

MOBILE HOME PREMIUM ADJUSTMENTS

<u>RULE</u>		<u>RATE ADJUSTMENT</u>
3.1	Protection Classification Premium Group 1 – Located in Mobile Home Park or Hydrant within 1,000 ft Premium Group 2 – 6 Road Miles or less to Responding Fire Department Premium Group 3 – Over 6 Road Miles to Responding Fire Department	
3.2	Reserved for Future Use	
3.3	Mortgage Free Discount (Applies to Mobile Homeowners Program Only)	-5% of Base
3.4	Claim Free Discount – Claim free for 5 years with Mutual of Wausau (Applies to Mobile Homeowners Program Only)	-5% of Base
3.5	Senior Citizen Discount – Age 55 & over (Applies to Mobile Homeowners Program Only)	-5% of Base
3.6	Seasonal Surcharge – No Primary	+25% of Base
3.7	Non-Visibility Surcharge	+15% of Base
3.8	60-AMP Electrical Surcharge	+25% of Base
3.9	Wausau Mobile HomePac	\$60 – Flat
4.0	Wausau Mobile HomePac Plus	\$80 – Flat

Mobile Home Property Rates

For Owner Occupied if Package Policy is Not Desired or Available

All Rates Based on a \$1000 Deductible
Premiums Below are for the Mobile Home Only. Coverage for Personal Property, Garage & Shed, ALC, Liability and Medical Payment can be Purchased Separately.

BROAD PERILS

Mobile Home Limit	Premium Group		
	1	2	3
\$5,000	69	77	85
\$6,000	79	87	98
\$7,000	88	99	110
\$8,000	100	110	123
\$9,000	109	121	137
\$10,000	120	133	148
\$11,000	129	144	162
\$12,000	139	155	175
\$13,000	150	164	187
\$14,000	159	178	200
\$15,000	170	188	213
\$16,000	180	200	225
\$17,000	190	212	238
\$18,000	200	223	252
\$19,000	210	234	264
\$20,000	221	245	277
\$21,000	231	256	290
\$22,000	241	267	303
\$23,000	251	278	315
\$24,000	262	290	328
\$25,000	271	302	341
\$26,000	281	312	353
\$27,000	292	324	366
\$28,000	302	335	379
\$29,000	312	346	392
\$30,000	321	357	404
Each Add'l			
\$1,000	10	12	14

Premium Group 1 Located in Mobile Home Park or Hydrant within 1,000 feet.

Premium Group 2 6 Road Miles or less to Responding Fire Department

Premium Group 3 Over 6 Road Miles to Responding Fire Department



Mobile Home Property Rates

For Tenant Occupied – Rental Mobile Home, also for Owner Occupied if Package Policy is Not Desired

All Rates Based on a \$1000 Deductible

Premiums Below are for the Mobile Home Only. Coverage for Personal Property, Garage & Shed, ALC, Liability and Medical Payment can be Purchased Separately.

BASIC PERILS INCLUDING VANDALISM

	Premium Group		
Mobile Home Limit	1	2	3
\$3,000	37	40	46
\$4,000	42	47	55
\$5,000	49	55	62
\$6,000	56	62	71
\$7,000	62	70	80
\$8,000	69	77	88
\$9,000	76	84	97
\$10,000	81	91	105
\$11,000	89	99	114
\$12,000	96	106	123
\$13,000	102	114	130
\$14,000	109	121	139
\$15,000	116	129	147
\$16,000	123	136	156
\$17,000	129	144	164
\$18,000	136	150	173
\$19,000	143	158	182
\$20,000	148	165	189
\$21,000	156	173	198
\$22,000	163	180	206
\$23,000	169	187	215
\$24,000	175	195	224
\$25,000	183	203	232
\$26,000	188	209	241
\$27,000	195	217	248
\$28,000	203	225	257
\$29,000	208	232	265
\$30,000	215	239	274
Each Add'l			
\$1,000	7	8	9

Premium Group 1 Located in Mobile Home Park or Hydrant within 1,000 feet.

Premium Group 2 6 Road Miles or less to Responding Fire Department

Premium Group 3 Over 6 Road Miles to Responding Fire Department



Mobile Home Property Rates

All Rates Per \$1,000 of Coverage Unless Otherwise Stated

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
4.1	Related Private Structures – Garage, Sheds, etc. (For Barn, Farm Type, and any Structures over 1,800 sq. ft. – See Private Structures)	\$4/\$1,000
4.2	Swimming Pool – Increased Limits over \$500 Base – WSM-12	\$15/\$1,000
4.3	Personal Property Owner Occupied Rental (\$5,000 Maximum Limit)	\$2/\$1,000 \$4/\$1,000
4.4	Replacement Cost Coverage Personal Property – ML-55 (Mobile Homeowner Program Only)	\$35 – Flat
4.5	Refrigerated Food (\$500 Limit) – ML-305 Preferred Mobile Homeowner Policy Owner Occupied – Only	Inc \$10 - Flat
4.6	Back-up of Sewers or Drains (Mobile Homeowner Program Only) \$10,000 Maximum Limit & \$500 Deductible – WSM-25	\$10/\$1,000
4.7	Satellite Dish (Large Dish and Related Equipment) – WSM-49	\$20/\$1,000
4.8	Fire Department Service Charge – Increased Limits over \$1,000 Base	\$20/\$1,000
4.9	Solid Fuel & Pellet Stoves Supplemental: Single Vent – Lined Chimney Double Vent – Lined Chimney Unlined Chimney In Detached Outbuildings In Attached Garage No Binding Only Heat Source: Metal Chimney: No Binding	\$45 – Flat \$75 – Flat \$100 – Flat \$125 – Flat Contact Underwriting Not Available Contact Underwriting
4.10	Inland Marine – Scheduled Personal Property – See Inland Marine Section	IM Rate Page
4.11	Additional Living Cost and Loss of Rents – Coverage D (3 or 6 Months)	\$6/\$1,000
4.12	Vacancy or Unoccupied Charge – No Binding Authority	+25% of Base
4.13	Consent to Move Mobile Home (Fully Earned) – ML-25	\$10 – Flat
4.14	Collision or Upset (Fully Earned) – ML-26	\$15 – Flat
4.15	Inflation Guard ((Mobile Homeowner Program Only)) – ML-184	\$4 – Flat
4.16	Replacement Cost – Well Pump – No Deductible – WSM-4	\$20/\$1,000
4.17	Tree Removal (\$250 Limit) – WSM-26	\$5 - Flat
4.18	Scheduled Property in Storage (Mobile Homeowner Program Only) WSM-35	\$5/\$1,000
4.19	Modified Replacement Cost Cov. A - ML-256 Amount of Insurance Compared to the Full Replacement: 80%-100% 70%-79% 60%-69% 50%-59% 40%-49% N/A \$25 \$50 \$75 \$100	
4.20	Identity Fraud Expense Coverage (\$5,000 Limit) – ML-0686	\$10 – Flat
4.21	Private Structure	\$4.50/\$1,000



Mobile Home Liability Rates

	LIABILITY LIMITS	100,000	300,000	500,000	1,000,000	Add'l Med Pay		
Rule #	MEDICAL PAYMENTS	500	500	500	500	1,000	2,500	5,000
Base Liability								
5.1	Preferred Mobile Homeowner		Incl	6	11	Incl	6	8
5.1	Standard Mobile Homeowner	Incl	11	17	22	5	6	8
5.1	Mobile Home Insured Lives in Home	35	44	55	76	5	6	8
5.1	Landlord Liability Dwelling or Mobile Home Rented to Others 1 - 2Family	21	25	31	43	8	10	19
Liability Options								
5.2	4-Wheeler and Snowmobile 500cc and under	17	22	30	36	Incl	6	7
5.2	Jet Skis, Water Bikes and Snowmobile over 500cc	40	51	61	84	Incl	10	13
5.3	Additional Residence	11	12	14	21	Incl	4	5
5.4	Horses (Each)	21	25	31	43	Incl	19	27
5.5	Outboard Motors—51 HP – 100 HP	21	25	31	43	Incl	19	27
	Outboard Motors—101 HP – 150 HP	27	31	36	49	Incl	25	32
	Outboard Motors 151 HP – 250 HP, All Inboard Motors & All I/O- 250 HP or Less, All Sailboats 26-40 ft	43	47	53	54	Incl	41	49
5.6	Trampoline	61	66	72	77	Incl	22	33
5.7	Personal Injury	16	21	24	35	N/A	N/A	N/A
5.8	Care Provided for Others – Max 3	50	61	66	77	Incl	28	55
5.9	Farmland – Not Farmed	9	11	13	16	Incl	6	8
5.10	Farmland – Rented to Others	28	33	39	44	Incl	6	8
5.11	Incidental Business Activities	40	46	56	77	Incl	4	4
5.12	Office, School or Studio (In Res.)	11	11	13	19	Incl	10	17
5.13	Household Employee	15	14	20	26	Incl	10	17
5.14	Home Based Business	Contact Underwriting for Acceptability and Rates						
5.15	Additional Insured – Premise Only	11	11	10	10			

