

Mobile Home DP-1 Quick Reference

Eligibility Guidelines

Mobile home must meet the following criteria:

- Home must be constructed in 1970 or newer.
- Home must be your primary Florida residence for at least 3 months a year.
- Home must be located in an approved Adult Park (55+ year-old age requirement).
- Eligible dwelling coverage amounts from \$10,000 to \$75,000, not including attachments.
- Minimum width of 12' (excluding Park Models) with mobile home siding, excluding tip-outs or slide-outs and excluding attachments.
- Park Models - minimum width of 8'.
- Home must be tied down and skirted.
- Home must be well maintained and show pride of ownership.
- Home must have a handrail where there are three or more steps.
- Home must have electrical wiring and heating updates within the last 35 years if built prior to 1977. (Acceptable documentation of updates from a qualified inspector must be submitted with the application.)

Ineligible Risks

Mobile home is ineligible for this program if any of the following apply:

- Home which is vacant or "unoccupied". "Unoccupied" includes dwelling with personal property contained therein if the dwelling is no longer a place of usual return.
Exception: A new purchase expected to be owner-occupied within 30 days (from policy inception) may be bound. If beyond 30 days, the application must be submitted unbound for prior approval, including an explanation and any loss control measures taken.
- Home with trees touching any part of the home or attachments.
- Home within 1,500 feet of tidal waters.
- Home which has a portable heater or open flame as a primary source of heat.
Exception: Permanent, factory or professionally installed, central gas, fireplaces or wood burning stove systems.
- Home with potentially hazardous electrical conditions, knob and tube or aluminum branch wiring circuits.
- Home equipped with electrical service of less than 40 amps.
- Home has existing damage.
- Home with business/commercial exposure.
- Home owner which has been cancelled or non-renewed for material misrepresentation in the past seven (7) years or insurance fraud in the past fifteen (15) years or convicted of arson in the past twenty-five (25) years.
- Home with more than two lien holders.
- Risks with vicious dogs or any mix thereof, or exotic animals or farm animals.
(The carrier utilizes the Animal Liability Exclusion Endorsement that excludes losses caused by domestic dogs and cats weighing over 30 lbs. on all policies.)

FLORIDA MANUFACTURED HOME INSURANCE, INC.

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Pet Restrictions

The carrier has included a provision in its eligibility guidelines specifically prohibiting the writing of any risk where any vicious, dangerous or exotic animals are kept on the premises, including, but not limited to: dangerous breeds of dogs (examples below)/wild animals (i.e. animals not commonly recognized as domesticated); farm animals (including saddle animals kept for pleasure use); lions, tigers, dangerous reptiles, birds of prey, and other exotic animals; any animal whose bite or touch is poisonous or toxic; etc. It is the carrier's position that if these types of animals are present, the policy is not to be written under ANY circumstances. The carrier will only accept coverage for risks that have domesticated animals kept as pets (e.g. house cats, gentle breeds of dogs, dogs with no history of biting, aquarium fish, small birds, etc.).

In order to further clarify this position, the carrier deems the following breeds or types of dogs as per se dangerous, thereby rendering the risk ineligible to be written under any circumstances:

- ◆ Akita
- ◆ Chow
- ◆ Doberman Pinscher
- ◆ German Shepherd
- ◆ Pit Bull
- ◆ Presa Canario
- ◆ Rhodesian Ridgeback
- ◆ Rottweiler
- ◆ Staffordshire Terrier (or any of the large Terrier breeds that have descended from dogs bred for fighting)
- ◆ Wolf hybrids
- ◆ Any mixed breed dog containing any of the above breeds, no matter the percentage
- ◆ Any dog weighing more than 100 lbs.
- ◆ Any dog that has ever been trained as or used as a guard dog or attack dog
- ◆ Any dog that has ever been trained or used in military or police work
- ◆ Any dog belonging to a breed that was historically bred for fighting
- ◆ Any dog that has bitten or has exhibited aggressive behavior towards people

This is not an all-encompassing list. The carrier reserves the right to amend this list at any time.

This sheet is for informational purposes only and is intended as a summary of the insuring carrier's underwriting guidelines. The information contained in this summary will in no way supersede the carrier's authority.

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