

Florida  
Mobile Home  
Wind  
Underwriting Guide

By Certain Underwriters at Lloyd's, London

SPECIALLY DESIGNED FOR:

- Primary Residences
- Seasonal / Vacation
- Rental

AMENDED AUGUST 2022



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## **Lloyd's Mobile Home**

### **Package Program**

For owner occupied, primary residence risk only. For insureds who desire a complete package of Mobile home, Personal Effects, and Liability coverage, 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. Minimum 6 months occupancy.

### **Country Estates**

For owner occupied, primary residence risks and seasonal/vacation risk who desire less coverages or amounts other than those contained in the Package Program. This is a "Build Your Own Policy" program. 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. Minimum 3 months occupancy.

### **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. 12 months occupancy.

### **Named Perils Program**

Rental Units 1-50 years old - 55 years and newer mobile homes accepted if the mobile home is located in a park or subdivision. Owner occupied 1995 and newer only. Minimum 6 months occupancy.

## 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  
MAXIMUM TOTAL COVERAGE: \$150,000
3. All policies must be written on a one year (12 month) basis.
4. The Fully Earned Policy Fee is \$70.00. The minimum earned/written premium of a policy shall be \$100.00. No additional premium shall be less than \$5.00. All Applicable Taxes and assessments apply.
5. All applications **MUST** be accompanied by **2 Photos**, that clearly show the front, back & sides of the mobile home, and a fully completed Diligent Effort Form. *Exception:* If risk in an *All Adult Mobile Home Park* AND Insured or Co-Applicant is 50yrs or older, AND risk is placed in the package, named perils or exwind programs THEN we will waive the photos requirement.
6. Commission is paid on premium only (Not applicable to any fees, taxes or assessments).

## **DEFINITIONS**

1. **SEASONAL/SECONDARY:** Mobile homes unoccupied for 180 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 more than 10 miles from the inhabited shoreline.
6. **SEACOAST:** That portion of the county that is between 1 and 10 miles from the inhabited shoreline.
7. **Primary Residence:** Owner occupied at least 6 months of the year.

## **PROGRAMS INCLUDE:**

### **COMPREHENSIVE MOBILE HOME COVERAGE INCLUDING:**

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)
Deductible -	Wind 3% of Coverage A or \$1,000 each and every loss, whichever is greater. \$1,000.00 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. Mobile homes less than 10 miles of the Seacoast Shoreline. Not all counties are subject to this set back.
2. Mobile homes with any unattached structure that:
  - a. Exceeds 1000 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 lienholder's. If two, one must be a financial institution.
9. Mobile homes where any chemical or mechanical processing occurs.
10. Mobile homes with Polybutylene Pipes.
11. Mobile homes with Federal Pacific Electrical Panels.

### **INELIGIBLE FOR LIABILITY (Not eligible for Package Program)**

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, trampoline, or other similar hazard located on the premises. If swimming pool is fenced and without a slide or diving board, risk may be eligible for \$25,000 liability limit. (Photos required)
6. Seasonal Risks - unless primary residence is outside the United States.

### **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 Woodburning Stove or Fireplace - Submit questionnaire with photos. 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 company.**