

# Florida Mobile Home Wind Underwriting Guide

By Great Lakes Reinsurance (UK) SE

Irvin B. Green & Associates Mobile Home Underwriting Guide for risks to be quoted and written on behalf of Great Lakes Reinsurance (UK) SE

## SPECIALLY DESIGNED FOR:

- Adult Park
- Primary/Seasonal/Secondary
- Rental

AMENDED DECEMBER 2022



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# **PROGRAM DEFINITIONS AND INDEX**

**Preferred Park:** Insured must be 50 years or older. Mobile Home must be located in a park with 80% or more adults. A full time resident manager must be on site. Streets must be well lighted and paved. The mobile home must be used for private residential use only. 50 or more mobile homes must be in the park. Private property is not eligible. Up to \$300,000 Liability limits available. No photos required. Occupancy must be 4 months or more. Preferred Program is for 1970 and newer Mobile Homes. If the Mobile Home is older than 1970 it will be quoted in the Package Program.

**Package Program:** For owner occupied, primary residence risks and seasonal/secondary risk. Protection class 1-10 accepted. Units 1-50 Years old. 55 years and newer mobile homes accepted if the mobile home is located in a park or subdivision. May be written on up to 20 acres or less. Occupancy must be 6 months or more.

**Rental program:** For Mobile homeowners who receive rent from tenants for use of the mobile home living quarters. Units 1-50 years old, 10 acres or less. 55 years and newer mobile homes accepted if the mobile home is located in a park or subdivision. Annual Leases Only.

## **General Rules**

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1. Coverage is to be rated on 100% of the actual cash value of the property insured. Secure adequate coverage limits for Other Structures and Personal Property. Consider satellite dish equipment/structures, well pumps, sheds. Review policy limits.
2. MAXIMUM MOBILE HOME COVERAGE: \$100,000  
MINIMUM MOBILE HOME COVERAGE: \$6,000  
MAXIMUM TOTAL PROPERTY COVERAGE: \$150,000  
MAXIMUM LIABILITY COVERAGE: \$300,000 except for Rental and Package Program which is \$100,000 maximum limit.
3. All policies must be written on a one year (12 month) basis. Occupancy must be more than 6 months for Package Program and 4 months for the Preferred Program. Rental Program requires 12 months occupancy.

Note: If risk is unoccupied for 30 consecutive days or more Vandalism and Theft is not covered.

4. The Fully Earned Policy Fee is \$70.00. The minimum earned/written premium of a policy shall be \$100.00. Fully earned Inspection Fee is \$50.00. No additional premium shall be less than \$5.00. All Applicable Taxes and assessments apply.
5. Photos of all sides of the Mobile Home required with the Application, unless submitting under the Preferred Park Program. If requested the company reserves the right to request photos on any risk. Diligent Effort Form is also required documentation in order to bind coverage.
6. Commission is paid on premium only (Not applicable to any fees, taxes or assessments).

## **DEFINITIONS**

1. **SEASONAL/SECONDARY:** Mobile homes unoccupied for 90 days or more during the year.
2. **PROTECTED:** Mobile homes that are in a mobile home park with 15 or more occupied spaces (regardless of fire protection class) and/or any unit in Fire Protection class 1 through 8 with permanent electrical hook-up.
3. **UNPROTECTED:** All mobile homes not meeting the definition of PROTECTED.
4. **INLAND:** That portion of the county 15 miles or more from the seacoast.
5. **MIDLAND:** That portion of the county less than 15 miles from the inhabited shoreline, but 10 or more miles from the inhabited shoreline.
6. **SEACOAST:** That portion of the county that is between 3 and 9.99 miles from the inhabited shoreline.
7. **Primary Residence:** Owner occupied at least 6 months of the year. See general rules.

## **PROGRAMS INCLUDE:**

### **COMPREHENSIVE MOBILE HOME COVERAGE MAY INCLUDE:**

Property Coverage:	Guideline Limits for Attached, Unattached Structures and PP.
Liability Coverage:	Up to \$300,000 coverage for Preferred. \$100,000 for Rental and Package program.
Unattached Structures:	Up to \$10,000 coverage. If greater than \$10,000 the risk must be approved by underwriting and photo is then required.
Additional Living Expense:	Reasonable and necessary expenses -up to 10% of MH Coverage
Fire Department Service:	\$100.00
Debris Removal Service:	\$250.00
Emergency Removal Service:	\$300.00
Radio and TV Antenna Coverage:	\$100.00
Credit Card and Depositors Forgery:	\$500.00 (\$50.00 per Card)
Trees, Shrubs, Plants and Lawns:	\$100.00 (\$200.00 Maximum)
Golf Cart Liability:	Up to \$25,000 of coverage by endorsement Preferred only.
Replacement Cost:	Replacement Cost for the structure may be purchased in the Preferred and Package programs if 1991 and newer. Replacement Cost on Personal Effects is available in Preferred and Package programs.
Deductible:	Wind 5% of Coverage A or \$1,200 each and every loss, whichever is greater. \$1,200 AOP.

## **Renewals**

- Diligent Effort Forms are required every year at renewal. You may copy the form and attach it to your renewal request.
- Refer to Online System or Underwriter for Rates.

## **UNDERWRITING**

**Every possible combination of independent risk factors cannot be addressed. Keep in mind that sound underwriting requires the exercise of trained judgment. Consequently, risks may be rejected by IBGA or the Underwriters even though the risk appears eligible under the guidelines set forth in this underwriting guide.**

### **INELIGIBLE RISKS**

1. All Mobile homes less than 3 miles of the Seacoast Shoreline.
2. Mobile homes with any unattached structure that:
  - a. Exceeds 1,000 square feet in floor area;
  - b. Is a mobile home, site built house or used as living quarters;
  - c. Exceeds 50% of the value of the mobile home.
3. Mobile homes isolated from easily accessible public roadways or without utility service.
4. Mobile homes located in an area subject to brush fires or high crime.
5. Mobile homes with any business or farming activities conducted on the premises.
6. Mobile home is vacant.
7. Applicant is more than 90 days behind in mortgage payments.
8. Mobile homes with more than two lienholders. If two, one must be a financial institution.
9. Mobile homes where any chemical or mechanical processing occurs.
10. Mobile Home Properties with over 20 acres.
11. No more than two (2) farm animals are allowed.
12. Any dog pure breed or mixed with Akita, Alaskan Malamutes, American Bulldogs, Bull Mastiffs, Chows, Doberman Pinschers, German Shepherds, Great Danes, Huskies, Pit Bull Terriers, Rhodesian Ridgebacks, Rottweilers, St. Bernard, Staffordshire Terriers, Wolf or Wolf-Dog Hybrids.
13. Tiny Homes.
14. Mobile Homes located in A FWUA (Citizens Property Insurance Corporation) Eligible Area. Note that we will not write X-wind policies in this program.
15. Mobile Homes with values under \$6,000 or 400 square feet.
16. Mobile homes with Polybutylene Pipes.
17. Mobile homes with Federal Pacific Electrical Panels.

### **INELIGIBLE FOR LIABILITY**

1. If all entrances do not have proper steps with handrails. Cement blocks would be considered "unstable."
2. Mobile homes where the general public enter frequently.
3. Risks with farm or other than usual household pets may be ineligible for liability.
4. Applicant who owns any animal that has bitten any person.
5. If there is a swimming pool/hot tub, trampoline, or other similar hazard located on the premises. If swimming pool/hot tub is fenced and without a slide or diving board, risk may be eligible for \$25,000 liability limit. (Photos required)

## **ADDITIONAL UNDERWRITING INFORMATION REQUIRED**

1. Non-factory or Non-contractor Built Additions / Attached Structures - (other than porches, decks, awnings, skirting and carports). (If so, give dimensions and value of additions on front of application.)
2. Personal Effects Coverage- greater than 75% of the value of the mobile home and more than \$15,000. (Submit Personal Effects Inventory.)
3. Personal Effects Schedule - may be written for a maximum of \$2,500 per item, \$5,000 aggregate. A copy of the sales receipt or certified appraisal must be submitted for each single item, set or collection valued at over \$500.00. Each scheduled item must have a clearly identifiable description (brand name, serial number, color, etc.).
4. Any fire losses due to electrical or unknown causes within the past 5 years. (Give details)
5. Applicant has had a mobile home / dwelling policy canceled or non-renewed for underwriting reasons (except age of unit) during the past five years. (Give details)
6. Non-factory Installed wood burning stove or fireplace - Submit questionnaire with photos.
7. Unattached Structures - must include description, size and value for each item.
8. Satellite Dish Systems - including all interior and exterior equipment, must be identified on the application and insured under Radio and TV Antenna Coverage. An additional premium must be charged for any coverage to apply in excess of the stated amount (for Radio and TV Antenna Coverage) in the policy.
9. Travel Trailers - (tied down) Photos must show that wheels are off the ground.
10. Any applicant or spouse with a bankruptcy, foreclosure or repossession within 4 years.
11. Any applicant who has had a fire, liability or theft loss or more than two losses of any type within the past 5 years.

**Binding- To be considered bound a fully completed application, payment, and diligent effort must be mailed within 72 hours of the effective date. Otherwise coverage is bound 12:01 a.m. the day received by the MGA, on behalf of the company.**