

MOBILE HOME PROGRAM

Any of the Company policies may be endorsed to provide coverage for Mobile Homes. A Mobile Home endorsement will be attached.

STANDARD AMOUNT OF COVERAGE

Under this policy, the following are included at no additional charge:

1. Class A or B Owner-Occupied - 50
 - A. 50% of the amount of insurance on the Mobile Home for Unscheduled Personal Property;
 - B. 10% of the amount of insurance on the Mobile Home for Auxiliary Private Structures;
 - C. 20% of the amount of insurance on the Mobile Home for Loss of Use.
2. Class C Mobile Home
 - A. 10% of the amount of insurance on the Mobile Home for Auxiliary Private Structures;
 - B. 10% of the amount of insurance on the Mobile Home for Loss of Use.

PERILS INSURED AGAINST

Basic Perils and Broad Form Perils covers property described in Coverage A, B, C and D caused by a peril listed below unless loss is excluded in Section 1 -- Exclusions or attached endorsements.

Group 1 -- Basic Perils

- . Fire and Lightning
- . Removal
- . Windstorm and Hail
- . Explosion
- . Riot and Civil Commotion
- . Aircraft
- . Vehicles
- . Vandalism and Malicious Mischief
- . Smoke

Group 2 -- Broad Form Perils

- . Theft
- . Sudden Accidental Tearing Apart
- . Falling Objects
- . Weight of Ice, Snow or Sleet
- . Collapse
- . Breakage of Glass
- . Sudden and Accidental Damage From Artificially Generated Electric Current

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ELIGIBLE LIST

The Insured may be:

- . Owner Occupied one family Mobile Homes.
- . Tenant of a Mobile Home.
- . Mobile Homes occupied by a farm tenant of the land on which the Mobile Home is located.

CONSIDERATION LIST -- SUBMIT NON BOUND

The following risks may not be bound by the agent. Submit to the Company for underwriting approval:

- . Premises with questionable unsafe characteristics.
- . Premises with visible trash and debris that can be removed or cleaned.
- . Mobile Homes rented to others unless this Company has the Insured's Owner-Occupied home insured.
- . Unfenced or inadequately fenced swimming pools.
- . Open pits or stone quarries on the Insured Location.
- . Horse stables or training operations.
- . Three losses in five years.
- . Mobile Homes being remodeled or with unrepaired damage.

PROHIBITED LIST -- DO NOT SUBMIT

The following risks are PROHIBITED:

- . Commercial risks.
- . Mobile Homes over 12 years old from date of manufacture.
- . Mobile Homes less than 40 feet long and/or 10 feet wide.
- . Insured's with vicious animals.
- . Home Day Care Operations with 4 or more children.
- . Mobile Homes with wood burning appliances.
- . Mobile Homes without interior plumbing.
- . More than 1 rental units for any on Insured.
- . Breeding, raising or selling of dogs on the premises.
- . Insured's with known claim frequency (more than 3 losses in 5 years).
- . Mobile Homes with more than 2 leinholders.
- . Mobile Homes with more than 2 roomers or boarders.
- . Camper Trailers.

Do not submit for Personal Injury Coverage:

- . Any person who has been sued for liabel or slander.
- . Professional politicians.
- . Public lecturers.
- . Newspaper reporters, editors or publishers.
- . Professional entertainers, including athletes.
- . Radio and television announcers.
- . Law enforcement officials.

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UNDERWRITING

1. **PROPER ANCHORING** -- The Agent shall be responsible for determining if the Mobile Home is properly anchored according to the specifications provided in the Illinois Mobile Home Tie-Down Act, effective January 1, 1980.

Mobile Homes placed at their site prior to January 1, 1980 and not subject to these specifications and not properly anchored shall be surcharged \$25. If contents only are insured in an unanchored Mobile Home the surcharge shall be \$15.

2. **DEDUCTIBLE** -- Minimum deductible \$250.

All Mobile Homes must be classified under the following rules.

CLASS A MOBILE HOMES - 50

1. Must be of superior character and excellent repair.
2. Must be semi-permanently located on a solid foundation, connected to sanitary facilities and supplied by water from a continuous reliable source.
3. Must have an approved electrical wiring and a heating system in excellent condition.
4. Must be Owner-Occupied as a permanent one family home.
5. Premises must be neat and free from trash and weeds.
6. Must be properly anchored in accordance with the Illinois Mobile home Tie-Down Act of 1980.
7. Canopies, awnings or porches must be securely fastened to the Mobile Home and anchored by posts to concrete footings or foundations.
8. Must have a manufacturing date (age) of no more than 5 years.
9. Must be insured for at least 80% of Actual Cash Value.
10. Must be insured for a minimum of \$8,000.

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CLASS B MOBILE HOMES - 50

1. Must be of good character and above average repair.
2. Must be semi-permanently located on a solid foundation, connected to sanitary facilities and supplied by water from a continuous reliable source.
3. Must have approved electrical wiring and a heating system in good condition.
4. Must be Owner-Occupied as a permanent one family residence.
5. Premises must be clean and free of weeds or trash.
6. Must be properly anchored in accordance with the Illinois Mobile Home Tie-Down Act of 1980.
7. Canopies, awnings or porches must be securely fastened to the Mobile Home and anchored by posts to concrete footings or foundations.
8. Must have a manufacturing date (age) of no more than 10 years.
9. Must be insured for at least 80% of Actual Cash Value.
10. Must be insured for a minimum of \$6,000.

CLASS C MOBILE HOMES

This classification is for eligible Mobile Homes not meeting Class A or B requirements. However the following qualifications must be met:

1. Must be of good character and adequate repair. Mobile Homes not in good condition are not acceptable.
2. Must be Owner-Occupied as permanent home or occupied for rental purposes with sanitary facilities. Mobile Homes utilized as a seasonal unit, migrant housing, etc. are not eligible for Mobile Home rates.
3. Must be properly anchored in accordance with the Illinois Mobile Home Tie-Down Act of 1980.
4. Canopies, awnings or porches must be securely fastened to the Mobile Home and anchored by posts to concrete footings or foundations.
5. Must have manufacturing date (age) of no more than 12 years. Coverage on Mobile Homes over 12 years of age is not acceptable for new business.