

MOBILE HOME PROGRAM

Any of the Company policies may be endorsed to provide coverage for Mobile Homes. A Mobile Home endorsement will be attached.

STANDARD AMOUNT OF COVERAGE

Under this policy, the following are included at no additional charge:

1. Class A or B Owner Occupied – 50
 - a. 50% of the amount of insurance on the mobile home for unscheduled personal property;
 - b. 10% of the amount of insurance on the mobile home for other structures;
 - c. 20% for the amount of insurance on the mobile home for loss of use/additional living expense.

2. Class C Mobile Home
 - a. 10% of the amount of insurance on the mobile home for other structures;
 - b. 10% of the amount of insurance on the mobile home for loss of use/additional living expense.

PERILS INSURED AGAINST

Basic Perils and Broad Form Perils covers property described in Coverage A, B, C and D caused by a peril listed below unless loss is excluded in Section 1 – Exclusions or attached endorsements

Group 1 – Basic Perils

- Fire and Lightning
- Removal
- Windstorm and Hail
- Explosion
- Riot and Civil commotion
- Aircraft
- Vehicles
- Vandalism and Malicious Mischief
- Smoke

MOBILE HOME PROGRAM

Group 2 – Broad Form Perils

- Theft
- Sudden Accidental Tearing Apart
- Falling Objects
- Weight of Ice, Snow or Sleet
- Collapse
- Breakage of Glass
- Sudden and Accidental Damage from Artificially Generated Electric Current

ELIGIBLE LIST

The Insured may be:

- Owner Occupied one family Mobile Home
- Tenant of a Mobile Home
- Mobile Homes occupied by a farm tenant of the land on which the mobile home is located.

CONSIDERATION LIST – SUBMIT NON BOUND

The following risks may not be bound by the agent. Submit to the Company for underwriting approval:

- Premises with questionable unsafe characteristics.
- Premises with visible trash and debris that can be removed or cleaned.
- Mobile Homes rented to others unless this Company has the Insured's Owner Occupied home insured.
- Unfenced or inadequately fenced swimming pools.
- Open pits or stone quarries on the Insured location.
- Horse stables or training operations.
- Three losses in five years.
- Mobile Homes being remodeled or with unrepaired damage.

MOBILE HOME PROGRAM

PROHIBITED LIST – DO NOT SUBMIT

The following risks are **PROHIBITED**:

- Commercial Risks
- Mobile Homes over 12 years old from date of manufacture.
- Mobile Homes less than 40 feet long and/or 10 feet wide.
- Insured's with vicious animals.
- Home Day Care Operations with 4 or more children.
- Mobile Homes with wood burning appliances.
- Mobile Homes without interior plumbing.
- More than 1 rental units for any one Insured.
- Breeding, raising or selling of dogs on the premises.
- Insured's with known claim frequency (three losses in 5 years).
- Mobile Homes with more than 2 lien holders.
- Mobile Homes with more than 2 roomers or boarders.
- Camper Trailers.

Do not submit for Personal Injury Coverage:

- Any person who has been sued for liable or slander.
- Professional politicians.
- Public lecturers.
- Newspaper reporters, editors or publishers.
- Professional entertainers, including athletes.
- Radio and television announcers.
- Law enforcement officials.

MOBILE HOME PROGRAM

UNDERWRITING

1. **PROPER ANCHORING** – The Agent shall be responsible for determining if the Mobile Home is properly anchored according to the specifications provided in the Illinois Mobile Home Tie-Down Act, effective January 1, 1980.

Mobile Homes placed at their site prior to January 1, 1980 and not subject to these specifications and not properly anchored shall be surcharged \$25.00. If contents only are insured in an unanchored Mobile Home the surcharge shall be \$15.00.

2. **DEDUCTIBLE** – Minimum deductible \$250.

All Mobile Homes must be classified under the following rules.

CLASS A MOBILE HOME – 50

1. Must be of superior character and excellent repair.
2. Must be semi-permanently located on a solid foundation, connected to sanitary facilities and supplied by water from a continuous reliable source.
3. Must have an approved electrical wiring and a heating system in excellent condition.
4. Must be Owner Occupied as a permanent one family home.
5. Premises must be neat and free from trash and weeds.
6. Must be properly anchored in accordance with the Illinois Mobile Home Tie-Down Act of 1980.
7. Canopies, awnings or porches must be securely fastened to the Mobile Home and anchored by posts to concrete footings or foundations.
8. Must have a manufacturing date (age) of no more than 5 years.
9. Must be insured for at least 80% of Actual Cash Value.
10. Must be insured for a minimum of \$8,000.
11. Premium submitted with application.
12. Photos, all sides, submitted with application.

MOBILE HOME PROGRAM

CLASS B MOBILE HOME – 50

1. Must be of good character and above average repair.
2. Must be semi-permanently located on a solid foundation, connected to sanitary facilities and supplied by water from a continuous reliable source.
3. Must have an approved electrical wiring and a heating system in good condition.
4. Must be Owner Occupied as a permanent one family home.
5. Premises must be neat and free from trash and weeds.
6. Must be properly anchored in accordance with the Illinois Mobile Home Tie-Down Act of 1980.
7. Canopies, awnings or porches must be securely fastened to the Mobile Home and anchored by posts to concrete footings or foundations.
8. Must have a manufacturing date (age) of no more than 10 years.
9. Must be insured for at least 80% of Actual Cash Value.
10. Must be insured for a minimum of \$6,000.
11. Premium submitted with application.
12. Photos, all sides submitted with application.

CLASS C MOBILE HOME

This classification is for eligible Mobile Homes not meeting Class A or B requirements. However the following qualifications must be met:

1. Must be of good character and adequate repair.
2. Must be Owner Occupied as a permanent home or occupied for rental purposes with sanitary facilities. Mobile Homes utilized as a seasonal unit, migrant housing, etc. are not eligible for Mobile Home rates.
3. Must be properly anchored in accordance with the Illinois Mobile Home Tie-Down Act of 1980.
4. Canopies, awnings or porches must be securely fastened to the Mobile Home and anchored by posts to concrete footings or foundations.
5. Must have a manufacturing date (age) of no more than 12 years. Coverage on Mobile Homes over 12 years of age is not acceptable for new business.
6. Must be semi-permanently located on a solid foundation, connected to sanitary facilities and supplied by water from a continuous reliable source.
7. Must have an approved electrical wiring and a heating system in good condition.
8. Premium submitted with application.
9. Photos, all sides submitted with application.