

CHAPTER 4:
DWELLING POLICY

WHAT IS THE DWELLING POLICY?

- The Dwelling Policy, provides residential rental properties (up to four units, or occupied by no more than five roomers or boarders) with insurance coverage. Incidental occupancies, such as studios and offices are permitted.
- Provides property coverage indicated by the coverage letters, A, B, C, D.
- Additional coverage, which is added with endorsements, includes automatic increases in regular coverage, personal liability coverage and theft coverage.
- Majority of dwelling policies are tenant occupied

DWELLING AMOUNT: COVERAGE A

- Provides coverage for the dwelling and structures attached to the dwelling at the premises shown in the declarations of the policy. Building and outdoor equipment used to service the dwelling, along with materials located on or next to the residence premises used to repair or construct the dwelling (or other structure) is covered.

OTHER STRUCTURES: COVERAGE B

- Provides coverage for other locations that are set apart by clear, open space such as a detached garage or storage building. Other structures used for commercial, farming or manufacturing purposes are not covered, unless they are used as a private passenger garage or for manufacturing storage or farming property.

PERSONAL PROPERTY: COVERAGE C

- Provides coverage for personal property usual to the occupancy of a dwelling owned by an insured or the insured's family members, while living in the described location.
- Coverage can be provided for personal property owned by a servant or guest at the request of the insured
- Coverage will be provided for personal property for up to 30 days if a new primary residence is acquired
- Off premises coverage is limited to 10% of the limit of Coverage C, excluding rowboats and canoes. However, rowboats and canoes located on the premises are covered if the loss is caused by a covered peril

Personal Property coverage requires the selection of a limit of liability and the appropriate premium payment. Personal Property limits or excludes the following personal property:

- Grave markers are covered
- Such data as books, drawings, electronic data, records, wires, disks, and software media. Programs and blank recording media available in retail stores are covered as well
- Watercraft including canoes, rowboats, hovercrafts
- Motorized vehicles and their accessories or equipment are covered (Automobiles are Not covered)
- Aircraft and their parts are excluded hobby/model aircraft not used to carry cargo or people are covered
- Birds, fish and other animals are not covered

- Accounts, bills, bank notes, currency, coins, deeds, evidence of debt, gold, letters of credit, medals, manuscripts, passports, personal records, platinum, silver other than silverware, stamps, tickets, electronic funds, credit cards or access cards are covered

FAIR RENTAL VALUE: COVERAGE D

- Provides coverage for the fair rental value in the event the dwelling at the described location becomes uninhabitable due to an insured peril
 - Example: If a two-unit rental property is damaged by fire and its fair rental value is \$750 per month, per unit, the insured will receive \$1,500 per month.

ADDITIONAL LIVING EXPENSE: COVERAGE E

- Provides coverage for necessary increases in living expenses incurred by the insured in case the dwelling at the described location becomes uninhabitable due to an insured peril. Coverage E only applies if the insured is a resident of the dwelling.

WHAT ARE SOME OTHER COVERAGES?

- Alterations, additions, and improvements: tenants receive coverage of the insured location for damage to property added to the rental unit
 - Example: wallpaper installed over painted walls that is damaged by an insured peril
- Debris Removal: reimburses the insured reasonable expenses incurred by the insured for the removal of debris caused by a covered peril
- Other Structures: Permits the insured to apply up to 10% of the Coverage A amount to other structures described in Coverage B
- Worldwide Coverage for personal property: permits the insured to apply up to 10% of the Coverage C amount for personal property covered by an insured peril anywhere in the world
- Rental Value and Additional Living Expenses: permits the insured to apply 10% of the Coverage A amount for loss of rental value and additional living expenses
- Reasonable Repairs: Reimburses the insured for expenses incurred by the insured for reasonable repairs to the damaged structure
- Property Removal: extends coverage for removal of property from the premise due to endangerment from an insured peril
- Shrubs, Trees and Other Plants: provides up to 5% of Coverage A subject to a \$500 limit per shrub, tree, or other plant on the described location for the loss caused by explosion, lightning, fire, riot, vandalism, burglary, attempted burglary, commotion, aircraft, vehicles not owned or operated by the insured or a resident of the described location, but not theft of the property. Property grown for commercial use is not covered
- Glass or Safety Glazing Material: provides coverage for glass breakage and safety glazing materials. A 60 day vacancy applies. If the property is vacant for 60 days or more than coverage does not apply

- Collapse: Provides coverage for the direct physical loss to covered property caused by perils insured against in Coverage C, hidden decay, hidden insect damage, and equipment, weight of contents, people or animals, and use of defective building materials or methods in construction, renovation or remodeling. This coverage does not include cracking, settling, or bulging
- Ordinance and Law: provides up to 10% of Coverage A limit for any increase in a loss that is the result of a building ordinance or law
- Fire Department Service Charge: provides up to \$500 for liability assumed by the insured for fire department service charges to protect covered property

WHAT DO GENERAL EXCLUSIONS APPLY TO?

Listed below are the applicable Dwelling Policy exclusions:

- Earth Movement: This includes earthquakes, tremors, landslides, mine subsidence or mudflow. Also covered is direct loss caused by a fire or explosion resulting from an earth movement
 - Example: Coverage does not apply if the insured dwelling was damaged by an earthquake or mine subsidence. However, if a gas line was broken during an earthquake or mine subsidence, which caused a fire which ends up damaging the dwelling, coverage is provided for the fire damage. The peril of earthquake can be insured by endorsement
- Ordinance or Law: Enforcement of any law requiring the construction, remodeling or demolition of property including the removal of debris.
 - Example: If an older dwelling, damaged by a covered peril, requires improvements in the reconstruction process, the improvements will not be covered. An endorsement can eliminate this exclusion
- War: Also included is undeclared war, rebellion and insurrection. This exclusion eliminates coverage in the event a war damages covered property.
- Neglect: Failure of the insured to take reasonable steps to save and protect property from further damage
 - Example: If a fire damages the dwelling, the insured must attempt to save and protect the property. If the insured fails to do this, the insurance company is not held responsible for the ensuing loss
- Power Failure: Failure of power taking place off the described location. If a peril ensues on the premises, it is covered
 - Example: If a utility power station falls and causes loss of electricity at the described location causing frozen pipes to break which results in water damage, coverage is applied
- Water Damage: This includes flood, surface water or sewer and drain backups. Also covered is direct loss caused by explosion or fire resulting from water damage
 - Example: Coverage is not applied if the insured dwelling was damaged by a flood. If a gas line broke during a flood causing a fire that ends up damaging the dwelling, coverage would apply to the fire damage
- Government Action: Eliminates coverage for damaged caused by government authorities, excluding instances involving the stoppage of a fire
- International Loss: Acts carried out by an insured with the purpose and knowledge of their consequences

- Nuclear Hazard: Defined in the Nuclear Hazard Clause, eliminating coverage for nuclear hazards and clarifies that a loss (caused by nuclear reaction) will not be covered

The following are excluded for Coverage A & B. (Any ensuring loss to property not excluded is covered)

- Weather Conditions: If structural damage is caused by an earthquake at the same time as heavy winds and rain drives water in the dwelling, no coverage applies
- Acts or Decisions: Person or member of any organization or government body
- Faulty or defective design, workmanship or maintenance

These exclusions will appear in every special form policy. A DP-3 policy is a special form policy.

CONDITIONS SECTION OF POLICY

This section of the policy sets forth the rights and duties of the insured and the insurer. Below, you will find the conditions of the Dwelling Policy.

- Your Duties After Loss: These conditions set forth the insured's duties to give prompt notice to the company, to make reasonable repairs, to protect the property from further damage, to prepare an inventory of damaged property, to show the damaged property and provide the company with records as requested and to submit to the company within 60 days after requested the insured's sworn proof of loss setting forth damages
- Fraud or Concealment: These conditions void coverage for material misrepresentations, typically made at the time of application, and fraud statements, typically made at the time of loss
- Insurable Interest and Limit of Liability: This condition provides that coverage is afforded to the insured's that have an insurable interest in the property at the time of loss, and is not to be more than the policy limit
- Policy Period: This is the period in which the loss must occur for coverage to apply.
 - Example: If a loss occurs on 8/5/2010, and the policy period is 1/1/2010 to 1/1/2011, this policy will afford coverage regardless if the claim is reported during the policy period or after the policy period
- Suit Against Us: This requires compliance with all policy conditions before suit can be initiated by the insured. Suit must start within 1 year of loss
- Subrogation: This permits the insurer to recover from negligent third parties.
- Other Insurance: This prorates losses by face amounts if more than one policy is in effect at the time of loss. Also, the insurance policy is excess if a warranty applies.
 - Example: If a home warranty covers the loss, than the home warranty will cover the lost first and the insurance policy will cover any amount that the home warranty does not cover
- Appraisal: Sets forth the rights to both the insurer and insured to demand an appraisal if agreement cannot be made on value of loss
- Glass Replacement: Requires the replacement with safety glazing material when required by law
- Loss to a Pair or Set: Permits the insurer the right to restore the damaged or lost part to its value prior to being damaged or lost, or pay the difference between its Actual Cash Value of the property before and after the loss

- Loss Settlement: This condition addresses how claims will be adjusted
 - Under Basic Form: Personal and dwelling losses are adjusted at actual cash value with no coinsurance requirement.
 - Under Broad and Special Form: personal property, awnings, household appliances, carpeting, outdoor antennas, equipment and structures are adjusted on an ACV basis. The insured is required to carry coverage equal to 80% of the dwelling's value or the proportionate cost to repair the damaged property.
- Volcanic Eruption Period: The period that defines multiple volcanic eruptions within a three day period to be considered as a single occurrence
- Recovered Property: Insured and insurer must notify each other of any recovered property
- Nuclear Hazard Clause: Specifically excludes nuclear hazards
- Death: This condition makes the insured's legal representative an insured. The insurer must cover the property for either 180 days after the insured's death or until the end of the policy period (whichever comes later)
- Assignment of the policy is prohibited without the insurer's approval
- Change or Waiver of Policy Provisions: condition requires changes to be made in written format by the insurer
- Liberalization Clause: Coverage is broadened when new forms are introduced, with no additional premium to be paid
- Cancellation: This condition permits cancellation to be made in writing by the insurer and given in advance to the insured
- No Benefit to Bailee: Prohibits assignment of coverage that benefits any organization or individual holding property of the insured for a fee
- Mortgage Clause: Condition where the rights of the mortgage are addressed, including the right to be named on loss drafts and the right to act for the insured to protect its interest
- Property Abandonment: Prohibits the insured from abandoning the property and claiming a total loss
- Our Option: Condition that permits the insurer the right to repair or replace damaged property rather than making a claim payment. The exercise may be claimed by the insurer if they give the insured written notice

INFORMATION PERTAINING TO DWELLING POLICY BASIC FORM (DP-1)

This form provides basic form coverage on a named peril basis with losses adjusted on an ACV basis. Depreciation will be applied against the replacement cost of the damaged property in determining a loss settlement. The following perils listed below are provided under the basic form:

- Internal Explosion
- Fire and Lightning

The following extended coverages may be obtained if the insured pays an additional premium:

- Vandalism or Malicious Mischief. This extended coverage excludes loss to glass and safety glazing material acting as part of the building, theft or burglary, pilferage to property on the described location if the dwelling has been vacant for 60 days or more prior to the loss
- Volcanic eruption
- Smoke
- Windstorm/hail
- Explosion
- Civil Commotion/Riot
- Aircraft
- Vehicles excluding loss to driveways and fences caused by the insured or resident

What does the Dwelling Policy Broad Form (DP-2) provide? Broad form coverage on a named peril basis with the following additional perils:

- Sudden and actual damage from artificially-generated electrical current (excluding loss to tubes, transistors or similar components)
- Freezing (unless the insured has failed to maintain or use heat)
- Sudden or accidental cracking, burning, bulging or tearing apart from within a plumbing system
- Accidental overflow or discharge of steam or water from within a plumbing system (coverage does not apply to the appliance or system from which the water leaked. There is no coverage for freezing if the dwelling was vacant for more than 60 consecutive days prior to the loss)
- Weight of snow and ice (excluding fences, awnings, retaining walls and pavements)
- Falling objects (coverage does not apply to interior damage caused by falling objects unless damage was caused to exterior first)
- Damage caused by burglars (no coverage applies if dwelling has been vacant for 60 consecutive days or more before the loss)

The insured is required to carry coverage equal to 80% of the dwelling's replacement cost at the time of loss. This ensures the insured avoids a coinsurance penalty.

INFORMATION PERTAINING TO DWELLING POLICY SPECIAL FORM

What is the Dwelling Policy Special Form? It provides special form coverage that goes beyond the named peril coverage of the basic and broad forms. Coverage will be provided for risk of direct physical loss unless excluded. Listed below are the special form exclusions:

- Malicious Mischief and Vandalism- theft or breakage of glass and safety glazing materials (if the dwelling has been vacant for 60 consecutive days or more)
- Ice, snow, wind, hail or sleet damage to television or outdoor televisions and radio antennas, trees, lawns, shrubs, plants, canoes and rowboats
- Theft to a structure or dwelling that is under construction
- Property theft that is not part of the building

- Freezing, thawing, pressure to water or ice, fence, patio, swimming pool, retaining wall, foundation, bulkhead, wharf, pier, or dock
- Seepage from water systems (continuous or repeated)
- Wear and tear; marring; deterioration; inherent vice; mechanical breakdown; rust or other corrosion; mold; dry rot; smoke caused by agricultural smudging; discharge; dispersal; migration release of pollutants; shrinking; settling; bulging or expansion including cracking of pavements, foundations, patios, floors, roofs, walls, ceilings; birds; vermin; rodents; domestic animals or insects.
 - If any of these cause water to escape from plumbing, heating or air conditioning system, the coverage for water damage is provided
 - The insurer also covers the cost to tear out and replace any part of the building necessary to repair the above-mentioned items, but does not cover the appliance or system itself.

80% replacement cost lost adjustment provision, which applies to the Dwelling Policy Broad Form, applies to this form as well.

WHICH ENDORSEMENTS ARE ATTACHED TO A DWELLING POLICY?

- **Broad Theft Coverage:** This endorsement states that the peril theft is defined as theft, attempted theft, vandalism and malicious mischief damage resulting from the act of theft. Coverage applies to owner-occupied dwellings subject to the following limitations:
 - \$200-bank notes, bullions, money, gold, silver, platinum, coins, medals
 - \$1500-accounts, deeds, securities, debt evidence, credit letters, passports, manuscripts, tickets, stamps and personal records
 - \$1500-watercraft including furnishings, trailers and outdoor motors
 - \$1500 on trailers that aren't used on watercraft
 - \$2500 on firearms
 - \$2500 on gold and silverware including trophies
- **Automatic Increase in Insurance:** Used in increasing coverage amounts to reflect increases in insurance. Provides an annual increase of 4%, 6%, or 8% in Coverage A and B.
 - Example: if a dwelling was insured for \$100,000 at policy inception, and the insured chose the 8% automatic increase in insurance endorsement, the policy will have increased to \$108,000 by the end of the year.

Property excluded from coverage includes:

- Aircraft and parts
- Motor Vehicles and accessories
- Property held for as a sample or for sale
- Animals, birds and fish
- Credit Cards/Fund Transfer Cards
- Property Separately Insured
- Personal Liability Supplement Coverages "L" and "M" (Liability and Medical Payments) made to others in the event a claim or suit is brought against an insured by a third party for damages because of bodily injury or property damage caused by an occurrence.

- Under Coverage L, the insurer will provide a legal defense and pay up to the limit of liability for damages for which the insured is legally liable.
- Defense costs and related interest charges levied on a verdict are paid in addition to the policy's limit of liability.
- Under Coverage M- the insurer pays medical payments, regardless of fault up to the medical payments limit.
- Building Ordinance and Law Coverage: If a loss occurs, coverage is provided if stricter building ordinance require construction different that originally designed.
 - Also provides coverage for demolition of the building, if the building is beyond reconstruction due to a covered peril.
- Sinkhole Collapse: Coverage is provided for sudden settlement or collapse of the earth supporting the property if caused by subterranean voids created by the action of water on limestone or similar rock formation
- Dwelling Under Construction: Coverage is provided for the named insured for dwellings under construction and by endorsement permits the naming of additional insured's including contractors.
 - The premium under this endorsement is calculated at 65% of the completed value premium

In order to create a package policy (property and liability), the Personal Liability Supplement may be added to any Dwelling Policy form. Personal liability includes minimum coverage limits of \$100,000 and \$1,000 for medical payments.

- Standard Fire Policy Endorsement requires that policies need the 165 line Standard Fire Policy attached. The endorsement prohibits any new policy language to be more restrictive than the 165 line fire policy.
- Pennsylvania Notice: advises the insured that the insurance company may conduct surveys, inspections, or consultations of the premises to reduce likelihood of loss.
- Water Back-Up and Sump Overflow: Coverage of up to \$5,000 is provided for direct physical loss to covered property damage by water which backs up through drains or sewers or water that overflows from a sump pump- A \$250 deductible applies to this specific cause of loss

WHAT ARE THE DWELLING POLICY CANCELLATION REQUIREMENTS?

- If the policy has been in effect for less than 60 days, at least 30 days advanced written notice is required
- If the policy has been in effect for more than 60 days, at least 15 days advance written notice for material representation and nonpayment of premium. Also, at least 60 days written notice is required for increased risk factors, loss of reinsurance, failure to comply with policy conditions, or any other reason given by the insurance commissioner.
- Cancellation is permitted by giving an advanced written notice of the date cancellation will take effect
- Owner-occupied dwelling policies require 30 days advance notice

Named Peril	Basic DP-1	Broad DP-2	Special DP-3
Fire/Lightning/Internal Explosion	*	*	*
Windstorm/Hail	*	*	*
Explosion	*	*	*
Riot/Civil Commotion	*	*	*
Aircraft	*	*	*
Vehicles	*	*	*
Smoke	*	*	*
Volcanic Eruption	*	*	*
Vandalism/Malicious Mischief	*	*	*
Damage by Burglars		*	*
Falling Objects		*	*
Weight of Ice and Snow		*	*
Accidental Discharge		*	*
Sudden/Accidental Tearing Apart/Bulging/Cracking		*	*
Freezing		*	*
Artificially-Generated Electrical Current		*	*
Special Open Perils Coverage		*	*
Other Coverages	Basic DP-1	Broad DP-2	Special DP-3
Other Structures	-10% (reduces coverage A)	+10% (increases coverage A)	+10% (increase coverage A)
Debris Removal	*	*	*
Alterations/Improvements	-10% (reduces coverage C)	+10% (increases coverage C)	+10% (increases coverage C)
Worldwide Contents Coverage	-10% (reduces coverage C)	-10% (reduces coverage C)	-10% (reduces coverage C)
Rental Value	*	*	*
Additional Living Expenses		*	*
Reasonable Repairs	*	*	*
Property Removed	5 days	30 days	30 days
Shrubs, Trees and Plants		\$500	\$500
Fire Department Service		\$500	\$500
Law and Ordinance		+10%	+10%
Collapse		*	*
Glass		*	*

(* Indicates coverage)

Personal Property Not Covered

- Accounts
- Bills
- Bullions
- Deeds
- Manuscripts

- Money and Securities
- Animals
- Birds
- Fish
- Aircraft and parts
- Watercraft (rowboats and canoes)
- Motor vehicles other than motorized equipment to service the described location
- Data including books, drawings and electronic data processing media

General Exclusions

- Ordinance or Law
- Earth Movement
- Water Damage
- Power Failure
- Neglect
- War
- Nuclear Hazard
- Governmental Action
- Intentional Loss
- Weather Conditions
- Acts or decisions and fully, inadequate or defective planning

CHAPTER 4
PRACTICE EXAM

1. A building owner, insured under a Dwelling Policy Broad Form, turns off the heat in the insured building during the winter months. If the building's water pipes freeze and break causing damage, the loss:
 - A. Can be insured by endorsement
 - B. Is covered under the Special Form DP 00 03
 - C. Is covered under all forms
 - D. Is excluded under all forms
2. Under the Dwelling Policy, personal property located off-premises is limited to:
 - a. 10% of Coverage A
 - b. 10% of Coverage B
 - c. 10% of Coverage C
 - d. 100% of Coverage C
3. Under the Dwelling Policy, Coverage C (Personal Property) is:
 - a. A prohibited coverage under all forms
 - b. Limited to 50% of the Coverage A
 - c. Only provided when the insured pays the premium for the coverage
 - d. Automatically included as an Other Coverage
4. If an insured elects to apply the Other Coverages – Other Structures option that is applicable under the Dwelling Policy Basic Form DP 00 01, Coverage A will:
 - a. Is only applicable in the insured pays the additional premium
 - b. Have no effect on the policy's limits of liability
 - c. Be increased by 10%
 - d. Be reduced by 10%
5. Under the Dwelling Policy, damage caused by water backup from a sewer is:
 - a. Excluded
 - b. Covered up to \$5,000
 - c. Covered up to \$2,000
 - d. Covered up to the amount of the loss
6. The Broad Form DP 00 02 provides additional perils to the more limited basic form DP 00 01. All of the following are examples of these additional perils except:
 - a. Weight of ice and snow
 - b. Damage to animals, bird and fish
 - c. Damage caused by burglars
 - d. Falling objects

7. All of the following would be eligible for a Dwelling Policy except:
 - a. A duplex with an accountant's office as an incidental occupant
 - b. A hardware store
 - c. A one unit owner occupied building
 - d. A four unit tenant occupied apartment building
8. Which of the following is true of the loss settlement provision of the Dwelling Policy's Basic Form DP 00 01?
 - a. There is a 100% insurance to value replacement requirement
 - b. There is an 80% insurance to value replacement requirement
 - c. There is a market value requirement
 - d. There is no insurance to value requirement
9. To avoid a co-insurance penalty under the Dwelling Policy's Broad and Special Forms, the insured must carry coverage equal to 80% of a dwelling's replacement cost:
 - a. When the claim is reported
 - b. When the loss occurs
 - c. When the policy is written
 - d. At no time
10. All of the following are excluded losses under a Dwelling Policy except:
 - a. Damage to the dwelling caused by surface water
 - b. Damage to the dwelling caused by an internal explosion
 - c. Damage to accounts, bills, bullion, currency, deeds and debts instruments
 - d. Damage to the building caused by earth movement
11. Under the Dwelling Policy's Broad and Special Forms, trees, shrubs and plants are covered for specified perils up to what individual dollar amount limitation?
 - a. \$1,000
 - b. \$500
 - c. \$300
 - d. \$100
12. Under a Dwelling Policy, which of the following is true if a dwelling is vacant for 60 or more consecutive days?
 - a. Damage to building glass is covered
 - b. Damage to the dwelling caused by any reason is covered
 - c. Loss by Vandalism and Malicious Mischief is excluded
 - d. Loss by Vandalism and Malicious Mischief is covered
13. The Dwelling Policy's Basic Form DP 00 01 may be expanded to cover eight additional perils by adding:
 - a. Building Ordinance and Law
 - b. EC and V&MM
 - c. Personal Liability Supplement
 - d. Broad Form Theft

14. All of the following are Other Coverages under the Dwelling Policy except:
- Power Failure
 - Reasonable Repairs
 - Debris Removal
 - Other Structures
15. Which of the following would provide coverage for loss of rental income incurred by the owner occupant in the event a covered peril made the premises uninhabitable?
- Coverage A
 - Coverage B
 - Coverage C
 - Coverage D
16. Which of the following would provide coverage to the primary structure at the insured premise?
- Coverage A – Dwelling
 - Coverage B – Other Structures
 - Coverage C – Personal Property
 - Coverage D – Loss of Fair Rental Value
17. All of the following claim losses would be excluded under the Dwelling Policy's Special Form DP 00 03 except?
- Theft of a stained glass window
 - Theft of a rowboat
 - Theft of a dog
 - Theft of cash
18. Which of the following would provide coverage to contents damaged in a fire?
- Coverage A – Dwelling
 - Coverage B – Other Structures
 - Coverage C – Personal Property
 - Coverage D – Loss of Fair Rental Value
19. Which of the following would cover a garage not attached to the primary insured dwelling?
- Coverage A – Dwelling
 - Coverage B – Other Structures
 - Coverage C – Personal Property
 - Coverage D – Loss of Fair Rental Value
20. Under the Dwelling Policy, charges for fire department services are covered up to:
- \$1,000
 - \$500
 - \$250
 - \$100

21. Under the Dwelling Policy's Broad and Special Forms, trees, shrubs and plants would be covered for damage caused by which peril?
- a. Lightning
 - b. Hail
 - c. Theft
 - d. Windstorm
22. All of the following are characteristics of the Dwelling Policy except:
- a. Incidental occupancy of limited service type exposure is permitted
 - b. It is used primarily to insure business type exposures
 - c. It is used primarily to insure residential type exposures
 - d. Dwellings up to four units are eligible

CHAPTER 4 ANSWER KEY

1. d
2. c
3. c
4. d
5. a
6. b
7. b
8. b
9. c
10. b
11. b
12. c
13. b
14. a
15. d
16. a
17. a
18. c
19. b
20. b
21. a
22. c