

Commercial Lines Manual
Division Six – General Liability

New York Exception Page

MANUFACTURED HOUSING

ADDITIONAL RULE(S)

DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

- **Animal Exclusion (Non-Service), Form No. 128433**

Excludes coverage for bodily injury or property damage arising from the ownership, use, presence or possession of animals with the exception of service animals.

No additional premium.

- **Trailer Spotting, Form No. 128432**

Extends coverage for “trailer spotting” which is the movement or placement of a mobile trailer home or RV not owned by the insured on land owned, rented or occupied by the insured.

No additional premium.

DESCRIPTION OF ADDITIONAL MANDATORY ENDORSEMENTS

- **Supplementary Payments Amendment (Not CA), Form No. 128447**

Includes attorneys' fees or attorneys' expenses taxed against the insured for all states except CA.

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