

RATES

State National Fire Insurance Company offers two different methods of rating, one method for house contents and another for mobile home contents.

RATING HOUSES

Fire insurance rates for house contents are based on classifications designated for various cities and towns by the Rating Bureau according to fire protection, water supply, previous fire losses, etc. Ratings for Classes 1-4 are assigned accordingly. Any place not listed on our most recently published rate class listing and property located outside the corporate limits of rated towns or the boundaries of Fire Protection Districts is Class 4, regardless of how near to the boundary it may be. Rates will vary according to dwelling construction (masonry vs. frame).

RATING MOBILE HOMES

Fire insurance rates for mobile home contents are based on zones designated for various areas of the state according to hurricane and tornado frequency and previous loss experience. There is a listing of parishes and counties by zones in this underwriting Guidelines. All areas inside each parish, whether inside a city or not, is rated according to the zone the parish falls in.

LIMITS**1. CONTENTS**

Maximum coverage on household contents:

Permanent Dwelling---inland	-\$ 40,000
Mobile homes	-\$ 10,000
Permanent Dwelling—coastal	-\$ 40,000

ADDITIONAL BENEFITS

- Will pay fire department charges up to \$250 if billed.
- 10% of basic contents limit of liability for loss by a peril insured against to properly covered while anywhere in the world. This coverage does not apply to rowboats or canoes.

POLICY LIMITATIONS

- Limit clothing to 10% of basic contents limit of liability.
- Limit coverage on jewelry, firearms and furs to \$250.00 each category unless additional optional coverage is purchased.

- Limit coverage on indirect loss for food to \$100.
- Limit coverage on satellite devices on interior to \$250.
- There is a \$100 deductible per occurrence on all lightning losses.

2. LIVING EXPENSE BENEFIT

When an additional premium is paid for this coverage.

Only one rider can be issued per household. Benefit pays 10% of face amount divided by 8 and paid for a maximum of eight weeks.

The policy should be consulted for exact contract conditions.

3. ADDITIONAL COVERAGE FOR JEWELRY, FIREARMS AND FURS.

When an additional premium is paid for this coverage.

We will pay for the repair or replacement of Jewelry up to a maximum of 10% of the Basic Contents Limit of Liability. We will pay for the repair or replacement of Firearms and Furs up to a maximum of 50% of the Basic Contents Limit of Liability. This benefit is payable in addition to the Special Limit of Liability. This optional coverage does not change the Basic Contents Limit of Liability.

4. COASTAL PARISHES –LOUISIANA

Cameron, Iberia, Jefferson, Lafourche, Plaquemines, St. Bernard, St Mary, Terrebonne and Vermillion.

COASTAL

Louisiana

Cameron	St. Bernard
Iberia	St. Mary
Jefferson	Terrebonne
Lafourche	Vermillion
Plaquemines	

CLASSIFICATION CONVERSION

ZONE	ZONE	ZONE	ZONE
1	2	3	4
1,2,3,4	5,6	7,8	9,10

IF CLASSIFICATION CHANGES ARE NEEDED LOOK AT THE NUMBERS AT THE BOTTOM AND CHANGE TO NUMBERS AT TOP OF LINE.

MOBILE HOMES
LOUISIANA FIRE INSURANCE
RATING ZONES BY PARISH

<u>PARISH</u>	<u>ZONE</u>
Acadia	9
Allen	7
Ascension	7
Assumption	8
Avoyelles	4
Beauregard	7
Bienville	1
Bossier	1
Caddo	2
Calcasieu	10
Caldwell	1
Cameron	9
Catahoula	4
Claiborne	2
Concordia	5
DeSoto	1
E. Baton Rouge	8
East Carroll	1
East Feliciana	8
Evangeline	8
Franklin	2
Grant	4
Iberia	8
Iberville	7
Jackson	1
Jefferson	12
Jefferson Davis	8
Lafayette	8
Lafourche	12
LaSalle	4
Lincoln	1
Livingston	8
Madison	3
Morehouse	3
Natchitoches	6
Orleans	11
Ouachita	1
Plaquemines	11
Pointe Coupee	7
Rapides	5
Red River	1
Richland	2
Sabine	5

St. Bernard	11
St. Charles	11
St. Helena	7
St. James	7
St. John the Baptist	7
St. Landry	8
St. Martin	8
St. Mary	7
St. Tammany	8
Tangipahoa	8
Tensas	4
Terrebonne	11
Union	2
Vermillion	9
Vernon	5
Washington	8
Webster	2
W. Baton Rouge	7
West Carroll	3
West Feliciana	7
Winn	5