

Mobile Homeowner Program

Mobile Homeowner Overview

<u>Preferred Mobile Homeowner</u> For the newer and above average owner-occupied, mobile home in excellent condition that is 1-20 years old, within 6 miles of the fire department.	<ul style="list-style-type: none">◆ Special Perils on Mobile Home◆ Our Best Rate◆ Enhanced Package Policy◆ Wide Choice of Options
<u>Standard Mobile Homeowner– Special</u> For the older but above average owner-occupied mobile home that is 16-25 years old	<ul style="list-style-type: none">◆ Special Perils on Mobile Home◆ Competitive Rate◆ Package Policy◆ Wide Choice of Options
<u>Standard Mobile Homeowner – Broad</u> For the owner-occupied mobile home with good upkeep that is 25 years or newer	<ul style="list-style-type: none">◆ Broad Perils◆ Flexible Options
<u>Basic Mobile Homeowner</u> For the below average mobile home that is not eligible in one of the programs above UNDERWRITING APPROVAL REQUIRED	<ul style="list-style-type: none">◆ Basic Perils◆ Optional Coverage Available
<u>Tenant Mobile Homeowner</u> For tenant's personal property and liability protection	<ul style="list-style-type: none">◆ Broad Form Perils on Personal Property◆ Competitive Rate◆ Wide Choice of Options

Program Summary

	Preferred Mobile Homeowners	Standard – Special Perils
Occupancy	Owner-Occupied Primary	Owner-Occupied Primary
Minimum Limit on Mobile Home	\$50,000 – Replacement Cost	\$20,000 – Actual Cash Value \$40,000 – Replacement Cost
Age of Mobile Home	20 years or newer, and in excellent condition	25 years or newer
Base Deductible	\$1000	\$1000
Special Requirements	Factory installed fireplaces and outdoor solid fuel unit over 25' from any structure are eligible; gabled shingled roof required; contents limit not to exceed 200% of mobile home limit; within 6 miles of fire department.	Supplemental solid fuel units or fireplaces are eligible; contents limit not to exceed 200% of mobile home limit; skirting around the entire unit required
Premium Adjustments	New Home Discount (0-10 yrs) -5% Mortgage Free Discount -5% Senior Citizen Discount (55+) -5% Claim Free Discount (5 yrs) -5% Non-Visibility Surcharge +15%	Mortgage Free Discount -5% Senior Citizen Discount (55+) -5% Claim Free Discount (5 yrs) -5% Non-Visibility Surcharge +15%
Coverages Provided	Special Perils Coverage on Dwelling & Related Private Structures, and Broad Perils on Personal Property	Special Perils Coverage on Dwelling & Related Private Structures, and Broad Perils on Personal Property
Automatic Coverages Related Private Structures Personal Property Add'l Living Costs* Liability/Medical Payments Physical Damage to Property of Others Replacement on Contents Refrigerated Food Products Fire Dept. Service Charge <i>*Does Not Apply to Seasonal</i>	10% of Coverage A 75% of Coverage A 50% of Coverage A \$300,000/\$1,000 \$1,000 Included \$500 \$2,500	10% of Coverage A 75% of Coverage A 20% of Coverage A \$100,000/\$1,000 \$1,000 Optional \$500 \$2,500
Loss Settlement	RCV Coverage A, and B, < 15 years old ACV Coverage A, and B, > 15 years old RCV Included - Coverage C	RCV Coverage A, and B, < 15 years old ACV Coverage A, and B, > 15 years old RCV Available - Coverage C

Program Summary

	Standard – Broad Perils	Standard – Basic Perils
Occupancy	Owner-Occupied Primary, Seasonal (with Underwriter approval)	Owner-Occupied, Tenant-Occupied (without liability) or Seasonal
Minimum Limit on Mobile Home	\$10,000	\$5,000
Maximum Limit on Mobile Home	100% of ACV of the Mobile Home	100% of ACV of the Mobile Home
Age of Mobile Home	25 years or newer	Over 25 years, or any age if not eligible for another program
Base Deductible	\$1000	\$1000
Special Requirements	Supplemental solid fuel units or fireplaces are eligible; skirting around the entire unit is required; contents limit not to exceed 200% of mobile home limit	Supplemental solid fuel units or fireplaces are eligible If owner-occupied; skirting around the entire unit is required; contents limit not to exceed \$15,000; travel trailers that are permanently parked are eligible if company provides coverage for primary residence.
Premium Adjustments	Non-Visibility Surcharge +15%	Non-Visibility Surcharge +15% 60-AMP Electrical Surcharge +25%
Coverages Provided	Broad Perils Coverage on Mobile Home, Related Private Structures, and Personal Property	Basic Perils Coverage on Mobile Home, Related Private Structures and Personal Property
Automatic Coverages Related Private Structures Personal Property Add'l Living Costs* Liability/Medical Payments Physical Damage to Property of Others Replacement on Contents Refrigerated Food Products Fire Dept. Service Charge *Does Not Apply to Seasonal	 10% of Coverage A 50% of Coverage A 20% of Coverage A \$100,000/\$1,000 \$1,000 Included \$500 \$2,500	 10% of Coverage A 50% of Coverage A 10% of Coverage A \$100,000/\$1,000 \$1,000 Optional \$500 \$2,500
Loss Settlement	Coverage A & B —ACV Coverage C – ACV (RCV available)	Coverage A, B, & C – ACV Coverage C – RCV optional

Program Summary

	Tenant
Occupancy	Tenant Occupied Residence, Mobile Home, Apartment Building & Commercial Building with Apartments
Minimum Limit on Contents	\$10,000
Base Deductible	\$1000
Special Requirements	Dwellings Must Have Central Heat
Not Eligible	Space Heaters or Solid Fuel Units; Recreational Vehicles and Most Motorboats
Premium Adjustments	Senior Citizen Discount (55+) -15%
Coverages Provided	Broad Perils Coverage on Personal Property
Automatic Coverages Add'l Living Costs Liability Medical Payments Physical Damage to Property of Others	 40% of Coverage C \$100,000 \$1,000 \$500
Loss Settlement	Actual Cash Value Replacement – Optional

Mobile Homeowner Program Rules

RULE 1 – GENERAL REQUIREMENTS

1.1 Photographs

All applications must be accompanied by good, clear, close photos of all structures – front and back. Applications received without all required photos cannot be processed until the photos are received.

1.2 Woodburning – Solid Fuel Units

This includes furnaces, inserts, outdoor, pellet stoves, furnace add-ons and free-standing units whether they are being used or not. A solid fuel supplement and clear photos of the stove and of the stovepipe must accompany the application. If unit is equipped with a stand-alone stovepipe that is vented directly outside, pictures must show stovepipe passing through the wall, ceiling, etc. Solid fuel units that are the primary (only) source of heat are not acceptable without prior underwriting approval. Units that are double vented with gas are not acceptable; double venting with oil may be acceptable subject to underwriting approval - however the chimney must be lined. There is no binding for metal chimneys. Solid fuel in attached garage is prohibited and may not be bound. Heat Reclaimers and similar devices are not acceptable. Damage to outdoor units for fire originating from within the unit is not covered.

NO BINDING-CONTACT UNDERWRITING

- a. Solid fuel units that are the primary (only) source of heat
- b. Single-walled/iron pipe metal chimneys
- c. Unlined chimneys
- d. Solid fuel in attached garages or detached structures within 25 ft. of dwelling
- e. Outdoor units housed inside/alongside a structure or within 25 ft. of any structure

1.3 Binding Authority

In addition to the binding restrictions in the general rules and the solid fuel restrictions above, the following also apply. You may not bind coverage on any of the following:

- a. A commercial exposure on the same premises
- b. Properties that are inaccessible to the fire department
- c. Properties that are vacant, for sale, or unoccupied
- d. Insured is paid to provide care for any persons
- e. Home is gutted out or is undergoing a major remodeling project
- f. Self/Volunteer built homes
- g. Dog on premise that is on restricted list
- h. Mobile homes that only qualify for Basic Perils Mobile Home Program
- i. Any risk that requires a restriction or exclusion are considered an exception and subject to underwriting discretion.

Generally, the above are ineligible for coverage, but the company may consider writing. Contact Underwriting to obtain binding authority.

RULE 2 – RISK ELIGIBILITY

2.1 Owner-Occupied

The Mobile home must be owner-occupied and used only for private residential purposes. There may be no more than one family and not more than two roomers or boarders.

2.2 Tenant-Occupied

A policy may be issued to cover a tenant's personal property.

2.3 Non-Owner Occupied

The mobile home is non-owner (tenant) occupied, maximum on family. Eligible in Basic Program only.

Mobile Homeowner Program Rules

2.4 Seasonal Mobile home

A policy may be written to cover a seasonal mobile home with prior approval from the Underwriter and if the primary residence is insured by Mutual of Wausau. The seasonal property may be written in our broad or basic mobile homeowner programs only, provided the property meets underwriting requirements.

RULE 3 – PROGRAM ELIGIBILITY

3.1 Preferred Program Special Perils

Provides special perils coverage on the mobile home and related structures, and broad perils on contents. The eligibility guidelines are as follows:

- a. The mobile home must be owner-occupied and the primary residence of the insured
- b. The mobile home must be 20 years or newer and be in excellent condition inside and out, with excellent housekeeping
- c. The mobile home coverage, including additions, must be a minimum of \$50,000
- d. The maximum limit of insurance cannot exceed 80-100% of the Replacement Cost
- e. The mobile home must be located 6 road miles or less from responding fire department
- f. The mobile home must have skirting around the entire unit
- g. Personal property limits not to exceed 150% of the limit on the mobile home
- h. Factory installed fireplaces and outdoor wood burning units at least 25' from any structure are acceptable
- i. 60-AMP electrical service – not eligible
- j. Mobile home must be for one family only
- k. A central heating system using electricity, fuel oil, natural gas or LP is required. A properly installed supplemental solid fuel unit with lined chimney is acceptable
- l. No property exclusions can be present.

3.2 Standard – Special Perils

This program provides special perils coverage on the mobile home and related structures and broad perils on contents. It is designed for the average-maintained home which does not qualify for the Preferred Program. The eligibility guidelines are as follows:

- a. The mobile home must be owner-occupied and the primary residence of the insured
- b. The mobile home must be 25 years or newer
- c. The mobile home coverage, including additions, must be a minimum of \$15,000 for ACV Coverage and \$30,000 for Replacement Coverage
- d. Maximum limit is subject to the smallest of:
 - 1) 80-100% of the Replacement Cost,
 - 2) 100% of the Actual Cash Value if Actual Cash Value Basis
- e. The mobile home must have properly installed skirting around the entire unit
- f. The mobile home must be in good condition with good housekeeping
- g. Supplemental solid fuel is acceptable if it is properly installed and the mobile home is owner-occupied
- h. Personal Property limits are not to exceed 200% of the limit on the mobile home
- i. 60-AMP electrical service – not eligible.
- j. Roof new within last 15 years, unless metal
- k. A central heating system using electricity, fuel oil, natural gas or LP is required. A properly installed supplemental solid fuel unit is acceptable

Mobile Homeowner Program Rules

3.3 Standard – Broad Perils

This program provides broad perils coverage on the mobile home and related structures and is designed for the average-maintained home which does not qualify for the Standard Special Perils program. The eligibility guidelines are as follows:

- a. The mobile home must be owner-occupied
- b. The mobile home must be manufactured 25 years ago or less
- c. The mobile home must have properly installed skirting around the entire unit
- d. Supplemental solid fuel is acceptable if owner occupied and properly installed
- e. The mobile home coverage including additions must be a minimum of \$10,000
- f. The maximum limit of insurance cannot exceed 100% of the Actual Cash Value of the mobile home
- g. Personal property limits are not to exceed 200% of the limit on the mobile home
- h. 60-AMP electrical service requires prior underwriting approval
- i. A central heating system using electricity, fuel oil, natural gas or LP is required. Properly installed supplemental solid fuel heat unit is acceptable

3.4 Standard - Basic

Basic perils coverage on the mobile home and related structures. The eligibility guidelines are as follows:

- a. The mobile home can be owner or tenant occupied
- b. Mobile homes over 25 years are eligible, but unit must be in acceptable condition
- c. Unit must have properly installed skirting around the entire unit
- d. Supplemental solid fuel is acceptable if owner occupied and properly installed
- e. The mobile home coverage including additions must be a minimum of \$10,000
- f. The maximum limit of insurance cannot exceed 100% of the Actual Cash Value of the mobile home
- g. Personal property limits for owner-occupied units are acceptable with limits not to exceed \$15,000
- h. 60-AMP electrical services require prior underwriting approval, not eligible on non-owner-occupied risks. All electrical service must have breakers or proper fuses for the wiring and circuit load
- i. Travel trailers are eligible if they are permanently parked at one location within the Mutual of Wausau writing territory and when Mutual of Wausau writes the primary home coverage
- j. Risks with substandard conditions may not be eligible

3.5 Tenant

Tenants who have at least \$10,000 in personal property. Solid fuel units are not eligible.

RULE 4 – PREMIUM MODIFICATIONS

4.1 Fire Protection

Premium Group 1 – Located in Mobile Home Park or within 1,000 ft of Hydrant

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

Premium Group 3 – Over 6 Road Miles but less than 10 to Responding Fire Department

Premium Group 4 – 10 or more Road Miles to Responding Fire Department

4.2 Deductibles

The deductible amount for the basic coverages is shown on the declarations page. The deductible applies to all losses & coverages except as noted in the policy. All rates in the manual are at a \$1000 deductible, unless otherwise noted.

4.3 New Home Discount (Not available in Basic program)

A 5% credit will be applied to mobile homes that are 10 years old or less.

4.4 Mortgage Free Discount

A 5% credit is available for policies without a mortgagee or loss payee.

Mobile Homeowner Program Rules

4.5 Senior Citizen Discount

A 5% credit is available for any named insured age 55 or over. The named insured must own (co-own) and live in the home.

4.6 Claim Free Discount

A 5% credit is available if claim free for 5 years of continuous coverage with Mutual of Wausau Insurance Corporation. The Claim Free Discount does not apply to Tenant (HO-4) policies.

4.7 Non-Visibility Surcharge

The residence must be 25% or more visible from any road in all seasons. If not a 15% surcharge applies.

4.8 60-AMP Electrical Surcharge (Underwriting approval required for binding coverage)

60-AMP electrical service will be subject to a surcharge of 25% (applicable to the base). Not eligible in Preferred and Standard Special Programs.

4.9 Individual Risk Premium Modification (IRPM)

A particular risk can be subject to a premium modification based on the unique characteristics (including claim history) of the risk. A premium surcharge of up to 500% or a credit of up to 25% can be applied to the premium. The modification requires prior underwriting approval. A premium modification worksheet is required when this rule applies

RULE 5 – OPTIONAL PROPERTY COVERAGE

5.1 Related Private Structures – Coverage B (Not Including Swimming Pools)

10% of Coverage A is provided for Coverage B Related Private Structures. Limits can be increased for an additional premium. This coverage is only for private structures. Farm buildings, outbuildings over 1800 sq. ft., and structures used for business are not eligible under Coverage B, however, will be considered under Rule 5.20 Private Structures or a separate commercial policy.

5.2 Swimming Pools – Form MW-12

The base policy limits underground or above ground swimming pools to \$500 of coverage on a named peril basis. All in-ground pools must be fenced, and above ground pools should be fenced. Diving boards and slides are unacceptable.

5.3 Personal Property – Coverage C

The Coverage C limit can be increased at the premium shown in the rate pages. The limit is stated on the declarations.

5.4 Replacement Cost – Personal Property – Form HO 4855

(Automatic on Preferred Mobile Home and available in Standard Mobile Home Programs)
Personal property can be insured for replacement value.

5.5 Refrigerated Property - \$500 limit

Automatically included in all mobile home programs including tenants

Loss to freezer contents/refrigerated foods from the interruption of electrical service to refrigeration equipment. The interruption must be caused by damage to the generating or transmission equipment or mechanical or electrical breakdown of the refrigeration system. You must maintain the refrigeration equipment in proper working condition. Additional coverage available.

5.6 Water Back-up and Sump Discharge or Overflow Coverage – Form HO 2708

(Available in Preferred and Standard mobile home Programs Only)

Limited coverage for sewer and water backup damage is available, except risks in a flood hazard area or risks that have had a prior back-up claim. The limits available are \$1,000 minimum to \$10,000 maximum, subject to a \$500 deductible.

This can only be bound at inception or on the policy anniversary date.

5.7 Equipment Breakdown Coverage – Form HO 0420

Coverage can be added for physical damage to specified types of covered property that occurs as a result of an equipment breakdown accident.

Mobile Homeowner Program Rules

- 5.8 Fire Department Service Charge in Excess of \$2,500**
For increased limits, refer to rate pages.
- 5.9 Solid Fuel Unit Surcharge - MW-910 11 17**
There will be a surcharge for each acceptable solid fuel unit. Complete and attach a solid fuel questionnaire (WSM-910) with front and back picture of unit and pipe entering chimney. If unit is equipped with a stand-alone stovepipe that is vented directly outside, pictures must show stovepipe passing through the wall, ceiling, etc. Heat savers/reclaimers are not acceptable.
- 5.10 Modified Replacement Cost Terms – Form HO 4856**
The policy can be endorsed to provide replacement cost coverage for partial losses when the Coverage A limit is less than 80% of the dwelling's replacement cost. The following eligibility guidelines also apply: This is not available in the Basic Program.
- a. Mobile Home must be owner occupied
 - b. Mobile Home must be 9 years old or less
 - c. Mobile Home must be in good condition and properly maintained.
 - d. Shingled roofs must be less than 20 years old. Excluded roofs of any age are acceptable
 - e. Mobile home structure is in good condition and properly maintained
- 5.11 Residence Under Construction – Collapse Coverage & Theft – Forms HO 2722 and HO 5722**
While a residence is being constructed, coverage can be provided for collapse of the dwelling or foundation and for theft of building materials. The collapse coverage applies only while the mobile home is under construction and ceases once it is occupied or for 12 months after the effective date of the coverage (whichever occurs first). The premium is fully earned from the inception of this coverage.
- 5.12 Inland Marine – Scheduled Personal Property – Form MW-217**
Additional coverage & limits can be obtained on items such as jewelry, guns, boats, antiques, snowmobiles, etc. Please refer to the Inland Marine Section of the manual. This coverage is available on primary mobile home policies only and is not available on tenant home policies.
- 5.13 Automatic Adjustment of Limits – Form HO 2584**
(Preferred and Standard Mobile Home Programs for mobile homes 10 years and newer)
Limits for Coverage A, B, C and D are increased 1% per quarter. Included in the Preferred Program.
- 5.14 Well Pumps**
Provides coverage up to \$1,500 with no deductible on a replacement basis.
- 5.15 Tree Removal – MW-26**
(Automatic on Preferred Mobile Home)
Coverage of up to \$250 per storm to remove the debris of covered trees on the insured premises when the damage is caused by windstorm. A \$50 deductible applies.
- 5.16 Scheduled Property in Storage – Form MW-35**
Fire, lightning, windstorm, hail and theft coverage for property stored in a building on the insured premise or at a location described on the declarations page.
- 5.17 Additional Living Cost and Loss of Rent – Coverage D**
Additional living expense coverage when not automatically included. Coverage for Loss of rental income following an insured loss.
- 5.18 Identity Fraud Expense Coverage – Form HO 2786**
Necessary and reasonable expense reimbursement for costs associated with identity fraud. The deductible is \$100. This coverage can be purchased for the premium shown in the rate pages.
- 5.19 Reserved for Future Use**

Mobile Homeowner Program Rules

- 5.20 Private Structures Endorsement** – Form MW-PS, MW-PSR, MW-PS-WS, MW-PSR-WS
Detached structures that do not qualify for related private structures coverage. Options include actual cash value basis, replacement cost basis, and/or weight of ice, sleet, or snow coverage (subject to eligibility – refer to coverage rules under the farm program).
- 5.21 Consent to Move Mobile Home** – Underwriter Approval Required – Form MH 7825
In order to continue coverage while the home is being moved this endorsement must be added prior to the move. This endorsement is in effect for only 30 days.
- 5.22 Collision, Upset, Sinking or Stranding** – Underwriter Approval Required – Form MH 7826
The mobile home can be covered against loss by collision, Upset, Sinking or Stranding while being moved. This coverage may be provided in connection with the Consent to Move Mobile Home Endorsement. This endorsement is in effect for only 30 days.
- 5.23 Motorized Vehicle (\$10,000 included)** – Form MW-5120
The policy limits vehicles used to service the premises to \$10,000. Coverage can be increased for items such as lawn mowers or garden tractors. Larger items such as farm tractors, skid loaders, back hoes, etc. may be eligible to be scheduled under inland marine coverage, with underwriter approval.
- 5.24 Mobile HomeownersPAC**
An enhanced package of coverage consisting of:
Coverage D - Loss of Use – Actual Loss Sustained - HO 0003
Money; bank notes; bullion; gold other than gold-ware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinum-ware and platinum-plated ware; coins; medals; scrip; smart cards; and cards or other devices on which a cash value is stored electronically – \$350 - MW 2565
Securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports, and manuscripts - \$2,000 - MW 2565
Watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers – \$2,000 - MW 2565
Identity Fraud Expense - \$5,000 - HO 2786
Lock Replacement - \$250 - MW-LR
Personal Injury Protection - HO 4001
Tree Removal - \$500 - MW 26 PAC
Well Pump - \$0 Deductible - \$1,500 - WSM 4
- 5.25 Mobile HomeownersPAC Plus**
A comprehensive package of coverage consisting of:
Coverage D - Loss of Use – Actual Loss Sustained - HO 0003
Specified Additional Amount of Insurance Coverage A - 25% - HO 4844
Money; bank notes; bullion; gold other than goldware and gold-plated ware; silver other than silverware and silver-plated ware; platinum other than platinum ware and platinum-plated ware; coins; medals; scrip; smart cards; and cards or other devices on which a cash value is stored electronically – \$500 - MW 2565
Securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports, and manuscripts - \$3,000 - MW 2565
Watercraft, including their furnishings, equipment, engines, motors, trailers, and semitrailers – \$2,500 - MW 2565
Trailers - Not used with Watercraft - \$2,500 - MW 2565
Jewelry, watches, precious and semiprecious stones, gems, and furs - Loss by Theft - \$3,500 - MW 2565
Silverware, goldware, platinum ware, pewterware, and items plated with gold, silver, or platinum - Loss by Theft - \$5,000 - MW 2565
Guns and items related to guns - Loss by Theft - \$3,500 - MW 2565
Higher Limits on Personal Property Used for Business Purposes - HO 3565
\$5,000 on property while on the "described location"
\$1,000 on property while away from the "described location"
Association Deductible - \$3,000 - HO 0003
Credit Card; Electronic Fund Transfer Card or Access Device; Forgery; And Counterfeit Money - \$5,000 - HO 0003

Mobile Homeowner Program Rules

Grave Markers - \$5,000 - MW-2530
Increased Cost - Ordinance or Law – 25% of Coverage A - HO-2557
Loss Assessment - \$3,000 - HO 0003
Trees, Plants, Shrubs, or Lawns - Limit Per Item - \$2,000 - MW 2530
Identity Fraud Expense - \$10,000 - HO 2786
Lock Replacement - \$500 - MW-LR PAC
Personal Injury Protection - HO 4001
Tree Removal - \$1,000 - MW 26 PAC
Well Pump - \$0 Deductible - \$1,500 - WSM 4

Mobile Homeowner Program Rules

RULE 6 – OPTIONAL LIABILITY COVERAGE

6.1 Increased Limits of Liability & Medical Payments

Higher limits of liability and medical payments can be purchased.

6.2 Recreational Motor Vehicle – Form HO 5864 (Snowmobiles & ATV) – Owner-Occupied Primary Only

This endorsement provides off-premises liability and medical payments coverage for listed recreational motor vehicles. Golf carts require underwriter approval before binding.

The following risks are **INELIGIBLE** for coverage:

- a. 3-Wheelers
- b. Recreational vehicles used in racing
- c. Recreational vehicles that have been customized or modified in any manner
- d. Homemade or kit recreational vehicles
- e. Recreational vehicles owned by a corporation other than a farm corporation
- f. Dirt and trail bikes
- g. High performance snowmobiles and those over 700cc except 4-stroke and touring
- h. Sport ATVs
- i. Jet Skis seating over two people.

6.3 Additional Residence Rented to Others – Form HO 6270

Liability arising out of one- or two-family mobile home owned by the insured and rented or held for rental to others can be added to policies that include personal liability coverage.

6.4 Additional Residence Premises

Premises Liability Coverage can be extended to additional locations owned by the insured at the additional premium shown in the rate pages. The location will be described on the declarations.

6.5 Horses

Horses, donkeys, and miniature horses can be added for an additional premium shown in the rate pages. The following rules apply for horses:

- a. Total maximum number of horses is 8 (including your horses boarded elsewhere)
- b. Horses must be used for pleasure use only (no riding lessons, teaching, instructing, etc.)
- c. Professional showing, racing, competition or breeding is not allowed
- d. All horses must be charged for; and
- e. If any non-owned horses are boarded on premise, the policy must be written in a Farm Program

6.6 Extended Watercraft Liability – Form HO 3801

a. Outboard Motors

The base liability rate includes liability coverage for outboard motors up to 50hp. Outboard motors in excess of 50hp require an additional premium charge. Watercraft in excess of 250 hp or in excess of 30ft are not eligible.

b. Inboard, Inboard/Outboard – Form HO 3801

Boats powered by inboard or inboard/outboard motors 50 – 250 hp require an additional premium charge.

Jet boats, boats with turbo charge or modified engines, racing craft, any watercraft capable of exceeding 45 mph are not eligible for any coverage.

c. Sailboats

Sailboats over 26 ft are not eligible.

6.7 Trampoline MW-32

If there is a trampoline on premises with a safety enclosure, an additional premium charge will be made. Otherwise, a liability exclusion will be added if no safety enclosure is present.

6.8 Personal Injury – Form HO 4001

Coverage can be provided for the Named Insured's legal liability resulting from false arrest, libel, slander, or invasion of privacy of another.

Mobile Homeowner Program Rules

- 6.9 Care Provided for Others – Form HO 3557**
Liability coverage for an insured that cares for up to three persons on the insured premises. Coverage is not available when the insured has any pond, unprotected pool, trampoline, dogs, horses, goats, or vicious animals of any kind on the premises. **Adult care is not eligible.**
- 6.10 Farmland – Not Farmed**
Liability coverage can be provided for farmland (in excess of 20 acres) that is not being farmed.
- 6.11 Farmland Rented to Others – Form HO 7500**
For an additional premium liability coverage can be provided for farmland regardless of the number of acres which are farmed by someone other than the insured.
- 6.12 Reserved for Future Use**
- 6.13 Reserved for Future Use**
- 6.14 Incidental Business Pursuits – Form HO 5090**
Coverage may be provided for an incidental business that is conducted on the premises. Coverage is for Bodily Injury and Physical Damage that occurs on the insured premises only. Products Liability, Completed Operations Coverage, and Professional Liability Coverage are not included.

The business must be incidental to the primary occupancy of the premises as a residence and cannot be conducted on any other premises. The insured must be its sole proprietor and the business cannot have other employees. Gross receipts cannot exceed \$10,000 (\$15,000 if retail sales) annually. The types of business activities include: Babysitting, Roadside Markets, & Retail Sales, such as Mary Kay, Amway, seed & fertilizer sales, and similar activities.
- 6.15 Office, School or Studio Use – Form HO 3542**
Incidental office, school, or studio exposures. Professional liability is not provided. The following rules apply:
a. The business must be conducted by an insured
b. The residence must be occupied principally for residential purposes
c. There is no other business conducted on the premises
d. The insured employs no assistants or employees; and
e. The residence has not been altered to accommodate the occupancy
- 6.16 Reserved for Future Use**
- 6.17 Reserved for Future Use**
- 6.18 Reserved for Future Use**
- 6.19 Household Employee**
Coverage for liability due to injury to a household employee that is not covered by workers compensation can be provided for an additional premium charge.

Mobile Homeowner Program Rules

6.20 Home Based Business – Underwriter approval required – Form ML-450

Home based business coverage can be provided with a homeowner policy to cover the property and liability exposures of a small business conducted on or off of the insured premises.

The business must be owned or operated by the insured and be incidental to the premises. Gross receipts must not exceed \$250,000 and the number of employees, including family members, must not exceed 3 workers.

Businesses that offer installation service; child & adult care services; home health care services; dog kenneling, grooming, training; horse boarding and training; lawn care services, etc., are not eligible.

The home-based business coverage part provides property & liability (including products) coverage for the covered business exposure.

There are 6 classifications of home-based businesses that will be considered. They are office, service, food, retail, crafts, and bed & breakfast.

6.21 a. Additional Insured – Premise Only – Form HO 6072

Provides premise property and liability coverage for someone who has an interest in the property but does not reside on the premise.

b. Additional Insured – Lessor of Leased Equipment – Form HO 5000

Provides liability coverage to a lessor of leased equipment.

c. Additional Insured – Other Residents of your Household – Form HO 6033

Provides Liability and a shared limit for Coverage C – Contents for persons, such as a non-relative, who lives on the premises.

RULE 7 – MISCELLANEOUS RULES

7.1 Unoccupied Properties

If a home becomes unoccupied because of the death or illness of the insured during the policy term, we will continue to provide coverage until the policy anniversary date. At that time consideration will be given to write a policy in the Unoccupied Dwelling Program.

7.2 Ownership & Occupancy

All mobile homes insured under these programs must be owned by the insured. The insured must have title to the property either:

- a. In their own name, or
- b. A legal life estate, or
- c. Under a land contract purchase agreement.

In all cases the owner of the mobile home must be the named insured and be able to establish a valid insurable interest in the mobile home. A person renting with an option to buy, and properties purchased by one family member for another family member to occupy do not qualify.