



AEGIS SECURITY INSURANCE COMPANY  
Rated A—Excellent, California Admitted Carrier

## **CALIFORNIA MOBILE/MANUFACTURED HOME PROGRAM**

**OWNER OCCUPIED, SEASONAL, RENTAL/COMMERCIAL,  
VACANT AND TENANT PROGRAMS**



## TERRITORY DEFINITIONS

### Territory 1

01 Alameda	47 Merced	81 San Mateo
07 Butte	53 Monterey	83 Santa Barbara
11 Colusa	55 Napa	85 Santa Clara
13 Contra Costa	59 Orange	89 Shasta (Outside of National Forest)
19 Fresno (West of National Forest)	65 Riverside+	95 Solano
21 Glenn	67 Sacramento	99 Stanislaus
29 Kern*	69 San Benito	103 Tehama
31 Kings	71 San Bernardino++	107 Tulare (West of National Forest)
33 Lake	73 San Diego	111 Ventura
37 Los Angeles**	75 San Francisco	113 Yolo
39 Madera (West of National Forest)	77 San Joaquin	
41 Marin	79 San Luis Obispo	

\* Kern—West of Highway 14, except Onyx 93255 and Weldon 93283

\*\* Los Angeles—Except zip codes starting with 935.

+ Riverside—South of 1-10 and west of Highway 86.

++ San Bernardino—South of Victorville and west of Highway 18. Includes Apple Valley, Victorville, Lucerne Valley, San Bernardino and Redlands.

### Territory 2

(Including any area in a National Forest or elevation of 2,500 feet or more)

Remainder of State

## BINDING AUTHORITY

For coverage to begin as requested, the application must be fully completed, signed and mailed with in 72 hours of the requested effective date, otherwise coverage is bound 12:01 A.M. the day received by our General Agent. Submit risks, as defined in the Underwriting guidelines, should be sent to our General Agent clearly indicating coverage is not bound. If found acceptable, effective date of coverage will be the requested date if mailed with 72 hours of this date or 12:01 A.M. the day coverage is deemed acceptable.

## TEMPORARY SUSPENSION OF BINDING AUTHORITY

Storm Restrictions:

Do not accept any applications for new coverage or increased limits to existing coverage during periods when the following conditions exist in a given area;

1. Impending severe weather conditions, when announced by the U. S. Weather Bureau, conflagrations or civil unrest.
2. Restrictions will be removed with the announcement of the U. S. Weather Bureau withdrawing the severe weather conditions, abatement of the fire conditions or civil unrest.

## Earthquake Restrictions:

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

1. Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
2. Binding authority will be restricted for the day of the quake and for the 3-day period following the quake.
3. 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 for earthquake coverage only.
4. The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
5. The restrictions listed above apply to any requests to add or increase coverage limits.
6. Renewals are not affected by the restrictions.

## GENERAL RULES

### 1. ELIGIBILITY:

A location is eligible for coverage under the mobile/manufactured home policy when:

- It is used for family habitation. The mobile/manufactured home policy can include coverage for the mobile/manufactured home, unattached structures and personal property.
- If farming is incidental to the occupancy of the premises by the insured as a mobile/manufactured home and farming is not the occupation of the insured. In no situation shall a mobile/manufactured home policy be issued covering any property to which a farm form or rates apply, or when the property is situated on premises used for farming purposes.

### 2. APPLICATION AND PHOTO REQUIREMENTS:

- The application must be signed and dated by both the applicant and the agent.
- Current, clear photos (2) that show the front and back of the mobile/manufactured home.
  - o Over 25 years in a standard park or private property
  - o Over 30 years in a preferred park
  - o Or at the underwriter's discretion

### 3. ROUNDING RULE:

All premiums must be rounded to the nearest whole dollar.

### 4. POLICY TERM:

The mobile/manufactured home policy can be written for a policy term of one (1) or three (3) years. The following factors apply:

One Year	1.00
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5. **FLAT CANCELLATION:**

No Flat Cancellations allowed if coverage has been provided.

6. **CHANGES:**

- Any change that develops an adjustment to the premium shall be computed on a pro rata basis.
- If an endorsement to a policy develops an additional premium of less than \$5.00, such additional premium may be waived by the Company. Any return premium of \$5.00 or less shall be returned when requested by the insured.

7. **CANCELLATION/NON RENEWALS:**

The policy may be cancelled by the insured at any time during the policy period with the following documentation:

- Lost Policy release;
- Insured's request stating the date the cancellation is to be effective;
- Insured's surrender of their mobile/manufactured home policy to the agent or the Company.

If cancelled at request of insured, the return premium shall be calculated at 90% of pro rata basis, subject to the minimum earned premium.

If cancelled at request of Company, the return premium shall be calculated on pro rata basis. No minimum earned premium will apply.

8. **SATELLITE DISH REQUIREMENTS:**

To be eligible, the following must be submitted before coverage may be bound:

- a. One (1) photo must be submitted showing the dish and system.
- b. The Satellite dish system must be installed to manufacturer's specifications.
- c. Complete model name and serial number is required for the satellite system.
- d. Coverages are Fire and Extended Coverage only.
- e. Coverage may be purchase up to a limit of \$5,000.

## **UNDERWRITING RULES**

### **GENERAL UNDERWRITING**

1. The mobile/manufactured home and premises must be well maintained with no evidence of poor upkeep.
2. **Attached structures** must be added to the value of the mobile/manufactured home and rated accordingly.
3. **Unattached structures must be listed**, described and rated according to the listed rates for unattached structures.
4. **Mobile/Manufactured homes** must be insured to Actual Cash Value or to replacement cost when this option is requested.

## SUBMIT—DO NOT BIND

1. **Personal Property** valued above 75% of the value of the mobile/manufactured home. A personal property inventory should accompany the application.
2. Individual **Unattached Structures** that exceed \$10,000, submit with photo.
3. **Mobile/manufactured home coverage** request for greater than \$125,000 on Estate Program, \$100,000 in Preferred Parks and greater than \$50,000 in standard parks, private property, basic, vintage or rental programs (attach photo).
4. **Mobile/manufactured homes** with more than two mortgagees. No Secured Interest Protection if dealer or individual as lienholder.
5. Mobile/manufactured homes with **swimming pools**. Attach photo of pool area. Pool must be completely enclosed by a four foot high fence with a locked gate. Liability coverage will not be increased above the package limit.
6. **Auxiliary Heating Devices** or **Woodstove**. Complete **woodburning stove inspection report** and submit with photos showing the stove and flue exit. Requirement for all units except those originally installed by the manufacturer. Kerosene heaters are not acceptable.
7. **Insured** with **two** or more **losses** in the past five years. Submit with loss details. (Date of loss, cause, amount of loss).
8. Applicants that have had any **fire, theft, flood or liability loss** in the past three years.
9. Risks with **potentially vicious or large dogs**, unusual animals exposures or any **livestock** on premises.
10. **Scheduled Personal Property**—All items must be submitted with current appraisal or bill of sale. Coverage is not bound until approved. Maximum limit is \$10,000, all classes combined.
11. Any applicant or spouse with a **bankruptcy, foreclosure, or repossession** within the past five years.
12. **Rental** policies with more than ten units.
13. Mobile/manufactured homes located within 1,000 feet from any **river, ocean, bay or flood zone** (no Flood Coverage available).

## RISKS NOT ACCEPTABLE

1. Custom or homemade units.
2. Applicants **not** gainfully **employed**. (Retired insured ACCEPTABLE.)
3. Mobile/manufactured home with additions that are not professionally constructed of proper quality materials.
4. Liability coverage on mobile/manufactured homes located on **working farms**.
5. Mobile/manufactured homes **without utility service**.
6. Mobile/manufactured homes on **raised poles** or **pilings**.
7. Mobile/manufactured homes on a **dealer's lot**.
8. Mobile/manufactured homes with wood or coal burning stoves, heaters or fireplaces that are the primary source of heat.
9. Mobile/manufactured homes located in areas at risk for **unusual exposure hazards**, including, but not limited to brush fires, snow and/or mudslides, flooding and/or severe wind.
10. **Barns** used to house or feed animals.
11. Liability coverage if a **trampoline** is on the premises and/or **unfenced swimming pool**.
12. **Travel trailers** unless used as a primary or secondary residence.
13. Singlewide mobile/manufactured homes **joined** together without a common roof.
14. Mobile/manufactured homes that have been **totally enclosed or substantially modified**.
15. Applicants who own or keep a Pit Bull, Doberman, Rottweiler, Akita, Chow, Wolf or Wolf Hybrid or any wild (non-domestic) animal are ineligible for liability coverage.
16. Mobile/manufactured homes not visible and/or readily accessible from a public roadway.
17. **Unoccupied or vacant** units that do not meet the underwriting criteria for the vacant program.
18. Rental/commercial risks used as motels or occupied for periods less than six months.
19. The Company reserves the right to reject risks based on unfavorable underwriting information.

## DEFINITIONS

1. **PROTECTED:**  
Any mobile/manufactured home unit located in a mobile home park of ten or more occupied spaces or located within the limits of a town with a Fire Protection Class 1—8.

2. **UNPROTECTED:**  
Any mobile/manufactured home unit that does not meet the protected definition;
3. **ISOLATED AREA:**  
An area where the mobile/manufacture home is not visible and readily accessible from a public roadway.
4. **PRIMARY RESIDENCE:**  
Owner occupied, used for year-round residence. Must be the owner's principal residence.
5. **SEASONAL MOBILE/MANUFACTURED HOME:**  
A seasonal mobile/manufactured home is a mobile/manufactured home used occasionally; not the primary residence.
6. **MOBILE/MANUFACTURED HOME AND ATTACHED STRUCTURES:**  
The definition of mobile/manufactured home includes other structures attached to the mobile/manufactured home including awnings, carports, fences, porches, decks, add-on rooms and garages. Add the value of these attached structures to that of the mobile/manufactured home.
7. **UNATTACHED STRUCTURES:**  
Unattached structures are structures located on the premises that are not attached to the mobile/manufactured home. Examples include utility sheds, pump houses and unattached garages. Structures attached to the mobile/manufactured home by only a fence, utility line or similar connection are also unattached structures.

## **MOBILE/MANUFACTURED HOME VALUATION**

When determining mobile/manufactured home value—use **ACTUAL CASH VALUE** or **REPLACEMENT COST**, depending on the program chosen. For further assistance, check with local dealers, local lenders and/or refer to any authoritative, qualified source.

## **MINIMUM PREMIUM**

A minimum written premium of \$100 applies to all policies. A minimum earned premium of \$50 will apply to all policies unless the policy is canceled flat. If earthquake coverage is added, minimum earned premium is \$100.

## **POLICY FEE/INSTALLMENT BILLING FEE**

A \$35 policy fee applies to all new and renewal business. A \$10 billing fee applies to all installment transactions. Both fees are fully earned.

## **CREDITS AND SURCHARGES**

**NO LIENHOLDER CREDIT**—A \$15 credit will apply if there is no lienholder for the insured mobile/manufactured home. Applies to the Estate, Gold Preferred, Preferred Park, Standard Park, Private Property, and Seasonal programs only.

**PROTECTIVE DEVICE CREDIT**—A \$5 credit will apply if the mobile/manufactured home is equipped with a local burglar alarm and dead bolts on exterior doors. A \$25 credit will apply if the mobile/manufactured home is equipped with a central station fire and/or burglar alarm. Applies to the Estate, Gold Preferred, Preferred Park, Standard Park, Private Property, Basic, Seasonal, Vintage and Rental programs only.

**WOODSTOVE SURCHARGE**—A surcharge of \$35 will apply to a mobile/manufactured home equipped with a wood/coal stove or heater, or any other supplemental heating system, including fireplaces. Applies to all programs.

**REPLACEMENT COST EXCLUSION CREDIT**—A \$25 credit will apply if the replacement cost plus coverage is excluded from the Estate Program. A \$15 credit will apply if the replacement cost coverage is excluded from the Gold Preferred, Preferred and Standard Park Programs.

## **PROGRAM ELIGIBILITY**

### **THE ESTATE PROGRAM**

1. Minimum mobile/manufactured home value of \$75,000.
2. Mobile/manufactured home must be owner occupied-full time residence.
3. Insured must be age 55 or older.
4. Mobile/manufactured home must be 30 years old or less. For Mobile Homes 31 to 40 years old, please submit to J.E. Brown for approval with photos.
5. Mobile/manufactured home must be claim free for prior 3 years.
6. Mobile Home Park must have 100 or more spaces.
7. Mobile Home Park must have a full-time resident manager and security.
8. Mobile Home Park must have complete fencing with paved, lighted and off-street parking.
9. Mobile Home Park must enforce a skirt requirement.
10. Mobile/manufactured home must be 400 square feet or greater.

### **GOLD PREFERRED PROGRAM**

1. Minimum mobile/manufactured home value of \$30,000.
2. Mobile/manufactured home must be owner occupied.
3. Insured must be age 45 or older.
4. Mobile/manufactured home must be claim free for prior 3 years.
5. Mobile Home Park must have 100 or more spaces.
6. Mobile Home Park must have a full-time resident manager and security
7. Mobile Home Park must have complete fencing with paved, lighted and off-street parking.
8. Mobile Home Park must enforce a skirt requirement.
9. Mobile/manufactured home must be 400 square feet or greater.

### **STANDARD PARK PROGRAM**

1. Minimum mobile/manufactured home value of \$10,000.
2. Mobile/manufactured home must be owner occupied.
3. Mobile Home Park must be 1,2 or 3 star type with a minimum of 25 spaces.
4. Mobile/manufactured home and park premises must be well maintained.
5. Mobile Home Park must have a full time resident manager.
6. Mobile/manufactured home must be 400 square feet or greater.

### **PRIVATE PROPERTY PROGRAM**

1. Minimum mobile/manufactured home value of \$10,000.
2. Mobile/manufactured home must be well maintained and show pride of ownership.
3. Risks must be visible from commonly used public roadways.
4. Mobile/manufactured home must be 400 square feet or greater.

**RENTAL AND COMMERCIAL PROGRAM**

1. Mobile/manufactured home must be rented to others who pay the owner rent for their living quarters or used for light office or eligible commercial purposes.

**TENANT PROGRAM**

1. Insureds must pay rent to the owner for their mobile/manufactured home living quarters.

**VACANT PROGRAM**

1. Mobile/manufactured home must be located in a preferred park.
2. Mobile Home park must have a full-time resident manager and security.



## THE ESTATE PROGRAM OWNER OCCUPIED

COMPREHENSIVE FORM COVERAGE EXCLUDING FLOOD & EARTHQUAKE COVERAGE  
Package Program for Owner Occupied Primary Only Mobile/Manufactured Homes

**Package Includes**

50% Personal Property Coverage  
10 % Unattached Structure Coverage  
20% Additional Living Expense  
\$100,000 Personal Liability Coverage  
\$1,000 Medical Payments to Others Coverage

Replacement Cost Plus—New for Old  
Enhanced Special Limits

RATING PLAN	Territory One		Territory Two	
	04-140	04-145	04-240	04-245
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
75,000	\$226	\$266	\$275	\$323
75,001—76,000	\$229	\$268	\$278	\$327
76,001—77,000	\$231	\$272	\$282	\$331
77,001—78,000	\$234	\$275	\$285	\$336
78,001—79,000	\$237	\$278	\$289	\$339
79,001—80,000	\$239	\$281	\$292	\$342
80,001—81,000	\$241	\$284	\$295	\$347
81,001—82,000	\$244	\$287	\$298	\$351
82,001—83,000	\$247	\$290	\$301	\$354
83,001—84,000	\$248	\$293	\$303	\$356
84,001—85,000	\$251	\$295	\$306	\$360
85,001—86,000	\$253	\$297	\$309	\$364
86,001—87,000	\$257	\$302	\$313	\$369
87,001—88,000	\$259	\$305	\$318	\$374
88,001—89,000	\$262	\$309	\$320	\$377
89,001—90,000	\$265	\$311	\$323	\$380
90,001—91,000	\$266	\$314	\$326	\$383
91,001—92,000	\$268	\$317	\$329	\$387
92,001—93,000	\$271	\$320	\$332	\$391
93,001—94,000	\$274	\$322	\$335	\$394
94,001—95,000	\$276	\$326	\$338	\$398
95,001—96,000	\$279	\$329	\$341	\$401
96,001—97,000	\$281	\$331	\$344	\$405
97,001—98,000	\$283	\$333	\$347	\$409
98,001—99,000	\$286	\$338	\$350	\$414
99,001—100,000	\$289	\$341	\$354	\$418
100,001—101,000	\$293	\$346	\$358	\$423
101,001—102,000	\$296	\$350	\$363	\$428
102,001—103,000	\$300	\$355	\$367	\$434
103,001—104,000	\$303	\$359	\$372	\$439
104,001—105,000	\$307	\$364	\$376	\$445
105,001—106,000	\$311	\$368	\$381	\$450
106,001—107,000	\$314	\$373	\$385	\$455
107,001—108,000	\$318	\$377	\$390	\$461
108,001—109,000	\$321	\$382	\$394	\$466
109,001—110,000	\$325	\$386	\$399	\$472
110,001—111,000	\$329	\$391	\$403	\$477
111,001—112,000	\$332	\$395	\$408	\$482
112,001—113,000	\$336	\$400	\$412	\$488

Continued on next page

THE ESTATE PROGRAM (CONTINUED)

RATING PLAN	Territory One		Territory Two	
	04-140	04-145	04-240	04-245
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
113,001—114,000	\$339	\$404	\$417	\$493
114,001—115,000	\$343	\$409	\$421	\$499
115,001—116,000	\$347	\$413	\$426	\$504
116,001—117,000	\$350	\$418	\$430	\$509
117,001—118,000	\$354	\$422	\$435	\$515
118,001—119,000	\$357	\$427	\$439	\$520
119,001—120,000	\$361	\$431	\$444	\$526
120,001—121,000	\$365	\$436	\$448	\$531
121,001—122,000	\$368	\$440	\$453	\$536
122,001—123,000	\$372	\$445	\$457	\$542
123,001—124,000	\$375	\$449	\$462	\$547
124,001—125,000	\$379	\$454	\$466	\$553
125,001—126,000	\$383	\$458	\$471	\$558
126,001—127,000	\$386	\$463	\$475	\$563
127,001—128,000	\$390	\$467	\$480	\$569
128,001—129,000	\$393	\$472	\$484	\$574
129,001—130,000	\$397	\$476	\$489	\$580
130,001—131,000	\$401	\$481	\$493	\$585
131,001—132,000	\$404	\$485	\$498	\$590
132,001—133,000	\$408	\$490	\$502	\$596
133,001—134,000	\$411	\$494	\$507	\$601
134,001—135,000	\$415	\$499	\$511	\$607
135,001—136,000	\$419	\$503	\$516	\$612
136,001—137,000	\$422	\$508	\$520	\$617
137,001—138,000	\$426	\$512	\$525	\$623
138,001—139,000	\$429	\$517	\$529	\$628
139,001—140,000	\$433	\$521	\$534	\$634
140,001—141,000	\$437	\$526	\$538	\$639
141,001—142,000	\$440	\$530	\$543	\$644
142,001—143,000	\$444	\$535	\$547	\$650
143,001—144,000	\$447	\$539	\$552	\$655
144,001—145,000	\$451	\$544	\$556	\$661
145,001—146,000	\$455	\$548	\$561	\$666
146,001—147,000	\$458	\$553	\$565	\$671
147,001—148,000	\$462	\$557	\$570	\$677
148,001—149,000	\$465	\$562	\$574	\$682
149,001—150,000	\$469	\$566	\$579	\$688
With Respect to Rate Filing Rate Factor Adjustment to Packed Premiums	.980	.980	.980	.980
Add'l Rate Per \$1,000	\$4	\$5	\$5	\$6
Each Add'l \$100 of Personal Property Coverage	\$0.20	\$0.25	\$0.25	\$0.30
Each Add'l \$100 of Unattached Structures Coverage	\$0.30	\$0.35	\$0.40	\$0.50

**THE ESTATE PROGRAM**  
OWNER OCCUPIED OPTIONAL COVERAGES

**Personal Liability Coverage/ Medical Payments to Others**

<u>Limit of Liability</u>	<u>Premium</u>
\$100,000/\$1,000	Included
\$300,000/\$1,000	Add \$25.00

**Deductible Options**

<u>Deductible</u>	<u>Premium Adjustment</u>
\$500	Subtract \$25.00
\$1,000	Subtract \$35.00

<u>Wind and Hail Deductible</u>	<u>Premium Adjustment</u>
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**Replacement Cost PLUS Coverage—Mobile/Manufactured Home—New for Old**

INCLUDED

Mobile/manufactured home must be insured to 100% of replacement cost value.  
This coverage excludes the wording "WE may replace the property with property of similar kind, quality  
And value."

Available on units 30 years old or newer.  
Units 31 to 40 years old submit to J.E. Brown with photos.

**Replacement Cost Coverage—Personal Property**

\$30.00

**Flood Coverage**

\$150.00

**Earthquake Coverage—(Minimum Premium Written \$100)**

**Deductible—5 % Single-Wide (\$500 Minimum)    10 % Double or Triple-Wide (\$500 Minimum)**

Mobile/Manufactured Home Coverage:	\$3.75 per \$1,000 of Coverage
Unattached Structures Coverage:	\$3.75 per \$1,000 of Coverage
Personal Property Coverage:	\$3.75 per \$1,000 of Coverage

**Must purchase Coverage A with optional Purchase B & C**

See Page 28 for Additional Optional Coverage

## GOLD PREFERRED PROGRAM OWNER OCCUPIED

COMPREHENSIVE FORM COVERAGE EXCLUDING FLOOD & EARTHQUAKE COVERAGE  
Package Program for Owner Occupied Primary and Seasonal Mobile/Manufactured Homes

**Package Includes**

50% Personal Property Coverage

10 % Unattached Structure Coverage

20% Additional Living Expense

\$100,000 Personal Liability Coverage

\$1,000 Medical Payments to Others Coverage

Replacement Cost on Mobile/Manufactured Home

RATING PLAN	Territory One		Territory Two	
	04-130	04-135	04-230	04-235
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
30,000	\$122	\$142	\$146	\$168
\$30,001—\$31,000	\$124	\$144	\$148	\$172
\$31,001—\$32,000	\$128	\$147	\$153	\$177
\$32,001—\$33,000	\$131	\$152	\$156	\$182
\$33,001—\$34,000	\$135	\$157	\$163	\$188
\$34,001—\$35,000	\$138	\$159	\$165	\$192
\$35,001—\$36,000	\$140	\$162	\$167	\$194
\$36,001—\$37,000	\$144	\$167	\$173	\$202
\$37,001—\$38,000	\$146	\$170	\$176	\$204
\$38,001—\$39,000	\$149	\$173	\$179	\$208
\$39,001—\$40,000	\$151	\$175	\$182	\$211
\$40,001—\$41,000	\$154	\$179	\$185	\$217
\$41,001—\$42,000	\$157	\$183	\$189	\$219
\$42,001—\$43,000	\$160	\$186	\$193	\$225
\$43,001—\$44,000	\$163	\$190	\$197	\$229
\$44,001—\$45,000	\$166	\$193	\$199	\$233
\$45,001—\$46,000	\$168	\$196	\$203	\$236
\$46,001—\$47,000	\$171	\$199	\$207	\$241
\$47,001—\$48,000	\$173	\$202	\$209	\$244
\$48,000—\$49,000	\$176	\$205	\$213	\$249
\$49,001—\$50,000	\$179	\$210	\$217	\$252
\$50,001—\$51,000	\$181	\$212	\$219	\$256
\$51,001—\$52,000	\$185	\$215	\$224	\$261
\$52,001—\$53,000	\$188	\$220	\$227	\$266
\$53,001—\$54,000	\$192	\$225	\$234	\$272
\$54,001—\$55,000	\$195	\$227	\$236	\$276
\$55,001—\$56,000	\$198	\$232	\$240	\$281
\$56,001—\$58,000	\$200	\$234	\$243	\$285
\$58,001—\$60,000	\$207	\$243	\$252	\$295
\$60,001—\$62,000	\$213	\$249	\$259	\$304
\$62,001—\$64,000	\$218	\$256	\$265	\$311

Continued on Next Page

THE GOLD PREFERRED PROGRAM (CONTINUED)

RATING PLAN	Territory One		Territory Two	
	04-130	04-135	04-230	04-235
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
64,001—66,000	\$224	\$262	\$272	\$319
66,001—68,000	\$229	\$269	\$279	\$327
68,001—70,000	\$237	\$277	\$288	\$338
70,001—72,000	\$244	\$287	\$298	\$350
72,001—74,000	\$248	\$291	\$302	\$355
74,001—76,000	\$254	\$298	\$309	\$363
76,001—78,000	\$260	\$306	\$317	\$373
78,001—80,000	\$265	\$312	\$324	\$380
80,001—82,000	\$271	\$319	\$331	\$390
82,001—84,000	\$276	\$325	\$337	\$396
84,001—86,000	\$281	\$330	\$343	\$404
86,001—88,000	\$288	\$339	\$353	\$415
88,001—90,000	\$294	\$346	\$359	\$422
90,001—92,000	\$298	\$352	\$365	\$430
92,001—94,000	\$304	\$358	\$372	\$438
94,001—96,000	\$310	\$365	\$379	\$446
96,001—98,000	\$314	\$370	\$385	\$454
98,001—100,000	\$321	\$379	\$393	\$464
With Respect to Rate Filing Rate Factor Adjustment to Packed Premiums	.980	.980	.980	.980
Add'l Rate Per \$1,000	\$4	\$5	\$5	\$6
Each Add'l \$100 of Personal Property Coverage	\$0.20	\$0.25	\$0.25	\$0.30
Each Add'l \$100 of Unattached Structures Coverage	\$0.30	\$0.35	\$0.40	\$0.50

**GOLD PREFERRED PROGRAM**  
**OWNER OCCUPIED OPTIONAL COVERAGES**

**Personal Liability Coverage/ Medical Payments to Others**

<u>Limit of Liability</u>	<u>Premium</u>
\$100,000/\$1,000	Included
\$300,000/\$1,000	Add \$25.00

**Deductible Options**

<u>Deductible</u>	<u>Premium Adjustment</u>
\$500	Subtract \$25.00
\$1,000	Subtract \$35.00

<u>Wind and Hail Deductible</u>	<u>Premium Adjustment</u>
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<u>Seasonal Deductible</u>	<u>Premium Adjustment</u>
\$500	Mandatory
\$1,000	Subtract \$15.00

**Replacement Cost Coverage—Mobile/Manufactured Home**

INCLUDED

Mobile/manufactured home must be insured to 80% of replacement cost value.  
 Available on units 30 years old or newer.  
 Units 31 to 40 years old submit to J.E. Brown with photos.

**Replacement Cost PLUS Coverage—Mobile/Manufactured Home—New for Old**

\$25.00

Mobile/manufactured home must be insured to 100% of replacement cost value.  
 This coverage excludes the wording "WE may replace the property with property of similar kind, quality  
 And value."  
 Available on units 30 years old or newer.  
 Units 31 to 40 years old submit to J.E. Brown with photos.

**Replacement Cost Coverage—Personal Property**  
**Not Available on Seasonal Units**

\$30.00

**Flood Coverage**

\$150.00

**Earthquake Coverage—(Minimum Premium Written \$100)**

<b>Deductible—5 % Single-Wide (\$500 Minimum)</b>	<b>10 % Double or Triple-Wide (\$500 Minimum)</b>
Mobile/Manufactured Home Coverage:	\$3.75 per \$1,000 of Coverage
Unattached Structures Coverage:	\$3.75 per \$1,000 of Coverage
Personal Property Coverage:	\$3.75 per \$1,000 of Coverage

**Must purchase Coverage A with optional Purchase B & C**

See Page 28 for Additional Optional Coverage


Continued on Next Page






## STANDARD PARK PROGRAM OWNER OCCUPIED

COMPREHENSIVE FORM COVERAGE EXCLUDING FLOOD & EARTHQUAKE COVERAGE  
Package Program for Owner Occupied Primary and Seasonal Mobile/Manufactured Homes

**Package Includes**

50% Personal Property Coverage  
10 % Unattached Structure Coverage  
20% Additional Living Expense  
\$50,000 Personal Liability Coverage

\$1000 Medical Payment to Others Coverage

Replacement Cost on Mobile/Manufactured Home

RATING PLAN	Territory One		Territory Two	
	04-120	04-125	04-220	04-225
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
10,000	\$116	\$133	\$137	\$156
10,001—11,000	\$118	\$135	\$140	\$160
11,001—12,000	\$121	\$138	\$144	\$164
12,001—13,000	\$124	\$141	\$147	\$168
13,001—14,000	\$127	\$144	\$150	\$170
14,001—15,000	\$129	\$148	\$153	\$174
15,001—16,000	\$131	\$150	\$155	\$178
16,001—17,000	\$134	\$154	\$160	\$182
17,001—18,000	\$137	\$156	\$162	\$186
18,001—19,000	\$140	\$160	\$166	\$188
19,001—20,000	\$142	\$163	\$168	\$192
20,001—21,000	\$144	\$165	\$172	\$197
21,001—22,000	\$147	\$169	\$175	\$200
22,001—23,000	\$150	\$171	\$178	\$204
23,001—24,000	\$153	\$175	\$181	\$206
24,001—25,000	\$155	\$177	\$185	\$211
25,001—26,000	\$157	\$181	\$187	\$215
26,001—27,000	\$160	\$184	\$191	\$218
27,001—28,000	\$163	\$187	\$193	\$222
28,001—29,000	\$166	\$190	\$197	\$224
29,001—30,000	\$168	\$193	\$200	\$229
30,001—31,000	\$170	\$195	\$203	\$233
31,001—32,000	\$173	\$199	\$206	\$236
32,001—33,000	\$178	\$204	\$212	\$243
33,001—34,000	\$182	\$208	\$216	\$246
34,001—35,000	\$184	\$212	\$219	\$251
35,001—36,000	\$190	\$218	\$227	\$262
36,001—37,000	\$195	\$225	\$233	\$266
37,001—38,000	\$198	\$227	\$236	\$272
38,001—39,000	\$202	\$233	\$241	\$275
39,001—40,000	\$205	\$236	\$244	\$280
40,001—42,000	\$212	\$245	\$253	\$290
42,001—44,000	\$221	\$254	\$263	\$301
44,001—46,000	\$226	\$261	\$270	\$312
46,001—48,000	\$236	\$272	\$281	\$324
48,001—50,000	\$243	\$281	\$290	\$334
50,001—52,000	\$250	\$288	\$299	\$344

STANDARD PARK PROGRAM (CONTINUED)

RATING PLAN	Territory One		Territory Two	
	04-120	04-125	04-220	04-225
	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
Amount Of Insurance				
52,001—54,000	\$259	\$298	\$309	\$355
54,001—56,000	\$265	\$306	\$317	\$366
56,001—58,000	\$275	\$317	\$329	\$380
58,001—60,000	\$281	\$324	\$336	\$387
60,001—62,000	\$289	\$334	\$347	\$399
62,001—64,000	\$297	\$343	\$355	\$408
64,001—66,000	\$303	\$351	\$363	\$420
66,001—68,000	\$312	\$361	\$373	\$431
68,001—70,000	\$319	\$369	\$382	\$441
70,001—72,000	\$327	\$378	\$392	\$452
72,001—74,000	\$332	\$383	\$398	\$458
With Respect to Rate Filing Rate Factor Adjustment to Packed Premiums	.980	.980	.980	.980
Add'l Rate Per \$1,000	\$3	\$4	\$4	\$5
Each Add'l \$100 of Personal Property Coverage	\$0.30	\$0.35	\$0.35	\$0.40
Each Add'l \$100 of Unattached Structures Coverage	\$0.40	\$0.45	\$0.50	\$0.60
		.		

**STANDARD PARK PROGRAM  
OWNER OCCUPIED OPTIONAL COVERAGES**

**Personal Liability Coverage/ Medical Payments to Others**

<u>Limit of Liability</u>	<u>Premium</u>
\$50,000/\$1,000	Included
\$100,000/\$1,000	Add \$5.00
\$300,000/\$1,000	Add \$30.00

**Deductible Options**

<u>Deductible</u>	<u>Premium Adjustment</u>
\$500	Subtract \$25.00
\$1,000	Subtract \$35.00

<u>Wind and Hail Deductible</u>	<u>Premium Adjustment</u>
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<u>Seasonal Deductible</u>	<u>Premium Adjustment</u>
\$500	Mandatory
\$1,000	Subtract \$15.00

**Replacement Cost Coverage—Mobile/Manufactured Home**

INCLUDED

Mobile/manufactured home must be insured to 80% of replacement cost value.  
Available on units 30 years old or newer. Units 31 to 40 years old submit to J.E. Brown with photos.

**Replacement Cost PLUS Coverage—Mobile/Manufactured Home—New for Old**

\$25.00

Mobile/manufactured home must be insured to 100% of replacement cost value.  
This coverage excludes the wording "WE may replace the property with property of similar kind, quality  
And value."  
Available on units 30 years old or newer. Units 31 to 40 years old submit to J.E. Brown with photos.

**Replacement Cost Coverage—Personal Property**  
**Not Available on Seasonal Units**

\$30.00

**Flood Coverage**

\$150.00

**Earthquake Coverage—(Minimum Premium Written \$100)**

<b>Deductible—5 % Single-Wide (\$500 Minimum)</b>	<b>10 % Double or Triple-Wide (\$500 Minimum)</b>
Mobile/Manufactured Home Coverage:	\$3.75 per \$1,000 of Coverage
Unattached Structures Coverage:	\$3.75 per \$1,000 of Coverage
Personal Property Coverage:	\$3.75 per \$1,000 of Coverage

**Must purchase Coverage A with optional Purchase B & C**

See Page 28 for Additional Optional Coverage

## PRIVATE PROPERTY PROGRAM TERRITORY ONE—OWNER OCCUPIED

COMPREHENSIVE FORM COVERAGE EXCLUDING FLOOD & EARTHQUAKE COVERAGE  
Package Program for Owner Occupied Primary and Seasonal Mobile/Manufactured Homes

### Package Includes

- 50% Personal Property Coverage
- 10 % Unattached Structure Coverage
- 20% Additional Living Expense
- \$25,000 Personal Liability Coverage
- \$1,000 Medical Payments to Others Coverage

RATING PLAN	Protected		Unprotected	
	04-180	04-185	04-190	04-195
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
10,000	\$152	\$176	\$200	\$232
10,001—11,000	\$155	\$182	\$206	\$239
11,001—12,000	\$161	\$186	\$211	\$244
12,001—13,000	\$163	\$190	\$215	\$250
13,001—14,000	\$167	\$193	\$218	\$254
14,001—15,000	\$169	\$197	\$222	\$258
15,001—16,000	\$171	\$200	\$226	\$262
16,001—17,000	\$177	\$205	\$233	\$270
17,001—18,000	\$179	\$209	\$235	\$274
18,001—19,000	\$183	\$212	\$239	\$277
19,001—20,000	\$185	\$215	\$243	\$283
20,001—21,000	\$188	\$220	\$248	\$288
21,001—22,000	\$192	\$222	\$252	\$292
22,001—23,000	\$194	\$226	\$255	\$296
23,001—24,000	\$199	\$230	\$260	\$303
24,001—25,000	\$201	\$234	\$264	\$307
25,001—26,000	\$203	\$237	\$267	\$310
26,001—27,000	\$207	\$240	\$272	\$315
27,001—28,000	\$209	\$243	\$274	\$320
28,001—29,000	\$213	\$247	\$278	\$323
29,001—30,000	\$218	\$253	\$285	\$332
30,001—31,000	\$223	\$261	\$294	\$342
31,001—32,000	\$230	\$267	\$301	\$349
32,001—33,000	\$237	\$276	\$311	\$362
33,001—34,000	\$248	\$284	\$321	\$374
34,001—35,000	\$253	\$294	\$332	\$386
35,001—36,000	\$257	\$300	\$338	\$393
36,001—37,000	\$265	\$308	\$347	\$403
37,001—38,000	\$273	\$316	\$358	\$417
38,001—39,000	\$279	\$323	\$365	\$424
39,001—40,000	\$285	\$331	\$373	\$434
40,001—42,000	\$297	\$344	\$389	\$452
42,001—44,000	\$309	\$358	\$403	\$469
44,001—46,000	\$318	\$371	\$418	\$486
46,001—48,000	\$331	\$385	\$433	\$505
48,001—50,000	\$342	\$397	\$448	\$521
50,001—52,000	\$355	\$412	\$465	\$540

PRIVATE PROPERTY PROGRAM—TERRITORY ONE (CONTINUED)

RATING PLAN	Protected		Unprotected	
	04-180	04-185	04-190	04-195
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
52,001—54,000	\$367	\$425	\$479	\$558
54,001—56,000	\$376	\$438	\$493	\$573
56,001—58,000	\$389	\$453	\$509	\$593
58,001—60,000	\$400	\$465	\$523	\$609
60,001—62,000	\$412	\$478	\$539	\$626
62,001—64,000	\$425	\$492	\$555	\$646
64,001—66,000	\$434	\$506	\$569	\$662
66,001—68,000	\$447	\$520	\$585	\$682
68,001—70,000	\$459	\$533	\$601	\$699
70,001—72,000	\$470	\$545	\$615	\$715
72,001—74,000	\$483	\$560	\$631	\$735
74,001—76,000	\$492	\$573	\$645	\$750
76,001—78,000	\$505	\$587	\$661	\$770
78,001—80,000	\$517	\$601	\$676	\$787
80,001—82,000	\$528	\$613	\$691	\$803
82,001—84,000	\$541	\$627	\$706	\$822
84,001—86,000	\$550	\$640	\$721	\$839
86,001—88,000	\$563	\$655	\$737	\$859
88,001—90,000	\$575	\$668	\$752	\$875
90,001—92,000	\$586	\$680	\$766	\$891
92,001—94,000	\$599	\$695	\$782	\$911
94,001—96,000	\$609	\$709	\$798	\$928
96,001—98,000	\$621	\$722	\$812	\$946
98,001—100,000	\$632	\$734	\$827	\$963
With Respect to Rate Filing Rate Factor Adjustment to Packed Premiums	.980	.980	.980	.980
Add'l Rate Per \$1,000	\$6	\$7	\$8	\$9
Each Add'l \$100 of Personal Property Coverage	\$0.35	\$0.40	\$0.45	\$0.50
Each Add'l \$100 of Unattached Structures Coverage	\$0.40	\$0.50	\$0.50	\$0.70

## PRIVATE PROPERTY PROGRAM TERRITORY TWO—OWNER OCCUPIED

COMPREHENSIVE FORM COVERAGE EXCLUDING FLOOD & EARTHQUAKE COVERAGE  
Package Program for Owner Occupied Primary and Seasonal Mobile/Manufactured Homes

### Package Includes

- 50% Personal Property Coverage
- 10 % Unattached Structure Coverage
- 20% Additional Living Expense
- \$25,000 Personal Liability Coverage
- \$1,000 Medical Payments to Others Coverage

RATING PLAN	Protected		Unprotected	
	04-280	04-285	04-290	04-295
Amount Of Insurance	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
10,000	\$196	\$223	\$252	\$296
10,001—11,000	\$200	\$229	\$258	\$304
11,001—12,000	\$208	\$236	\$267	\$314
12,001—13,000	\$211	\$241	\$271	\$320
13,001—14,000	\$216	\$245	\$277	\$326
14,001—15,000	\$221	\$251	\$282	\$334
15,001—16,000	\$224	\$255	\$288	\$340
16,001—17,000	\$232	\$263	\$297	\$350
17,001—18,000	\$236	\$268	\$301	\$356
18,001—19,000	\$240	\$271	\$305	\$361
19,001—20,000	\$244	\$278	\$311	\$368
20,001—21,000	\$250	\$284	\$319	\$378
21,001—22,000	\$254	\$287	\$324	\$383
22,001—23,000	\$258	\$292	\$327	\$389
23,001—24,000	\$265	\$299	\$335	\$398
24,001—25,000	\$268	\$304	\$341	\$405
25,001—26,000	\$272	\$308	\$346	\$410
26,001—27,000	\$277	\$312	\$350	\$416
27,001—28,000	\$281	\$318	\$356	\$424
28,001—29,000	\$286	\$322	\$361	\$429
29,001—30,000	\$294	\$331	\$372	\$442
30,001—31,000	\$301	\$341	\$381	\$454
31,001—32,000	\$310	\$349	\$392	\$466
32,001—33,000	\$319	\$361	\$404	\$482
33,001—34,000	\$330	\$372	\$417	\$496
34,001—35,000	\$341	\$385	\$431	\$514
35,001—36,000	\$346	\$392	\$438	\$522
36,001—37,000	\$357	\$403	\$452	\$537
37,001—38,000	\$368	\$416	\$465	\$554
38,001—39,000	\$375	\$422	\$473	\$564
39,001—40,000	\$384	\$433	\$485	\$578
40,001—42,000	\$400	\$451	\$506	\$602
42,001—44,000	\$417	\$469	\$525	\$626
44,001—46,000	\$430	\$486	\$544	\$648
46,001—48,000	\$447	\$505	\$564	\$673
48,001—50,000	\$463	\$522	\$584	\$696
50,001—52,000	\$472	\$531	\$595	\$710

PRIVATE PROPERTY PROGRAM—TERRITORY TWO (CONTINUED)

RATING PLAN	Protected		Unprotected	
	04-280	04-285	04-290	04-295
	20 Years & Newer	Over 20 Years	20 Years & Newer	Over 20 Years
Amount Of Insurance				
52,001—54,000	\$488	\$549	\$615	\$734
54,001—56,000	\$501	\$566	\$633	\$755
56,001—58,000	\$519	\$585	\$654	\$781
58,001—60,000	\$533	\$601	\$672	\$802
60,001—62,000	\$549	\$618	\$693	\$827
62,001—64,000	\$567	\$638	\$713	\$852
64,001—66,000	\$580	\$654	\$731	\$872
66,001—68,000	\$597	\$674	\$752	\$899
68,001—70,000	\$614	\$691	\$773	\$923
70,001—72,000	\$628	\$708	\$790	\$943
72,001—74,000	\$645	\$726	\$812	\$970
74,001—76,000	\$658	\$742	\$829	\$990
76,001—78,000	\$676	\$752	\$851	\$1,017
78,001—80,000	\$692	\$779	\$871	\$1,041
80,001—82,000	\$708	\$794	\$889	\$1,062
82,001—84,000	\$724	\$814	\$910	\$1,088
84,001—86,000	\$737	\$830	\$928	\$1,109
86,001—88,000	\$754	\$850	\$949	\$1,135
88,001—90,000	\$771	\$867	\$970	\$1,159
90,001—92,000	\$785	\$883	\$987	\$1,180
92,001—94,000	\$802	\$902	\$1,009	\$1,206
94,001—96,000	\$816	\$920	\$1,027	\$1,228
96,001—98,000	\$833	\$933	\$1,048	\$1,253
98,001—100,000	\$847	\$953	\$1,065	\$1,274
With Respect to Rate Filing Rate Factor Adjustment to Packed Premiums	.980	.980	.980	.980
Add'l Rate Per \$1,000	\$7	\$8	\$9	\$11
Each Add'l \$100 of Personal Property Coverage	\$0.60	\$0.65	\$0.70	\$0.90
Each Add'l \$100 of Unattached Structures Coverage	\$0.65	\$0.70	\$0.75	\$0.90



**PRIVATE PROPERTY PROGRAM**  
**OWNER OCCUPIED OPTIONAL COVERAGES**

**Personal Liability Coverage/ Medical Payments to Others**

<u>Limit of Liability</u>	<u>Premium</u>
\$25,000/\$1,000	Included
\$50,000/\$1,000	Add \$5.00
\$100,000/\$1,000	Add \$15.00
\$300,000/\$1,000	Add \$40.00

**Deductible Options**

<u>Deductible</u>	<u>Premium Adjustment</u>
\$100	Add \$25.00
\$500	Subtract \$25.00
\$1,000	Subtract \$35.00

<u>Wind and Hail Deductible</u>	<u>Premium Adjustment</u>
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<u>Seasonal Deductible</u>	<u>Premium Adjustment</u>
\$500	Mandatory
\$1,000	Subtract \$15.00

**Unattached Structures Used for Habitational Purposes**

\$1.75 per \$100 of Coverage

**Replacement Cost Coverage—Mobile/Manufactured Home**

\$15.00

Mobile/manufactured home must be insured to 80% of replacement cost value.  
Available on units 25 years old or newer. Units 26 to 35 years old submit to J.E. Brown with photos.

**Replacement Cost PLUS Coverage—Mobile/Manufactured Home—New for Old**

\$25.00

Mobile/manufactured home must be insured to 100% of replacement cost value.  
This coverage excludes the wording "WE may replace the property with property of similar kind, quality  
And value."

Available on units 25 years old or newer. Units 26 to 35 years old submit to J.E. Brown with photos.

**Replacement Cost Coverage—Personal Property**

**Not Available on Seasonal Units**

\$30.00

**Flood Coverage**

\$150.00

**Earthquake Coverage—(Minimum Premium Written \$100)**

**Deductible—5 % Single-Wide (\$500 Minimum)    10 % Double or Triple-Wide (\$500 Minimum)**

Mobile/Manufactured Home Coverage:    \$3.75 per \$1,000 of Coverage

Unattached Structures Coverage:    \$3.75 per \$1,000 of Coverage

Personal Property Coverage:    \$3.75 per \$1,000 of Coverage

**Must purchase Coverage A with optional Purchase B & C**

**See Page 28 for Additional Optional coverage**





## ADDITIONAL OPTIONAL COVERAGES

### Medical Payments:

Increase not applicable to Rental/Commercial, Vintage, and Vacant Programs

<u>Amount</u>	<u>Premium Adjustment</u>
\$1,000	Included
\$2,500	Add \$6.00
\$5,000	Add \$12.00

### Scheduled Personal Property Coverage

<u>Class</u>	<u>Rate Per \$100 of Coverage</u>	<u>Class</u>	<u>Rate Per \$100 of Coverage</u>
Jewelry	\$1.60	Fine Arts	\$1.00
Furs	\$1.00	Stamp Collection	\$1.00
Cameras	\$1.85	Coin Collection	\$1.95
Musical Instruments	\$1.15	Antiques	\$1.70
Guns	\$2.00	All Other	\$1.50

Submit unbound with appraisal or bill of sale. Maximum limit available is \$10,000. Not available  
On Seasonal Mobile/Manufactured Home Risks.

### Available Credits

No Lienholder Credit (Does not apply to the Basic, Vintage Tenant, Rental/Commercial, or Vacant Programs)	-\$15.00
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Protective Device Credit	
Local Burglar Alarm and Dead Bolts	-\$5.00
Central Station Fire and/or Burglar Alarm	-\$25.00

To Remove Replacement Cost Plus or Replacement Cost  
Estate, Gold Preferred, Preferred Park, Standard Park Programs Only)

Replacement Cost Plus	-\$25.00
Replacement Cost	-\$15.00

### Supplemental Heating Charge

\$35.00

## ADDITIONAL OPTIONAL COVERAGES—CONTINUED

**Golf Cart Coverage**

\$35.00 per golf cart

**Radio & Television Antenna Coverage—Additional Limits**

\$5.00 per \$100 of Coverage

Includes Satellite Dishes and all Interior and Exterior Auxiliary Equipment

# COMPREHENSIVE RENTAL PROGRAM (Rating Plan 04-444)

## EXCLUDING FLOOD AND EARTHQUAKE

Deductible	\$500
Mobile/Manufactured Home Coverage Rate per \$100 of Coverage	\$1.10
Unattached Structure Coverage Rate per \$100 of Coverage	\$1.10
Personal Property Coverage Rate per \$100 of Coverage	\$1.10

**Owner—Landlord Liability**  
**(Not available for Commercial Mobile/Manufactured Home Program)**

Limit of Liability	Premium
\$ 25,000/\$500	\$20
\$ 50,000/\$500	\$30
\$100,000/\$500	\$50
\$300,000/\$500	\$75

To Increase Medical Payment to Others to \$1,000, add \$5.00.

**Flood Coverage**  
\$150.00

**Earthquake Coverage (Minimum Premium Written \$100)**

<b>Deductible—5% Single-Wide (\$500 Minimum)</b>	<b>10% Double or Triple-Wide (\$500 Minimum)</b>
Mobile/Manufactured Home Coverage:	\$3.75 per \$1,000 of Coverage
Unattached Structures Coverage:	\$3.75 per \$1,000 of Coverage
Personal Property Coverage:	\$3.75 per \$1,000 of Coverage

**For Mobile/Manufactured Homes in excess of \$50,000, do NOT bind, contact J.E. Brown**

**TENANT PROGRAM**  
**(Rating Plan 04-544)**  
**COMPREHENSIVE FORM COVERAGE**  
**EXCLUDING FLOOD & EARTHQUAKE**

Includes:

1. Additional Living Expense—\$10.00 per day, 60 day maximum
2. \$50,000 Personal Liability
3. \$1,000 Med Pay
4. Deductible—\$250

Comprehensive Form Unattached Structures Rate per \$100 of Coverage  
\$1.30

**Comprehensive Form Coverage Personal Property/Personal Liability Package**

PERSONAL PROPERTY	LIABILITY/MED PAY	PREMIUM
\$5,000	\$50,000/\$1,000	\$110
\$10,000	\$50,000/\$1,000	\$130
\$15,000	\$50,000/\$1,000	\$145
\$20,000	\$50,000/\$1,000	\$160
\$25,000	\$50,000/\$1,000	\$175
\$30,000	\$50,000/\$1,000	\$190
\$35,000	\$50,000/\$1,000	\$205
\$40,000	\$50,000/\$1,000	\$220

To Increase Liability to \$100,000, add \$5.00  
 To Increase Liability to \$300,000, add \$30.00

**Personal Property Replacement Cost**

\$50.00

**Flood Coverage**

\$150.00

**Earthquake Coverage (Minimum Premium Written \$100)**

<b>Deductible—5% Single-Wide (\$500 Minimum)</b>	<b>10% Double or Triple-Wide (\$500 Minimum)</b>
Unattached Structures Coverage:	\$3.75 per \$1,000 of Coverage
Personal Property Coverage:	\$3.75 per \$1,000 of Coverage

See Page 28 for Additional Optional Coverage

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**VACANT PROGRAM  
(Rating Plan 04-844)**

**NAMED PERILS COVERAGE EXCLUDING FLOOD, LANDSLIDE, EARTHQUAKE,  
THEFT, ROBBERY AND BURGLARY COVERAGE**

Mobile/Manufactured Home must be located in a preferred park with a fulltime  
resident manager and security  
\$500 Deductible applies to the Vacant Program

<u>Coverage</u>	<u>Rates</u>
Mobile/Manufactured Home Coverage	\$1.00 per \$1,000 Coverage per Month
Unattached Structures Coverage*	\$1.00 per \$1,000 Coverage per Month

\*Only available if Named Peril Mobile/Manufactured Home Coverage is written.

Policy terms available are 3, 6, 9 and 12 months.  
For three month policy terms the premium is fully earned.  
For six, nine and annual policy terms the premium is 50% earned when written.

**POLICY PROVIDES: Named Peril Coverage including Vandalism and Malicious Mischief**

**Premises Liability**

<u>Liability/Med Pay</u>	<u>Premium</u>
\$100,000/\$500	\$15 per month (3 month minimum)
\$300,000/\$500	\$20 per month (3 month minimum)

To increase Medical Payments to Others Coverage to \$1,000, add \$5.00

**Flood Coverage**

\$150.00

**Earthquake Coverage (Minimum Premium Written \$100)**

<b>Deductible—5% Single-Wide (\$500 Minimum)</b>	<b>10% Double or Triple-Wide (\$500 Minimum)</b>
Mobile/Manufactured Home Coverage:	\$3.75 per \$1,000 of Coverage
Unattached Structures Coverage:	\$3.75 per \$1,000 of Coverage

**AEGIS SECURITY INSURANCE COMPANY**  
IMPORTANT MESSAGE TO ALL OUR CUSTOMERS

**PRIVACY NOTICE**

Aegis Security Insurance Company recognizes the importance of our customers' trust. Keeping our customers' personal information confidential is a top priority for all Aegis Security Insurance Company employees, agents and their staff. This Notice, which is required by state and federal law, explains our Privacy Policies.

- 1) We will safeguard, according to strict standards of security and confidentiality, nonpublic, personal information our customers share with us. "Nonpublic, personal information," for example, would include such information as your name, address, social security number, and credit information. We will maintain safeguards, physical and electronic, to protect that information. We will conduct our business in a manner that keeps personal customer information secure.
- 2) We will limit the collection and use of customer information to the minimum we require to deliver superior service and to administer our business. We collect personal information about customers from the following sources:
  - From customers on insurance applications and related forms;
  - From your transactions with us, our affiliates or others;
  - From consumer reporting agencies; and
  - From your transactions with non-affiliated third parties.
- 3) It is our policy that only authorized Aegis Security Insurance Company employees, agents and their staff who need to know your personal information will access and use it. Aegis Security Insurance Company workers who violate our Privacy Policies are subject to the disciplinary process.
- 4) It is our policy that we will not share personal customer information (either current or former customers) outside Aegis Insurance Company for any purpose other than the underwriting or administration of a customer's policy or for marketing of additional Aegis Security Insurance Company products, unless the disclosure has been authorized by the customer or is permitted or required by law.
- 5) Whenever we retain other organizations to provide support services on behalf of Aegis Security Insurance Company, we will require them to protect customers' personal information.
- 6) To help us keep your customer information up-to-date and accurate, please contact your Agent/Broker if there is any change in your personal information.
- 7) When necessary, we will review and revise our Privacy Policies to protect personal customer information.