


American Reliable
Insurance Company

8655 E Via De Ventura
Scottsdale, AZ 85258-3321

A.M. Best Rated A- Excellent

NEW AND RENEWAL BUSINESS EFFECTIVE: 9/1/05



***CALIFORNIA
MOBILE HOME PROGRAMS
UNDERWRITING RULES
AND RATE GUIDE***

HOW TO CONTACT US

CLAIMS – (800) 245-1505 / FAX: (800) 224-4170 or (480) 483-2912

BILLING/STATUS – (800) 891-3392

PREMIUM RULES

POLICY TERM:

A policy may be written for a term of 12 months. Renewal policies will be based upon the rules, rates and forms in effect on the effective date of the renewal.

WHOLE DOLLAR PREMIUM ROUNDING:

All policy and endorsement premiums will be a full dollar amount. For this purpose, an amount of fifty (50) cents or more will be rounded to the next whole dollar.

INSTALLMENT BILLING OPTIONS:

A fully earned premium up to \$6.00 for each installment will be collected from those insureds who elect to pay via an installment billing plan.

CHANGES:

All changes requiring adjustment of premium will be computed pro rata. All changes will be based upon the rules, rates and forms in effect on the effective date of the change.

WAIVER OF PREMIUM:

If a policy is changed and results in a premium increase of less than \$5, this adjustment will be waived.

CANCELLATIONS:

If the insurance is canceled at the request of the Company or the insured, the unearned premium will be computed on a pro-rata basis.

MINIMUM WRITTEN PREMIUM: \$75.00 per policy

MINIMUM RETAINED PREMIUM: \$35.00 per policy

Monetary endorsements are subject to a minimum written premium amount of \$5.

POLICY FEE: \$15.00 (fully earned)

RATING RULES: Base Premium in the rating rules below refer to Mobile Home, Unattached Structures, Personal Effects, Liability, and Medical Payments premiums.

RATING RULE - PREFERRED:

1. Determine use of the home and determine proper program the risk will be written in.
2. Determine the location of the risk (county, territory, type of park or private property).
3. Determine the age of the unit, and the age of the insured.
4. Determine the Replacement Cost value of the risk.
5. Find the appropriate column in the rate pages based on the above information.
6. Add together the applicable credits (up to 15%) and apply to the new base premium.
7. Determine the deductible desired and apply any applicable deductible credit.
8. Add any optional coverages.
9. Add the Supplemental Heating Surcharge, if applicable.
10. Add the policy fee.
11. The result is the total premium.

RATING RULE - SPECIAL:

1. Determine use of the home and determine proper program the risk will be written in.
2. Determine the location of the risk (county, territory, type of park or private property).
3. Determine the age of the unit, and the age of the insured.
4. Determine the ACV or Replacement Cost value (if Mobile Home Replacement Cost is added) of the risk.
5. Find the appropriate column in the rate pages based on the above information.
6. Apply the claim free credit, if applicable, to the new base premium.
7. Determine the deductible desired and apply any applicable deductible credit.
8. Add any optional coverages.
9. Add the Supplemental Heating Surcharge, if applicable.
10. Add the policy fee.
11. The result is the total premium.

RATING RULE - VINTAGE & ALL PURPOSE:

1. Determine use of the home and determine proper program the risk will be written in.
2. Determine the territory the risk is located in.
3. Determine the ACV of the risk.
4. Determine the base premium on the unit.
5. Apply mobile home surcharge, if applicable.
6. This becomes the new base premium.
7. Determine the deductible desired and apply any applicable deductible credit.
8. Add any optional coverages.
9. Add the policy fee.
10. The result is the total premium.

CREDITS / SURCHARGE:

Special Program:

Claim Free Credit: If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

Preferred Program:

Multi-Sectional Credit: If the mobile home is manufactured as a multi-sectional unit (greater than 16 feet wide), a 10% credit to base premium applies.

Claim Free Credit: If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

All Programs:

Supplemental Heating Surcharge: Risks with homemade supplemental heating devices; supplemental heating devices that are a primary source of heat; supplemental heating devices that are not properly maintained are not eligible.

TERRITORY DEFINITIONS

Territory A

Alameda	Glenn	Madera	Napa	San Bernardino	San Mateo	Sonoma	Ventura
Butte	Kern	Marin	Orange	San Diego	Santa Barbara	Stanislaus	Yolo
Colusa	Kings	Mendocino	Riverside	San Francisco	Santa Clara	Sutter	Yuba
Contra Costa	Lake	Merced	Sacramento	San Joaquin	Santa Cruz	Tehama	
Fresno	Los Angeles	Monterey	San Benito	San Luis Obispo	Solano	Tulare	

Territory B

Alpine	Del Norte	Imperial	Mariposa	Nevada	Shasta	Trinity
Amador	El Dorado	Inyo	Modoc	Placer	Sierra	Tuolumne
Calaveras	Humboldt	Lassen	Mono	Plumas	Siskiyou	

EARTHQUAKE ZONE DEFINITIONS

Zone A - Counties of:	Alameda	Lake	Mendocino	Napa	San Francisco	Santa Clara	Solano
	Contra Costa	Marin	Monterey	San Benito	San Mateo	Santa Cruz	Sonoma

Zone B - Counties of:	Kern	Los Angeles	Orange	San Luis Obispo
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Zone C - Counties of:	Santa Barbara	Ventura
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Zone D - San Diego County

Zone E - Counties of:	Alpine	Inyo	Imperial	Mono	Riverside zip codes: 92225, 92272, 92280
	San Bernardino zip codes: 92242, 92267, 92277, 92278, 92309-92311, 92327, 92332, 92338, 92351, 92363-92365, 93558, 93562				

Zone F - Counties of:	<i>(Except the zip codes in Zone E)</i>	Riverside	San Bernardino
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Zone G - Counties of:	Amador	El Dorado	Lassen	Nevada	Shasta	Tehama	Yuba
	Butte	Fresno	Madera	Placer	Sierra	Trinity	
	Calaveras	Glenn	Mariposa	Plumas	Siskiyou	Tulare	
	Colusa	Humboldt	Merced	Sacramento	Stanislaus	Tuolumne	
	Del Norte	Kings	Modoc	San Joaquin	Sutter	Yolo	

GENERAL RULES

INSURANCE TO VALUE –

Mobile Home, Adjacent Structures, and Personal Effects are to be insured to 100% of their Actual Cash Value. If the mobile home has recently been purchased, use the purchase price (less any finance charges) as the base value. Additions attached to the mobile home should be considered in the value of the mobile home.

The ACV rule applies to all programs except for the Preferred Program. On the Preferred Mobile Home Program, mobile homes must be insured to 100% of Replacement Cost.

For help in evaluating mobile homes on the Special Program, you may use the chart below. For Replacement Cost in the Preferred Program, please use the excellent rate of the current year of the mobile home as the minimum. Be sure it is insured for replacement cost of a new home.

ACV VALUATION CHART			
MODEL YEAR	AMOUNTS PER SQUARE FOOT*		
	CONDITION		
	FAIR	GOOD	EXCELLENT
2006	53	59	61
2005	52	58	60
2004	51	57	59
2003	50	56	58
2002	49	55	57
2001	48	54	56
2000	46	52	54
1999	45	51	53
1998	44	50	52
1997	43	49	51
1996	42	48	50
1995	41	46	48
1994	40	45	47
1993	39	44	46
1992	38	43	45
1991	37	42	44
1990	36	41	43
1989	35	40	42
1988	34	39	41
1987	33	37	39
1986	32	36	38
1985	31	35	37
1984	30	34	36
1983	29	33	35
1982	28	32	34
1981	27	31	33
1980	26	29	31
1979	25	28	30
1978	24	27	29
1977	23	26	28
1976	22	25	27
1975	21	24	26
1974	20	23	25
1973	19	21	23
1972	18	20	22
1971	17	19	21
1970	16	18	20
1969 & Older	15	17	19

**Valuations may exceed these ranges according to upgrades, equipment and attached structures.*

Excellent – The unit is in nearly perfect condition.

Good – The unit is still attractive and useful, but the unit shows minor signs of deterioration.

Fair – Normal wear and tear due to both climate and to deferred maintenance are apparent. The unit is not as attractive as a unit in good condition, but obviously still useful.

DEFINITIONS –

Primary/Permanent Residence – The insured or member of the immediate family lives in the mobile home a minimum of nine months a year. The mobile home must be rated based on the principal occupant.

Secondary/Seasonal Residence – A home that is not the insured's primary residence, but one that is used on an intermittent basis by the insured or the insured's immediate family for vacation, weekend, or recreational purposes. May not be rented to others.

Rental – Unit is rented to others for monetary compensation.

Protected – Protection Class 1-8. Must be within five miles of a Fire Department *and* 1,000 feet of a fire hydrant.

Unprotected – All other risks.

Preferred Program:

Preferred Park – A Mobile Home Park or Subdivision which:

1. has at least 51 spaces;
2. has a full-time resident manager and security;
3. is completely fenced with paved and lighted streets, and off street parking;
4. an enforced skirting requirement.

Private Property/Standard Park/Mobile Home Subdivision – Which:

1. has 20 or more spaces in a Mobile Home Park or subdivision; or
2. is within five miles of a responding Fire Department

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1. has at least 51 spaces;
2. has a full-time resident manager and security;
3. is completely fenced with paved and lighted streets, and off street parking;
4. an enforced skirting requirement.

Standard Park – A Mobile Home Park which:

1. has at least 25 occupied spaces; and
2. has a full-time resident manager.

(A Mobile Home Community which has at least 25 occupied spaces will also be considered a Standard Park.)

Private Property – All other than Preferred Park or Standard Park.

COVERAGE LIMITS –

The maximum values to be written are shown below (anything greater must be submitted unbound.):

- **Mobile Home** – \$200,000 in the Preferred Program, \$150,000 in the Special Program, \$50,000 in the Reliable Vintage Program, and \$60,000 in the All Purpose Program.
- **Unattached Adjacent Structures** – 60% of the mobile home value or \$25,000 maximum per structure. All structures other than private garages, fences, freestanding carports, and utility sheds must be listed on application with full description and values.
- **Personal Effects** – \$25,000 or 75% of the mobile home value, whichever is greater.
- **Scheduled Personal Property** – Maximum amount of \$5,000 for any one item or \$10,000 for all classes combined.
- **Comprehensive Personal Liability** – \$500,000 (For limits over \$300,000, contact your Underwriter for acceptability requirements.

GENERAL RULES (Continued)

PHOTO REQUIREMENTS –

Photos are required on the following risks:

- Auxiliary heating devices showing the stove or fireplace as well as inside and outside venting. Photos are required only if non-factory installed or if source of installation is unknown.
- Units that have been substantially modified.
- Swimming pools, jacuzzis, spas, trampolines, and other unusual hazards on the premises.

We strongly recommend that you obtain photos of all risks for your use in underwriting.

UNDERWRITING REPORTS –

Credit reports will be run on all applications where the insured has had a lapse in coverage greater than three months. The credit report will only be used to verify information shown in the application. CLUE reports will be run as necessary to verify prior loss information as well as paid amounts.

RELOCATION –

If the mobile home is relocated, the producer or the Company must be notified within 30 days and the premium adjusted if necessary.

TRAVEL TRAILERS ON MOBILE HOMEOWNERS POLICIES –

To be written on a Mobile Homeowners policy, Travel Trailers must:

- Have wheels and hitch removed.
- Be anchored or tied down.
- Be hooked up to permanent utilities (water, sewer, and electric) and not rely on self-containment facilities such as holding tanks or portable generators.
- Have photos sent in with the application.

BINDING

BINDING AUTHORITY –

Bound applications that do not meet our underwriting criteria for eligibility will be processed and a Notice of Cancellation will be issued to terminate coverage. Unbound applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.

For coverage to begin as requested, the application must be mailed within 72 hours of the effective date, otherwise coverage is bound at 12:01 a.m. the day it was received by the company or Your Underwriter.

NATURAL CATASTROPHES – BINDING

HURRICANES AND TROPICAL STORMS: No new policies, binders, or increases in coverages will be accepted in counties where a Hurricane Watch, Hurricane Warning, or Tropical Storm Warning has been posted by the National Weather Bureau.

When a hurricane or tropical storm has diminished to a point where it is no longer classified by the National Hurricane Center as a hurricane or tropical storm, all restrictions above are lifted.

FLOOD WARNING: No new policies, binders, or increases in coverages will be accepted when flooding is within five miles of the mobile home. This only applies when Flood Coverage is provided.

EARTHQUAKE RESTRICTIONS: When a major earthquake occurs, the Company will impose binding authority restrictions on all agents in the affected area:

- Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter scale occurs.
- Binding authority will be restricted for the day of the quake and for the 3-day period following the quake.
- An aftershock reading 5.0 or greater on the Richter scale will be considered a new earthquake, and will result in a new period of suspended binding authority.
- The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
- The same above restrictions apply to any requests to increase coverage limits.
- Renewals are not affected by these restrictions.

This only applies when Earthquake Coverage is provided.

As a rule, if a threat exists, agents should not bind coverage until they have called the Company and verified that no binding restrictions are in effect.

TIE-DOWN REQUIREMENTS

We recommend that all units be tied-down. Recommended tie down requirements are as follows:

- All tie-downs must be designed and manufactured of a tensile strength (ultimate breaking strength) of 4,800 pounds.
- All adjacent structures and additions to the home, including expandos and tip outs, must be tied down as well.

- Both ends of the adjacent structures must be tied down and one additional tie down must be installed for each space of 20 feet between the two tie-downs on the end. Over-the-top-straps or vertical bars can be substituted on any structure where frame tie-downs cannot provide the proper stability and protection.

UNACCEPTABLE RISKS

1. Applicants with duplicate coverage.
2. Applicants who have been convicted of arson, fraud or a felony.
3. Homes without permanently installed water, electricity, and sewage utility services.
4. Homes that have been salvaged or have existing structural damage.
5. Homes under construction or major renovation.
6. Homes that are vacant or in foreclosure. Vacant homes in the Vintage Program are okay.
7. Homes isolated and not easily accessible to public roadways.
8. Homes with coalburning stoves, kerosene heaters, portable space heaters, heat reclaiming devices, homemade heating devices or any potentially hazardous supplemental heating device.
9. Homes where the primary source of heat is a wood or pellet burning device.
10. Homes with fireplaces that were not installed by the manufacturer or a licensed contractor.
11. Homes with fuses or polybutylene pipes.
12. Homes or structures used to store flammables or explosive materials.
13. Homes that have an open foundation or which are built on stilts, posts, or piers.
14. Homes located on hillsides.
15. Homes located in forested areas.
16. Homes located in an area designated as a flood hazard area (100 year flood plain) by the NFIP, must have flood coverage excluded.
17. Homes located on an island, key, peninsula or within 1,000 feet from any river or body of saltwater.
18. Risks where the brush clearance is less than 350 feet from the home.
19. Risks located in designated brush fire areas and zip codes immediately surrounding these areas.
20. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
21. Homes with business, childcare, home care, lodging, or farming activities conducted on the premises.
22. Risks with unattached adjacent structures not incidental to the use of the home as a dwelling including:
 - a. Any structure that exceeds 800 square feet in floor area.
 - b. Unattached structure that is a home, site built house, barn (livestock structure), or used as living quarters.
 - c. Greenhouses that are made out of glass.
 - d. Seawalls
23. Risks with an awning made of cloth or canvas.
24. Homes with wood shake shingles as a roof covering or used decoratively on sides of the mobile home.
25. Any premises with activities being conducted on it, such as woodworking, cabinet making, auto repair, chemical processing or if the home is attached to a tavern or restaurant.
26. Any premises with a swimming pool or jacuzzi that does not have a four-foot fence with a self-locking gate or any swimming pool that has a diving board or slide. Risk may be written if **NO** liability coverage is purchased.
27. Any premises with a trampoline. Risk may be written if **NO** liability coverage is purchased.
28. Any premises with a dock, pier or boathouse. Risk may be written if **NO** liability coverage is purchased.
29. Homes without permanently installed steps at all entrances. Risk may be written if **NO** liability coverage is purchased.
30. Applicants who own, keep, or shelter any of the following breeds: This includes but is not limited to Akitas, Chows, Dobermans, Great Danes, Pit Bulls, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals. Risks with more than 2 horses. Risk may be written if the Animal Liability Exclusion is attached. The maximum liability limit for the policy is \$50,000.

SUBMIT RISKS – DO NOT BIND

1. Applicants that have had a loss to any property in the past 5 years. If yes, give date of loss, describe the loss and the amount paid to repair the damage.
2. Applicants who have had a mobile home/dwelling policy cancelled or non-renewed for underwriting reasons (except age of unit) during the past 5 years.
3. Applicants that have filed for bankruptcy in the past 5 years.
4. Applicants that have had a foreclosure or repossession in the past 5 years.
5. Applicants that have had multiple bad debts or been delinquent in mortgage payments in the past year.
6. Applicants who are unemployed. (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.)
7. Applicants who have had a lapse in insurance coverage over 90 days. (Not applicable to new purchases) Submit with credit report.
8. Homes that are custom built, homemade, substantially modified or joined together. Photos must be included.
9. Homes with 3 or more steps on any exit without a handrail.
10. Homes with attached or unattached structures (other than porches, decks, awnings, skirting or carports) that are not factory or non-contractor built. Any addition must have been inspected for compliance to local codes or been completed for at least 3 years.
11. Homes with a wood or pellet burning device.
12. Homes with more than two unrelated owners.
13. Homes located in a Special Flood Hazard Area as designated by the NFIP, or that are within 1,500 feet of a lake, pond or creek.
14. Homes that are corporate risks, or property sold on a land contract.
15. Homes with horses, livestock or any farm animals on the premises.
16. Any premises with 5 or more acres.
17. Any structure valued over \$25,000 or 60% of the mobile home value.
18. Risks where the value of personal effects exceeds \$25,000 or 75% of the value of the mobile home, whichever is greater. (Submit with Personal Effects Inventory).
19. Risks requesting CPL limits greater than \$300,000.

PREFERRED MOBILE HOMEOWNERS PROGRAM – L.O.B. 46

ELIGIBILITY:

Mobile Home must have a minimum replacement value of \$20,000.
 Mobile Home must be owner occupied as the Primary or Seasonal Residence of the insured and show pride of ownership.
 If the Mobile Home is located in a Preferred Park, there is no age restriction.
 Mobile Home must be 30 years old and newer in the "Private Property" category.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind & Water

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

CREDITS:

Multi-Sectional – If the mobile home is manufactured as a multi-sectional unit (greater than 16 feet wide), a 10% credit to base premium applies.
 Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

COVERAGES INCLUDE:

Unattached Adjacent Structures - 10% of the Mobile Home Value
 Personal Effects - 50% of the Mobile Home Value
 Comprehensive Personal Liability - \$100,000
 Medical Payments to Others - \$1,000
 Replacement Cost Coverage on the Mobile Home
 Coverage to comply with California Worker's Compensation requirements for casual residence employee(s)
 Additional Living Expenses - 10% of the Mobile Home Value
 Inflation Protection - 3% per year

*COMPREHENSIVE COVERAGE (EXCLUDING FLOOD & EARTHQUAKE)
 ON THE MOBILE HOME & OTHER STRUCTURES
 NAMED PERILS COVERAGE ON THE PERSONAL EFFECTS.
 FLOOD & EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.*

MOBILE HOMES 0-10 YEARS OLD

MOBILE HOME VALUE	INSURED AGE 49 & UNDER				INSURED AGE 50 & OVER			
	TERRITORY A		TERRITORY B		TERRITORY A		TERRITORY B	
	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property
\$20,000 - 20,999	\$99	\$149	\$118	\$177	\$86	\$129	\$102	\$154
21,000 - 21,999	101	152	120	180	88	132	105	157
22,000 - 22,999	105	158	125	187	91	137	109	163
23,000 - 23,999	108	162	129	193	94	141	112	168
24,000 - 24,999	110	165	131	196	96	144	114	171
25,000 - 25,999	114	171	136	203	99	149	118	177
26,000 - 26,999	117	176	139	209	102	153	121	182
27,000 - 27,999	120	180	143	214	104	157	124	186
28,000 - 28,999	123	185	146	220	107	161	127	191
29,000 - 29,999	127	191	151	227	110	166	131	197
30,000 - 30,999	130	195	155	232	113	170	135	202
31,000 - 31,999	132	198	157	236	115	172	137	205
32,000 - 32,999	136	204	162	243	118	177	141	211
33,000 - 33,999	140	210	167	250	122	183	145	217
34,000 - 34,999	143	215	170	255	124	187	148	222
35,000 - 35,999	146	219	174	261	127	191	151	227
36,000 - 36,999	150	225	179	268	131	196	155	233
37,000 - 37,999	152	228	181	271	132	198	157	236
38,000 - 38,999	155	233	184	277	135	202	160	241
39,000 - 39,999	159	239	189	284	138	207	165	247
40,000 - 40,999	161	242	192	287	140	210	167	250
41,000 - 41,999	164	246	195	293	143	214	170	255
42,000 - 42,999	168	252	200	300	146	219	174	261
43,000 - 43,999	171	257	203	305	149	223	177	266
44,000 - 44,999	174	261	207	311	151	227	180	270
45,000 - 45,999	177	266	211	316	154	231	183	275
46,000 - 46,999	181	272	215	323	157	236	187	281
47,000 - 47,999	183	275	218	327	159	239	189	284
48,000 - 48,999	186	279	221	332	162	243	193	289
49,000 - 49,999	190	285	226	339	165	248	197	295
50,000 - 50,999	192	288	228	343	167	251	199	298
51,000 - 51,999	197	296	234	352	171	257	204	306
52,000 - 52,999	200	300	238	357	174	261	207	311
53,000 - 53,999	202	303	240	361	176	264	209	314
54,000 - 54,999	206	309	245	368	179	269	213	320
55,000 - 55,999	209	314	249	373	182	273	216	325
56,000 - 56,999	213	320	253	380	185	278	221	331
57,000 - 57,999	215	323	256	384	187	281	223	334
58,000 - 58,999	219	329	261	391	191	286	227	340
59,000 - 59,999	222	333	264	396	193	290	230	345
60,000 - 60,999	224	336	267	400	195	292	232	348
61,000 - 61,999	228	342	271	407	198	298	236	354
62,000 - 62,999	231	347	275	412	201	301	239	359
63,000 - 63,999	233	350	277	416	203	304	241	362
64,000 - 64,999	237	356	282	423	206	309	245	368
65,000 - 65,999	240	360	286	428	209	313	248	373
66,000 - 66,999	244	366	290	436	212	318	253	379
67,000 - 67,999	246	369	293	439	214	321	255	382
68,000 - 68,999	250	375	298	446	218	326	259	388
69,000 - 69,999	253	380	301	452	220	330	262	393
70,000 - 70,999	255	383	303	455	222	333	264	396
71,000 - 71,999	259	389	308	462	225	338	268	402
72,000 - 72,999	262	393	312	468	228	342	271	407
73,000 - 73,999	265	398	315	473	231	346	274	412
74,000 - 74,999	268	402	319	478	233	350	277	416
75,000 - 75,999	271	407	322	484	236	354	281	421
76,000 - 76,999	275	413	327	491	239	359	285	427
77,000 - 77,999	277	416	330	494	241	361	287	430
78,000 - 78,999	281	422	334	502	244	367	291	436
79,000 - 79,999	284	426	338	507	247	371	294	441
80,000 - 80,999	286	429	340	511	249	373	296	444
81,000 - 81,999	290	435	345	518	252	378	300	450
82,000 - 82,999	293	440	349	523	255	382	303	455
83,000 - 83,999	296	444	352	528	258	386	306	460
84,000 - 84,999	299	449	356	534	260	390	310	464
85,000 - 85,999	302	453	359	539	263	394	313	469
86,000 - 86,999	306	459	364	546	266	399	317	475
87,000 - 87,999	308	462	367	550	268	402	319	478
88,000 - 88,999	312	468	371	557	271	407	323	485
89,000 - 89,999	315	473	375	562	274	411	326	489
90,000 - 90,999	317	476	377	566	276	414	328	492
91,000 - 91,999	321	482	382	573	279	419	332	498
92,000 - 92,999	324	486	386	578	282	423	335	503
93,000 - 93,999	327	491	389	584	284	427	339	508
94,000 - 94,999	330	495	393	589	287	431	342	512
95,000 - 95,999	334	501	397	596	291	436	346	519
96,000 - 96,999	337	506	401	602	293	440	349	523
97,000 - 97,999	339	509	403	605	295	442	351	526
98,000 - 98,999	343	515	408	612	298	448	355	533
99,000 - 99,999	346	519	412	618	301	452	358	537

PREFERRED MOBILE HOMEOWNERS PROGRAM – L.O.B. 46

ELIGIBILITY:

Mobile Home must have a minimum replacement value of \$20,000.
 Mobile Home must be owner occupied as the Primary or Seasonal Residence of the insured and show pride of ownership.
 If the Mobile Home is located in a Preferred Park, there is no age restriction.
 Mobile Home must be 30 years old and newer in the "Private Property" category.

COVERAGES INCLUDE:

Unattached Adjacent Structures - 10% of the Mobile Home Value
 Personal Effects - 50% of the Mobile Home Value
 Comprehensive Personal Liability - \$100,000
 Medical Payments to Others - \$1,000
 Replacement Cost Coverage on the Mobile Home
 Coverage to comply with California Worker's Compensation requirements for casual residence employee(s)
 Additional Living Expenses - 10% of the Mobile Home Value
 Inflation Protection - 3% per year

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind & Water

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

CREDITS:

Multi-Sectional – If the mobile home is manufactured as a multi-sectional unit (greater than 16 feet wide), a 10% credit to base premium applies.
 Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

*COMPREHENSIVE COVERAGE (EXCLUDING FLOOD & EARTHQUAKE)
 ON THE MOBILE HOME & OTHER STRUCTURES
 NAMED PERILS COVERAGE ON THE PERSONAL EFFECTS.
 FLOOD & EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.*

MOBILE HOMES 0-10 YEARS OLD (Continued)

MOBILE HOME VALUE	INSURED AGE 49 & UNDER				INSURED AGE 50 & OVER			
	TERRITORY A		TERRITORY B		TERRITORY A		TERRITORY B	
	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property
\$100,000 - \$100,999	\$348	\$522	\$414	\$621	\$303	\$454	\$360	\$540
101,000 - 101,999	352	528	419	628	306	459	364	547
102,000 - 102,999	355	533	422	634	309	463	368	551
103,000 - 103,999	358	537	426	639	311	467	371	556
104,000 - 104,999	360	540	428	643	313	470	373	559
105,000 - 105,999	363	545	432	648	316	474	376	564
106,000 - 106,999	367	551	437	655	319	479	380	570
107,000 - 107,999	369	554	439	659	321	482	382	573
108,000 - 108,999	373	560	444	666	325	487	386	579
109,000 - 109,999	376	564	447	671	327	491	389	584
110,000 - 110,999	378	567	450	675	329	493	391	587
111,000 - 111,999	382	573	455	682	332	499	395	593
112,000 - 112,999	385	578	458	687	335	502	399	598
113,000 - 113,999	389	584	463	694	338	508	403	604
114,000 - 114,999	391	587	465	698	340	510	405	607
115,000 - 115,999	394	591	469	703	343	514	408	612
116,000 - 116,999	398	597	474	710	346	519	412	618
117,000 - 117,999	400	600	476	714	348	522	414	621
118,000 - 118,999	404	606	481	721	351	527	418	627
119,000 - 119,999	407	611	484	726	354	531	421	632
120,000 - 120,999	409	614	487	730	356	534	423	635
121,000 - 121,999	412	618	490	735	358	538	427	640
122,000 - 122,999	415	623	494	741	361	542	430	644
123,000 - 123,999	419	629	499	748	365	547	434	651
124,000 - 124,999	421	632	501	751	366	549	436	654
125,000 - 125,999	424	636	505	757	369	553	439	658
126,000 - 126,999	428	642	509	764	372	559	443	665
127,000 - 127,999	430	645	512	768	374	561	445	668
128,000 - 128,999	434	651	516	775	378	566	449	674
129,000 - 129,999	437	656	520	780	380	570	452	679
130,000 - 130,999	440	660	524	785	383	574	456	683
131,000 - 131,999	443	665	527	791	385	578	459	688
132,000 - 132,999	446	669	531	796	388	582	462	693
133,000 - 133,999	450	675	536	803	392	587	466	699
134,000 - 134,999	451	677	537	805	392	589	467	700
135,000 - 135,999	454	681	540	810	395	592	470	705
136,000 - 136,999	458	687	545	818	398	598	474	711
137,000 - 137,999	461	692	549	823	401	602	477	716
138,000 - 138,999	463	695	551	826	403	604	479	719
139,000 - 139,999	467	701	556	834	406	609	483	725
140,000 - 140,999	470	705	559	839	409	613	487	730
141,000 - 141,999	473	710	563	844	412	617	490	735
142,000 - 142,999	476	714	566	850	414	621	493	739
143,000 - 143,999	480	720	571	857	418	626	497	745
144,000 - 144,999	482	723	574	860	419	629	499	749
145,000 - 145,999	484	726	576	864	421	632	501	752
146,000 - 146,999	488	732	581	871	425	637	505	758
147,000 - 147,999	491	737	584	876	427	641	508	762
148,000 - 148,999	493	740	587	880	429	643	510	766
149,000 - 149,999	497	746	591	887	432	649	515	772
150,000 - 150,999	500	750	595	893	435	653	518	776
151,000 - 151,999	503	755	599	898	438	656	521	781
152,000 - 152,999	506	759	602	903	440	660	524	786
153,000 - 153,999	508	762	605	907	442	663	526	789
154,000 - 154,999	512	768	609	914	445	668	530	795
155,000 - 155,999	514	771	612	917	447	671	532	798
156,000 - 156,999	518	777	616	925	451	676	536	804
157,000 - 157,999	521	782	620	930	453	680	539	809
158,000 - 158,999	523	785	622	934	455	683	541	812
159,000 - 159,999	527	791	627	941	458	688	546	818
160,000 - 160,999	530	795	631	946	461	692	549	823
161,000 - 161,999	532	798	633	950	463	694	551	826
162,000 - 162,999	535	803	637	955	465	698	554	831
163,000 - 163,999	538	807	640	960	468	702	557	835
164,000 - 164,999	542	813	645	967	472	707	561	842
165,000 - 165,999	544	816	647	971	473	710	563	845
166,000 - 166,999	547	821	651	976	476	714	566	849
167,000 - 167,999	551	827	656	984	479	719	570	856
168,000 - 168,999	553	830	658	987	481	722	573	859
169,000 - 169,999	555	833	660	991	483	724	575	862
170,000 - 170,999	559	839	665	998	486	729	579	868
171,000 - 171,999	562	843	669	1,003	489	733	582	873
172,000 - 172,999	565	848	672	1,009	492	737	585	877
173,000 - 173,999	568	852	676	1,014	494	741	588	882
174,000 - 174,999	572	858	681	1,021	498	746	592	888
175,000 - 175,999	574	861	683	1,025	499	749	594	891
176,000 - 176,999	576	864	685	1,028	501	752	596	894
177,000 - 177,999	580	870	690	1,035	505	757	600	901
178,000 - 178,999	583	875	694	1,041	507	761	604	905
179,000 - 179,999	585	878	696	1,044	509	763	606	908
180,000 - 180,999	589	884	701	1,051	512	769	610	915

PREFERRED MOBILE HOMEOWNERS PROGRAM – L.O.B. 46

ELIGIBILITY:

Mobile Home must have a minimum replacement value of \$20,000.
 Mobile Home must be owner occupied as the Primary or Seasonal Residence of the insured and show pride of ownership.
 If the Mobile Home is located in a Preferred Park, there is no age restriction.
 Mobile Home must be 30 years old and newer in the "Private Property" category.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind & Water

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

CREDITS:

Multi-Sectional – If the mobile home is manufactured as a multi-sectional unit (greater than 16 feet wide), a 10% credit to base premium applies.
 Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

COVERAGES INCLUDE:

Unattached Adjacent Structures - 10% of the Mobile Home Value
 Personal Effects - 50% of the Mobile Home Value
 Comprehensive Personal Liability - \$100,000
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 Replacement Cost Coverage on the Mobile Home
 Coverage to comply with California Worker's Compensation requirements for casual residence employee(s)
 Additional Living Expenses - 10% of the Mobile Home Value
 Inflation Protection - 3% per year

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MOBILE HOMES 11-20 YEARS OLD

MOBILE HOME VALUE	INSURED AGE 49 & UNDER				INSURED AGE 50 & OVER			
	TERRITORY A		TERRITORY B		TERRITORY A		TERRITORY B	
	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property
\$20,000 - 20,999	\$109	\$163	\$130	\$194	\$95	\$142	\$113	\$169
21,000 - 21,999	111	167	132	198	97	145	115	173
22,000 - 22,999	116	173	137	206	100	151	120	179
23,000 - 23,999	119	178	141	212	103	155	123	184
24,000 - 24,999	121	182	144	216	105	158	125	188
25,000 - 25,999	125	188	149	224	109	164	130	195
26,000 - 26,999	129	193	153	230	112	168	133	200
27,000 - 27,999	132	198	157	236	115	172	137	205
28,000 - 28,999	135	203	161	242	118	177	140	210
29,000 - 29,999	140	210	166	249	122	182	145	217
30,000 - 30,999	143	215	170	255	124	187	148	222
31,000 - 31,999	145	218	173	259	126	189	150	225
32,000 - 32,999	150	224	178	267	130	195	155	232
33,000 - 33,999	154	231	183	275	134	201	159	239
34,000 - 34,999	157	236	187	281	137	205	163	244
35,000 - 35,999	161	241	191	287	140	210	166	249
36,000 - 36,999	165	248	196	295	144	215	171	256
37,000 - 37,999	167	251	199	298	145	218	173	260
38,000 - 38,999	171	256	203	304	148	223	177	265
39,000 - 39,999	175	262	208	312	152	228	181	272
40,000 - 40,999	177	266	211	316	154	231	183	275
41,000 - 41,999	180	271	215	322	157	235	187	280
42,000 - 42,999	185	277	220	330	161	241	191	287
43,000 - 43,999	188	282	224	336	164	245	195	292
44,000 - 44,999	191	287	228	342	167	250	198	297
45,000 - 45,999	195	292	232	348	169	254	202	302
46,000 - 46,999	199	299	237	355	173	260	206	309
47,000 - 47,999	201	302	240	359	175	263	208	313
48,000 - 48,999	205	307	243	365	178	267	212	318
49,000 - 49,999	209	314	249	373	182	273	216	325
50,000 - 50,999	211	317	251	377	184	276	219	328
51,000 - 51,999	217	325	258	387	189	283	224	337
52,000 - 52,999	220	330	262	393	191	287	228	342
53,000 - 53,999	222	333	264	397	193	290	230	345
54,000 - 54,999	227	340	270	404	197	296	235	352
55,000 - 55,999	230	345	274	410	200	300	238	357
56,000 - 56,999	234	351	279	418	204	306	243	364
57,000 - 57,999	237	355	281	422	206	309	245	367
58,000 - 58,999	241	361	287	430	210	314	249	374
59,000 - 59,999	244	366	291	436	212	319	253	379
60,000 - 60,999	246	370	293	440	214	322	255	383
61,000 - 61,999	251	376	298	448	218	327	260	389
62,000 - 62,999	254	381	302	454	221	332	263	395
63,000 - 63,999	256	384	305	457	223	334	265	398
64,000 - 64,999	261	391	310	465	227	340	270	405
65,000 - 65,999	264	396	314	471	230	345	273	410
66,000 - 66,999	268	403	319	479	234	350	278	417
67,000 - 67,999	271	406	322	483	235	353	280	420
68,000 - 68,999	275	413	327	491	239	359	285	427
69,000 - 69,999	278	417	331	497	242	363	288	432
70,000 - 70,999	281	421	334	501	244	366	290	436
71,000 - 71,999	285	427	339	509	248	372	295	442
72,000 - 72,999	288	432	343	514	251	376	298	448
73,000 - 73,999	292	437	347	520	254	380	302	453
74,000 - 74,999	295	442	351	526	256	385	305	458
75,000 - 75,999	298	447	355	532	259	389	309	463
76,000 - 76,999	303	454	360	540	263	395	313	470
77,000 - 77,999	305	457	363	544	265	398	315	473
78,000 - 78,999	309	464	368	552	269	403	320	480
79,000 - 79,999	312	469	372	558	272	408	323	485
80,000 - 80,999	315	472	374	562	274	411	326	489
81,000 - 81,999	319	479	380	569	278	416	330	495
82,000 - 82,999	322	483	384	575	280	421	334	501
83,000 - 83,999	326	488	387	581	283	425	337	506
84,000 - 84,999	329	493	391	587	286	429	341	511
85,000 - 85,999	332	498	395	593	289	434	344	516
86,000 - 86,999	337	505	401	601	293	439	348	523
87,000 - 87,999	339	508	403	605	295	442	351	526
88,000 - 88,999	343	515	408	613	299	448	355	533
89,000 - 89,999	347	520	412	619	301	452	359	538
90,000 - 90,999	349	523	415	622	303	455	361	542
91,000 - 91,999	353	530	420	630	307	461	366	548
92,000 - 92,999	356	535	424	636	310	465	369	553
93,000 - 93,999	360	540	428	642	313	469	372	559
94,000 - 94,999	363	545	432	648	316	474	376	564
95,000 - 95,999	367	551	437	656	320	479	380	571
96,000 - 96,999	371	556	441	662	323	484	384	576
97,000 - 97,999	373	559	444	666	324	487	386	579
98,000 - 98,999	377	566	449	673	328	492	391	586
99,000 - 99,999	381	571	453	679	331	497	394	591

PREFERRED MOBILE HOMEOWNERS PROGRAM – L.O.B. 46

ELIGIBILITY:

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SUPPLEMENTAL HEATING SURCHARGE: \$50.00

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MOBILE HOMES 11-20 YEARS OLD (Continued)

MOBILE HOME VALUE	INSURED AGE 49 & UNDER				INSURED AGE 50 & OVER			
	TERRITORY A		TERRITORY B		TERRITORY A		TERRITORY B	
	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property
\$100,000 - \$100,999	\$383	\$574	\$456	\$683	\$333	\$500	\$396	\$594
101,000 - 101,999	387	581	461	691	337	505	401	601
102,000 - 102,999	391	586	465	697	340	510	404	606
103,000 - 103,999	394	591	469	703	343	514	408	612
104,000 - 104,999	396	594	471	707	345	517	410	615
105,000 - 105,999	399	599	475	713	347	521	413	620
106,000 - 106,999	404	606	480	721	351	527	418	627
107,000 - 107,999	406	609	483	725	353	530	420	630
108,000 - 108,999	410	615	488	732	357	535	425	637
109,000 - 109,999	414	620	492	738	360	540	428	642
110,000 - 110,999	416	624	495	742	362	543	430	646
111,000 - 111,999	420	630	500	750	366	548	435	653
112,000 - 112,999	424	635	504	756	368	553	438	658
113,000 - 113,999	428	642	509	764	372	558	443	665
114,000 - 114,999	430	645	512	768	374	561	445	668
115,000 - 115,999	433	650	516	774	377	566	449	673
116,000 - 116,999	438	657	521	781	381	571	453	680
117,000 - 117,999	440	660	524	785	383	574	456	683
118,000 - 118,999	444	667	529	793	387	580	460	690
119,000 - 119,999	448	672	533	799	389	584	464	695
120,000 - 120,999	450	675	535	803	391	587	466	699
121,000 - 121,999	453	680	539	809	394	591	469	704
122,000 - 122,999	457	685	543	815	397	596	473	709
123,000 - 123,999	461	691	548	823	401	601	477	716
124,000 - 124,999	463	695	551	827	403	604	479	719
125,000 - 125,999	466	700	555	833	406	609	483	724
126,000 - 126,999	471	706	560	840	410	614	487	731
127,000 - 127,999	473	710	563	844	412	617	490	735
128,000 - 128,999	477	716	568	852	415	623	494	741
129,000 - 129,999	481	721	572	858	418	627	498	747
130,000 - 130,999	484	726	576	864	421	632	501	752
131,000 - 131,999	487	731	580	870	424	636	505	757
132,000 - 132,999	491	736	584	876	427	640	508	762
133,000 - 133,999	495	743	589	884	431	646	512	769
134,000 - 134,999	496	744	590	886	432	647	514	770
135,000 - 135,999	499	749	594	891	434	652	517	776
136,000 - 136,999	504	756	600	899	438	657	522	782
137,000 - 137,999	507	761	603	905	441	662	525	788
138,000 - 138,999	509	764	606	909	443	665	527	791
139,000 - 139,999	514	771	611	917	447	670	532	798
140,000 - 140,999	517	776	615	923	450	675	535	803
141,000 - 141,999	520	780	619	929	453	679	539	808
142,000 - 142,999	524	785	623	935	456	683	542	813
143,000 - 143,999	528	792	628	942	459	689	547	820
144,000 - 144,999	530	795	631	946	461	692	549	823
145,000 - 145,999	532	799	634	950	463	695	551	827
146,000 - 146,999	537	805	639	958	467	701	556	834
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149,000 - 149,999	547	820	651	976	476	713	566	849
150,000 - 150,999	550	825	655	982	479	718	569	854
151,000 - 151,999	553	830	658	988	481	722	573	859
152,000 - 152,999	557	835	662	994	484	726	576	864
153,000 - 153,999	559	838	665	997	486	729	579	868
154,000 - 154,999	563	845	670	1,005	490	735	583	875
155,000 - 155,999	565	848	673	1,009	492	738	585	878
156,000 - 156,999	570	855	678	1,017	496	744	590	885
157,000 - 157,999	573	860	682	1,023	499	748	593	890
158,000 - 158,999	575	863	685	1,027	501	751	596	893
159,000 - 159,999	580	870	690	1,035	504	757	600	900
160,000 - 160,999	583	875	694	1,041	507	761	604	905
161,000 - 161,999	585	878	696	1,045	509	764	606	909
162,000 - 162,999	589	883	700	1,050	512	768	609	914
163,000 - 163,999	592	888	704	1,056	515	772	613	919
164,000 - 164,999	596	894	709	1,064	519	778	617	926
165,000 - 165,999	598	898	712	1,068	521	781	620	929
166,000 - 166,999	602	903	716	1,074	523	785	623	934
167,000 - 167,999	606	909	721	1,082	527	791	627	941
168,000 - 168,999	608	912	724	1,086	529	794	630	945
169,000 - 169,999	611	916	726	1,090	531	797	632	948
170,000 - 170,999	615	922	732	1,098	535	802	637	955
171,000 - 171,999	618	927	736	1,103	538	807	640	960
172,000 - 172,999	622	932	740	1,109	541	811	643	965
173,000 - 173,999	625	937	744	1,115	544	815	647	970
174,000 - 174,999	629	944	749	1,123	547	821	651	977
175,000 - 175,999	631	947	751	1,127	549	824	654	981
176,000 - 176,999	634	950	754	1,131	551	827	656	984
177,000 - 177,999	638	957	759	1,139	555	833	661	991
178,000 - 178,999	641	962	763	1,145	558	837	664	996
179,000 - 179,999	644	965	766	1,149	560	840	666	999
180,000 - 180,999	648	972	771	1,157	564	846	671	1,006

PREFERRED MOBILE HOMEOWNERS PROGRAM – L.O.B. 46

ELIGIBILITY:

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Multi-Sectional – If the mobile home is manufactured as a multi-sectional unit (greater than 16 feet wide), a 10% credit to base premium applies.
 Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

***COMPREHENSIVE COVERAGE (EXCLUDING FLOOD & EARTHQUAKE)
 ON THE MOBILE HOME & OTHER STRUCTURES
 NAMED PERILS COVERAGE ON THE PERSONAL EFFECTS.
 FLOOD & EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.***

MOBILE HOMES 21 YEARS AND OLDER

MOBILE HOME VALUE	INSURED AGE 49 & UNDER				INSURED AGE 50 & OVER			
	TERRITORY A		TERRITORY B		TERRITORY A		TERRITORY B	
	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property
\$20,000 - 20,999	\$121	\$181	\$144	\$216	\$105	\$158	\$125	\$188
21,000 - 21,999	123	185	147	220	107	161	128	191
22,000 - 22,999	128	192	152	229	111	167	133	199
23,000 - 23,999	132	198	157	235	115	172	136	205
24,000 - 24,999	134	201	160	240	117	175	139	208
25,000 - 25,999	139	209	166	248	121	181	144	216
26,000 - 26,999	143	214	170	255	124	186	148	222
27,000 - 27,999	146	220	174	261	127	191	152	227
28,000 - 28,999	150	225	179	268	131	196	155	233
29,000 - 29,999	155	232	184	277	135	202	160	241
30,000 - 30,999	159	238	189	283	138	207	164	246
31,000 - 31,999	161	242	192	287	140	210	167	250
32,000 - 32,999	166	249	197	296	144	217	172	258
33,000 - 33,999	171	256	203	305	149	223	177	265
34,000 - 34,999	174	262	208	311	152	228	181	271
35,000 - 35,999	178	267	212	318	155	232	184	277
36,000 - 36,999	183	275	218	327	159	239	189	284
37,000 - 37,999	185	278	221	331	161	242	192	288
38,000 - 38,999	189	284	225	338	165	247	196	294
39,000 - 39,999	194	291	231	346	169	253	201	301
40,000 - 40,999	196	295	234	351	171	256	203	305
41,000 - 41,999	200	300	238	357	174	261	207	311
42,000 - 42,999	205	307	244	366	178	267	212	318
43,000 - 43,999	209	313	248	372	181	272	216	324
44,000 - 44,999	212	318	253	379	185	277	220	330
45,000 - 45,999	216	324	257	385	188	282	224	335
46,000 - 46,999	221	331	263	394	192	288	229	343
47,000 - 47,999	223	335	266	399	194	291	231	347
48,000 - 48,999	227	340	270	405	197	296	235	352
49,000 - 49,999	232	348	276	414	202	302	240	360
50,000 - 50,999	234	351	279	418	204	306	243	364
51,000 - 51,999	240	361	286	429	209	314	249	373
52,000 - 52,999	244	366	290	436	212	318	253	379
53,000 - 53,999	246	370	293	440	214	322	255	383
54,000 - 54,999	251	377	299	449	219	328	260	390
55,000 - 55,999	255	382	303	455	222	333	264	396
56,000 - 56,999	260	390	309	464	226	339	269	404
57,000 - 57,999	262	393	312	468	228	342	272	407
58,000 - 58,999	267	401	318	477	232	349	277	415
59,000 - 59,999	271	406	322	483	236	353	280	421
60,000 - 60,999	273	410	325	488	238	357	283	424
61,000 - 61,999	278	417	331	497	242	363	288	432
62,000 - 62,999	282	423	335	503	245	368	292	438
63,000 - 63,999	284	426	338	507	247	371	294	441
64,000 - 64,999	289	434	344	516	252	377	299	449
65,000 - 65,999	293	439	348	523	255	382	303	455
66,000 - 66,999	298	447	354	531	259	388	308	462
67,000 - 67,999	300	450	357	536	261	392	311	466
68,000 - 68,999	305	458	363	544	265	398	316	474
69,000 - 69,999	309	463	367	551	269	403	320	479
70,000 - 70,999	311	467	370	555	271	406	322	483
71,000 - 71,999	316	474	376	564	275	412	327	491
72,000 - 72,999	320	479	380	571	278	417	331	496
73,000 - 73,999	323	485	385	577	281	422	335	502
74,000 - 74,999	327	490	389	584	284	427	339	508
75,000 - 75,999	331	496	393	590	288	431	342	513
76,000 - 76,999	336	503	399	599	292	438	347	521
77,000 - 77,999	338	507	402	603	294	441	350	525
78,000 - 78,999	343	514	408	612	298	447	355	532
79,000 - 79,999	346	520	412	618	301	452	359	538
80,000 - 80,999	349	523	415	623	304	455	361	542
81,000 - 81,999	354	531	421	632	308	462	366	549
82,000 - 82,999	357	536	425	638	311	466	370	555
83,000 - 83,999	361	542	430	645	314	471	374	561
84,000 - 84,999	365	547	434	651	317	476	378	566
85,000 - 85,999	368	553	438	658	321	481	381	572
86,000 - 86,999	373	560	444	666	325	487	386	580
87,000 - 87,999	376	564	447	671	327	490	389	584
88,000 - 88,999	381	571	453	679	331	497	394	591
89,000 - 89,999	384	576	457	686	334	502	398	597
90,000 - 90,999	387	580	460	690	336	505	400	601
91,000 - 91,999	392	587	466	699	341	511	405	608
92,000 - 92,999	395	593	470	706	344	516	409	614
93,000 - 93,999	399	598	475	712	347	521	413	620
94,000 - 94,999	403	604	479	719	350	525	417	625
95,000 - 95,999	407	611	485	727	355	532	422	633
96,000 - 96,999	411	617	489	734	358	537	426	638
97,000 - 97,999	414	620	492	738	360	540	428	642
98,000 - 98,999	418	628	498	747	364	546	433	650
99,000 - 99,999	422	633	502	753	367	551	437	656

PREFERRED MOBILE HOMEOWNERS PROGRAM – L.O.B. 46

ELIGIBILITY:

Mobile Home must have a minimum replacement value of \$20,000.
 Mobile Home must be owner occupied as the Primary or Seasonal Residence of the insured and show pride of ownership.
 If the Mobile Home is located in a Preferred Park, there is no age restriction.
 Mobile Home must be 30 years old and newer in the "Private Property" category.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind & Water

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

CREDITS:

Multi-Sectional – If the mobile home is manufactured as a multi-sectional unit (greater than 16 feet wide), a 10% credit to base premium applies.
 Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

COVERAGES INCLUDE:

Unattached Adjacent Structures - 10% of the Mobile Home Value
 Personal Effects - 50% of the Mobile Home Value
 Comprehensive Personal Liability - \$100,000
 Medical Payments to Others - \$1,000
 Replacement Cost Coverage on the Mobile Home
 Coverage to comply with California Workers Compensation requirements for casual residence employee(s)
 Additional Living Expenses - 10% of the Mobile Home Value
 Inflation Protection - 3% per year

*COMPREHENSIVE COVERAGE (EXCLUDING FLOOD & EARTHQUAKE)
 ON THE MOBILE HOME & OTHER STRUCTURES
 NAMED PERILS COVERAGE ON THE PERSONAL EFFECTS.
 FLOOD & EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.*

MOBILE HOMES 21 YEARS AND OLDER (Continued)

MOBILE HOME VALUE	INSURED AGE 49 & UNDER				INSURED AGE 50 & OVER			
	TERRITORY A		TERRITORY B		TERRITORY A		TERRITORY B	
	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property	Preferred Park	Private Property
\$100,000 - \$100,999	\$425	\$637	\$505	\$758	\$369	\$554	\$440	\$659
101,000 - 101,999	429	644	511	767	374	560	445	667
102,000 - 102,999	433	650	515	773	377	565	448	673
103,000 - 103,999	437	655	520	780	380	570	452	678
104,000 - 104,999	439	659	523	784	382	573	455	682
105,000 - 105,999	443	664	527	791	385	578	458	688
106,000 - 106,999	448	672	533	799	390	584	464	695
107,000 - 107,999	450	675	536	804	392	587	466	699
108,000 - 108,999	455	683	542	812	396	594	471	707
109,000 - 109,999	459	688	546	819	399	599	475	712
110,000 - 110,999	461	692	549	823	401	602	477	716
111,000 - 111,999	466	699	555	832	405	608	482	724
112,000 - 112,999	470	705	559	838	409	613	486	729
113,000 - 113,999	475	712	565	847	413	619	491	737
114,000 - 114,999	477	716	568	851	415	623	494	741
115,000 - 115,999	481	721	572	858	418	627	498	746
116,000 - 116,999	486	728	578	867	422	634	503	754
117,000 - 117,999	488	732	581	871	425	637	505	758
118,000 - 118,999	493	739	587	880	429	643	510	765
119,000 - 119,999	497	745	591	886	432	648	514	771
120,000 - 120,999	499	748	594	891	434	651	517	775
121,000 - 121,999	503	754	598	897	437	656	520	781
122,000 - 122,999	506	759	602	904	440	661	524	786
123,000 - 123,999	511	767	608	912	445	667	529	794
124,000 - 124,999	514	770	611	917	447	670	532	798
125,000 - 125,999	517	776	616	923	450	675	536	803
126,000 - 126,999	522	783	621	932	454	681	541	811
127,000 - 127,999	525	787	624	936	456	685	543	815
128,000 - 128,999	529	794	630	945	461	691	548	822
129,000 - 129,999	533	800	634	952	464	696	552	828
130,000 - 130,999	537	805	639	958	467	701	556	834
131,000 - 131,999	540	811	643	965	470	705	560	839
132,000 - 132,999	544	816	648	971	473	710	563	845
133,000 - 133,999	549	824	653	980	478	716	568	853
134,000 - 134,999	550	825	655	982	479	718	570	854
135,000 - 135,999	554	831	659	989	482	723	573	860
136,000 - 136,999	559	838	665	997	486	729	578	868
137,000 - 137,999	562	844	669	1,004	489	734	582	873
138,000 - 138,999	565	847	672	1,008	491	737	585	877
139,000 - 139,999	570	855	678	1,017	496	744	590	885
140,000 - 140,999	573	860	682	1,024	499	748	594	890
141,000 - 141,999	577	866	687	1,030	502	753	597	896
142,000 - 142,999	581	871	691	1,037	505	758	601	902
143,000 - 143,999	586	878	697	1,045	509	764	606	909
144,000 - 144,999	588	882	700	1,050	512	767	609	913
145,000 - 145,999	590	886	703	1,054	514	771	611	917
146,000 - 146,999	595	893	708	1,063	518	777	616	925
147,000 - 147,999	599	899	713	1,069	521	782	620	930
148,000 - 148,999	601	902	716	1,074	523	785	623	934
149,000 - 149,999	606	910	722	1,082	528	791	628	942
150,000 - 150,999	610	915	726	1,089	531	796	632	947
151,000 - 151,999	614	920	730	1,095	534	801	635	953
152,000 - 152,999	617	926	735	1,102	537	806	639	959
153,000 - 153,999	620	930	738	1,106	539	809	642	962
154,000 - 154,999	625	937	743	1,115	543	815	647	970
155,000 - 155,999	627	941	746	1,119	546	818	649	974
156,000 - 156,999	632	948	752	1,128	550	825	654	981
157,000 - 157,999	636	953	756	1,135	553	829	658	987
158,000 - 158,999	638	957	759	1,139	555	833	661	991
159,000 - 159,999	643	964	765	1,148	559	839	666	998
160,000 - 160,999	647	970	769	1,154	563	844	669	1,004
161,000 - 161,999	649	974	772	1,159	565	847	672	1,008
162,000 - 162,999	653	979	777	1,165	568	852	676	1,014
163,000 - 163,999	656	985	781	1,172	571	857	680	1,019
164,000 - 164,999	661	992	787	1,180	575	863	685	1,027
165,000 - 165,999	664	996	790	1,185	577	866	687	1,031
166,000 - 166,999	667	1,001	794	1,191	581	871	691	1,036
167,000 - 167,999	672	1,008	800	1,200	585	877	696	1,044
168,000 - 168,999	675	1,012	803	1,204	587	880	698	1,048
169,000 - 169,999	677	1,016	806	1,209	589	884	701	1,052
170,000 - 170,999	682	1,023	812	1,217	593	890	706	1,059
171,000 - 171,999	686	1,028	816	1,224	597	895	710	1,065
172,000 - 172,999	689	1,034	820	1,230	600	900	714	1,070
173,000 - 173,999	693	1,039	825	1,237	603	904	717	1,076
174,000 - 174,999	698	1,047	830	1,246	607	911	722	1,084
175,000 - 175,999	700	1,050	833	1,250	609	914	725	1,087
176,000 - 176,999	703	1,054	836	1,254	611	917	728	1,091
177,000 - 177,999	708	1,061	842	1,263	616	923	733	1,099
178,000 - 178,999	711	1,067	846	1,270	619	928	736	1,105
179,000 - 179,999	714	1,071	849	1,274	621	931	739	1,108
180,000 - 180,999	719	1,078	855	1,283	625	938	744	1,116

PREFERRED PROGRAM – L.O.B. 46

OPTIONAL COVERAGES

OPTIONAL DEDUCTIBLES: (This does not change the deductible for Earthquake or Volcanic Action.)		
\$ 500 All Perils, credit		\$ 25.00
\$ 1,000 All Perils, credit		\$ 35.00
ADDITIONAL OTHER STRUCTURES, PER \$1,000 (All Territories):		
		\$ 3.75
ADDITIONAL PERSONAL PROPERTY, PER \$1,000 (All Territories):		
		\$ 2.75
PERSONAL EFFECTS REPLACEMENT COST COVERAGE:		
		\$ 35.00
LENDER'S INTEREST PROTECTION:		
Coverage is only available when there is a Lienholder.		
		\$ 10.00
NATURAL DISASTER PROTECTION:		
Available only when Flood and Earthquake Coverages are provided.		
The Lienholder must not be an individual.		
This coverage will pay off the loan balance to the lienholder in the event of a total loss caused by a natural disaster as named in the policy.		
		\$ 5.00
30 DAY TRIP COLLISION COVERAGE: (Fully Earned)		
	<u>\$100 Ded.</u>	<u>\$250 Ded.</u>
Single Wide	\$ 50	\$25
Double Wide	\$100	\$50
COMPREHENSIVE PERSONAL LIABILITY:		
To delete, Credit		\$ 20.00
\$ 25,000, Credit		\$ 15.00
\$ 50,000, Credit		\$ 8.00
\$300,000		\$ 10.00
TO INCREASE ADDITIONAL LIVING EXPENSE FROM 10% TO 20% OF THE MOBILE HOME VALUE:		
		\$ 5.00
WORKER'S COMPENSATION: Inservants, per employee:		
		\$131.00
Outservants, per employee:		
		\$105.00

THERE ARE NO ADDITIONAL FORMS REQUIRED TO BE ATTACHED FOR THE ABOVE OPTIONS.

ADDITIONAL PREMISES LIABILITY: (Form #A4266E0892) Secondary or Rented to Others. Contact your Underwriter for Rates.		
WATERCRAFT LIABILITY: (Form #A4264E0892) Contact your Underwriter for Rates.		
EXTENDED REPLACEMENT COST – MOBILE HOME: (Form A4588E0404)		
Available on Mobile Homes that are 30 years old or newer for Mobile Homes located on Private Property in a Standard Park, or in a Mobile Home Subdivision.		
If Mobile Home is located in a Preferred Park, there is no age restriction.		
		\$ 10.00
DEBRIS REMOVAL INCREASE IN COVERAGE: (Form #A4482E1299)		
		\$ 10.00
SCHEDULED PERSONAL PROPERTY, PER \$100 OF COVERAGE: (Form #A4265E0892)		
\$100 Deductible; \$25.00 Minimum Premium		
Maximum coverage amount of \$5,000 for any one item or \$10,000 for all combined classes.		
A complete description (brand name, color, serial number, etc.) of covered items must accompany the application.		
Additionally, the sales receipt and/or a certified appraisal is required on any item, set or collection valued at \$1,000 or more.		
		\$ 2.00
FLOOD AND RISING WATER COVERAGE: (Form #A4111E0189)		
May not be added when the Mobile Home is located in a flood prone area.		
		\$ 35.00
EARTHQUAKE / VOLCANIC ACTION COVERAGE, PER \$1,000 OF VALUE: (Form #A4403E0696)		
Subject to a Deductible of 10% or 15% and a Minimum Premium of \$75.00. Coverage applies to the Mobile Home with a maximum \$5,000 limit applicable to contents.		
10% Deductible Rates:		
Zone A: \$ 4.00	Zone B: \$ 3.50	Zone C: \$ 3.50
Zone D: \$.50	Zone E: \$ 1.00	Zone F: \$ 5.00
Zone G: \$.50		
15% Deductible Rates: 20% Credit on the rates above.		
ADDITIONAL EARTHQUAKE, per \$100 of Coverage: (Form #A4291E0992)		
		\$.15
SATELLITE SYSTEM, PER \$100 OF COVERAGE:		
Includes inside and outside components. A complete description is required.		
		\$ 5.00
OCCASIONAL RENTAL: (Form #A4275E0892) (Maximum of 180 days in a 365 day period.)		
		\$ 25.00
ENHANCEMENT COVERAGE: (Form #A4379E1194R1298)		
Limited Personal Effects categories are increased by purchasing this coverage.		
Additionally, limits for the following coverages are increased: Additional Living Expense; Debris Removal Coverage; Emergency Removal Service; Fire Department Service; Radio and Television Antenna; Trees, Shrubs, Plants, and Lawns; Tie Downs; Claim Expenses; and Damage To Property Of Others.		
		\$ 15.00
GOLF CART COVERAGE: (Form #A4234E0304)		
\$100 Deductible. This endorsement covers Physical Damage as well as Liability Coverage.		
A complete description must be included (year, make, serial number, value).		
		\$35.00
SEWER BACKUP COVERAGE: (Form #A4591E1104)		
		\$30.00

SPECIAL MOBILE HOMEOWNERS PROGRAM – L.O.B. 37

ELIGIBILITY: Mobile Home must be owner occupied as a primary or seasonal / secondary residence.

DEDUCTIBLE: Primary Residence - \$250 All Other Perils / \$500 Wind & Water
Seasonal / Secondary Residence - \$500 All Perils

COVERAGES INCLUDE:

- Unattached Adjacent Structures - 10% of the Mobile Home Value
- Personal Effects - 50% of the Mobile Home Value
- Comprehensive Personal Liability - \$50,000
- Medical Payments to Others - \$500
- Coverage to comply with California Worker's Compensation requirements for casual residence employee(s)
- Additional Living Expenses - 10% of the Mobile Home Value

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

CREDIT: Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

**COMPREHENSIVE COVERAGE (EXCLUDING FLOOD & EARTHQUAKE) ON THE MOBILE HOME, ADJACENT STRUCTURES, & PERSONAL EFFECTS
FLOOD & EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.**

MOBILE HOMES 0 - 10 YEARS OLD

MOBILE HOME VALUE	INSURED AGE 49 & UNDER						INSURED AGE 50 & OVER					
	TERRITORY A			TERRITORY B			TERRITORY A			TERRITORY B		
	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property
\$10,000 - \$10,999	\$57	\$81	\$150	\$66	\$95	\$177	\$49	\$70	\$129	\$57	\$82	\$153
11,000 - 11,999	60	86	159	71	101	187	52	74	137	61	87	161
12,000 - 12,999	64	90	167	75	107	198	55	78	144	65	92	171
13,000 - 13,999	67	95	176	79	113	209	58	82	152	68	97	180
14,000 - 14,999	70	101	186	82	118	219	60	87	160	71	102	189
15,000 - 15,999	74	106	195	88	124	230	64	91	168	76	107	198
16,000 - 16,999	77	110	204	90	130	240	66	95	176	78	112	207
17,000 - 17,999	81	115	212	95	136	251	70	99	183	82	117	216
18,000 - 18,999	84	119	223	99	142	262	72	103	192	85	122	226
19,000 - 19,999	88	125	231	103	147	273	76	108	199	89	127	235
20,000 - 20,999	90	130	240	107	153	283	78	112	207	92	132	244
21,000 - 21,999	94	135	248	111	159	293	81	116	214	96	137	253
22,000 - 22,999	97	139	259	115	165	305	84	120	223	99	142	263
23,000 - 23,999	101	144	267	119	171	314	87	124	230	103	147	271
24,000 - 24,999	104	150	276	123	176	326	90	129	238	106	152	281
25,000 - 25,999	108	154	284	128	181	336	93	133	245	110	156	290
26,000 - 26,999	111	159	295	131	187	347	96	137	254	113	161	299
27,000 - 27,999	115	164	303	136	193	357	99	141	261	117	166	308
28,000 - 28,999	118	168	312	139	198	369	102	145	269	120	171	318
29,000 - 29,999	122	174	320	144	204	378	105	150	276	124	176	326
30,000 - 30,999	125	179	331	147	210	390	108	154	285	127	181	336
31,000 - 31,999	129	183	339	152	216	400	111	158	292	131	186	345
32,000 - 32,999	131	188	348	155	223	411	113	162	300	134	192	354
33,000 - 33,999	136	193	356	160	229	421	117	166	307	138	197	363
34,000 - 34,999	138	198	367	164	234	433	119	171	316	141	202	373
35,000 - 35,999	143	203	375	167	239	442	123	175	323	144	206	381
36,000 - 36,999	145	208	384	172	245	454	125	179	331	148	211	391
37,000 - 37,999	150	212	393	176	251	464	129	183	339	152	216	400
38,000 - 38,999	152	217	403	180	256	474	131	187	347	155	221	409
39,000 - 39,999	155	223	411	184	262	485	134	192	354	159	226	418
40,000 - 40,999	159	227	420	187	268	496	137	196	362	161	231	428
41,000 - 41,999	162	232	429	191	274	506	140	200	370	165	236	436
42,000 - 42,999	166	237	438	196	280	517	143	204	378	169	241	446
43,000 - 43,999	169	241	448	200	285	528	146	208	386	172	246	455
44,000 - 44,999	172	246	454	203	289	536	148	212	391	175	249	462
45,000 - 45,999	175	251	463	206	296	546	151	216	399	178	255	471
46,000 - 46,999	179	255	472	210	302	557	154	220	407	181	260	480
47,000 - 47,999	182	260	481	216	307	568	157	224	415	186	265	490
48,000 - 48,999	186	264	491	218	313	579	160	228	423	188	270	499
49,000 - 49,999	189	270	499	223	319	588	163	233	430	192	275	507
50,000 - 50,999	191	275	508	226	325	600	165	237	438	195	280	517
51,000 - 51,999	196	280	517	231	331	611	169	241	446	199	285	527
52,000 - 52,999	198	284	527	234	336	621	171	245	454	202	290	535
53,000 - 53,999	203	289	535	239	341	631	175	249	461	206	294	544
54,000 - 54,999	205	295	545	242	347	643	177	254	470	209	299	554
55,000 - 55,999	210	299	553	247	353	653	181	258	477	213	304	563
56,000 - 56,999	212	304	563	251	358	664	183	262	485	216	309	572
57,000 - 57,999	216	309	571	255	364	673	186	266	492	220	314	580
58,000 - 58,999	219	313	581	259	370	686	189	270	501	223	319	591
59,000 - 59,999	223	319	589	263	376	696	192	275	508	227	324	600
60,000 - 60,999	226	322	596	267	380	703	195	278	514	230	328	606
61,000 - 61,999	229	327	606	270	386	716	197	282	522	233	333	617
62,000 - 62,999	233	332	615	275	392	726	201	286	530	237	338	626
63,000 - 63,999	235	338	624	278	398	735	203	291	538	240	343	634
64,000 - 64,999	240	342	632	283	404	746	207	295	545	244	348	643
65,000 - 65,999	242	347	643	287	409	759	209	299	554	247	353	654
66,000 - 66,999	247	351	651	291	415	768	213	303	561	251	358	662
67,000 - 67,999	249	356	660	295	421	778	215	307	569	254	363	671
68,000 - 68,999	253	362	668	299	427	789	218	312	576	258	368	680
69,000 - 69,999	256	367	679	302	433	800	221	316	585	260	373	690
70,000 - 70,999	260	371	687	307	438	811	224	320	592	265	378	699
71,000 - 71,999	263	376	696	311	443	821	227	324	600	268	382	708
72,000 - 72,999	266	380	703	313	448	831	229	328	606	270	386	716
73,000 - 73,999	270	385	712	319	454	841	233	332	614	275	391	725
74,000 - 74,999	273	390	722	321	459	850	235	336	622	277	396	733
75,000 - 75,999	277	394	730	326	466	862	239	340	629	281	402	743

SPECIAL MOBILE HOMEOWNERS PROGRAM – L.O.B. 37

ELIGIBILITY: Mobile Home must be owner occupied as a primary or seasonal / secondary residence.

DEDUCTIBLE: Primary Residence - \$250 All Other Perils / \$500 Wind & Water
Seasonal / Secondary Residence - \$500 All Perils

COVERAGES INCLUDE:

- Unattached Adjacent Structures - 10% of the Mobile Home Value
- Personal Effects - 50% of the Mobile Home Value
- Comprehensive Personal Liability - \$50,000
- Medical Payments to Others - \$500
- Coverage to comply with California Worker's Compensation requirements for casual residence employee(s)
- Additional Living Expenses - 10% of the Mobile Home Value

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

CREDIT: Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

**COMPREHENSIVE COVERAGE (EXCLUDING FLOOD & EARTHQUAKE) ON THE MOBILE HOME, ADJACENT STRUCTURES, & PERSONAL EFFECTS
FLOOD & EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.**

MOBILE HOMES 11 - 19 YEARS OLD

MOBILE HOME VALUE	INSURED AGE 49 & UNDER						INSURED AGE 50 & OVER					
	TERRITORY A			TERRITORY B			TERRITORY A			TERRITORY B		
	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property
\$10,000 - \$10,999	\$61	\$88	\$165	\$73	\$104	\$194	\$53	\$76	\$142	\$63	\$90	\$167
11,000 - 11,999	66	94	174	78	111	205	57	81	150	67	96	177
12,000 - 12,999	70	100	183	82	117	217	60	86	158	71	101	187
13,000 - 13,999	73	104	194	87	124	229	63	90	167	75	107	197
14,000 - 14,999	77	110	204	90	130	240	66	95	176	78	112	207
15,000 - 15,999	81	115	213	96	136	252	70	99	184	83	117	217
16,000 - 16,999	85	121	223	100	142	263	73	104	192	86	122	227
17,000 - 17,999	88	126	233	104	148	274	76	109	201	90	128	236
18,000 - 18,999	92	131	244	108	154	287	79	113	210	93	133	247
19,000 - 19,999	96	137	253	114	161	299	83	118	218	98	139	258
20,000 - 20,999	100	142	262	117	167	310	86	122	226	101	144	267
21,000 - 21,999	103	147	273	122	174	321	89	127	235	105	150	277
22,000 - 22,999	107	153	283	126	180	334	92	132	244	109	155	288
23,000 - 23,999	111	158	292	131	187	345	96	136	252	113	161	297
24,000 - 24,999	114	164	302	135	194	356	98	141	260	116	167	307
25,000 - 25,999	118	168	312	140	198	368	102	145	269	121	171	317
26,000 - 26,999	122	174	322	144	205	380	105	150	278	124	177	328
27,000 - 27,999	126	180	332	148	211	392	109	155	286	128	182	338
28,000 - 28,999	129	184	341	153	218	404	111	159	294	132	188	348
29,000 - 29,999	133	190	351	158	224	414	115	164	303	136	193	357
30,000 - 30,999	137	195	362	161	231	427	118	168	312	139	199	368
31,000 - 31,999	140	201	371	167	237	438	121	173	320	144	204	378
32,000 - 32,999	144	206	380	169	244	449	124	178	328	146	210	387
33,000 - 33,999	148	211	391	175	249	461	128	182	337	151	215	397
34,000 - 34,999	152	217	401	180	256	473	131	187	346	155	221	408
35,000 - 35,999	155	222	411	183	261	485	134	191	354	158	225	418
36,000 - 36,999	159	227	420	188	268	496	137	196	362	162	231	428
37,000 - 37,999	164	233	430	194	274	508	141	201	371	167	236	438
38,000 - 38,999	167	238	441	196	281	520	144	205	380	169	242	448
39,000 - 39,999	171	244	450	202	287	531	147	210	388	174	247	458
40,000 - 40,999	174	248	461	205	293	543	150	214	397	177	253	468
41,000 - 41,999	179	254	470	210	300	553	154	219	405	181	259	477
42,000 - 42,999	181	260	480	215	306	567	156	224	414	185	264	489
43,000 - 43,999	186	264	490	219	313	579	160	228	422	189	270	499
44,000 - 44,999	188	269	498	222	317	587	162	232	429	191	273	506
45,000 - 45,999	193	274	507	226	324	599	166	236	437	195	279	516
46,000 - 46,999	195	280	517	231	329	610	168	241	446	199	284	526
47,000 - 47,999	200	285	527	235	336	622	172	246	454	203	290	536
48,000 - 48,999	203	290	537	239	342	633	175	250	463	206	295	546
49,000 - 49,999	206	296	546	245	349	645	178	255	471	211	301	556
50,000 - 50,999	210	300	557	247	355	658	181	259	480	213	306	567
51,000 - 51,999	215	306	567	253	362	669	185	264	489	218	312	577
52,000 - 52,999	218	312	577	258	368	680	188	269	497	222	317	586
53,000 - 53,999	222	317	586	261	374	691	191	273	505	225	322	596
54,000 - 54,999	225	322	596	266	380	704	194	278	514	229	328	607
55,000 - 55,999	230	327	607	271	386	715	198	282	523	234	333	616
56,000 - 56,999	233	333	616	274	393	727	201	287	531	236	339	627
57,000 - 57,999	237	339	625	280	399	738	204	292	539	241	344	636
58,000 - 58,999	240	343	636	284	406	751	207	296	548	245	350	647
59,000 - 59,999	245	349	646	288	412	762	211	301	557	248	355	657
60,000 - 60,999	247	354	653	292	418	770	213	305	563	252	360	664
61,000 - 61,999	251	358	664	296	422	783	216	309	572	255	364	675
62,000 - 62,999	255	364	674	300	429	795	220	314	581	259	370	685
63,000 - 63,999	259	369	683	305	435	806	223	318	589	263	375	695
64,000 - 64,999	262	375	693	310	442	818	226	323	597	267	381	705
65,000 - 65,999	266	380	703	313	448	831	229	328	606	270	386	716
66,000 - 66,999	270	385	713	319	455	841	233	332	615	275	392	725
67,000 - 67,999	274	391	723	322	461	853	236	337	623	278	397	735
68,000 - 68,999	277	396	732	327	467	863	239	341	631	282	403	744
69,000 - 69,999	281	401	742	331	473	876	242	346	640	285	408	755
70,000 - 70,999	285	407	753	336	480	887	246	351	649	290	414	765
71,000 - 71,999	288	412	762	340	486	900	248	355	657	293	419	776
72,000 - 72,999	291	416	770	343	491	909	251	359	664	296	423	784
73,000 - 73,999	296	421	781	349	498	921	255	363	673	301	429	794
74,000 - 74,999	299	427	790	353	503	931	258	368	681	304	434	803
75,000 - 75,999	303	433	799	357	510	943	261	373	689	308	440	813

SPECIAL MOBILE HOMEOWNERS PROGRAM – L.O.B. 37

ELIGIBILITY: Mobile Home must be owner occupied as a primary or seasonal / secondary residence.

DEDUCTIBLE: Primary Residence - \$250 All Other Perils / \$500 Wind & Water
Seasonal / Secondary Residence - \$500 All Perils

COVERAGES INCLUDE:

- Unattached Adjacent Structures - 10% of the Mobile Home Value
- Personal Effects - 50% of the Mobile Home Value
- Comprehensive Personal Liability - \$50,000
- Medical Payments to Others - \$500
- Coverage to comply with California Worker's Compensation requirements for casual residence employee(s)
- Additional Living Expenses - 10% of the Mobile Home Value

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

CREDIT: Claim Free – If the mobile home has been insured and been claim free for the past 12 months, a 5% credit to the base premium applies.

**COMPREHENSIVE COVERAGE (EXCLUDING FLOOD & EARTHQUAKE) ON THE MOBILE HOME, ADJACENT STRUCTURES, & PERSONAL EFFECTS
FLOOD & EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.**

MOBILE HOMES 20 YEARS OLD & OLDER

MOBILE HOME VALUE	INSURED AGE 49 & UNDER						INSURED AGE 50 & OVER					
	TERRITORY A			TERRITORY B			TERRITORY A			TERRITORY B		
	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property	Preferred Park	Standard Park	Private Property
\$10,000 - \$10,999	\$67	\$96	\$179	\$79	\$114	\$211	\$58	\$83	\$154	\$68	\$98	\$182
11,000 - 11,999	72	102	189	85	121	223	62	88	163	73	104	192
12,000 - 12,999	75	108	200	89	128	235	65	93	172	77	110	203
13,000 - 13,999	80	114	210	94	135	248	69	98	181	81	116	214
14,000 - 14,999	84	119	222	99	142	261	72	103	191	85	122	225
15,000 - 15,999	88	125	232	104	147	274	76	108	200	90	127	236
16,000 - 16,999	92	131	242	108	154	287	79	113	209	93	133	247
17,000 - 17,999	96	137	253	114	161	298	83	118	218	98	139	257
18,000 - 18,999	100	143	264	117	168	312	86	123	228	101	145	269
19,000 - 19,999	104	148	275	123	175	325	90	128	237	106	151	280
20,000 - 20,999	108	154	285	128	182	336	93	133	246	110	157	290
21,000 - 21,999	113	160	296	132	189	349	97	138	255	114	163	301
22,000 - 22,999	116	166	307	137	196	363	100	143	265	118	169	313
23,000 - 23,999	121	172	318	143	203	375	104	148	274	123	175	323
24,000 - 24,999	124	177	328	146	210	387	107	153	283	126	181	334
25,000 - 25,999	129	183	339	152	216	400	111	158	292	131	186	345
26,000 - 26,999	132	189	350	157	223	413	114	163	302	135	192	356
27,000 - 27,999	137	195	361	161	230	426	118	168	311	139	198	367
28,000 - 28,999	140	201	371	166	237	438	121	173	320	143	204	378
29,000 - 29,999	145	206	382	172	244	450	125	178	329	148	210	388
30,000 - 30,999	148	212	393	175	251	464	128	183	339	151	216	400
31,000 - 31,999	153	218	404	181	258	477	132	188	348	156	222	411
32,000 - 32,999	157	224	414	184	264	488	135	193	357	159	228	421
33,000 - 33,999	161	230	425	190	271	501	139	198	366	164	234	432
34,000 - 34,999	165	235	436	195	278	515	142	203	376	168	240	444
35,000 - 35,999	169	241	447	200	284	527	146	208	385	172	245	454
36,000 - 36,999	173	247	457	204	291	539	149	213	394	176	251	465
37,000 - 37,999	177	253	467	210	298	552	153	218	403	181	257	476
38,000 - 38,999	181	259	479	213	305	565	156	223	413	184	263	487
39,000 - 39,999	186	264	490	219	312	578	160	228	422	189	269	498
40,000 - 40,999	189	270	500	223	319	590	163	233	431	192	275	509
41,000 - 41,999	194	276	510	229	326	602	167	238	440	197	281	519
42,000 - 42,999	197	282	522	233	333	616	170	243	450	201	287	531
43,000 - 43,999	202	288	532	238	340	629	174	248	459	205	293	542
44,000 - 44,999	204	292	541	241	345	638	176	252	466	208	297	550
45,000 - 45,999	209	298	551	246	351	651	180	257	475	212	303	561
46,000 - 46,999	212	304	563	251	358	664	183	262	485	216	309	572
47,000 - 47,999	217	310	573	256	365	676	187	267	494	221	315	583
48,000 - 48,999	220	316	583	260	372	689	190	272	503	224	321	594
49,000 - 49,999	225	321	594	266	379	701	194	277	512	229	327	604
50,000 - 50,999	229	327	606	269	386	715	197	282	522	232	333	616
51,000 - 51,999	233	333	616	275	393	727	201	287	531	237	339	627
52,000 - 52,999	237	339	626	280	400	739	204	292	540	241	345	637
53,000 - 53,999	241	345	637	284	406	752	208	297	549	245	350	648
54,000 - 54,999	245	350	648	289	413	766	211	302	559	249	356	660
55,000 - 55,999	249	356	659	295	420	777	215	307	568	254	362	670
56,000 - 56,999	253	362	669	298	427	790	218	312	577	257	368	681
57,000 - 57,999	258	368	680	304	434	802	222	317	586	262	374	691
58,000 - 58,999	261	374	691	309	441	815	225	322	596	266	380	703
59,000 - 59,999	266	379	702	313	448	828	229	327	605	270	386	714
60,000 - 60,999	269	384	710	318	454	838	232	331	612	274	391	722
61,000 - 61,999	273	390	722	321	459	851	235	336	622	277	396	734
62,000 - 62,999	277	396	732	327	466	864	239	341	631	282	402	745
63,000 - 63,999	281	401	742	332	473	876	242	346	640	286	408	755
64,000 - 64,999	285	407	753	336	480	889	246	351	649	290	414	766
65,000 - 65,999	289	413	764	341	487	902	249	356	659	294	420	778
66,000 - 66,999	293	419	775	347	494	914	253	361	668	299	426	788
67,000 - 67,999	297	425	785	350	501	927	256	366	677	302	432	799
68,000 - 68,999	302	430	796	356	508	938	260	371	686	307	438	809
69,000 - 69,999	305	436	807	360	515	952	263	376	696	310	444	821
70,000 - 70,999	310	442	818	365	522	965	267	381	705	315	450	832
71,000 - 71,999	313	448	828	370	528	978	270	386	714	319	455	843
72,000 - 72,999	317	452	838	374	534	988	273	390	722	322	460	852
73,000 - 73,999	321	458	848	379	541	1,001	277	395	731	327	466	863
74,000 - 74,999	325	464	858	383	548	1,013	280	400	740	330	472	873
75,000 - 75,999	329	470	869	389	554	1,025	284	405	749	335	478	884

SPECIAL MOBILE HOMEOWNERS PROGRAM – L.O.B. 37

OPTIONAL COVERAGES:

OPTIONAL DEDUCTIBLES: (This does not change the deductible for Earthquake or Volcanic Action.)

Primary Residence Optional Deductibles:	
\$ 500 All Perils, credit	\$ 25.00
\$1,000 All Perils, credit	\$ 35.00
Seasonal/Secondary Residence Optional Deductible:	
\$1,000 All Perils, credit	\$ 10.00
ADDITIONAL OTHER STRUCTURES, PER \$1,000 (All Territories):	\$ 3.75
ADDITIONAL PERSONAL PROPERTY, PER \$1,000 (All Territories):	\$ 2.75
PERSONAL EFFECTS REPLACEMENT COST COVERAGE:	\$ 30.00
COMPREHENSIVE PERSONAL LIABILITY:	
To delete CPL, credit	\$ 15.00
\$ 25,000, credit	\$ 10.00
\$100,000	\$ 10.00
\$300,000	\$ 20.00
TO INCREASE MEDICAL PAYMENTS TO \$1,000:	\$ 5.00
TO INCREASE ADDITIONAL LIVING EXPENSE FROM 10% TO 20% OF THE MOBILE HOME VALUE:	\$ 5.00
WORKER'S COMPENSATION: Inservants, per employee	\$131.00
Outservants, per employee	\$105.00

THERE ARE NO ADDITIONAL FORMS REQUIRED TO BE ATTACHED FOR THE ABOVE OPTIONS.

ADDITIONAL PREMISES LIABILITY: (Form #A4266E0892) Secondary or Rented to Others. Contact Your Underwriter for Rates.	
WATERCRAFT LIABILITY: (Form #A4264E0892) Contact Your Underwriter for Rates.	
MOBILE HOME FULL REPAIR COST COVERAGE: (Form #A4268E0892R1292)	\$ 10.00
Available on Mobile Homes 1977 and newer.	
MOBILE HOME REPLACEMENT COST COVERAGE: (Form #A4600E0605)	\$ 10.00
Available on Mobile Homes 0 - 15 years old.	
SCHEDULED PERSONAL PROPERTY, PER \$100 OF COVERAGE: (Form #A4265E0892)	\$ 2.50
\$100 Deductible; \$25.00 Minimum Premium	
The Mobile Home must be located in a mobile home park, or in Protection Class 1-8.	
Maximum coverage amount of \$5,000 for any one item or \$10,000 for all combined classes.	
A complete description, (brand name, color, serial number, etc.) of covered items must accompany the application.	
Additionally, the sales receipt and/or a certified appraisal is required on any item, set or collection valued at \$1,000 or more.	
LENDER'S INTEREST PROTECTION: (Form #A4273E0303)	\$ 15.00
Coverage is only available when there is a Lienholder	
FLOOD AND RISING WATER COVERAGE:	\$ 35.00
May not be added when the Mobile Home is located in a flood prone area.	
EARTHQUAKE / VOLCANIC ACTION COVERAGE, PER \$1,000 OF VALUE: (Form #A4403E0696)	
Subject to a Deductible of 10% or 15% and a Minimum Premium of \$75.00. Coverage applies to the Mobile Home with a maximum \$5,000 limit applicable to contents.	
10% Deductible Rates:	
Zone A: \$ 4.00 Zone B: \$ 3.50 Zone C: \$ 3.50 Zone D: \$.50 Zone E: \$ 1.00 Zone F: \$ 5.00 Zone G: \$.50	
15% Deductible Rates: 20% Credit on the rates above.	
ADDITIONAL EARTHQUAKE, per \$100 of Coverage: (Form #A4291E0992)	\$.15
NATURAL DISASTER PROTECTION: (Form #A4272E0303)	\$ 5.00
Available only when Flood and Earthquake Coverages are provided.	
The Lienholder must not be an individual.	
This coverage will pay off the loan balance to the lienholder in the event of a total loss caused by a natural disaster as named in the policy.	
DEBRIS REMOVAL INCREASE IN COVERAGE: (Form #A4482E1299)	\$ 10.00
SATELLITE DISH COVERAGE, PER \$100 OF COVERAGE: (Form #A4396E0296)	\$ 5.00
Includes the inside and outside components. A complete description is required.	
30 DAY TRIP COLLISION COVERAGE: (Fully Earned) (Form #A4267E0892)	
Single Wide	\$ 50 \$25
Double Wide	\$100 \$50
OCCASIONAL RENTAL COVERAGE: (Form #A4275E0892) (Maximum of 180 days in a 365 day period.)	\$ 25.00
ENHANCEMENT COVERAGE: (Form #A4274E0892R1297)	\$ 20.00
Limited Personal Effects categories are increased by purchasing this coverage.	
Additionally, limits for the following coverages are increased: Additional Living Expense; Debris Removal Coverage; Emergency Removal Service; Fire Department Service; Radio and Television Antenna; Trees, Shrubs, Plants, and Lawns; Tie Downs; Claim Expenses; and Damage To Property Of Others.	
GOLF CART COVERAGE: (Form #A4234E0304)	\$35.00
\$100 Deductible. This endorsement covers Physical Damage as well as Liability Coverage.	
A complete description must be included (year, make, serial number, value).	
SEWER BACKUP COVERAGE: (Form #A4591E1104)	\$30.00

SPECIAL BY-LINE PROGRAM – L.O.B. 77

This Program is designed for owner occupied or seasonal/secondary risks that are lower in value, or are less than 400 square feet, or are a live-in Travel Trailer, or require less coverage than contained in the Package Programs. This is a "Build your own Program."

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

DEDUCTIBLE: \$250 / \$500 Wind & Water (Primary Residences)
\$500 All Perils (Seasonal / Secondary Residences)

COMPREHENSIVE MOBILE HOME COVERAGE (EARTHQUAKE & FLOOD EXCLUDED)

MOBILE HOME VALUE	PROTECTED		UNPROTECTED		MOBILE HOME VALUE	PROTECTED		UNPROTECTED	
	15 & Under	Over 15	15 & Under	Over 15		15 & Under	Over 15	15 & Under	Over 15
\$ 0 - 4,000	\$125	\$146	\$163	\$190	17,001 - 18,000	\$146	\$170	\$190	\$222
4,001 - 5,000	127	148	165	193	18,001 - 19,000	147	172	191	223
5,001 - 6,000	128	149	166	194	19,001 - 20,000	149	174	194	226
6,001 - 7,000	130	152	169	197	20,001 - 21,000	151	176	196	229
7,001 - 8,000	131	153	170	198	21,001 - 22,000	152	177	198	231
8,001 - 9,000	132	154	172	201	22,001 - 23,000	154	180	200	234
9,001 - 10,000	133	155	173	202	23,001 - 24,000	155	181	202	235
10,001 - 11,000	137	160	178	208	24,001 - 25,000	156	182	203	236
11,001 - 12,000	138	161	179	209	25,001 - 26,000	157	183	204	238
12,001 - 13,000	139	162	181	211	26,001 - 27,000	158	184	205	239
13,001 - 14,000	140	163	182	212	27,001 - 28,000	159	186	207	242
14,001 - 15,000	142	166	185	216	28,001 - 29,000	162	189	211	246
15,001 - 16,000	143	167	186	217	29,001 - 30,000	164	191	213	249
16,001 - 17,000	145	169	189	221	Over \$30,000, Each Add'l \$1,000	\$3.97	\$4.63	\$5.16	\$6.02

OPTIONAL COVERAGES

COMPREHENSIVE UNATTACHED STRUCTURES COVERAGE: (Earthquake & Flood Excluded)

	Protected		Unprotected	
	15 & Under	Over 15	15 & Under	Over 15
For minimum \$500, add:	\$7.00	\$8.00	\$9.00	\$10.00
For each additional \$100, add:	\$0.50	\$0.60	\$0.60	\$ 0.70

COMPREHENSIVE PERSONAL EFFECTS COVERAGE:

	Protected		Unprotected	
	15 & Under	Over 15	15 & Under	Over 15
For minimum \$2,000, add:	\$30.00	\$35.00	\$40.00	\$45.00
For each additional \$100, add:	\$ 0.50	\$ 0.60	\$ 0.60	\$ 0.70

LIABILITY COVERAGE:

\$25,000	\$30.00
\$50,000	\$40.00
\$100,000	\$50.00
Medical Payments to Others - \$500. Included in above premiums	

OPTIONAL DEDUCTIBLES:

\$1,000 All Perils (Secondary & Seasonal), Credit	\$10.00
\$ 500 All Perils (Owner), Credit	\$25.00
\$1,000 All Perils (Owner), Credit	\$35.00

THERE ARE NO ADDITIONAL FORMS REQUIRED TO BE ATTACHED FOR THE ABOVE OPTIONS.

LENDER'S INTEREST PROTECTION: (Form #A4273E0303) \$ 15.00
Coverage is only available when there is a Lienholder

FLOOD AND RISING WATER COVERAGE: \$ 35.00
May not be added when the Mobile Home is located in a flood prone area.

EARTHQUAKE / VOLCANIC ACTION COVERAGE, PER \$1,000 OF VALUE: (Form #A4403E0696)
Subject to a Deductible of 10% or 15% and a Minimum Premium of \$75.00. Coverage applies to the Mobile Home with a maximum \$5,000 limit applicable to contents.
10% Deductible Rates:
Zone A: \$ 4.00 Zone B: \$ 3.50 Zone C: \$ 3.50 Zone D: \$.50 Zone E: \$ 1.00 Zone F: \$ 5.00 Zone G: \$.50
15% Deductible Rates: 20% Credit on the rates above.

ADDITIONAL EARTHQUAKE, per \$100 of Coverage: (Form #A4291E0992) \$.15

NATURAL DISASTER PROTECTION: (Form #A4272E0303) \$ 5.00
Available only when Flood and Earthquake Coverages are provided.
The Lienholder must not be an individual.
This coverage will pay off the loan balance to the lienholder in the event of a total loss caused by a natural disaster as named in the policy.

SATELLITE DISH COVERAGE, PER \$100 OF COVERAGE: (Form #A4396E0296) \$ 5.00
Includes the inside and outside components. A complete description is required.

30 DAY TRIP COLLISION COVERAGE: (Fully Earned) (Form #A4267E0892)	\$100 Ded.	\$250 Ded.
Single Wide	\$ 50	\$25
Double Wide	\$100	\$50

GOLF CART COVERAGE: (Form #A4234E0304) \$35.00
\$100 Deductible. This endorsement covers Physical Damage as well as Liability Coverage.
A complete description must be included (year, make, serial number, value).

SEWER BACKUP COVERAGE: (Form #A4591E1104) \$30.00

RELIABLE VINTAGE PROGRAM – L.O.B. 86

ELIGIBILITY: Mobile Home must be owner occupied as a permanent or seasonal residence.
Vacant mobile homes may also be written. See rules below **

COVERAGES INCLUDE: As selected below

SURCHARGE: Premiums shown are for Mobile Homes 1977 & newer. If Mobile Home is 1976 & older, surcharge base premium 15%.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

FLOOD AND EARTHQUAKE COVERAGES ARE NOT INCLUDED.

Named Perils Coverage On Mobile Home	Territory A		Territory B	
	PC 1-8	PC 9-10	PC 1-8	PC 9-10
\$ 3,000	\$124	\$161	\$149	\$194
4,000	125	164	150	196
5,000	127	166	153	200
6,000	128	167	154	200
7,000	129	169	155	203
8,000	131	171	158	206
9,000	132	173	159	208
10,000	133	174	160	209
11,000	136	178	164	214
12,000	136	179	164	215
13,000	137	179	165	216
14,000	138	182	167	219
15,000	140	184	169	222
Each additional \$1,000:	\$ 1.60	\$ 2.60	\$ 1.60	\$ 2.60
Named Perils Adjacent Structures, per \$1,000:	\$13.60	\$17.60	\$15.60	\$19.60
Named Perils Personal Effects, per \$1,000: (Applies to Personal Effects owned by the insured.)	\$13.60	\$17.60	\$15.60	\$19.60

OPTIONAL COVERAGES:

(Not available on vacant risks.)

OPTIONAL DEDUCTIBLES: (This does not change the deductible for Earthquake or Volcanic Action.)

\$ 500 All Perils, Credit \$15.00
 \$1,000 All Perils, Credit \$25.00

COMPREHENSIVE PERSONAL LIABILITY: (\$500 Medical Payments Included)

\$25,000 \$26.00

LENDER'S INTEREST PROTECTION: (Form #A4273E0303).....

Coverage is only available when there is a Lienholder. \$10.00

FLOOD COVERAGE IS NOT AVAILABLE.

EARTHQUAKE / VOLCANIC ACTION COVERAGE, PER \$1,000 OF VALUE: (Form #A4403E0696)

Subject to a Deductible of 10% or 15% and a Minimum Premium of \$75.00. Coverage applies to the Mobile Home with a maximum \$5,000 limit applicable to contents.

10% Deductible Rates:

Zone A: \$ 4.00 Zone B: \$ 3.50 Zone C: \$ 3.50 Zone D: \$.50 Zone E: \$ 1.00 Zone F: \$ 5.00 Zone G: \$.50

15% Deductible Rates: 20% Credit on the rates above.

ADDITIONAL EARTHQUAKE, per \$100 of Coverage: (Form #A4291E0992)

\$.15

SATELLITE SYSTEM, per \$100 of value: (Form #A4396E0296)

\$ 5.00

Includes the inside and outside components. A complete description is required.

30 DAY TRIP COLLISION COVERAGE: (Fully Earned) (Form #A4267E0892)

\$100 Ded.

\$250 Ded.

Single Wide \$ 50

\$25

Double Wide \$100

\$50

GOLF CART COVERAGE: (Form #A4234E0304)

\$35.00

\$100 Deductible. This endorsement covers Physical Damage as well as Liability Coverage.

A complete description must be included (year, make, serial number, value).

BURGLARY COVERAGE:

\$25.00

**** VACANT MOBILE HOMES:** Vacant Mobile Homes may be written for a term of one year only. The policy may not be renewed. Coverage is available on the Mobile Home and Adjacent Structures. No Personal Effects or Comprehensive Personal Liability is available. The Mobile Home must be in a Mobile Home Park. The Rate is \$42.00 per \$1,000 per year. A mandatory \$500 All Perils Deductible applies. Minimum Premium – \$100 per policy.

ALL PURPOSE PROGRAM – L.O.B. 48

ELIGIBILITY: Mobile Homes rented for habitational purposes.
Mobile Homes used commercially for office, construction site offices, mobile classrooms, libraries, or display units.

COVERAGES INCLUDE: As selected below

SURCHARGE: Premiums shown are for Mobile Homes 1977 & newer.
If Mobile Home is 1976 & older, surcharge base premium 15%.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind

POLICY FEE: \$15.00 (fully earned)

SUPPLEMENTAL HEATING SURCHARGE: \$50.00

FLOOD AND EARTHQUAKE COVERAGES ARE AVAILABLE OPTIONS.

Rates shown are per \$1,000 of coverage	Territory A		Territory B	
	PC 1-8	PC 9-10	PC 1-8	PC 9-10
Comprehensive Coverage on Mobile Home and Adjacent Structures:	\$14.60	\$19.60	\$15.60	\$20.60
Named Perils Coverage on Mobile Home and Adjacent Structures:	\$12.10	\$17.10	\$13.10	\$18.10
Named Perils Coverage on Personal Effects or Commercial Furniture, Fixtures, and Equipment:	\$12.10	\$17.10	\$13.10	\$18.10

OPTIONAL COVERAGES:

OPTIONAL DEDUCTIBLES: (This does not change the deductible for Earthquake or Volcanic Action.)

\$ 500 All Perils, Credit \$25.00
 \$ 1,000 All Perils, Credit \$35.00

OWNERS', LANDLORDS', AND TENANTS' LIABILITY: (Available only on rental mobile homes.)

Multiply rates times number of mobile homes on policy.

\$ 10,000 \$33.00
 \$ 25,000 \$38.00
 \$ 50,000 \$43.00
 \$100,000 \$48.00
 Medical Payments – \$250

LENDER'S INTEREST PROTECTION: (Form #A4273E0303) \$10.00
 Coverage is only available when there is a Lienholder.

FLOOD AND RISING WATER COVERAGE: \$35.00

EARTHQUAKE / VOLCANIC ACTION COVERAGE, PER \$1,000 OF VALUE: (Form #A4403E0696)

Subject to a Deductible of 10% or 15% and a Minimum Premium of \$75.00. Coverage applies to the Mobile Home with a maximum \$5,000 limit applicable to contents.

10% Deductible Rates:

Zone A: \$ 4.00 Zone B: \$ 3.50 Zone C: \$ 3.50 Zone D: \$.50 Zone E: \$ 1.00 Zone F: \$ 5.00 Zone G: \$.50

15% Deductible Rates: 20% Credit on the rates above.

ADDITIONAL EARTHQUAKE, per \$100 of Coverage: (Form #A4291E0992) \$.15

NATURAL DISASTER PROTECTION: (Form #A4272E0303) \$ 5.00

Available only when Flood and Earthquake Coverages are provided.

The Lienholder must not be an individual.

This coverage will pay off the loan balance to the lienholder in the event of a total loss caused by a natural disaster as named in the policy.

SATELLITE SYSTEM, PER \$100 OF VALUE: (Form #A4396E0296) \$ 5.00

Includes inside and outside components. A complete description is required.

30 DAY TRIP COLLISION COVERAGE: (Fully Earned) (Form #A4267E0892)	<u>\$100 Ded.</u>	<u>\$250 Ded.</u>
Single Wide	\$ 50	\$25
Double Wide	\$100	\$50

Mobile Homes used as food vendors, carnival, or circus use are unacceptable.