

The Juniata Mutual Insurance Company
Est. 1879
74 Church St. McAlisterville, PA. 17049
Phone: 717-463-2101

Date: November 1, 2012

To: Agents/Agencies

Effective: January 1, 2013

AAIS Mobile Homeowners Underwriting Guidelines

STANDARD PROGRAM

1. Minimum Policy-Mobile Home- Section 1, Coverage A.

A. \$6,000- Forms ML1 & ML4

B. \$10,000-Forms ML2 & ML3

C. Minimum policy deductible is **\$250.00**

D. Section II- Liability / Medical Payments

Minimum \$25,000 / \$500 Maximum \$100,000 / \$2,000

Higher Limit of \$300,000-Refer to Company Underwriter

2. Age of Mobile Home

A. New and Renewal business under 10 years of age- All forms.

B. New and Renewal business over 10 years of age-ML1 only.

Forms ML2 or 3 must have prior underwriting approval.

3. Form ML3- Used only where the mobile home is on a continuous masonry foundation or basement underneath (water & drain lines need to be insulated against the peril of freezing), others will be considered but must have prior underwriting approval.

4. Personal Property Replacement Cost Endorsement(Coverage C, Form ML55).
When issuing the ML55 for forms ML2 & ML3 only, the following rules apply.

A. Must have a value of \$10,000 or more under Section 1, Coverage A.

B. Under Coverage C (Personal Property) the value must be at least \$10,000 or 70% of Coverage A.

C. Under Form ML1-Must have prior underwriting approval.

D. Under Form ML4 –Must have contents limit of at least \$10,000.

5. Replacement Cost Provision: ML200 (5/85) is not issued by the company, along with the following endorsements: ML25, ML26, ML27, ML28, ML40, ML46, ML51, ML71, ML157, ML164, ML184, ML311 & ML336.

6. Risk's with wood or coal stoves, fireplaces and portable heaters are prohibited. Exceptions would be factory installed fireplaces and wood or coal stoves that are in a major addition to the mobile home. Must have prior underwriting approval.

7. Mobile homes must be insured to value according to the up-to-date NADA Mobile Home Manufactured Housing Appraisal Guide.

8. Mobile homes must be skirted or on a continuous masonry foundation. No exceptions.

9. All quotes and applications should be done by online rating. Applications should be printed before uploading for insured and agent to sign. After upload is completed forward signed application and photos to company within **48 hours** to have policy issued. **Failure to do so could result in no coverage being bound and application subject to being rejected.**

10. Risk with trampolines on premises must have prior underwriting approval.

11. Risk with dogs is limited to \$100,000 premises liability. Higher limits must have prior underwriting approval.

12. Must be loss free for prior three years of effective date. One loss maybe acceptable but must be prior approved by underwriting before binding.

13. Risk with any type of business exposure on premises must be prior approved.

14. Agent's Inspection requirements for all new business.

A. Photographs showing all sides of mobile home, outbuildings and pools on premises.

B. Complete all questions on the application.

C. Signatures required on all applications.