



Providing Insurance and Financial Services

Greg Peters Agency
124 N. Main St., River Falls, WI 54022

Landlord Connections

5/23/2017

1. Introduction- Greg Peters with State Farm Insurance
2. Rental Dwelling homes, Rental condominium unit owners, apartments
3. Discuss policy
4. Sewer Back-up
 - a. Coverage
 - b. Cost
5. Water damage
 - a. Toilet/shower back up
 - b. Outside water entering
 - c. Sump pump (claim help)
 - d. Ice dams
 - e. City sewer lines
6. Loss assessment
7. Loss of rent
8. Shingles/siding claim help

State Farm Fire and Casualty Company

Rental Dwelling Rate Quote

Prepared: May 22, 2017

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124 N MAIN ST
RIVER FALLS, WI 54022-2315

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Property Location: [REDACTED]
RIVER FALLS, WI 54022-3126

Year Built: 2017

Subzone: 08

Quote Effective Date: 05/23/2017

Territory Zone: 20

Construction: Frame

Number of Units: 1

Rate IV: 100%

Quote Description: 100% Replacement Cost

Quote Results

Coverages

	Limit	Premium
Dwelling (Coverage A)	200,000	674.00
Dwelling Extra Replacement Cost	40,000	10.00
Dwelling Extension	20,000	
Personal Property (Coverage B)	30,000	
Business Liability (Coverage L) each occurrence	1,000,000	28.00
Business Liability (Coverage L) annual aggregate	2,000,000	
Premises Medical Payments (Coverage M) each person	1,000	
Loss of Rents (Actual Loss Sustained)		

Sample

Deductibles

Policy deductible 1% 2,000

Charges / Credits

Utility rating plan (209.00)

Policy Options and Endorsements

Replacement Cost on Contents - Opt RC 37.00
Fire Department Service Charge Increased Limits 500 included

Total Annual Premium

540.00

Monthly Premium (Service charge not included)

45.00

This example of available coverages and limits is not a contract, binder, or recommendation of coverage. This quote assumes you insure for 100% of the estimated replacement cost of your rental dwelling. Higher limits are available at a higher premium. Coverage is available in a lesser amount, subject to restrictions and limitations. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions contained in the policy and endorsements. You must choose your limits and coverages.

RENTAL DWELLING

COVERAGE FOR YOUR PROPERTY, LIABILITY, LOSS OF RENTS AND MORE

Owning a rental dwelling is a big investment. Just like you protect your personal belongings and your own home with the right insurance coverage, you want to protect your rental dwelling investment with the right coverage.

A State Farm® Rental Dwelling Policy can help pay for claims made against you for bodily injury, personal injury or property damage arising from the insured rental dwelling.

What's covered?

The State Farm Rental Dwelling Policy covers accidental, direct physical loss to your rental dwelling and your personal property located there, based upon the coverage provided by your policy.

Rental Dwelling insurance basic facts

This policy may help with the following coverages:

- **Dwelling Coverage:** To pay for covered repairs or reconstruction of the dwelling and other structures on the same property.
- **Personal Property Coverage:** To pay for covered losses to your property located at your rental dwelling.
- **Loss of Rents Coverage:** To reimburse you for fair rental value lost if your rental dwelling is damaged by an insured loss that causes the property to be uninhabitable.
- **Liability Coverage:** To protect yourself financially against costly liability lawsuits.



What's not covered?

While the State Farm Rental Dwelling Policy provides broad coverage, it does not provide coverage for every loss. Examples of losses not insured include, but are not limited to:

- Damage caused by continuous or repeated seepage or leakage of water or steam.
- Water damage caused by flood or underground water.
- Earth movement including earthquake and landslide.
- Damage caused by settling, deterioration, contamination or nuclear hazard.
- Damage caused by birds, rodents, insects or domestic animals.
- Liability losses resulting from professional liability or intentional injury to others.

For a complete description of *Losses Not Insured* and *Exclusions*, please refer to the policy.

Ask your State Farm agent about earthquake coverage.

Flood insurance is available through the U.S. Government's National Flood Insurance Program, and can be purchased in participating communities. State Farm agents enrolled in the NFIP Direct Program can write and service flood insurance coverage directly through the federal government.

Understanding the details of your coverage

Dwelling – Coverage A

This coverage insures the dwelling and other structures on your property, such as:

- Garages
- Swimming pools
- Fences
- Storage buildings
- Attached wall-to-wall carpeting
- Outdoor antennas

Personal Property – Coverage B

This coverage insures your personal property on the rented residence premises, such as:

- Property used for maintenance of the rented residence premises, including landscaping equipment.
- Personal property you rent or hold for rental with the insured rental dwelling.

Loss of Rents – Coverage C

This coverage reimburses the fair rental value of the dwelling for up to 12 months if your rental dwelling is left uninhabitable due to a covered loss.

Business Liability – Coverage L

This covers your legal liability for bodily injury, personal injury, or property damage resulting from the ownership, use or maintenance of the insured premises. Coverage may also include the cost of legal defense.

Premises Medical Payments – Coverage M

This coverage may pay for medical expenses incurred if someone is accidentally injured while on the premises of your rental property. Some people, including the tenants of your rental dwelling, are excluded from this coverage.

Other things you'll like about this policy

Debris Removal

Pays for reasonable expenses incurred to remove damaged property following an insured loss, up to a specified limit.

Reasonable Repairs

Pays for reasonable repairs incurred to protect covered property from further damage, provided coverage is afforded for the peril causing the loss.

Outdoor Trees, Shrubs, and Other Plants

Pays for damage caused by fire, lightning, explosion, riot, civil commotion, aircraft, vehicles (not owned or operated by a resident of the residence premises), vandalism, malicious mischief, or theft. Coverage is limited to 5 percent of the Dwelling – Coverage A limit of liability, not to exceed \$500 for any one tree, shrub, or plant.

Property Removed

Insures property endangered by a covered cause of loss at the rental dwelling for up to 30 days after it has been moved to a different location.

Arson Reward

\$1,000 will be paid for information leading to an arson conviction in connection with a covered fire loss to the rental property.

Volcanic Action

In certain situations, may cover loss to a building and property within a building resulting from volcanic blast or airborne shock waves, ash, or lava flow.

Replacement Cost Dwelling Coverage

Pays for the cost to repair or replace the dwelling up to a specified limit. Until the actual repair or replacement is completed, there may be a deduction for depreciation.

Inflation Coverage

This coverage automatically increases the amount of insurance on the dwelling and personal property as inflation increases the cost of replacing your property. The changes are based on the movement of an inflation index and are reflected in the premium on each renewal.

a. The water supply fixture unit method shall be used to determine peak input flow in gallons per minute; only the fixtures that drain to the sump shall be included.

Note: When converting water fixture units to gallons per minute it is permissible to calculate the load as a supply system with predominantly flush tanks.

b. The capacity of the sump shall be such that the pump when actuated by the lowest "pump on" switch runs at least 20 seconds.

c. Between the highest "pump on" switch level and the sump inlet, the sump shall hold the amount of input that exceeds the discharge of the pumping equipment in a 5 minute peak input period, but in no case shall the vertical distance between the switch and the inlet be less than 3".

d. The low water level shall be maintained in accordance with the pump manufacturer's requirements, but shall not be less than 4" above the sump bottom.

e. Sumps containing one pump shall have an inside diameter of at least 24". Sumps containing 2 pumps shall have an inside diameter of at least 30".

Note: See ch. SPS 382 Appendix for further explanatory material.

3. 'Vents.' All sumps and all drains leading to a sump shall be vented in accordance with s. SPS 382.31.

4. 'Materials.' All sumps shall be constructed in a watertight manner of approved materials in accordance with ch. SPS 384.

5. 'Removable covers.' Penetrations through the top of removable sump covers shall be limited to those for the electrical supply, the vent piping and the discharge piping for the pump or pumps.

(b) *Ejectors and pumps.* 1. 'Where required.' The liquid from all sanitary building sumps shall be lifted and discharged into the building sanitary drain system by automatic ejectors, pumps or any other equally efficient method approved by the department.

2. 'Duplex equipment.' a. Duplex ejector or pumping equipment shall be installed in a public building where 3 or more water closets or more than 20 drainage fixture units discharge into a sump.

b. Duplex ejector or pumping equipment shall be installed where the sanitary wastes of 2 or more one- or 2-family dwellings discharge into a sump.

c. Where duplex ejector or pumping equipment is installed, appropriate devices shall be installed to automatically alternate operation of the pumps or ejectors and to operate both pumps or ejectors when one unit cannot handle the load.

d. Where duplex pumping equipment is installed, an audible or visual alarm system with a manual control reset shall be installed to indicate pump failure.

3. 'Size.' The size and design of an ejector or pump shall be determined by the capacity of the sump to be served, the discharge head and discharge frequency. All ejectors and pumps shall provide a minimum flow velocity of 2 feet per second in the forced discharge piping.

Note: See ch. SPS 382 Appendix for velocity in relation to flow rate by various pipe sizes.

Note: Ejectors or pumps discharging to septic tanks may disturb the normal settling properties of the tank environment; contact the Division of Industry Services for more information.

a. All sewage grinder pumps shall have a minimum 1 1/4" diameter discharge opening and discharge piping.

b. All nongrinder-type sewage pumps serving water closets shall be capable of passing a 2" diameter solid ball and shall have a minimum 2" diameter discharge opening and discharge piping. All other pumps handling sanitary wastes shall be rated by the manufacturer as an effluent pump, shall be capable of passing a 1 1/2" diameter solid ball and shall have a minimum 1 1/4" diameter discharge opening and discharge piping.

4. 'Discharge connections.' a. The discharge pipe from the ejector or pump shall be connected to the gravity drain by means of a wye pattern fitting. Where the fitting connects to a horizontal

drain, the bottom of the wye branch of the fitting shall be located above the horizontal center line.

b. With the exception of exterior sumps, a full flow check valve shall be installed in the discharge piping from each ejector or pump.

c. Where duplicate ejector or pumping equipment is installed, each discharge pipe from an ejector or pump shall be provided with a gate or ball type valve installed downstream of each full flow check valve.

5. 'Discharge pipe air relief.' Air relief valves shall be provided at all high points in the discharge piping of an ejector or pump where the piping arrangement creates an air trap.

6. 'Prohibited connections.' No fixtures may be connected to the discharge pipe between the ejector or pump and the point where it enters the gravity drain.

7. 'Maintenance.' All ejectors, pumps and like appliances shall receive care as needed to keep them in a satisfactory operating condition.

(c) *Prefabricated pumps and sump systems.* The minimum capacity of a prefabricated pump and sump system shall be determined in accordance with all of the following:

1. The water supply fixture unit, wsfu, method shall be used to determine peak input flow in gallons per minute. The peak input shall include all the fixtures that drain to the sump.

2. Unless storage is provided as specified in par. (a) 2., the capacity of the prefabricated pump and sump system shall accommodate the peak input flow.

3. The low water level shall be maintained in accordance with the pump manufacturer's requirements.

(d) *Exterior sumps.* The minimum capacity of exterior sumps shall be determined in accordance with all of the following:

1. Peak input flow in gallons per minute shall be determined in accordance with either of the following:

a. The water supply fixture unit, wsfu, method of all the fixtures that drain to the sump.

b. The provisions as specified in s. SPS 383.43 (2) through (6).

2. In lieu of providing the duplex pumping equipment as specified in par. (b) 2., a one-day holding capacity may be provided above a high level alarm when installed on a simplex system.

(11) **BUILDING DRAINS AND BUILDING SEWERS.** (a) *Limitations.* No building sewer may pass through or under a building to serve another building, unless:

1. The building sewer serves farm buildings or farm houses, or both, which are all located on one property; or

2. The building sewer or private interceptor main sewer serves buildings located on the same property and a document, which indicates the piping and distribution arrangement for the property and buildings, shall be recorded with the register of deeds no later than 90 days after installation.

(b) *Building drains.* 1. 'Elevation.' a. All building drains shall be installed below the lowest floor levels on which fixtures may be installed if the public sewer, POWTs or private interceptor main sewer elevation permits.

b. Where any portion of an above-ground building drain discharges to a vertical pipe, the building drain shall connect to the building sewer at an elevation at least 30" above the basement floor.

Note: See ch. SPS 382 Appendix for further explanatory material.

2. 'Backwater protection.' A building drain subject to backflow or backwater shall be protected with a backwater valve or with a sump with pumping equipment in accordance with sub. (10).

a. Backwater valves, when fully open, shall have a capacity not less than that of the pipes in which installed.

b. Backwater valves shall be so located as to be readily accessible for cleaning.

3. 'Floor drain required.' a. Where a plumbing fixture or appliance is located on a floor which is entirely below grade, a floor drain shall be installed to serve that floor.

b. In any room containing the recessed or concealed portions of sterilizers located in health care or related facilities, at least one floor drain connecting to the drainage system shall be installed in a manner to adequately drain the entire floor area.

(c) *Building sewers.* 1. 'Minimum depth.' a. The top of a building sewer shall be located at a depth of not less than 42" below finished grade, except as provided in subd. 1. b. or subd. 2.

b. The top of a building sewer which discharges to a septic tank, holding tank or grease interceptor shall be located at a depth of not less than 18" below finished grade.

2. 'Protection from frost.' a. Except as provided in subd. 2. c. to e., a building sewer or private interceptor main sewer shall be protected from frost in accordance with subd. 3. in areas where the top of the building sewer or private interceptor main sewer is located less than 60" below a surface area from which snow will be cleared.

b. Except as provided in subd. 2. c. to e., a building sewer or private interceptor main sewer shall be protected from frost in accordance with subd. 3. in areas where the top of the building sewer or private interceptor main sewer is located less than 42" below a surface area which snow will not be cleared.

c. Where a building sewer or private interceptor main sewer discharges to a holding tank, POWTs treatment tank or grease interceptor, the portion of a building sewer or private interceptor main sewer which is within 30 feet from the connecting building drain and which is under a surface area from which snow will not be cleared shall not be required to be protected from frost.

d. Frost protection for a building sewer shall not be required where the predicted depth of frost as determined from Figure 382.30-1 and Table 382.30-6 does not extend below the top of the building sewer.

e. Where a building sewer or private interceptor main sewer is installed to serve summer use public facilities, frost protection requirements shall not apply.

Note: This exemption applies to frost sleeves as provided in s. SPS 382.35 (5) (a) 2.

3. 'Insulation for building sewers.' Where required by subd. 2. a. or b., building sewer or private interceptor main sewer insulation for frost protection shall be provided in accordance with one of the methods specified in subd. 3. a. to d.

a. Extruded polystyrene foam insulation shall be installed at a depth of at least 18" below finished grade and at least 6" above the top of the sewer pipe. The minimum thickness and width of the foam insulation shall be determined from Figure 382.30-1 and Tables 382.30-5 to 382.30-7. If the insulation is to be installed more than 6" above the top of the sewer, the number of inches exceeding 6" shall be added to the width of insulation determined from Table 382.30-7.

b. Extruded polystyrene foam insulation shall be installed using a box method. The 3-sided box shall be formed with 3 lengths of polystyrene foam insulation where the top of the box extends horizontally to the farthest edge of both vertical sides. The insulation shall be installed at or below a depth of at least 12" below finished grade and 6" above the top and 6" from each side of the building sewer or private interceptor main sewer. The minimum thickness of the foam insulation shall be determined from Figure 382.30-1 and Table 382.30-5.

Note: See ch. SPS 382 Appendix for further explanatory material.

c. Lightweight insulating concrete shall be installed to the depth of the spring line of the sewer and shall extend laterally at least 6" on both sides of the sewer. The minimum thickness of the insulating concrete shall be determined from Figure 382.30-1 and Table 382.30-5. The thickness shall be measured from the top of the sewer. The top of the insulation shall be installed at least 12" below finished grade.

d. Alternative methods of frost protection shall be approved by the department.

Figure 382.30-1. Frost protection zones.

