



# MANUFACTURED HOMEOWNER PROGRAM

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844-9-MAISON

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## PAYMENT OPTIONS AND POLICY FEES

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### 1. Payment Options

Policies are issued as direct billed.

Direct billed policies will be issued only to the first Named Insured or listed mortgagee. Payment plans apply to the policy premium only. All fees are due with the down payment.

- **Full Payment**

The total annual premium plus fees are due within 15 days of binding

- **Two Payment**

A minimum of 50% of the policy premium plus fees are due within 15 days of binding. The balance is due within six (6) months

- **Four Payment**

A minimum of 25% of the policy premium plus fees are due within 15 days of binding. Three (3) installments of 25% each will be due on days 76, 152 and 228. An installment fee of \$9 will be charged on each installment.

- **Ten Payment**

A minimum of 12.5% of the total policy premium plus fees are due within 15 days of binding. There will be a maximum of nine subsequent monthly installments, each no less than 9.72% allowed to pay the balance of the premium. An installment fee of \$9 will be charged on each installment.

### 2. Policy Fee

A policy fee of \$30 will be charged on each new and renewal policy. The policy fee is fully earned.

### 3. Non-Sufficient Funds Fee (NSF)

Direct Bill payments to the company made by check that are returned because of non-sufficient funds will be assessed a \$30 fee.

### 4. Late Fee

A late fee of \$10 will apply to new and renewal direct bill policies.

### 5. Reinstatement Fee

A reinstatement fee of \$10 will apply to all direct bill policies requiring reinstatement.

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## GENERAL RULES

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### 1. General Instructions

The Manufactured Homeowners Program provides property and liability coverage, using the forms and endorsements specified in this manual.

### 2. Eligibility

Coverage is available for manufactured homes that are anchored and tied down. Residences may be **Owner-Occupied, Seasonal, Tenant Occupied** or **Rental Units**.

Vacant or unoccupied homes are not eligible.

### 3. Definitions

**Owner-Occupied Residence** – A residence occupied by the named insured as a primary residence. Must be the owner's principal residence for at least six (6) consecutive months during the year.

**Seasonal Residence** – A residence with unoccupancy of five (5) or more months during any one (1) year period. Homes are not the primary residence of the insured, but are used by the insured on an intermittent, or non-continuous basis.

**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.

**Tenant** – An insured having an insurable interest in the contents of a manufactured home that they rent for use as a single family residence but do not own.

**Mobile / Manufactured Home** – A factory fabricated structure that is 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; and it may 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 Mobile / 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 Park** – A mobile home qualifies for In Park rates when it is located in a mobile home park or community with at least 26 occupied spaces, or located within the corporate limits of a city, town or municipality.

**Out of Park** – A mobile home qualifies for Out of Park rates when it is not located in a park or named community as defined in "**In Park**" above.

- Owned Land – These rates apply to homes that are located on land owned by the insured.
- Un-owned Land – These rates apply to homes that are not located on land owned by the insured.

### 4. Policy Forms

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

- Policy Form;
- Declarations Page;
- Required Endorsements; and
- Optional Endorsements, if any.

### 5. Special Requirements – Mandatory Endorsements

**MIMH 7801-42 Manufactured Homeowner's Amendatory Endorsement – Texas:** This mandatory endorsement broadens and clarifies coverage, settlement terms and other miscellaneous provisions.

**MIMH 7803-42 Existing Damage Exclusion:** This endorsement is mandatory for all policies. It excludes coverage for future claims related to any existing damage.

**MIMH 7804-42 Flood Exclusion:** This mandatory endorsement notifies the insured that flood is excluded.

**MIMH 7805-42 Comprehensive Personal Effects Coverage – Actual Cash Value:** This mandatory endorsement broadens Personal Effects Coverage.

**MIMH 7817-42 Animal Liability Limitation:** This mandatory endorsement details the limitation on coverage for Coverages E and F for insureds that own or keep animals. All risks with liability coverage are automatically subject to a mandatory Animal Limitation of \$10,000

**MIMH 7818-42 Liability Limitations:** This mandatory endorsement limits liability losses for "bodily injury" resulting from trampolines, diving boards, pool slides, above ground pools, personal watercraft, and off-road recreational or service vehicles. All risks with liability coverage are automatically subject to mandatory Liability Limitations of \$10,000

## 6. Mandatory Coverages

It is mandatory that insurance be written for the coverages provided under Section I of the Manufactured Homeowners Policy. Section II coverage is optional.

## 7. Extent of Coverage

The Manufactured Homeowners Policy provides actual cash value coverage on the structure and on personal property.

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

## 8. Minimum Written and Earned Premium

A minimum written premium of \$200 will apply to all new and renewal policies on a per unit basis

A minimum earned premium of \$50 will apply to all new and renewal policies.

## 9. Policy Period

All policies shall be issued for a one (1) year term at premiums applicable on the effective date of the policy term.

## 10. Renewals

The policy may be extended for successive policy periods in the form at a renewal offer based upon the premiums, forms and endorsements then in effect for the company.

## 11. Transfer or Assignment

Transfers or assignments of coverage cannot be made.

## 12. Cancellations

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

If insurance is cancelled, return premium shall be computed on a pro-rata basis, subject to the minimum premium requirements.

## 13. 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 on a pro-rata basis.

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

## 14. Whole Dollar Premium Rule

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

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

## 15. Waiver of Premium

All changes requiring adjustment of premium will be computed pro-rata, subject to the minimum earned premium. When a policy is endorsed after the inception date, additional or return premium up to five dollars (\$5) may be waived unless the named insured requests the unearned premium be refunded.

## 16. Value Determination

The manufactured home must be insured to 100% of the actual cash value (ACV) less the value of unattached adjacent structures. Use an authoritative source, such as the NADA Manufactured Appraisal Guide, ISO HomeValue Replacement Cost Estimator or the Kelley Blue Book Official Manufactured Housing Guide to

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determine the value. Coverage for unattached structures must be listed and rated as 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. Age of Home Determination

The age of the mobile home is the year the policy term is effective minus the manufacturer year of the home.

### 18. Hurricane / Tropical Storm and Impending Danger Restrictions

Hurricane and Tropical Storm binding procedures are as follows:

- No policy may be bound on any new business. This does not apply to existing quotes made prior to the moratorium for policies with effective dates during the unanticipated moratorium.
- No Endorsement may be issued on existing policies that has the effect of increasing limits of liability or decreasing deductibles
- Renewals of expiring policies may be written provided there is no increase in coverage.

This rule becomes effective immediately when a hurricane or tropical storm warning is in effect and covers all areas within the five (5) day cone as promulgated by the National Hurricane Center.

Restrictions – The company reserves the right to immediately suspend the underwriting and binding authority during periods of potential floods, mud slides, brush fires or other natural disaster or national emergencies.

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

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TERRITORY DEFINITIONS

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1. Territory A

**Consists of the following Counties:**

Andrews	Ector	Kent	Schleicher
Archer	Edwards	King	Scurry
Armstrong	Fisher	Knox	Shackelford
Bailey	Floyd	Lamb	Sherman
Baylor	Foard	Lipscomb	Sterling
Borden	Gaines	Loving	Stonewall
Brewster	Garza	Lubbock	Sutton
Briscoe	Glasscock	Lynn	Swisher
Carson	Gray	Martin	Terrell
Castro	Hale	Midland	Terry
Childress	Hall	Mitchell	Throckmorton
Cochran	Hansford	Moore	Upton
Collingsworth	Hardeman	Motley	Val Verde
Cottle	Hartley	Ochiltree	Ward
Crane	Haskell	Oldham	Wheeler
Crockett	Hemphill	Parmer	Wichita
Crosby	Hockley	Pecos	Wilbarger
Culberson	Howard	Potter	Winkler
Dallam	Hudspeth	Presidio	Yoakum
Dawson	Hutchinson	Randall	Young
Deaf Smith	Irion	Reagan	
Dickens	Jeff Davis	Reeves	
Donley	Jones	Roberts	

2. Territory B

**Consists of the following Counties:**

Bowie	Concho	Lamar	Red River
Brown	Cooke	McCulloch	Runnels
Callahan	Eastland	Menard	Stephens
Camp	Fannin	Montague	Taylor
Cass	Franklin	Morris	Titus
Clay	Grayson	Nolan	Tom Green
Coke	Jack	Palo Pinto	Wise
Coleman	Kimble	Parker	



### 3. Territory C

**Consists of the following Counties:**

Atascosa	Dimmit	Kinney	Real
Austin	Duval	La Salle	San Saba
Bandera	Fayette	Lampasas	Starr
Bastrop	Frio	Lavaca	Travis
Bell	Gillespie	Lee	Uvalde
Bexar	Gonzales	Live Oak	Waller
Blanco	Guadalupe	Llano	Washington
Burnet	Hamilton	Mason	Webb
Caldwell	Hays	Maverick	Williamson
Colorado	Jim Hogg	McMullen	Wilson
Comal	Karnes	Medina	Zapata
Coryell	Kendall	Milam	Zavala
DeWitt	Kerr	Mills	

### 4. Territory D

**Consists of the following Counties:**

Aransas	Chambers*	Kleberg*	San Patricio*
Brazoria	Galveston	Matagorda*	Willacy*
Calhoun	Jefferson*	Nueces*	
Cameron*	Kenedy*	Refugio*	

\* Indicates Split County – See Split Counties Below for Definition

### 5. Territory E

**Consists of the following Counties:**

Bee	Hardin	Jim Wells	Victoria
Brooks	Jackson	Orange	Wharton
Goliad			

### 6. Territory F

Harris County (Split): From the Waller/Harris County line, the area bounded North and West of Hwy 90 (Katy Freeway), Highway 6 (Addicks Satsuma Road), FM 1960 (Bammel Road) and Highway 59 (Eastex Freeway).

### 7. Territory H

El Paso County

### 8. Territory J

Hidalgo County

### 9. Territory K

**Consists of the following Counties:**

Cameron*	Jefferson*	Matagorda*	Willacy*
Chambers*	Kenedy*	Nueces*	
Fort Bend	Kleberg*	Refugio*	
Harris*	Liberty	San Patricio*	

\* Indicates Split County – See Split Counties Below for Definition

## 10. Territory L

### Consists of the following Counties:

Anderson	Freestone	Limestone	Sabine
Angelina	Gregg	Madison	San Augustine
Bosque	Grimes	Marion	San Jacinto
Brazos	Harrison	McLennan	Shelby
Burleson	Henderson	Montgomery	Smith
Cherokee	Hill	Nacogdoches	Somervell
Collin	Hood	Navarro	Tarrant
Comanche	Hopkins	Newton	Trinity
Dallas	Houston	Panola	Tyler
Delta	Hunt	Polk	Upshur
Denton	Jasper	Rains	Van Zandt
Ellis	Johnson	Robertson	Walker
Erath	Kaufman	Rockwall	Wood
Falls	Leon	Rusk	

## 11. Split County Territory Definitions

### **Cameron County**

Territory D: East of Highway 77  
Territory K: Remainder of County

### **Chambers County**

Territory D: South of I-10  
Territory K: Remainder of County

### **Harris County**

Territory F: From the Waller/Harris County line, the area bounded North and West of Highway 90 (Katy Freeway), Highway 6 (Addicks Satsuma Road), FM 1960 (Bammel Road) and Highway 59 (Eastex Freeway)  
Territory K: Remainder of County

### **Jefferson County**

Territory D: South of Highway 73  
Territory K: Remainder of County

### **Kenedy County**

Territory D: East of Highway 77  
Territory K: Remainder of County

### **Kleberg County**

Territory D: East of Highway 77  
Territory K: Remainder of County

### **Matagorda County**

Territory D: South of Highway 616 between the Jackson County Line and the junction at Highway 35, and South of Highway 35 between the 616 junction and the Brazoria County line.  
Territory K: Remainder of County

### **Nueces County**

Territory D: East of Highway 77  
Territory K: Remainder of County

**Refugio County**

Territory D: East of Highway 77

Territory K: Remainder of County

**San Patricio County**

Territory D: East of Highway 77

Territory K: Remainder of County

**Willacy County**

Territory D: East of Highway 77

Territory K: Remainder of County

**NOTE:** All areas South or East of the intra-coastal waterways are restricted.  
A complete list of restricted areas is posted on our website

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BASE PREMIUM COMPUTATION – Owner Occupied and Seasonal Dwellings

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1. Broad Form Comprehensive Protection

The Base Premium is defined as the amounts of **Mobile Home Coverage, Adjacent (Unattached) Structures and Equipment Coverage, Personal Effects Coverage, Coverage E – Personal Liability, Coverage F – Medical Payment to Others** plus any increase or decrease in **Other Structures, Personal Effects, Personal Liability and Medical Payments to Others**.

A. Determine the value of the dwelling.

Each policy will provide five percent (5%) of **Adjacent (Unattached) Structures and Equipment Coverage** (up to \$1,400), 40% of **Personal Property**, 20% of **Additional Living Expense**, a \$500 All Perils Deductible, \$50,000 **Personal Liability**, \$1,000 **Medical Payments to Others** and \$500 **Damage to Property of Others**

B. Select the Base Rate for the Territory that applies. Multiply the Base Rate by the appropriate Building Value Relativity, Insured Age Factor, Construction Year Factor and Park Status Factor. Round to the nearest whole dollar.

C. Adjust the above premium to reflect any desired increases in **Other Structures, Personal Effects, Personal Liability and Medical Payments to Others**. Each individual adjustment should be rounded to the nearest whole dollar and made independently of other adjustments. The sum of all adjustments should be added to the premium value from Step B above. This is the Base Premium

D. Add any applicable surcharges. This is the Final Base Premium

Additional premium adjustments can be made to reflect desired Optional Coverages. Each adjustment should be individually rounded to the nearest whole dollar.

2. Base Rates

Territory	Premium
A	\$ 730
B	\$ 657
C	\$ 483
D	\$ 1,228
E	\$ 814
F	\$ 561
H	\$ 252
J	\$ 453
K	\$ 1,074
L	\$ 533

3. Base Rate Modifiers

**Insured Age Factors**

Insured Age Range	Factor
< 35	1.20
35 > 49	1.13
50+	1.00

**Construction Year Factors**

Year	Territory	
	D, E and K	All Others
1995+	0.85	0.95
> 1994	1.00	1.00

**Park Status Factors**

Park Location	Factor
In Park	0.90
Out of Park Owned Land	1.00
Out of Park Unowned Land	1.10

**Surcharges**

Applicable Surcharge	Amount
Auxiliary Heating Device	\$50
Farm or Ranch (related liability excluded)*	\$25
Flood Exclusion (Mandatory)	(\$30)

\*To provide liability coverage for Hobby Farm or Ranches use **Endorsement MIMH 7815 06 15 – Hobby Farm or Ranch Liability**

4. Building Value Relativities

Home Value	Territory			
	A, B, C and L	D and K	E and F	H and J
15,000	0.877	0.871	0.851	0.862
16,000	0.900	0.896	0.880	0.890
17,000	0.926	0.924	0.911	0.918
18,000	0.950	0.948	0.939	0.945
19,000	0.976	0.975	0.970	0.973
20,000	1.000	1.000	1.000	1.000
21,000	1.015	1.027	1.031	1.029
22,000	1.028	1.052	1.061	1.056
23,000	1.043	1.078	1.092	1.084
24,000	1.055	1.103	1.120	1.111
25,000	1.071	1.130	1.152	1.139
26,000	1.083	1.155	1.181	1.167
27,000	1.098	1.182	1.212	1.195
28,000	1.111	1.207	1.241	1.223
29,000	1.125	1.232	1.269	1.251
30,000	1.137	1.257	1.299	1.277
31,000	1.147	1.273	1.317	1.292
32,000	1.156	1.289	1.337	1.304
33,000	1.166	1.305	1.357	1.317
34,000	1.176	1.322	1.375	1.328
35,000	1.185	1.338	1.395	1.341
36,000	1.195	1.354	1.413	1.352
37,000	1.204	1.370	1.433	1.365
38,000	1.214	1.386	1.451	1.376
39,000	1.224	1.403	1.471	1.391
40,000	1.234	1.419	1.490	1.402
41,000	1.243	1.434	1.509	1.415

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Home Value	Territory			
	A, B, C and L	D and K	E and F	H and J
42,000	1.253	1.451	1.528	1.427
43,000	1.262	1.467	1.548	1.440
44,000	1.273	1.483	1.567	1.451
45,000	1.282	1.500	1.586	1.466
46,000	1.291	1.516	1.605	1.477
47,000	1.301	1.532	1.624	1.490
48,000	1.311	1.548	1.643	1.501
49,000	1.321	1.565	1.662	1.513
50,000	1.330	1.580	1.682	1.526
51,000	1.336	1.593	1.695	1.537
52,000	1.342	1.606	1.709	1.550
53,000	1.348	1.618	1.723	1.564
54,000	1.354	1.631	1.737	1.576
55,000	1.360	1.643	1.750	1.588
56,000	1.365	1.656	1.765	1.600
57,000	1.371	1.669	1.779	1.612
58,000	1.377	1.681	1.793	1.624
59,000	1.383	1.694	1.807	1.636
60,000	1.389	1.707	1.820	1.649
61,000	1.394	1.719	1.834	1.663
62,000	1.400	1.732	1.848	1.675
63,000	1.406	1.744	1.861	1.687
64,000	1.412	1.756	1.876	1.699
65,000	1.418	1.769	1.890	1.711
66,000	1.424	1.782	1.904	1.723
67,000	1.429	1.794	1.918	1.737
68,000	1.435	1.807	1.931	1.750
69,000	1.441	1.819	1.945	1.761
70,000	1.447	1.832	1.959	1.758
71,000	1.452	1.844	1.973	1.786
72,000	1.458	1.857	1.987	1.798
73,000	1.464	1.870	2.001	1.810
74,000	1.470	1.882	2.015	1.822
75,000	1.476	1.895	2.029	1.836
Each Addl 1000	0.010	0.013	0.014	0.014

## 5. Deductibles

### **Deductible Options**

All policies are subject to a deductible that applies to losses from all Section I perils. Base rates include an All Peril policy deductible of \$500. Higher All Perils Deductibles and Named Storm Options are available. To compute the premium credit, refer to the tables below:

### **All Peril Deductible**

The All Peril Deductible may be changed by applying the following premiums:

Deductible	Premium
\$500	Base
\$1,000	(\$30)
\$1,500	(\$40)

### **Named Storm Deductible**

A separate Named Storm Deductible may be added to the policy by applying the following factors to the **Base Premium**.

Named Storm Deductible	Territory		
	D and K	E, F and J	All Other
2% (\$750 Minimum)	0.98	0.99	N/A
2% (\$1,000 Minimum)	0.96	0.98	N/A
5% (\$1,500 Minimum)	0.94	0.96	N/A
10% (\$2,000 Minimum)	0.92	0.94	N/A

***Use Endorsement MIMH 7806-42 Named Storm Deductible – Texas***

## 6. Optional Coverages – Section I

### **Adjacent (Unattached) Structures and Equipment Coverage Increased Limits**

Additional Broad Form Comprehensive Protection coverage on the residence premises may be purchased to a maximum of \$25,000 (not to exceed 60% of the mobile home limit) using the following rater per \$100 of coverage:

Territory	50 and Over		Under 50	
	In Park	Out of Park	In Park	Out of Park
A	1.77	1.97	2.13	2.36
B	1.55	1.72	1.86	2.06
C	1.24	1.38	1.49	1.66
D	2.01	2.23	2.41	2.68
E	1.68	1.87	2.02	2.24
F	1.68	1.87	2.02	2.24
H	0.58	0.64	0.69	0.77
J	0.76	0.84	0.91	1.01
K	1.83	2.03	2.19	2.44
L	1.24	1.38	1.49	1.66

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

### **Replacement Cost Payment Method for Mobile Home and Adjacent Structures and Equipment**

Loss settlement for the **Mobile Home and Adjacent Structures and Equipment** may be changed from Actual Cash Value (ACV) to Replacement Cost. To be eligible for this coverage, homes must be insured to 100% of Replacement Cost

The annual rate for this coverage is \$20

***Use Endorsement MIMH 7808-42 Replacement Cost Payment Method for Mobile Home and Adjacent Structures and Equipment.***

### **Comprehensive Personal Effects Replacement Cost**

Loss settlement for Personal Effects may be changed from Actual Cash Value (ACV) to Replacement Cost. Additional premium is \$20 plus \$0.15 per \$100 of coverage

**Use Endorsement MIMH 7809-42 Comprehensive Personal Effects Coverage – Replacement Cost Value which replaces MIMH 7805-42 Comprehensive Personal Effects Coverage – Actual Cash Value**

**Comprehensive Personal Effects Coverage Increased Limits**

The limit of liability for **Personal Effects** may be increased to a maximum of 75% of the mobile home limit using the following rates per \$100 of additional coverage:

Territory	50 and Over		Under 50	
	In Park	Out of Park	In Park	Out of Park
A	0.59	0.66	0.71	0.79
B	0.59	0.66	0.71	0.79
C	0.59	0.66	0.71	0.79
D	1.03	1.14	1.23	1.37
E	0.86	0.96	1.04	1.15
F	0.86	0.96	1.04	1.15
H	0.36	0.40	0.43	0.48
J	0.67	0.74	0.80	0.89
K	0.95	1.05	1.13	1.26
L	0.59	0.66	0.71	0.79

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

**Trip Collision Coverage (30 Day)**

This optional coverage is designed to provide coverage for a 30 day period while the mobile home is being moved. Premiums are fully earned and the policy deductible applies. (Also available on Rental).

Additional premium is \$50 per section.

**Use Endorsement MIMH 7815-42 30 Day Trip Collision Coverage - Texas**

**Scheduled Personal Property**

This endorsement provides additional perils on specified classes of personal property and allows for increased limits on items to which special. Restrictive limits otherwise apply. The endorsement does have special exclusion applying to certain classes of property. Receipts or appraisal that are less than three (3) years old are required for each scheduled item. This option is for Owner Occupied risks only.

Item	Rate per \$100
Art, Ceramics, China, Antiques and Heirlooms	2.40
Books, Tickets, Photos, Stamps and Comic Books	1.00
Trading Cards	2.40
Cameras, Audio / Video Recording Devices, Records, Tapes, Discs	1.60
Coin Collections	2.00
Furs	0.50
Golf Equipment (clubs, shoes, bags)	1.60
Guns, Ammunition, Equipment and Accessories	2.20
Jewelry, Watches, Precious and Semi-precious Stones	1.70
Musical Instruments, Equipment and Accessories	0.65
Silverware, Goldware, Pewter and other Precious Metals	2.40

**Use Endorsement MIMH 7807-42 Scheduled Personal Property**

**Comprehensive Personal Effects Coverage – Increase in Special Limits**

This endorsement increased special policy limits for theft of jewelry, furs, articles of gold and platinum as well as securities, coin collections, stamps, deeds, manuscripts, passports, railroad and other tickets.

Limit	Premium	Endorsement
\$5,000	\$85	<b>MIMH 7810-42 Increased Special Limits - \$5,000</b>



\$10,000	\$170	<b>MIMH 7811-42 Increased Special Limits - \$10,000</b>
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**Comprehensive Personal Effects Coverage – Increase in Special Limits for Firearms**

This endorsement increased special policy limits for theft of firearms.

Limit	Premium	Endorsement
\$10,000	\$67	<b>MIMH 7812-42 Increased Special Limits for Firearms - \$10,000</b>
\$20,000	\$122	<b>MIMH 7813-42 Increased Special Limits for Firearms - \$20,000</b>

7. **Optional Coverages – Section II – Owner Occupied and Seasonal Dwellings**

**Personal Liability – Additional Limits**

Limit of Liability	Premium
\$25,000	(\$5)
\$50,000	Included
\$100,000	\$5
\$300,000	\$18

This limit includes \$1,000 for **Medical Payment to Others** and \$500 for **Damage to Property of Others**. The total limit of liability will be shown on the Declarations Page

**Personal Liability Exclusion**

Section II coverage may be excluded for a premium credit of \$10. There is not endorsement form required for this exclusion. The zero limit of liability will be shown on the Declarations Page.

**Animal Liability Exclusion**

The \$10,000 limit for animal liability may be excluded for a premium credit of \$5.

***Use Endorsement MIMH 7819-42 Animal Liability Exclusion which replaces MIMH 7817-42 Animal Liability Limitation - \$10,000***

**Hobby Farm or Ranch Liability Endorsement**

This endorsement eliminates the farm and ranch liability exclusions and allows for incidental farming or ranching. Only available if the mobile home meets certain requirements

The premium for this coverage is \$25

***Use Endorsement MIMH 7814-42 Hobby Farm or Ranch Liability***

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## RENTAL PROGRAM

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The following additional rules apply.

### 1. General Instructions

The Rental Program is designed for manufactured homes rented to others for single family residential purposes only. The unpackaged program offers property and liability coverage, using the forms and endorsements specified in this manual. Section I coverage is mandatory, Section II coverage is optional.

### 2. Eligibility

Coverage is available for manufactured homes that are anchored and tied down. Ineligible risks include homes used for business purposes and Travel Trailers.

### 3. Minimum Written and Earned Premium

A minimum written premium of \$50 will apply to all new and renewal policies on a per unit basis

A minimum earned premium of \$50 will apply to all new and renewal policies.

### 4. Mandatory Forms

The following forms are mandatory:

**MIMH 7801-42 Manufactured Homeowner's Amendatory Endorsement – Texas:** This mandatory endorsement broadens and clarifies coverage, settlement terms and other miscellaneous provisions.

**MIMH 7803-42 Existing Damage Exclusion:** This endorsement is mandatory for all policies. It excludes coverage for future claims related to any existing damage.

**MIMH 7804-42 Flood Exclusion:** This mandatory endorsement notifies the insured that flood is excluded.

**MIMH 7821-42 Rented Home Endorsement - Texas:** This mandatory endorsement removes coverage for Additional Living Expenses; Trees, Shrubs, Plants and Lawns and excludes losses of theft, vandalism, malicious mischief or glass breakage if caused by the tenant, tenant's household or tenant's employees.

**MIMH 7822-42 Rental Deductible Endorsement – Texas:** This mandatory endorsement defines the maximum deductible for any one occurrence to be no more than five (5) times the policy deductible shown regardless of the number of mobile homes insured by the policy.

**MIMH 7823-42 Rental Amendatory Endorsement - Texas:** This mandatory endorsement updates the Company's Duties After a Loss for provision to apply to rental units.

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## BASE PREMIUM COMPUTATION - Rental

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### 1. Broad Form Comprehensive Protection

- A. Determine the value of the dwelling.
- B. Add the flat per unit charge and the Agreed Value charge.
- C. Subtract the Flood Exclusion credit.
- D. Round to the nearest whole dollar.
- E. Adjust the above premium to reflect the desired additional coverages. Each individual adjustment should be rounded to the nearest whole dollar.
- F. Repeat for additional units.

Additional premium adjustments can be made to reflect desired Optional Coverages. Each adjustment should be individually rounded to the nearest whole dollar.

## 2. Building Coverage Rates

Broad Form Comprehensive Mobile Home Coverage						
Territory	\$500 Deductible		\$1,000 Deductible		\$5,000 Deductible	
	Flat Fee	Rate per \$100	Flat Fee	Rate per \$100	Flat Fee	Rate per \$100
A	30	1.82	30	1.62	30	1.16
B	30	1.82	30	1.62	30	1.16
C	30	1.55	30	1.38	30	.99
D	131	3.09	131	2.75	131	1.97
E	113	2.28	113	2.03	113	1.45
F	75	2.05	75	1.82	75	1.31
H	30	1.55	30	1.38	30	.99
J	75	1.82	75	1.62	75	1.16
K	113	2.46	113	2.19	113	1.57
L	30	1.73	30	2.71	30	1.10

## 3. Adjacent Structures and Equipment Rates

Broad Form Comprehensive Adjacent Structures & Equipment			
Territory	\$500 Deductible	\$1,000 Deductible	\$5,000 Deductible
A	1.82	1.62	1.16
B	1.82	1.62	1.16
C	1.82	1.62	1.16
D	3.09	2.75	1.97
E	2.28	2.03	1.45
F	2.05	1.82	1.31
H	1.82	1.62	1.16
J	1.82	1.62	1.16
K	2.46	2.19	1.57
L	1.82	1.62	1.16

## 4. Personal Effects Protection

Personal Effects Protection			
Territory	\$500 Deductible	\$1,000 Deductible	\$5,000 Deductible
A	2.05	1.82	1.31
B	1.82	1.62	1.16
C	1.82	1.62	1.16
D	3.09	2.75	1.97
E	2.28	2.03	1.45
F	2.05	1.82	1.31
H	1.82	1.62	1.16
J	1.82	1.62	1.16
K	2.46	2.19	1.57
L	2.05	1.82	1.31

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OPTIONAL COVERAGES - Rental

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1. Premises Liability Coverage

**Personal Liability** is not available in the Rental Program. To provide coverage for **Premises Liability** for Rental Residences, the following premium applies per location. The selected liability limit must be the same for all units.

Limit of Liability	Premium
25,000	\$33
50,000	\$37
100,000	\$40
300,000	\$44

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TENANT PROGRAM

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1. General Instructions

The Tenant Program is designed to provide personal effects coverage for individuals renting a manufactured home for single family residential purposes only. This unpackaged program offers property and liability coverage, using the forms and endorsements specified in this manual. Section I coverage is mandatory, Section II coverage is optional.

2. Minimum Written and Earned Premium

A minimum written premium of \$50 will apply to all new and renewal policies on a per unit basis  
 A minimum earned premium of \$50 will apply to all new and renewal policies.

5. Broad Form Comprehensive Protection

- A. Divide the desired amount of insurance by 100 and multiply by the appropriate rate per \$100.
- B. Add the flat charge.
- C. Round to the nearest whole dollar.

Additional premium adjustments can be made to reflect desired Optional Coverages.  
 Each adjustment should be individually rounded to the nearest whole dollar.

6. Comprehensive Personal Effects Coverage (Actual Cash Value)

A \$500 base deductible applies.

Rate per \$100	\$0.80
Flat Rate	\$116

**Use Endorsement MIMH 7805-53 – Comprehensive Personal Effects Coverage – Actual Cash Value**

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OPTIONAL COVERAGES - Tenant

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1. Personal Liability

To provide coverage for Personal Liability, the following premium applies (Included \$1,000 **Medical Payments to Others** and \$500 **Damage to Property of Others**):

Limit of Liability	Premium
25,000	\$30
50,000	\$43
100,000	\$48
300,000	\$62

The following mandatory endorsements are attached to the policy when **Personal Liability** is selected:

**MIMH 7817-42 Animal Liability Limitation:** This mandatory endorsement details the limitation on coverage for **Coverages E and F** for insureds that own or keep animals. All risks with liability coverage are automatically subject to a mandatory Animal Limitation of \$10,000

**MIMH 7818-42 Liability Limitations:** This mandatory endorsement limits liability losses for “bodily injury” resulting from trampolines, diving boards, pool slides, above ground pools, personal watercraft, and off-road recreational or service vehicles. All risks with liability coverage are automatically subject to mandatory Liability Limitations of \$10,000

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**ENDORSEMENTS**


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<b>Form Number</b>	<b>Endorsement</b>
MIMH 7000-42	Manufactured Homeowner Policy - Texas
MIMH 7801-42	Manufactured Homeowner Amendatory Endorsement - Texas
MIMH 7802-42	Compliant Notice
MIMH 7803-42	Existing Damage Exclusion
MIMH 7804-42	Flood Exclusion Warning
MIMH 7805-42	Comprehensive Personal Effects Coverage - Actual Cash Value
MIMH 7806-42	Named Storm Deductible - Texas
MIMH 7807-42	Scheduled Personal Property
MIMH 7808-42	Replacement Cost Payment Method for Mobile Home and Adjacent Structures and Equipment
MIMH 7809-42	Comprehensive Personal Effects Coverage - Replacement Cost Value
MIMH 7810-42	Comprehensive Personal Effects Coverage - Increase in Special Limits - \$5,000
MIMH 7811-42	Comprehensive Personal Effects Coverage - Increase in Special Limits - \$10,000
MIMH 7812-42	Comprehensive Personal Effects Coverage - Increase in Special Limits for Firearms - \$10,000
MIMH 7813-42	Comprehensive Personal Effects Coverage - Increase in Special Limits for Firearms - \$20,000
MIMH 7814-42	Hobby Farm or Ranch Liability Endorsement
MIMH 7815-42	30 Day Trip Collision Coverage - Texas
MIMH 7816-42	Additional Insured - Non-resident
MIMH 7817-42	Animal Liability Limitation
MIMH 7818-42	Liability Limitations - \$10,000
MIMH 7819-42	Animal Liability Exclusion
MIMH 7820-42	Premises Liability Endorsement (Rental Only)
MIMH 7821-42	Rented Home Endorsement
MIMH 7822-42	Rental Deductible Endorsement - Texas
MIMH 7823-42	Rental Amendatory Endorsement - Texas