

**MANUFACTURED HOMEOWNERS POLICY PROGRAMS  
(PRIMARY/SECONDARY/SEASONAL/TENANT-ML- 4)  
UNDERWRITING GUIDELINES**



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**AN INSURED MUST BE SAFETY CONSCIOUS AND HAVE A GOOD ATTITUDE TOWARDS LOSS PREVENTION.**

**Underwriting Guidelines:**

1. A policy may be issued to an owner-occupant of a Manufactured Home used for private residential purposes. (Non-Primary residences must be written as secondary/seasonal.)
2. Insurance-To-Value Guidelines:
  - a) Replacement Value - Forms ML-1R, 2 & 3 include a Replacement Cost Provision. In order for standard Replacement Cost Provision to apply, Coverage A limit must equal at least 100% of the estimated Dwelling Replacement Value, as determined by a current MS/B Manufactured Home Square-Foot Residential Valuation Cost Estimator. ( Refer to NCIC website at ncins.com) Manufactured Home must be 8 years old or less to qualify for replacement cost.
  - b) Alternative Replacement Cost – Coverage A must be insured to 50% of Replacement Cost as determined by a current MS/B Express Square-Foot Residential Valuation Cost Guide. Manufactured Home must be 15 years old or less to qualify for Alternative Replacement Cost.
  - c) Actual Cash Value - If Coverage A limit does not meet the Replacement Cost Provisions outlined above, policy is considered an Actual Cash Value policy.
  - d) Minimum Amount of Insurance Required: Minimum Coverage A must be \$70,000 for ML-3, \$50,000 for ML-2 and \$20,000 for ML-1. ML-4 (Tenant Homeowners) \$10,000. Coverage A must be 50% of Replacement Cost to qualify for the Manufactured Homeowners Program.
3. Dwelling must meet the following minimum construction requirements:
  - Electric Service must be at least 100 AMP.
  - Must have central heat.
  - Property must meet Local & State codes/ordinances.
4. Trampoline exclusion is mandatory on policy (ML- 52A)
5. Canine exclusion is mandatory on policy. (ML-373)
6. Lead Exclusion (FL-59) is mandatory if dwelling is constructed prior to 1980 or has 2 or more units.
7. Earthquake Coverage: There is a 10-day waiting period before coverage becomes effective. Coverage must remain on the policy for 1 year.
8. Minimum Deductible is \$250.
9. Dwellings under construction (see Dwelling Under Construction Guidelines).
10. Manufactured Home must be manufactured since 1990. Consideration may be given to older Manufactured Homes with renovations done in past 20 years or sooner. A signed & completed Renovation Warranty must be submitted to underwriting for approval.
11. Woodstoves must be in an addition or factory installed by manufacturer of the Manufactured Home.
12. Manufactured Home must be fully skirted & secured.

**Ineligible Risks:**

1. No commercial exposure in the dwelling.
2. Risks with below average conditions (lack of maintenance, poor housekeeping, etc.).
3. Property in foreclosure proceedings or litigation.
4. Property within 1 mile of ocean, ocean bay or ocean sound.
5. Property with fuel storage tank on premises, except fuel storage tanks used for heating present heating system. (Maximum tank capacity – 500 gallons or less)
6. Property with underground or unprotected fuel storage tanks.
7. Property insured in the name of the mortgagee.
8. Property for sale (without prior company approval)
9. Vacant or unoccupied property. (Refer to FL guidelines).

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10. Property that is unoccupied, unless seasonally unoccupied. (See Secondary/Seasonal Manufactured Homeowner Program)
11. Risks previously canceled, declined or non-renewed by the company (without prior company approval)
12. Insureds with poor loss and/or credit history.
13. No Coverage on dwellings with flat, cedar, slate or rolled roofs. (without prior company approval)
14. Property that has unfenced in-ground swimming pools or diving boards.
15. Premises with any dog of traditionally dangerous breeds such as Pitbulls, German Shepherds, Dobermans, Rottweilers, Akitas, Chows and any other dog deemed aggressive.
16. Applicant has horses which are used for riding by other than household members
17. Premises with boarding of horses for others, (See Farmowner program).
18. Premises where insured is operating a farm, except for the following incidental farm operations:
  - Premises with more than 160 idle acres (161+) on or away from premises. Idle shall be defined as "no livestock and no cultivation". Appropriate FCPL charge must be made.
  - Premises with incidental cultivation and/or livestock. Premises may not have more than 5 head of livestock, of which 2 can be horses. Horses must be owned by insured. Appropriate FCPL charge must be made. If insured desires coverage on livestock, (see Farmowner Program).
  - If coverage is requested for Livestock or equipment, (See Farmowners Program).

**Farming** shall be defined as: The ownership, maintenance or use of premises for the production of crops or the raising or care of livestock, including all necessary operations. Farming also includes the operations of roadside stands and farm markets maintained principally for the sale of the insured's own farm products, but it does not include other retail activities.

**Livestock** shall be defined as: Domestic animals such as horses, cattle, or sheep, etc., kept for their services or raised for food and other products.

19. Structures used for agricultural purposes are ineligible for Coverage B, except those structures used to house not more than five (5) head of livestock, whether or not used for private garaging purposes, provided that the total ground floor square foot area of the building does not exceed 1500 sq. ft. (Structures over 1500 sq ft see the Farmowner or Farm FL program).
20. Premises with trampolines
21. Daycare or nurseries whether incidental or not

**Optional Coverages:**

The following optional coverage forms listed in manual are not available for use by NCIC.

- Forms ML-8, ML-89, ML-244, ML-147, ML-148, ML-150, ML-150A, ML-150B, ML-151, ML151A.
- Deductible Options of \$150, \$200, or \$2,000
- Liability limits of \$200,000

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**Credits Available:**

**ML-1, 2 or 3**

- Higher deductible options.
- New Manufactured Home Credit (Single or Doublewides) must be \$40,000 or over.
- Doublewide Credit (applicable to all Doublewides regardless of age) must be \$40,000 or over.
- A & B Fire Protection Credit (Doublewides only).
- Protective Device Credits.

**ML-4**

- Higher deductible options.

**Binding Authority:**

- Section I (Property):       \$ 150,000 All Dwellings (Cov. A)
- Section II (Liability):       \$1,000,000

**NOTE:** All Risks bound must meet underwriting eligibility requirements for the specific program. Solid Risk is defined as an individual building and its contents, including time element coverages.

The Agent shall have no authority to bind the Company on windstorm, extended or physical damage coverage at any time during which the National Weather Service has issued, posted or placed into effect a tropical storm, hurricane or tornado advisory, watch or warning for the area in which the property for which such coverage is sought, is situated, located or owned.

To bind limits in excess of stated authority limits or to bind limits on a classification not listed above, a specific request must be made and approved by the Company.

Binders cannot be issued for more than 30 days. The Company must be sent a copy of binder immediately upon the issuance of binder.

No agent may bind any risk that has been previously cancelled or non-renewed by the Company. In the event the Company declines or terminates coverage by direct notice or any other legal means, the Agent may not re-bind that declined or terminated coverage without specific written authorization from the Company.

**Submission Requirements:**

1. NCIC Manufactured Homeowners Application (or Acord *with NCIC Supplemental App.*) must be fully completed, signed by named insured & submitted to company within ten (10) working days from date coverage is bound. Company must be notified of binding immediately

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2. At least two (2) photos of the dwelling (front & rear) must accompany completed application. If there are other structures on the premises (i.e. Barn, Garage) to be insured (included in Coverage B), please submit one (1) photo of each structure.
3. Tenant Homeowners (ML-4) When Coverage C - limit for personal property reaches \$50,000, at least one (1) photo of risk where contents are located must accompany application.
4. Current MS&B Manufactured Home Square Foot Residential Replacement cost Estimator must accompany application.
5. Woodstove questionnaires must accompany applications on property with wood burning apparatus, along with 2 photos: 1 showing side view of installation, and 1 showing connection of stovepipe into chimney.
6. A down payment of 10% is required.