

PREMIUMS

Following the instructions on this page will allow you to quote the annual premium for a policy in our Homeowner and Dwelling Property Programs. We now have a base premium rating program. We have endeavored to make the rating program accurate. However, if the premium developed through the rating program differs from the actual premium listed on the Declarations page, the actual premium on the Declarations page will prevail.

The premium rating program provides the base premium without endorsements. Premiums for the endorsements are found on this page under the Homeowner or Dwelling Property headings (scroll down). For seasonal dwellings, see under the Dwelling Property heading.

Scroll down to the Homeowner or Dwelling Property Program headings to access the rating program. Note the minimum mandatory deductibles listed just below.

MINIMUM MANDATORY DEDUCTIBLES

Coverage limit \$75,000 to \$149,999 - \$500 deductible. You may request a higher deductible.

Coverage limit \$150,000 to \$200,000 - \$1000 deductible. You may request a higher deductible.

TERRITORIES (FOR HOMEOWNER PROGRAM ONLY)

For information on the Territory, click on the "What's This?" box under the title "Territory Name" in the rating program.

PROTECTION CLASS

If you are unaware of the Insurance Services Office (ISO) Protection Class for the property, you may E-MAIL us for this information. See just below for the information we need. DO NOT CALL US. Our e-mail is planmanager@wisinsplan.com. We will endeavor to be accurate and to provide a one-day turn around. The final determination of the Protection Class will be made after the inspection of the property has been completed.

Provide the following information when inquiring about a Protection Class:

The address of the property including county, and

Whether the property is located within 1000 feet of a fire hydrant.

If the property is not located within 1000 feet of a fire hydrant, provide the Township where the property is located, the name of the servicing Fire Department, and the distance from the property to the Fire Department (road miles).

Some larger cities and their Protection Class.

Milwaukee - 2

Racine - 2

Kenosha - 2

Madison - 3

Sheboygan - 2

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- Appleton - 2
- Green Bay - 2
- Marinette - 3
- Superior - 5
- Beloit - 3
- Janesville - 3

PROBLEMS

If you have problems with the rating program, call us at 414.291.5353. Please do not call for Protection Class inquiries. Use e-mail only.

HOMEOWNER PROGRAM - access to rating program and endorsement premiums.

Please review the Homeowner Program page of this website for important information on items such as limits and causes of loss. The premiums shown in the rating program are for the annual base premium only. Premiums for the endorsements are shown below.

>>>>To access the premium rating program click: [HOMEOWNER RATING PROGRAM.](#)

The endorsement premiums are shown below. To return to this page use the back arrow on your browser.

HOMEOWNER PROGRAM - ENDORSEMENTS

INCREASED LIMIT - ON PREMISES THEFT ENDORSEMENT

\$1000 limit included in policy

Deductible listed is deductible for policy - not only this endorsement

Limit/Deductible	\$250	\$500	\$1000	\$2500
\$2000	\$41	\$38	\$36	\$31
\$3000	\$57	\$54	\$50	\$44
\$4000	\$66	\$62	\$57	\$50
\$5000	\$70	\$66	\$61	\$54

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INCREASED LIMIT FOR OTHER STRUCTURES ENDORSEMENT

10% of Coverage A included in policy

Deductible listed is deductible for policy - not only this endorsement

Deductible	\$250	\$500	\$1000	\$2500
Rate Per \$1000	\$3.80	\$3.55	\$3.31	\$2.88

HOME DAY CARE COVERAGE ENDORSEMENT

Provides limited Section II Coverage for incidental Home Day Care operations - subject to underwriting. Be sure to include a copy of the State of Wisconsin Day Care license with the application. **\$202**

DWELLING PROPERTY PROGRAM - access to rating program and endorsement premiums.

Please review the Dwelling Program page of this website for important information on items such as limits and causes of loss. The rating program will allow you to compute the annual premium for both owner occupied and non-owner occupied dwellings (tenant occupied or rehab dwellings). For seasonal dwelling premiums, please read the section on Seasonal Dwellings below.

The premiums shown in the rating program are for the annual base premium only. Premiums for the endorsements are shown below (scroll down). Note that the endorsement premiums are different for owner occupied residences and for non-owner occupied residences (tenant occupied or rehab dwellings). Each has a separate heading (scroll down).

The rating program can provide premiums for different combinations of causes of loss: Fire only; Fire and Extended Coverage (EC); or Fire, Extended Coverage (EC) and Vandalism (V & MM). You will be able to choose the causes of loss. We suggest you quote for Fire, EC, and V & MM.

>>>>>To access the rating program click:

[DWELLING PROPERTY RATING PROGRAM.](#)

The endorsement premiums are shown below under the Owner Occupied or Non-Owner Occupied headings. (Scroll down).

To return to this page use the back arrow on your browser.

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OWNER OCCUPIED DWELLINGS - ENDORSEMENTS

ON PREMISES THEFT ENDORSEMENT

Deductible listed is deductible for policy - not only this endorsement

Limit/Deductible	\$250	\$500	\$1000	\$2500
\$1000	\$35	\$33	\$28	\$23
\$2000	\$67	\$64	\$54	\$44
\$3000	\$95	\$90	\$76	\$62
\$4000	\$108	\$103	\$86	\$70
\$5000	\$115	\$109	\$92	\$75

INCREASED LIMIT FOR OTHER STRUCTURES IN PROTECTION CLASSES 1 - 8 ENDORSEMENT

10% of Coverage A included in policy

Deductible listed is deductible for policy - not only this endorsement

Deductible	\$250	\$500	\$1000	\$2500
Rate Per \$1000	\$7.24	\$6.59	\$5.50	\$3.62

INCREASED LIMIT FOR OTHER STRUCTURES IN PROTECTION CLASSES 8B, 9, AND 10 ENDORSEMENT

10% of Coverage A included in policy

Deductible listed is deductible for policy - not only this endorsement

Deductible	\$250	\$500	\$1000	\$2500
Rate Per \$1000	\$10.93	\$9.95	\$8.31	\$5.47

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NON-OWNER OCCUPIED DWELLINGS - ENDORSEMENTS (TENANT OCCUPIED OR REHAB DWELLINGS)

ON PREMISES THEFT ENDORSEMENT

Deductible listed is deductible for policy - not only this endorsement
Minimum deductible on rehab properties with theft endorsement is \$1,000

Limit/Deductible	\$250	\$500	\$1000	\$2500
\$1000	N/A	N/A	N/A	N/A
\$2000	N/A	N/A	N/A	N/A
\$3000	\$254	\$241	\$203	\$165
\$4000	\$289	\$275	\$231	\$188
\$5000	\$310	\$295	\$248	\$202

INCREASED LIMIT FOR OTHER STRUCTURES IN PROTECTION CLASSES 1 - 8 ENDORSEMENT

10% of Coverage A included in policy
Deductible listed is deductible for policy - not only this endorsement

Deductible	\$250	\$500	\$1000	\$2500
Rate Per \$1000	\$12.97	\$11.80	\$9.86	\$6.49

INCREASED LIMIT FOR OTHER STRUCTURES IN PROTECTION CLASSES 8B, 9, AND 10 ENDORSEMENT

10% of Coverage A included in policy
Deductible listed is deductible for policy - not only this endorsement

Deductible	\$250	\$500	\$1000	\$2500
Rate Per \$1000	\$19.57	\$17.81	\$14.87	\$9.79