

**AEGIS SECURITY INSURANCE COMPANY**  
**FLORIDA MANUFACTURED HOMEOWNERS PROGRAM**

**INTRODUCTION**

**1. PROGRAM DEFINITION**

All information contained within this manual refers to Aegis Security Insurance Company's Manufactured Homeowners Program.

**2. CLAIMS REPORTING**

All claims are to be reported to Aegis Security Insurance Company. Mail, fax or e-mail a completed ACORD Loss Notice as soon as possible following a loss.

- Any incidents or accidents involving property damage or bodily injury either arising out of the insured premises or which was caused by the insured or any of their resident relatives should be reported immediately upon being placed on notice.
- All incidents or accidents involving animals owned by the insured or their resident relatives, including any and all dog bites, should be reported immediately.
- Any loss which causes the home to become uninhabitable should be reported immediately

**3. APPLICATION**

A completed and signed Manufactured Homeowners Application must be submitted. The producing agent's name and license number must be legibly shown on the application as required by Florida Statute 627.4085

Note: Section 627.409, Florida Statutes, provides that any misrepresentation of material fact, omission or incorrect statement on an application for coverage may prevent recovery under the policy.

**4. FEES**

Fees will be charged on each new and renewal policy.

- A.** A fully earned MGA Fee of \$25.00 subject to Florida Statute 626.7451 (11)
- B.** An annual \$2.00 Emergency Management Preparedness and Assistance Trust Fund Fee.

**5. BINDING**

Coverage may be bound for eligible risks. Premium payment, photographs or other requested information must be received within 15 days of binding.

Risks located in counties, zip codes, or subdivisions that the Company has closed to new business may not be bound.

## GENERAL RULES

### 1. GENERAL INSTRUCTIONS

The Manufactured Homeowners Program provides property and liability coverage using the forms and endorsements specified in this manual. The manual contains the rules and classifications governing the writing of the Manufactured Homeowners Policy. The rules, rates, forms and endorsements of Aegis Security Insurance Company shall govern in all cases not specifically provided for in this manual.

### 2. POLICY FORMS

The Manufactured Homeowners Policy will be written on an all peril form and will consist of the following:

- A. Policy Form;
- B. Declarations Page;
- C. Required Endorsements; and
- D. Optional Endorsements, if any.

### 3. SPECIAL REQUIREMENTS – MANDATORY ENDORSEMENTS

- A. Animal Liability Limitation:** This mandatory endorsement details the limitation on coverage for Coverages E and F for insureds that own or keep animals. All residences are automatically subject an Animal Liability Limitation of \$10,000.

Attach Endorsement – FLMH12 Animal Liability Limitation

- B. Trampoline Liability Limitation:** This mandatory endorsement details the limitation on coverage for Coverages E and F for any “bodily injury” resulting from the use of a trampoline. All residences are automatically subject to a mandatory Trampoline Liability Limitation of \$10,000.

Attach Endorsement – FLMH13 Trampoline Liability Limitation

- C. Diving board, Pool Slide and Above Ground Pool Liability Limitations:** This mandatory endorsement details the limitation on coverage for Coverages E and F for any “bodily injury” resulting from the maintenance or use of any diving board, pool slide and above ground pool. All residences are automatically subject to a mandatory Diving Board, Pool Slide and Above Ground Pool Liability Limitation of \$10,000.

Attach Endorsement – FLMH14 Diving Board, Pool Slide and Above Ground Pool Liability Limitation

- D. Off-Road, Recreational or Service Vehicle Liability Limitation:** This mandatory endorsement details the limitation on coverage for Coverages E and F for any “bodily injury” or “property damage” resulting from the maintenance or use of any off-road, recreational or service vehicle. All residences are automatically subject to a mandatory Off-Road, Recreational or Service Vehicle Liability Limitation of \$10,000.

Attach Endorsement – FLMH15 Off-Road, Recreational or Service Vehicle Liability Limitation

- E. Personal Watercraft Liability Limitation:** This mandatory endorsement details the limitation on coverage for Coverages E and F for any “bodily injury” or “property damage” resulting from the maintenance or use of any personal watercraft. All residences are automatically subject to a mandatory Personal Watercraft Liability Limitation of \$10,000.

Attach Endorsement – FLMH16 Personal Watercraft Liability Limitation

- F. Existing Damage Exclusion:** This endorsement is mandatory for all policies. It excludes coverage for future claims related to any existing damage.

Attach Endorsement – FLMH04 Existing Damage Exclusion Endorsement

- G. Limited Fungi, Wet or Dry Rot or Bacteria:** This mandatory endorsement details the limitation on coverage for Section I and II for “bodily injury” or “property damage” resulting from fungi, wet or dry rot, or bacteria. All residences are automatically subject to a mandatory Section I limitation of liability of \$10,000 (\$20,000 policy annual aggregate) and a mandatory Section II limitation of liability of \$50,000 (\$50,000 policy annual aggregate).

Attach Endorsement MC-0102-00- Limited Fungi, Wet or Dry Rot or Bacteria Coverage for Rental Policies.

Attach Endorsement MC-0103-00 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage for Rental Policies with Premises Liability.

Attach Endorsement MC-0095-00 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage for all other policies.

- H. Special Provisions – Florida:** This mandatory endorsement makes changes to the policy for the state of Florida.

Attach Endorsement MC-0033-09 – Special Provisions - Florida

- I. Stated Value:** This endorsement must be attached to each policy. All risks are written at actual cash value.

Attach Endorsement FLMH11 Stated Value Coverage

- J. Outline of Coverages, Aegis Security Insurance Company Manufactured Homeowners Policy:** This mandatory endorsement provides an outline of policy coverages.

Attach Endorsement FLMH01 – Outline of Coverages, Aegis Security Insurance Company Manufactured Homeowners Policy

- K. Important Notice to Policyholder – All Other Perils Deductible:** This mandatory endorsement informs the policyholder that a \$500 deductible for All Other Perils is available.

Attach Endorsement FLMH02 Important Notice to Policyholder – All Other Perils Deductible

- L. Rented Home Endorsement:** This endorsement is mandatory when the manufactured home is occupied by someone other than the owner, provided it is rented to a single family for use as a residence. Mandatory endorsement forms listed under A., B., C., D., and E of this section only apply when Premises Liability is purchased

Attach Endorsement FLMH17 Rented Home Endorsement

- M. Deductible Options Notice –** This mandatory endorsement informs policyholders of optional all other peril or hurricane deductibles.

Attach Endorsement FLMH24 Deductible Options Notice

- N. Florida Sinkhole Endorsement –** This mandatory endorsement outlines coverage provided for sinkhole collapse.

Attach Endorsement FLMH30 – Florida Sinkhole Endorsement

#### **4. ELIGIBILITY**

- A.** Coverage is available for manufactured homes that are anchored and tied down in accordance with Florida statutes.
- B.** Residences may be Seasonal, Owner-occupied Primary or Rental.
- C.** Manufactured homes located on a school district or public property are eligible under the Private Property Programs. We cannot add the school district as an additional insured or increase the Personal Liability limit.
- D.** Maximum of two Named Insureds. Named Insureds must be residents of the risk location and have an insurable interest if primary or seasonally occupied. If individuals are other than husband/wife, documentation such as a deed, title, or purchase agreement may be requested

#### **5. MANDATORY COVERAGES**

It is mandatory that insurance be written for the coverages provided under both Sections I and II of the Manufactured Homeowners Policy when the occupancies are Seasonal or Owner-occupied. Section II is optional for rental occupancies.

#### **6. EXTENT OF COVERAGE**

Consistent with Florida's Valued Policy Law, Section 627.702 of the Florida Statutes, the Manufactured Homeowners Policy provides actual cash value coverage on the structure on a "stated value" basis, and actual cash value on personal property.

Replacement Cost for the structure and personal property may be purchased.

#### **7. MINIMUM WRITTEN PREMIUM**

The minimum written premium for a policy is \$200.

#### **8. POLICY PERIOD AND WAIVER OF PREMIUM**

- A.** All policies shall be issued for a one (1) year term at premiums applicable on the effective date of the policy term.
- B.** Additional or return premiums of five dollars (\$5) or less shall be waived. The Company shall grant any return premium if requested by the insured.

#### **9. RENEWAL PLAN**

The policy may be written for a period of one year and may be extended for successive policy periods by extension certificate based upon the premiums, forms and endorsements then in effect for the Company.

If we elect to continue this insurance, we will renew this policy if the insured pays the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. The renewal premium must be paid prior to the expiration date of the current policy period, otherwise the policy will expire. If the policy is renewed, a new declarations page will be issued.

#### **10. TRANSFER OR ASSIGNMENT**

Transfers or assignments of coverage cannot be made.

#### **11. MANUAL PREMIUM REVISION**

A manual premium revision shall be made in accordance with the following procedures.

- A.** The effective date of such revision shall be as announced.
- B.** The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C.** Unless otherwise provided at the time of the announcements of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums until the policy is renewed.

## **12. CHANGES OR CANCELLATIONS**

It is not permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

If insurance is increased, cancelled, or reduced, the additional or return premium shall be computed on a pro-rata basis subject to the minimum premium requirement.

## **13. NON-SUFFICIENT FUNDS FEE (NSF)**

Payments to the Company made by check that are returned because of non-sufficient funds will be assessed \$15.00, in accordance with Florida Statute 627.841.

## **14. CHANGES AND MID-TERM PREMIUM ADJUSTMENTS**

All changes shall be made using the rules and rates at the inception of the policy or latest subsequent renewal date thereafter.

Note: Hurricane deductible options may be amended effective at the normal policy renewal date. A policy may not be rewritten to circumvent this restriction.

## **15. WHOLE DOLLAR PREMIUM RULE**

All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar.

In the event of a cancellation by the Company, the return premium will be carried to the next higher whole dollar.

## **16. VALUE DETERMINATION**

The manufactured home must be insured to 100% of the actual cash value (ACV) less the value of all attached and unattached adjacent structures. Use an authoritative source, such as the NADA Manufactured Appraisal Guide or the Kelley Blue Book Official Manufactured Housing Guide to determine the value. Coverage for all attached and unattached structures must be listed and rated as Other Structures. Please see the rates for Coverage B, Other Structures. This amount will be shown on the Declarations Page.

Actual Cash Value means the amount which it would cost to repair or replace covered property with material of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence.

## **17. HURRICANE/TROPICAL STORM AND IMPENDING DANGER RESTRICTIONS**

**A.** Hurricane/Tropical storm binding procedures are as follows:

1. No policy may be bound on any new business.
2. No endorsement may be issued on existing policies that has the effect of increasing limits of liability or decreasing deductibles.
3. Renewals of expiring policies may be written provided there is no increase in coverage.

**B.** This rule becomes effective immediately when a hurricane or tropical storm warning is in effect and covers all areas within the five-day cone as promulgated by the National Hurricane Center.

**C. RESTRICTIONS** – The Company reserves the right to immediately suspend the underwriting and binding authority during periods of potential floods, mudslides, brush fires or other natural disaster or national emergencies. The Company will notify accordingly.

Note: Binding restrictions remain in effect until lifted by the Company.

## 18. APPROVED PARK DEFINITION

Approved Park is defined as a named and planned community of manufactured homes which meet all requirements: Full time Resident Manager, over 50+ spaces, & Over 80% of residents over age of 50.

## 19. OCCUPANCY DEFINITIONS

- A. **Seasonal Residence** - A residence with unoccupancy of five (5) or more months during any one (1) year period.
- B. **Owner-occupied Residence** – A residence occupied by the named insured as a primary residence.
- C. **Rental Residence** – A residence that is occupied by someone other than the owner, provided the residence is rented to a single family for use as a residence. Attach Endorsement FLMH17 for a rented manufactured home. Please see the rates in the rate section for rentals.

## 20. CONSTRUCTION DEFINITIONS

**Mobile/Manufactured Home** – A factory fabricated structure that is a transportable, permanent housing unit that is set on a permanent site and is connected to utilities. It may consist of two or more sections that are joined together when the home is set up at a permanent site. It may also be equipped with one or more rooms that fold, telescope or collapse into the main unit while it is being transported that are factory manufactured. It may also have a garage that is site-built to the in-force building code at the time of construction and attached to the home by the manufacturer or a licensed contractor.

A Manufactured Home is built on a metal frame, brought in with its own wheels and axles, set up on piers, has a serial number, and is tied down in accordance with the Florida Statute 320.8325.

## 21. BASE PREMIUM COMPUTATION

- A. The **Final Base Premium** is developed by multiplying a Key Premium by a Key Factor and rounding to the nearest whole dollar; fifty cents (\$0.50) or more is rounded to the next higher whole dollar.
  - i) From the **Base Class Premium** table, select premium for the territory that applies. When the risk is located in a Citizens Property Insurance Corporation (CPIC) eligible area, apply the Wind Component Percentage to the **Base Class Premium** to determine the Wind Exclusion Credit, and subtract that credit to determine the **Base Class Premium – Adjusted**.
  - ii) Multiply the **Base Class Premium** or the **Base Class Premium – Adjusted** by the Park Factor, if applicable, the appropriate Occupancy Factor, and the Tie Down Credit, if applicable, to arrive at the **Key Premium**.
  - iii) Multiply the **Key Premium** by the Key Factor for the amount of coverage desired to obtain the **Final Base Premium**.
- B. Determination of Missing Key Factors
  - i) When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.

Example: \$57,000 desired limit; the nearest limits are \$56,000 and \$58,000

For \$56,000, the Key Factor is 1.207; for \$58,000 the Key Factor is 1.225. Figure the difference between the Key Factors and divide by 2. This provides a factor per \$1,000.

$$(1.225-1.207)/2= .009$$

Multiply the factor per \$1,000 times 1, and add 1.207, the Key Factor for \$56,000

$$(.009 \times 1) + 1.207 = 1.216$$

The result, 1.216, is the Key Factor for this example.

- ii) The factors shown in the interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor table of this manual.

## UNDERWRITING GUIDELINES

**The risk must meet all qualifications and rules before it can be bound.** If there is a question regarding the qualifications, please discuss with your underwriter prior to submission. All underwriting guidelines apply to New Business only, unless noted with an asterisk (\*). Those guidelines noted with an asterisk (\*) apply to both New and Renewal Business.

### 1. RISKS THAT DO NOT QUALIFY FOR THIS PROGRAM

- A.** Ineligible risks include those with a fire loss in excess of \$10,000, any liability loss, any vandalism, or theft loss or one (1) loss of any other type other than weather, within the previous three (3) years. Rental properties may not have had a loss in the previous three (3) years\* (Exception: water losses that are specified by Florida Statute, F.S. 627.4133 or partial sinkhole losses specified by F.S. 627.707, or losses caused by an "Act of God").
- B.** Any property in which the insured location, including the residence premises, other structures, or grounds has ever experienced a total sinkhole loss or any other earth movement.
- C.** Manufactured homes manufactured prior to 1988 that have not had the tie downs photographed by the agent.
- D.** Risks with more than two (2) mortgages. \*
- E.** Manufactured homes not constructed to standards promulgated by the U.S. Department of Housing and Urban Development and are not tied down in accordance with Section 320.8325, Florida Statutes or homes.\*
- F.** Ineligible risks include RV's (recreational vehicles), RV Ports, motorhomes, fifth-wheel trailers, travel trailers, park trailers, or similar structures less than 500 square feet.
- G.** Protection Class 10 or out of park risks not visible to neighbors, not located within ½ mile of a paved road, or not accessible year-round. \*
- H.** Risks that are not fully installed, skirted, and permanently anchored to a foundation or the ground.\*
- I.** Manufactured homes wherein the utilities, including electrical hookups, are not permanently installed. \*
- J.** Out of park rental homes with pools or risks with pools and similar structures that are not completely fenced, walled or screened with a locked gate. The fence or wall must be permanently installed with a minimum height of four (4) feet and be constructed of a material that provides a reasonable barrier to entry (e.g., chain link, wood, steel, aluminum).\*
- K.** Pools with diving boards or slides.
- L.** Seasonal risks located out of park or in areas without evidence of "secured areas". Certain risks may be submitted for underwriting approval.
- M.** Out of park risks where both the land and mobile home are not owned by the named insured(s). Purchaser-occupants who have entered into a long-term installment contract for the purchase of the dwelling, but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied, are eligible. The seller's interest in the building and premises liability may be covered by attaching the Additional Insured endorsement.
- N.** Manufactured homes where a business is conducted. Three elements that identify a business include 1) a profit motive, 2) continuity of the activity, and 3) regular customer traffic. \*
- O.** Commercial properties.
- P.** Risks for which Coverage A is below \$20,000
- Q.** Manufactured homes with Replacement Cost exceeding 2.5 times the Market Value, excluding land values. \*
- R.** Risks which have been condemned due to condition, risks located in a condemned area or risks in an area scheduled to be condemned due to urban renewal or highway construction. \*

- S.** Manufactured homes in a state of disrepair, poor physical condition, physical defects or with existing damage. Manufactured homes where “pride of ownership” is not apparent. Structures and premises must be in good physical condition without need of repairs. \*
- T.** Manufactured homes with fuses or polybutylene pipes.
- U.** Risks located on a farm, ranch, orchard or grove, or where farming activities or ranching operations take place. \*
- V.** Manufactured homes which have a portable heater, woodstove, or open flame as a primary source of heat. \*

Note: Risks with permanent and factory- or professionally –installed central gas, fireplaces or wood burning stove heat systems are eligible on a prior submission basis.

- W.** Properties equipped with electrical service less than 100 amps.
- X.** Risks or structures that are homemade, rebuilt, substantially modified, or have undergone extensive remodeling. This includes homes with salvaged titles, homes deemed a constructive total loss, or those with policy limits paid from a prior loss.
- Y.** Fraternity, sorority or any similar housing arrangement.
- Z.** Out of park risks with more than two unrelated owners. Two unrelated owner-occupants with insurable interest in both the home and land are acceptable.
- AA.** Applicants cancelled or non-renewed for material misrepresentation in the past seven (7) years or have ever been convicted of insurance fraud or arson. \*
- BB.** Submit unbound pending an inspection of the premises. Applicants who have declared bankruptcy, or had a foreclosure or repossession within the past seven (7) years.
- CC.** Applicants with duplicate coverage.
- DD.** Applicants who have had a policy cancel or non-renew in the past five (5) years unless a result of the company withdrawing from the state/line of business.
- EE.** Applicants who have had a lapse in coverage for more than thirty (30) days or who have been cancelled for non-payment of premium.
- FF.** Any risk with a structure constructed partially or entirely over water, including piers and docks. Private property or Rental risks that touch any body of water included but not limited to Canals, Lakes, Ponds, or Rivers.
- GG.** Any home or structure used to store flammables or explosive materials.
- HH.** Properties built on landfills.
- II.** Risks with three (3) or more steps on any exit without a handrail, or where steps or stairs are not permanently affixed to the home. Decking should have handrails on three (3) or more steps and safety railings. Safety railings must not have an exposure in which a child could fall through, vertical pickets or additional horizontal boards should be spaced no further than 4” inches apart.
- JJ.** Properties with excessive or unusual liability exposures (e.g., empty, in-ground pools, skateboard or bicycle ramps, water exposure, trampolines.)\*
- KK.** Residences in which vicious, dangerous, exotic, farm, or riding animals are owned by the named insured or kept on the premises, including but not limited to Akitas, Chows, Dobermans, Pit bulls (American Staffordshire Terriers), Presa Canarios, Rotweilers, or Wolf hybrids, or any animal with a biting history.
- LL.** Risks located less than three (3) miles of salt water.
- MM.** Submit unbound pending inspection. Out of park risks when the insured’s credit score is less than 595.
- NN.** Out of park risks must be submitted with at least two photos showing the front, back and both sides of the manufactured home.
- OO.** Any manufactured home where the lienholder is a manufactured/mobilehome dealer, mobilehome park, or non-finance corporation.
- PP.** Properties containing more than one mobile home on the premises or other structure used as living quarters.
- QQ.** Rental homes where the tenant is behind in rent, where the occupant possession is adverse to the owner of the home or where the tenants are unrelated.

ANY EXCEPTIONS TO THESE INELIGIBLE RISK GUIDELINES MUST APPROVED BY THE COMPANY BEFORE BINDING.



**2. GENERAL UNDERWRITING GUIDELINES**

- A. Business can be accepted only from duly licensed 2-20 agents.
- B. If the manufactured home is relocated, the Underwriting Department must be notified immediately. The existing policy will be cancelled and a new application is required.
- C. Rental manufactured homes require a written lease. Absentee landlord is acceptable when a local management company or relative monitors the property. Absentee landlord is one that lives more than 100 miles from the property.
- D. The Company reserves the right to request photos.

**DEDUCTIBLES**

All policies are subject to a deductible that applies to losses from all Section I perils.

**1. Full Coverage Policies**

- A. Base deductibles = \$1,000 All Other Perils Deductible  
2% Calendar Year Hurricane Deductible (minimum \$500)

**B. Optional Higher Deductibles**

To compute the premium credit for higher deductibles, multiply the **Final Base Premium** by the applicable credit factor below.

<b>All Other Peril Deductible</b>	<b>\$2,500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$1,000</b>	<b>\$2,500</b>
<b>Calendar Year Hurricane Deductible</b>	<b>\$2,500</b>	<b>5%</b>	<b>5%</b>	<b>10%</b>	<b>10%</b>
<b>Coverage A</b>	<b>Credit Amount</b>				
\$25,000 and Below	-.04	n/a	n/a	n/a	n/a
\$25,001-50,000	-.04	-.04	n/a	-.12	-.14
\$50,001–100,000	-.03	-.04	-.06	-.12	-.14
\$100,001 and above	n/a	-.04	-.04	-.11	-.11

**C. Optional Lower Deductibles**

To compute the premium debit for lower deductibles, multiply the **Final Base Premium** by the applicable debit factor below.

<b>All Other Peril Deductible</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$500</b>	<b>\$500</b>	<b>\$500</b>
<b>Calendar Year Hurricane Deductible</b>	<b>\$500</b>	<b>\$1,000</b>	<b>2%</b>	<b>5%</b>	<b>10%</b>
<b>Coverage A</b>	<b>Debit/Credit Amount</b>				
\$25,000 and Below	+.06	n/a	+.03	-.02	-.06
\$25,001-50,000	+.08	n/a	+.04	-.01	-.07
\$50,001–100,000	+.09	+.05	+.04	-.01	-.08
\$100,001 and above	+.09	+.07	+.04	-.01	-.08

Note: Calendar Year Hurricane Deductible Options may only be amended effective at the normal policy renewal date. However, if a lower hurricane deductible is requested and the policy has sustained a hurricane loss in the current calendar year, the lower deductible will not become effective until January 1 of the following year. A policy may not be rewritten to circumvent this restriction.

Attach Endorsement HP-0357-00 Calendar Year Hurricane Deductible (Percentage) with Reporting Requirement or HP-0358-00 Calendar Year Hurricane Deductible (Fixed Dollar) with Reporting Requirement.

**D. Optional Lightning and Water Deductible**

To compute the premium credit for a higher water/lightning deductible, subtract the flat dollar amount from the **Final Base Premium**.

<b>Lightning and Water Deductible</b>	<b>\$1,000</b>	<b>\$2,500</b>
Credit	-\$5	-\$15

Attach either Endorsement FLMH27 or FLMH28 Lightning and Water Deductible

**1. OTHER STRUCTURES COVERAGE – Attached Structures**

Coverage for attachments added to the original manufactured home after construction at the factory may be purchased under Coverage B – Other Structures. Please see Optional Coverages in the rate section of this manual.

The total limit of liability for Coverage B, Other Structures, will be shown on the Declarations Page. There is no endorsement form required for this coverage.

**2. OTHER STRUCTURES COVERAGE – Unattached Structures**

Coverage may be written for specific unattached structures on the residence premises.

Rate per \$100: \$1.25

Attach Endorsement HO 04 48 – Other Structures Increased Limits

**3. MANUFACTURED HOME REPLACEMENT COST**

Loss settlement for Coverage A is listed at actual cash value (ACV), Replacement Cost endorsement will apply to Non-Total losses.

The annual rate for this coverage is \$11.00

Attach Endorsement FLMH07 Manufactured Home Replacement Cost Endorsement

**4. PERSONAL PROPERTY REPLACEMENT COST**

Loss settlement for Coverage C is listed at actual cash value (ACV) the Replacement Cost endorsement will apply without deducting depreciation.

The additional premium for this option is developed by multiplying the applicable **Final Base Premium** by a debit factor of 0.10. There is a minimum premium charge of \$20.00.

Attach Endorsement HP-0490-00 Personal Property Replacement Cost

**5. PERSONAL PROPERTY – INCREASED/DECREASED LIMITS**

**A. Increased Limit**

The limit of liability for Coverage C may be increased from 50% of the Coverage A limit, at the rates shown for Coverage C Increase/Decrease in the Rates Pages.

**B. Reduction in Limit**

The limit of liability for Coverage C may be excluded or reduced at the rates shown for Coverage C Increase/Decrease in the Rates Pages.

There is no endorsement form required for excluded, increased or decreased Coverage C – Personal Property. The total limit of liability selected by the insured will be shown on the Declarations Page.

**7. GOLF CART PHYSICAL DAMAGE COVERAGE**

Coverage may be provided to insure against direct, sudden and accidental loss of, or damage to, a golf cart and to its original parts, equipment and accessories furnished by the manufacturer, dealer, or seller of the golf cart and replacements of these items.

A \$250 deductible shall apply to each loss.

The rate for this coverage is \$2.00 per \$100 of coverage (subject to a minimum premium of \$20.00 per cart).

Attach Endorsement FLMH06 Golf Cart Physical Damage

**8. ADDITIONAL INTERESTS**

In addition to the Mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may also have an interest in the "residence premises". When these persons or organizations are not named as insureds under Endorsement HO0441 – Additional Insured – Residence Premises, their interest in the residence premises may be provided by naming them under the endorsement listed below.

**A.** If the policy is cancelled or non-renewed by the insurer, the parties named in this endorsement will be notified in writing.

**B.** The additional charge for this endorsement is \$10.00.

Attach Endorsement HO0410 Additional Interests Residence Premises

**9. ADDITIONAL INSURED RESIDENCE PREMISES**

It is permissible to extend coverage to an Additional Insured to other persons or organizations having an insurable interest in the "insured location".

**A.** If the policy is cancelled or non-renewed by the insurer, the parties named in this endorsement will be notified in writing.

**B.** The additional charge for this endorsement is \$10.00.

Attach Endorsement HO0441- Additional Insured Residence Premises

**11. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE**

**A.** Section I – Fungi, Wet or Dry Rot or Bacteria  
Provides up to \$10,000 (subject to a \$20,000 policy annual aggregate) to pay for loss to covered real or personal property, owned by an insured, that is damaged by fungi or wet or dry rot, or bacteria on the "residence premises" as defined in the coverage endorsements.

**B.** Section II – Fungi, Wet or Dry Rot, or Bacteria  
Provides up to \$50,000 (\$50,000 policy annual aggregate) to pay for damages because of bodily injury or property damaged involving the inhalation of, ingestion of, contact with, exposure to, existences of, or presence of any fungi, wet or dry rot, or bacteria.

**C.** Premium Computation  
The following buy-up is available to new and renewal policyholders. Upon the second renewal, the buy-up is only available by request and is subject to underwriting criteria and full inspection of the property.

Increased Limits

i) Section I – Property

<u>Coverage Limit</u>	<u>Premium</u>
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\$25,000 (\$50,000 Aggregate)	\$40.00
<u>Coverage Limit</u>	<u>Premium</u>
\$50,000 (\$50,000 Aggregate)	\$60.00

ii) Section II – Liability increase not available

## 12. VACANCY PERMISSION

The policy may be endorsed to provide coverage for loss resulting from theft, vandalism, malicious mischief or breakage of glass if the home has been vacant or unoccupied for thirty (30) days immediately preceding the loss.

The annual rate for this coverage is \$25.00.

Attach Endorsement FLMH09 Vacancy Permission

## 13. POLICY TERM FACTOR

The policy term factor for one year is 1.0.

## OPTIONAL COVERAGES – SECTION II

### 1. PERSONAL LIABILITY – ADDITIONAL LIMITS

The limit of liability for Coverage E-Personal Liability may be increased. Refer to the premium table below for rates.

Limit of Liability	Premium
\$25,000	-\$10.00
\$50,000	Included
\$100,000	\$10.00
\$300,000	\$24.00

There is no endorsement form required for increased Personal Liability. The total limit of liability will be shown on the Declarations Page.

### 2. GOLF CART LIABILITY EXTENSION

This policy may be endorsed to provide liability coverage while using a golf cart for non-golfing purposes.

Limit of Liability	Premium
\$50,000	\$50.00
\$100,000	\$75.00
\$300,000	\$100.00

Attach Endorsement FLMH10 Golf Cart Liability Extension

### 3. PREMISES LIABILITY (RENTAL POLICIES ONLY)

To provide coverage for Premises Liability for Rental Residences, the following premium applies per location:

Limit of Liability	Premium
\$50,000	\$23.00
\$100,000	\$30.00

Attach Endorsement FLMH08 Premises Liability Endorsement

### 4. ANIMAL LIABILITY EXCLUSION

The \$10,000 limit for animal liability may be excluded for a premium credit of \$25.

Remove the Animal Liability Limitation Endorsement and replace it with Endorsement FLMH03 Animal Liability Exclusion Endorsement.

## DISCOUNTS/SURCHARGES

### 1. AGE OF HOME SURCHARGE

A surcharge applies to the Final Base Premium for homes manufactured prior to 1994.

Model Year	Surcharge
1988-1993	20%

A credit applies to the final base premium for homes manufactured in 2000 or later.

Model year 2000 to present	-10%
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### 2. AGE OF NAMED INSURED CREDIT

A 20% credit shall apply to the Final Base Premium if the named insured is 50 years or older. Credit does not apply to rental units.

### 3. FIRE SPRINKLER CREDIT

A 5% credit shall apply to the Final Base Premium if the home has a fire sprinkler system that is installed and maintained in accordance with nationally accepted standards. Proof of a functional fire sprinkler system is required, including interior photographs showing sprinkler heads inside the manufactured home.

### 4. SEASONAL OR UNOCCUPIED DWELLING SURCHARGE

A 10% surcharge applies to the Final Base Premium for all risks seasonally occupied and/or unoccupied for any three (3) months per year.

### 5. STORM SHUTTER CREDIT

A 5% credit applies if the manufactured home was built after 1994 and is fitted with storm shutters installed by the factory or by a licensed contractor.

### 6. IMPACT GLASS CREDIT

A 5% credit applies if the manufactured home was built after 1994 and is fitted with impact glass installed by the factory or by a licensed contractor.

### 7. QUALITY CONSTRUCTION CREDIT – UPGRADED FEATURES NOT STANDARD FOR ALL HOMES

A 10% credit applies if the 2000 or newer manufactured home contains the following features: secondary water intrusion barrier made of self adhering asphalt attached to the leading 12 inches of roof decking and all valleys and above all doors and windows; extra framing including studs and bracing for all exterior doors and windows; 2" x 8" floor joists 3/4" tongue and groove decking that is glued and nailed; and superior roof construction including galvanized storm nails on top of nailed roof decking.

# RATE PAGES

## Classification Tables

### 1. Park Factor

Approved Park 0.82

### 2. Occupancy Factors

Owner-occupied 1.00  
 Rental 1.20 (Attach Endorsement FLMH17 Rented Home Endorsement)

### 3. Tie Down Credit 0.91

Mobile Homes that  
 meet ANSI/ASCE  
 7-88 Standard adopted  
 On 7/31/94

## KEY FACTOR TABLE

Coverage A	Key Factor	Coverage A	Key Factor
\$20,000	0.577	\$66,000	1.256
\$22,000	0.597	\$68,000	1.288
\$24,000	0.615	\$70,000	1.320
\$26,000	0.632	\$72,000	1.350
\$28,000	0.647	\$74,000	1.380
\$30,000	0.660	\$76,000	1.410
\$32,000	0.700	\$78,000	1.440
\$34,000	0.736	\$80,000	1.470
\$36,000	0.772	\$82,000	1.500
\$38,000	0.808	\$84,000	1.530
\$40,000	0.840	\$86,000	1.560
\$42,000	0.872	\$88,000	1.590
\$44,000	0.904	\$90,000	1.620
\$46,000	0.936	\$92,000	1.644
\$48,000	0.968	\$94,000	1.668
\$50,000	1.000	\$96,000	1.692
\$52,000	1.032	\$98,000	1.716
\$54,000	1.064	\$100,000	1.740
\$56,000	1.096		
\$58,000	1.128	Each addl	
\$60,000	1.160	\$1,000	0.014
\$62,000	1.192		
\$64,000	1.224		

## BASE CLASS PREMIUMS

	<b>Base</b>	<b>Hurricane</b>	<b>Wind</b>		<b>Base</b>	<b>Hurricane</b>	<b>Wind</b>		
	<b>Class</b>	<b>Base</b>	<b>Comp.</b>		<b>Class</b>	<b>Base</b>	<b>Comp.</b>		
<b>Territory</b>	<b>Premium</b>	<b>Prem</b>	<b>%</b>	<b>Territory</b>	<b>Premium</b>	<b>Prem</b>	<b>%</b>		
001	Alachua	\$905.92	0.55	0.59	044	Monroe	\$1,903.14	0.00	0.09
002	Baker	\$1,017.67	0.55	0.59	045	Nassau	\$1,092.67	0.55	0.61
003	Bay	\$1,439.84	0.62	0.68	046	Okaloosa	\$1,371.80	0.62	0.68
004	Bradford	\$1,017.67	0.55	0.59	047	Okeechobee	\$1,125.02	0.57	0.64
005	Brevard	\$1,471.16	0.59	0.65	048	Orange	\$1,026.90	0.56	0.60
006	Broward	\$2,716.20	0.75	0.82	049	Osceola	\$975.55	0.56	0.61
007	Calhoun	\$1,272.87	0.62	0.66	050	Palm Beach	\$2,044.48	0.72	0.80
008	Charlotte	\$1,499.26	0.61	0.67	051	Pasco	\$1,187.81	0.58	0.64
009	Citrus	\$1,086.85	0.58	0.64	053	Pinellas	\$1,499.26	0.61	0.67
010	Clay	\$928.77	0.55	0.59	054	Polk	\$892.95	0.56	0.59
011	Collier	\$1,544.79	0.61	0.68	055	Putnam	\$1,092.67	0.55	0.59
012	Columbia	\$1,017.67	0.55	0.59	056	Saint Johns	\$1,092.67	0.55	0.61
013	Dade	\$2,560.99	0.75	0.82	057	Saint Lucie	\$1,443.38	0.59	0.67
014	De Soto	\$1,212.43	0.56	0.61	058	Santa Rosa	\$1,444.08	0.62	0.68
015	Dixie	\$1,113.32	0.55	0.61	059	Sarasota	\$1,499.26	0.61	0.67
016	Duval	\$1,072.80	0.55	0.60	060	Seminole	\$1,036.82	0.56	0.61
017	Escambia	\$1,444.00	0.62	0.68	061	Sumter	\$1,026.90	0.56	0.60
018	Flagler	\$1,311.20	0.55	0.61	062	Suwannee	\$1,017.67	0.55	0.59
019	Franklin	\$1,444.00	0.62	0.69	063	Taylor	\$1,322.84	0.66	0.72
020	Gadsden	\$1,253.59	0.62	0.66	064	Union	\$1,017.67	0.55	0.59
021	Gilchrist	\$1,099.32	0.55	0.59	065	Volusia	\$1,413.81	0.59	0.65
022	Glades	\$1,686.33	0.70	0.77	066	Wakulla	\$1,367.85	0.62	0.68
023	Gulf	\$1,367.85	0.62	0.68	067	Walton	\$1,371.80	0.62	0.68
024	Hamilton	\$1,017.67	0.55	0.59	068	Washington	\$1,223.87	0.62	0.66
025	Hardee	\$1,102.80	0.56	0.61					
026	Hendry	\$1,686.33	0.70	0.77					
027	Hernando	\$1,197.71	0.58	0.64					
028	Highlands	\$1,140.50	0.56	0.61					
029	Hillsborough	\$1,449.94	0.61	0.65					
030	Holmes	\$1,244.36	0.62	0.66					
031	Indian River	\$1,423.70	0.59	0.67					
032	Jackson	\$1,257.60	0.62	0.66					
033	Jefferson	\$1,333.53	0.66	0.72					
034	Lafayette	\$1,119.29	0.55	0.59					
035	Lake	\$912.80	0.56	0.60					
036	Lee	\$1,530.82	0.61	0.67					
037	Leon	\$1,017.67	0.55	0.59					
038	Levy	\$1,291.33	0.55	0.61					
039	Liberty	\$1,223.87	0.62	0.66					
040	Madison	\$1,017.67	0.55	0.59					
041	Manatee	\$1,479.53	0.61	0.67					
042	Marion	\$875.16	0.54	0.58					
043	Martin	\$1,443.99	0.59	0.67					



**RATES FOR ATTACHED ADJACENT STRUCTURES COVERAGE  
(Coverage B)**

	<b>Cov B Rate Per \$100</b>		<b>Cov B Rate Per \$100</b>
<b>Territory</b>		<b>Territory</b>	
001 Alachua	1.21	042 Marion	1.21
002 Baker	1.21	043 Martin	1.67
003 Bay	1.58	044 Monroe(ex- wind)	2.85
004 Bradford	1.21	045 Nassau	1.67
005 Brevard	1.75	046 Okaloosa	1.75
006 Broward	3.27	047 Okeechobee	1.67
007 Calhoun	1.58	048 Orange	1.21
008 Charlotte	1.67	049 Osceola	1.21
009 Citrus	1.21	050 Palm Beach	2.39
010 Clay	1.21	051 Pasco	1.67
011 Collier	1.75	053 Pinellas	1.67
012 Columbia	1.21	054 Polk	1.21
013 Dade	2.85	055 Putnam	1.21
014 De Soto	1.67	056 Saint Johns	1.67
015 Dixie	1.67	057 Saint Lucie	1.67
016 Duval	1.67	058 Santa Rosa	1.75
017 Escambia	1.75	059 Sarasota	1.67
018 Flagler	1.67	060 Seminole	1.21
019 Franklin	1.58	061 Sumter	1.21
020 Gadsden	1.58	062 Suwannee	1.21
021 Gilchrist	1.21	063 Taylor	1.67
022 Glades	1.67	064 Union	1.21
023 Gulf	1.58	065 Volusia	1.58
024 Hamilton	1.21	066 Wakulla	1.58
025 Hardee	1.67	067 Walton	1.58
026 Hendry	1.67	068 Washington	1.58
027 Hernando	1.21		
028 Highlands	1.21		
029 Hillsborough	1.67		
030 Holmes	1.58		
031 Indian River	1.67		
032 Jackson	1.58		
033 Jefferson	1.67		
034 Lafayette	1.21		
035 Lake	1.21		
036 Lee	1.75		
037 Leon	1.21		
038 Levy	1.67		
039 Liberty	1.58		
040 Madison	1.21		
041 Manatee	1.67		

**RATES FOR CONTENTS COVERAGE  
(Coverage C)**

	<b>Rate Per \$1,000 to incr./decr.</b>		<b>Rate Per \$1,000 to incr./decr.</b>
<b>Territory</b>		<b>Territory</b>	
001 Alachua	\$3.64	042 Marion	\$3.64
002 Baker	\$6.08	043 Martin	\$7.80
003 Bay	\$7.37	044 Monroe	\$3.34
004 Bradford	\$6.08	045 Nassau	\$4.55
005 Brevard	\$7.28	046 Okaloosa	\$7.40
006 Broward	\$9.10	047 Okeechobee	\$6.03
007 Calhoun	\$7.28	048 Orange	\$4.10
008 Charlotte	\$7.28	049 Osceola	\$4.10
009 Citrus	\$4.10	050 Palm Beach	\$9.10
010 Clay	\$4.55	051 Pasco	\$5.46
011 Collier	\$8.08	053 Pinellas	\$7.28
012 Columbia	\$6.08	054 Polk	\$4.10
013 Dade	\$10.01	055 Putnam	\$4.55
014 De Soto	\$5.92	056 Saint Johns	\$7.40
015 Dixie	\$6.88	057 Saint Lucie	\$7.28
016 Duval	\$4.10	058 Santa Rosa	\$4.55
017 Escambia	\$7.40	059 Sarasota	\$4.55
018 Flagler	\$5.46	060 Seminole	\$7.80
019 Franklin	\$7.40	061 Sumter	\$4.10
020 Gadsden	\$7.16	062 Suwannee	\$6.08
021 Gilchrist	\$6.37	063 Taylor	\$7.75
022 Glades	\$7.28	064 Union	\$6.08
023 Gulf	\$7.37	065 Volusia	\$5.92
024 Hamilton	\$6.08	066 Wakulla	\$7.37
025 Hardee	\$5.92	067 Walton	\$7.40
026 Hendry	\$7.28	068 Washington	\$7.37
027 Hernando	\$5.01		
028 Highlands	\$5.01		
029 Hillsborough	\$6.37		
030 Holmes	\$7.18		
031 Indian River	\$7.28		
032 Jackson	\$7.18		
033 Jefferson	\$7.28		
034 Lafayette	\$6.84		
035 Lake	\$3.64		
036 Lee	\$7.28		
037 Leon	\$6.08		
038 Levy	\$5.92		
039 Liberty	\$7.37		
040 Madison	\$6.08		
041 Manatee	\$6.83		