**DIVISION FOUR – FARM**

A3. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides:

**1.** A maximum limit of insurance of $500,000 per structure; and

**2.** Up to $50,000 additional limit of insurance to pay for additional living expenses reasonably and necessarily incurred by the insured when the insured is temporarily displaced as the direct result of loss of or damage to a structure caused by or resulting from mine subsidence, if the structure is:

**a.** A dwelling owned by the insured;

**b.** Used as a residence; and

**c.** Covered under the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form.

A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use:

**1.** Kentucky Changes – Mine Subsidence Endorsement IL 09 25**.**

**2.** Mine Subsidence Schedule Endorsement IL 09 03 when coverage does not apply to all locations described in the policy.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal fire policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss, except as provided in Paragraph **B.2.;**

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Counties

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Bell | Harlan | McLean |
|  | Boyd | Henderson | Martin |
|  | Breathitt | Hopkins | Morgan |
|  | Butler | Jackson | Muhlenberg |
|  | Carter | Johnson | Ohio |
|  | Christian | Knott | Owsley |
|  | Clay | Knox | Perry |
|  | Daviess | Laurel | Union |
|  | Edmonson | Lawrence | Webster |
|  | Elliott | Lee | Whitley |
|  | Floyd | Leslie | Wolfe |
|  | Greenup | Letcher |  |
|  | Hancock | McCreary |  |

**b.** Companies are not precluded from offering coverage in excess of $500,000 per structure and $50,000 for additional living expense.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

The annual premiums per structure are as follows:

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | First | | | | | | Dwelling Structure (2), (3) | | Non-dwelling Structure (1), (2) | | |
|  | $ | 50,000 or less | | | | | $ | 16.33 | $ | | 21.33 |
|  |  | 50,001 to 60,000 | | | | |  | 18.90 |  | | 23.90 |
|  |  | 60,001 to 70,000 | | | | |  | 21.28 |  | | 26.28 |
|  |  | 70,001 to 80,000 | | | | |  | 23.48 |  | | 28.48 |
|  |  | 80,001 to 90,000 | | | | |  | 25.52 |  | | 30.52 |
|  |  | 90,001 to 100,000 | | | | |  | 27.40 |  | | 32.40 |
|  |  | 100,001 to 110,000 | | | | |  | 29.15 |  | | 34.15 |
|  |  | 110,001 to 120,000 | | | | |  | 30.76 |  | | 35.76 |
|  |  | 120,001 to 130,000 | | | | |  | 32.25 |  | | 37.25 |
|  |  | 130,001 to 140,000 | | | | |  | 33.63 |  | | 38.63 |
|  |  | 140,001 to 150,000 | | | | |  | 34.91 |  | | 39.91 |
|  |  | 150,001 to 160,000 | | | | |  | 36.09 |  | | 41.09 |
|  |  | 160,001 to 170,000 | | | | |  | 37.19 |  | | 42.19 |
|  |  | 170,001 to 180,000 | | | | |  | 38.20 |  | | 43.20 |
|  |  | 180,001 to 190,000 | | | | |  | 39.13 |  | | 44.13 |
|  |  | 190,001 to 200,000 | | | | |  | 40.00 |  | | 45.00 |
|  |  | 200,001 to 210,000 | | | | |  | 40.80 |  | | 45.80 |
|  |  | 210,001 to 220,000 | | | | |  | 41.54 |  | | 46.54 |
|  |  | 220,001 to 230,000 | | | | |  | 42.23 |  | | 47.23 |
|  |  | 230,001 to 240,000 | | | | |  | 42.86 |  | | 47.86 |
|  |  | 240,001 to 250,000 | | | | |  | 43.45 |  | | 48.45 |
|  |  | 250,001 to 260,000 | | | | |  | 43.99 |  | | 48.99 |
|  |  | 260,001 to 270,000 | | | | |  | 44.50 |  | | 49.50 |
|  |  | 270,001 to 280,000 | | | | |  | 44.96 |  | | 49.96 |
|  |  | 280,001 to 290,000 | | | | |  | 45.39 |  | | 50.39 |
|  |  | 290,001 to 300,000 | | | | |  | 45.79 |  | | 50.79 |
|  |  | 300,001 to 310,000 | | | | |  | 46.16 |  | | 51.16 |
|  |  | 310,001 to 320,000 | | | | |  | 46.50 |  | | 51.50 |
|  |  | 320,001 to 330,000 | | | | |  | 46.82 |  | | 51.82 |
|  |  | 330,001 to 340,000 | | | | |  | 47.11 |  | | 52.11 |
|  |  | 340,001 to 350,000 | | | | |  | 47.38 |  | | 52.38 |
|  |  | 350,001 to 360,000 | | | | |  | 47.63 |  | | 52.63 |
|  |  | 360,001 to 370,000 | | | | |  | 47.86 |  | | 52.86 |
|  |  | 370,001 to 380,000 | | | | |  | 48.07 |  | | 53.07 |
|  |  | 380,001 to 390,000 | | | | |  | 48.27 |  | | 53.27 |
|  |  | 390,001 to 400,000 | | | | |  | 48.45 |  | | 53.45 |
|  |  | 400,001 to 410,000 | | | | |  | 48.62 |  | | 53.62 |
|  |  | 410,001 to 420,000 | | | | |  | 48.78 |  | | 53.78 |
|  |  | 420,001 to 430,000 | | | | |  | 48.92 |  | | 53.92 |
|  |  | 430,001 to 440,000 | | | | |  | 49.06 |  | | 54.06 |
|  |  | 440,001 to 450,000 | | | | |  | 49.18 |  | | 54.18 |
|  |  | 450,001 to 460,000 | | | | |  | 49.30 |  | | 54.30 |
|  |  | 460,001 to 470,000 | | | | |  | 49.40 |  | | 54.40 |
|  |  | 470,001 to 480,000 | | | | |  | 49.50 |  | | 54.50 |
|  |  | 480,001 to 490,000 | | | | |  | 49.59 |  | | 54.59 |
|  |  | 490,001 to 500,000 **(4)** | | | | |  | 49.68 |  | | 54.68 |
|  |  | Each Additional $10,000 | | | | |  | Refer to Company |  | Refer to Company | |
|  | **(1)** | | | A Non-dwelling Structure is defined, for rating purposes, as a building that is not used principally for residential purposes or houses more than four family units. | | | | | | | |
|  | **(2)** | | | If: | | | | | | | |
|  |  | | **(a)** | | Dwellings and outbuildings are insured: | | | | | | |
|  |  | |  | | **(i)** | Rate dwellings using the premiums for Dwelling Structures. | | | | | |
|  |  | |  | | **(ii)** | Rate each insured farm outbuilding using a rate of $1.00 for each $5,000 increment of coverage. | | | | | |
|  |  | | **(b)** | | Only outbuildings are insured (no insured dwellings): | | | | | | |
|  |  | |  | | **(i)** | Rate the highest valued outbuilding using the premiums for Dwelling Structures. | | | | | |
|  |  | |  | | **(ii)** | Rate each remaining outbuilding using a rate of $1.00 for each $5,000 increment of coverage. | | | | | |
|  | **(3)** | | Additional living expense premium is included in the premium for the Dwelling Structure. | | | | | | | | |
|  | **(4)** | | A total limit of: | | | | | | | | |
|  |  | | **(a)** | | $500,000 per Non-dwelling Structure; or | | | | | | |
|  |  | | **(b)** | | $550,000 per Dwelling Structure, which includes a maximum limit of $500,000 for the Dwelling Structure and a maximum limit of $50,000 for additional living expenses; | | | | | | |
|  |  | | is the maximum amount of insurance reinsured by the Kentucky Coal Mine Subsidence Fund. | | | | | | | | |

Table A3.E. Premiums

**DIVISION FIVE – FIRE AND ALLIED LINES**

A5. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance to be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use:

**1.** Kentucky Changes – Mine Subsidence Endorsement IL 09 25**.**

**2.** Mine Subsidence Schedule Endorsement IL 09 03 when coverage does not apply to all locations described in the policy.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Coverage

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Bell | Harlan | McCreary |
|  | Boyd | Henderson | McLean |
|  | Breathitt | Hopkins | Morgan |
|  | Butler | Jackson | Muhlenberg |
|  | Carter | Johnson | Ohio |
|  | Christian | Knott | Owsley |
|  | Clay | Knox | Perry |
|  | Daviess | Laurel | Union |
|  | Edmonson | Lawrence | Webster |
|  | Elliott | Lee | Whitley |
|  | Floyd | Leslie | Wolfe |
|  | Greenup | Letcher |  |
|  | Hancock | Martin |  |

**b.** Companies are not precluded from offering coverage in excess of $500,000.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

The annual premiums per structure are as follows:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | First | | | Dwelling Structure | | Non-dwelling Structure (1) | | |
|  | $ | 50,000 or less | | $ | 16.33 | $ | | 21.33 |
|  |  | 50,001 to 60,000 | |  | 18.90 |  | | 23.90 |
|  |  | 60,001 to 70,000 | |  | 21.28 |  | | 26.28 |
|  |  | 70,001 to 80,000 | |  | 23.48 |  | | 28.48 |
|  |  | 80,001 to 90,000 | |  | 25.52 |  | | 30.52 |
|  |  | 90,001 to 100,000 | |  | 27.40 |  | | 32.40 |
|  |  | 100,001 to 110,000 | |  | 29.15 |  | | 34.15 |
|  |  | 110,001 to 120,000 | |  | 30.76 |  | | 35.76 |
|  |  | 120,001 to 130,000 | |  | 32.25 |  | | 37.25 |
|  |  | 130,001 to 140,000 | |  | 33.63 |  | | 38.63 |
|  |  | 140,001 to 150,000 | |  | 34.91 |  | | 39.91 |
|  |  | 150,001 to 160,000 | |  | 36.09 |  | | 41.09 |
|  |  | 160,001 to 170,000 | |  | 37.19 |  | | 42.19 |
|  |  | 170,001 to 180,000 | |  | 38.20 |  | | 43.20 |
|  |  | 180,001 to 190,000 | |  | 39.13 |  | | 44.13 |
|  |  | 190,001 to 200,000 | |  | 40.00 |  | | 45.00 |
|  |  | 200,001 to 210,000 | |  | 40.80 |  | | 45.80 |
|  |  | 210,001 to 220,000 | |  | 41.54 |  | | 46.54 |
|  |  | 220,001 to 230,000 | |  | 42.23 |  | | 47.23 |
|  |  | 230,001 to 240,000 | |  | 42.86 |  | | 47.86 |
|  |  | 240,001 to 250,000 | |  | 43.45 |  | | 48.45 |
|  |  | 250,001 to 260,000 | |  | 43.99 |  | | 48.99 |
|  |  | 260,001 to 270,000 | |  | 44.50 |  | | 49.50 |
|  |  | 270,001 to 280,000 | |  | 44.96 |  | | 49.96 |
|  |  | 280,001 to 290,000 | |  | 45.39 |  | | 50.39 |
|  |  | 290,001 to 300,000 | |  | 45.79 |  | | 50.79 |
|  |  | 300,001 to 310,000 | |  | 46.16 |  | | 51.16 |
|  |  | 310,001 to 320,000 | |  | 46.50 |  | | 51.50 |
|  |  | 320,001 to 330,000 | |  | 46.82 |  | | 51.82 |
|  |  | 330,001 to 340,000 | |  | 47.11 |  | | 52.11 |
|  |  | 340,001 to 350,000 | |  | 47.38 |  | | 52.38 |
|  |  | 350,001 to 360,000 | |  | 47.63 |  | | 52.63 |
|  |  | 360,001 to 370,000 | |  | 47.86 |  | | 52.86 |
|  |  | 370,001 to 380,000 | |  | 48.07 |  | | 53.07 |
|  |  | 380,001 to 390,000 | |  | 48.27 |  | | 53.27 |
|  |  | 390,001 to 400,000 | |  | 48.45 |  | | 53.45 |
|  |  | 400,001 to 410,000 | |  | 48.62 |  | | 53.62 |
|  |  | 410,001 to 420,000 | |  | 48.78 |  | | 53.78 |
|  |  | 420,001 to 430,000 | |  | 48.92 |  | | 53.92 |
|  |  | 430,001 to 440,000 | |  | 49.06 |  | | 54.06 |
|  |  | 440,001 to 450,000 | |  | 49.18 |  | | 54.18 |
|  |  | 450,001 to 460,000 | |  | 49.30 |  | | 54.30 |
|  |  | 460,001 to 470,000 | |  | 49.40 |  | | 54.40 |
|  |  | 470,001 to 480,000 | |  | 49.50 |  | | 54.50 |
|  |  | 480,001 to 490,000 | |  | 49.59 |  | | 54.59 |
|  |  | 490,001 to 500,000 **(2)** | |  | 49.68 |  | | 54.68 |
|  |  | Each Additional $10,000 | |  | Refer to Company |  | Refer to Company | |
|  | **(1)** | | A Non-dwelling Structure is defined, for rating purposes, as a building that is not used principally for residential purposes or houses more than four family units. | | | | | |
|  | **(2)** | | $500,000 per structure is the maximum amount of insurance reinsured by the Kentucky Coal Mine Subsidence Fund. | | | | | |

Table A5.E. Premiums

**DIVISION TEN – BUSINESSOWNERS**

A1. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Endorsements

Use:

**1.** Kentucky Changes – Mine Subsidence Endorsement BP 10 25**.**

**2.** Kentucky Mine Subsidence Schedule Endorsement BP 10 56 when coverage does not apply to all locations described in the policy.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Counties

**a.** The coverage must be provided unless waived in writing by the insured in the following counties:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Bell | Harlan | McLean |
|  | Boyd | Henderson | Martin |
|  | Breathitt | Hopkins | Morgan |
|  | Butler | Jackson | Muhlenberg |
|  | Carter | Johnson | Ohio |
|  | Christian | Knott | Owsley |
|  | Clay | Knox | Perry |
|  | Daviess | Laurel | Union |
|  | Edmonson | Lawrence | Webster |
|  | Elliott | Lee | Whitley |
|  | Floyd | Leslie | Wolfe |
|  | Greenup | Letcher |  |
|  | Hancock | McCreary |  |

Table A1.D.3.a. Counties Subject To Mandatory Offer

**b.** Companies are not precluded from offering coverage in excess of $500,000.

E. Premiums

**1.** The annual premiums per structure are as follows:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | First | | Dwelling Structure | | Non-dwelling Structure | | |
|  | $ | 50,000 or less | $ | 16.33 | $ | | 21.33 |
|  |  | 50,001 to 60,000 |  | 18.90 |  | | 23.90 |
|  |  | 60,001 to 70,000 |  | 21.28 |  | | 26.28 |
|  |  | 70,001 to 80,000 |  | 23.48 |  | | 28.48 |
|  |  | 80,001 to 90,000 |  | 25.52 |  | | 30.52 |
|  |  | 90,001 to 100,000 |  | 27.40 |  | | 32.40 |
|  |  | 100,001 to 110,000 |  | 29.15 |  | | 34.15 |
|  |  | 110,001 to 120,000 |  | 30.76 |  | | 35.76 |
|  |  | 120,001 to 130,000 |  | 32.25 |  | | 37.25 |
|  |  | 130,001 to 140,000 |  | 33.63 |  | | 38.63 |
|  |  | 140,001 to 150,000 |  | 34.91 |  | | 39.91 |
|  |  | 150,001 to 160,000 |  | 36.09 |  | | 41.09 |
|  |  | 160,001 to 170,000 |  | 37.19 |  | | 42.19 |
|  |  | 170,001 to 180,000 |  | 38.20 |  | | 43.20 |
|  |  | 180,001 to 190,000 |  | 39.13 |  | | 44.13 |
|  |  | 190,001 to 200,000 |  | 40.00 |  | | 45.00 |
|  |  | 200,001 to 210,000 |  | 40.80 |  | | 45.80 |
|  |  | 210,001 to 220,000 |  | 41.54 |  | | 46.54 |
|  |  | 220,001 to 230,000 |  | 42.23 |  | | 47.23 |
|  |  | 230,001 to 240,000 |  | 42.86 |  | | 47.86 |
|  |  | 240,001 to 250,000 |  | 43.45 |  | | 48.45 |
|  |  | 250,001 to 260,000 |  | 43.99 |  | | 48.99 |
|  |  | 260,001 to 270,000 |  | 44.50 |  | | 49.50 |
|  |  | 270,001 to 280,000 |  | 44.96 |  | | 49.96 |
|  |  | 280,001 to 290,000 |  | 45.39 |  | | 50.39 |
|  |  | 290,001 to 300,000 |  | 45.79 |  | | 50.79 |
|  |  | 300,001 to 310,000 |  | 46.16 |  | | 51.16 |
|  |  | 310,001 to 320,000 |  | 46.50 |  | | 51.50 |
|  |  | 320,001 to 330,000 |  | 46.82 |  | | 51.82 |
|  |  | 330,001 to 340,000 |  | 47.11 |  | | 52.11 |
|  |  | 340,001 to 350,000 |  | 47.38 |  | | 52.38 |
|  |  | 350,001 to 360,000 |  | 47.63 |  | | 52.63 |
|  |  | 360,001 to 370,000 |  | 47.86 |  | | 52.86 |
|  |  | 370,001 to 380,000 |  | 48.07 |  | | 53.07 |
|  |  | 380,001 to 390,000 |  | 48.27 |  | | 53.27 |
|  |  | 390,001 to 400,000 |  | 48.45 |  | | 53.45 |
|  |  | 400,001 to 410,000 |  | 48.62 |  | | 53.62 |
|  |  | 410,001 to 420,000 |  | 48.78 |  | | 53.78 |
|  |  | 420,001 to 430,000 |  | 48.92 |  | | 53.92 |
|  |  | 430,001 to 440,000 |  | 49.06 |  | | 54.06 |
|  |  | 440,001 to 450,000 |  | 49.18 |  | | 54.18 |
|  |  | 450,001 to 460,000 |  | 49.30 |  | | 54.30 |
|  |  | 460,001 to 470,000 |  | 49.40 |  | | 54.40 |
|  |  | 470,001 to 480,000 |  | 49.50 |  | | 54.50 |
|  |  | 480,001 to 490,000 |  | 49.59 |  | | 54.59 |
|  |  | 490,001 to 500,000 |  | 49.68 |  | | 54.68 |
|  |  | Each Additional $10,000 |  | Refer to Company |  | Refer to Company | |

Table A1.E.1. Mine Subsidence Premiums

**2.** A Non-dwelling Structure is defined, for rating purposes, as a building that is not used principally for residential purposes or houses more than four family units.

**3.** $500,000 per structure is the maximum amount of insurance reinsured by the Kentucky Coal Mine Subsidence Fund.

**DIVISION FOURTEEN – CAPITAL ASSETS –**

**AGRICULTURAL CAPITAL ASSETS (OUTPUT POLICY) SECTION**

A1. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance to be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure and up to $50,000 additional limit of insurance to pay for additional living expenses reasonably and necessarily incurred by the insured when temporarily displaced as the direct result of loss of or damage to the insured's residence caused by or resulting from mine subsidence. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use Kentucky Changes – Mine Subsidence Endorsement AG 08 04**.**

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Business Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss, except for additional living expense coverage provided in Paragraph **B.** of this rule;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Coverage

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Bell | Floyd | Knox | Morgan |
|  | Boyd | Greenup | Lawrence | Muhlenberg |
|  | Breathitt | Hancock | Laurel | Ohio |
|  | Butler | Harlan | Lee | Owsley |
|  | Carter | Henderson | Leslie | Perry |
|  | Christian | Hopkins | Letcher | Union |
|  | Clay | Jackson | Martin | Webster |
|  | Daviess | Johnson | McCreary | Whitley |
|  | Edmonson | Knott | McLean | Wolfe |
|  | Elliott |  |  |  |

Table A1.D.3.a. Counties

**b.** Companies are not precluded from offering coverage in excess of $500,000 per structure and $50,000 for additional living expense.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

The annual premiums per structure are as follows:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | First | | | | Dwelling Structure (3) | | Non-dwelling Structure (1) | | |
|  | $ | 50,000 or less | | | $ | 16.33 | $ | | 21.33 |
|  |  | 50,001 to 60,000 | | |  | 18.90 |  | | 23.90 |
|  |  | 60,001 to 70,000 | | |  | 21.28 |  | | 26.28 |
|  |  | 70,001 to 80,000 | | |  | 23.48 |  | | 28.48 |
|  |  | 80,001 to 90,000 | | |  | 25.52 |  | | 30.52 |
|  |  | 90,001 to 100,000 | | |  | 27.40 |  | | 32.40 |
|  |  | 100,001 to 110,000 | | |  | 29.15 |  | | 34.15 |
|  |  | 110,001 to 120,000 | | |  | 30.76 |  | | 35.76 |
|  |  | 120,001 to 130,000 | | |  | 32.25 |  | | 37.25 |
|  |  | 130,001 to 140,000 | | |  | 33.63 |  | | 38.63 |
|  |  | 140,001 to 150,000 | | |  | 34.91 |  | | 39.91 |
|  |  | 150,001 to 160,000 | | |  | 36.09 |  | | 41.09 |
|  |  | 160,001 to 170,000 | | |  | 37.19 |  | | 42.19 |
|  |  | 170,001 to 180,000 | | |  | 38.20 |  | | 43.20 |
|  |  | 180,001 to 190,000 | | |  | 39.13 |  | | 44.13 |
|  |  | 190,001 to 200,000 | | |  | 40.00 |  | | 45.00 |
|  |  | 200,001 to 210,000 | | |  | 40.80 |  | | 45.80 |
|  |  | 210,001 to 220,000 | | |  | 41.54 |  | | 46.54 |
|  |  | 220,001 to 230,000 | | |  | 42.23 |  | | 47.23 |
|  |  | 230,001 to 240,000 | | |  | 42.86 |  | | 47.86 |
|  |  | 240,001 to 250,000 | | |  | 43.45 |  | | 48.45 |
|  |  | 250,001 to 260,000 | | |  | 43.99 |  | | 48.99 |
|  |  | 260,001 to 270,000 | | |  | 44.50 |  | | 49.50 |
|  |  | 270,001 to 280,000 | | |  | 44.96 |  | | 49.96 |
|  |  | 280,001 to 290,000 | | |  | 45.39 |  | | 50.39 |
|  |  | 290,001 to 300,000 | | |  | 45.79 |  | | 50.79 |
|  |  | 300,001 to 310,000 | | |  | 46.16 |  | | 51.16 |
|  |  | 310,001 to 320,000 | | |  | 46.50 |  | | 51.50 |
|  |  | 320,001 to 330,000 | | |  | 46.82 |  | | 51.82 |
|  |  | 330,001 to 340,000 | | |  | 47.11 |  | | 52.11 |
|  |  | 340,001 to 350,000 | | |  | 47.38 |  | | 52.38 |
|  |  | 350,001 to 360,000 | | |  | 47.63 |  | | 52.63 |
|  |  | 360,001 to 370,000 | | |  | 47.86 |  | | 52.86 |
|  |  | 370,001 to 380,000 | | |  | 48.07 |  | | 53.07 |
|  |  | 380,001 to 390,000 | | |  | 48.27 |  | | 53.27 |
|  |  | 390,001 to 400,000 | | |  | 48.45 |  | | 53.45 |
|  |  | 400,001 to 410,000 | | |  | 48.62 |  | | 53.62 |
|  |  | 410,001 to 420,000 | | |  | 48.78 |  | | 53.78 |
|  |  | 420,001 to 430,000 | | |  | 48.92 |  | | 53.92 |
|  |  | 430,001 to 440,000 | | |  | 49.06 |  | | 54.06 |
|  |  | 440,001 to 450,000 | | |  | 49.18 |  | | 54.18 |
|  |  | 450,001 to 460,000 | | |  | 49.30 |  | | 54.30 |
|  |  | 460,001 to 470,000 | | |  | 49.40 |  | | 54.40 |
|  |  | 470,001 to 480,000 | | |  | 49.50 |  | | 54.50 |
|  |  | 480,001 to 490,000 | | |  | 49.59 |  | | 54.59 |
|  |  | 490,001 to 500,000 **(2)** | | |  | 49.68 |  | | 54.68 |
|  |  | Each Additional $10,000 | | |  | Refer to Company |  | Refer to Company | |
|  | **(1)** | | A Non-dwelling Structure is defined, for rating purposes, as a building that is not used principally for residential purposes or houses more than four family units. | | | | | | |
|  | **(2)** | | A total limit of: | | | | | | |
|  |  | | **(a)** | $500,000 per Non-dwelling Structure; or | | | | | |
|  |  | | **(b)** | $550,000 per Dwelling Structure, which includes a maximum limit of $500,000 for the Dwelling Structure and a maximum limit of $50,000 for additional living expenses; | | | | | |
|  |  | | is the maximum amount of insurance reinsured by the Kentucky Coal Mine Subsidence Fund. | | | | | | |
|  | **(3)** | | Additional living expense premium is included in the premium for structures. | | | | | | |

Table A1.E. Premiums

**DIVISION FOURTEEN – CAPITAL ASSETS PROGRAM (OUTPUT POLICY)**

A2. MINE SUBSIDENCE INSURANCE

A. Explanation

The Kentucky Mine Subsidence Act requires Mine Subsidence Insurance to be available for certain structures in Kentucky. "Structure" is defined as a dwelling, building or fixture permanently affixed to realty.

B. Description Of Coverage

Property damage policies may be extended to provide coverage on structures for loss caused by or resulting from mine subsidence. The form provides for a maximum limit of insurance of $500,000 per structure. A 2% deductible (minimum of $250; maximum of $500) applies to each loss. Refer to company if higher limits are desired.

C. Forms

Use:

**1.** Kentucky Changes – Mine Subsidence Endorsement IL 09 25**.**

**2.** Mine Subsidence Schedule Endorsement IL 09 03 when coverage does not apply to all locations.

D. Rules

1. Eligibility

Coverage must be provided for new or renewal policies insuring direct loss to "structures" located in certain specific counties in Kentucky.

2. Ineligibility

The following coverages are not applicable:

**a.** Business Personal Property Coverage, except to the extent that improvements and betterments would be considered structures;

**b.** Coverage for indirect or consequential loss;

**c.** Dwellings, buildings or fixtures designed to be mobile or portable from location to location whether or not then located on a temporary foundation.

3. Coverage

**a.** The coverage must be provided unless waived in writing by the insured in the counties listed as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Bell | Hancock | Letcher | Wolfe |
|  | Boyd | Harlan | Martin |  |
|  | Breathitt | Henderson | McCreary |  |
|  | Butler | Hopkins | McLean |  |
|  | Carter | Jackson | Morgan |  |
|  | Christian | Johnson | Muhlenberg |  |
|  | Clay | Knott | Ohio |  |
|  | Daviess | Knox | Owsley |  |
|  | Edmonson | Laurel | Perry |  |
|  | Elliott | Lawrence | Union |  |
|  | Floyd | Lee | Webster |  |
|  | Greenup | Leslie | Whitley |  |

Table A2.D.3.a. Counties

**b.** Companies are not precluded from offering coverage in excess of $500,000.

4. Separate Premium

Show premium for Mine Subsidence Insurance separately.

E. Premiums

The annual premiums per structure are as follows:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | First | | | Dwelling Structure | | Non-dwelling Structure (1) | | |
|  | $ | 50,000 or less | | $ | 16.33 | $ | | 21.33 |
|  |  | 50,001 to 60,000 | |  | 18.90 |  | | 23.90 |
|  |  | 60,001 to 70,000 | |  | 21.28 |  | | 26.28 |
|  |  | 70,001 to 80,000 | |  | 23.48 |  | | 28.48 |
|  |  | 80,001 to 90,000 | |  | 25.52 |  | | 30.52 |
|  |  | 90,001 to 100,000 | |  | 27.40 |  | | 32.40 |
|  |  | 100,001 to 110,000 | |  | 29.15 |  | | 34.15 |
|  |  | 110,001 to 120,000 | |  | 30.76 |  | | 35.76 |
|  |  | 120,001 to 130,000 | |  | 32.25 |  | | 37.25 |
|  |  | 130,001 to 140,000 | |  | 33.63 |  | | 38.63 |
|  |  | 140,001 to 150,000 | |  | 34.91 |  | | 39.91 |
|  |  | 150,001 to 160,000 | |  | 36.09 |  | | 41.09 |
|  |  | 160,001 to 170,000 | |  | 37.19 |  | | 42.19 |
|  |  | 170,001 to 180,000 | |  | 38.20 |  | | 43.20 |
|  |  | 180,001 to 190,000 | |  | 39.13 |  | | 44.13 |
|  |  | 190,001 to 200,000 | |  | 40.00 |  | | 45.00 |
|  |  | 200,001 to 210,000 | |  | 40.80 |  | | 45.80 |
|  |  | 210,001 to 220,000 | |  | 41.54 |  | | 46.54 |
|  |  | 220,001 to 230,000 | |  | 42.23 |  | | 47.23 |
|  |  | 230,001 to 240,000 | |  | 42.86 |  | | 47.86 |
|  |  | 240,001 to 250,000 | |  | 43.45 |  | | 48.45 |
|  |  | 250,001 to 260,000 | |  | 43.99 |  | | 48.99 |
|  |  | 260,001 to 270,000 | |  | 44.50 |  | | 49.50 |
|  |  | 270,001 to 280,000 | |  | 44.96 |  | | 49.96 |
|  |  | 280,001 to 290,000 | |  | 45.39 |  | | 50.39 |
|  |  | 290,001 to 300,000 | |  | 45.79 |  | | 50.79 |
|  |  | 300,001 to 310,000 | |  | 46.16 |  | | 51.16 |
|  |  | 310,001 to 320,000 | |  | 46.50 |  | | 51.50 |
|  |  | 320,001 to 330,000 | |  | 46.82 |  | | 51.82 |
|  |  | 330,001 to 340,000 | |  | 47.11 |  | | 52.11 |
|  |  | 340,001 to 350,000 | |  | 47.38 |  | | 52.38 |
|  |  | 350,001 to 360,000 | |  | 47.63 |  | | 52.63 |
|  |  | 360,001 to 370,000 | |  | 47.86 |  | | 52.86 |
|  |  | 370,001 to 380,000 | |  | 48.07 |  | | 53.07 |
|  |  | 380,001 to 390,000 | |  | 48.27 |  | | 53.27 |
|  |  | 390,001 to 400,000 | |  | 48.45 |  | | 53.45 |
|  |  | 400,001 to 410,000 | |  | 48.62 |  | | 53.62 |
|  |  | 410,001 to 420,000 | |  | 48.78 |  | | 53.78 |
|  |  | 420,001 to 430,000 | |  | 48.92 |  | | 53.92 |
|  |  | 430,001 to 440,000 | |  | 49.06 |  | | 54.06 |
|  |  | 440,001 to 450,000 | |  | 49.18 |  | | 54.18 |
|  |  | 450,001 to 460,000 | |  | 49.30 |  | | 54.30 |
|  |  | 460,001 to 470,000 | |  | 49.40 |  | | 54.40 |
|  |  | 470,001 to 480,000 | |  | 49.50 |  | | 54.50 |
|  |  | 480,001 to 490,000 | |  | 49.59 |  | | 54.59 |
|  |  | 490,001 to 500,000 **(2)** | |  | 49.68 |  | | 54.68 |
|  |  | Each Additional $10,000 | |  | Refer to Company |  | Refer to Company | |
|  | **(1)** | | A Non-dwelling Structure is defined, for rating purposes, as a building that is not used principally for residential purposes or houses more than four family units. | | | | | |
|  | **(2)** | | $500,000 per structure is the maximum amount of insurance reinsured by the Kentucky Coal Mine Subsidence Fund. | | | | | |

Table A2.E. Premiums