40047	40118	40207	40257	40324	40385
	40048	40119	40208	40258	40328	40387
	40049	40121	40209	40259	40330	40390
	40050	40122	40210	40261	40334	40391
	40051	40129	40211	40266	40336	40392
	40052	40140	40212	40268	40337	40402

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	**ZIP Codes**					
25 (Cont'd)	40403	40555	40828	41003	41093	41257
	40404	40574	40829	41004	41094	41260
	40405	40575	40830	41005	41095	41262
	40409	40576	40831	41006	41096	41263
	40410	40577	40840	41007	41097	41264
	40419	40578	40843	41008	41098	41265
	40422	40579	40844	41010	41099	41267
	40423	40580	40845	41011	41101	41268
	40434	40581	40847	41012	41102	41271
	40437	40582	40849	41014	41105	41274
	40440	40583	40854	41015	41114	41301
	40442	40588	40855	41016	41121	41310
	40444	40591	40856	41017	41124	41311
	40445	40598	40858	41018	41128	41314
	40446	40601	40862	41019	41129	41317
	40447	40602	40863	41022	41132	41332
	40448	40603	40865	41025	41135	41339
	40452	40604	40868	41030	41139	41347
	40456	40618	40870	41031	41141	41348
	40460	40619	40873	41033	41142	41351
	40461	40620	40874	41034	41143	41352
	40464	40621	40902	41035	41144	41360
	40468	40622	40903	41037	41146	41364
	40472	40701	40906	41039	41149	41365
	40473	40702	40913	41040	41159	41366
	40475	40724	40914	41041	41160	41367
	40476	40729	40915	41042	41164	41368
	40481	40730	40921	41043	41166	41385
	40484	40734	40923	41044	41168	41386
	40486	40737	40927	41045	41169	41390
	40488	40740	40930	41046	41171	41397
	40489	40741	40932	41048	41173	41408
	40492	40742	40935	41049	41174	41413
	40502	40743	40939	41051	41175	41421
	40503	40744	40940	41052	41179	41425
	40504	40745	40941	41053	41180	41426
	40505	40750	40943	41054	41181	41451
	40506	40755	40944	41055	41183	41464
	40507	40759	40946	41056	41189	41465
	40508	40763	40949	41059	41201	41472
	40509	40769	40951	41061	41203	41477
	40510	40771	40953	41062	41204	41501
	40511	40801	40955	41063	41214	41502
	40512	40803	40958	41064	41216	41503
	40513	40806	40962	41065	41219	41512
	40514	40807	40964	41071	41222	41513
	40515	40808	40965	41072	41224	41514
	40516	40810	40972	41073	41226	41517
	40517	40813	40977	41074	41230	41519
	40522	40815	40979	41075	41231	41520
	40523	40816	40981	41076	41232	41522
	40524	40818	40982	41080	41234	41524
	40526	40819	40983	41081	41238	41526
	40533	40820	40988	41083	41240	41527
	40536	40823	40995	41085	41250	41528
	40544	40824	40997	41086	41254	41531
	40546	40826	41001	41091	41255	41534
	40550	40827	41002	41092	41256	41535

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	**ZIP Codes**					
25 (Cont'd)	41537	41650	41817	42152	42324	42634
	41538	41651	41819	42153	42325	42635
	41539	41653	41821	42154	42326	42638
	41540	41655	41822	42156	42328	42642
	41542	41659	41824	42157	42333	42647
	41543	41660	41825	42159	42337	42649
	41544	41663	41826	42160	42339	42653
	41547	41666	41828	42163	42343	42701
	41548	41667	41831	42164	42344	42702
	41549	41669	41832	42166	42345	42712
	41553	41701	41833	42167	42347	42713
	41554	41702	41834	42170	42348	42715
	41555	41712	41835	42171	42349	42716
	41557	41713	41836	42201	42351	42717
	41558	41714	41837	42202	42352	42718
	41559	41719	41838	42204	42354	42719
	41560	41721	41839	42206	42355	42720
	41561	41722	41840	42207	42361	42721
	41562	41723	41843	42210	42364	42722
	41563	41725	41844	42211	42366	42724
	41564	41727	41845	42214	42368	42726
	41566	41729	41847	42215	42370	42728
	41567	41731	41848	42216	42376	42729
	41568	41735	41849	42217	42378	42731
	41571	41736	41855	42219	42408	42732
	41572	41739	41858	42220	42413	42733
	41601	41740	41859	42221	42436	42740
	41602	41743	41861	42223	42445	42741
	41603	41745	41862	42232	42501	42742
	41604	41746	42076	42234	42502	42743
	41605	41749	42101	42236	42503	42746
	41606	41751	42102	42240	42516	42748
	41607	41754	42103	42241	42518	42749
	41612	41759	42104	42252	42519	42753
	41615	41760	42120	42254	42528	42754
	41616	41762	42122	42256	42533	42755
	41619	41763	42123	42259	42539	42757
	41621	41764	42124	42261	42541	42758
	41622	41766	42127	42262	42544	42759
	41630	41772	42128	42265	42553	42762
	41631	41773	42129	42266	42558	42764
	41632	41774	42130	42273	42564	42765
	41635	41775	42131	42274	42565	42776
	41636	41776	42133	42275	42566	42782
	41640	41777	42134	42276	42567	42784
	41642	41778	42135	42280	42602	42788
	41643	41804	42140	42285	42603	45275
	41645	41810	42141	42286	42629	45277
	41647	41812	42142	42288	42631	45298
	41649	41815	42151	42320	42633	45999