

MANUAL PAGE CHECKLIST			
<p><b>This Page Checklist displays the latest pages included in this section of your Grinnell Mutual manual.</b></p> <p>NOTE: Always use the Edition Date to determine the latest page.</p> <p>New or revised pages are indicated with shading.</p>			
PAGE NUMBER	EDITION DATE	PAGE NUMBER	EDITION DATE
GMRC PL SD ( <b>Forms Index</b> ) PL-FI-1 thru PL-FI-3	01/21	GMRC PL Multistate ( <b>Underwriting Guidelines</b> ) PL-UWG-1 thru PL-UWG-7	01/21
GMRC PL SD ( <b>State Exceptions</b> ) PL-SE-1	01/21	GMRC PL Multistate ( <b>Rating Information</b> ) PL-RI-1 thru PL-RI-2	01/19
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GMRC PL Multistate ( <b>General Rules</b> ) PL-GR-1 thru PL-GR-13	01/21		

- **The Forms Index supersedes any other listing of forms found in this section of your manual.**
- **PL II** = Issued by mutual on behalf of Grinnell Mutual
- **PL III** = Reinsured Liability (Written and issued by mutual, 100% reinsured for property and liability coverages)

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**MANDATORY FORMS**

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**POLICY FORMS**

PL 1900P ..... 07-18    Personal Liability Policy .....    PL II & III

**ENDORSEMENTS**

PL 660930 ..... 01-20    Special Provisions – South Dakota .....    PL II & III  
 PL 1945 ..... 01-16    Personal Injury .....    PL II & III  
 PL 1992 ..... 01-16    Fungi and Bacteria – Liability Limitation .....    PL II & III  
 GMIL 4618 ..... 07-15    Oil, Gas, or Injection Well Liability Exclusion .....    PL II & III  
 GMIL 4660 ..... 01-18    Mutual Conditions .....    PL II  
 GMIL 4670 ..... 01-19    Maximum Liability Limit With Multiple Policies .....    PL II & III  
 GMIL 4684 ..... 07-18    Statement of Liability Insurance Carrier .....    PL II  
 GMIL 4693 ..... 01-20    In Care of Insured Definition .....    PL II & III  
 GMIL 4722 ..... 7-09    Identity Theft Expense Coverage .....    PL II & III  
 GMIL 4791 ..... 10-11    Civil Union Endorsement .....    PL II & III  
 PL 7205 ..... 01-21    Personal Liability Amendatory .....    PL II & III

**CONSUMER NOTICES**

**NOTE:** *Some of the following Notices are Conditional Mandatory, see State Exceptions for additional guidelines.*

RC 112 SD ..... 01-18    Notice of Cancellation or Non-renewal .....    PL II  
 RC 112 SD RL ..... 01-18    Notice of Cancellation or Non-renewal .....    PL III  
 RC 364 ..... 04-11    Fair Credit Reporting Notice .....    PL II & III  
 GMIL 7001 ..... 05-18    Privacy Notice .....    PL II

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**OPTIONAL LIABILITY FORMS**

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**ENDORSEMENTS**

GMRC 911.....	4-77	Policy Endorsement.....	PL II & III
PL 1021 .....	01-16	Insured's Liability While Employed By Others.....	PL II & III
PL 1031 .....	01-18	Business Activities Coverage .....	PL II & III
PL 1037 .....	01-16	Residential Rental Property Coverage .....	PL II & III
PL 1912 .....	01-16	Specific Activity Or Location Exclusion .....	PL II & III
PL 1915 .....	01-16	Waterbed Liability Coverage .....	PL II & III
PL 1919 .....	01-17	Multiple Purpose Endorsement .....	PL II & III
		A. Additional Insured	
		B. Additional Insured (Limited)	
		C. Additional Premises	
PL 1925 .....	01-16	Dog Bite Surcharge .....	PL II & III
PL 1946 .....	01-20	Incidental Agricultural Activity.....	PL II & III
PL 1976 .....	01-16	Farm Landowner's Liability Coverage .....	PL II & III
PL 2203 .....	01-16	Contractual Liability .....	PL II & III
PL 2246 .....	01-16	Home Day Care Provider Coverage.....	PL II & III
PL 2256 .....	01-16	Dog Restriction .....	PL II & III
GMRC 2293.....	8-07	Additional Insured – Limited (Power Company or Cooperative).....	PL II & III
PL 2333 .....	01-18	Select Recreational Vehicle Limited Liability Coverage .....	PL II & III
GMIL 4627 .....	07-14	Waiver of Subrogation and Right of Contribution.....	PL II & III
GMIL 4629.....	07-14	Additional Insured Primary and Non-Contributory.....	PL II & III
GMIL 4672.....	01-17	Maximum Liability Limit With Multiple Policies .....	PL II & III
GMIL 4744.....	1-09	Horse/Rodeo Business Exclusion .....	PL II & III
GMIL 4749.....	01-16	Additional Insured (Limited) – Special Event .....	PL II & III
GMIL 4752.....	03-10	Additional Insured – Other Residents of Your Household .....	PL II & III
GMIL 4757.....	01-10	Race Track Exclusion.....	PL II & III
GMIL 4758.....	01-10	Roadside Park/Campground Exclusion.....	PL II & III
GMIL 4759.....	01-10	Shooting Range Exclusion .....	PL II & III
GMIL 4760.....	01-10	Bulldozing/Excavation Exclusion.....	PL II & III
GMIL 4761.....	01-10	Food Preparation/Processing Exclusion .....	PL II & III
GMIL 4762.....	01-10	Sawmill Exclusion.....	PL II & III
GMIL 4763.....	01-10	Rock Quarry/Gravel Pit Exclusion .....	PL II & III
GMIL 4764.....	01-10	Manure Handling Exclusion.....	PL II & III
GMIL 4766.....	01-10	Dog Breeding Exclusion .....	PL II & III
GMIL 4767.....	01-10	Auctioneer Exclusion .....	PL II & III
GMIL 4768.....	01-10	Beauty or Barber Shop Exclusion .....	PL II & III
GMIL 4772.....	03-10	Liability Loss Assessment Coverage Increased Limits .....	PL II & III
GMIL 4777 .....	01-11	Horse Boarding Coverage.....	PL II & III

denotes change

PL

01/21

SD Informational

PL-FI-2

‡ Submit Application

*Forms Index*

- The Forms Index supersedes any other listing of forms found in this section of your manual.
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- PL III = Reinsured Liability (Written and issued by mutual, 100% reinsured for property and liability coverages)

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**APPLICATIONS, DECLARATIONS, & JACKETS**

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**APPLICATIONS – POLICY**

PL 1900A.....	07-18	Personal Liability Application.....	PL II
		• <i>Can also be used for Change in Coverage</i>	
PL 1900A RL.....	07-18	Personal Liability Application.....	PL III
		• <i>Can also be used for Change in Coverage</i>	

**POLICY JACKET**

RC 70.....	01-18	Policy Jacket.....	PL II
		• <i>Used by AFD Mutuals. (Identifies Grinnell Mutual as liability insurer and mutual as property insurer).</i>	
RC 92.....	01-18	Policy Jacket.....	PL III
		• <i>Used by RL Mutuals. Identifies mutual only.</i>	

**ADDITIONAL RULES**

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**RULE A1.**  
**RC 112 SD or RC 112 SD RL – NOTICE OF  
CANCELLATION OR NONRENEWAL**

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This form is used to inform the insured of cancellation or nonrenewal.

**RC 112 SD** – Used by all companies except Reinsured Liability companies.

**RC 112 SD RL** – Used by Reinsured Liability companies.

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**RULE A2.**  
**RC 364 – FAIR CREDIT REPORTING NOTICE**  
*(Mandatory Form)*

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This form is used when “adverse action” is taken against an insured because of information received from an information reporting service.

**PART II – MANDATORY FORMS**

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**RULE 201.**  
**PL 660930 – SPECIAL PROVISIONS**

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The Special Provisions amend the Personal Liability Policy Forms to comply with state regulations.

<b>RULE NO.</b>		<b>PAGE NO.</b>
<b>PART I – COVERAGE &amp; DEFINITION TYPE RULES</b>		
100.	Introduction	
	<b>A.</b> General Information .....	PL-GR-1
	<b>B.</b> Manual Structure.....	PL-GR-1
101.	Description of Mandatory Coverages	
	<b>A.</b> Coverage E – Liability to Public .....	PL-GR-2
	<b>B.</b> Coverage F – Medical Payments To Public.....	PL-GR-2
102.	Minimum Limits .....	PL-GR-2
103.	Eligibility .....	PL-GR-2
104.	Ineligible Risks .....	PL-GR-2
105.	Minimum Premium .....	PL-GR-2
106. – 199.	Reserved for Future Use.....	PL-GR-2
<b>PART II – MANDATORY FORMS</b>		
200.	Policy Forms .....	PL-GR-3
201.	Special Provisions.....	PL-GR-3
202.	Fungi and Bacteria – Liability Limitation (PL 1992) .....	PL-GR-3
203.	Mutual Conditions (GMIL 4660).....	PL-GR-3
204.	Identity Theft Expense Coverage (GMIL 4722) .....	PL-GR-3
205.	Privacy Notice (GMIL 7001).....	PL-GR-3
206.	Civil Union Endorsement (GMIL 4791) .....	PL-GR-3
207.	Personal Injury Coverage (PL 1945) .....	PL-GR-3
208.	Oil, Gas, or Injection Well Liability Exclusion (GMIL 4618) .....	PL-GR-4
209. – 217.	Reserved for Future Use.....	PL-GR-4
218.	Maximum Liability Limit With Multiple Policies (GMIL 4670) .....	PL-GR-4
219.	Personal Liability Amendatory (PL 7205) .....	PL-GR-4
220.	Statement of Liability Insurance Carrier (GMIL 4684) .....	PL-GR-4
221.	In Care of Insured Definition (GMIL 4693).....	PL-GR-4
222. – 299.	Reserved for Future Use.....	PL-GR-4
<b>PART III – RESERVED FOR FUTURE USE</b>		
300. – 399.	Reserved for Future Use.....	PL-GR-4

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MULTISTATE

RULE NO.

PAGE NO.

**PART IV – OPTIONAL LIABILITY FORMS**

400.	Policy Endorsement (GMRC 911) .....	PL-GR-5
401.	Insured's Liability While Employed By Others (PL 1021) .....	PL-GR-5
402.	Business Activities Coverage (PL 1031) (Refer to Part VI – Rule 601. for additional information) .....	PL-GR-5
403.	Residential Rental Property Coverage (PL 1037) .....	PL-GR-5
404.	Specific Activity Or Location Exclusion (PL 1912) .....	PL-GR-5
405.	Waterbed Liability Coverage (PL 1915) .....	PL-GR-5
406.	Multiple Purpose Endorsement (PL 1919) A. Additional Insured .....	PL-GR-6
	B. Additional Insured (Limited) .....	PL-GR-6
	C. Additional Premises .....	PL-GR-6
407.	Dog Bite Surcharge (PL 1925) .....	PL-GR-6
408.	Reserved for Future Use .....	PL-GR-6
409.	Incidental Agricultural Activity (PL 1946) .....	PL-GR-6
410.	Farm Landowner's Liability Coverage (PL 1976) .....	PL-GR-7
411.	Reserved for Future Use .....	PL-GR-7
412.	Contractual Liability (PL 2203) .....	PL-GR-7
413.	Home Day Care Provider Coverage (PL 2246) .....	PL-GR-7
414.	Dog Restriction (PL 2256) .....	PL-GR-7
415.	Additional Insured – Limited (Power Company or Cooperative) .....	PL-GR-8
416.	Select Recreational Vehicle Limited Coverage (PL 2333) (Refer to Part VI – Rule 600. for additional information) .....	PL-GR-8
417.	Horse/Rodeo Business Exclusion (GMIL 4744) .....	PL-GR-8
418.	Additional Insured (Limited) – Special Event (GMIL 4749) .....	PL-GR-8
419.	Race Track Exclusion (GMIL 4757) .....	PL-GR-8
420.	Roadside Park/Campground Exclusion (GMIL 4758) .....	PL-GR-8
421.	Shooting Range Exclusion (GMIL 4759) .....	PL-GR-8
422.	Bulldozing/Excavation Exclusion (GMIL 4760) .....	PL-GR-8
423.	Food Preparation/Processing Exclusion (GMIL 4761) .....	PL-GR-9
424.	Sawmill Exclusion (GMIL 4762) .....	PL-GR-9
425.	Rock Quarry/Gravel Pit Exclusion (GMIL 4763) .....	PL-GR-9
426.	Manure Handling Exclusion (GMIL 4764) .....	PL-GR-9
427.	Dog Breeding Exclusion (GMIL 4766) .....	PL-GR-9
428.	Auctioneer Exclusion (GMIL 4767) .....	PL-GR-9
429.	Beauty or Barber Shop Exclusion (GMIL 4768) .....	PL-GR-9
430.	Additional Insured – Other Residents of Your Household (GMIL 4752) .....	PL-GR-9
431.	Liability Loss Assessment Coverage Increased Limits (GMIL 4772) .....	PL-GR-9
432.	Additional Insured Primary and Non-Contributory (GMIL 4629) .....	PL-GR-9
433.	Waiver of Subrogation and Right of Contribution (GMIL 4627) .....	PL-GR-10
434. – 436.	Reserved for Future Use .....	PL-GR-10
437.	Horse Boarding Coverage (GMIL 4777) .....	PL-GR-10
438.	Additional Insured – Limited (Electric Utility for Your Solar Panel System) (GMIL 4672) .....	PL-GR-10
439. – 499.	Reserved for Future Use .....	PL-GR-10

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<b>PART V – APPLICATIONS, DECLARATIONS, &amp; JACKETS</b>		
500.	Policy Jacket (RC 70 & RC 70 25W) .....	PL-GR-11
501.	Policy Jacket (RC 92) .....	PL-GR-11
502. – 505.	Reserved for Future Use.....	PL-GR-11
506.	Personal Liability Application (PL 1900A) <i>AFD</i> .....	PL-GR-11
507.	Personal Liability Application (PL 1900A RL) <i>RL</i> .....	PL-GR-11
508. – 599.	Reserved for Future Use.....	PL-GR-11
<b>PART VI – ADDITIONAL INFORMATION ON POLICY FORMS AND ENDORSEMENTS</b>		
600.	Select Recreational Vehicle Limited Liability Coverage (PL 2333)	
	A. General Information .....	PL-GR-12
	B. Rates.....	PL-GR-12
601.	Business Activities Coverage (PL 1031)	
	A. General Information .....	PL-GR-15
	B. Rates.....	PL-GR-12
602. – 699.	Reserved for Future Use.....	PL-GR-12
<b>PART VII – DISCOUNTS &amp; SURCHARGES</b>		
700.	Auto/Home Discount.....	PL-GR-13



**PART I – COVERAGE & DEFINITION  
TYPE RULES**

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**RULE 100.  
INTRODUCTION**

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**A. GENERAL INFORMATION**

This Manual contains the forms, endorsements, and rules governing the writing of a Personal Liability policy. The forms and rules referenced in these General Rules may not be available in every state. **Refer to *Personal Liability Manual State Exceptions to verify state specific rules and forms.***

A Personal Liability policy (Form **PL 1900P**) may be issued by Grinnell Mutual Reinsurance Company (Grinnell Mutual) or a reinsured Grinnell Mutual Member, as described below:

1. Affiliated Direct (AFD) Liability coverage is underwritten and issued on behalf of Grinnell Mutual from the offices of Grinnell Mutual Members in IA, IL, IN, MN, MO, ND, NE, OH and SD who are not permitted, or have elected not, to write liability coverage. Issuance of Affiliated Direct Liability coverage is governed by the forms, rates, and rules filed and approved on behalf of Grinnell Mutual.

The applications, policy jackets and Declarations pages issued by AFD mutuals must identify the mutual as the property insurer and Grinnell Mutual as the liability insurer. The annual meeting information for both companies is provided in the policy jacket.

2. Reinsured Liability (RL) coverage is underwritten and issued by Grinnell Mutual Members that write liability coverage and set their own rates. The liability coverage is 100% reinsured by Grinnell Mutual.; the reinsurance rate is based on Grinnell Mutual's Personal Liability rates. Policies that provide Reinsured Liability coverage are issued from the offices of Grinnell Mutual Members in IA, MN, MO, MT, ND, NE, OK, SD, and WI.

The policy applications, policy jackets and Declarations pages issued by RL mutuals identify the mutual as the insurer. The mutual's annual meeting information is provided in the policy jacket.

Applications for Affiliated Direct Liability and Reinsured Liability should be sent to the mutual.

**B. MANUAL STRUCTURE**

This manual is divided into three primary sections:

**1. Rules**

- a. General Rules include:

- Part I – Coverage & Definition Type Rules
- Part II – Mandatory Forms
- Part III – Reserved For Future Use
- Part IV – Optional Liability Forms
- Part V – Applications, Declarations & Jackets
- Part VI – Additional Information On Policy Forms & Endorsements

- b. State Exception pages provide state specific rules and forms required to comply with state regulations.

**2. Rates** include:

- a. Rating Information
- b. Rate pages

**3. Underwriting Guidelines**

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**RULE 101.  
DESCRIPTION OF MANDATORY COVERAGES**

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The following is a brief description of coverage provided by the Personal Liability policy. Please refer to the actual form for a full description of the coverages and exclusions.

**A. COVERAGE E – LIABILITY TO PUBLIC**

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

**B. COVERAGE F – MEDICAL PAYMENTS TO PUBLIC**

Pays medical expenses incurred by persons who are not insureds if bodily injury occurs in connection with the insured premises or the insured's personal activities.

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**RULE 102.  
MINIMUM LIMITS**

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Personal Liability Coverages	Minimum Limit†
Coverage E – Liability To Public	\$100,000 each occurrence
Additional Liability Coverage – 3. Damage To Property Of Others	\$250 each occurrence
Coverage F – Medical Payments To Public	\$1,000 each person

† Increased limits are available (refer to rate pages).

Liability coverage is subject to an annual aggregate, which is twice the limit shown in the Declarations for Coverage E, except for pollution losses. Coverage for loss caused by pollution is subject to a \$100,000 per occurrence limit and an annual aggregate of \$300,000.

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**RULE 103.  
ELIGIBILITY**

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Refer to **Guideline 103.** in the *Personal Liability Manual Underwriting Guidelines*.

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**RULE 104.  
INELIGIBLE RISKS**

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Refer to **Guideline 104.** in the *Personal Liability Manual Underwriting Guidelines*.

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**RULE 105.  
MINIMUM PREMIUM**

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A Personal Liability policy issued by a Grinnell Mutual Member is subject to a \$35 minimum premium.

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**RULE 106. – 199.  
RESERVED FOR FUTURE USE**

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## PART II – MANDATORY FORMS

The following forms and endorsements are required to complete the policy; consult each endorsement for a detailed explanation of conditions and coverages. The forms and rules referenced in this section may not be available in every state. **Refer to Personal Liability Manual State Exceptions to verify state specific rules and forms.**

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### **RULE 200. PL 1900P – PERSONAL LIABILITY POLICY**

These policy provisions are issued by Grinnell Mutual Members who write affiliated direct liability on behalf of Grinnell Mutual or Grinnell Mutual Members who write re-insured liability.

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### **RULE 201. SPECIAL PROVISIONS**

The Special Provisions amend the Personal Liability Policy Forms to comply with state regulations.

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### **RULE 202. PL 1992 – FUNGI AND BACTERIA – LIABILITY LIMITATION**

Limits liability coverage provided for loss caused by Fungi and Bacteria.

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### **RULE 203. GMIL 4660 – MUTUAL CONDITIONS**

*(Conditional/Mandatory – must be attached only if the liability is written by Grinnell Mutual)*

This is a conditional/mandatory endorsement that must be attached only if the liability is written by Grinnell Mutual. This notifies the insured of the date and time they can (as members) attend the annual meeting and includes Grinnell Mutual's officer signatures.

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### **RULE 204. GMIL 4722 – IDENTITY THEFT EXPENSE COVERAGE**

This endorsement provides limited coverage to pay for expenses incurred by an insured as a direct result of any single identity theft first discovered or learned of during the policy period. We will pay up to \$15,000 for expenses in excess of \$250.

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### **RULE 205. GMIL 7001 – PRIVACY NOTICE**

This notice is required to comply with the Gramm-Leach-Bliley Financial Services Modernization Act of November, 1999, which requires each insurer and agency to inform all policyholders of their privacy policies.

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### **RULE 206. GMIL 4791 – CIVIL UNION ENDORSEMENT**

This form amends any reference to a spouse by including a person who has entered into a civil union with the Named Insured. This amendment applies only if he or she lives with the Named Insured and the law of the state in which the Named Insured lives recognizes the legal validity of a civil union.

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### **RULE 207. PL 1945 – PERSONAL INJURY**

This endorsement extends Coverage E – Liability To Public to include personal injury, meaning bodily harm, shock, or mental anguish which arises out of false arrest, detention, or imprisonment; malicious prosecution; libel, slander, or defamation of character; invasion of the right of private occupancy, wrongful eviction or wrongful entry; oral, televised, videotaped, electronic, or written publication of material that violates a person's right of privacy.

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**RULE 208.**  
**GMIL 4618 – OIL, GAS, OR INJECTION WELL  
LIABILITY EXCLUSION**

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Clarifies there is no coverage for injury or damages arising out of oil, gas, or injection wells with respect to pollution liability, contractual liability, or any claim of common law or statutory nuisance or trespass.

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**RULE 209. – 217.**  
**RESERVED FOR FUTURE USE**

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**RULE 218.**  
**GMIL 4670 – MAXIMUM LIABILITY LIMIT  
WITH MULTIPLE POLICIES**

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This endorsement clarifies when Grinnell Mutual or a Grinnell Mutual Member provides multiple liability coverages to an insured, the maximum loss payment will be no more than the highest applicable limit under any one policy.

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**RULE 219.**  
**PL 7205 – PERSONAL LIABILITY AMENDATORY**

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This endorsement amends the policy by revising, adding, or clarifying specific policy language.

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**RULE 220.**  
**GMIL 4684 – STATEMENT OF LIABILITY  
INSURANCE CARRIER**

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This is a conditional/mandatory endorsement that must be attached only if the liability is written by Grinnell Mutual. This endorsement modifies the definition of we, us and our to clarify that Grinnell Mutual is the liability insurer.

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\* **RULE 221.**  
**GMIL 4693 – IN CARE OF INSURED DEFINITION**

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This endorsement amends the definition of you, your and Named Insured to clarify any person or entity listed after the symbols or abbreviations of C/O, % or Attn: in the Declarations are not entitled to coverage under the policy unless specifically listed as an Additional Named Insured or through operation of the terms of the policy.

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**RULE 222. – 299.**  
**RESERVED FOR FUTURE USE**

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**PART III – RESERVED FOR FUTURE USE**

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**RULE 300. – 399.**  
**RESERVED FOR FUTURE USE**

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## PART IV – OPTIONAL LIABILITY FORMS

The following optional forms and endorsements are available under the Personal Liability Program; consult each endorsement for a detailed explanation of conditions and coverages. The forms and rules referenced in this section may not be available in every state. **Refer to *Personal Liability Manual State Exceptions to verify state specific rules and forms.***

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### **RULE 400. GMRC 911 – POLICY ENDORSEMENT**

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This is a manuscript endorsement that can be used to broaden or restrict coverage with respect to unique situations. The endorsement may remain on the policy during subsequent policy periods, until the unique situation no longer exists and the endorsement is deleted, or until the policy is cancelled. Contact the Reinsurance Department if this endorsement is needed.

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### **RULE 401. PL 1021 – INSURED’S LIABILITY WHILE EMPLOYED BY OTHERS**

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This endorsement extends Coverage **E** – Liability To Public and Coverage **F** – Medical Payments To Public to protect the designated insured while acting as an employee for another business. If the insured is a teacher, and is a member of the faculty or teaching staff of any school or college, Liability To Public – Coverage **E** will apply to bodily injury to any pupil arising out of corporal punishment administered by or at the direction of the insured.

Usually the employee is protected as an insured under the employer’s liability policy. However, if the employer doesn’t have a policy, or has a policy with inadequate limits, this endorsement affords protection if the insured is held separately or jointly liable for damages arising out of his/her employment and is sued individually or jointly with the employer. The endorsement does not protect the employer and cannot be written for the proprietor of a business. Refer to ***Personal Liability Manual Rate Schedule*** for rates, which are based on the type of employment.

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### **RULE 402. PL 1031 – BUSINESS ACTIVITIES COVERAGE**

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This endorsement extends Coverage **E** – Liability To Public and Coverage **F** – Medical Payments To Public to the business activity specified on the endorsement. Refer to **Part VI – Rule 601** for additional information and to the ***Personal Liability Manual Rate Schedule*** for rates.

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### **RULE 403. PL 1037 – RESIDENTIAL RENTAL PROPERTY COVERAGE**

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This endorsement extends liability coverage to the described rental property. Maximum of 10 separate buildings.

This endorsement may be used instead of issuing a separate Owners, Landlords & Tenants policy.

Refer to **Guideline 403** in the ***Personal Liability Manual Underwriting Guidelines***.

Refer to ***Personal Liability Manual Rate Schedule*** for rates.

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### **RULE 404. PL 1912 – SPECIFIC ACTIVITY OR LOCATION EXCLUSION**

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This endorsement allows the writing of personal liability coverage for those insureds that are conducting unacceptable business activities on the insured premises by excluding only that unacceptable business activity.

This endorsement excludes coverages for any loss arising out of or performed in the course of any activity or described location as specified on the endorsement.

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### **RULE 405. PL 1915 – WATERBED LIABILITY COVERAGE**

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This endorsement waives the care, custody, and control exclusion with respect to a dwelling rented by an insured, and which is damaged due to the insured ownership or use of a waterbed. Refer to ***Personal Liability Manual Rate Schedule*** for rates.

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**RULE 406.**  
**PL 1919 – MULTIPLE PURPOSE ENDORSEMENT**

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This endorsement is used to extend liability coverage to additional insureds (broad form or limited form) and/or additional premises. Refer to *Personal Liability Manual Rate Schedule* for rates.

**A. ADDITIONAL INSURED**

The additional insured named on the endorsement is entitled to the same coverage that is provided to the named insured.

**Note:** This endorsement may decrease the amount of coverage available to the insured as the Limit Of Liability stated in the Declarations applies per occurrence, not per insured. Insured may want to increase the liability limits, in recognition of this.

**B. ADDITIONAL INSURED (LIMITED)**

Liability coverage is extended to the additional insured named on the endorsement with regard only to those acts arising out of the residence premises.

**Note:** This endorsement may decrease the amount of coverage available to the insured as the Limit Of Liability stated in the Declarations applies per occurrence, not per insured. Insured may want to increase the liability limits, in recognition of this.

**C. ADDITIONAL PREMISES**

Extends Coverage **E** and Coverage **F** to an additional premises owned by insured, such as a home being built for the insured using the Builders Risk Coverage endorsement (**HG 461**), resort residence, or vacant timberland or farmland, which is not used or rented for any agricultural activity and does not exceed 40 acres. Requires Reinsurance approval if number of acres exceeds forty (40).

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**RULE 407.**  
**PL 1925 – DOG BITE SURCHARGE**

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This endorsement is attached at the first renewal/anniversary following payment of a dog bite claim paid under the policy. A \$100 surcharge will be added to the policy. This surcharge will remain on the policy as long as the dog that caused the claim remains in the insured's household.

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**RULE 408.**  
**RESERVED FOR FUTURE USE**

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**RULE 409.**  
**PL 1946 – INCIDENTAL AGRICULTURAL ACTIVITY**

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Extends Coverage **E** – Liability To Public and Coverage **F** – Medical Payments To Public to the incidental agricultural activity at the location listed on the endorsement. There is no coverage for injuries sustained by employees engaged in the incidental agricultural activity (except a residence employee) and Damage to Property of Others Coverage (PDP) does not apply to borrowed property used for the incidental agricultural activity. Refer to *Personal Liability Manual Rate Schedule* for rates.

Refer to **Guideline 409** in the *Personal Liability Manual Underwriting Guidelines*.

This endorsement is not required when there are less than two head of livestock or poultry. If more than 40 acres, or more than 10 head of livestock or poultry, a Farm-Guard Policy must be written.

There is no coverage for injuries suffered by employees engaged in the incidental agricultural activity. Damage to Property of Others Coverage (PDP) also will not apply to borrowed property used in the farming activity.

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**RULE 410.**  
**PL 1976 – FARM LANDOWNER’S LIABILITY  
COVERAGE**

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- A. Provides limited coverage for liability arising out of the insured’s farm premises only if:
1. The insured does not reside on the farm premises;
  2. Farming is not the primary occupation or source of income.
  3. The entire farm premises, including the farm property, dwelling(s), buildings and fixtures have been rented or leased to a third party for the purpose of farming.

Coverage is provided if insured performs routine maintenance. Refer to *Personal Liability Manual Rate Schedule* for rates.

- B. Coverage:
1. **Coverage E – Liability to Public** is extended to cover bodily injury and property damage arising out of the farm operation (on and off-premises), for which an insured is legally liability. This includes bodily injury to farm employees. One man-month of labor is included in the coverage. If an insured needs coverage in excess of one man-month, a Farm-Guard policy should be written;
  2. **Coverage F – Medical Payments to Public** is extended to cover injury to farm employees (applies on and off the farm premises).

Refer to **Guideline 410.** in the *Personal Liability Manual Underwriting Guidelines*.

---

**RULE 411.**  
**RESERVED FOR FUTURE USE**

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**RULE 412.**  
**PL 2203 – CONTRACTUAL LIABILITY**

---

This endorsement extends liability coverage to the specified contract. Requires Reinsurance approval – submit copy of contract before binding coverage. Refer to *Personal Liability Manual Rate Schedule* for rates.

---

**RULE 413.**  
**PL 2246 – HOME DAY CARE PROVIDER COVERAGE**

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This endorsement extends Coverage **E** – Liability To Public and Coverage **F** – Medical Payments To Public to insured’s day care business if:

- A. The home day care service is regularly provided by an insured person;
- B. The insured person is compensated for providing the home day care service to any one child;
- C. The home day care service is primarily conducted on the residence premises; and
- D. The number of children receiving home day care service, other than children of an insured, does not exceed six at any time.

Refer to *Personal Liability Manual Rate Schedule* for rates.

---

**RULE 414.**  
**PL 2256 – DOG RESTRICTION**

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This endorsement excludes coverage for bodily injury, property damage, and medical payments claims caused by any dog which is owned by or in the care, custody, or control of any insured. Requires Reinsurance approval.

---

**RULE 415.**  
**GMRC 2293 – ADDITIONAL INSURED – LIMITED  
(POWER COMPANY OR COOPERATIVE)**

---

This endorsement extends liability coverage to the additional insured named on the endorsement for bodily injury or property damage liability caused by the operation of the insured's power production equipment, or the failure of any insured, except for Additional Insured(s) listed on the endorsement, to maintain the equipment in satisfactory and safe operating condition.

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**RULE 416.**  
**PL 2333 – SELECT RECREATIONAL VEHICLE  
LIMITED LIABILITY COVERAGE**

---

This endorsement extends Coverage **E** – Liability To Public and Coverage **F** – Medical Payments To Public to apply to bodily injury or property damage arising out of the ownership, maintenance, or use of the described snowmobiles, all-terrain vehicles, golf carts and boats while off-premises. Coverage **G** – Medical Payments to an Insured provides up to \$1,000 for injuries to persons who qualify as an insured. There is no coverage provided for physical damage for the recreational vehicle, or for uninsured or underinsured motorists coverage. A Personal Auto Policy should be written if these coverages are desired. Refer to the **Part VI – Rule 600** for additional information, as not all snowmobiles, all-terrain vehicles or boats are eligible. Refer to *Personal Liability Manual Rate Schedule* for rate.

---

**RULE 417.**  
**GMIL 4744 – HORSE/RODEO BUSINESS  
EXCLUSION**

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This endorsement excludes coverage for bodily injury or property damage arising out of any commercial activity related to any insured's horse and/or rodeo activities/operations. This form does not exclude coverage for the insured's own personal use of livestock. This form can be used instead of creating a special exclusion using the Specific Activity or Location Exclusion (**PL 1912**).

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**RULE 418.**  
**GMIL 4749 – ADDITIONAL INSURED (LIMITED) –  
SPECIAL EVENT**

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This endorsement amends the definition of insured to include the person or organization only with respect to the event described on the endorsement. Coverage is limited to the place, times, and dates indicated, and only for non-business activities. (such as wedding receptions, etc).

Refer to *Personal Liability Manual Rate Schedule* for rates.

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**RULE 419.**  
**GMIL 4757 – RACE TRACK EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured for use of a race track of any type whether or not for a charge.

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**RULE 420.**  
**GMIL 4758 – ROADSIDE PARK/CAMPGROUND  
EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured for use of a recreational facility, including a picnic area or campground.

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**RULE 421.**  
**GMIL 4759 – SHOOTING RANGE EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured for a shooting range of any type open for use by a group, club, or organization, whether or not for charge.

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**RULE 422.**  
**GMIL 4760 – BULLDOZING/EXCAVATION  
EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising from an excavation operation performed for hire.



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**RULE 423.**  
**GMIL 4761 – FOOD PREPARATION/PROCESSING  
EXCLUSION**

---

This endorsement excludes bodily injury or property damage arising from the preparation, processing, transportation, or sale of manufactured food products for a charge.

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**RULE 424.**  
**GMIL 4762 – SAWMILL EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of any sawmill that operates for a charge.

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**RULE 425.**  
**GMIL 4763 – ROCK QUARRY/GRAVEL PIT  
EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of any rock quarry or gravel pit operation located on the insured premises.

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**RULE 426.**  
**GMIL 4764 – MANURE HANDLING EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of hauling, pumping, transportation, or spreading of manure or any related activity, for hire.

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**RULE 427.**  
**GMIL 4766 – DOG BREEDING EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of a dog breeding operation or related activity.

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**RULE 428.**  
**GMIL 4767 – AUCTIONEER EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of the ownership, operation, or maintenance of auctioneering activities, whether performed on or off the insured premises.

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**RULE 429.**  
**GMIL 4768 – BEAUTY OR BARBER SHOP  
EXCLUSION**

---

This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of the ownership, operation, or maintenance of any beauty shop or barber shop located on the insured premises.

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**RULE 430.**  
**GMIL 4752 – ADDITIONAL INSURED – OTHER  
RESIDENTS OF YOUR HOUSEHOLD**

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This endorsement provides broad form coverage for the individual(s) listed on the endorsement or in the Declarations, and their resident relatives, when these individuals are living in the same residence as the named insured. Refer to *Personal Liability Manual Rate Schedule* for rates.

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**RULE 431.**  
**GMIL 4772 – LIABILITY LOSS ASSESSMENT  
COVERAGE INCREASED LIMITS**

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This endorsement increases the coverage for Loss Assessment provided under Additional Liability Coverages to the amount of coverage shown in the endorsement or in the Declarations, subject to a \$1,000 maximum payment towards the Association Deductible. Refer to *Personal Liability Manual Rate Schedule* for rates.

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**RULE 432.**  
**GMIL 4629 – ADDITIONAL INSURED PRIMARY  
AND NON-CONTRIBUTORY**

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This endorsement adds the designated person or organization as an additional insured on a primary and non-contributory basis only when required by the written contract or agreement pertaining to rental of spaces at farmers markets, fairs, antique malls, wedding reception halls, or similar activities.

This endorsement may not be used for business activities such as small scale carpenters, plumbers, snow removal businesses, or other contractors who might have ongoing relationships with larger contractors or businesses. These types of businessmen should be underwritten under the General Liability programs.

Refer to *Personal Liability Manual Rate Schedule* for rate.

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**RULE 433.  
GMIL 4627 – WAIVER OF SUBROGATION AND  
RIGHT OF CONTRIBUTION**

---

When required by contract, this endorsement waives any right of recovery against the person or organization described in the Schedule (or in the Declarations) but only with respect to the described premises or activity listed. We will not seek contribution from the designated party's insurance carrier because of payment made under this policy. This endorsement does not make the designated person or organization an "insured", therefore the company will not indemnify or defend the designated person or organization – we only agree not to file a third party claim against them.

Refer to **Guideline 433** in the *Personal Liability Manual Underwriting Guidelines*.

This endorsement must be approved by Reinsurance Underwriting before it is attached to the policy.

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**RULE 434. – 436.  
RESERVED FOR FUTURE USE**

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**RULE 437.  
GMIL 4777 – HORSE BOARDING COVERAGE**

---

This endorsement provides bodily injury and property damage which occurs as a result of a horse boarding operation for which the insured is legally liable. \$5,000 for damage to property of others is included.

Refer to **Guideline 437** in the *Personal Liability Manual Underwriting Guidelines*.

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**RULE 438.  
GMIL 4672 – ADDITIONAL INSURED – LIMITED  
(ELECTRIC UTILITY FOR YOUR  
SOLAR PANEL SYSTEM)**

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This endorsement extends liability coverage to the Electric Utility named on the endorsement for bodily injury or property damage caused by the operation of the insured's solar panel system, or the failure of any insured, except the Electric Utility listed on the endorsement, to install, operate or maintain the equipment properly. Property damage or injury sustained by an employee or contractor of the Electric Utility is also provided when an insured (not the Electric Utility) is negligent in the operation of the solar panel equipment.

This endorsement adds the Electric Utility as an additional insured on a primary and non-contributory basis only when required by the written contract or agreement.

With respect only to this endorsement, the following endorsements should not be attached to the policy as these coverages are included in the **GMIL 4672**:

- A. **GMRC 2293** – Additional Insured – Limited (Power Company or Cooperative)
- B. **PL 1031** – Business Activities Coverage
- C. **PL 2203** – Contractual Liability Coverage
- D. **GMIL 4629** – Additional Insured Primary and Non-Contributory

Refer to *Personal Liability Manual Rate Schedule* for rate.

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**RULE 439. – 499.  
RESERVED FOR FUTURE USE**

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**PART V – APPLICATIONS, DECLARATIONS,  
& JACKETS**

An application is required to provide information to determine acceptability and to underwrite and rate the risk. The Declarations page is part of the policy, and the jacket completes the new business policy.

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**RULE 500.  
RC 70 & RC 70 25W – POLICY JACKET**

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**RC 70** – May be used by all mutuals (except Direct Wind companies) in all states when mutual writes the Personal Liability policy on behalf of Grinnell Mutual, in conjunction with the mutual's property policy, or writes a Personal Liability policy only on behalf of Grinnell Mutual. Identifies both companies in regard to the coverage provided and includes annual meeting information for both companies.

**RC 70 25W** – May be used by Wind companies only, in MN, when the mutual writes the Personal Liability policy on behalf of Grinnell Mutual, in conjunction with the mutual's property policy. This jacket identifies mutual as Fire and Allied Perils insurer, Grinnell Mutual as the insurer for Windstorm, Hail and Liability coverages; and includes annual meeting information for both companies.

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**RULE 501.  
RC 92 – POLICY JACKET**

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**RC 92** – May be used by REINSURED LIABILITY mutuals for property and liability policies. Identifies mutual only and includes annual meeting information for mutual only. *(Not applicable to Personal Liability policies issued by mutuals that write Affiliated Direct Liability on behalf of Grinnell Mutual.)*

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**RULE 502 – 505.  
RESERVED FOR FUTURE USE**

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**RULE 506.  
PL 1900A – APPLICATION (AFD)**

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Application may be used by Grinnell Mutual Members that write affiliated direct liability on behalf of Grinnell Mutual. Identifies Grinnell Mutual as liability insurer.

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**RULE 507.  
PL 1900A RL – APPLICATION (RL)**

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Application may be used by Grinnell Mutual Members that write their own liability coverages.

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**RULE 508. – 599.  
RESERVED FOR FUTURE USE**

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**PART VI – ADDITIONAL INFORMATION ON  
POLICY FORMS AND ENDORSEMENTS**

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**RULE 600.  
PL 2333 – SELECT RECREATIONAL VEHICLE  
LIMITED LIABILITY COVERAGE**

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**A. GENERAL INFORMATION**

This endorsement provides off-premises bodily injury and property damage coverage, and adds Coverage **G** – Medical Payments to an Insured for injuries sustained on or off-premises, as described below, for BI/PD arising out of the use of a select recreational vehicle.

This endorsement may be added to the policy only if risk meets the criteria stated under **Guideline 600** in the *Personal Liability Manual Underwriting Guidelines*.

**New Business:**

A current MVR must be submitted for every driver. A complete description of the vehicle must be submitted also. A copy of the completed **PL 2333** can be used to provide the required vehicle information.

**Coverages:**

1. **Coverage E – Liability to Public** applies to use of the select recreational vehicle(s) listed in the endorsement. Coverage also applies to **replacement or newly acquired vehicles** if company is notified within 30 days of acquisition.
2. **Coverage F – Medical Payments to Public** applies to injury to a guest passenger, or any person operating the covered vehicle with the permission of an insured, if the injured person is not a resident of the named insured's household.
3. **Coverage G – Medical Payments to an Insured** provides up to \$1,000 for injuries sustained by any person who qualifies as an "insured" and is a resident of the named insured's household.

**Note:** This endorsement does NOT provide physical damage, uninsured motorists, or underinsured motorist coverages. A Personal Auto Policy should be recommended for insureds desiring these coverages.

**B. RATES**

Refer to *Personal Liability Manual Rate Schedule*. These rates reflect the fact most RVs are not used year-round.

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**RULE 601.  
PL 1031 – BUSINESS ACTIVITIES  
COVERAGE**

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**A. GENERAL INFORMATION**

This endorsement waives the business exclusion and extends Coverage **E** and Coverage **F** to the business described in the endorsement if the business generates \$40,000 in gross annual receipts, or less, in the current or past calendar year. This endorsement excludes coverage if the business activity generates more than \$40,000 in gross annual receipts in the current or past calendar year.

Caution is advised when using this endorsement, as the coverage provided (and rates) are based on the premise that the activity is minor in comparison to the insured's overall family income. If the activity exceeds the Underwriting Guidelines it should be insured separately under a General Liability policy.

Refer to **Guideline 601** in the *Personal Liability Manual Underwriting Guidelines*.

**B. RATES**

Refer to *Personal Liability Manual Rate Schedule* for rates.

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**RULE 602. – 699.  
RESERVED FOR FUTURE USE**

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## PART VII – DISCOUNTS & SURCHARGES

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### RULE 700. AUTO/HOME DISCOUNT

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A 10% discount may be applied to the Personal Liability Policy if:

- A. All of the named insured's private passenger autos are written on a personal auto policy through Grinnell Mutual or Grinnell Select; and
- B. The named insured on the Personal Liability Policy is the same as the named insured on the personal auto policy.

The discount may be applied at any time during the policy period. Submit a copy of the automobile application or Declarations page with the Personal Liability application or change of coverage form. Discount may be deleted only at the next anniversary or renewal.

**Reinsurance Note:** *If the policy is issued by a reinsured Grinnell Mutual Member, listing the auto policy number on the Personal Liability Declarations will suffice.*

**PART I – COVERAGES & DEFINITION  
TYPE RULES**

The underwriting guidelines referenced in this section may not be available in every state. *Refer to Personal Liability Manual State Underwriting Guidelines to verify state specific underwriting guidelines.*

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**GUIDELINE 103.  
ELIGIBILITY**

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**UNDERWRITING GUIDELINES:**

- A.** A Personal Liability policy is to be written only for an insured who resides on the premises;
- B.** The term “et al” or “and others” should never be used after the named insured in a policy containing liability insurance.
- C.** The additional insured’s interest should be listed on the application.
- D.** If an entity other than an individual is to be shown as the named insured, contact Reinsurance for prior approval.
- E.** Risks better suited for coverage under a Commercial Liability policy should not be written under a Personal Liability policy.
- F.** If a Personal Liability policy is issued by a Grinnell Mutual Member the following additional rules apply:
  - 1.** Policies may be written by Grinnell Mutual Members on any urban type residence whether in town or in the country. The size of the premises is not pertinent, provided no business activity is involved (including farming or renting of land for farming) except as permitted by special endorsement;
  - 2.** The Total Policy Premium and separate premium charged for each endorsement(s) should be shown in the Declarations; and
  - 3.** A complete copy of the policy should be given to the insured (including completed Declarations page, Policy Provisions and endorsements, if any). The mutual should retain one copy for their records and send a copy of all new business Declarations to Grinnell Mutual.

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**GUIDELINE 104.  
INELIGIBLE RISKS**

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Contact the Reinsurance Department (or the mutual office) before binding coverage or submitting the application if any factors exist that would cause the risk to be unacceptable; or if you are uncertain as to the eligibility of an applicant for any reason.

Do not bind coverage if any of the following conditions exist:

- A.** If the applicant:
  - 1.** Has been cancelled or refused by another company for reasons other than non-payment of premium (*not applicable in MO or ND*). Do not bind coverage; submit to the Reinsurance Department (or the mutual office) with a complete explanation as to why the applicant was cancelled or refused.
  - 2.** Has had any liability claims in the past 3 years.
  - 3.** Owns any:
    - a.** Domesticated wildlife or dangerous animals;
    - b.** Staffordshires, Akitas, Pit Bulls, Dobermans, or Rottweilers, Chows, Wolf Hybrid, or Presa Canario; or
    - c.** Dog(s) that are mean or act in an aggressive manner.
  - 4.** Has a poor character reference or that you can not recommend.
  - 5.** Uses a horse, or horse and buggy as their primary mode of transportation.
- B.** Properties with steps and/or sidewalks that are poorly maintained, or steps which do not have required handrails.
- C.** Dwellings that do not have properly installed and functioning smoke detectors.
- D.** Any incidental business activity except as permitted under **Guideline 601**.

## PART IV – OPTIONAL LIABILITY FORMS

The underwriting guidelines referenced in this section may not be available in every state. *Refer to Personal Liability Manual State Underwriting Guidelines to verify state specific underwriting guidelines.*

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### GUIDELINE 403. PL 1037 – RESIDENTIAL RENTAL PROPERTY COVERAGE

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Dwellings that do not contain smoke detectors installed in accordance with applicable state regulations and/or dwellings containing more than four rental units are not eligible.

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### GUIDELINE 409. PL 1946 – INCIDENTAL AGRICULTURAL ACTIVITY

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#### A. ELIGIBLE RISKS

1. Activity must be incidental to insured's primary vocation;
2. Total acres rented to others or being used in the activity does not exceed forty (40); and
3. Insured has 10 head, or less, of livestock or poultry.

#### B. INELIGIBLE RISKS

1. Any activity related to industrial hemp.

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### GUIDELINE 410. PL 1976 – FARM LANDOWNER'S LIABILITY COVERAGE

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#### A. ELIGIBLE RISKS

The farm premises (including farm property, attached dwellings and other structures) must be:

1. Owned, leased or rented to the named insured; and
2. Must be leased, rented, or otherwise relinquished to the control of others for the purpose of farming.

#### B. INELIGIBLE RISKS

The farm operation is ineligible if:

1. The principal purpose of the farm is any of the following:
  - a. Raising and using of horses for racing purposes;
  - b. Operating freezing or dehydrating plants and poultry factories; or
  - c. Supplying commodities for manufacturing or processing by the insured for sale to others.  
  
The word "processing" does not apply to the slaughtering and dressing of livestock, or to such operations as bunching vegetables or crating berries.
2. The named insured resides on the farm premises or has control over and/or is actively involved in the operation and management of the farm premises.

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### GUIDELINE 433. GMIL 4627 – WAIVER OF SUBROGATION AND RIGHT OF CONTRIBUTION

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This endorsement is intended to be used in circumstances similar to rental of spaces at farmers markets, fairs, antique malls, wedding reception halls, etc. It is not to be used for small scale carpenters, plumbers, snow removal businesses, or other contractors who might have ongoing relationships with larger contractors or businesses. These types of businesses should be written on a General Liability policy.

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**GUIDELINE 437.**  
**GMIL 4777 – HORSE BOARDING COVERAGE**

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**A. ELIGIBLE RISKS**

1. Total maximum number of boarded horses is ten (10).
2. Horses must be used for pleasure use only (no riding lessons, teaching, instructing, etc.).
3. Boarded donkeys and mules are eligible.
4. Contact the Reinsurance Department for approval for risks with boarded horses in excess of 10.
5. Owned horses, donkeys, or mules are not to be counted in the maximum number of boarded horses.

**B. INELIGIBLE RISKS**

Professional showing, racing, competition, or breeding is not allowed.

**PART VI – ADDITIONAL INFORMATION ON  
POLICY FORMS AND ENDORSEMENTS**

The underwriting guidelines referenced in this section may not be available in every state. *Refer to Personal Liability Manual State Underwriting Guidelines to verify state specific underwriting guidelines.*

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**GUIDELINE 600.**  
**PL 2333 – SELECT RECREATIONAL VEHICLE  
LIMITED LIABILITY COVERAGE**

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**A. UNDERWRITING GUIDELINES**

1. **Eligible Recreational Vehicles** – must be continuously insured, unless the unit has been sold or otherwise disposed of, and includes:
  - a. All-Terrain Vehicle – a four or more wheeled motor vehicle equipped with balloon tires or crawler treads designed for use on rugged terrain or rugged terrain and water.
  - b. Snowmobile – a motor vehicle designed for use primarily on snow or ice, using wheels or crawler type belts for locomotion, but not including a vehicle using airplane-type propellers or fans as a means of propelling itself across land, ice, or snow. Contact Reinsurance for prior approval if snowmobile exceeds 800 cc.
  - c. Watercraft – a small open vessel, 26 feet in length or less, powered by motor(s) and designed for use on water that is powered by an inboard, inboard-out drive motor, or outboard motor and is not a personal water-craft commonly known as a jet ski or wet bike. Contact Reinsurance for prior approval and/or rating information if watercraft has:
    - 1) A top speed in excess of 55 mph;
    - 2) An outboard motor with more than 175 hp; an inboard or inboard/outdrive motor with more than 260 hp.
  - d. A golf cart.



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**GUIDELINE 600.**  
**PL 2333 – SELECT RECREATIONAL VEHICLE**  
**LIMITED LIABILITY COVERAGE**

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**2. Prohibited Recreational Vehicles**

- a. Any recreational vehicle:
  - 1) Not continuously insured during the policy period, unless unit is sold or otherwise disposed of;
  - 2) Used for business purposes, which includes rental or leasing to others;
  - 3) Owned by a non-licensed driver; or
  - 4) Used in racing, speed or other performance contests.
- b. All-Terrain Vehicles:
  - 1) Licensed for the road;
  - 2) Exceeding 750 cc;
  - 3) Dune buggies or sand rails; or
  - 4) Designed specifically for children.
- c. Snowmobiles
  - 1) That has been modified or altered in any way;
  - 2) Designed specifically for children (i.e. Kitty Cat); or
  - 3) That exceeds 600 cc if owner or operator is under 22 years of age.
- d. Go-carts.
- e. 3-Wheelers.
- f. Motorcycles or dirt bikes.
- g. Scooter/bicycles (2 wheeled units that may be pedaled, or powered by a battery).
- h. Watercraft
  - 1) Airboats, iceboats and hovercraft.
  - 2) Personal watercraft such as Jet Skis, Wet Jets, Wave Runners, water bikes, wave busters, air boats, or similar units.
  - 3) More than 26 feet in length, including sailboats or rowboats.

**B. RISK ACCEPTABILITY RULES FOR DRIVERS/OPERATORS**

- 1. **MVR** – A current MVR must be submitted for each driver.
- 2. **Drivers Under Age 22** – Parents' personal autos must be insured by Grinnell Mutual, and/or Grinnell Select.
- 3. **Health of Operator** – Operator must not have any uncorrected mental or physical impairments.
- 4. **Drivers with an Unverifiable Driving Record** – Are unacceptable. Examples of an unverifiable driving record include a driver holding a foreign driver's license or a driver with U.S. license(s) where the Company is unable to obtain a driving record.
- 5. **Drivers with Felony Convictions or Criminal Records** – Are unacceptable. (This includes major violations involving a felony or criminal activities.)

**GUIDELINE 600.**  
**PL 2333 – SELECT RECREATIONAL VEHICLE**  
**LIMITED LIABILITY COVERAGE** (Cont'd.)

**DRIVING RECORD INCIDENTS**

The following QUICK CHART gives additional detail regarding the maximum number of allowable incidents acceptable to be considered eligible for new business or continued renewal.

- Households that exceed the number of allowable incidents are not eligible as new business and will be considered for termination if they are renewals.
- When a minor or intermediate violation is issued due to an accident, only the accident will be counted.
- When a major violation is issued due to an accident, only the violation will be counted.

**QUICK CHART**

INCIDENT (within the past 3 years, 5 years for majors)	New Business		Renewals	
	Per Driver	Per Household	Per Driver	Per Household
1. At Fault Accidents	1	1	2	3
2. Not At Fault Accidents	1	2	2	4
3. Major Violations (age 22 and over)	0	0	1	1
4. Major Violations (under age 22)	0	0	0	0
5. Intermediate Violations (age 22 and over)	1	1	1	2
6. Intermediate Violations (under age 22)	0	0	0	0
7. Minor Violations (age 22 and over)	2	2	4	6
8. Minor Violations (under age 22)	1	2	2	3
9. Other Than Collision Losses	N/A	3	N/A	4
<b>Maximum incidents allowable</b>	<b>3</b>	<b>6</b>	<b>4</b>	<b>8</b>

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**GUIDELINE 601.**  
**PL 1031 – BUSINESS ACTIVITIES COVERAGE**

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**A. UNDERWRITING GUIDELINES**

1. Gross receipts and/or gross commissions from the described business may not exceed \$40,000 in the current or past calendar year.
2. Business activity is incidental in nature; and
3. Business has no employees.

If the insured employs hired help in the activity (regardless of income), a General Liability policy must be written and Workers' Compensation insurance provided as the Personal Liability policy does not cover employers' liability for these activities nor will the endorsement waive any applicable exclusion contained in the policy.

4. If insured/applicant is engaged in an incidental business (such as bee keeping, storage of property of others and/or open air markets, etc.), which is not listed as an eligible activity but meets the rules outlined above, it may qualify for coverage under Incidental Retail/Service N.O.C. Requires Reinsurance approval prior to binding coverage.

**B. ELIGIBLE ACTIVITIES**

1. Antique Shop
2. Appliance Repair Shop
3. Bait Shop
4. Beauty or Barber Shop
5. Building(s) owned by insured and leased to 3rd party for commercial purposes (lessor's risk only)
6. Cabinet Shop/Handcraft Shop
7. Carpentry – Odd Jobs
8. Custom Corn Shelling
9. Farm Product Salesman
10. Farm Tractor Use – Off Premises for Snow Removal, Plowing Gardens, etc.
11. Incidental Retail/Service N.O.C.
12. Landscaping (excludes tree trimming, bulldozing, and excavations)
13. Licensed Product Sales such as Mary Kay, Avon, and Pampered Chef
14. Office/Studio such as Insurance Office, Real Estate Office, and Music/Tutoring Lessons
15. Off-Premises Limited Activity – Use of Power Appliances for Hire
16. Refreshment Stands (not restaurants)
17. Sewing/Upholstery Shop
18. Shearing Sheep
19. Taxidermy

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**GUIDELINE 601.**  
**PL 1031 – BUSINESS ACTIVITIES**  
**COVERAGE (Cont'd.)**

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**C. INELIGIBLE ACTIVITIES**

1. Appraisers (home appraisals and/or inspections)
2. Archery or gun ranges, including skeet or trap shooting
3. Auctioneers
4. Bed & Breakfasts
5. Bulldozing, backhoe, or grading
6. Camp grounds and/or picnic grounds
7. Corn mazes open to public
8. Custom spraying
9. Custom farming and/or custom feeding activities
10. Dance studios or exercise classes
11. Dog kennels, includes ownership or use of dogs for breeding purposes and boarding of dogs
12. Equestrian business activities, meaning commercial activities involving horse boarding, racing stables, breeding, livery, lessons, hoof trimming, and/or shoeing, rental or riding of horses for hire, and hayrides
13. Fishing for charge
14. Food processing, food preparation, and other food sales such as:
  - Canned meats
  - Catering
  - Custom butchering
  - Homemade jams, jellies, pies/cakes, etc.
15. Fruit orchards open to the public
16. Hunting on premises, for a charge
17. Day care services
18. Lawn mowing (ineligible if performed for county or state)
19. Livestock dealers
20. Machinery rental or repair, including repair of autos and/or farm machinery
21. Manufacturing/welding shops
22. Manure hauling for hire
23. Massage therapy (or any other “hands on procedure”, such as tattoos or electrolysis)
24. Miniature golf courses or golf driving ranges
25. Petting zoo
26. Preschools
27. Rock quarries
28. Sandblasting and/or spray painting
29. Sawmills
30. Seed corn processing
31. Snow removal for businesses or governmental subdivisions (local, state, or federal)
32. Swimming for a charge
33. Tanning beds
34. Tennis/handballs/shuffle board courts
35. Tree trimming

The Personal Liability rates and rating factors are listed in the rate pages.

With the following rating methodology, develop Base Policy Premium, add premium from Optional Endorsements, and subtract premium from Optional Discounts to achieve the final premium. Apply the policy minimum premium.

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**A. BASE POLICY PREMIUM**

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- Step 1 + Basic Charge
- Step 2 + Additional Charge for Increased Liability BI/PD limits, if applicable.
- Step 3 x Multiply sum of Steps 1 and 2 by the Auto/Home Discount factor, if applicable, penny-round.
- Step 4 + Additional Charge for Increased Medical Limits, if applicable.
- Step 5 x Multiply Step 4 by the Auto/Home Discount factor, if applicable, penny-round.
- Step 6 + Additional Charge for Increased PDP Limit, if applicable.
- Step 7 x Multiply Step 6 by the Auto/Home Discount factor, if applicable, penny-round.

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**B. OPTIONAL ENDORSEMENTS**

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**1. Insured's Liability While Employed By Others Coverage (PL 1021)**

- Step 1 Refer to rate pages for applicable rate for selected BI/PD liability limit.
- Step 2 x Multiply by the number of persons, penny round.
- Step 3 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**2. Additional Insured/Premises (PL 1919)**

- Step 1 Refer to rate pages for applicable rate for selected BI/PD liability limit.
- Step 2 x Multiply by the number of additional insureds or premises.
- Step 3 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**3. Additional Insured – Other Residents of Your Household (GMIL 4752)**

- Step 1 Refer to rate pages for applicable rate for selected BI/PD liability limit.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**4. Additional Insured – Primary and Non-Contributory (GMIL 4629)**

- Step 1 Refer to rate pages for applicable rate.
- Step 2 x Multiply by the number of entities, penny-round.
- Step 3 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**5. Contractual Liability (PL 2203)**

- Step 1 Refer to rate pages for applicable rate for selected BI/PD liability limit.
- Step 2 x Multiply by the number of contract holders, penny-round.
- Step 3 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**\* 6. Farm Landowner's Liability Coverage (PL 1976)**

- Step 1 Refer to rate pages for applicable premium for selected BI/PD liability limit according to acreage.

**7. Home Day Care Provider Coverage (PL 2246 / PL 2246 IL)**

- Step 1 Refer to rate pages for applicable premium for selected BI/PD liability limit.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**8. Horse Boarding Coverage (GMIL 4777)**

- Step 1 Refer to rate pages for applicable premium for selected BI/PD liability limit
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

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**B. OPTIONAL ENDORSEMENTS (Cont'd.)**

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**9. Residential Rental Property Coverage (PL 1037)**

- Step 1 Select rate based on number of units in 1st building.
- Step 2 + Select rate based on number of units in 2nd building, if any. Repeat for additional buildings, if any. Refer to rate pages.
- Step 3 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**10. Waterbed Liability Coverage (PL 1915/1915 IL/1915 NE)**

- Step 1 Select rate based on BI/PD liability limit.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**11. Select Recreational Vehicle Limited Liability Coverage (PL 2333/2333 IL/2333 NE)**

Calculate separately by RV type. Also calculate separately for snowmobiles with and without auxiliary lighting systems (MN only).

- Step 1 Select rate for appropriate RV type and selected BI/PD liability limit. Rate applies per vehicle.
- Step 2 x Multiply by the number of RV types of that category.
- Step 3 x For snowmobiles in Minnesota with auxiliary lighting system, apply applicable discount.
- Step 4 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**12. Business Activities Coverage (PL 1031)**

- Step 1 Select rate for appropriate business activity and BI/PD liability limit. Rate applies per business activity.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**13. Liability Loss Assessment Coverage Increased Limits (GMIL 4772)**

- Step 1 Refer to rate pages.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**14. Additional Insured – Limited (Electric Utility for Your Solar Panel System (GMIL 4672)**

- Step 1 Refer to rate pages for applicable rate for selected BI/PD liability limit.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**15. Additional Insured (Limited) – Special Event (GMIL 4749)**

- Step 1 Refer to rate pages for applicable rate for selected BI/PD liability limit.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**\* 16. Incidental Agricultural Activity (PL 1946)**

- Step 1 Refer to rate pages for applicable rate for selected BI/PD liability limit.
- Step 2 x Multiply by the Auto/Home Discount factor, if applicable, penny-round.

**PERSONAL LIABILITY MANUAL  
LIABILITY RATE SCHEDULE**

**SOUTH DAKOTA**

<b>BASIC CHARGE:</b>					
Includes \$100,000 Liability (BI/PD), \$1,000 Medical, & \$250 Property Damage to Others (PDP) ..... \$40.00					
<b>INCREASED LIMITS:</b>					
Liability BI/PD:		300,000.....5.00	Medical: 2,000.....2.00	PDP: 500 ..... 2.00	
		500,000.....8.00	5,000.....6.00	1,000 ..... 6.00	
		1,000,000..... 16.00	10,000.....9.00	2,500 ..... 12.00	
			15,000..... 13.00	5,000 ..... 17.00	
			20,000..... 17.00	10,000 ..... 23.00	
			25,000.....21.00	15,000 ..... 30.00	
<b>Form No.</b>	<b>OPTIONAL ENDORSEMENTS</b>	<b>100,000</b>	<b>300,000</b>	<b>500,000</b>	<b>1,000,000</b>
<b>PL 1021</b>	Insured's Liability While Employed By Others				
	Clerical Office.....	2.18	2.39	2.57	3.27
	Salesmen.....	4.32	4.84	5.15	6.53
	Teachers (Coaches, Lab., Shop).....	10.82	12.02	12.87	16.33
	Teachers (all others).....	7.57	8.45	9.01	11.43
	N.O.C.....	4.32	4.84	5.15	6.53
<b>PL 1919</b>	Additional Insured (per entity).....	4.32	4.84	5.15	6.53
<b>PL 1919</b>	Additional Insured (Limited, per entity).....	N/C	N/C	N/C	N/C
<b>GMIL 4672</b>	Additional Insured – Limited (Electric Utility for Your Solar Panel System).....	61.00	68.00	74.00	83.00
<b>GMIL 4749</b>	Additional Insured (Limited) – Special Event ( <i>Fully Earned</i> ).....	25.00	30.00	35.00	50.00
<b>GMIL 4752</b>	Additional Insured – Other Residents of Your Household.....	4.32	4.84	5.15	6.53
<b>GMIL 4629</b>	Additional Insured – Primary and Non-Contributory.....	\$75.00 per entity			
<b>PL 1919</b>	Additional Premises.....	5.43	6.01	6.43	8.16
<b>PL 2203</b>	Contractual Liability.....	21.69	24.09	25.73	32.66
<b>PL 1976</b>	Farm Landowner's Liability Coverage				
	0-240 Acres.....	37.00	45.00	52.00	66.00
	241-640 Acres.....	39.00	48.00	57.00	72.00
	Over 640 Acres.....	43.00	53.00	64.00	82.00
<b>PL 2246</b>	Home Day Care Provider Coverage.....	84.00	98.00	112.00	126.00
<b>GMIL 4777</b>	Horse Boarding Coverage.....	162.00	197.00	225.00	312.00
<b>PL 1946</b>	Incidental Agricultural Activity				
	0-10 Acres (with or without livestock).....	5.43	6.01	6.43	8.16
	11-40 Acres (without livestock).....	10.82	12.07	12.87	16.33
	11-40 Acres (with livestock).....	27.08	30.14	32.17	40.82
<b>PL 1037</b>	Residential Rental Property Coverage (per building)				
	One or Two Family.....	27.00	32.00	35.00	43.00
	Three Family.....	34.00	40.00	44.00	54.00
	Four Family.....	41.00	48.00	53.00	65.00
<b>PL 1915</b>	Waterbed Liability Coverage.....	21.69	24.09	25.73	32.66

**PERSONAL LIABILITY MANUAL  
LIABILITY RATE SCHEDULE**

**SOUTH DAKOTA**

Form No.	OPTIONAL ENDORSEMENTS	100,000	300,000	500,000	1,000,000			
<b>PL 2333</b>	Select Recreational Vehicle Limited Liability Coverage							
	ATVs <= 600 cc .....	40.79	43.70	57.74	65.58			
	ATVs > 600 cc .....	44.65	50.81	63.51	72.85			
	AMTs.....	40.79	43.70	57.74	65.58			
	Golf Carts.....	33.65	36.04	47.63	65.58			
	Snowmobiles <= 600 cc.....	32.81	35.15	46.44	65.58			
	Snowmobiles > 600 cc.....	35.91	40.87	51.08	72.85			
	Outboard 51-75 HP.....	6.65	10.45	11.40	19.81			
	Outboard 76-125 HP.....	9.50	11.40	17.10	25.92			
	Outboard over 125 HP.....	14.25	16.15	26.60	36.10			
	Inboard or I/O <= 40 MPH .....	14.25	18.05	26.60	40.85			
	Inboard or I/O > 40 MPH.....	19.00	22.80	36.10	52.73			
	<b>PL 1031</b>	Business Activities Coverage	<b>Maximum \$40,000 Gross Receipts</b>					
Antique Shop on Premises .....		31.00	35.00	39.00	46.00			
Appliance Repair Shop .....		40.00	45.00	50.00	59.00			
Bait Shop on Premises .....		31.00	35.00	39.00	46.00			
Beauty or Barber Shop .....		31.00	35.00	39.00	46.00			
Building(s) owned by insured and leased to 3rd party for commercial purposes (lessor's risk only) .....		40.00	45.00	50.00	59.00			
Cabinet Shop/Handicraft Shop on Premises .....		31.00	35.00	39.00	46.00			
Carpentry – Odd Jobs.....		31.00	35.00	39.00	46.00			
Custom Corn Shelling.....		31.00	35.00	39.00	46.00			
Farm Product Salesman .....		31.00	35.00	39.00	46.00			
Incidental Retail/Service N.O.C .....		31.00	35.00	39.00	46.00			
Landscaping–No excavation, bull-dozing or tree-trimming		31.00	35.00	39.00	46.00			
Limited Off-Premises – Power Appliances for Hire .....		28.00	32.00	35.00	43.00			
Office/Studio.....		19.00	21.00	24.00	30.00			
Refreshment Stands (not restaurants).....		40.00	45.00	50.00	59.00			
Sewing/Upholstery Shop.....		31.00	35.00	39.00	46.00			
Shearing Sheep .....		31.00	35.00	39.00	46.00			
Taxidermy .....		31.00	35.00	39.00	46.00			
Use of Tractor – Snow Removal, Plowing Gardens .....	31.00	35.00	39.00	46.00				
<b>GMIL 4772</b>	Liability Loss Assessment	<b>1,000</b>	<b>5,000</b>	<b>10,000</b>	<b>15,000</b>	<b>20,000</b>	<b>25,000</b>	<b>50,000</b>
	Coverage Increased Limits	Included	3.00	5.00	6.00	7.00	8.00	13.00