



**FMI**

*Insuring Kansans Since 1896*

**FARMERS MUTUAL  
INSURANCE COMPANY**

**Liability Program  
Personal/Farm Personal  
and  
Premises Only**

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**Forms List****PERSONAL/FARM PERSONAL LIABILITY COVERAGE**

FORM	EDITION	TITLE
GL-1	1.0	Personal Liability Coverage
GL-2	1.0	Farm Personal Liability Coverage
GL-5	1.0	Additional Policy Conditions - Personal
GL-5 KS	1.0	Additional Policy Conditions - Kansas - Farm Personal
GL-10	1.0	Punitive Damage Exclusions
GL-15	1.0	Amendment to Policy Terms
GL-37	1.0	Amendment to Policy Terms
GL-70	1.0	Additional Insured
GL-71	1.0	Additional Insureds
GL-72	1.0	Additional Insureds and Additional Residences
GL-73	1.0	Additional Residences or Farms Rented to Others
GL-76	1.0	Employers Liability - Farm Employees
GL-77	1.0	Fire Legal Liability - Farms
GL-78	1.0	Fruit or Vegetable Picking - By Public
GL-79	1.0	Medical Payments for Business Visitors
GL-80	1.0	Office, Professional, Private School or Studio Occupancy
GL-81	1.0	Personal Injury Endorsement
GL-82	1.0	Watercraft
ML-223	2.0	Lead Liability Exclusion

**PREMISES ONLY LIABILITY COVERAGE**

FORM	EDITION	TITLE
GL-600	6-88	Commercial Liability Coverage (Premises Only)
CL-100	10-84	Common Policy Conditions
CL-122	8-87	Amendatory Endorsement
GL-890	1.0	Lead Liability Exclusion

# PERSONAL/FARM PERSONAL, RENTERS LIABILITY AND PREMISES LIABILITY PROGRAM

## **Rule 1 - Eligibility**

### **1.1 Personal Liability Coverage**

Personal Liability Coverage may be provided as an endorsement to a fire policy for a person maintaining a residence in a one or two family dwelling.

GL-1 - Personal Liability Coverage

### **1.2 Farm Personal Liability Coverage**

Farm Personal Liability Coverage may be provided as an endorsement to a fire policy for a person maintaining:

- a. A residence in a one or two family dwelling; and,
- b. Building(s) or land used for farming.

Farming includes the operation of roadside stands and farm markets used for the sale of the insured's own farm products.

GL-2 - Farm Personal Liability Coverage

The following must be referred to the company for determination of eligibility:

- Manufacturing, processing, freezing or dehydrating operations.
- Poultry factories.
- Roadside stands in excess of 250 square feet.
- Race horse operations.
- Incorporated farms, unless the corporation owns or leases the farm and is financially controlled by the insured.

### **1.3 Renters Liability Insurance**

A person who rents or leases a one or two family dwelling or who rents or leases a private apartment in a multifamily living unit is eligible for Personal or Farm Personal Liability Coverage as an endorsement to a fire policy.

**GL-1 - Personal Liability Coverage or**

**GL-2 - Farm Personal Liability Coverage**

### **1.4 Premises Only Liability Coverage**

Premises Only Liability Coverage described in Rule 6 may be provided as an endorsement to a fire policy for a one or two family dwelling.

## **Rule 2 - Coverages and Limits - Personal/Farm Personal Coverages**

### **2.1 Mandatory Coverages**

The following is a general description of the coverages provided by Forms GL-1 and GL-2. The policy forms state the complete conditions.

#### **2.1.1 Coverage L - Liability**

Coverage L pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence arising out of the insured premises or the insured's personal activities.

#### **2.1.2 Coverage M - Medical Payments to Others**

Coverage M pays medical expenses, incurred by persons who are not insureds, for bodily injury related to the insured premises or the insured's personal activities.

### **2.2 Limits of Liability**

The basic limits of liability for each coverage are:

**Coverage L - \$25,000 Per Occurrence**

**Coverage M - \$500 Per Person**

**\$25,000 Per Accident**

Higher limits of liability for Coverage L and M are shown in the Rate Pages. All mandatory and optional coverages must be written at the same time.

## **Rule 3 - Policywriting**

### **3.1 Policy Issue - Personal/ Farm Personal Coverage**

The Personal and Farm Personal Liability Coverages described in this manual may be issued as endorsements to fire policies only.

The fire policy conditions that address assignment, cancellation, change, inspections and examinations of books also govern the Personal or Farm Personal Liability coverage.

Fire and Personal Liability Package

..... Fire Policy +GL-1

Fire and Farm Personal Liability Package

..... Fire Policy +GL-2

### **3.2 Policy Issue - Premises Only Coverage**

The Premises Only Liability Coverage described in this manual may be issued as an endorsement to a fire policy only.

The fire policy conditions that address assignment, cancellation, change, inspections and examinations of books also govern the Premises Only Liability coverage.

Fire and Premises Only Liability Package

..... Fire Policy +GL-600

#### **3.2.1**

When the named insured is also the owner/occupant or tenant/occupant of the insured premises, the final rate determined in Rule 5 is reduced by 10%

#### **3.2.2**

The Premises Only Liability Coverage described in Rule 6 of this manual may be issued as an endorsement to a fire policy insuring a one or two family dwelling.

### **3.3 Mandatory Endorsements**

Mandatory Endorsements for GL-1 and GL-2 Only

Additional Policy Conditions (PL) ..... GL-5

Additional Policy Conditions (FPL) ..... GL-5 KS

Punitive Damage Exclusion ..... GI-10

Amendment to Policy Terms ..... GL-15

Amendment to Policy Terms ..... GL-37

Lead Liability Excursion Endorsement ..... ML-223

### **3.4 Policy**

When coverage is endorsed to a fire policy it must be written for the term of the fire policy. When coverage is added after the inception date of the fire policy the premium will be prorated for the remaining term of the fire policy.

### **3.5**

This rule does not apply.

### **3.6 Additional Interest - Personal/Farm Personal Coverages**

#### **3.6.1 Interests Permitted**

Personal or Farm Personal Liability Coverages may be extended to include the additional interests described below at no additional premium charge. Coverage is limited to the specific insurable interest in the premises or operations.

- 1) A corporation that owns or leases the premises and is financially controlled by the insured and that has no other interest than the premises or farming operation.
- 2) Farm Managers.
- 3) A person or organization with an interest in the insured's location, except as specified in 3.6.2.

Endorsement GL-70 Additional Insured

#### **3.6.2 Interests Not Permitted**

A tenant or lessee may not be included as an Additional Interest under the Personal or Farm Personal Coverages except as noted below.

Note: A tenant or lessee with a financial interest in the Farming Operation may be added as an additional insured under Rule 5.1.2.

### **3.7 Additional Interests - Premises Only Coverage**

This Rule does not apply.

### **3.8 Cancellation or Reduction in Limits of Liability or Coverages**

Mandatory coverages may not be cancelled unless Personal, Farm Personal or Premises Only Liability Coverage is cancelled.

Coverage must be cancelled in accordance with the terms of applicable cancellation provisions as provided by the fire policy.

Return premium, if any, is computed on a pro rata basis.

### **3.9 Premium**

#### **3.9.1 Returned Checks**

Rules for Returned Checks will be governed by the manual rules for the fire policy to which coverage is endorsed.

#### **3.9.2 Whole Dollar Premium**

Premium should be rounded to the nearest whole dollar only when computing the **Final Premium Amount** for a policy. Final premium amounts should always be rounded to the nearest whole dollar.

In the event of cancellation by the Company, the returned premium may be carried to the next highest whole dollar.

#### **3.9.3 Premium Payment**

Permission is granted to pay the premium in accordance with the premium payment plan authorized for the fire policy provided the fire policy is being paid using the same provisions.

## **Rule 4 - Premium Determination - Personal/Farm Personal Coverages**

(Refer to Rule 6 for premium determination for Premises Only Liability Coverage. Exception: premium determination for those risks eligible under Rule 3.2.1 will be determined using Rule 4 as described below.)

### **4.1 Rating Basis**

The rating basis shown for each classification described in Rule 5 is used to calculate the premium for the various Personal and Farm Personal Liability exposures and the Premises Only Liability Coverage described in Rule 3.2.1.

When the rating basis is "receipts", the rate for the applicable classification applies per each \$100 in gross receipts charged by the insured for the covered exposure.

### **4.2 Required Coverages**

Coverage is required for the following exposures if they exist:

All residence premises of the named insured.

All domestic employees of the named insured not covered or required to be covered by workers' compensation insurance. A charge is required for domestic employees in excess of two.

All farm premises of the named insured.

### **4.3 Calculation of Premium**

The premium is computed as follows:

#### **4.3.1**

Use Rule 5 to determine the classifications for all required and optional coverages. Calculate the number of rating bases for each classification.

#### **4.3.2**

Use the Personal/Farm Personal Coverage Rate Pages to obtain the rates, at the appropriate limit, for the classification.

#### **4.3.3**

If applicable, add the charges for higher Medical Payments limits to the rates determined in 4.3.2.

#### **4.3.4**

Multiply the rates determined in 4.3.3 by the respective number of rating bases determined in 4.3.1. The sum of these products is the policy premium.

#### **4.3.5**

Add this premium to the final fire policy premium.

# Rule 5 - Classifications: Personal/Farm Personal Coverages

## 5.1 Classifications that apply to Personal Liability (PL) and Farm Personal Liability (FPL) and Premises Only Liability eligible under Rule 3.2.1

### 5.1.1 Residences

A residence includes incidental garages and stables. Each portion of an additional residence to be insured must be individually rated.

All residence premises of the named insured.

All domestic employees of the named insured not covered or required to be covered by workers' compensation insurance. A charge is required for domestic employees in excess of two.

#### 5.1.1.1 Required Coverages

Coverage is required for the following exposures if they exist:

All farm premises of the named insured.

## Personal Liability Section

<u>Code No.</u>		<u>Rating Basis</u>
700	<b>Initial Residence - one family</b> .....	each
The Following are added to the 700 basic Initial Residence for the Additional Interests described:		
701	<b>Additional Charge for a Two Family Dwelling</b> .....	one
	This charge is in addition to the premium for Code No.700. Report the combined premium using code No. 701.	
702	<b>Additional Residences Maintained by the Named Insured</b> .....	each
703	<b>Additional Residences Maintained by Other Residents of the Named Insured's Household</b> .....	each
	<u>Endorsement GL-72</u> - Additional Insureds and Additional Residences	
703	<b>Private Residences for Rental or Sale, Not Occupied by an Insured, with or without Incidental Office, Professional, Private School or Studio Occupancy</b> .....	each
	<u>Endorsement GL-73</u> -Additional Residences or Farms Rented to Others	
704	<b>Additional Residences for Incidental Office, Professional, Private School or Studio Occupancy by an Insured</b> .....	each
	This applies to all of the classifications shown above. <u>Endorsement GL-80</u> - Office, Professional, Private School or Studio Occupancy	
706	<b>Two Family Dwelling for Rental or Sale, Not Occupied by an Insured, With or Without Incidental Office, Professional, Private School or Studio Occupancy</b> .....	each
	<u>Endorsement GL-73</u> -Additional Residences or Farms Rented to Others	
	If two or more persons co-own and occupy separate portions of a two to four family dwelling, a single policy may be issued to cover these persons as named insureds. Compute premium for each portion using <b>Code No. 700</b> . <u>Endorsement GL-71</u> - Additional Insureds	

**5.1.2 Additional Insureds**

<u>Code No.</u>		<u>Rating Basis</u>
711	<b>Additional Insureds - Other Residents of the Named Insured's Household...</b> each <u>Endorsement GL-72</u> - Additional Insureds and Additional Residences	

**5.1.3 Business Activities**

This Rule does not apply.

**5.1.4 Employer's Liability - Domestic Employees**

<u>Code No.</u>		<u>Rating Basis</u>
725	<b>Employer's Liability - Domestic Employees</b> ..... each (in excess of two)	
	This applies only when employer's liability coverage for domestic employees is not provided or required to be provided by a Workers' Compensation Policy.	

**5.1.5 Medical Payments - Incidental Business Visitors**

<u>Code No.</u>		<u>Rating Basis</u>
728	<b>Medical Payments for Business Visitors</b> ..... per location This does not include nurseries or nursery schools. <u>Endorsement GL-79</u> - Medical Payments for Business Visitors	

**5.1.6 Personal Injury**

<u>Code No.</u>		<u>Rating Basis</u>
730	<b>Personal Injury</b> ..... per policy <u>Endorsement GL-81</u> - Personal Injury Endorsement	

**5.1.7**

This rule does not apply.

**5.1.8 Watercraft**

<u>Code No.</u>		<u>Rating Basis</u>
<b><u>Inboard Motor Boats</u></b>		
735	Less than 26 ft., under 16 mph ..... per boat	
736	Less than 26 ft., 16-30 mph ..... per boat	
737	Less than 26 ft., over 30 mph ..... per boat	
<b><u>Inboard &amp; Inboard/Outboard Motor Boats &amp; Sailboats with Auxiliary Power</u></b>		
738	26-40 ft., under 16 mph ..... per boat	
739	26-40 ft., 16-30 mph ..... per boat	
740	26-40 ft., over 30 mph ..... per boat	
737	Over 40 ft., under 16 mph ..... per boat	
740	Over 40 ft., 16-30 mph ..... per boat	
741	Over 40 ft., over 30 mph ..... refer to company	
<b><u>Sailboats without Auxiliary Power</u></b>		
736	26-40 ft. .... per boat	
741	Over 40 ft. .... refer to company	

**5.1.8 Watercraft**

(Continued)

**Outboard Motors**

<b>Code No.</b>	<b>Description</b>	<b>Code No.</b>
742	Over 25 but less than 50 hp .....	per motor
743	50 hp and over .....	per motor

For rating purposes, combine the horsepower of all outboard motors regularly used together with a single watercraft owned by the insured.

**Houseboats**

744	26 ft. or more, not self-propelled .....	each
745	26 ft. or more, motive power .....	each

Houseboats less than 26 feet in length that are powered by motors of 24 horsepower or less are rated as Code No. 702 00.  
Endorsement GL-82 - Watercraft

**5.2 Classifications that Apply to Farm Personal Liability Only**

**5.2.1 Farms**

The **Initial Farm Premises** means the principal farm premises, including a one family residence and farm buildings, and all additional farm land without buildings, maintained by the insured in connection with the principal farm premises.

An **Additional Farm Premises** means other farm premises with or without buildings, and farm land without buildings, maintained by the insured in connection with the additional farm premises.

<b>Code No.</b>	<b>Description</b>	<b>Rating Basis</b>
750	Initial Farm Premises: Not more than 160 Acres .....	each
751	Initial Farm Premises: Over 160, But not more than 500 acres .....	each
752	Initial Farm Premises: Over 500 Acres .....	each

The following charges are in addition to the premium for Code Nos. 750, 751, and 752.

777	Additional Charge for a Two Family Dwelling .....	one
704	Incidental Office (other than a farm office), Professional, Private School or Studio Occupancy by an Insured .....	each
	This applies to all of the classifications shown above. <u>Endorsement GL-80 - Office, Professional, Private School or Studio Occupancy</u>	
705	Private Residences for Rental or Sale, Not Occupied by an Insured, with or without Incidental Office, Professional, Private School or Studio Occupancy .....	each
	<u>Endorsement GL-73 -Additional Residences or Farms Rented to Others</u>	
753	Additional Farm Premises .....	each
	(Add for each location with outbuildings.)	
754	Farm Premises for Rental or Sale, Including Buildings, Not Occupied by an Insured .....	each
	<u>Endorsement GL-73 -Additional Residences or Farms Rented to Others</u>	
755	Farm Land for Rental or Sale, without Buildings .....	each
	<u>Endorsement GL-73 -Additional Residences or Farms Rented to Others</u>	

- Note:** 754 and 755
- a. May be endorsed to either PL or FPL
  - b. Add for Each separate parcel or location

(Cont.)

**5.2.1 Farms**

(Cont.)

If the insured resides at a location separate from the farm premises, that residence is rated as Code No. **702**.

If two or more persons co-own and operate a farm and maintain separate households on the farm premises, a single policy may be issued to cover these persons as named insureds. Compute the Farm Personal Liability premium for one household using the accumulated acreage, and compute the Personal Liability premium for the other household.

Endorsement GL-71 - Additional Insureds

**5.2.2 Custom Farming**

This rule does not apply.

**5.2.3 Employers Liability - Farm Employees**

The number of exposure bases is the estimated maximum number of employees employed at any one time during the policy term. These classifications do not include clerical office employees or salespersons.

These classifications apply only when Employers' Liability Coverage for Farm Employees is not provided or required to be provided by a Workers' Compensation Policy.

<u>Code No.</u>		<u>Rating Basis</u>
765	<b>Employer's Liability and Employee's Medical Payments</b> Farm Employees Working 180 Days or More .....	each
766	<b>Employer's Liability and Employee's Medical Payments</b> Farm Employees Working 41-179 Days .....	each
767	<b>Employer's Liability and Employee's Medical Payments</b> Farm Employees Working 40 Days or Less .....	per 100 man-days
	<u>Endorsement GL-76 - Employer's Liability - Farm Employees</u>	

**5.2.4 Fire Legal Liability - Farms**

<u>Code No.</u>		<u>Rating Basis</u>
770	<b>Fire Legal Liability - No Deductible</b> .....	per location
771	<b>Fire Legal Liability - \$50 Deductible per Occurrence</b> .....	per location
	<u>Endorsement GL-77 - Fire Legal Liability - Farms</u>	

**5.2.5**

**Fruit or Vegetable Picking - By Public**

<u>Code No.</u>		<u>Rating Basis</u>
775	<b>Fruit or Vegetable Picking - By Public - No Off Ground</b> .....	receipts
776	<b>Fruit or Vegetable Picking - By Public - Including Off Ground Picking</b> .....	receipts

**Rule 6 - Premises Only Liability Coverage**

Policywriting instructions for Premises Only Liability Coverage are included under Rule 3.

**6.1 Eligibility**

Premises Only Liability Coverage may be provided for a person or an organization owning or leasing a one or two family dwelling.

GL-600 - Commercial Liability Coverage (Premises Only)

**6.2 Mandatory Coverages**

The following is a general description of the coverages provided by Form GL-600. The policy forms state the complete conditions.

**6.2.1 Coverage L - Bodily Injury Liability and Property Damage Liability**

**Coverage L** pays on behalf of the insured for damages due to bodily injury and property damage arising out of the ownership, maintenance or use of the insured premises and incidental operations related to the insured premises.

### **6.2.2 Coverage M - Medical Payments**

**Coverage M** pays medical expenses, incurred by persons who are not insureds, for bodily injury related to the insured premises.

## **6.3 Coverage O - Fire Legal Liability**

**Coverage O** pays for property damage to rented premises. When the insured premises are rented to the insured, Coverage O may be added at the additional premium shown in the Premises Only Rate Pages.

Show Limit on Declarations Page.

**Note:** When the insured premises are owned by the insured, make an entry on the Declarations Page that **Coverage O** does not apply.

## **6.4 Limits of Liability**

### **6.4.1 Per Occurrence Limit**

A per occurrence limit applies to the total of sums payable under all applicable coverages (**Coverage L, M and O** combined) for a single occurrence. The basic per occurrence limit is **\$25,000**. Subject to the per occurrence limit, the basic **Coverage M** per person limit is **\$1,000**.

Higher per occurrence and per person limits are available at the charges shown in the Premises Only Rate Pages.

Show per occurrence and per person limits on the **Declarations**.

### **6.4.2 Annual Aggregate Limit**

An annual aggregate limit applies to the sum of all payments made during an annual policy term. Premises Only rates contemplate a general aggregate limit equal to twice the per occurrence limit. A higher annual aggregate limit may be provided at the additional charge shown in the Premises Only Rate Pages.

Show the Aggregate Limit on the Declarations Page.

## **6.5 Calculation of Premium**

The premium is calculated as follows:

### **6.5.1**

Use the Premises Only Rate to obtain the basic premium charge for each covered dwelling. If applicable, include the additional charge for increasing the Coverage M limit.

### **6.5.2**

Adjust the basic policy premium for each covered dwelling by adding the charge for each incidental office, professional, private school or studio occupancy. Include the charge for increasing the Coverage M limit if applicable.

### **6.5.3**

Add together the adjusted premium charge for all covered dwellings.

### **6.5.4**

If Coverage O applies, add the appropriate premium charge to the sum of the charges determined in 6.5.3.

### **6.5.5**

If a higher annual aggregate limit is elected, apply the appropriate surcharge to the premium determined in 6.5.4.

### **6.5.6**

Add the Total premium to the final fire policy premium.

## **6.6 Mandatory Endorsements**

The following endorsements are required on all policies.

Endorsement CL-122 - Amendatory Endorsement

Endorsement GL-890 - Lead Liability Exclusion

## **Rule 7 - Territorial Definitions**

### **Territory      Description**

- |   |  |
|---|--|
| 1 | City of Wichita and all territory within five miles of the city limits, and all the following townships in Johnson and Sedgwick counties:<br><br>Delano, Gypsum, Kechi, Minneha, Mission, Park, Payne, Riverside, Shawnee, Waco, Wichita and all of Wyandotte county, except the townships of Delaware and Prairie |
| 2 | Remainder of State.  |

## Personal/Farm Personal Coverage Annual Premiums Territory: "ALL"

LIMITS: , 000 OMITTED; INCLUDES \$500 MED PAY

Class Code		\$25	\$50	\$100	\$300	Each Add'l \$500 Med Pay
700	Initial Residence, 1 Family	\$20	\$24	\$26	\$35	3.00
701	Addition for 2 Family Dwelling	10	12	13	17	1.00
702	Additional Residence of Insured	3	4	4	5	1.00
703	Additional Residence, Others	6	7	7	8	1.00
704	Incidental Office, Studio, etc.	5	6	7	9	1.00
705	Private Residence, For Rental or Sale	6	7	7	8	1.00
706	2 Family Dwelling, For Rental or Sale	9	10	11	13	1.00
711	Additional Insureds	3	4	4	5	1.00
725	Employee Liability-Domestic Employees	3	4	4	5	1.00
728	Medical Payment-Business Visitors	-	-	-	-	4.00
+ 730	Personal Injury	7	8	9	12	- -
735	Boats	12	14	16	21	2.00
736	Boats	25	30	33	44	3.00
737	Boats	62	73	81	108	8.00
738	Boats	32	38	42	56	4.00
739	Boats	50	59	66	87	6.00
740	Boats	93	110	122	162	12.00
742	Boats	5	6	7	9	2.00
743	Boats	9	11	12	16	3.00
744	Houseboats, 26 Ft. +	17	19	22	29	2.00
745	Houseboats, 26 Ft. +, Motive Power	28	32	36	48	3.00
750	Initial Farm Premises, 160 Acres -	40	47	52	70	3.00
751	Initial Farm Premises, 160--500 Acres	55	65	72	96	3.00
752	Initial Farm Premises, 500 Acres +	72	85	94	125	3.00
753	Additional Farm Premises	13	15	17	23	1.00
754	Farm Premises for Rental or Sale	18	21	24	31	1.00
+ 755	Farm Land for Rental or Sale, No Bldgs	2	2	3	3	- -
765	Emp. Liab. Working 180 Days +	23	27	30	39	1.00
766	Emp. Liab. Working 41-179 Days	9	11	12	16	1.00
767	Emp. Liab. Working 40 Days or Less	8	9	10	14	1.00
+ 770	Fire Legal Liab., No Deduct	12	14	16	21	- -
+ 771	Fire Legal Liab., \$50 Deduct/Occrn.	8	9	10	14	- -
775	Fruit/Veg. Picking, No off-ground	0.40	0.47	0.52	0.70	0.05
776	Fruit/Veg. Picking, Inc. off-ground	0.78	0.92	1.02	1.36	0.05
777	Additional 2 Family Dwelling	10	12	13	17	1.00

+ Rates Do Not Include Medical Payments

**Premises Only Coverage      Annual Premiums**

LIMITS: , 000 OMITTED; INCLUDES \$1,000 MED PAY

Territory	Increase Med Pay To:					
	\$25	\$50	\$100	\$300	\$2,000	\$5,000
All						
1 Family	\$35	\$39	\$42	\$48	\$3	\$9
2 Family	52	58	63	71	5	14
For Each Incidental Office, Professional, Private School or Studio Occupancy						
Add:	\$10	\$12	\$13	\$15	\$2	\$5

**Rule 6.3 Coverage O - Fire Legal Liability**

Limit	Premium
\$ 25,000	\$ 10
50,000	15
100,000	20
250,000	75

**Rule 6.4.2 Annual Aggregate Limit**

Aggregate/Occurrence Multiple	Surcharge
2	See Basic Premiums
3	1 %
4	2 %
5	3 %