

Ranchers & Farmers Insurance Co (Direct Bill)

Mobile Home

Eligible Risk

1. Dwelling values **\$5,000 to \$125,000**
2. Windstorm is excluded on 1st tier
3. Flood is excluded.

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

Owners/Seasonal/Rental MH's

1. Flood coverage is not available
2. Maximum Exposure Limit **\$200,000**

Rental Program

1. All of the above underwriting guidelines apply
2. Two photos are required on all tenant occupied risks
3. The name of the tenant must be shown on the application
4. Wood burning stoves and/or other supplemental heat sources are unacceptable
5. On schedules, if the total exposure exceeds \$125,000, submit unbound with tenant's name and total exposure
6. Replacement cost, full repair and open peril are not available. If there are multiple owners and/or if the manufactured home is used as a hunting camp, liability is not available
7. The legal owner must be the named insured

Deductibles

1% deductible, minimum \$500

General Underwriting

1. Attached structures must be added to the mobile home
2. Unattached structures must be described including length, width, and value. (EXAMPLE: 8X10 shed – \$1,000)
3. Manufactured homes must be insured to 100% of value
4. **Protected / In Park:** Manufactured homes located within 1,000 feet from a fire hydrant and within 5 miles from a fire department, or any unit in a manufactured home park or community with a concentration of 25 or more manufactured homes
5. **Seasonal Program:** All of the above underwriting guidelines apply, but replacement cost; full repair and open peril are not available. If there are multiple owners and/or a hunting camp, liability is not available.
6. Dwellings with burglar bars without quick release latches on all windows. 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.
7. Application must be signed by agent and insured.
8. TSGA has the **final** decision on acceptability of all risks.

9. A personal property inventory must be submitted if the value of personal property exceeds 100% of the value of the manufactured home or \$20,000, whichever is greater
10. 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
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. 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 \$100,000. Unfenced pools with a diving board and/or slide are not acceptable
13. If the applicant was previously uninsured, submit unless they purchased the manufactured home within 30 days of the application date
14. 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

Unacceptable Risk:

1. Manufactured home that has been substantially modified
2. If the manufactured home is equipped with a kerosene heater
3. If any business is conducted on the premises (including day care and farming)
4. If the manufactured home has cinder block steps or does not have a safety railing
5. If there is a trampoline or any other increased hazardous liability exposure on the premises
6. If the Manufactured home has any damage that has not been repaired
7. If the manufactured home and premises is not well maintained or if there is evidence of poor upkeep
8. Applicants that own, keep, or shelter: Vicious or exotic animals: Applications must include species, breed, and weight of any dog over 30 pounds. Pit Bulls, Chows, Dobermans, Rottweilers, German Shepherd and other dog breeds developed for aggressive behavior are not acceptable
9. If the applicant is not currently employed unless retired or disabled
10. If any fire, theft, or liability loss/claim within the past 3 years; all other perils – no more than 2 losses/claims in the past 3 years
11. Manufactured homes with more than one mortgagee, individual or dealer as a mortgagee

Special Deductible & Exclusion

- ❖ The premium includes a \$5,000 Named Storm Deductible in 2nd Tier Counties
- ❖ Windstorm, Hurricane and Hail are excluded in Tier 1