

Commercial Lines Manual
Division Five – Fire & Allied Lines

Countrywide Exception Page

MANUFACTURED HOUSING

ADDITIONAL RULE(S)

COVERAGE OPTIONS

PROPERTY EXTENSION / ENHANCEMENT

1. Description of Coverage

The Building And Personal Property Coverage Form and Causes Of Loss – Special Form may be endorsed to provide additional and broader coverages. This coverage is optional.

2. Form

Use **Property Extension Enhancement Endorsement 128435**.

3. Eligibility

This coverage may be written on any risk eligible for commercial property coverage under Division Five of the ISO Commercial Lines Manual for which the form referenced in **2** applies and that qualifies under the Manufactured Housing program. This coverage may be added mid-term or at the anniversary of the policy.

4. Rule

If this coverage applies, attach **Property Extension Enhancement Endorsement 128435** and charge an additional premium as determined in **5**.

5. Premium Determination

The premium for this coverage is \$250.00. The premium is not subject to further modification other than the Individual Risk Premium Modification Plan. This premium will not be pro-rated if this coverage is added to the policy mid-term.

DEALER COVERAGES

DEALER'S PROPERTY EXTENSION

If the insured is a manufactured home dealer, the Building And Personal Property Coverage Form may be endorsed to identify the Dealer's business personal property and add additional policy definitions. Attach **Dealers Property Extension 128442**. This coverage is optional. No additional premium.

DEALER'S BLANKET

If the insured is a manufactured home dealer, the Building And Personal Property Coverage Form may be endorsed to provide building and personal property coverage on a blanket basis. This coverage is optional. Use **Dealer's Blanket 128441**. This coverage is optional. No additional premium.

DEALER'S BLANKET – REPORTING FORM

If the insured is a manufactured home dealer, the Building And Personal Property Coverage Form may be endorsed to provide building and personal property coverage on a blanket basis and monthly reporting basis. This coverage is optional. Use **Dealer's Blanket – Reporting Form 128437**. This coverage is optional. No additional premium.

OFF SITE DEALER'S PROPERTY

1. Description of Coverage

The Building And Personal Property Coverage Form may be endorsed to provide coverage for the dealer's property while located at a customer's premises. This coverage is optional.

2. Form

Use **Off Site Dealer's Property 128438**.

3. Eligibility

This coverage may be written on any risk with a manufactured home dealer exposure. This coverage may be added mid-term or at the anniversary of the policy.

4. Rule

If this coverage applies, attach **Off Site Dealer's Property 128438** and charge an additional premium as determined in **6**.

5. Rates

Deductible	Rate Per \$100 of Coverage Limit
\$ 500	\$0.45
\$1,000	\$0.37
\$2,500	\$0.31

6. Premium Determination

Divide the requested coverage limit by 100. Apply this result to the applicable rate in 5. above. The premium is not subject to further modification other than the Individual Risk Premium Modification Plan. This premium will not be pro-rated if this coverage is added to the policy mid-term.

DEALER'S PROPERTY IN TRANSIT

1. Description of Coverage

The Causes Of Loss – Special Form may be endorsed to provide coverage for the dealer's property while in transit. This coverage is optional.

2. Form

Use **Dealer's Property In Transit 128436**.

3. Eligibility

This coverage may be written on any risk with a manufactured home dealer exposure. This coverage may be added mid-term or at the anniversary of the policy.

4. Rule

If this coverage applies, attach Dealer's Property In Transit **128436** and charge an additional premium as determined in **6**.

5. Rates

Deductible	Rate Per \$100 of Coverage Limit
\$ 500	\$0.18
\$1,000	\$0.15
\$2,500	\$0.13
\$5,000	\$0.09

7. Premium Determination

Divide the requested coverage limit by 100. Apply this result to the applicable rate in 5. above. The premium is not subject to further modification other than the Individual Risk Premium Modification Plan. This premium will not be pro-rated if this coverage is added to the policy mid-term.

DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

The Building And Personal Property Coverage Form may be endorsed to provide limited coverage for rental space income exposures. Attach **Rental Space Income For Non-Owned Manufactured Homes 128444**. This coverage is optional. No additional premium.

The Building And Personal Property Coverage Form may be endorsed to extend coverage for debris removal. Attach **Debris Removal Extension 128434**. This coverage is optional. No additional premium.

The Business Income (And Extra Expense) Coverage Form and Business Income (Without Extra Expense) Coverage Form may be endorsed to add association dues to the definition of Rental Value. This coverage is optional. Attach **Association Dues 128440**. This coverage is optional. No additional premium.

The Building And Personal Property Coverage Form may be endorsed to provide limited coverage for debris removal associated with non-owned manufactured homes. Attach **Debris Removal For Non-Owned Manufactured Homes 128443**. This coverage is optional. No additional premium.

The Building And Personal Property Coverage Form may be endorsed to remove the vacancy provisions loss condition with regard to manufactured homes for sale. Attach **Vacancy Permit – Manufactured Homes For Sale 128439**. This coverage is optional. No additional premium.

RISK CHARACTERISTICS MODIFICATION

The risk characteristics modification factor shall be applied to the company rates in accordance with the following rating table to recognize such special characteristics of the class of business written in the manufactured home park/dealers program not fully reflected in the company rates.

The credits and debits under the following table shall be multiplied together. Risk Characteristics Modification Factor = Product of the Factors in A. through E. below, rounded to the nearest 2 decimal places.

A. Size of Park	RCM Factor
Capacity > 100 Spaces	0.95
Capacity ≤ 100 Spaces	1.05
B. Ratio of Park Owned Rentals	
Rentals < 10% of Capacity	0.95
Rentals ≥ 10% of Capacity	1.05
C. Age of Park	
Age < 10 Years	0.95
Age ≥ 10 Years	1.05
D. Physical Features	
Paved Streets and Full Lighting	0.95
Unpaved Streets and/or No Lighting	1.05
E. Protection	
Gated and Fenced Community	0.95
No Gate and/or No Fence	1.05