

MDP-1

Coverage Worksheet

Mobile home Dwelling Fire



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	For homes manufactured in 1994 or later, loss settlement is at Replacement Cost; For homes that are manufactured prior to 1994, loss settlement is at Actual Cash Value	No
Minimum Coverage A (Coverage for the dwelling)	\$6,000	No
Maximum Coverage A	\$100,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Named Peril	No
Loss Settlement	For mobile homes built 1994 or later, Replacement Cost on buildings; Actual Cash Value on structures that are not buildings. For pre-1994 mobile homes, all structures settled at Actual Cash Value.	No
Coverage Amount (as a percentage of Coverage A)	10%. Use of Coverage B reduces Coverage A limit for the same loss	Yes, limits up to 70% available. Cannot be excluded.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage A and B note	Screened enclosures, carports, patio, and other structures attached to the mobile home are covered under Coverage A. Covered under Coverage B if detached.	No
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C	Yes, maximum Coverage A, B and C limits apply
Coverage C: Personal Property		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	0% - 100%	Yes, limits of 1% through 100% available. Coverage can also be excluded (0%)
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Rowboats and canoes only	No
Trailers not used with watercraft	Not covered	No
Jewelry/furs	Covered	No
Firearms	Covered	No
Silverware	Not covered	No
Business property on premises	Covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Business property off premises	Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against	No
Electronic apparatus	Covered	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	A \$3,000 or 1% of Coverage A limit applies	Insured can request to exceed this limit
Coverage D: Fair Rental Value (as a percentage of Coverage A)	10%. Use of Coverage D reduces the Coverage A limit for the same loss	No
Coverage L: Liability	\$100,000	May be increased to \$300,000
Coverage M: Medical Payments	\$2,000	No
Additional Coverages		
Debris Removal (Trees – Wind)	Covered. Debris removal expense is included in the limit of liability applying to the damaged property.	No
Loss Assessment	Not covered	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Covered subject to certain conditions.	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	May be increased to \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	May be increased to \$100,000
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.

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Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Covered	No
Scheduled Personal Property	Not available	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Click here to enter text.
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Risks with these exposures are not eligible for coverage.	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Yes - for Reasonable Emergency Measures. Permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval are not covered.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	N/A	N/A
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly Semi-annually 2 Pay Plan 3 Pay Plan 4 Pay Plan	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual 50% for 2 Pay Plan 40% for 3 Pay Plan 25% for 4 Pay Plan	N/A
Is premium finance available/acceptable?	Yes	N/A

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