

# Ranchers & Farmers Insurance Co (Direct Bill)

## Mobile Home

### Eligible Risk

This program is designed to write **Mobile Homes** used for Mobileowners/Seasonal/ Rental Programs.

### 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

### Mobilowners/Seasonal/Rental MH's

1. Flood coverage is not available
2. Maximum Exposure Limit **\$125,000**

### Multi-Sectional Program

1. The manufactured home must be at least 16 feet wide, doublewide or multi-sectional
2. Minimum value of \$25,000 for 16 foot wide or \$30,000 for doublewide/multi-sectional
3. Manufactured home must be located in a park with 25 or more spaces or on land owned by the applicant and have a fire hydrant within 1,000 feet or home is within 5 miles of a fire dept
4. Manufactured home must be owner occupied as a full time residence
5. Manufactured home must be tied down or on a permanent foundation
6. Manufactured home must be fully skirted or have an enclosed foundation
7. Manufactured home must have composition roof
8. Manufactured home must be 10 years old or newer
9. Manufactured home must have vinyl siding or hardboard

### Rental Program

All of the above underwriting guidelines apply

1. Two photos are required on all tenant occupied risks
2. The name of the tenant must be shown on the application
3. Wood burning stoves and/or other supplemental heat sources are unacceptable
4. On schedules, if the total exposure exceeds \$125,000, submit unbound with tenant's name and total exposure
5. 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
6. 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.

### Submit Risks

1. 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
2. Manufactured homes with more than one mortgagee, individual or dealer as a mortgagee
3. 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
4. Manufactured home that has been substantially modified
5. 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
6. 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
7. If a hurricane, tornado, or any other natural disaster warning is in effect where the manufactured home is located.
8. If the applicant was previously uninsured, submit unless they purchased the manufactured home within 30 days of the application date
9. 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
10. If the applicant is not currently employed unless retired or disabled
11. 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

### Unacceptable Risk:

1. Vacant or unoccupied manufactured home or manufactured home with out utility service
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. If the applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Rottweilers, Great Dane, Akita, Wolf Hybrid, any mix of these breeds, any pet known to be unfriendly, any dog that has bitten, if the applicant owns or boards horses or livestock or any large or unusual/exotic animal(s)

### Special Deductible & Exclusion

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