**Commercial Lines Manual**

**Division Six – General Liability**

**Countrywide Exception Page**

**TEXAS**

MANUFACTURED HOUSING

ADDITIONAL RULE(S)

description of additional optional endorsements

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

. This endorsement is used if the owner of a Manufactured Home Park has allowed a tenant with a service animal that does not meet the park’s stated Pet Rules, and the insured is aware that such animal has no history of aggressive behavior

This endorsement is attached at the discretion of the insured.

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.

This endorsement is available for insureds if the insured provides “trailer spotting” as part of their service at their location(s).

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.

|  |  |
| --- | --- |
| 1. **Size of Park** | **RCM Factor** |
| Capacity > 100 Spaces | 0.95 |
| Capacity < 100 Spaces | 1.05 |
| 1. **Ratio of Park Owned Rentals** |  |
| Rentals < 10% of Capacity | 0.95 |
| Rentals > 10% of Capacity | 1.05 |
| 1. **Age of Park** |  |
| Age < 10 Years | 0.95 |
| Age > 10 Years | 1.05 |
| 1. **Physical Features** |  |
| Paved Streets and Full Lighting | 0.95 |
| Unpaved Streets and/or No Lighting | 1.05 |
| 1. **Protection** |  |
| Gated and Fenced Community | 0.95 |
| No Gate and/or No Fence | 1.05 |

The ISO Commercial General Liability Experience and Schedule Rating plan is amended as follows:

**ELIGIBILITY**

The following exception applies to risks eligible for the Manufactured Home Park / Dealer Program:

Paragraph **F**. is replaced with the following**:**

**F. Eligibility For Schedule Rating**

A risk must generate a minimum of $1,000 in unmodified premium in order for the schedule rating modification provisions of this Plan to apply.