

Criteria	HG2 (Broad Form) Named perils policy providing ACV coverage for the dwelling, other structures, and personal property	HG3 (Special Form) Open perils policy providing replacement cost for the dwelling and other structures, and named perils replacement cost for personal property	HG4 (Tenant) Named perils policy providing ACV coverage for personal property	HG5 (Comprehensive Form) Protection Class 1–8: Open perils policy providing replacement cost for the dwelling, other structures, and personal property	HG6 (Condo Unit Owners) Named perils policy providing replacement cost for the dwelling, and named perils ACV for personal property
<b>Dwelling Age</b>	Dwelling may be over 30 years old if wiring, heating and plumbing systems have been properly maintained or upgraded in last 30 years.	Dwelling must be less than 30 years old or have been rehabilitated in the last 30 years ( <i>updated wiring, heating and plumbing systems</i> ).	N/A	Dwelling must be less than 25 years old or have been rehabilitated in the last 15 years ( <i>updated wiring, heating and plumbing systems</i> ).	N/A
<b>Min. Dwelling Value</b>	\$60,000+	\$100,000+	N/A	\$100,000+	N/A
<b>Min. Deductible</b>	\$1,000 minimum deductible	\$1,000 minimum deductible	\$500 minimum deductible	\$1,000 minimum deductible	\$500 minimum deductible
<b>Insurance to Value</b>	Insure at a minimum of 100 percent of Actual Cash Value. - Replacement cost coverage is available by adding HG 107D	Insure at a minimum of 80 percent of replacement cost.	Replacement cost coverage is available by adding HG 90.	Insure at a minimum of 80 percent of replacement cost.	Insure at a minimum of 80 percent of replacement cost.
<b>Losses</b>	<b>New Business:</b> Property — One weather-related claim allowed. Liability — Must be claim-free for three years.				
<b>Woodburning Stoves (UL approved only)</b>	Acceptable in protection classes 1–8. Questionnaire and photos required.	Acceptable in protection classes 1–8. Questionnaire and photos required.	Acceptable in protection classes 1–8. Questionnaire and photos required.	Not acceptable. ( <i>See agent manual.</i> ) - Gas and woodburning fireplaces are acceptable.	Acceptable in protection classes 1–8. Questionnaire and photos required.

Form #	Frequently used endorsements	Endorsement description
<b>HG 90</b>	Personal Property Replacement Cost Loss Settlement	Provides RC coverage for contents of the dwelling. This coverage is automatically included on the HG 3 (Special Policy) and the HG 5 (Comprehensive Form).
<b>HG 106</b>	Additional Coverage	Provides open peril coverage for the dwelling and other structures. This coverage is automatically included on the HG 3 (Special Policy) and the HG 5 (Comprehensive Form).
<b>HG 107D</b>	Dwelling and Other Structures — Replacement Cost Loss Settlement	Provides replacement cost coverage for buildings ~ 80 percent coinsurance required. This coverage is automatically included on the HG 3 (Special Policy) and HG 5 (Comprehensive Form).
<b>HG 318</b>	Dwelling Repair or Replacement Cost Coverage	Increases Replacement Cost Coverage on the Dwelling shown on the Declaration by up to 25 percent. Insure to 100 percent.
<b>HG 319</b>	Water Backup Through Sewer or Drain Coverage	Coverage for water which backs up through sewers or drains or overflows from sump pump. For limits greater than \$25,000 a water alarm and flapper valve must be installed. Also, dwellings with a sump pump must be equipped with a battery backup sump pump, a municipal water powered sump pump, or a permanently installed auto start generator with an auto transfer switch. \$50,000 maximum coverage — \$500 Deductible applies.
<b>HG 320</b>	Additional Coverage — Personal Property	Provides open perils coverage on personal property (HG 4 and HG 6 only).
<b>HG 322</b>	Limited Roofing Coverage	Required when roofs are greater than 15 years old. Amends the loss settlement on roofs from RC to ACV.
<b>HG 386D</b>	Functional Replacement Cost — Dwellings	Provides replacement cost coverage for dwellings when original construction includes obsolete, antique or custom construction materials and methods, and permits policy to be issued with an amount of insurance equivalent to market value. Insured signature required.
<b>HG 432</b>	Home-Guard Plus Endorsement (applies to HG 3 and HG 5 only)	Additional coverage and increased limits are added to the DHG policy.
<b>HG 4900</b>	Equipment Breakdown Coverage	Pays for mechanical breakdown, electrical system, and pressure equipment damage resulting in direct physical damage to covered equipment caused by an equipment breakdown.
<b>PL 1946</b>	Incidental Agricultural Activity	40 acres or less. Up to 10 head of livestock.
<b>PL 1976</b>	Farm Landowner's Liability Coverage	Provides coverage for a farm away from residence premises, rented to others, when farming is not the insured's primary occupation.

## REQUIRED INFORMATION

- Two photos of home, taken from opposite sides capturing all four corners. Include a photo of any sheds or outbuildings, fireplace, woodstove, etc.
- Replacement Cost Estimator must be completed through [gmrconline.com](http://gmrconline.com) at the time of submission (MS&B). Please enter the MS&B number in the appropriate field on PLO.
- Supporting Insurance Requirement: Effective 1/1/13, the policyholder's personal auto policy must be written through GMRC or GSI to be eligible for a Home-Guard® policy. Please refer to your Agent Manual for auto/home discount percent.

## ADDITIONAL INFORMATION

- Identity theft coverage is included at no charge — \$15,000 of coverage, plus the CyberScout™ (formerly Identity Theft 911) service to assist insureds.
- Restricted Dogs — including, but not limited to, Pit Bulls, Dobermans, Rottweilers, Chows, Wolf Hybrids and Presa Canarios.
- Woodburning stoves (UL approved only). Grinnell Mutual's Solid Fuel Burning Checklist, GMRC 512A, and photos, are required with the application to determine eligibility. Solid fuel burning appliances are not eligible in the HG5 program. Also not eligible in Protection Class 9 or 10 and may not be installed in any garage.
- The PLO quoting system is a rating tool only. Does not apply underwriting guidelines.
- Log homes are not acceptable.
- Homes with t-lock shingles, shake, rolled, or flat roofs are not eligible.
- All policies attach the Automatic Inflation Protection (HG 459) that will apply an inflation guard factor at every renewal.
- Please refer to the Agent Manual for a list of available discounts

**Note:** This information represents an overview of the Grinnell Mutual Direct Home-Guard Program, but does not represent a complete listing of guidelines, coverages, endorsements, or exclusions. Refer to your Agent Manual or your underwriter for additional details.

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## MSB DWELLING DEPRECIATION TABLE

Effective Age in Years	Mainstreet Valuation with Satisfactory Condition Depreciation percent
1	1
2	2
3	2
4	3
5	4
6	5
7	6
8	7
9	8
10	9
11	10
12	11
13	12
14	13
15	15
16	16
17	17
18	19
19	20
20	21
21	22
22	23
23	24
24	26
25	27
26	29
27	31
28	33
29	34
30	36
31	38
32	40
33	42
34	44
35	45
36	47
37	49
38+	50