

Certain Underwriters @ Lloyd's, London

Mobile Home – Coastal

for complete Underwriting Guidelines see ISi Documents

Eligible Risk:

1. Dwelling values **\$6,000 to \$70,000**
2. Windstorm is included on both 1st and 2nd tier
3. Flood is excluded.
4. Risk more than 20 miles to Gulf

All submittals should/will:

- 🏠 Be owner occupied, seasonal or rental
- 🏠 Be subject to a credit report or CLUE report
- 🏠 Be subject to no unusual exposures

Owner/Seasonal/Rental MH's

1. Minimum Dwelling Value **\$ 6,000 Cameron & Hidalgo**
2. Minimum Dwelling Value **\$10,000**
3. Maximum Dwelling Value **\$70,000**
4. The value of the land is not included in the value of the home and/or combined limit

Deductibles –Minimum Deductibles vary by Territory

\$5000 Named Storm Deductible

General Underwriting

1. Protected / In Park – Located in a park, subdivision or community with 25 or more occupied space/homes or within the corporate limits of a city or town on Land
2. Unprotected / Out-of-Park – Mobile home does not meet the definition of protected (above)
3. Mobile homes over 10 years old require photos provided by agent.
4. The value of Other Structures that are attached to the mobile home is included in the value of the home and must be declared with a complete description including value on the application
5. Adjacent structures must be declared with a complete description including value on the application.
6. Mobile Homes over 10 years old are ineligible for Replacement cost
7. Policies are not transferable to another insured
8. Liability coverage is not available when there is business use on the premises.
9. Swimming pool on premises - limitation/exclusion will apply. Swimming pools that contain a diving board, slide and/or are not fully fenced with self-latching gates are excluded. If swimming pool is on premises, pool must be surrounded with a fence at least 6 feet high with a locked gate. Maximum liability coverage available \$50,000.
10. If the applicant has sustained 2 or more weather related losses in the past 3 years, submit with details, including the type of loss, date of loss, and the amount paid
11. If manufactured home is equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer, submit with wood burning questionnaire.
12. An Inventory is required when personal effects coverage over \$15,000 is requested, submit only

13. A personal property inventory must be submitted if the value of personal property exceeds 75% of the value of the manufactured home or \$15,000, whichever is greater
14. The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy
15. Application must be signed by agent and insured.
16. TSGA has the **final** decision on acceptability of all risks.

Unacceptable Risk:

1. Applicants that are not gainfully employed unless retired or disabled
2. Manufactured homes with more than one mortgagee, individual or dealer as a mortgagee.
3. A custom or homemade mobile home or a home that has been substantially modified
4. Risks that are vacant or unoccupied and/or with no utility service (see TDP)
5. Mobile homes used commercially
6. Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground
7. Barns or farm use
8. Isolated mobile homes, not visible or accessible to a public roadway
9. Mobile homes with existing damage and/or evidence of poor upkeep
10. Risks located less than 20 miles from the Gulf
11. Dwellings with burglar bars without quick release latches on all windows.

Mandatory Endorsements & Exclusions

Limiting Comprehensive Personal Liability

The endorsement forms shown below do not affect the policy premium, but will be shown on policy forms

1. Animal/Reptile exclusion
2. Swimming Pool/Hot Tub/Spa exclusion
3. Trampoline Exclusion
4. Mold Exclusion