## EXTENDED NON-OWNED AUTOMOBILE - STATEWIDE RATES

### Extended Non-Owned Liability

<table>
<thead>
<tr>
<th>Limits (000)</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>25/50</td>
<td>2.63</td>
</tr>
<tr>
<td>50/100</td>
<td>3.05</td>
</tr>
<tr>
<td>100/100*</td>
<td>3.23</td>
</tr>
<tr>
<td>100/300</td>
<td>3.31</td>
</tr>
<tr>
<td>300/300*</td>
<td>3.47</td>
</tr>
<tr>
<td>250/500</td>
<td>3.41</td>
</tr>
<tr>
<td>500/500</td>
<td>3.73</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Limits (000)</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,000</td>
<td>1.47</td>
</tr>
<tr>
<td>25,000</td>
<td>1.53</td>
</tr>
<tr>
<td>50,000</td>
<td>1.57</td>
</tr>
<tr>
<td>100,000</td>
<td>1.63</td>
</tr>
<tr>
<td>300,000*</td>
<td>1.68</td>
</tr>
<tr>
<td>500,000*</td>
<td>1.73</td>
</tr>
</tbody>
</table>

### Limits
- **25/50**: 0.53
- **50/100**: 0.74
- **100/100***: 0.80
- **100/300**: 0.97

### Combined Single Limits

The Combined Single Limits coverages premium for each limit is determined as follows: For each Combined Single Limit, the comparable multiple limit liability premiums (for example, for $100,000 Combined Single Limit, the $100/100 Bodily Injury and $100,000 Property Damage) are then added together.

<table>
<thead>
<tr>
<th>CSL</th>
<th>Bodily Injury (000)</th>
<th>Property Damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>100,000</td>
<td>100/100</td>
<td>100,000</td>
</tr>
<tr>
<td>300,000</td>
<td>300/300</td>
<td>300,000</td>
</tr>
<tr>
<td>500,000</td>
<td>500/500</td>
<td>500,000</td>
</tr>
</tbody>
</table>

### Note
- Uninsured Motorists coverage is not included. It must be purchased separately.

Non-owned auto premiums are subject to territorial modification. No other credits or factors apply.

### Recreational Vehicles Rate Per Day

<table>
<thead>
<tr>
<th>Vehicle Type</th>
<th>Deductible</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Comprehensive</td>
<td>Collision</td>
</tr>
<tr>
<td>Camping Trailer</td>
<td>100</td>
<td>200</td>
</tr>
<tr>
<td>Travel Trailer</td>
<td>100</td>
<td>200</td>
</tr>
<tr>
<td>Motor Home</td>
<td>250</td>
<td>500</td>
</tr>
<tr>
<td>Camper</td>
<td>100</td>
<td>200</td>
</tr>
</tbody>
</table>

### Sound, Radio, and Telephone Equipment

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>5.00</td>
</tr>
<tr>
<td>100</td>
<td>3.00</td>
</tr>
</tbody>
</table>
**ADDITIONAL INSURED (OMG-235)**

An additional insured may be endorsed onto the policy at no additional charge, provided the company is advised of the additional insured’s interest in the vehicle, and driving information (drivers license number, date of birth, accident and citation record is required if the additional insured will be operating the vehicle).

**ANTI-THEFT DEVICES**

A 5% credit shall apply to Comprehensive coverage only. To qualify for this credit, the vehicle must be equipped with both:
1. A hood lock which can be released only from inside the vehicle, and
2. A device meeting the criteria of either paragraph 1 or 2 listed below.

If a vehicle is equipped with more than one qualifying device, only the single highest credit shall apply.

Refer to underwriting for required evidence of installation for anti-theft devices meeting the following criteria prior to granting a discount.

1. **Alarm Only and Active Disabling Device**
   A 5% credit on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.

2. **Passive Disabling Devices**
   A 5% credit on Comprehensive Coverage shall be afforded vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is not required to engage the device.

**AUTO DEATH INDEMNITY (C-213)**

This coverage is available to the named insured and spouse under a policy affording automobile liability damage insurance with respect to an automobile classified or rated as a private passenger or utility automobile owned by the named insured or any family member.

1. **General Rules**
   a. The spouse is eligible for the Auto Death Indemnity or Total Disability coverage only when the named insured is covered (children are ineligible).
   b. The principal sum must be the same for each person insured on the same policy.

<table>
<thead>
<tr>
<th>Principal Sum</th>
<th>Rate per Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 5,000</td>
<td>$1.00</td>
</tr>
<tr>
<td>$10,000</td>
<td>$2.00</td>
</tr>
</tbody>
</table>
CUSTOMIZING EQUIPMENT (M0001A)

The customizing equipment endorsement is designed to provide coverage for furnishings and equipment such as special carpeting, insulation, paneling, cooking, sleeping, and bathroom facilities, or height extending roofs.

Examples of customizing equipment not covered includes, but is not limited to: sound reproducing, receiving, or transmitting equipment, tapes, records, camper bodies, awnings, cabanas, custom murals, paintings, or other graphics.

Comprehensive and collision coverage for customizing equipment may be purchased on a stated amount basis for any qualified panel truck, pickup, or van insured for physical damage coverage.

Coverage is provided only when the Customizing Equipment Endorsement (M0001A) is attached.

The customizing coverage will only be offered on vehicles which have comprehensive and collision coverage.

1. Check the symbols section to determine if a symbol has been assigned to the vehicle without the optional equipment. If not, determine the symbol based on the cost new without the optional equipment.
2. Add the cost new (or the average cost new within the symbol value range, whichever is greater) of the vehicle to the cost new of the optional equipment.
3. Determine the symbol from the table in the Symbols page from the Rating Methodology section for this combined total cost new.
4. Subtract the original symbol for the vehicle derived from item 1, from the symbol for the vehicle with the optional equipment item 3. to calculate the "add a symbol".
5. On the application, list the original symbol for the vehicle alone, and also indicate the amount the symbol should be increased due to the optional equipment (add a symbol). The symbol used to rate will be the sum of these two numbers.

Note: Rates for Sound, Radio and Telephone Equipment are listed separately under Options and Credits section.

DEFENSIVE DRIVER CREDIT

A 5% credit applies to drivers age 55 and older who have completed an accident prevention course meeting the criteria of the Department of Licensing. The credit is for a two year period only, and will require recertification to re-qualify for each two year period. The credit applies to bodily injury and property damage liability, personal injury protection, comprehensive, and collision coverages.

The credit applies to the vehicle principally operated by the person who received the defensive driver certificate.

EXTENDED NON-OWNED (C-78) (See page CO-1 for premiums)

This insurance is available for the named insured or relatives living in the same household. Coverage is provided for the use by the named individual and resident relatives of any non-owned automobile, as provided in the endorsement. Coverage limits will be the same as the owned autos written.

Premiums are subject to territorial modification only. No other credits apply. Submit complete information regarding:

1. Estimated annual mileage of non-owned automobile.
2. Whether there is underlying insurance covering the named insured or relative on a direct primary basis.
3. Type of vehicle and use of vehicle usually driven.
4. Specific occupation of insured.
INSURANCE SCORE

Policy premiums will include an adjustment for insurance score, based on the Fair-Isaac Assist 2.0 WA - Homeowners 3/5 model-0802. This adjustment will apply to all basic coverages, including Bodily Injury and Property Damage Liability, Personal Injury Protection, Uninsured Motorists Bodily Injury and Property Damage, Comprehensive and Collision Coverages.

There is no insurance score adjustment for miscellaneous coverages such as towing, non-owned auto, and electronic equipment.

The policyholder may request a new score in advance of the renewal if the current score was ordered no less than a year prior to the renewal date. The renewal premium will be adjusted accordingly to reflect the new score.

If a consumer is charged higher premiums due to disputed credit history that is later resolved, and the company is advised in writing of the resolution, the policy will be re-rated retroactive to the effective date of the current policy term. The consumer shall be charged the same premiums they would have been charged if accurate credit history was used to calculate an insurance score.

The insurance score factors are found in the Classifications Section, page C-7.

LIABILITY ASSUMED BY CONTRACT (M0562A)

This coverage indemnifies the insured up to $1,000 for liability assumed by contract under most car rental agreements (at no additional charge.)

RECREATIONAL VEHICLES – TEMPORARY BINDER (See page CO-1 for premiums)

Underwriting Guide
1. Must have Oregon Mutual Group Policy.
2. The liability limits must be consistent with the limits on the existing policy.
3. Maximum motor home insurable value $125,000.
4. A Recreational Automobile Binder may be issued to an insured who needs temporary coverage for a non-owned motor home, travel trailer, camping trailer or camper. Please refer to your underwriter for approval prior to binding. The premium for such binders shall be computed from the table on page CO-1.
5. It is intended that temporary binders on recreational vehicles should be used primarily when an Oregon Mutual insured uses a non-owned recreational vehicle for a short period of time. Coverage for owned recreational vehicles should be provided on the insured’s policy on a year-round basis.

PACKAGE CREDIT

A 10% Package Credit will be given on the automobile policy for insureds who also write their Homeowners coverage with Oregon Mutual Insurance Company (Personal Protector, Manufactured Homeowners, and Countryman policies) or with Western Protectors Insurance Company.

This credit does not apply to incidental coverages such as towing and rental cost coverage.

In order to process the Package Credit we require the supporting homeowner policy number to be listed on the automobile new business or change application(s). The homeowner policy must be in force to qualify for this credit and for renewal retention.
PERSISTENCY CREDIT

A persistency credit will be applied automatically at renewal on policies that have been in force for three or more years. See Classification Pages for applicable credits.

This credit does not apply to incidental coverages such as towing and rental cost coverage.

PHYSICAL DAMAGE LOAN/LEASE BALANCE (OMG-60)

This endorsement provides coverage to satisfy the outstanding indebtedness incurred in conjunction with the purchase or lease of a vehicle classed as a private passenger vehicle having both comprehensive and collision coverage. The endorsement will pay off the loan/lease balance on a specified vehicle if it is a total loss and the actual cash value is less than the loan/lease balance.

The coverage is available:
1. For indebtedness that was incurred exclusively in conjunction with the financing of the purchase or lease of your private passenger automobile as a new motor vehicle; and
2. Provided the new vehicle is added within 30 days of purchase or 30 days of inception.

The premium charge is 5% of the total premiums for comprehensive and collision coverage applying to the covered automobile.

Coverage does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.

PHYSICAL DAMAGE – MOTOR HOME, TRAVEL TRAILER, OR CAMPER (M0263A)

Provides coverage for Motor Homes, Travel Trailers, Tent Trailers, Trailers or Campers designed to be towed by, or used with a private passenger or utility auto.

Rates - refer to the Travel Trailer and Motor Home premium pages.

RENTAL COST COVERAGE (M0033A)

This coverage is available for private passenger and utility autos. The autos must carry comprehensive and collision coverage to be eligible. Coverage is afforded by endorsement when vehicle(s) described in the Declarations indicate a specific charge for Rental Cost Coverage.

SOUND, RADIO, AND TELEPHONE EQUIPMENT (C-372) (See page CO-1 for premiums)

This endorsement provides coverage for direct and accidental loss of or damage to any device designed for the reproduction, transmitting or receiving of sound.

The device must be permanently installed, and the vehicle must have comprehensive and collision coverage.

See CO-1 for premiums.
TOWING

When coverage is purchased the company will pay up to $100 for reasonable and necessary towing and labor costs incurred because of the disablement of a covered auto. The labor must be performed at the place of disablement and the vehicle must have comprehensive and collision coverage.

UNDERINSURED MOTORISTS COVERAGE

Washington Insurance Law requires this coverage be provided at the same limit as the Bodily Injury limit of the policy unless the insured elects to buy a lower limit or rejects the coverage. When coverage is rejected M0008AW must be completed and signed by the named insured(s). This coverage cannot be provided at limits higher than the policy’s bodily injury liability limits.

UNDERINSURED MOTORISTS PROPERTY DAMAGE COVERAGE (OMG-69)

Washington Insurance Law requires this coverage be offered at the same limits as the property damage liability limit of the policy. The insured may elect to buy a lower limit or reject this coverage. Rates are specified per vehicle and are located in the premium pages.