KENTUCKY NATIONAL INSURANCE COMPANY

KENTUCKY

HOMEOWNERS MANUAL

2416 Sir Barton Way

Lexington, Kentucky 40509

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KYHO0622

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

   C. 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 homeowner risks that we actively seek to insure in our Blue Ribbon, Medalist and Vantage Programs:**

   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 home.

   B. Physical Characteristics of Home

   1) Homes 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) Homes that are not over-valued for their neighborhood.
   5) Homes used for private residential living purposes.
   6) Home is the primary residence. We can write a secondary residence as long as we insure the primary residence as well.

3. Program Underwriting Requirements

Coverage **A**	Blue Ribbon	Medalist	Vantage
Minimum/Maximum			
HO 00 03 & 05			
PC 1-8	$125,000 to $500,000	$100,000 to $500,000	$75,000 to $500,000
PC 1X-8X, 1Y-8Y, 9	N/A	$100,000 to $300,000	$75,000 to $300,000
PC 10, 10W	N/A	N/A	$75,000 to $200,000
HO 00 08			
PC 1-9, 1X-8X, 1Y-8Y	N/A	N/A	$40,000 to $300,000
PC 10, 10W	N/A	N/A	$40,000 to $200,000
Coverage C			
Minimum/Maximum			
HO 00 04, PC 1-8	$25,000 to $75,000	$25,000 to $75,000	$25,000 to $75,000
PC 1X-8X,1Y-8Y,9,10,10W	N/A	N/A	$25,000 to $50,000
HO 00 06, PC 1-8	$50,000 to $250,000	$25,000 to $250,000	$25,000 to $250,000
PC 1X-8X,1Y-8Y,9,10,10W	N/A	N/A	$25,000 to $100,000
Medical Payments			
Minimum/ Maximum	$1,000 to $5,000	$1,000 to $5,000	$1,000 to $5,000
Minimum Deductibles:			
HO 00 03, **05** & **08**	$1,000	$1,000	$1,000
HO 00 04 & **06**	$500	$500	$500
Auto Policy Written by Kentucky National	Not Required	Not Required	Not Required

3. Program Underwriting Requirements (cont'd)

	Blue Ribbon	**Medalist**	**Vantage**
Age of Dwelling	Constructed in last 40 years	Constructed in last 60 years	Any age accepted
Insurance Score	24 & Above	24 & Above	Any score accepted
Heating	Central	Central	Central
Solid Fuel Devices	Not Eligible	Not Eligible	Not Eligible
Wiring	Circuit Breakers required		
Roof Material	Asphalt Shingle, Tile, or Slate roofs acceptable. Rolled roofing is unacceptable.		Asphalt Shingle, Tile, Slate or Standing Seam Metal Roofs acceptable. Rolled roofing is unacceptable.
Form	**HO 00 03**, **HO 00 04, HO 00 05 & HO 00 06**	**HO 00 03**, **HO 00 04,** HO 00 05 & **HO 00 06**	**HO 00 03**, **HO 00 04, HO 00 05, HO 00 06 & HO 00 08**
Fire Protection	1 – 8	1 – 9 1X-8X, 1Y-8Y	1–10 , 1X-8X,1Y-8Y,10W (See Note 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 cause without the intervention of any person and that could not have been prevented by the exercise of prudence, diligence and care.		
Weather Related Losses	No Weather Related Loss in Past 5 Years (See Note 2)	1 Weather Related Loss in Past 5 Years (See Note 2)	2 or more Weather Related Losses in Past 5 Years (See Note 2)
Losses - Other	None	None	One (See Note 3)
Total / Major Losses (See Note 3)	None	None	None
Prior Insurance	Required If prior carrier is an E&S carrier risk is not eligible.	Required (Unless New Purchase) If prior carrier is an E&S carrier risk is not eligible.	Required (Unless New Purchase) If prior carrier is an E&S carrier risk is not eligible.
Insurance to Value **Forms HO 00 03**	100%	100%	100%
Protective Devices	All dwellings with a Coverage A amount of $500,000 or more must have a Central Station Reporting Fire & Burglar Alarm.		

Schedules: Contact your underwriter prior to binding schedules exceeding 25% of Coverage A or single items exceeding $10,000 (HO 00 04 - 25% of Coverage C). Single items valued in excess of $5,000 require an appraisal.

Note 1: A risk with a protection class of 10 or 10W will only be accepted in our Vantage program.

Note 2: A weather related loss is defined as a loss that is caused by windstorm, rain, lightning, hail, ice, snow, tornado, hurricane or cyclone resulted from natural causes.

Note 3: 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 or catastrophe related in excess of $10,000 may not be bound.

4. Additional Underwriting Requirements:

A. Applicable to all Homeowners Programs:

1) Homes 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 time of policy upload.
4) House must be visible by at least two (2) separate neighbors.
5) Handrails are required if over three (3) steps high.
6) 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 structure(s); multiple and/or diseased trees within falling distance of any dwelling or other structure(s); skateboard ramps and bicycle ramps; trampolines without surrounding safety netting; and unfenced hot tubs or swimming pools.
7) Home 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.
8) Each home must have a working smoke detector and fire extinguisher in the home at the time of application completion as well as dead bolt locks on exterior, hinged doors.

B. Unacceptable Heat Sources

1) 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.
2) Kerosene heaters and electric space heaters used as primary heat source or full time secondary source are unacceptable.
3) Wall heaters <u>not</u> acceptable.

C. Ineligible Risks:

1) Restricted Animals:
- **a)** Any non-domesticated animal that is kept on premises.
- **b)** Any domestic animal kept on the premises that has bitten someone or has exhibited aggressive behavior.
- **c)** Ownership and/or care, custody or control of any of the following breeds of dog: Akita, Alaskan Malamute, Chow Chow, Doberman, German Shepherd, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Stafford Bull Terrier, All wolf hybrids.

If any animal on the Restricted Animals list is present the policy may only be written if endorsement **PCH 22 09** Animal Liability Exclusion is attached. When endorsement **PCH 22 09** is attached to a policy form **PCBH 23 00** Animal Liability Exclusion Endorsement Acknowledgment must also be completed and attached.

2) Seasonal/Secondary Dwellings:
- **a)** Seasonal dwellings located in a state that Kentucky National Insurance Company is not currently licensed and actively writing business.
- **b)** Seasonal dwellings for which Kentucky National Insurance Company does not insure the primary residence.

3) Non-owner occupied dwellings.
4) Vacant Dwelling – a dwelling is considered vacant if unoccupied for more than 30 days with intent to vacate or keep vacant. (Seasonal residences held for sale are not considered vacant or unoccupied.)
5) Hot tubs or swimming pools not fully surrounded by a fence with a locking gate.

D. Ineligible Persons – an Applicant or Insured is not eligible if the Named Insured:

1) Is currently in the process of foreclosure.
2) Whose residence premises is mortgaged more than twice or has a private mortgage.
3) Whose real property taxes with respect to the dwelling insured or to be insured have been and are delinquent.

E. Scheduled Personal Property

1) Property must be insured to 100% of its current market value. It is the responsibility of the insured to establish the current market value of the property to substantiate the amount of insurance. When market values are difficult to establish the agent should assist the insured in determining the insurable value of the property to be covered.

The amount written for an item or schedule represents the maximum amount that could be paid in the event of a loss. The insured is not guaranteed these amounts. Loss settlement for most scheduled items is on an actual cash value basis at the time of loss.

2) A complete detailed description of all scheduled items to be insured is required in addition to evidence of valuation.

- **a)** The amount of insurance written under a previous policy is **not** satisfactory evidence of value.
- **b)** For scheduled items valued at more than $5,000 an appraisal by a qualified, independent third party is required.
- **c)** For scheduled items valued between $2,000 and $5,000 a bill of sale from an established store is acceptable as satisfactory evidence of value, if the sale was made in the past three years. If a current bill of sale is not available or an appraisal is not required, a complete detailed description of the items to be insured including photograph(s) is required.
- **d)** Photographs of insured property are desirable, especially with highly valued or intricate items.

3) The Company does not insure unset diamonds or gold or silver bullion.

4) Property used for business purposes or held for sale must be submitted for review prior to binding.

5) The policy must be written in the name of the individual owner(s). Property titled in the name of a company or corporation is not eligible for coverage.

6) The loss history of a policy will be used in evaluating potential loss exposure when renewing a policy for renewal consideration.

7) Binding authority for Scheduled Personal Property is limited to:

Type of Schedule	Maximum Binding Authority
Jewelry, Furs, and Fine Arts	$15,000 per item / $50,000 per schedule
Cameras, Coin and Stamp Collections, Guns, Collectible Items, Golfers Equipment, Musical Instruments, and Sports Equipment	$5,000 per item / $25,000 per schedule
Silver and Silverware	$50,000 per schedule

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: (1) omit any effective date; (2) do not require signature of the applicant; and, (3) do not accept any premium deposit from the applicant.

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
AVAILABLE FORMS

FORM NUMBERS	DESCRIPTION
HO 00 03	Homeowners 3 – Special Form
HO 00 04	Homeowners 4 – Contents Broad Form
HO 00 05	Homeowners 5 – Comprehensive Form
HO 00 06	Homeowners 6 – Unit Owners Form
HO 00 08	Homeowners 8 – Modified Coverage Form
HO 04 10	Additional Interests – Residence Premises
HO 04 12	Increased Limits on Business Property
HO 04 14	Special Computer Coverage (All Forms Except **HO 00 05**, **HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31**.)
HO 04 16	Premises Alarm or Fire Protection System
HO 04 20	Specified Additional Amount of Insurance For Coverage A
HO 04 26	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage – For Use With Forms Except **HO 00 03** and **HO 00 05**
HO 04 27	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage – For Use With Form **HO 00 03** and **HO 00 05**
HO 04 35	Supplemental Loss Assessment Coverage
HO 04 40	Structures Rented To Others – Residence Premises
HO 04 41	Additional Insured – Residence Premises
HO 04 48	Other Structures on the Residence Premises – Increased Limits
HO 04 50	Increased Limit on Personal Property in Other Residences
HO 04 53	Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage – Increased Limit
HO 04 54	Earthquake
HO 04 55	Identity Fraud Expense Coverage Endorsement
HO 04 58	Other Members of Your Household
HO 04 61	Scheduled Personal Property Endorsement
HO 04 65	Coverage C Increased Special Limits of Liability
HO 04 66	Coverage C Increased Special Limits of Liability – Used with Form **HO 00 05**
HO 04 77	Ordinance or Law – Increased Amount of Coverage
HO 04 90	Personal Property Replacement Cost Loss Settlement
HO 04 91	Coverage B – Other Structures Away From the Residence Premises
HO 04 92	Specific Structures Away From the Residence Premises
HO 04 95	Water Back Up and Sump Discharge or Overflow
HO 04 98	Refrigerated Property Coverage

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
AVAILABLE FORMS

HO 05 27	Additional Insured – Student Living Away From Residence Premises
HO 05 28	Owned Motorized Golf Cart Physical Loss Coverage
HO 05 43	Residence Held In Trust
HO 16 09	Water Exclusion Endorsement
HO 23 84	Mine Subsidence Coverage Endorsement – Kentucky
HO 23 87	Mine Subsidence Coverage Endorsement – Kentucky
HO 24 71	Business Pursuits
HO 24 72	Incidental Farming Personal Liability
HO 24 75	Watercraft
HO 24 82	Personal Injury
PCA 10 69	Notice of Insurance Information Practices
PCH 20 17	Insurance to Value Endorsement
PCH 04 93	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing
PCH 20 36	Coverage for Damage to Your Watercraft
PCH 20 37	Uninsured Watercraft Coverage
PCH 20 38	Watercraft Enhancement Endorsement
PCH 20 39	Watercraft Emergency Services Endorsement
PCH 21 06	Special Provisions – Kentucky
PCH 21 28	Elite Protection Coverage Endorsement
PCH 21 35	Lead Liability Exclusion
PCH 22 00	Absolute Asbestos Exclusion
PCH 22 02	Trampoline Liability Limitation
PCH 22 03	Off-Road Recreational or Service Vehicle Liability Limitation
PCH 22 05	Other Structures Exclusion
PCH 22 09	Animal Liability Exclusion
PCH 22 11	Other Structures on the Residence Premises – Replacement Cost
PCH 23 00	Animal Liability Exclusion Endorsement Acknowledgment
PCH 23 05	Equipment Breakdown Enhancement
PCH 23 10	Service Line Enhancement
PCH 23 90	Kentucky Mine Subsidence Property Insurance Supplement
PCO 61 57	Fair Credit Reporting Act

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES

TABLE OF CONTENTS

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this Manual.

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Homeowners policy are as follows:

1. Section **I** - Property

Coverage A – Dwelling	
HO 00 03, HO 00 05, HO 00 06 or HO 00 08	Refer to the Underwriting Guide.
Coverage B – Other Structures	
HO 00 03, HO 00 05 or HO 00 08	10% of **A**
Coverage C – Personal Property	
HO 00 03 & HO 00 05 **HO 00 08** **HO 00 04** or **HO 00 06**	70% of **A** 50% of **A** Refer to the Underwriting Guide.
Coverage D – Loss Of Use	
HO 00 03 or **HO 00 05** **HO 00 04** **HO 00 06** **HO 00 08**	30% of **A** 30% of **C** 30% of **C** 10% of **A**

2. Section **II** - Liability — All Forms

Coverage E - Personal Liability	$100,000	Each Occurrence
Coverage F - Medical Payments to Others	$ 1,000	Each Person

Unless otherwise stated. Coverage E limits apply on an "occurrence" basis; Coverage F limits on an "each person" basis.

B. **All Forms -** The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

C. **Form HO 00 03 or HO 00 05 -** Under Coverage **B** of Section **I**, an additional amount of insurance may be written on a specific structure.

D. **Form HO 00 03 or HO 00 05 -** Under Coverage **C** of Section **I**, it is permissible to reduce the limit of liability to an amount not less than 40% of the dwelling.

E. **Form HO 00 06** – The limit of liability for Coverage **A** of Section **I** may be increased.

F. **Form HO 00 08** – Modified Coverage Form

Section **I** – the following are the only Section **I** options available with this form:

- Personal Property Replacement Cost Coverage
- Higher Optional Deductibles
- On and Off Premises Theft Coverage Increase
- Personal Property – Scheduled
- Earthquake Coverage

102. DESCRIPTION OF COVERAGES

A. Section I Coverages - Property

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy shall be consulted for exact contract conditions.

	HO 00 03 and HO 00 05	HO 00 04 and HO 00 06
Fire or Lightning	Yes Cov. C	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov. C	Yes
Vandalism or malicious mischief	Yes Cov. C	Yes
Theft	Yes Cov. C	Yes
Volcanic eruption	Yes Cov. C	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Yes Cov. C	Yes
Additional risks with certain exceptions (Special Coverage)	Yes Cov. A, B & D	No

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments To Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections **I** and **II** of the Homeowners Policy.

104. ELIGIBILITY

A. Form HO 00 03, HO 00 05 or HO 00 08

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a 1, 2, 3 or 4 dwelling which is used exclusively for private residential purposes (except as provided in General Rule **104.F.** and **104.H.**). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement **HO 04 41** – Additional Insured; or

3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement **HO 04 41** – Additional Insured; or

4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.

5. When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41.** A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.

Use Endorsement **HO 04 41** - Additional Insured.

B. Form HO 00 04

A Homeowners Policy may be issued to:

1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or

2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Rule **104.A.** above.

Provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in General Rule **104.G.**) and is not occupied by more than one additional family or more than 2 boarders or roomers.

C. Form HO 00 06

A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraph **F.** and **H.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

D. Seasonal Dwelling

Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. Mobile Home, Trailer Home or House Trailer

A Homeowners Policy shall not be issued to cover any mobile home, trailer home, or house trailer. Their contents may be covered under Rule **104.B.**

F. Permitted Business Occupancies

Certain business occupancies are permitted provided:

1. The premises is occupied principally for private residential purposes; and

2. There is no other business occupancy on the premises.

104. ELIGIBILITY, (cont'd)

When the business is conducted on the residence premises, refer to Rule **510.** for Section I Coverage and Rule **608.** for Section II Coverage. When it is conducted from an Other Residence, only Section II Coverage is available. Refer to Rule **608.**

G. Farm Property

A Homeowners policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes.

H. Residence Held in Trust (All Forms Except HO 00 04)

A Homeowners Policy may be issued in the name of a trust and trustee(s) when legal title to a 1 through 4 family dwelling or a condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and

2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.**

Refer to Rule **526.** for the rule of application.

105. SECONDARY RESIDENCE PREMISES

A. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section **II** Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:

1. Reduce the BASE PREMIUM for the policy covering the secondary residence by $18.
2. Add the charge for Other Insured Location Occupied by Insured, developed from Rule **602.** to the policy covering the initial residence.

106. PROTECTION CLASSIFICATION CODES AND INFORMATION

A. Codes

Protection Class	Code	Protection Class	Code	Protection Class	Code
1	01	1X	12	1Y	13
2	02	2X	22	2Y	23
3	03	3X	32	3Y	33
4	04	4X	42	4Y	43
5	05	5X	52	5Y	53
6	06	6X	62	6Y	63
7	07	7X	72	7Y	73
8	08	8X	82	8Y	83
8B	19				
9	09				
10W	20				
10	10				

B. Protection Information

The Protection Class listings in the Public Protection Classification manual apply to risks insured under Homeowners Program policies unless the dwelling qualifies for our Special Suburban Fire Classification.

1. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
2. **Split Classifications** - In a classified area where two or more classifications are shown (e.g. 6/9):

   The split class means that all properties within 1,000 feet of a water supply (usually a fire hydrant) and within 5 road miles of a fire station are eligible for the first class (Class 1 through 8). Properties more than 1,000 feet from a water supply but within 5 road miles of a fire station will be indicated by the use of classification number "X". Properties more than 1,000 feet from a water supply but within 5 road miles of a fire station and meeting the eligibility requirements for the 8B classification as referenced below in **C.** will be indicated by the use of classification number "Y". All properties more than 5 road miles from a fire station are Class 10.

   For example, in a Class 6/6X, the first designation, Class 6, applies to properties within 1,000 feet of a water supply and within 5 road miles of a fire station. Class "6X" applies to properties more than 1,000 feet from a water supply but within 5 road miles of the fire station. Similarly, in a Class 6/6Y, the

106. PROTECTION CLASSIFICATION CODES AND INFORMATION (cont'd)

first designation, Class 6, applies to properties within 1,000 feet of a water supply and within 5 road miles of a fire station. Class "6Y" applies to properties more than 1,000 feet from a water supply, but within 5 road miles of the fire station and meeting the eligibility requirements for the 8B classification.

C. Suburban Homeowner Fire Protection Program

A primary dwelling may be rated as a Protection Class 8B if it meets all of the following requirements:

1. The dwelling is located in a named and platted subdivision containing 20 or more homes;
2. A fire department of a recognized Town Class 1-8 will respond;
3. Located within 1,000 feet of a year-round water source that can supply a minimum of 1,500 gallons of water to the site. A year-round water source may be any of the following: (1) an operating public fire hydrant, or (2) lake, pool, reservoir, or (3) pumper and tanker trucks belonging to the responding fire department;
4. The dwelling must be visible from the road;
5. The dwelling must be located on an all-weather state, county or city maintained road; and
6. Must be within 5 miles of the primary responding fire department.

107. 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 or plastic 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. Superior Construction

(Use Construction Code 4.)

1. Non-Combustible

   Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

2. Masonry Non-Combustible

   Exterior walls constructed of masonry materials (as described in **C.** Above) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

   Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

Note: **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.

108. SEASONAL DWELLING DEFINITION

This coverage is only available in the Vantage Program. A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

109. SINGLE BUILDING DEFINITION

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

B. Buildings which are separated by space shall be considered separate buildings.

C. Buildings or sections of buildings which are separated by:

1. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
2. 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. Accessibility 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 - no billing service fee shall apply.
2. Quarterly payment option - 31% is due at inception. Remaining three installments of 23% each are due in 90 days, 180 days and 270 days respectively if paid by direct bill, EFT or recurring Credit Card billing.
3. Twelve payment option – Twelve monthly installments due on the same date of the month as the policy inception date if paid by EFT or recurring Credit Card billing. Direct bill is not available on the twelve pay plan.

The following rule applies to all multiple payment plans:

- A $6.00 installment billing fee 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 quarterly 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 the underwriter along with all fees and outstanding premiums must be paid before the policy may 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.

C. All premiums for terms of one month shall be deemed fully earned when received.

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. MINIMUM PREMIUM

A. For all Homeowner 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 premium may include all chargeable endorsements or coverages if written at inception of the policy.

207. TRANSFER OR ASSIGNMENT

Policies may not be transferred or assigned.

208. WAIVER OF PREMIUM

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

210. SPECIAL STATE REQUIREMENTS

Personal Property Replacement Cost – HO 04 90
Use this endorsement with all Homeowners policies.

Water Exclusion Endorsement – HO 16 09
Use this endorsement with all Homeowners policies.

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

Insurance to Value Endorsement – PCH 20 17
Use this endorsement with all **HO 00 03** and **HO 00 05** policies.

Special Provisions - Kentucky – PCH 21 06
Use this endorsement with all Homeowners policies.

Lead Liability Exclusion – PCH 21 35
Use this endorsement with all Homeowners policies.

Absolute Asbestos Exclusion - PCH 22 00
Use this endorsement with all Homeowners policies.

Trampoline Liability Limitation – PCH 22 02
Use this endorsement with all Homeowners policies.

Off Road Recreational or Service Vehicle Liability Exclusion – PCH 22 03
Use this endorsement with all Homeowners policies.

Fair Credit Reporting Act PCO 61 57
Use this endorsement with all Homeowners policies.

211. ADDITIONAL INTEREST

A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D.**

B. Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.

C. No additional charge is made for use of this endorsement.

D. Use Additional Interest Residence Premises Endorsement **HO 04 10.**

301. BASE PREMIUM COMPUTATION

The BASE PREMIUM is developed by multiplying a Key Premium by a Key Factor.

A. All Forms except **HO 00 04 and HO 00 06**

1. One and Two Family Dwelling

a. From the Base Class Premium Table, select the Key Premium for the territory that applies.

b. From the Key Factor Table, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C.** of this rule.

c. Multiply the Key Premium by the Key Factor to arrive at the BASE PREMIUM.

2. Three and Four Family Dwelling

Multiply the One and Two Family Dwelling Base Premium by the three and four family factor of 1.30 to arrive at the Base Premium.

B. Form **HO 00 04** or **HO 00 06**

1. From the Base Class Premium Table, select the Key Premium for the territory that applies.

2. From the appropriate Key Factor Table, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C.** of this rule.

3. Multiply the Key Premium by the Key Factor to arrive at the BASE PREMIUM.

C. Interpolation Example

1. 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

$203,000 desired limit; the nearest are $200,000 and $205,000.

For $200,000 the Key Factor is 2.837; for $205,000 the Key Factor is 2.937. Figure the difference between the two Key Factors and divide by 5. This provides a factor per $1,000.

  2.937
- 2.837
  .100 divided by 5 = .02

Multiply the factor per $1,000 times 3, and add 2.837, the Key Factor for $200,000.

.02
x 3
.06 + 2.837 = 2.897

The result, 2.897, is the Key Factor for this example.

2. The factors shown in the above 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 and Base Rates - (For all Coverages and Perils Other Than Earthquake) are found in Appendix C of this manual.

a. Form Factors

Form **HO 00 03** 1.00
Form **HO 00 05** 1.10
Form **HO 00 08** 1.15

b. Age of Construction Factors

Apply to All Forms

Age	Factor	Age	Factor	Age	Factor
0*	0.596	34	1.027	68	1.128
1	0.622	35	1.031	69	1.131
2	0.648	36	1.034	70	1.133
3	0.674	37	1.037	71	1.136
4	0.700	38	1.040	72	1.139
5	0.726	39	1.043	73	1.142
6	0.752	40	1.046	74	1.145
7	0.778	41	1.049	75	1.147
8	0.804	42	1.052	76	1.150
9	0.830	43	1.055	77	1.153
10	0.856	44	1.058	78	1.156
11	0.882	45	1.060	79	1.158
12	0.908	46	1.063	80	1.160
13	0.931	47	1.066	81	1.163
14	0.953	48	1.069	82	1.166
15	0.975	49	1.072	83	1.169
16	0.974	50	1.076	84	1.172
17	0.977	51	1.079	85	1.174
18	0.980	52	1.082	86	1.177
19	0.982	53	1.085	87	1.180
20	0.985	54	1.088	88	1.183
21	0.988	55	1.090	89	1.185
22	0.991	56	1.093	90	1.187
23	0.994	57	1.096	91	1.190
24	0.997	58	1.099	92	1.193
25	1.000	59	1.102	93	1.195
26	1.003	60	1.105	94	1.197
27	1.006	61	1.108	95	1.199
28	1.009	62	1.111	96	1.202
29	1.012	63	1.114	97	1.205
30	1.015	64	1.117	98	1.208
31	1.018	65	1.119	99	1.210
32	1.021	66	1.122	100+	1.212
33	1.024	67	1.125		

* Age "0" applies to homes built within the last year
+ Applies to dwellings built at least 100 years ago

c. **Protection – Construction Factors** for **policies** written using Forms **HO 00 03, HO 00 05 and HO 00 08. Territory Definitions** can be found in Appendix C of this manual.

Table 1.

Protection Class	Construction*	
	Frame	Masonry
1	.94	.81
2	.95	.83
3	.97	.84
4	.99	.85
5	1.00	.86
6	1.04	.90
7	1.10	.92
8	1.11	.93
8B	1.13	.94
9	1.19	1.00
10	1.43	1.18
1X-5X, 1Y-5Y	1.05	.88
6X-7X, 6Y-7Y	1.11	.93
8Y	1.13	.94
8X	1.13	.95
10W	1.40	1.16

Table 2.

Protection Class	Construction*	
	Frame	Masonry
1	.92	.79
2	.94	.80
3	.96	.82
4	.98	.84
5	1.00	.85
6	1.05	.89
7	1.13	.93
8	1.15	.94
8B	1.17	.95
9	1.24	1.01
10	1.54	1.23
1X-5X, 1Y-5Y	1.06	.88
6X-7X, 6Y-7Y	1.15	.94
8Y	1.17	.95
8X	1.18	.96
10W	1.50	1.20

301. BASE PREMIUM COMPUTATION (cont'd)

Table 3.

Protection Class	Construction*	
	Frame	Masonry
1	.89	.76
2	.92	.78
3	.95	.80
4	.98	.82
5	1.00	.84
6	1.07	.89
7	1.16	.93
8	1.19	.96
8B	1.21	.97
9	1.28	1.03
10	1.65	1.30
1X-5X, 1Y-5Y	1.08	.87
6X-7X, 6Y-7Y	1.18	.95
8Y	1.21	.97
8X	1.22	.98
10W	1.60	1.25

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

d. 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 $1.45 for each $1,000 of Coverage A above $70,000.

301. BASE PREMIUM COMPUTATION (cont'd)

e. 1. All Forms Except **HO 00 04 & HO 00 06.**

Table 1.

KEY FACTORS - FORMS HO 00 03, HO 00 05 & HO 00 08

Coverage A Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor	Coverage A Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor
$100,000	.780	1.000	1.250				
110,000	.827	1.060	1.325	510,000	2.806	3.189	4.784
120,000	.873	1.119	1.399	520,000	2.844	3.232	4.848
130,000	.918	1.177	1.471	530,000	2.882	3.275	4.913
140,000	.962	1.233	1.541	540,000	2.920	3.318	4.977
150,000	1.005	1.288	1.610	550,000	2.958	3.361	5.042
160,000	1.046	1.341	1.676	560,000	2.994	3.402	5.103
170,000	1.087	1.394	1.743	570,000	3.031	3.444	5.166
180,000	1.128	1.446	1.808	580,000	3.068	3.486	5.229
190,000	1.168	1.498	1.873	590,000	3.105	3.528	5.292
200,000	1.207	1.548	1.935	600,000	3.142	3.571	5.357
210,000	1.278	1.598	2.077	610,000	3.178	3.611	5.417
220,000	1.318	1.647	2.141	620,000	3.214	3.652	5.478
230,000	1.357	1.696	2.205	630,000	3.251	3.694	5.541
240,000	1.394	1.743	2.266	640,000	3.288	3.736	5.604
250,000	1.433	1.791	2.328	650,000	3.324	3.777	5.666
260,000	1.470	1.838	2.389	660,000	3.359	3.817	5.726
270,000	1.507	1.884	2.449	670,000	3.395	3.858	5.787
280,000	1.544	1.930	2.509	680,000	3.430	3.898	5.847
290,000	1.581	1.976	2.569	690,000	3.466	3.939	5.909
300,000	1.617	2.021	2.627	700,000	3.502	3.980	5.970
310,000	1.694	2.066	2.789	710,000	3.537	4.019	6.029
320,000	1.730	2.110	2.849	720,000	3.572	4.059	6.089
330,000	1.766	2.154	2.908	730,000	3.607	4.099	6.149
340,000	1.802	2.198	2.967	740,000	3.642	4.139	6.209
350,000	1.838	2.241	3.025	750,000	3.678	4.180	6.270
360,000	1.873	2.284	3.083	760,000	3.713	4.219	6.329
370,000	1.908	2.327	3.141	770,000	3.746	4.254	6.386
380,000	1.943	2.370	3.200	780,000	3.781	4.297	6.446
390,000	1.978	2.412	3.256	790,000	3.816	4.336	6.504
400,000	2.213	2.699	3.644	800,000	3.851	4.376	6.564
410,000	2.307	2.746	3.982	Each Add'l $10,000	0.034	0.039	0.059
420,000	2.345	2.792	4.048				
430,000	2.381	2.835	4.111				
440,000	2.418	2.879	4.175				
450,000	2.457	2.925	4.241				
460,000	2.494	2.969	4.305				
470,000	2.531	3.013	4.369				
480,000	2.569	3.058	4.434				
490,000	2.606	3.102	4.498				
500,000	2.706	3.146	4.562				

301. BASE PREMIUM COMPUTATION (cont'd)

Table 2.

KEY FACTORS - FORMS HO 00 03, HO 00 05 & HO 00 08

Coverage A Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor	Coverage A Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor
$100,000	.780	1.000	1.250				
110,000	.825	1.058	1.323	510,000	2.941	3.342	5.013
120,000	.869	1.114	1.393	520,000	2.979	3.385	5.078
130,000	.912	1.169	1.461	530,000	3.017	3.428	5.142
140,000	.954	1.223	1.529	540,000	3.056	3.473	5.210
150,000	.995	1.275	1.594	550,000	3.095	3.517	5.276
160,000	1.034	1.326	1.658	560,000	3.132	3.559	5.339
170,000	1.073	1.376	1.720	570,000	3.169	3.601	5.402
180,000	1.112	1.426	1.783	580,000	3.206	3.643	5.465
190,000	1.150	1.474	1.843	590,000	3.244	3.686	5.529
200,000	1.246	1.598	1.998	600,000	3.282	3.730	5.595
210,000	1.318	1.647	2.141	610,000	3.318	3.770	5.655
220,000	1.357	1.696	2.205	620,000	3.355	3.812	5.718
230,000	1.395	1.744	2.267	630,000	3.392	3.854	5.781
240,000	1.433	1.791	2.328	640,000	3.428	3.896	5.844
250,000	1.471	1.839	2.391	650,000	3.465	3.938	5.907
260,000	1.508	1.885	2.451	660,000	3.502	3.979	5.969
270,000	1.545	1.931	2.510	670,000	3.538	4.020	6.030
280,000	1.581	1.976	2.569	680,000	3.574	4.061	6.092
290,000	1.617	2.021	2.627	690,000	3.610	4.102	6.153
300,000	1.731	2.164	2.813	700,000	3.645	4.142	6.213
310,000	1.812	2.210	2.984	710,000	3.680	4.182	6.273
320,000	1.850	2.256	3.046	720,000	3.715	4.222	6.333
330,000	1.887	2.301	3.106	730,000	3.751	4.262	6.393
340,000	1.924	2.346	3.167	740,000	3.787	4.303	6.455
350,000	1.960	2.390	3.227	750,000	3.823	4.344	6.516
360,000	1.996	2.434	3.286	760,000	3.856	4.382	6.573
370,000	2.032	2.478	3.345	770,000	3.891	4.422	6.633
380,000	2.068	2.522	3.405	780,000	3.927	4.462	6.693
390,000	2.103	2.565	3.463	790,000	3.961	4.501	6.752
400,000	2.333	2.845	3.841	800,000	3.996	4.541	6.812
410,000	2.438	2.891	4.192	Each Add'l $10,000	0.033	0.038	0.057
420,000	2.466	2.936	4.257				
430,000	2.507	2.984	4.327				
440,000	2.545	3.030	4.394				
450,000	2.584	3.076	4.460				
460,000	2.622	3.121	4.525				
470,000	2.660	3.167	4.592				
480,000	2.696	3.210	4.655				
490,000	2.733	3.253	4.717				
500,000	2.837	3.299	4.784				

301. BASE PREMIUM COMPUTATION (cont'd)

Table 3.

KEY FACTORS - FORMS HO 00 03, HO 00 05 & HO 00 08

Coverage A Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor	Coverage A Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor
$100,000	.780	1.000	1.250				
110,000	.818	1.049	1.311	510,000	2.544	2.891	4.337
120,000	.856	1.097	1.371	520,000	2.572	2.923	4.385
130,000	.892	1.143	1.429	530,000	2.601	2.956	4.434
140,000	.927	1.188	1.485	540,000	2.629	2.988	4.482
150,000	.959	1.230	1.538	550,000	2.659	3.022	4.533
160,000	.993	1.273	1.591	560,000	2.687	3.053	4.580
170,000	1.025	1.314	1.643	570,000	2.714	3.084	4.626
180,000	1.056	1.354	1.693	580,000	2.741	3.115	4.673
190,000	1.087	1.393	1.741	590,000	2.768	3.146	4.719
200,000	1.173	1.504	1.880	600,000	2.798	3.179	4.769
210,000	1.235	1.544	2.007	610,000	2.824	3.209	4.814
220,000	1.266	1.582	2.057	620,000	2.851	3.240	4.860
230,000	1.297	1.621	2.107	630,000	2.878	3.271	4.907
240,000	1.327	1.659	2.157	640,000	2.906	3.302	4.953
250,000	1.357	1.696	2.205	650,000	2.934	3.334	5.001
260,000	1.386	1.733	2.253	660,000	2.960	3.364	5.046
270,000	1.414	1.768	2.298	670,000	2.987	3.394	5.091
280,000	1.443	1.804	2.345	680,000	3.013	3.424	5.136
290,000	1.472	1.840	2.392	690,000	3.040	3.454	5.181
300,000	1.570	1.962	2.551	700,000	3.066	3.484	5.226
310,000	1.639	1.999	2.699	710,000	3.091	3.512	5.268
320,000	1.669	2.035	2.747	720,000	3.116	3.541	5.312
330,000	1.697	2.069	2.793	730,000	3.142	3.571	5.357
340,000	1.725	2.104	2.840	740,000	3.169	3.601	5.402
350,000	1.753	2.138	2.886	750,000	3.195	3.631	5.447
360,000	1.782	2.173	2.934	760,000	3.221	3.660	5.490
370,000	1.810	2.207	2.979	770,000	3.246	3.689	5.534
380,000	1.838	2.241	3.025	780,000	3.272	3.718	5.577
390,000	1.865	2.274	3.070	790,000	3.296	3.746	5.619
400,000	2.063	2.516	3.397	800,000	3.322	3.775	5.663
410,000	2.144	2.552	3.700	Each Add'l $10,000	0.025	0.028	0.042
420,000	2.174	2.588	3.753				
430,000	2.202	2.621	3.800				
440,000	2.229	2.654	3.848				
450,000	2.260	2.690	3.901				
460,000	2.288	2.724	3.950				
470,000	2.317	2.758	3.999				
480,000	2.345	2.792	4.048				
490,000	2.374	2.826	4.098				
500,000	2.458	2.858	4.144				

301. BASE PREMIUM COMPUTATION (cont'd)

2. Form **HO 00 04**

a. **Base Rates** by Territory are found in Appendix C of this manual.

b. **Protection – Construction Factors**

Protection Class	Construction*	
	Frame	Masonry
1	.93	.80
2	.96	.82
3	.99	.84
4	.99	.85
5	1.00	.85
6	1.08	.91
7	1.28	.99
8	1.29	1.00
8B	1.30	1.00
9	1.36	1.05
10	1.67	1.25
1X-5X, 1Y-5Y	1.17	.92
6X, 6Y	1.27	.98
7X, 7Y, 8Y	1.30	1.00
8X	1.30	1.00
10W	1.63	1.23

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

301. BASE PREMIUM COMPUTATION (cont'd)

Classification and Key Factor Tables

c. Key Factors

KEY FACTORS - FORM HO 00 04

Coverage C Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor	Coverage C Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor
$ 25,000	1.017	1.190	1.547	$51,000	1.862	2.178	2.831
26,000	1.050	1.228	1.596	52,000	1.894	2.216	2.881
27,000	1.082	1.266	1.646	53,000	1.926	2.254	2.930
28,000	1.115	1.304	1.695	54,000	1.959	2.292	2.980
29,000	1.147	1.342	1.745	55,000	1.991	2.330	3.029
30,000	1.179	1.380	1.794	56,000	2.015	2.358	3.065
31,000	1.212	1.418	1.843	57,000	2.039	2.386	3.102
32,000	1.244	1.456	1.893	58,000	2.063	2.414	3.138
33,000	1.277	1.494	1.942	59,000	2.087	2.442	3.175
34,000	1.309	1.532	1.992	60,000	2.111	2.470	3.211
35,000	1.342	1.570	2.041	61,000	2.135	2.498	3.247
36,000	1.374	1.608	2.090	62,000	2.159	2.526	3.284
37,000	1.407	1.646	2.140	63,000	2.183	2.554	3.320
38,000	1.439	1.684	2.189	64,000	2.207	2.582	3.357
39,000	1.472	1.722	2.239	65,000	2.231	2.610	3.393
40,000	1.504	1.760	2.288	66,000	2.255	2.638	3.429
41,000	1.537	1.798	2.337	67,000	2.279	2.666	3.466
42,000	1.569	1.836	2.387	68,000	2.303	2.694	3.502
43,000	1.602	1.874	2.436	69,000	2.326	2.722	3.539
44,000	1.634	1.912	2.486	70,000	2.350	2.750	3.575
45,000	1.667	1.950	2.535	71,000	2.374	2.778	3.611
46,000	1.699	1.988	2.584	72,000	2.398	2.806	3.648
47,000	1.732	2.026	2.634	73,000	2.422	2.834	3.684
48,000	1.764	2.064	2.683	74,000	2.446	2.862	3.721
49,000	1.797	2.102	2.733	75,000	2.470	2.890	3.757
50,000	1.829	2.140	2.782				

301. BASE PREMIUM COMPUTATION (cont'd)

Classification and Key Factor Tables

3. Form **HO 00 06**

a. **Base Rates** by Territory are found in Appendix C of this manual.

b. **Protection – Construction Factors**

Protection Class	Construction*	
	Frame	Masonry
1	.95	.85
2	.97	.86
3	.98	.87
4	.99	.88
5	1.00	.89
6	1.03	.91
7	1.07	.92
8	1.08	.93
8B	1.08	.93
9	1.13	.98
10	1.29	1.09
1X-4X, 1Y-4Y	1.03	.89
5X, 5Y	1.03	.90
6X, 6Y	1.07	.92
7X, 7Y, 8Y	1.08	.93
8X	1.08	.93
10W	1.27	1.08

* Masonry Veneer is rated as Masonry.
Aluminum or Plastic Siding over Frame is rated as Frame.

301. BASE PREMIUM COMPUTATION (cont'd)

Classification and Key Factor Tables

c. Key Factors

KEY FACTORS - FORM HO 00 06

Coverage C Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor	Coverage C Amount	Blue Ribbon Factor	Medalist Factor	Vantage Factor
$25,000	1.000	1.170	1.521				
26,000	1.029	1.204	1.565	$66,000	2.116	2.476	3.219
27,000	1.058	1.238	1.609	67,000	2.138	2.502	3.253
28,000	1.087	1.272	1.654	68,000	2.161	2.528	3.286
29,000	1.116	1.306	1.698	69,000	2.183	2.554	3.320
30,000	1.145	1.340	1.742	70,000	2.205	2.580	3.354
31,000	1.174	1.374	1.786	71,000	2.227	2.606	3.388
32,000	1.203	1.408	1.830	72,000	2.250	2.632	3.422
33,000	1.232	1.442	1.875	73,000	2.272	2.658	3.455
34,000	1.262	1.476	1.919	74,000	2.294	2.684	3.489
35,000	1.291	1.510	1.963	75,000	2.316	2.710	3.523
36,000	1.320	1.544	2.007	76,000	2.338	2.736	3.557
37,000	1.349	1.578	2.051	77,000	2.361	2.762	3.591
38,000	1.378	1.612	2.096	78,000	2.383	2.788	3.624
39,000	1.407	1.646	2.140	79,000	2.405	2.814	3.658
40,000	1.436	1.680	2.184	80,000	2.427	2.840	3.692
41,000	1.465	1.714	2.228	81,000	2.450	2.866	3.726
42,000	1.494	1.748	2.272	82,000	2.472	2.892	3.760
43,000	1.523	1.782	2.317	83,000	2.494	2.918	3.793
44,000	1.552	1.816	2.361	84,000	2.516	2.944	3.827
45,000	1.581	1.850	2.405	85,000	2.538	2.970	3.861
46,000	1.610	1.884	2.449	86,000	2.561	2.996	3.895
47,000	1.639	1.918	2.493	87,000	2.583	3.022	3.929
48,000	1.668	1.952	2.538	88,000	2.605	3.048	3.962
49,000	1.697	1.986	2.582	89,000	2.627	3.074	3.996
50,000	1.726	2.020	2.626	90,000	2.650	3.100	4.030
51,000	1.756	2.054	2.670	91,000	2.672	3.126	4.064
52,000	1.785	2.088	2.714	92,000	2.694	3.152	4.098
53,000	1.814	2.122	2.759	93,000	2.716	3.178	4.131
54,000	1.843	2.156	2.803	94,000	2.738	3.204	4.165
55,000	1.872	2.190	2.847	95,000	2.761	3.230	4.199
56,000	1.894	2.216	2.881	96,000	2.783	3.256	4.233
57,000	1.916	2.242	2.915	97,000	2.805	3.282	4.267
58,000	1.938	2.268	2.948	98,000	2.827	3.308	4.300
59,000	1.961	2.294	2.982	99,000	2.850	3.334	4.334
60,000	1.983	2.320	3.016	100,000	2.872	3.360	4.368
61,000	2.005	2.346	3.050	Each Additional $1,000	.022	.026	.034
62,000	2.027	2.372	3.084				
63,000	2.050	2.398	3.117				
64,000	2.072	2.424	3.151				
65,000	2.094	2.450	3.185				

303. ORDINANCE OR LAW COVERAGE – ALL EXCEPT HO 00 04 AND HO 00 08

A. Basic Limit

The policy automatically provides up to 10% of the Coverage **A** limit of liability to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in paragraph 2. To accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of the damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium Determination

a. Forms HO 00 03 and HO 00 05

To develop the Base Premium multiply the premium computed in accordance with Rule 301. By the appropriate factor selected from the following table:

Percentage of Coverage A

Increase in Amount	Total Amount	Factors
15%	25%	1.03
40%	50%	1.07
65%	75%	1.11
90%	100%	1.15
Each add'l 25% increment, add:		.04

b. Form HO 00 06

See Rule 513. For rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77.**

305. LOSS HISTORY RATING PLAN

A. Introduction

The Loss History Rating Plan recognizes the loss history of an insured or applicant for both property and liability coverages, in determining the appropriate premium for a new or renewal policy.

B. Eligibility

A loss shall be considered eligible for rating under the Plan if:

1. The loss occurred during the five years immediately preceding the date of application for a new policy or the preparation of the renewal policy;
2. The loss occurred with respect to a risk eligible for coverage under the Homeowners Policy Program;
3. The loss was sustained with respect to the property or liability of an insured under the policy being rated; and
4. The combined claim payments generated for the loss equal or exceed $500.

C. Exceptions

The rating shall not be considered eligible for rating under the Plan:

1. A loss resulting from windstorm or hail.
2. A loss resulting from earthquake, mine subsidence or sinkhole collapse.
3. A loss for which payment occurred only with respect to Medical Payments to Others.
4. A loss to a dwelling currently owned by an insured or applicant which occurred prior to ownership.

D. Refund of Increased Premium

If, after an increased premium is generated based on the requirements of this Plan, it is determined that a loss does not meet the requirements of this Plan, the insurer shall refund the increased portion of the premium attributable to such loss as generated by the Plan.

E. Administration of Loss History Rating Plan

Information necessary to determine the loss history of the named insured or applicant shall be obtained from any one or combination of the following:

1. An application signed by the applicant.
2. A loss history or claims history database.
3. A company's internal records.

F. Premium Computation

Multiple the Base Premium by the appropriate factor from the following table:

Number of Eligible Losses	Factor
0	1.000
1	1.200
2	1.400
3	1.600
4 or more	1.800

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

A. This coverage is included on all Forms.

B. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

C. Premium for this endorsement is based on the Adjusted Base Premium (Base Premium x Form Factor x Protection Class/Construction Factor x Key Factor).

For all forms except **HO 00 04** and **HO 00 06** the factor applied to the Adjusted Base Premium is 1.15.

For forms **HO 00 04** and **HO 00 06** the factor applied to the Adjusted Base Premium is 1.35.

Use Endorsement **HO 04 90** Personal Property Replacement Cost.

404. PROTECTIVE DEVICES

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium - computed by multiplying the **BASE PREMIUM** by the selected factors below.

Type of Installation	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.95
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.97
Local Burglar and/or 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

Use Endorsement **HO 04 16** Premises Alarm or Fire Protection System.

406. DEDUCTIBLES

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

A. Base Deductible:

HO 00 03, **HO 00 05** & **HO 00 08** $1,000

HO 00 04 & **HO 00 06** $ 500

A. Optional Higher Deductibles

1. All Perils Deductible

To compute the premium for this deductible type, multiply the Base Premium by the factor selected from the deductible amounts below:

	All Forms Except HO 00 04 And HO 00 06				
Coverage A Limit	**1,000**	**2,500**	**5,000**	**7,500**	**10,000**
Up to $99,999	.92	.80	.70	.63	.59
$100,000 to $199,999	.93	.81	.71	.64	.60
$200,000 to $299,999	.94	.82	.72	.65	.61
$300,000 and Over	.96	.86	.77	.71	.67
HO 00 04					
Coverage C Limit	**1,000**	**2,500**	**5,000**	**7,500**	**10,000**
Up to $25,000	.88	.69	-	-	-
$25,001 and Over	.91	.78	-	-	-
HO 00 06					
Coverage C Limit	**1,000**	**2,500**	**5,000**	**7,500**	**10,000**
Up to $40,000	.89	.70	-	-	-
$40,001 and Over	.91	.75	-	-	-

407. ADDITIONAL AMOUNTS OF INSURANCE – FORM HO 00 03 AND HO 00 05

A. Introduction

The policy provides loss settlement for buildings insured under Coverage **A** or **B** on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** when loss to the dwelling building exceeds the limit of liability shown in the policy declarations.

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.

C. Premium Computation

When the following option is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the dwelling building at policy inception or at the time the endorsement is added to the policy:

1. Specified Additional Amount of Insurance for Coverage **A** Only

a. An additional amount of insurance equal to 25% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to the dwelling building exceeds the Coverage **A** limit of liability shown in the Declarations.

The additional amount **cannot** be applied to any other coverage nor does it increase the Coverage **A** limit.

b. Premium for this endorsement is based on the Adjusted Base Premium (Base Premium x Form Factor x Protection Class/Construction Factor x Key Factor) with a minimum charge of $40.

The factor applied to the Adjusted Base Premium is 1.03.

D. Endorsement

Use Endorsement **HO 04 20**, Specified Additional Amount of Insurance for Coverage **A** Only.

Do **not** use the **HO 04 20** endorsement with any other endorsement which modifies the required percentage of replacement value is attached to the policy.

408. REPLACEMENT COST SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO 00 04

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.

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.

C. Premium Computation

The annual premium for this coverage is $100.00.

D. Endorsement

Remove **PCH 04 93** Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing when replacement cost is elected.

411. OTHER STRUCTURES ON THE RESIDENCE PREMISES REPLACEMENT COST – FORMS HO 00 03, HO 00 05 & HO 00 08

A. Introduction

The policy automatically provides Coverage B – Other Structures at 10% of Coverage A on a blanket basis to structures located on the residence premises. Losses are settled on an Actual Cash Value basis.

B. Coverage Description

The policy may be endorsed to include replacement cost loss coverage for specific structures located on the residence premises.

C. Premium Computation

The premium is computed by multiplying the Base Premium by a factor of 1.02

D. Endorsement

Use Other Structures on the Residence Premises Replacement Cost Endorsement **PCH 22 11.**

SECTION I
COVERAGES – PROPERTY

503. BUSINESS PROPERTY – INCREASED LIMITS

A. The $2,500 limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500. The premium for each $2,500 increase is $60.

The limit of liability in excess of $2,500 does not apply to:

1. Business property in storage or held as a sample or for sale or delivery after sale;

2. Business property pertaining to a business actually conducted on the residence premises.

B. When the on-premises limit is increased, the off-premises limit of $500 is automatically increased, at no additional premium charge, to an amount that is 20% of the total on-premises limit of liability.

Use Endorsement **HO 04 12** Increased Limits of Business Property.

504. CREDIT CARD, FUND TRANSFER CARD, FORGERY AND COUNTERFEIT MONEY

This endorsement is not available if the Elite Protection Coverage endorsement (**PCH-2128**) is attached to the policy.

When the $500 limit of liability afforded under the policy is increased, charge the additional premium shown below:

New Limit of Liability	Premium
$ 1,000	$2
2,500	4
5,000	5
7,500	6
10,000	7

Use Endorsement **HO 04 53** Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage Increased Limits.

505. EARTHQUAKE COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.

Use Endorsement **HO 04 54** Earthquake.

B. Deductible

The base deductible for territories 21 to 24 is 10% of the limit of liability for either Coverage **A** or **C**, whichever is greater and is subject to a $500 minimum. The base deductible for territory 25 is 5% of the limit of liability for either Coverage **A** or **C**, whichever is greater and is subject to a $500 minimum. This deductible may be increased for a premium credit.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A**, **B**, and **C**.

C. Premium

Develop the premium as follows:

1. Determine whether Table **A, B,** and/or **C** applies for the appropriate deductible.

2. Determine the Earthquake Territory according to zip code of the residence premises from the Earthquake Territory Definitions in Appendix A of this manual.

3. For Forms **HO 00 03** and **HO 00 05**, add the results of the following three steps:

a. Multiply the Coverage **A** limit (in ‘000’s) by the rate found in Table A;

b. If the Coverage **C** limit is increased, multiple the rate found in Table D by the amount of the increase (in ‘000’s);

c. If the Coverage **D** limit is increased, multiply the rate found in Table F by the amount of the increase (in ‘000’s).

d. If the policy has the **HO 04 48** Other Structures on the Residence Premises – Increased Limits endorsement attached multiply the rate found in Table F by the amount of coverage provided by the **HO 04 48** endorsement (in ‘000’s).

505. EARTHQUAKE COVERAGE (cont'd)

4. For Form **HO 00 04** add the results of the following two steps:

- **a.** Multiply the Coverage **C** limit (in '000's) by the rate found in Table B;
- **b.** If the Coverage **D** limit is increased, multiple the rate found in Table F by the amount of the increase (in '000's);

5. For Form **HO 00 06**, add the results of the following three steps:

- **a.** Multiply the Coverage **C** limit (in '000's) by the rate found in Table C;
- **b.** Multiply the Coverage **A** limit (in '000's) by the rate found in Table E;
- **c.** If the Coverage **D** limit is increased, multiply the rate found in Table F by the amount of the increase (in '000's).

D. Rates

BASE DEDUCTIBLE - Rate per $1,000

Table	Terr	Ded.	Frame+	Masonry+	Superior
A All forms except **HO 00 04** and **HO 00 06**	21	10%	$1.60	$3.65	$2.86
	22	10%	1.22	3.32	1.92
	23	10%	.79	2.67	1.60
	24	10%	.56	1.33	.94
	25	5%	.18	.62	.26
B Form **HO 00 04**	21	10%	$1.22	$3.12	$1.24
	22	10%	.94	2.86	1.06
	23	10%	.60	2.38	.66
	24	10%	.34	1.22	.42
	25	5%	.10	.34	.10
C Form **HO 00 06**	21	10%	$1.58	$3.70	$1.72
	22	10%	1.24	3.40	1.42
	23	10%	.86	2.74	.96
	24	10%	.46	1.50	.60
	25	5%	.10	.34	.10
D Forms **HO 00 03** & **HO 00 05** Increased Coverage **C**	21	10%	$1.30	$2.94	$1.26
	22	10%	1.08	2.72	1.08
	23	10%	.78	2.28	.82
	24	10%	.44	1.26	.54
	25	5%	.10	.36	.12
E Form **HO 00 06** Basic & Increased Cov **A**	21	10%	$2.14	$4.86	$2.80
	22	10%	1.62	4.40	2.30
	23	10%	1.04	3.62	1.54
	24	10%	.50	1.82	.80
	25	5%	.10	.40	.16
F Increased Cov **B & D**	21	10%	$1.50	$4.00	$2.14
	22	10%	1.20	3.74	1.94
	23	10%	.78	3.10	1.24
	24	10%	.38	1.50	.76
	25	5%	.10	.40	.18

+ If exterior Masonry Veneer is
  - covered - rate as Masonry
  - not covered - rate as Frame

E. 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.

506. FIRE DEPARTMENT SERVICE CHARGE

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

507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS HO 00 06

A. Basic Limits

The policy automatically provides a basic Coverage **A** limit of $5,000 on a named perils basis. If increased limits are not desired, enter "$5,000" under Coverage **A** – Dwelling on the Declarations pages.

B. Increased Limits

The basic limit may be increased. The premium is developed based on the additional limit of insurance. The premium for each additional $1,000 of insurance is developed as follows:

1. Multiply the **HO 00 06** Key Factor for "Each Add'l $1,000" by the **HO 00 06** Key Premium.

511. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section **I** Additional Coverage and Section **II** Additional Coverage, a limit of $1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of Earthquake.

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

a. Either Section **I** Additional Coverage or Section **II** Additional Coverage; or

b. Both Section **I** and Section **II** Additional Coverages.

3. Premium

Coverage Amount	Premium
$ 5,000	$4.00
$10,000	6.00
Each Additional $5,000 up to $50,000	1.50

B. Additional Locations

1. Coverage Description

a. The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in Paragraph **A.2.**

b. No more than two additional locations can be written in addition to the residence premises.

2. Premium

Coverage Amount	Premium
$ 1,000	$ 6.00
$ 5,000	10.00
$10,000	12.00
Each Additional $5,000 up to $50,000	1.50

C. Endorsement

Use Supplemental Loss Assessment Coverage Endorsement **HO 04 35.**

512. LOSS OF USE – INCREASED LIMIT

When the limit of liability for Coverage **D** is increased, charge $6 per $1,000 of additional insurance.

Maximum coverage amounts allowed are:

Form	Maximum Coverage
HO 00 03	40% of Coverage **A**
HO 00 04	40% of Coverage **C**
HO 00 06	40% of Coverage **C**
HO 00 08	20% of Coverage **A**

513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE – HO 00 06

A. Coverage Increase

1. The basic amount of coverage may be initially increased to 50% of the Form **HO 00 06** Coverage **A** limit.

2. The amount may be further increased in 25% increments above those listed in Paragraph **1**.

B. Premium Determination

1. The premium for this additional coverage is based on the dollar amount of the increase, represented by the increased percentage amount selected above the basic limit.

2. The premium amount for each additional $1,000 of insurance is developed by multiplying the **HO 00 06** Key Factor for "Each Add'l $1,000" by .30 and then multiplying that amount by the appropriate Key Premium.

514. OTHER STRUCTURES

A. When insurance is written on a specific structure on the residence premises for:

1. Increased limits (up to 50% of Coverage **A**), or

2. Rented to others for residential purposes

the rates per $1,000 of insurance, noted below, shall apply separately to each structure.

B. Increased Limits

Premium: $5 per $1,000 of insurance

Use Endorsement **HO 04 48** Other Structures.

C. Rented to Others - Residence Premises

Use the sum of:

1. $7 per $1,000 of insurance, and

2. The premium for the increased Coverages **E** and **F** exposure, as developed from the Section **II** rules of this Manual.

Use Endorsement **HO 04 40** Structure Rented to Others – Residence Premises.

D. Off-Premises Structures

1. The policy automatically provides Coverage **B** – Other Structures at 10% of Coverage **A** on a blanket basis to structures located on the residence premises.

This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

The charge for this coverage is $20.

Use Endorsement **HO 04 91** Coverage **B** – Off-Premises.

2. When insurance is written on a specific structure located away from the residence premises, the rate per $1,000 of insurance is $6. This rate shall apply separately to each location. No specific structure located away from the residence premises may exceed $75,000 of coverage.

Use Endorsement **HO 04 92** Specific Structure Away From Residence Premises.

E. Other Structures Exclusion

1. The policy may be endorsed to exclude Coverage **B** – Other Structures. This exclusion can apply to specific structures or all other structures.

2. If the exclusion is added to the policy and excludes all other structures a $5 premium credit will be given.

3. If the exclusion is added to the policy and includes only a specific structure (or structures) no premium credit will be given.

4. Use Endorsement **PCH 22 05** Other Structures Exclusion.

515. PERSONAL PROPERTY

A. Increased Limit

The limit of liability for Coverage **C** may be increased. When the limit of liability for Coverage **C** is increased, the additional premium per $1,000 of insurance shall be:

HO 00 03	$3
HO 00 05	$4

Maximum coverage amounts allowed for forms **HO 00 03** and **HO 00 05** are:

80% of Coverage **A**

B. Increased Limits – Other Residences

Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or $1,000, whichever is greater. This limit may be increased. The additional premium shall be $8 per $1,000 of additional insurance.

The maximum coverage amount is 20% of Coverage **C**.

Use Endorsement **HO 04 50** Increased Limits on Personal Property in Other Residences.

C. Reduction in Limit

The limit of liability for Coverage **C** may be reduced to an amount not less than 40% of the limit for Coverage **A** at a credit of $1 per $1,000 of insurance.

D. Increased Special Limits of Liability

1. Jewelry, Watches and Furs

This endorsement is not available if the Elite Protection Coverage endorsement (**PCH-2128**) is attached to the policy.

The special limit of liability of $1,500 for theft of jewelry, watches and furs may be increased to a maximum of $6,500 but not exceeding $1,000 for any one article. The additional premium shall be $21 per $1,000 increase.

2. Money and Securities

The special limit of liability of $200 on money may be increased to a maximum of $1,000. The $1,500 limit on securities may be increased to a maximum of $3,000. The additional premium shall be $7 for each $100 increase.

3. Silverware, Goldware and Pewterware

The special limit of liability of $2,500 for loss by theft of silverware, etc., may be increased to a maximum of $10,000 in increments of $500. The additional premium shall be $1 per $500 increase.

4. Firearms

The special limit of liability of $2,500 for loss by theft of firearms may be increased to a maximum of $6,500 in increments of $100. The additional premium shall be $4 per $100 increase.

5. Electronic Apparatus

a. The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability of being operated by other sources of power.

(1) Up to $1,500 for apparatus in or upon a motor vehicle or motorized land conveyance, and

(2) Up to $1,500 for apparatus **not** in or upon a motor vehicle that is away from the residence premises and used for business.

b. Each of these limits may be increased to a maximum of $6,000 in increments of $500. The additional premium shall be $12 per $500 increase.

Use Endorsement **HO 04 65** Coverage **C** Increased Special Limits of Liability.

Use Endorsement **HO 04 66** Coverage **C** Increased Special Limits of Liability for **HO 00 05**.

E. Refrigerated Personal Property

This endorsement is not available if the Elite Protection Coverage endorsement (**PCH-2128**) is attached to the policy.

1. The policy may be endorsed to provide $500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

2. A deductible of $100 applies.

3. Charge $12 per policy.

Use Endorsement **HO 04 98** Refrigerated Property Coverage.

516. PERSONAL PROPERTY – SCHEDULED

Coverage may be provided on scheduled personal property.

ANNUAL RATE PER $100

A.	Cameras	$ 1.10
B.	Coin Collections	$ 1.20
C.	Furs	$ 1.10
D.	Golfers Equipment	$ 1.10
E.	Guns	$ 1.10
F.	Jewelry	$ 1.20
G.	Collectible Items	$ 1.20
H.	Musical Instruments	$ 1.10
I.	Silverware	$ 1.10
J.	Sports Equipment	$ 1.10
K.	Stamp Collections	$ 1.20
L.	Fine Arts	$

AMOUNT OF INSURANCE *	MASONRY PROTECTION CLASS		FRAME PROTECTION CLASS	
	1 – 8	9 – 10	1 – 8	9 – 10
Up to $1,000	6	14	8	20
$ 2,000	8	19	10	27
$ 3,000	10	24	12	34
$ 4,000	12	29	15	41
$ 5,000	14	35	17	49
$ 6,000	16	39	20	56
$ 7,000	18	44	22	63
$ 8,000	20	49	25	70
$ 9,000	21	54	27	77
$ 10,000	23	59	30	84
$ 11,000	25	65	32	91
$ 12,000	27	70	35	100
$ 13,000	29	75	37	106
$ 14,000	31	80	40	113
$ 15,000	33	85	43	121
$ 16,000	35	90	45	128
$ 17,000	37	95	48	135
$ 18,000	39	100	50	142
$ 19,000	41	105	53	150
$ 20,000	43	110	55	157
$ 21,000	45	115	58	164
$ 22,000	46	120	60	171
$ 23,000	48	125	63	178
$ 24,000	50	130	65	185
$ 25,000	52	135	68	192
$ 30,000	63	160	80	228
$ 35,000	75	190	95	267
$ 40,000	85	215	108	303
$ 45,000	95	245	120	338
$ 50,000*	110	260	135	380
$ 75,000*	170	410	205	560
$100,000*	230	550	285	750

* **Do Not Bind** – Refer to Company.

Notes: Construction – Definition of terms

1. **Masonry** – A building with walls of masonry, masonry veneer or fire resistive construction.

2. **Frame** – A building with walls of frame or metal – sheathed or stuccoed frame construction, or with walls of metal or metal lath and plaster on combustible supports.

Also, a building shall be classed as **Frame** construction when the wall area of frame construction (including gables) exceeds 33 1/3% of the total wall area.

Use Endorsement **HO 04 61** Scheduled Personal Property.

519. SPECIAL COMPUTER COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. The additional premium is $18 per year.

Use Endorsement **HO 04 14** Special Computer Coverage.

521. WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. 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 under Section **I**, caused by water or waterborne material which originates from within the dwelling where the named insured resides and backs 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 policy Declarations.

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

C. The charge per policy for this coverage is:

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

D. Use Endorsement **HO 04 95** Water Back Up and Sump Discharge or Overflow.

524. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

A. Introduction

The policy provides coverage to named insureds, resident relatives who are members of the insured's household and persons under the age of 21 who are in the care of an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement, and a person under the age of 21 who is in the legal custody of that person.
2. All coverages and provisions under Sections **I** and **II** of the policy that apply to insureds also apply to the persons described in Paragraph **1.** except Coverages **A, B** and **D** (Fair Rental Value only).

C. Premium

The charge per policy for this coverage is $70.

D. Endorsement

Use Other Members Of Your Household Endorsement **HO 04 58.**

525. MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

525. MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE (cont'd)

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of $500 applies separately to each involved golf cart and, separately to Section **I** Property Coverages if not in or upon a golf cart at the time of loss.

The $500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium

Rate each cart separately using the premium per $100 of insurance as follows:

Without collision	$2.00 per $100 of insurance
With collision	$3.50 per $100 of insurance

F. Endorsement

Use Owned Motorized Golf Cart – Physical Loss Coverage Endorsement **HO 05 28.**

526. RESIDENCE HELD IN TRUST – ALL FORMS EXCEPT HO 00 04

A. Trust And Trustee – Named Insured

A Homeowners policy may be issued in the name of both the trust and trustee when:

1. The residence held in trust is a 1, 2, 3, or 4 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in Rule **104.F.;**
2. Legal title to the dwelling or condominium unit is held solely by the trust;
3. The resident of the residence held in trust include at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and
4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Endorsement

Use Residence Held In Trust Endorsement **HO 05 43.**

C. Liability Coverage Explained

1. Coverage **E –** Personal Liability and Coverage **F** – Medical Payments To Others is provided to the trust and trustee named insured who regularly resides on the residence premises. However, if the trustee named insured does **not** regularly reside on the residence premises, coverage for the trust and trustee is **only** provided for bodily injury or property damage arising out of the ownership, maintenance or use of the residence premises (premises liability).
2. Endorsement **HO 05 43** excludes:
   a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph **1.;** and
   b. Liability coverage for bodily injury to all insureds covered under this policy, for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

D. Additional Conditions

The policy may **not** be endorsed or extended to insure:

1. Under Section **I,** any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or
2. Under Section **II,** any location away from the residence premises unless legal title to that other location is held solely by the trust.

E. Premium

The charge per policy for this coverage is $30.

527. STUDENT AWAY FROM HOME

A. Introduction

The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or

2. 21 and in the care of the named insured or a resident relative.

B. Coverage Description

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part time students or students older than 24.

C. Premium Determination

1. Section I and Section II Basic Limits

Rate per unit $80.00

2. Increased Limits

Add to the basic limit rate in Rule **527 C.1.**

a. Coverage **E**

Limit	Rate
$200,000	$10
$300,000	$15
$400,000	$20
$500,000	$24

b. Coverage **F**

Refer to Rule **702**. for rates for limits above $1,000.

D. Endorsement

Use Additional Insured – Student Living Away From The Residence Premises Endorsement **HO 05 27.**

549. COAL MINE SUBSIDENCE COVERAGE ALL FORMS EXCEPT HO 00 04 & HO 00 06

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 **HO 23 84** and enter the limit of liability applicable to the structures.

2. When Coal Mine Subsidence Coverage is written for specific structures insured under the policy, use Mine Subsidence Coverage Endorsement **HO 23 87** 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 coverage is $300,000 per structure.

F. 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.

549. COAL MINE SUBSIDENCE COVERAGE ALL FORMS EXCEPT HO 00 04 (cont'd)

G. Premium

Rate each structure separately. Premiums are developed as follows:

Coverage Amount	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

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

A. Coverage Description

1. Basic Limits

When the optional Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

a. Section **I** – Fungi, Wet Or Dry Rot, Or Bacteria

$10,000 to pay for loss to covered real or personal property, owned by an insured, that is damaged by fungi or wet or dry rot, or bacteria on the "residence premises" as defined in the coverage endorsements.

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

b. Section **II** – Fungi, Wet Or Dry Rot, Or Bacteria

$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

1. Section **I** – Fungi, Wet Or Dry Rot, Or Bacteria

a. Limits may be increased to $25,000 or $50,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to paragraph **D.** Premium Computation, for premium computation instructions.

2. Section **II** – Fungi, Wet Or Dry Rot, Or Bacteria

a. Limits may be increased to $100,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to paragraph **D.** Premium Computation, for premium computation instructions.

C. Application of Limits of Liability

1. For Property Coverage, the $10,000 or the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage or the number of claims made during the policy period.

2. For Liability Coverage, $50,000 or the limit selected is an 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.

550. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE (cont'd)

D. Premium Computation

1. Limits

a. Section **I** – Property

The following rate is per policy:

$10.000	No Charge
$25,000	$54
$50,000	$92

b. Section **II** – Liability

The following rate is per policy:

$ 50,000	No Charge
$100,000	$8

E. Endorsements

1. Use Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Endorsement:

a. **HO 04 26** – For use with all Forms except **HO 00 03**.

b. **HO 04 27** – For use with Form **HO 00 03**.

2. These endorsements provide complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the applicable Section **I** – Property Coverage Limit of Liability for the Additional Coverage Fungi, Wet Or Dry Rot, Or Bacteria and the Section **II** – Coverage **E** Aggregate Sublimit of Liability for Fungi, Wet Or Dry rot, Or Bacteria.

551. IDENTITY FRAUD EXPENSE COVERAGE

A. Coverage Description

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, $15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for reapplying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits Of Liability

Up to $15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

The annual premium for this coverage is $30.

D. Endorsement

Use Identity Fraud Expense Coverage Endorsement **HO 04 55**.

552. 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 $32.

D. Endorsement

Use Equipment Breakdown Enhancement Endorsement **PCH 23 05**.

553. 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 $25.

D. Endorsement

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

SECTION II COVERAGES
PERSONAL LIABILITY AND MEDICAL PAYMENTS TO OTHERS

When the limit of liability for Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments to Others) is increased or coverage for additional exposures is provided, develop the additional premium as instructed below.

Unless otherwise stated, Coverage **E** limits apply on an "occurrence" basis; Coverage **F** limits, on an "each person" basis.

Annual Premiums or rating factors are provided for:

1. Basic Limits of $100,000 Coverage **E** and $1,000 Coverage **F** unless otherwise indicated.

2. Increased Limits up to $500,000 Coverage **E** and $5,000 Coverage **F**.

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

A. Residence premises

1. Coverage E - Personal Liability

Limit	1 &2 Family Premium	3 & 4 Family Premium
$100,000	-	-
200,000	$ 6	$10
300,000	9	15
400,000	11	18
500,000	14	22

2. Coverage F - Medical Payments

Limit	Premium
$1,000	-
2,000	$ 4
3,000	8
4,000	11
5,000	13

B. Other Exposures

1. There is an additional charge for Other Exposures listed in the following rules.
2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises,unless otherwise stated.
3. For increased limits for Other Exposures, refer to Rules 701. and 702.
4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

602. OTHER INSURED LOCATION OCCUPIED BY INSURED

A. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.

B. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the Manual for that state.

C. Premium

	No. Of Family Dwelling			
	1	**2**	**3**	**4**
Premium	$8	$16	$32	$35

605. OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

A. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.

B. Refer to Rule **514.C.** for rating Section **I** Coverage.

C. Premium

Charge $30 per each other structure rented to others.

Use Endorsement **HO 04 40** Structures Rented to Others – Residence Premises.

609. BUSINESS PURSUITS

A. The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

Classification	**Premium per person**
1. Clerical Employees	$ 5
2. Sales person, Collector or Messenger – Installation, demonstration or servicing operation . . . . Included	$ 8
Excluded	$ 5
3. Teachers	
a. Laboratory, athletic, manual or physical training	$15
b. Not otherwise classified	$ 7
c. Corporal punishment add to 3.a. or b.	$ 5

Use Endorsement **HO 24 71** Business Pursuits.

610. PERSONAL INJURY

This endorsement is not available if the Elite Protection Package endorsement (**PCH-2128**) is also on the policy.

A. Liability coverage for personal injury to others, such as false arrest, libel or invasion or privacy, may be added to the policy.

B. Premium - Charge $15 per policy.

Use Endorsement **HO 24 82** Personal Injury.

612. OUTBOARD MOTORS AND WATERCRAFT

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide liability coverage for the following types of craft:

a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower but no more than 300 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump up to 300 horsepower.

Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.

b. Sailboats up to 40 feet in overall length, with or without auxiliary power of up to 100 horsepower.

c. Watercraft,excluding Sailboats, over 26 feet; Jet skis; wave runners; speed boats and any other boats not described in preceding Paragraphs **B.1.a** and **B.1.b**, coverages are not permitted under the Homeowners Policy.

d. Use Watercraft Endorsement **HO 24 75**

2. The policy may be endorsed to provide physical damage coverage for the following:

a. Outboard Motors, including their equipment and accessories.

b. Rowboats, Canoes and Boats not exceeding 26 feet in overall length, measured on the center line and designed exclusively to be propelled by one Outboard Motor, Inboard or Inboard/Outdrive Engine. The rating of the motor or engine does not exceed 300 horsepower

612. OUTBOARD MOTORS AND WATERCRAFT (cont'd)

for Inboard and I/O Motorboats; and does not exceed 250 horsepower for Outboard Motorboats.

c. Equipment and Accessories, including boat carriers and trailers, used or designed for use with the above.

d. Watercraft,excluding Sailboats, over 26 feet; Jet skis; wave runners; speed boats and any other boats not described in preceding Paragraph **b**, coverages are not permitted under the Homeowners Policy.

e. Use Coverage for Damage to Your Watercraft Endorsement **PCH 2036**

C. Navigational Period

Since watercraft is subject to seasonal usage, the rates were developed to take into consideration this normal seasonal usage. Coverage must be written on an annual basis, and is not subject to adjustments for the navigational period of each year.

D. Surcharges/Credits

1. Older Boat Surcharge (Physical Damage only)

Age of Boat	Surcharge:
Boats 15 to 20 years old	+ 15%
Boats over 20 years old	+ 30%

2. Engine Surcharge

Multiply rates in tables **F.1 and F.2**. by the following factors for increased horsepower:

a.	101-150 Horsepower	1.05
b.	151-200 Horsepower	1.15
c.	201-299 Horsepower	1.25

E. Optional Coverages

1. Watercraft Enhancement Endorsement

a. $10,000 for uninsured watercraft coverage for the damages which an insured is legally entitled to recover from the owner or operator of an uninsured watercraft because of bodily injury sustained by an insured and caused by a boating accident.

b. A limit of up to $500 per emergency for towing or other emergency services.

c. $500 for direct and accidental loss to personal effects owned by the insured due to water damage while aboard or being carried on or off your covered watercraft.

Use Endorsement **PCH 20 38** (if coverage is desired for one watercraft, then coverage must be provided for all watercraft)

Rate: $10 per watercraft

2. Watercraft Emergency Services

Coverage of $500 is available for the cost of emergency services for a covered watercraft, or trailer if voluntary help is not available and commercial assistance is needed for: delivery of fuel, oil or battery; labor at the place of breakdown' towing to the nearest place where necessary repairs can be made;
or boat trailer road service. Use Endorsement **PCH 20 39**. If coverage is desired for one watercraft, then coverage must be provided for all watercraft. This endorsement is unavailable if **PCH 20 38** is attached to the policy.

Rate: $10 per watercraft

3. Uninsured Watercraft Coverage

Coverage is available for damages up to $10,000 which an insured is legally entitled to recover from the owner or operator of an uninsured watercraft because of bodily injury sustained by an insured and caused by a boating accident. Use Endorsement **PCH 20 37**. If coverage is desired for one watercraft, then coverage must be provided for all watercraft. This endorsement is unavailable if **PCH 20 38** is attached to the policy.

Rate: $10 per watercraft.

612. OUTBOARD MOTORS AND WATERCRAFT
(cont'd)

F. Watercraft Premiums

1. Liability and Medical Payments to Others* (Must be the same limit as the Homeowner Policy)

Medical Payments	Liability Limit				
	$100,000	$200,000	$300,000	$400,000	$500,000
$1,000	**$41**	**$46**	**$51**	**$56**	**$61**
$2,000	**$46**	**$51**	**$56**	**$61**	**$66**
$3,000	**$51**	**$56**	**$61**	**$66**	**$71**
$4,000	**$56**	**$61**	**$66**	**$71**	**$76**
$5,000	**$61**	**$66**	**$71**	**$76**	**$81**

a. Premium applies per each scheduled watercraft;
b. Use Watercraft Endorsement **HO 24 75***Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the unendorsed policy form. There will be no additional premium on these policies.

2. Coverage for Damage to your Watercraft

Limit of Liability	**Basic Premium**		**Limit of Liability**	**Basic Premium**	
Deductible	$250	$500	**Deductible**	$250	$500
$1,000 or less	**20**	**17**	$26,000	**309**	**263**
$2,000	**39**	**33**	$27,000	**319**	**271**
$3,000	**57**	**48**	$28,000	**328**	**279**
$4,000	**74**	**63**	$29,000	**336**	**286**
$5,000	**90**	**77**	$30,000	**345**	**293**
$6,000	**106**	**90**	$31,000	**353**	**300**
$7,000	**120**	**102**	$32,000	**362**	**308**
$8,000	**134**	**114**	$33,000	**370**	**315**
$9,000	**148**	**126**	$34,000	**377**	**320**
$10,000	**160**	**136**	$35,000	**385**	**327**
$11,000	**174**	**148**	$36,000	**392**	**333**
$12,000	**187**	**159**	$37,000	**400**	**340**
$13,000	**200**	**170**	$38,000	**407**	**346**
$14,000	**213**	**181**	$39,000	**413**	**351**
$15,000	**225**	**191**	$40,000	**420**	**357**
$16,000	**235**	**200**	$41,000	**431**	**366**
$17,000	**245**	**208**	$42,000	**441**	**375**
$18,000	**254**	**216**	$43,000	**452**	**384**
$19,000	**263**	**224**	$44,000	**462**	**393**
$20,000	**270**	**230**	$45,000	**473**	**402**
$21,000	**277**	**235**	$46,000	**478**	**406**
$22,000	**284**	**241**	$47,000	**484**	**411**
$23,000	**290**	**247**	$48,000	**490**	**417**
$24,000	**295**	**251**	$49,000	**495**	**421**
$25,000	**300**	**255**	$50,000	**500**	**425**

a. All Boats, Motors and Boat Trailers as described in the Boat Floater Form must be individually itemized with the respective amount of insurance applying thereto;
b. Interpolate actual value for amounts other than those listed on the Table;
c. Use Endorsement **PCH 2036** Physical Damage Coverage for Boats and Accessories.

615. INCIDENTAL FARMING PERSONAL LIABILITY

A. On the Residence Premises

1. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and 1) is incidental to the use of the premises as a dwelling, 2) the total acreage is 5 acres or less and 3) the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.

2. Premium

Charge $25 per policy

B. Away From The Residence Premises

1. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income.

However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium

Charge $80 per policy

Use Endorsement **HO 24 72 I**ncidental Farming Personal Liability.

701. OTHER EXPOSURES – PERSONAL LIABILITY INCREASED LIMITS

Apply the appropriate factor shown below to the basic limits premium for each exposure.

Limit	Code	Factor
$200,000	4	1.21
300,000	5	1.32
400,000	6	1.40
500,000	7	1.45

702. OTHER EXPOSURES – MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Rule #	Coverage F – Medical Payments	$2,000	$3,000	$4,000	$5,000
524.	Other Members of a Named Insured's Household	$ 1	$ 2	$ 3	$ 4
527.	Student Away From Home	1	2	3	4
602.	Other Insured Locations Occupied By Insured	1	2	3	4
604.	Additional Residence Rented to Others	1	2	3	4
605.	Other Structures Rented to Others – Residence Premises	1	2	3	4
609.	Business Pursuits				
	1. Clerical Employees	1	2	3	4
	2. Salesperson, Installation, etc.				
	Included or Excluded	1	2	3	4
	3. Teachers				
	a. Lab, etc.	2	4	6	7
	b. not otherwise classified	1	2	3	4
	c. Corporal Punishment	Medical Payments Not Available	Medical Payments Not Available	Medical Payments Not Available	Medical Payments Not Available
615.	Incidental Farming Personal Liability	1	2	3	4

SECTION III
OTHER RATING PROVISIONS

901. INSURANCE TO VALUE COVERAGE

Policies are automatically adjusted to reflect any changes in the cost of labor and construction materials due to inflation. The adjustment in coverage is determined by using statistics provided by a national appraisal company.

Endorsement **PCH 20 17** is attached to all **HO 00 03** and **HO 00 05** policies at no additional charge.

904. ELITE PROTECTION COVERAGE

The policy may be endorsed to provide the following additional coverages under Section **I** and Section **II**. The annual premium charge is $50. This coverage is included at no charge in the Blue Ribbon Program.

A. Unscheduled Jewelry, Watches and Furs – Special limit increased to $2,500 in the aggregate with a $1,000 limit on any one item.

B. Refrigerated products coverage up to $500 with a $100 deductible.

C. Credit Card and Bank Fund Transfer Coverage up to $2,500.

D. The motor engine horsepower limitation is increased to a maximum of 75 horsepower.

E. Personal Injury coverage is included at the Coverage **E** – Personal Liability limit selected on the policy.

Use Endorsement **PCH-2128** Elite Protection Coverage.

906. MULTI-POLICY DISCOUNT

A multi-policy discount shall be allowed by the Kentucky National Insurance Company to qualifying policyholders when two or more eligible policies are in force with the company.

1. The amount of such discount for Homeowners (policies written using forms **HO 00 03, HO 00 04, HO 00 05, HO 00 06 or HO 00 08**) or Manufactured Home (policy written using form **HO 00 03**) when an accompanying Personal Automobile policy is written is determined by the insured location ZIP Code and policy form. The discount factors for Homeowners and Manufactured Home policies are found Multi-Policy Discount Factors located in Appendix B of this manual.

2. An additional <u>five percent</u> discount may be applied to the Personal Automobile, Homeowners or Manufactured Home policy if the named insured has an in force Kentucky Home Life Insurance Company policy.

3. The discount will be taken using the policy premium as determined by the company after application of all rating standards and factors.

4. "Qualifying policyholders" means those individuals and/or their spouse who are listed as the first named insured on eligible policies issued by the company. The valid Social Security numbers of the individual and spouse, if any, shall be the common equator between eligible automobile and property policies for purpose of applying such discount. No individual and/or spouse who refuses or fails to supply the needed Social Security numbers shall be entitled to or receive such discount.

5. The term "in force" shall include those eligible policies applied for at the same time and which bear beginning effective dates within 180 days of each other, but then only if both applied for policies are actually accepted by the company.

909. RISK LEVEL

The Risk Level is determined by the LexisNexis Attract Property score and shall apply to all new and renewal business with an effective date on or after December 19, 2007.

Risk Level rating will apply to the following:

A. Base Premiums as defined in Rule **301** after deductions for the following discounts:
   1. Optional Increased Deductible Discount
   2. Protective Devices Discount
   3. New Home Discount
   4. Claim Free Discount

B. Increased Limits on Other Structures – Form **HO 04 48**.

C. Earthquake Coverage – Form **HO 04 54**

D. Scheduled Personal Property – Form **HO 04 61**.

E. Outboard Motors and Watercraft – Form **PCH 2036**.

The following Table **2.** is the risk level rating for New Business policies issued with an original inception date of 9/1/2013 and later:

Table **2.**

Risk Level	LN Attract Property Score Range	Rating Factor
46(i)	931 and Above	.545
45(i)	921 to 930	.557
44(i)	911 to 920	.569
43(i)	901 to 910	.581
42(i)	891 to 900	.593
41(i)	881 to 890	.605
40(i)	871 to 880	.617
39(i)	861 to 870	.629
38(i)	851 to 860	.641
37(i)	841 to 850	.653
36(i)	831 to 840	.665
35(i)	821 to 830	.677
34(i)	811 to 820	.689
33(i)	801 to 810	.701
32(i)	791 to 800	.713
31(i)	781 to 790	.725
30(i)	771 to 780	.737
29(i)	761 to 770	.749
28(i)	751 to 760	.755
27(i)	741 to 750	.790
26(i)	731 to 740	.825
25(i)	721 to 730	.860
24(i)	711 to 720	.895
23(i)	701 to 710	.930
22(i)	691 to 700	.965
21(i)	681 to 690	1.000
20(i)	671 to 680	1.102
19(i)	661 to 670	1.203
18(i)	651 to 660	1.304
17(i)	641 to 650	1.405
16(i)	631 to 640	1.506
15(i)	621 to 630	1.607
14(i)	611 to 620	1.708
13(i)	601 to 610	1.855
12(i)	591 to 600	2.001
11(i)	581 to 590	2.147
10(i)	571 to 580	2.293
9(i)	561 to 570	2.439
8(i)	551 to 560	2.585
7(i)	541 to 550	2.731
6(i)	531 to 540	2.877
5(i)	521 to 530	3.023
4(i)	511 to 520	3.169
3(i)	500 to 510	3.315
2(i)	0 to 499	3.461
1(i)	No Score	1.000

909. RISK LEVEL (cont'd)

The following Table **1.** is the risk level rating for all policies with an original inception date of 8/31/2013 and earlier:

Table **1.**

Risk Level	LN Attract Property Score Range	Rating Factor
33(i)	801 and Above	.623
32(i)	791 to 800	.647
31(i)	781 to 790	.671
30(i)	771 to 780	.694
29(i)	761 to 770	.718
28(i)	751 to 760	.741
27(i)	741 to 750	.764
26(i)	731 to 740	.788
25(i)	721 to 730	.812
24(i)	711 to 720	.835
23(i)	701 to 710	.870
22(i)	691 to 700	.918
21(i)	681 to 690	.942
20(i)	671 to 680	.977
19(i)	661 to 670	1.035
18(i)	651 to 660	1.118
17(i)	641 to 650	1.200
16(i)	631 to 640	1.247
15(i)	621 to 630	1.306
14(i)	611 to 620	1.424
13(i)	601 to 610	1.541
12(i)	591 to 600	1.718
11(i)	581 to 590	1.895
10(i)	571 to 580	2.012
9(i)	561 to 570	2.129
8(i)	551 to 560	2.247
7(i)	541 to 550	2.364
6(i)	531 to 540	2.483
5(i)	521 to 530	2.601
4(i)	511 to 520	2.718
3(i)	500 to 510	2.835
2(i)	0 to 499	3.012
1(i)	No Score	1.000

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
EARTHQUAKE TERRITORY DEFINITIONS
APPENDIX A

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

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

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

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

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

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

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

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			

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

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
MULTI-POLICY DISCOUNT FACTORS
APPENDIX B

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
40003	0.925	0.975
40004	0.925	0.975
40006	0.925	0.975
40007	0.940	0.980
40008	0.925	0.975
40009	0.940	0.980
40010	0.910	0.970
40011	0.925	0.975
40012	0.925	0.975
40013	0.925	0.975
40014	0.895	0.965
40019	0.940	0.980
40020	0.925	0.975
40022	0.925	0.975
40023	0.925	0.975
40025	0.895	0.965
40026	0.910	0.970
40031	0.910	0.970
40033	0.940	0.980
40036	0.940	0.980
40037	0.940	0.980
40040	0.940	0.980
40041	0.880	0.960
40045	0.925	0.975
40046	0.925	0.975
40047	0.910	0.970
40048	0.925	0.975
40049	0.940	0.980
40050	0.925	0.975
40051	0.940	0.980
40052	0.940	0.980
40055	0.925	0.975
40056	0.880	0.960
40057	0.925	0.975
40058	0.925	0.975
40059	0.895	0.965
40060	0.940	0.980
40061	0.940	0.980
40062	0.940	0.980
40063	0.940	0.980

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
40065	0.925	0.975
40067	0.925	0.975
40068	0.940	0.980
40069	0.940	0.980
40070	0.925	0.975
40071	0.940	0.980
40075	0.925	0.975
40076	0.925	0.975
40077	0.925	0.975
40078	0.925	0.975
40104	0.955	0.985
40107	0.940	0.980
40108	0.955	0.985
40109	0.925	0.975
40110	0.910	0.970
40111	0.955	0.985
40115	0.955	0.985
40117	0.955	0.985
40118	0.925	0.975
40119	0.955	0.985
40121	0.925	0.975
40140	0.940	0.980
40142	0.970	0.990
40143	0.955	0.985
40144	0.940	0.980
40145	0.940	0.980
40146	0.970	0.990
40150	0.925	0.975
40152	0.955	0.985
40155	0.940	0.980
40157	0.955	0.985
40160	0.925	0.975
40161	0.955	0.985
40162	0.940	0.980
40165	0.910	0.970
40170	0.955	0.985
40171	0.955	0.985
40175	0.955	0.985
40176	0.955	0.985
40177	0.925	0.975

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
40178	0.955	0.985
40202	0.925	0.975
40203	0.925	0.975
40204	0.895	0.965
40205	0.880	0.960
40206	0.895	0.965
40207	0.865	0.955
40208	0.910	0.970
40209	0.910	0.970
40210	0.940	0.980
40211	0.940	0.980
40212	0.925	0.975
40213	0.910	0.970
40214	0.910	0.970
40215	0.910	0.970
40216	0.925	0.975
40217	0.895	0.965
40218	0.910	0.970
40219	0.925	0.975
40220	0.880	0.960
40222	0.865	0.955
40223	0.865	0.955
40228	0.925	0.975
40229	0.910	0.970
40241	0.880	0.960
40242	0.880	0.960
40243	0.865	0.955
40245	0.895	0.965
40258	0.910	0.970
40272	0.910	0.970
40280	0.895	0.965
40291	0.910	0.970
40292	0.970	0.990
40299	0.895	0.965
40310	0.925	0.975
40311	0.940	0.980
40312	0.925	0.975
40313	0.970	0.990
40316	0.970	0.990
40322	0.970	0.990

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
MULTI-POLICY DISCOUNT FACTORS
APPENDIX B

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
40324	0.895	0.965
40328	0.925	0.975
40330	0.925	0.975
40334	0.955	0.985
40336	0.925	0.975
40337	0.925	0.975
40342	0.910	0.970
40346	0.970	0.990
40347	0.925	0.975
40348	0.925	0.975
40350	0.940	0.980
40351	0.955	0.985
40353	0.925	0.975
40355	0.940	0.980
40356	0.880	0.960
40358	0.970	0.990
40359	0.940	0.980
40360	0.955	0.985
40361	0.910	0.970
40363	0.940	0.980
40370	0.925	0.975
40371	0.970	0.990
40372	0.925	0.975
40374	0.940	0.980
40376	0.955	0.985
40379	0.925	0.975
40380	0.925	0.975
40383	0.895	0.965
40385	0.925	0.975
40387	0.970	0.990
40390	0.910	0.970
40391	0.910	0.970
40402	0.970	0.990
40403	0.910	0.970
40404	0.895	0.965
40409	0.940	0.980
40419	0.925	0.975
40422	0.910	0.970
40437	0.925	0.975
40440	0.910	0.970

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
40442	0.940	0.980
40444	0.925	0.975
40445	0.970	0.990
40447	0.940	0.980
40448	0.910	0.970
40456	0.925	0.975
40460	0.940	0.980
40461	0.925	0.975
40464	0.925	0.975
40468	0.925	0.975
40472	0.925	0.975
40475	0.910	0.970
40481	0.940	0.980
40484	0.910	0.970
40486	0.940	0.980
40489	0.940	0.980
40502	0.850	0.950
40503	0.850	0.950
40504	0.865	0.955
40505	0.865	0.955
40506	0.865	0.955
40507	0.865	0.955
40508	0.865	0.955
40509	0.865	0.955
40510	0.865	0.955
40511	0.880	0.960
40513	0.865	0.955
40514	0.865	0.955
40515	0.865	0.955
40516	0.865	0.955
40517	0.850	0.950
40526	0.850	0.950
40601	0.895	0.965
40604	0.895	0.965
40701	0.970	0.990
40729	0.970	0.990
40734	0.970	0.990
40737	0.985	0.995
40740	0.985	0.995
40741	0.970	0.990

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
40743	0.970	0.990
40744	0.970	0.990
40755	0.970	0.990
40759	0.985	0.995
40763	0.985	0.995
40769	0.970	0.990
40771	0.985	0.995
40801	0.955	0.985
40806	0.955	0.985
40807	0.955	0.985
40808	0.970	0.990
40810	0.970	0.990
40813	0.970	0.990
40815	0.970	0.990
40816	0.985	0.995
40818	0.970	0.990
40819	0.970	0.990
40820	0.970	0.990
40823	0.955	0.985
40824	0.955	0.985
40826	0.970	0.990
40827	0.985	0.995
40828	0.955	0.985
40829	0.955	0.985
40830	0.955	0.985
40831	0.955	0.985
40840	0.985	0.995
40843	0.970	0.990
40844	0.985	0.995
40845	0.970	0.990
40847	0.970	0.990
40849	0.955	0.985
40854	0.955	0.985
40855	0.955	0.985
40856	0.985	0.995
40858	0.985	0.995
40862	0.985	0.995
40863	0.955	0.985
40865	0.970	0.990
40868	0.985	0.995

	Policy Form	
ZIP	**HO 3,5,6**	**HO 4,8**
40870	0.970	0.990
40873	0.955	0.985
40874	0.985	0.995
40902	0.970	0.990
40903	0.985	0.995
40906	0.985	0.995
40913	0.985	0.995
40914	0.985	0.995
40915	0.970	0.990
40921	0.985	0.995
40923	0.970	0.990
40927	0.970	0.990
40930	0.985	0.995
40935	0.970	0.990
40939	0.970	0.990
40940	0.970	0.990
40941	0.985	0.995
40943	0.970	0.990
40946	0.985	0.995
40949	0.970	0.990
40953	0.985	0.995
40958	0.970	0.990
40962	0.985	0.995
40964	0.955	0.985
40965	0.955	0.985
40972	0.985	0.995
40977	0.985	0.995
40979	0.985	0.995
40982	0.970	0.990
40983	0.985	0.995
40988	0.985	0.995
40995	0.985	0.995
40997	0.970	0.990
41001	0.850	0.950
41002	0.910	0.970
41003	0.925	0.975
41004	0.925	0.975
41005	0.895	0.965
41006	0.865	0.955
41007	0.850	0.950

	Policy Form	
ZIP	**HO 3,5,6**	**HO 4,8**
41008	0.925	0.975
41010	0.940	0.980
41011	0.850	0.950
41014	0.850	0.950
41015	0.850	0.950
41016	0.850	0.950
41017	0.850	0.950
41018	0.850	0.950
41030	0.895	0.965
41031	0.925	0.975
41033	0.895	0.965
41034	0.955	0.985
41035	0.925	0.975
41039	0.940	0.980
41040	0.925	0.975
41041	0.955	0.985
41042	0.865	0.955
41043	0.925	0.975
41044	0.940	0.980
41045	0.925	0.975
41046	0.940	0.980
41048	0.895	0.965
41049	0.970	0.990
41051	0.850	0.950
41052	0.940	0.980
41055	0.955	0.985
41056	0.940	0.980
41059	0.850	0.950
41063	0.865	0.955
41064	0.925	0.975
41071	0.850	0.950
41073	0.850	0.950
41074	0.850	0.950
41075	0.850	0.950
41076	0.850	0.950
41080	0.910	0.970
41083	0.940	0.980
41085	0.850	0.950
41086	0.940	0.980
41091	0.880	0.960

	Policy Form	
ZIP	**HO 3,5,6**	**HO 4,8**
41092	0.910	0.970
41093	0.970	0.990
41094	0.865	0.955
41095	0.925	0.975
41097	0.925	0.975
41098	0.925	0.975
41099	0.850	0.950
41101	0.955	0.985
41102	0.955	0.985
41121	0.955	0.985
41124	0.970	0.990
41129	0.970	0.990
41132	0.970	0.990
41135	0.970	0.990
41139	0.940	0.980
41141	0.970	0.990
41142	0.970	0.990
41143	0.970	0.990
41144	0.970	0.990
41146	0.970	0.990
41149	0.985	0.995
41159	0.985	0.995
41160	0.985	0.995
41164	0.970	0.990
41166	0.955	0.985
41168	0.955	0.985
41169	0.940	0.980
41171	0.970	0.990
41174	0.955	0.985
41175	0.955	0.985
41179	0.970	0.990
41180	0.970	0.990
41183	0.940	0.980
41189	0.955	0.985
41201	0.970	0.990
41203	0.985	0.995
41204	0.985	0.995
41214	0.985	0.995
41216	0.985	0.995
41219	0.985	0.995

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
41222	0.985	0.995
41224	0.985	0.995
41226	0.985	0.995
41230	0.985	0.995
41231	0.985	0.995
41232	0.985	0.995
41234	0.985	0.995
41238	0.985	0.995
41240	0.985	0.995
41250	0.985	0.995
41254	0.970	0.990
41255	0.985	0.995
41256	0.985	0.995
41257	0.985	0.995
41260	0.985	0.995
41262	0.985	0.995
41263	0.985	0.995
41264	0.970	0.990
41265	0.985	0.995
41267	0.985	0.995
41268	0.985	0.995
41271	0.985	0.995
41274	0.985	0.995
41301	0.985	0.995
41311	0.970	0.990
41314	0.985	0.995
41317	0.985	0.995
41332	0.985	0.995
41339	0.985	0.995
41348	0.970	0.990
41351	0.985	0.995
41352	0.985	0.995
41360	0.955	0.985
41364	0.985	0.995
41365	0.985	0.995
41366	0.985	0.995
41367	0.985	0.995
41385	0.985	0.995
41386	0.985	0.995
41390	0.985	0.995

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
41397	0.970	0.990
41408	0.985	0.995
41421	0.985	0.995
41425	0.985	0.995
41464	0.985	0.995
41465	0.985	0.995
41472	0.985	0.995
41501	0.985	0.995
41503	0.970	0.990
41512	0.985	0.995
41513	0.985	0.995
41514	0.985	0.995
41517	0.985	0.995
41519	0.985	0.995
41520	0.985	0.995
41522	0.985	0.995
41524	0.985	0.995
41526	0.985	0.995
41527	0.970	0.990
41528	0.985	0.995
41531	0.985	0.995
41534	0.985	0.995
41535	0.985	0.995
41537	0.985	0.995
41538	0.985	0.995
41539	0.985	0.995
41540	0.985	0.995
41543	0.985	0.995
41544	0.985	0.995
41547	0.985	0.995
41548	0.985	0.995
41553	0.985	0.995
41554	0.985	0.995
41555	0.985	0.995
41557	0.985	0.995
41558	0.985	0.995
41559	0.985	0.995
41560	0.970	0.990
41562	0.985	0.995
41563	0.985	0.995

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
41564	0.985	0.995
41566	0.985	0.995
41567	0.985	0.995
41568	0.985	0.995
41571	0.985	0.995
41572	0.985	0.995
41601	0.985	0.995
41602	0.985	0.995
41603	0.985	0.995
41604	0.985	0.995
41605	0.970	0.990
41606	0.985	0.995
41607	0.985	0.995
41612	0.985	0.995
41615	0.985	0.995
41616	0.985	0.995
41619	0.985	0.995
41621	0.985	0.995
41622	0.985	0.995
41630	0.985	0.995
41631	0.985	0.995
41632	0.985	0.995
41635	0.970	0.990
41636	0.985	0.995
41640	0.985	0.995
41642	0.985	0.995
41643	0.985	0.995
41645	0.985	0.995
41647	0.985	0.995
41649	0.985	0.995
41650	0.985	0.995
41651	0.985	0.995
41653	0.985	0.995
41655	0.985	0.995
41659	0.985	0.995
41660	0.985	0.995
41663	0.985	0.995
41666	0.985	0.995
41667	0.985	0.995
41669	0.985	0.995

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
41701	0.970	0.990
41712	0.985	0.995
41713	0.985	0.995
41714	0.985	0.995
41719	0.970	0.990
41721	0.970	0.990
41722	0.985	0.995
41723	0.985	0.995
41725	0.985	0.995
41727	0.970	0.990
41729	0.970	0.990
41731	0.970	0.990
41735	0.985	0.995
41739	0.985	0.995
41740	0.985	0.995
41745	0.970	0.990
41746	0.970	0.990
41749	0.985	0.995
41751	0.985	0.995
41754	0.985	0.995
41759	0.985	0.995
41760	0.970	0.990
41762	0.985	0.995
41763	0.985	0.995
41764	0.985	0.995
41766	0.985	0.995
41772	0.985	0.995
41773	0.970	0.990
41774	0.970	0.990
41775	0.985	0.995
41776	0.985	0.995
41777	0.985	0.995
41804	0.970	0.990
41810	0.970	0.990
41812	0.985	0.995
41815	0.970	0.990
41817	0.970	0.990
41819	0.970	0.990
41821	0.970	0.990
41822	0.985	0.995

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
41824	0.985	0.995
41825	0.970	0.990
41826	0.970	0.990
41828	0.985	0.995
41831	0.970	0.990
41832	0.970	0.990
41833	0.970	0.990
41834	0.970	0.990
41835	0.970	0.990
41836	0.970	0.990
41837	0.970	0.990
41838	0.970	0.990
41839	0.970	0.990
41840	0.970	0.990
41843	0.970	0.990
41844	0.985	0.995
41845	0.970	0.990
41847	0.985	0.995
41848	0.970	0.990
41849	0.970	0.990
41855	0.970	0.990
41858	0.985	0.995
41859	0.985	0.995
41861	0.970	0.990
41862	0.985	0.995
42001	0.925	0.975
42003	0.940	0.980
42020	0.940	0.980
42021	0.940	0.980
42022	0.955	0.985
42023	0.940	0.980
42024	0.940	0.980
42025	0.925	0.975
42027	0.955	0.985
42028	0.955	0.985
42029	0.925	0.975
42031	0.955	0.985
42032	0.940	0.980
42033	0.955	0.985
42035	0.955	0.985

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
42036	0.955	0.985
42037	0.955	0.985
42038	0.940	0.980
42039	0.955	0.985
42040	0.955	0.985
42041	0.955	0.985
42044	0.910	0.970
42045	0.925	0.975
42047	0.955	0.985
42048	0.940	0.980
42049	0.940	0.980
42050	0.955	0.985
42051	0.955	0.985
42053	0.940	0.980
42054	0.940	0.980
42055	0.925	0.975
42056	0.955	0.985
42058	0.940	0.980
42060	0.955	0.985
42061	0.955	0.985
42064	0.955	0.985
42066	0.955	0.985
42069	0.955	0.985
42071	0.925	0.975
42076	0.940	0.980
42078	0.940	0.980
42079	0.955	0.985
42081	0.955	0.985
42082	0.940	0.980
42083	0.940	0.980
42085	0.955	0.985
42086	0.940	0.980
42087	0.955	0.985
42088	0.955	0.985
42101	0.925	0.975
42102	0.925	0.975
42103	0.910	0.970
42104	0.910	0.970
42120	0.940	0.980
42122	0.925	0.975

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
42123	0.955	0.985
42124	0.940	0.980
42127	0.940	0.980
42129	0.955	0.985
42130	0.955	0.985
42131	0.955	0.985
42133	0.955	0.985
42134	0.940	0.980
42140	0.940	0.980
42141	0.940	0.980
42151	0.925	0.975
42153	0.925	0.975
42154	0.955	0.985
42156	0.955	0.985
42157	0.955	0.985
42159	0.955	0.985
42160	0.955	0.985
42163	0.955	0.985
42164	0.940	0.980
42166	0.955	0.985
42167	0.940	0.980
42170	0.940	0.980
42171	0.955	0.985
42202	0.940	0.980
42204	0.955	0.985
42206	0.955	0.985
42207	0.940	0.980
42210	0.940	0.980
42211	0.940	0.980
42214	0.970	0.990
42215	0.955	0.985
42217	0.955	0.985
42220	0.955	0.985
42223	0.940	0.980
42232	0.955	0.985
42234	0.955	0.985
42236	0.955	0.985
42240	0.940	0.980
42252	0.955	0.985
42254	0.955	0.985

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
42256	0.940	0.980
42259	0.940	0.980
42261	0.955	0.985
42262	0.955	0.985
42265	0.940	0.980
42266	0.955	0.985
42273	0.955	0.985
42274	0.940	0.980
42275	0.955	0.985
42276	0.940	0.980
42280	0.955	0.985
42285	0.940	0.980
42286	0.955	0.985
42301	0.880	0.960
42303	0.865	0.955
42320	0.940	0.980
42321	0.940	0.980
42322	0.925	0.975
42323	0.955	0.985
42324	0.955	0.985
42325	0.955	0.985
42326	0.955	0.985
42327	0.925	0.975
42328	0.955	0.985
42330	0.940	0.980
42332	0.940	0.980
42333	0.940	0.980
42337	0.940	0.980
42338	0.955	0.985
42339	0.955	0.985
42343	0.955	0.985
42344	0.940	0.980
42345	0.940	0.980
42347	0.955	0.985
42348	0.940	0.980
42349	0.955	0.985
42350	0.955	0.985
42351	0.925	0.975
42352	0.955	0.985
42354	0.940	0.980

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
42355	0.910	0.970
42356	0.880	0.960
42361	0.970	0.990
42366	0.910	0.970
42367	0.940	0.980
42368	0.955	0.985
42369	0.955	0.985
42371	0.955	0.985
42372	0.970	0.990
42374	0.940	0.980
42376	0.910	0.970
42378	0.910	0.970
42404	0.955	0.985
42406	0.925	0.975
42408	0.955	0.985
42409	0.955	0.985
42410	0.940	0.980
42411	0.940	0.980
42413	0.925	0.975
42420	0.895	0.965
42431	0.925	0.975
42436	0.940	0.980
42437	0.955	0.985
42440	0.955	0.985
42441	0.955	0.985
42442	0.955	0.985
42445	0.940	0.980
42450	0.955	0.985
42451	0.910	0.970
42452	0.910	0.970
42453	0.970	0.990
42455	0.955	0.985
42456	0.955	0.985
42457	0.910	0.970
42458	0.910	0.970
42459	0.955	0.985
42461	0.925	0.975
42462	0.925	0.975
42463	0.955	0.985
42464	0.955	0.985

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
42501	0.940	0.980
42503	0.940	0.980
42516	0.940	0.980
42518	0.940	0.980
42519	0.955	0.985
42528	0.940	0.980
42533	0.940	0.980
42539	0.940	0.980
42541	0.925	0.975
42544	0.940	0.980
42553	0.940	0.980
42564	0.940	0.980
42565	0.925	0.975
42566	0.925	0.975
42567	0.940	0.980
42602	0.940	0.980
42603	0.940	0.980
42629	0.940	0.980
42631	0.955	0.985
42633	0.940	0.980
42634	0.970	0.990
42635	0.955	0.985
42638	0.955	0.985
42642	0.940	0.980
42647	0.955	0.985
42649	0.955	0.985
42653	0.955	0.985
42701	0.925	0.975
42712	0.940	0.980
42713	0.970	0.990
42715	0.955	0.985
42716	0.970	0.990
42717	0.940	0.980
42718	0.940	0.980
42721	0.955	0.985
42722	0.970	0.990
42724	0.925	0.975
42726	0.955	0.985
42728	0.940	0.980
42729	0.970	0.990

	Policy Form	
ZIP	HO 3,5,6	HO 4,8
42732	0.940	0.980
42733	0.940	0.980
42740	0.940	0.980
42741	0.955	0.985
42742	0.970	0.990
42743	0.970	0.990
42746	0.970	0.990
42748	0.955	0.985
42749	0.955	0.985
42753	0.955	0.985
42754	0.955	0.985
42757	0.970	0.990
42758	0.940	0.980
42762	0.940	0.980
42764	0.970	0.990
42765	0.970	0.990
42776	0.955	0.985
42782	0.970	0.990
42784	0.970	0.990
42788	0.955	0.985

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
40003	BAGDAD	1	2	655.18	92.07	105.88
40004	BARDSTOWN	1	2	582.83	92.07	105.88
40006	BEDFORD	1	2	682.00	92.07	105.88
40007	BETHLEHEM	1	2	703.37	92.07	105.88
40008	BLOOMFIELD	1	2	630.45	92.07	105.88
40009	BRADFORDSVILLE	1	2	647.29	92.07	104.99
40010	BUCKNER	1	2	596.81	92.07	105.88
40011	CAMPBELLSBURG	1	2	676.40	92.07	105.88
40012	CHAPLIN	1	2	641.24	88.01	89.88
40013	COXS CREEK	1	2	593.67	92.07	97.88
40014	CRESTWOOD	1	2	559.60	92.07	105.88
40019	EMINENCE	1	2	655.13	92.07	105.88
40020	FAIRFIELD	1	2	593.67	92.07	104.80
40022	FINCHVILLE	1	2	628.85	92.07	105.88
40023	FISHERVILLE	1	1	624.36	121.49	113.54
40025	GLENVIEW	1	1	548.57	106.91	109.18
40026	GOSHEN	1	2	577.57	92.07	105.88
40031	LA GRANGE	1	2	592.35	92.07	105.88
40033	LEBANON	1	2	606.46	92.07	94.96
40036	LOCKPORT	1	2	674.96	92.07	103.33
40037	LORETTO	1	2	578.53	92.07	94.96
40040	MACKVILLE	1	2	652.40	92.07	102.57
40041	MASONIC HOME	1	1	428.01	106.91	109.18
40045	MILTON	1	2	687.13	92.07	105.88
40046	MOUNT EDEN	1	2	651.73	92.07	104.48
40047	MOUNT WASHINGTON	1	2	537.11	92.07	102.20
40048	NAZARETH	1	2	582.83	92.07	104.80
40049	NERINX	1	2	626.81	92.07	99.82
40050	NEW CASTLE	1	2	676.66	92.07	105.88
40051	NEW HAVEN	1	2	665.07	93.98	91.85
40052	NEW HOPE	1	2	571.31	84.31	77.57
40055	PENDLETON	1	2	680.62	92.07	105.88
40056	PEWEE VALLEY	1	2	453.76	92.07	105.88
40057	PLEASUREVILLE	1	2	666.53	92.07	105.88
40058	PORT ROYAL	1	2	683.76	92.07	105.88
40059	PROSPECT	1	1	469.18	121.49	113.54
40060	RAYWICK	1	2	616.95	92.07	96.73
40061	SAINT CATHARINE	1	2	659.91	92.07	105.88
40062	SAINT FRANCIS	1	2	650.02	92.07	105.88
40063	SAINT MARY	1	2	621.37	92.07	99.82
40065	SHELBYVILLE	1	2	606.04	91.50	93.43

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
40067	SIMPSONVILLE	1	2	633.84	92.07	105.88
40068	SMITHFIELD	1	2	654.71	92.07	105.88
40069	SPRINGFIELD	1	2	630.08	92.07	105.88
40070	SULPHUR	1	2	673.31	92.07	105.88
40071	TAYLORSVILLE	1	2	604.75	92.07	105.88
40075	TURNERS STATION	1	2	683.76	92.07	105.88
40076	WADDY	1	2	631.32	92.07	105.88
40077	WESTPORT	1	2	689.92	92.07	105.88
40078	WILLISBURG	1	2	660.10	92.07	105.88
40104	BATTLETOWN	1	2	835.56	115.79	91.85
40107	BOSTON	1	2	699.28	92.07	105.88
40108	BRANDENBURG	1	2	868.60	116.38	91.85
40109	BROOKS	1	2	557.35	92.07	105.88
40110	CLERMONT	1	2	533.07	92.07	105.88
40111	CLOVERPORT	1	2	599.65	84.31	66.54
40115	CUSTER	1	2	712.07	104.55	91.85
40117	EKRON	1	2	990.64	116.38	91.85
40118	FAIRDALE	1	1	459.89	88.01	82.26
40119	FALLS OF ROUGH	1	2	763.66	116.38	91.85
40121	FORT KNOX	1	2	560.69	84.31	67.79
40140	GARFIELD	1	2	871.74	116.38	91.85
40142	GUSTON	1	2	839.00	116.38	91.85
40143	HARDINSBURG	1	2	759.24	111.82	91.85
40144	HARNED	1	2	599.65	84.31	67.54
40145	HUDSON	1	2	701.60	102.93	91.85
40146	IRVINGTON	1	2	839.14	116.38	91.85
40150	LEBANON JUNCTION	1	2	697.15	92.07	105.88
40152	MC DANIELS	1	2	810.29	116.38	91.85
40155	MULDRAUGH	1	2	651.46	89.38	91.27
40157	PAYNEVILLE	1	2	990.64	116.38	91.85
40160	RADCLIFF	1	2	876.19	116.38	91.85
40161	RHODELIA	1	2	990.64	116.38	91.85
40162	RINEYVILLE	1	2	902.23	116.38	91.85
40165	SHEPHERDSVILLE	1	2	533.07	92.07	105.88
40170	STEPHENSPORT	1	2	599.65	84.31	73.51
40171	UNION STAR	1	2	610.43	89.01	90.90
40175	VINE GROVE	1	2	893.85	116.38	91.85
40176	WEBSTER	1	2	967.77	116.38	91.85
40177	WEST POINT	1	2	536.30	78.57	80.24
40178	WESTVIEW	1	2	670.42	98.21	91.85
40202	LOUISVILLE	1	1	433.99	88.01	82.26

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
40203	LOUISVILLE	1	1	417.38	88.01	82.26
40204	LOUISVILLE	1	1	428.01	106.91	109.18
40205	LOUISVILLE	1	1	414.82	105.92	108.15
40206	LOUISVILLE	1	1	384.09	88.01	89.24
40207	LOUISVILLE	1	1	426.34	121.49	113.54
40208	LOUISVILLE	1	1	398.28	88.01	82.26
40209	LOUISVILLE	1	1	420.66	88.01	82.26
40210	LOUISVILLE	1	1	497.41	88.01	82.26
40211	LOUISVILLE	1	1	591.86	88.01	86.96
40212	LOUISVILLE	1	1	456.88	94.74	96.73
40213	LOUISVILLE	1	1	415.97	88.01	82.26
40214	LOUISVILLE	1	1	411.92	95.73	97.75
40215	LOUISVILLE	1	1	384.61	88.01	82.26
40216	LOUISVILLE	1	1	424.50	88.01	82.26
40217	LOUISVILLE	1	1	363.29	88.01	82.26
40218	LOUISVILLE	1	1	417.33	88.01	82.26
40219	LOUISVILLE	1	1	443.22	88.01	82.26
40220	LOUISVILLE	1	1	374.28	88.01	82.26
40222	LOUISVILLE	1	1	423.32	111.82	113.54
40223	LOUISVILLE	1	1	421.68	110.69	113.03
40228	LOUISVILLE	1	1	441.07	88.01	82.26
40229	LOUISVILLE	1	1	415.84	84.16	85.94
40231	LOUISVILLE	1	1	428.01	106.91	109.18
40241	LOUISVILLE	1	1	413.61	104.80	107.02
40242	LOUISVILLE	1	1	358.98	88.01	84.93
40243	LOUISVILLE	1	1	360.59	88.01	85.31
40245	LOUISVILLE	1	1	465.59	121.49	113.54
40258	LOUISVILLE	1	1	404.71	88.01	84.81
40272	LOUISVILLE	1	1	418.16	81.06	82.78
40280	LOUISVILLE	1	1	428.01	106.91	109.18
40291	LOUISVILLE	1	1	428.84	88.01	84.67
40299	LOUISVILLE	1	1	401.52	89.51	91.40
40310	BURGIN	1	2	593.40	92.07	105.88
40311	CARLISLE	1	2	417.21	71.85	76.71
40312	CLAY CITY	1	2	550.70	90.87	92.79
40313	CLEARFIELD	3	2	966.84	82.46	89.65
40316	DENNISTON	3	3	966.84	82.46	89.65
40322	FRENCHBURG	3	3	966.84	105.92	108.15
40324	GEORGETOWN	1	2	457.72	92.07	104.35
40328	GRAVEL SWITCH	1	2	614.88	92.07	96.36
40330	HARRODSBURG	1	2	593.40	92.07	105.88

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
40334	HOPE	3	3	966.84	113.82	123.74
40336	IRVINE	1	2	504.36	85.40	87.21
40337	JEFFERSONVILLE	1	2	588.97	92.07	105.88
40339	KEENE	1	2	389.79	92.07	105.88
40342	LAWRENCEBURG	1	2	595.63	92.07	104.73
40346	MEANS	3	3	966.84	82.46	89.65
40347	MIDWAY	1	2	592.71	92.07	105.88
40348	MILLERSBURG	1	2	482.63	79.44	81.12
40350	MOOREFIELD	1	2	701.32	92.07	105.88
40351	MOREHEAD	3	3	966.84	87.90	89.75
40353	MOUNT STERLING	1	2	570.82	92.07	105.88
40355	NEW LIBERTY	1	2	541.40	87.02	88.87
40356	NICHOLASVILLE	1	2	389.79	92.07	105.88
40358	OLYMPIA	3	3	966.84	82.46	89.65
40359	OWENTON	1	2	644.71	92.07	101.69
40360	OWINGSVILLE	3	3	966.84	82.46	89.65
40361	PARIS	1	2	538.73	86.28	88.10
40363	PERRY PARK	1	2	647.95	92.07	105.88
40370	SADIEVILLE	1	2	621.96	92.07	105.88
40371	SALT LICK	3	3	966.84	99.20	101.30
40372	SALVISA	1	2	612.37	92.07	103.46
40374	SHARPSBURG	3	3	696.33	82.46	89.65
40376	SLADE	1	2	569.40	92.07	96.10
40379	STAMPING GROUND	1	2	603.69	92.07	105.88
40380	STANTON	1	2	590.56	92.07	105.88
40383	VERSAILLES	1	2	471.00	92.07	105.88
40385	WACO	1	2	598.01	92.07	105.88
40387	WELLINGTON	3	3	966.84	98.34	100.42
40390	WILMORE	1	2	573.37	92.07	97.75
40391	WINCHESTER	1	2	437.97	92.07	105.36
40402	ANNVILLE	3	3	966.84	113.82	116.80
40403	BEREA	1	2	556.77	92.07	100.03
40404	BEREA	1	2	369.07	66.71	76.71
40409	BRODHEAD	1	2	531.88	92.07	94.96
40419	CRAB ORCHARD	1	2	690.02	92.07	105.88
40422	DANVILLE	1	2	551.92	92.07	105.88
40434	GRAY HAWK	1	2	966.84	113.82	116.80
40437	HUSTONVILLE	1	2	601.61	92.07	104.73
40440	JUNCTION CITY	1	2	507.36	81.55	83.28
40442	KINGS MOUNTAIN	1	2	608.33	92.07	105.88
40444	LANCASTER	1	2	585.17	92.07	105.88

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
40445	LIVINGSTON	1	2	480.51	78.07	79.73
40447	MC KEE	1	2	757.23	92.07	105.88
40448	MC KINNEY	1	2	586.85	92.07	105.88
40456	MOUNT VERNON	1	2	504.15	88.14	90.00
40460	ORLANDO	1	2	452.28	66.71	76.71
40461	PAINT LICK	1	2	524.77	91.75	93.69
40464	PARKSVILLE	1	2	608.87	92.07	95.60
40468	PERRYVILLE	1	2	532.88	85.65	87.47
40472	RAVENNA	1	2	504.36	78.57	80.24
40475	RICHMOND	1	2	469.88	92.07	105.88
40481	SANDGAP	1	2	617.37	92.07	105.88
40484	STANFORD	1	2	586.85	92.07	105.88
40486	TYNER	3	3	660.73	113.82	123.74
40489	WAYNESBURG	1	2	627.63	92.07	105.88
40502	LEXINGTON	2	1	291.16	62.67	80.37
40503	LEXINGTON	2	1	260.04	62.67	70.58
40504	LEXINGTON	2	1	252.09	62.67	68.43
40505	LEXINGTON	2	1	287.01	62.67	80.37
40506	LEXINGTON	2	1	241.33	62.67	65.51
40507	LEXINGTON	2	1	241.33	62.67	65.51
40508	LEXINGTON	2	1	254.42	62.67	69.06
40509	LEXINGTON	2	1	277.19	62.67	80.37
40510	LEXINGTON	2	1	291.16	62.67	80.37
40511	LEXINGTON	2	1	291.49	62.67	80.37
40513	LEXINGTON	2	1	301.59	62.67	80.37
40514	LEXINGTON	2	1	271.12	62.67	78.84
40515	LEXINGTON	2	1	289.51	62.67	80.37
40516	LEXINGTON	2	1	369.47	92.07	105.62
40517	LEXINGTON	2	1	246.01	62.67	66.78
40526	LEXINGTON	2	1	241.33	62.67	65.51
40601	FRANKFORT	1	2	551.65	92.07	95.21
40604	FRANKFORT	1	2	551.65	92.07	95.21
40701	CORBIN	3	3	966.84	113.82	123.74
40729	EAST BERNSTADT	3	3	861.85	113.82	123.74
40734	GRAY	3	3	1,058.74	113.82	123.74
40737	KEAVY	3	3	861.85	97.96	100.03
40740	LILY	3	3	861.85	113.82	123.74
40741	LONDON	3	3	931.84	113.82	123.74
40743	LONDON	3	3	861.85	113.82	123.74
40744	LONDON	3	3	921.73	113.82	123.74
40755	PITTSBURG	3	3	972.89	112.31	128.62

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
ZIP CODE LEVEL BASE RATES
APPENDIX C

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
40759	ROCKHOLDS	3	3	966.84	113.82	123.74
40763	SILER	3	3	966.84	113.82	123.74
40769	WILLIAMSBURG	3	3	966.84	113.82	123.74
40771	WOODBINE	3	3	966.84	82.46	89.65
40801	AGES BROOKSIDE	3	3	966.84	82.46	89.65
40806	BAXTER	3	3	966.84	87.27	89.65
40807	BENHAM	3	3	966.84	98.71	100.79
40808	BIG LAUREL	3	3	966.84	86.59	89.65
40810	BLEDSOE	3	3	966.84	113.38	115.78
40813	CALVIN	3	3	966.84	113.82	123.74
40815	CAWOOD	3	3	966.84	113.82	123.74
40816	CHAPPELL	3	3	966.84	113.82	123.74
40818	COALGOOD	3	3	966.84	82.46	89.65
40819	COLDIRON	3	3	966.84	99.83	101.94
40820	CRANKS	3	3	966.84	82.46	89.65
40823	CUMBERLAND	3	3	966.84	92.37	94.33
40824	DAYHOIT	3	3	966.84	86.59	89.65
40826	EOLIA	3	3	1,043.70	113.82	123.74
40827	ESSIE	3	3	966.84	86.28	89.65
40828	EVARTS	3	3	966.84	106.79	109.05
40829	GRAYS KNOB	3	3	966.84	90.13	92.03
40830	GULSTON	3	3	966.84	82.46	89.65
40831	HARLAN	3	3	966.84	89.51	91.40
40840	HELTON	3	3	966.84	113.82	118.54
40843	HOLMES MILL	3	3	966.84	86.59	89.65
40844	HOSKINSTON	3	3	966.84	113.82	123.74
40845	HULEN	3	3	966.84	97.46	99.53
40847	KENVIR	3	3	966.84	93.73	95.72
40849	LEJUNIOR	3	3	966.84	86.59	89.65
40854	LOYALL	3	3	966.84	86.59	89.65
40855	LYNCH	3	3	966.84	82.46	89.65
40856	MIRACLE	3	3	966.84	97.35	99.40
40858	MOZELLE	3	3	966.84	82.46	89.65
40862	PARTRIDGE	3	3	1,081.45	113.82	123.74
40863	PATHFORK	3	3	966.84	91.75	93.69
40865	PUTNEY	3	3	966.84	82.46	89.65
40868	STINNETT	3	3	966.84	98.83	100.93
40870	TOTZ	3	3	966.84	86.59	89.65
40873	WALLINS CREEK	3	3	966.84	82.46	89.65
40874	WARBRANCH	3	3	966.84	92.99	94.96
40902	ARJAY	3	3	966.84	82.46	89.65

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
40903	ARTEMUS	3	3	966.84	82.46	89.65
40906	BARBOURVILLE	3	3	966.84	113.82	123.74
40913	BEVERLY	3	3	966.84	82.46	89.65
40914	BIG CREEK	3	3	966.84	93.98	95.97
40915	BIMBLE	3	3	966.84	92.74	94.70
40921	BRYANTS STORE	3	3	966.84	112.39	114.77
40923	CANNON	3	3	966.84	100.95	103.08
40927	CLOSPLINT	3	3	966.84	82.46	89.65
40930	DEWITT	3	3	966.84	111.24	113.60
40935	FLAT LICK	3	3	966.84	113.82	123.74
40939	FOURMILE	3	3	966.84	84.79	89.65
40940	FRAKES	3	3	966.84	113.82	123.74
40941	GARRARD	3	3	966.84	113.82	123.26
40943	GIRDLER	3	3	1,051.82	113.82	123.74
40946	GREEN ROAD	3	3	966.84	105.17	107.39
40949	HEIDRICK	3	3	966.84	82.46	89.65
40953	HINKLE	3	3	966.84	113.82	123.74
40958	KETTLE ISLAND	3	3	966.84	113.82	123.74
40962	MANCHESTER	3	3	1,139.83	113.82	123.74
40964	MARY ALICE	3	3	966.84	82.46	89.65
40965	MIDDLESBORO	3	3	966.84	113.82	119.27
40972	ONEIDA	3	3	966.84	95.23	97.24
40977	PINEVILLE	3	3	966.84	85.29	89.65
40979	ROARK	3	3	1,168.96	113.82	123.74
40982	SCALF	3	3	966.84	82.46	89.65
40983	SEXTONS CREEK	3	3	966.84	112.53	114.91
40988	STONEY FORK	3	3	966.84	82.46	89.65
40995	TROSPER	3	3	966.84	91.12	93.06
40997	WALKER	3	3	966.84	82.46	89.65
41001	ALEXANDRIA	2	1	250.02	65.22	89.30
41002	AUGUSTA	1	2	436.81	74.47	76.71
41003	BERRY	1	2	443.72	77.57	79.22
41004	BROOKSVILLE	1	2	587.22	92.07	105.88
41005	BURLINGTON	1	2	457.22	77.95	79.60
41006	BUTLER	1	1	388.30	92.07	105.88
41007	CALIFORNIA	2	1	250.02	65.22	89.30
41008	CARROLLTON	1	2	597.97	92.07	105.88
41010	CORINTH	1	2	588.56	92.07	97.63
41011	COVINGTON	2	1	248.49	63.94	81.12
41014	COVINGTON	2	1	247.28	63.94	80.11
41015	LATONIA	2	1	250.02	63.94	87.60

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
41016	COVINGTON	2	1	232.23	63.94	74.86
41017	FT MITCHELL	2	1	250.02	63.94	103.33
41018	ERLANGER	2	1	234.19	63.94	74.86
41030	CRITTENDEN	1	1	470.74	92.07	105.88
41031	CYNTHIANA	1	2	453.66	79.32	81.00
41033	DE MOSSVILLE	1	1	425.91	92.07	105.49
41034	DOVER	1	2	587.32	92.07	104.23
41035	DRY RIDGE	1	2	575.09	92.07	98.13
41039	EWING	3	3	860.95	82.46	89.65
41040	FALMOUTH	1	2	539.63	92.00	93.94
41041	FLEMINGSBURG	3	3	861.85	104.92	107.14
41042	FLORENCE	1	1	385.35	92.07	94.70
41043	FOSTER	1	2	682.05	92.07	105.88
41044	GERMANTOWN	1	2	583.38	92.07	105.88
41045	GHENT	1	2	600.11	92.07	105.88
41046	GLENCOE	1	2	586.22	92.07	97.24
41048	HEBRON	1	2	535.28	92.07	101.69
41049	HILLSBORO	3	3	861.85	89.14	91.02
41051	INDEPENDENCE	2	1	250.02	63.94	88.99
41052	JONESVILLE	1	2	637.45	92.07	105.88
41055	MAYSLICK	3	3	861.85	113.82	123.74
41056	MAYSVILLE	3	3	566.79	82.46	89.65
41059	MELBOURNE	2	1	250.02	65.22	89.30
41062	MINERVA	3	3	861.85	113.82	123.74
41063	MORNING VIEW	2	1	250.02	63.94	103.33
41064	MOUNT OLIVET	1	2	635.05	92.07	105.88
41071	NEWPORT	2	1	234.34	65.22	69.19
41073	BELLEVUE	2	1	236.44	65.22	70.97
41074	DAYTON	2	1	234.94	65.22	69.70
41075	FORT THOMAS	2	1	250.02	65.22	89.30
41076	NEWPORT	2	1	232.98	65.22	68.04
41080	PETERSBURG	1	2	605.45	92.07	105.88
41083	SANDERS	1	2	619.03	92.07	105.88
41085	SILVER GROVE	2	1	245.93	65.22	78.97
41086	SPARTA	1	2	614.41	92.07	105.88
41091	UNION	1	1	463.44	92.07	105.88
41092	VERONA	1	2	552.16	92.07	105.88
41093	WALLINGFORD	3	3	861.85	93.37	95.34
41094	WALTON	1	1	352.60	92.07	101.69
41095	WARSAW	1	2	608.40	92.07	101.30
41097	WILLIAMSTOWN	1	2	588.46	92.07	105.88

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
41098	WORTHVILLE	1	2	648.50	92.07	105.88
41099	NEWPORT	2	1	232.23	65.22	67.42
41101	ASHLAND	3	3	710.03	113.82	116.65
41102	ASHLAND	3	3	691.15	111.11	113.47
41121	ARGILLITE	3	3	658.81	105.67	107.90
41124	BLAINE	3	3	953.22	113.82	123.74
41129	CATLETTSBURG	3	3	650.01	104.18	106.38
41132	DENTON	3	3	861.85	112.39	114.77
41135	EMERSON	3	3	861.85	82.46	89.65
41139	FLATWOODS	3	3	619.63	99.08	101.18
41141	GARRISON	3	3	613.22	88.39	90.26
41142	GRAHN	3	3	861.85	113.82	123.74
41143	GRAYSON	3	3	890.26	113.82	123.74
41144	GREENUP	3	3	613.22	89.63	91.53
41146	HITCHINS	3	3	861.85	82.46	89.65
41149	ISONVILLE	3	3	966.84	82.46	89.65
41159	MARTHA	3	3	1,068.42	113.82	123.74
41160	MAZIE	3	3	893.50	113.82	123.74
41164	OLIVE HILL	3	3	1,109.28	113.82	123.74
41166	QUINCY	3	3	935.71	113.82	123.74
41168	RUSH	3	3	732.73	113.82	120.57
41169	RUSSELL	3	3	634.21	101.56	103.72
41171	SANDY HOOK	3	3	966.84	85.04	89.65
41174	SOUTH PORTSMOUTH	3	3	613.22	89.01	90.90
41175	SOUTH SHORE	3	3	635.77	101.81	103.97
41179	VANCEBURG	3	3	997.38	113.82	123.74
41180	WEBBVILLE	3	3	861.85	84.54	89.65
41183	WORTHINGTON	3	3	613.22	82.46	89.65
41189	TOLLESBORO	3	3	861.85	82.46	89.65
41201	ADAMS	3	3	893.50	113.82	123.74
41203	BEAUTY	3	3	966.84	97.46	99.53
41204	BOONS CAMP	3	3	865.14	95.35	97.37
41214	DEBORD	3	3	966.84	82.46	89.65
41216	EAST POINT	3	3	865.14	105.05	107.27
41219	FLATGAP	3	3	865.14	113.10	115.50
41222	HAGERHILL	3	3	1,069.49	113.82	123.74
41224	INEZ	3	3	966.84	113.82	123.04
41226	KEATON	3	3	865.14	113.82	123.74
41230	LOUISA	3	3	861.85	113.82	123.74
41231	LOVELY	3	3	966.84	98.21	100.29
41232	LOWMANSVILLE	3	3	931.84	113.82	123.74

KENTUCKY NATIONAL INSURANCE COMPANY
HOMEOWNERS POLICY PROGRAM MANUAL
ZIP CODE LEVEL BASE RATES
APPENDIX C

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
41234	MEALLY	3	3	865.14	99.95	102.06
41238	OIL SPRINGS	3	3	865.14	110.40	112.74
41240	PAINTSVILLE	3	3	923.40	113.82	123.74
41250	PILGRIM	3	3	966.84	93.12	95.09
41254	RIVER	3	3	865.14	96.59	98.64
41255	SITKA	3	3	865.14	105.17	107.39
41256	STAFFORDSVILLE	3	3	865.14	112.39	114.77
41257	STAMBAUGH	3	3	865.14	106.29	108.54
41260	THELMA	3	3	865.14	113.82	123.74
41262	TOMAHAWK	3	3	966.84	113.82	123.74
41263	TUTOR KEY	3	3	865.14	113.82	119.55
41264	ULYSSES	3	3	861.85	113.82	123.74
41265	VAN LEAR	3	3	865.14	109.12	111.44
41267	WARFIELD	3	3	966.84	93.86	95.85
41268	WEST VAN LEAR	3	3	865.14	113.82	122.27
41271	WILLIAMSPORT	3	3	865.14	112.53	114.91
41274	WITTENSVILLE	3	3	865.14	92.00	93.94
41301	CAMPTON	3	3	966.84	113.82	118.39
41311	BEATTYVILLE	3	3	966.84	83.54	89.65
41314	BOONEVILLE	3	3	966.84	113.82	123.74
41317	CLAYHOLE	3	3	966.84	82.46	89.65
41332	HAZEL GREEN	3	3	966.84	99.58	101.69
41339	JACKSON	3	3	966.84	113.82	123.74
41348	LOST CREEK	3	3	966.84	113.82	123.74
41351	MISTLETOE	3	3	966.84	113.82	119.98
41352	MIZE	3	3	861.85	85.16	89.65
41360	PINE RIDGE	3	3	966.84	101.94	104.09
41364	RICETOWN	3	3	966.84	113.82	123.74
41365	ROGERS	3	3	966.84	113.82	123.74
41366	ROUSSEAU	3	3	966.84	113.82	116.91
41367	ROWDY	3	3	966.84	113.82	123.74
41385	VANCLEVE	3	3	966.84	113.82	123.74
41386	VINCENT	3	3	966.84	82.46	89.65
41390	WHICK	3	3	966.84	82.46	89.65
41397	ZOE	3	3	966.84	109.98	112.30
41408	CANNEL CITY	3	3	861.85	95.14	97.16
41421	ELKFORK	3	3	861.85	95.14	97.16
41425	EZEL	3	3	861.85	86.77	89.65
41464	ROYALTON	3	3	966.84	113.82	123.74
41465	SALYERSVILLE	3	3	981.30	113.82	123.74
41472	WEST LIBERTY	3	3	966.84	113.82	116.80

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
41501	PIKEVILLE	3	3	861.85	113.82	123.74
41503	SOUTH WILLIAMSON	3	3	861.85	113.82	123.74
41512	ASHCAMP	3	3	861.85	113.82	123.74
41513	BELCHER	3	3	861.85	107.28	109.56
41514	BELFRY	3	3	966.84	105.42	107.66
41517	BURDINE	3	3	966.84	113.10	115.50
41519	CANADA	3	3	861.85	95.35	97.37
41520	DORTON	3	3	861.85	104.80	107.02
41522	ELKHORN CITY	3	3	861.85	104.80	107.02
41524	FEDSCREEK	3	3	861.85	113.82	123.74
41526	FORDS BRANCH	3	3	861.85	113.18	115.58
41527	FOREST HILLS	3	3	861.85	113.82	123.74
41528	FREEBURN	3	3	861.85	109.98	112.30
41531	HARDY	3	3	861.85	103.18	105.36
41534	HELLIER	3	3	861.85	86.64	89.65
41535	HUDDY	3	3	861.85	103.18	105.36
41537	JENKINS	3	3	966.84	102.06	104.23
41538	JONANCY	3	3	861.85	113.18	115.58
41539	KIMPER	3	3	861.85	113.53	115.92
41540	LICK CREEK	3	3	1,019.50	113.82	123.74
41543	MC ANDREWS	3	3	861.85	100.32	102.45
41544	MC CARR	3	3	861.85	113.82	123.74
41547	MAJESTIC	3	3	861.85	87.77	89.65
41548	MOUTHCARD	3	3	861.85	113.82	123.17
41553	PHELPS	3	3	934.02	113.82	123.74
41554	PHYLLIS	3	3	861.85	94.48	96.48
41555	PINSONFORK	3	3	861.85	103.43	105.62
41557	RACCOON	3	3	861.85	96.59	98.64
41558	RANSOM	3	3	861.85	98.46	100.54
41559	REGINA	3	3	861.85	113.82	122.02
41560	ROBINSON CREEK	3	3	861.85	98.09	100.17
41562	SHELBIANA	3	3	861.85	113.82	119.40
41563	SHELBY GAP	3	3	861.85	113.82	123.74
41564	SIDNEY	3	3	861.85	82.46	89.65
41566	STEELE	3	3	861.85	82.46	89.65
41567	STONE	3	3	861.85	113.82	123.74
41568	STOPOVER	3	3	861.85	111.68	114.04
41571	VARNEY	3	3	861.85	111.40	113.76
41572	VIRGIE	3	3	861.85	113.82	123.74
41601	ALLEN	3	3	1,024.89	113.82	123.74
41602	AUXIER	3	3	865.14	107.28	109.56

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
41603	BANNER	3	3	865.14	113.82	123.74
41604	BEAVER	3	3	865.14	113.82	123.74
41605	BETSY LAYNE	3	3	865.14	113.82	118.54
41606	BEVINSVILLE	3	3	865.14	113.82	123.46
41607	BLUE RIVER	3	3	865.14	89.01	90.90
41612	BYPRO	3	3	865.14	113.82	122.31
41615	DANA	3	3	865.14	99.70	101.81
41616	DAVID	3	3	1,077.10	113.82	123.74
41619	DRIFT	3	3	865.14	111.25	113.61
41621	DWALE	3	3	897.85	113.82	123.74
41622	EASTERN	3	3	865.14	113.82	123.74
41630	GARRETT	3	3	865.14	105.05	107.27
41631	GRETHEL	3	3	903.90	113.82	123.74
41632	GUNLOCK	3	3	1,057.90	113.82	123.74
41635	HAROLD	3	3	865.14	110.82	113.17
41636	HI HAT	3	3	865.14	104.92	107.14
41640	HUEYSVILLE	3	3	1,111.12	113.82	123.74
41642	IVEL	3	3	1,063.52	113.82	123.74
41643	LACKEY	3	3	865.14	92.62	94.58
41645	LANGLEY	3	3	865.14	108.27	110.56
41647	MC DOWELL	3	3	865.14	113.82	118.68
41649	MARTIN	3	3	1,027.40	113.82	123.74
41650	MELVIN	3	3	865.14	113.82	123.74
41651	MINNIE	3	3	865.14	110.54	112.88
41653	PRESTONSBURG	3	3	865.14	113.82	123.74
41655	PRINTER	3	3	865.14	100.45	102.57
41659	STANVILLE	3	3	865.14	96.22	98.26
41660	TEABERRY	3	3	865.14	112.67	115.06
41663	TRAM	3	3	865.14	113.82	123.74
41666	WAYLAND	3	3	865.14	95.48	97.50
41667	WEEKSBURY	3	3	865.14	113.82	120.86
41669	WHEELWRIGHT	3	3	865.14	113.82	123.74
41701	HAZARD	3	3	966.84	113.82	123.74
41712	ARY	3	3	966.84	91.00	92.93
41713	AVAWAM	3	3	966.84	99.51	101.62
41714	BEAR BRANCH	3	3	966.84	113.82	123.74
41719	BONNYMAN	3	3	966.84	103.43	105.62
41721	BUCKHORN	3	3	966.84	82.46	89.65
41722	BULAN	3	3	966.84	113.82	123.74
41723	BUSY	3	3	966.84	113.82	123.74
41725	CARRIE	3	3	966.84	113.82	123.17

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
41727	CHAVIES	3	3	966.84	88.64	90.51
41729	COMBS	3	3	966.84	82.46	89.65
41731	CORNETTSVILLE	3	3	966.84	101.45	103.59
41735	DELPHIA	3	3	966.84	82.46	89.65
41739	DWARF	3	3	966.84	99.51	101.62
41740	EMMALENA	3	3	966.84	108.56	110.85
41745	GAYS CREEK	3	3	966.84	82.46	89.65
41746	HAPPY	3	3	966.84	82.46	89.65
41749	HYDEN	3	3	966.84	113.82	123.74
41751	JEFF	3	3	966.84	102.93	105.11
41754	KRYPTON	3	3	966.84	84.41	89.65
41759	SASSAFRAS	3	3	966.84	89.88	91.78
41760	SCUDDY	3	3	966.84	82.46	89.65
41762	SIZEROCK	3	3	966.84	82.46	89.65
41763	SLEMP	3	3	966.84	113.82	123.74
41764	SMILAX	3	3	966.84	94.11	96.10
41766	THOUSANDSTICKS	3	3	966.84	113.82	123.74
41772	VEST	3	3	966.84	113.82	123.74
41773	VICCO	3	3	966.84	112.39	114.77
41774	VIPER	3	3	966.84	87.77	89.65
41775	WENDOVER	3	3	966.84	113.82	123.74
41776	WOOTON	3	3	966.84	108.69	111.00
41777	YEADDISS	3	3	1,168.96	113.82	123.74
41804	BLACKEY	3	3	966.84	113.82	122.45
41810	CROMONA	3	3	966.84	113.10	115.50
41812	DEANE	3	3	966.84	113.10	115.50
41815	ERMINE	3	3	966.84	113.82	123.74
41817	GARNER	3	3	966.84	113.82	123.74
41819	GORDON	3	3	966.84	113.82	123.74
41821	HALLIE	3	3	966.84	82.46	89.65
41822	HINDMAN	3	3	966.84	111.11	113.47
41824	ISOM	3	3	966.84	82.46	89.65
41825	JACKHORN	3	3	966.84	86.90	89.65
41826	JEREMIAH	3	3	966.84	113.66	116.07
41828	KITE	3	3	966.84	113.82	118.97
41831	LEBURN	3	3	966.84	110.97	113.32
41832	LETCHER	3	3	966.84	113.82	116.21
41833	LINEFORK	3	3	966.84	82.46	89.65
41834	LITTCARR	3	3	1,007.79	113.82	123.74
41835	MC ROBERTS	3	3	966.84	82.46	89.65
41836	MALLIE	3	3	966.84	113.82	123.74

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
41837	MAYKING	3	3	966.84	106.29	108.54
41838	MILLSTONE	3	3	966.84	113.82	123.74
41839	MOUSIE	3	3	966.84	113.82	116.21
41840	NEON	3	3	966.84	82.92	89.65
41843	PINE TOP	3	3	966.84	98.34	100.42
41844	PIPPA PASSES	3	3	966.84	89.14	91.02
41845	PREMIUM	3	3	966.84	113.10	115.50
41847	REDFOX	3	3	966.84	86.53	89.65
41848	ROXANA	3	3	966.84	113.10	115.50
41849	SECO	3	3	966.84	113.10	115.50
41855	THORNTON	3	3	966.84	110.69	113.03
41858	WHITESBURG	3	3	966.84	113.82	123.74
41859	DEMA	3	3	966.84	94.11	96.10
41861	RAVEN	3	3	966.84	82.46	89.65
41862	TOPMOST	3	3	966.84	113.10	115.50
42001	PADUCAH	1	2	817.56	116.38	91.85
42003	PADUCAH	1	2	782.02	115.37	91.85
42020	ALMO	1	2	748.24	110.11	91.85
42021	ARLINGTON	1	2	990.64	116.38	91.85
42022	BANDANA	1	2	694.54	101.90	91.85
42023	BARDWELL	1	2	599.65	84.54	86.33
42024	BARLOW	1	2	599.65	84.31	80.11
42025	BENTON	1	2	817.02	116.38	91.85
42027	BOAZ	1	2	849.69	116.38	91.85
42028	BURNA	1	2	990.64	116.38	91.85
42029	CALVERT CITY	1	2	766.94	112.95	91.85
42031	CLINTON	1	2	714.60	104.92	91.85
42032	COLUMBUS	1	2	599.65	84.31	66.54
42033	CRAYNE	1	2	687.72	97.41	95.47
42035	CUNNINGHAM	1	2	766.94	112.95	91.85
42036	DEXTER	1	2	835.61	116.38	91.85
42037	DYCUSBURG	1	2	673.81	98.71	91.85
42038	EDDYVILLE	1	2	884.49	116.38	91.85
42039	FANCY FARM	1	2	599.65	84.31	81.88
42040	FARMINGTON	1	2	833.38	116.38	91.85
42041	FULTON	1	2	747.28	109.98	91.85
42044	GILBERTSVILLE	1	2	874.90	116.38	91.85
42045	GRAND RIVERS	1	2	664.99	97.35	91.85
42047	HAMPTON	1	2	599.65	84.31	66.54
42048	HARDIN	1	2	599.65	84.31	85.82
42049	HAZEL	1	2	656.51	96.09	91.85

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
42050	HICKMAN	1	2	655.65	95.98	91.85
42051	HICKORY	1	2	775.98	114.37	91.85
42053	KEVIL	1	2	735.30	108.13	91.85
42054	KIRKSEY	1	2	794.65	116.38	91.85
42055	KUTTAWA	1	2	759.85	111.96	91.85
42056	LA CENTER	1	2	768.87	113.24	91.85
42058	LEDBETTER	1	2	644.26	94.23	91.85
42060	LOVELACEVILLE	1	2	785.63	115.79	91.85
42061	LOWES	1	2	809.59	116.38	91.85
42064	MARION	1	2	673.81	98.71	91.85
42066	MAYFIELD	1	2	811.57	116.38	91.85
42069	MELBER	1	2	984.99	116.38	91.85
42071	MURRAY	1	2	679.25	99.58	91.85
42076	NEW CONCORD	1	2	816.39	116.38	91.85
42078	SALEM	1	2	657.35	96.22	91.85
42079	SEDALIA	1	2	689.73	101.20	91.85
42081	SMITHLAND	1	2	763.10	112.39	91.85
42082	SYMSONIA	1	2	639.65	93.48	91.85
42083	TILINE	1	2	599.65	84.31	79.73
42085	WATER VALLEY	1	2	711.22	104.42	91.85
42086	WEST PADUCAH	1	2	801.39	116.38	91.85
42087	WICKLIFFE	1	2	785.63	115.79	91.85
42088	WINGO	1	2	835.29	116.38	91.85
42101	BOWLING GREEN	1	2	642.34	102.93	91.85
42102	BOWLING GREEN	1	2	767.88	116.38	91.85
42103	BOWLING GREEN	1	2	824.40	116.38	91.85
42104	BOWLING GREEN	1	2	630.71	101.07	91.85
42120	ADOLPHUS	1	2	636.11	97.71	91.85
42122	ALVATON	1	2	747.24	115.23	91.85
42123	AUSTIN	1	2	599.65	89.01	90.90
42124	BEAUMONT	1	2	652.60	100.32	91.85
42127	CAVE CITY	1	2	772.75	116.38	91.85
42129	EDMONTON	1	2	669.36	103.06	91.85
42130	EIGHTY EIGHT	1	2	779.18	116.38	91.85
42131	ETOILE	1	2	599.65	84.31	71.60
42133	FOUNTAIN RUN	1	2	766.62	116.38	91.85
42134	FRANKLIN	1	2	646.80	94.61	91.85
42140	GAMALIEL	1	2	685.60	107.28	91.85
42141	GLASGOW	1	2	710.80	109.69	91.85
42151	HESTAND	1	2	632.75	98.71	91.85
42153	HOLLAND	1	2	738.59	115.94	91.85

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
42154	KNOB LICK	1	2	649.37	99.83	91.85
42156	LUCAS	1	2	614.05	94.11	91.85
42157	MOUNT HERMON	1	2	734.51	113.53	91.85
42159	OAKLAND	1	2	640.48	98.09	91.85
42160	PARK CITY	1	2	599.65	89.88	91.78
42163	ROCKY HILL	1	2	599.65	84.31	84.93
42164	SCOTTSVILLE	1	2	674.22	103.81	91.85
42166	SUMMER SHADE	1	2	664.22	102.19	91.85
42167	TOMPKINSVILLE	1	2	990.64	116.38	91.85
42170	WOODBURN	1	2	633.99	97.09	91.85
42171	SMITHS GROVE	1	2	913.27	116.38	91.85
42202	ADAIRVILLE	1	2	612.13	89.27	91.15
42204	ALLENSVILLE	1	2	838.31	116.38	91.85
42206	AUBURN	1	2	599.65	86.77	88.61
42207	BEE SPRING	1	2	854.30	116.38	91.85
42210	BROWNSVILLE	1	2	609.42	93.12	91.85
42211	CADIZ	1	2	908.25	116.38	91.85
42214	CENTER	1	2	638.53	98.09	91.85
42215	CERULEAN	1	2	853.96	116.38	91.85
42217	CROFTON	1	2	890.96	116.38	91.85
42220	ELKTON	1	2	717.44	105.42	91.85
42223	FORT CAMPBELL	1	2	599.65	84.31	66.65
42232	GRACEY	1	2	767.75	116.38	91.85
42234	GUTHRIE	1	2	706.98	103.81	91.85
42236	HERNDON	1	2	969.90	116.38	91.85
42240	HOPKINSVILLE	1	2	736.07	116.38	91.85
42252	JETSON	1	2	599.65	84.31	67.28
42254	LA FAYETTE	1	2	612.55	96.84	91.85
42256	LEWISBURG	1	2	894.72	116.38	91.85
42259	MAMMOTH CAVE	1	2	784.94	116.38	91.85
42261	MORGANTOWN	1	2	599.65	84.91	86.70
42262	OAK GROVE	1	2	746.99	116.38	91.85
42265	OLMSTEAD	1	2	725.05	106.54	91.85
42266	PEMBROKE	1	2	650.66	103.18	91.85
42273	ROCHESTER	1	2	806.11	116.38	91.85
42274	ROCKFIELD	1	2	700.60	107.70	91.85
42275	ROUNDHILL	1	2	697.36	102.31	91.85
42276	RUSSELLVILLE	1	2	879.70	116.38	91.85
42280	SHARON GROVE	1	2	814.79	116.38	91.85
42285	SWEEDEN	1	2	599.65	84.31	80.49
42286	TRENTON	1	2	737.23	108.41	91.85

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
42301	OWENSBORO	1	2	460.62	93.36	102.05
42303	OWENSBORO	1	2	460.62	93.36	102.05
42320	BEAVER DAM	1	2	614.54	93.98	91.85
42321	BEECH CREEK	1	2	865.82	116.38	91.85
42322	BEECH GROVE	1	2	721.24	99.08	91.85
42323	BEECHMONT	1	2	623.12	91.00	91.85
42324	BELTON	1	2	763.10	112.39	91.85
42325	BREMEN	1	2	843.61	116.38	91.85
42326	BROWDER	1	2	599.65	84.31	67.54
42327	CALHOUN	1	2	721.24	93.36	102.05
42328	CENTERTOWN	1	2	599.65	85.53	87.34
42330	CENTRAL CITY	1	2	854.06	116.38	91.85
42332	CLEATON	1	2	784.11	115.75	91.85
42333	CROMWELL	1	2	678.32	93.36	102.05
42337	DRAKESBORO	1	2	891.62	116.38	91.85
42338	DUNDEE	1	2	599.65	84.31	68.04
42339	DUNMOR	1	2	812.52	116.38	91.85
42343	FORDSVILLE	1	2	617.62	90.13	91.85
42344	GRAHAM	1	2	721.67	106.04	91.85
42345	GREENVILLE	1	2	762.33	112.39	91.85
42347	HARTFORD	1	2	645.10	94.36	91.85
42348	HAWESVILLE	1	2	771.83	93.36	95.85
42349	HORSE BRANCH	1	2	653.60	95.60	91.85
42350	ISLAND	1	2	919.85	105.17	91.85
42351	LEWISPORT	1	2	771.53	93.36	102.05
42352	LIVERMORE	1	2	724.84	84.31	83.91
42354	MC HENRY	1	2	571.31	84.31	82.64
42355	MACEO	1	2	639.41	93.36	102.05
42356	MAPLE MOUNT	1	2	460.62	93.36	102.05
42361	OLATON	1	2	678.39	99.45	91.85
42366	PHILPOT	1	2	651.48	93.36	102.05
42367	POWDERLY	1	2	571.31	86.28	88.10
42368	REYNOLDS STATION	1	2	625.67	91.37	91.85
42369	ROCKPORT	1	2	804.18	116.38	91.85
42370	ROSINE	1	2	804.18	116.38	91.85
42371	RUMSEY	1	2	974.48	111.68	91.85
42372	SACRAMENTO	1	2	794.15	90.38	91.85
42374	SOUTH CARROLLTON	1	2	784.11	115.75	91.85
42376	UTICA	1	2	646.59	93.36	102.05
42378	WHITESVILLE	1	2	721.49	93.36	100.67
42404	CLAY	1	2	652.83	101.81	91.85

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
42406	CORYDON	1	2	603.89	93.36	95.97
42408	DAWSON SPRINGS	1	2	627.36	91.62	91.85
42409	DIXON	1	2	990.64	116.38	91.85
42410	EARLINGTON	1	2	788.51	116.22	91.85
42411	FREDONIA	1	2	765.01	112.67	91.85
42413	HANSON	1	2	861.51	116.38	91.85
42420	HENDERSON	1	2	547.25	93.36	100.54
42431	MADISONVILLE	1	2	699.05	102.56	91.85
42436	MANITOU	1	2	725.89	106.67	91.85
42437	MORGANFIELD	1	2	796.56	116.38	91.85
42440	MORTONS GAP	1	2	599.65	84.31	85.18
42441	NEBO	1	2	796.56	116.38	91.85
42442	NORTONVILLE	1	2	623.12	91.00	91.85
42445	PRINCETON	1	2	808.36	116.38	91.85
42450	PROVIDENCE	1	2	668.56	104.42	91.85
42451	REED	1	2	446.76	72.85	74.39
42452	ROBARDS	1	2	666.96	93.36	102.05
42453	SAINT CHARLES	1	2	607.86	88.64	90.51
42455	SEBREE	1	2	883.48	116.38	91.85
42456	SLAUGHTERS	1	2	682.37	106.67	91.85
42457	SMITH MILLS	1	2	547.25	92.12	106.08
42458	SPOTTSVILLE	1	2	633.62	93.36	102.05
42459	STURGIS	1	2	599.65	85.29	87.09
42461	UNIONTOWN	1	2	475.54	72.73	74.27
42462	WAVERLY	1	2	524.30	80.18	81.88
42463	WHEATCROFT	1	2	775.15	116.38	91.85
42464	WHITE PLAINS	1	2	667.02	97.71	91.85
42501	SOMERSET	1	2	635.79	110.54	91.85
42503	SOMERSET	1	2	718.93	116.38	91.85
42516	BETHELRIDGE	1	2	499.63	80.31	82.01
42518	BRONSTON	1	2	576.34	86.53	88.36
42519	BURNSIDE	1	2	740.81	116.38	91.85
42528	DUNNVILLE	1	2	669.21	112.67	91.85
42533	FERGUSON	1	2	680.63	113.53	91.85
42539	LIBERTY	1	2	614.76	92.07	105.88
42541	MIDDLEBURG	1	2	590.47	92.07	105.88
42544	NANCY	1	2	738.50	116.38	91.85
42553	SCIENCE HILL	1	2	703.47	116.38	91.85
42564	WEST SOMERSET	1	2	703.15	116.38	105.88
42565	WINDSOR	1	2	560.22	92.07	105.88
42566	YOSEMITE	1	2	558.32	85.29	87.09

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
42567	EUBANK	1	2	600.56	92.07	105.88
42602	ALBANY	1	2	770.36	116.38	91.85
42603	ALPHA	1	2	590.75	91.87	91.85
42629	JAMESTOWN	1	2	778.90	116.38	91.85
42631	MARSHES SIDING	1	2	652.13	112.93	91.85
42633	MONTICELLO	1	2	674.96	116.38	91.85
42634	PARKERS LAKE	1	2	633.41	103.06	91.85
42635	PINE KNOT	1	2	789.31	116.38	91.85
42638	REVELO	1	2	609.19	84.31	77.19
42642	RUSSELL SPRINGS	1	2	590.51	84.31	78.21
42647	STEARNS	1	2	659.12	114.24	91.85
42649	STRUNK	1	2	693.24	116.38	91.85
42653	WHITLEY CITY	1	2	685.88	116.38	91.85
42701	ELIZABETHTOWN	1	2	876.50	116.38	91.85
42712	BIG CLIFTY	1	2	709.89	109.55	91.85
42713	BONNIEVILLE	1	2	599.65	90.63	91.85
42715	BREEDING	1	2	599.65	84.31	85.69
42716	BUFFALO	1	2	990.64	116.38	91.85
42717	BURKESVILLE	1	2	910.80	116.38	91.85
42718	CAMPBELLSVILLE	1	2	658.82	102.93	91.85
42721	CANEYVILLE	1	2	794.15	116.38	91.85
42722	CANMER	1	2	599.65	84.31	85.94
42724	CECILIA	1	2	879.13	116.38	91.85
42726	CLARKSON	1	2	804.51	116.38	91.85
42728	COLUMBIA	1	2	721.06	113.10	91.85
42729	CUB RUN	1	2	759.99	116.38	91.85
42732	EASTVIEW	1	2	836.12	116.38	91.85
42733	ELK HORN	1	2	777.66	116.38	91.85
42740	GLENDALE	1	2	723.61	104.30	91.85
42741	GLENS FORK	1	2	599.65	84.31	69.45
42742	GRADYVILLE	1	2	817.32	116.38	91.85
42743	GREENSBURG	1	2	804.81	116.38	91.85
42746	HARDYVILLE	1	2	635.30	97.59	91.85
42748	HODGENVILLE	1	2	670.47	96.34	91.85
42749	HORSE CAVE	1	2	599.65	86.28	88.10
42753	KNIFLEY	1	2	777.66	116.38	91.85
42754	LEITCHFIELD	1	2	638.53	98.09	91.85
42757	MAGNOLIA	1	2	791.09	116.38	91.85
42758	MANNSVILLE	1	2	734.79	113.66	91.85
42762	MILLWOOD	1	2	817.96	116.38	91.85
42764	MOUNT SHERMAN	1	2	734.51	113.53	91.85

Zip Code	Zip Code Name	PPC/Const Table	Policy Size Table	HO 00 03, HO 00 05, HO 00 08	HO 00 04	HO 00 06
42765	MUNFORDVILLE	1	2	708.97	109.40	91.85
42776	SONORA	1	2	843.62	116.38	91.85
42782	SUMMERSVILLE	1	2	746.81	115.51	91.85
42784	UPTON	1	2	701.40	100.95	91.85
42788	WHITE MILLS	1	2	725.34	104.55	91.85