



**AEGIS SECURITY INSURANCE COMPANY**

RATED A—EXCELLENT  
AN OKLAHOMA ADMITTED CARRIER

**OKLAHOMA  
MODIFIED HOMEOWNERS (HO-8)  
RATES**



Insurance with a Conscientious Approach to Today's Needs

OKLAHOMA GENERAL AGENCY  
P O Box 54017  
Oklahoma City, OK 73154-2017  
(800) 299-1951  
Fax: (800) 771-8116

Effective: New and Renewal Business 11/1/04

**TERRITORY 1 - ENTIRE STATE**

**RISK MUST BE OWNER OCCUPIED AS A FULL-TIME, PERMANENT RESIDENCE BY THE TITLED OWNER**

**PROTECTION DEFINITIONS**

PROTECTION CLASS 1-8 (PROTECTED)	Dwellings within five (5) miles of a fire department <u>and</u> within 1,000 feet of a fire hydrant.
PROTECTION CLASS 9 (SEMI-PROTECTED)	Dwellings within five (5) miles of a fire department but <i>beyond</i> 1,000 feet of a fire hydrant.
PROTECTION CLASS 10 (UNPROTECTED)	Dwellings that do not meet the protected or semi-protected definitions.

**OPTIONAL / INCREASED COVERAGES**

INCREASED OTHER STRUCTURES RATE	Protection Class 1 - 8: \$15 per \$1,000 Protection Class 9: \$17 per \$1,000 Protection Class 10: \$20 per \$1,000
INCREASED PERSONAL PROPERTY RATE	Protection Class 1 - 8: \$5 per \$1,000 Protection Class 9: \$5.25 per \$1,000 Protection Class 10: \$5.50 per \$1,000

**(TOTAL OF ALL PROPERTY COVERAGES MAY NOT EXCEED \$175,000)**

INCREASED PERSONAL LIABILITY	\$50,000 Personal Liability: \$10 \$100,000 Personal Liability: \$30 \$1,000 Medical Payments: \$5
SATELLITE DISH & ANTENNA COVERAGE	\$2.25 per \$100

**CREDITS / SURCHARGES**

DEDUCTIBLES	\$500 Deductible - 10% credit applied to total premium \$750 Deductible - 12.5% credit applied to total premium \$1,000 Deductible - 15% credit applied to total premium \$500 Windstorm/Tornado/Hail Deductible - \$2 credit (N/A with \$500 or higher All-Other-Peril Deductible) \$1,000 Windstorm/Tornado/Hail Deductible - \$3 credit (N/A with \$1,000 All-Other-Peril Deductible)
ANIMAL INJURY LIABILITY EXCLUSION	\$25,000 Liability - \$1 credit \$50,000 Liability - \$2 credit \$100,000 Liability - \$3 credit
SURCHARGES	Supplemental Heating Surcharge - \$30

**PAYMENT OPTIONS**

**PAYMENT IN FULL**

**TWO PAYMENTS (Premiums—\$50 & Over)**

Amount Due (% of Total Premium)	Due Date
50% + Installment Fee	At time of application
50% + Installment Fee	120 days after effective date

**FOUR PAYMENTS (Premiums—\$100 & Over)**

Amount Due (% of Total Premium)	Due Date
25% + Installment Fee	At time of application
25% + Installment Fee	40 days after effective date
25% + Installment Fee	120 days after effective date
25% + Installment Fee	180 days after effective date

**MINIMUM EARNED PREMIUM - \$50  
INSTALLMENT FEE - \$5  
POLICY FEE - \$15**

**SIX PAYMENTS (Premiums—\$200 & Over)**

Amount Due (% of Total Premium)	Due Date
25% + Installment Fee	At time of application
15% + Installment Fee	45 days after effective date
15% + Installment Fee	90 days after effective date
15% + Installment Fee	135 days after effective date
15% + Installment Fee	180 days after effective date
15% + Installment Fee	225 days after effective date

**EIGHT PAYMENTS (Premiums—\$300 & Over)**

Amount Due (% of Total Premium)	Due Date
23% + Installment Fee	At time of application
11% + Installment Fee	40 days after effective date
11% + Installment Fee	80 days after effective date
11% + Installment Fee	120 days after effective date
11% + Installment Fee	160 days after effective date
11% + Installment Fee	200 days after effective date
11% + Installment Fee	240 days after effective date
11% + Installment Fee	280 days after effective date

HO-8 PROGRAM  
TERRITORY 1 - ENTIRE STATE  
\$250 Deductible

Dwelling Limit	Unattached Structures	Personal Property	Personal Liability	FRAME				MASONRY			
				Protection Class				Protection Class			
				1 - 7	8	9	10	1 - 7	8	9	10
25,000 - 25,999	2,500	7,500	25,000	339	388	495	595	305	349	446	536
26,000 - 26,999	2,600	7,800	25,000	344	396	505	606	310	356	455	545
27,000 - 27,999	2,700	8,100	25,000	351	403	515	618	316	363	464	556
28,000 - 28,999	2,800	8,400	25,000	358	411	525	629	322	370	473	566
29,000 - 29,999	2,900	8,700	25,000	363	419	535	639	327	377	482	575
30,000 - 30,999	3,000	9,000	25,000	370	426	545	651	333	383	491	586
31,000 - 31,999	3,100	9,300	25,000	377	435	557	666	339	392	501	599
32,000 - 32,999	3,200	9,600	25,000	384	443	568	679	346	399	511	611
33,000 - 33,999	3,300	9,900	25,000	392	452	579	693	353	407	521	624
34,000 - 34,999	3,400	10,200	25,000	400	461	590	706	360	415	531	635
35,000 - 35,999	3,500	10,500	25,000	407	470	601	719	366	423	541	647
36,000 - 36,999	3,600	10,800	25,000	413	477	609	732	372	429	548	659
37,000 - 37,999	3,700	11,100	25,000	420	483	619	743	378	435	557	669
38,000 - 38,999	3,800	11,400	25,000	426	492	628	755	383	443	565	680
39,000 - 39,999	3,900	11,700	25,000	431	501	637	766	388	451	573	689
40,000 - 40,999	4,000	12,000	25,000	439	507	645	777	395	456	581	699
41,000 - 41,999	4,100	12,300	25,000	444	512	651	783	400	461	586	705
42,000 - 42,999	4,200	12,600	25,000	449	517	658	791	404	465	592	712
43,000 - 43,999	4,300	12,900	25,000	453	523	663	807	408	471	597	726
44,000 - 44,999	4,400	13,200	25,000	459	528	670	814	413	475	603	733
45,000 - 45,999	4,500	13,500	25,000	463	532	677	827	417	479	609	744
46,000 - 46,999	4,600	13,800	25,000	469	539	684	839	422	485	616	755
47,000 - 47,999	4,700	14,100	25,000	473	545	691	847	426	491	622	762
48,000 - 48,999	4,800	14,400	25,000	479	551	699	857	431	496	629	771
49,000 - 49,999	4,900	14,700	25,000	483	558	706	866	435	502	635	779
50,000 - 50,999	5,000	15,000	25,000	488	563	714	875	439	507	643	788
51,000 - 51,999	5,100	15,300	25,000	497	573	762	891	447	516	696	812
52,000 - 52,999	5,200	15,600	25,000	506	583	800	904	455	525	748	836
53,000 - 53,999	5,300	15,900	25,000	515	594	831	914	464	535	801	860
54,000 - 54,999	5,400	16,200	25,000	524	604	855	922	472	544	853	884
55,000 - 55,999	5,500	16,500	25,000	532	614	953	955	479	553	906	908
56,000 - 56,999	5,600	16,800	25,000	540	623	961	963	486	561	914	916
57,000 - 57,999	5,700	17,100	25,000	548	631	969	971	493	568	921	923
58,000 - 58,999	5,800	17,400	25,000	554	639	978	980	499	575	929	931
59,000 - 59,999	5,900	17,700	25,000	562	649	986	988	506	584	936	938
60,000 - 60,999	6,000	18,000	25,000	570	658	994	996	513	592	944	946
61,000 - 61,999	6,100	18,300	25,000	576	666	1,003	1,005	518	599	953	957
62,000 - 62,999	6,200	18,600	25,000	582	672	1,013	1,015	524	605	962	968
63,000 - 63,999	6,300	18,900	25,000	590	680	1,022	1,024	531	612	971	978
64,000 - 64,999	6,400	19,200	25,000	595	688	1,032	1,034	536	619	980	989
65,000 - 65,999	6,500	19,500	25,000	601	695	1,041	1,043	541	626	989	1,000
66,000 - 66,999	6,600	19,800	25,000	609	704	1,053	1,055	548	634	1,000	1,009
67,000 - 67,999	6,700	20,100	25,000	619	713	1,065	1,067	557	642	1,011	1,019
68,000 - 68,999	6,800	20,400	25,000	628	722	1,076	1,078	565	650	1,023	1,028
69,000 - 69,999	6,900	20,700	25,000	637	729	1,088	1,090	573	656	1,034	1,038
70,000 - 70,999	7,000	21,000	25,000	645	738	1,100	1,102	581	664	1,045	1,047
71,000 - 71,999	7,100	21,300	25,000	654	746	1,112	1,114	589	672	1,056	1,058
72,000 - 72,999	7,200	21,600	25,000	663	754	1,124	1,126	597	680	1,065	1,067
73,000 - 73,999	7,300	21,900	25,000	672	762	1,136	1,138	605	688	1,074	1,078
74,000 - 74,999	7,400	22,200	25,000	681	770	1,148	1,150	613	696	1,083	1,089
75,000 - 75,999	7,500	22,500	25,000	690	778	1,160	1,162	621	704	1,092	1,100

HO-8 PROGRAM  
TERRITORY 1 - ENTIRE STATE (Continued)  
\$250 Deductible

Dwelling Limit	Unattached Structures	Personal Property	Personal Liability	FRAME				MASONRY			
				Protection Class				Protection Class			
				1 - 7	8	9	10	1 - 7	8	9	10
76,000 - 76,999	7,600	22,800	25,000	699	786	1,172	1,174	629	712	1,101	1,111
77,000 - 77,999	7,700	23,100	25,000	708	794	1,184	1,186	637	720	1,110	1,122
78,000 - 78,999	7,800	23,400	25,000	717	802	1,196	1,198	645	728	1,119	1,133
79,000 - 79,999	7,900	23,700	25,000	726	810	1,208	1,210	653	736	1,128	1,144
80,000 - 80,999	8,000	24,000	25,000	735	818	1,220	1,222	661	744	1,137	1,155
81,000 - 81,999	8,100	24,300	25,000	744	826	1,232	1,234	669	752	1,146	1,166
82,000 - 82,999	8,200	24,600	25,000	753	834	1,244	1,246	677	760	1,155	1,177
83,000 - 83,999	8,300	24,900	25,000	762	842	1,256	1,258	685	768	1,164	1,188
84,000 - 84,999	8,400	25,200	25,000	771	850	1,268	1,270	693	776	1,173	1,199
85,000 - 85,999	8,500	25,500	25,000	780	858	1,280	1,282	701	784	1,182	1,210
86,000 - 86,999	8,600	25,800	25,000	789	866	1,292	1,294	709	792	1,191	1,221
87,000 - 87,999	8,700	26,100	25,000	798	874	1,304	1,306	717	800	1,200	1,232
88,000 - 88,999	8,800	26,400	25,000	807	882	1,316	1,318	725	808	1,209	1,243
89,000 - 89,999	8,900	26,700	25,000	816	890	1,328	1,330	733	816	1,218	1,254
90,000 - 90,999	9,000	27,000	25,000	825	898	1,340	1,342	741	824	1,227	1,265
91,000 - 91,999	9,100	27,300	25,000	834	906	1,352	1,354	749	832	1,236	1,276
92,000 - 92,999	9,200	27,600	25,000	843	914	1,364	1,366	757	840	1,245	1,287
93,000 - 93,999	9,300	27,900	25,000	852	922	1,376	1,378	765	848	1,254	1,298
94,000 - 94,999	9,400	28,200	25,000	861	930	1,388	1,390	773	856	1,263	1,309
95,000 - 95,999	9,500	28,500	25,000	870	938	1,400	1,402	781	864	1,272	1,320
96,000 - 96,999	9,600	28,800	25,000	879	946	1,412	1,414	789	872	1,281	1,331
97,000 - 97,999	9,700	29,100	25,000	888	954	1,424	1,426	797	880	1,290	1,342
98,000 - 98,999	9,800	29,400	25,000	897	962	1,436	1,438	805	888	1,299	1,353
99,000 - 99,999	9,900	29,700	25,000	906	970	1,448	1,450	813	896	1,308	1,364
100,000 - 100,999	10,000	30,000	25,000	915	978	1,460	1,462	821	904	1,317	1,375
101,000 - 101,999	10,100	30,300	25,000	924	986	1,472	1,474	829	912	1,326	1,386
102,000 - 102,999	10,200	30,600	25,000	933	994	1,484	1,486	837	920	1,335	1,397
103,000 - 103,999	10,300	30,900	25,000	942	1,002	1,496	1,498	845	928	1,344	1,408
104,000 - 104,999	10,400	31,200	25,000	951	1,010	1,508	1,510	853	936	1,353	1,419
105,000 - 105,999	10,500	31,500	25,000	960	1,018	1,520	1,522	861	944	1,362	1,430
106,000 - 106,999	10,600	31,800	25,000	969	1,026	1,532	1,534	869	952	1,371	1,441
107,000 - 107,999	10,700	32,100	25,000	978	1,034	1,544	1,546	877	960	1,380	1,452
108,000 - 108,999	10,800	32,400	25,000	987	1,042	1,556	1,558	885	968	1,389	1,463
109,000 - 109,999	10,900	32,700	25,000	996	1,050	1,568	1,570	893	976	1,398	1,474
110,000 - 110,999	11,000	33,000	25,000	1,005	1,058	1,580	1,582	901	984	1,407	1,485
111,000 - 111,999	11,100	33,300	25,000	1,014	1,066	1,592	1,594	909	992	1,416	1,496
112,000 - 112,999	11,200	33,600	25,000	1,023	1,074	1,604	1,606	917	1,000	1,425	1,507
113,000 - 113,999	11,300	33,900	25,000	1,032	1,082	1,616	1,618	925	1,008	1,434	1,518
114,000 - 114,999	11,400	34,200	25,000	1,041	1,090	1,628	1,630	933	1,016	1,443	1,529
115,000 - 115,999	11,500	34,500	25,000	1,050	1,098	1,640	1,642	941	1,024	1,452	1,540
116,000 - 116,999	11,600	34,800	25,000	1,059	1,106	1,652	1,654	949	1,032	1,461	1,551
117,000 - 117,999	11,700	35,100	25,000	1,068	1,114	1,664	1,666	957	1,040	1,470	1,562
118,000 - 118,999	11,800	35,400	25,000	1,077	1,122	1,676	1,678	965	1,048	1,479	1,573
119,000 - 119,999	11,900	35,700	25,000	1,086	1,130	1,688	1,690	973	1,056	1,488	1,584
120,000 - 120,999	12,000	36,000	25,000	1,095	1,138	1,700	1,702	981	1,064	1,497	1,595
121,000 - 121,999	12,100	36,300	25,000	1,104	1,146	1,712	1,714	989	1,072	1,506	1,606
122,000 - 122,999	12,200	36,600	25,000	1,113	1,154	1,724	1,726	997	1,080	1,515	1,617
123,000 - 123,999	12,300	36,900	25,000	1,122	1,162	1,736	1,738	1,005	1,088	1,524	1,628
124,000 - 124,999	12,400	37,200	25,000	1,131	1,170	1,748	1,750	1,013	1,096	1,533	1,639
125,000 - 125,999	12,500	37,500	25,000	1,140	1,178	1,760	1,762	1,021	1,104	1,542	1,650