

Certain Underwriters @ Lloyd's, London

Mobile Home – Coastal

Eligible Risk

This program is designed to write **Mobile Homes** used for Owner Occupied/Seasonal/ Rental Programs along the 1st and 2nd tier coastal counties.

Mobilowners/Seasonal/Rental MH's

1. Coastal Mobile Home Program
2. Risks must be more than 20 miles to the Gulf of Mexico
3. Premiums include coverage for windstorm, hurricane and hail
4. **Flood is excluded** on this program
5. Minimum value **\$10,000** and \$6,000 minimum value allowed in Cameron and Hidalgo counties
6. Maximum value of mobile home **\$70,000**
7. The value of the land is not included in the value of the home and/or combined limit

Rental Program

See ISi Rating program

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

Deductibles

1. \$500 All other perils
2. \$1,000 Windstorm, Hurricane and Hail
3. \$500 Windstorm, Hurricane and Hail (Hidalgo County Senior Program only)

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. Flood coverage is not available
4. No coverage may be written if a hurricane, tornado, storm or any other natural disaster warning is in effect
5. Mobile homes over 15 years old require 2 photos
6. The value of Other Structures that are attached to the mobile home is included in the value of the home and must be listed with a complete description on the application
7. Any adjacent structure valued \$10,000 and higher, is submit only with a clear photo
8. If risk has flood coverage a \$1,000 deductible applies
9. Mobile Homes over 10 years old are ineligible for Replacement cost
10. All policies have an animal/reptile exclusion
11. All policies exclude MOLD
12. Policies are not transferable to another insured
13. Liability coverage is not available when there is business use on the premises
14. Trampolines on premises are excluded

15. 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. Unfenced pools with a diving board and/or slide are not acceptable

Submit Risks

1. Any risk with a loss must be submitted to the company
2. 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
3. Manufactured homes with more than one mortgagee, individual or dealer as a mortgagee
4. Photos are required (one of the front and one of the back) if any unattached or attached structure value exceeds \$10,000, or if the combined value of the unattached/attached structures exceeds the value of the manufactured home
5. Manufactured home that has been substantially modified
6. 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
7. If the applicant was previously uninsured, unless they purchased the manufactured home within 30 days of the application date
8. 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
9. If the applicant is not currently employed unless retired or disabled
10. Some rental and seasonal risks may be written, submit for approval
11. An Inventory is required when personal effects coverage over \$15,000 is requested, submit only
12. Any adjacent structure valued \$10,000 and higher, is submit only with a clear photo

Unacceptable Risk:

1. A custom or homemade mobile homes or a home that has been substantially modified
2. Vacant or unoccupied homes
3. Mobile homes used commercially
4. Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground
5. Barns or farm use
6. Isolated mobile homes, not visible or accessible to a public roadway
7. Mobile homes with existing damage and/or evidence of poor upkeep
8. Galveston County
9. Risks located less than 20 miles from the Gulf