

Product Description

- Manufactured Homes located in British Columbia or Alberta only
- Named Perils or All Risk Package Policy coverage for factory built Manufactured Homes, Mobile Homes, Modular Homes, Prefabricated Homes and Park Model units

Product Options

	All Risk/ Guaranteed Replacement Cost	All Risk / Replacement Cost	Named Perils / Replacement Cost	Named Perils / Actual Cash Value
Coverage Type	All Risk	All Risk	Named Perils	Named Perils
Risk Type	Homes 10Years & newer	Homes 30 years & newer	Homes 40 years & newer	Homes over 40 years
Coverage A - Unit	Guaranteed Replacement Cost (based on age & fire protection)	Replacement Cost	Replacement Cost	Actual Cash Value
Coverage B - Outbuildings	10% of Coverage A	10% of Coverage A	10% of Coverage A	10% of Coverage A
Coverage C - Personal Property	100% of Coverage A Replacement Cost	100% of Coverage A Replacement Cost	75% of Coverage A Replacement Cost	75% of Coverage A Replacement Cost
Coverage D - Additional Living Expenses	20% of Coverage A	20% of Coverage A	20% of Coverage A	20% of Coverage A
Coverage E - Personal Liability Coverage	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000

Discount and Deductible Options

Available Discounts	Maximum Discount - 45%
Claims Free	10%
Factory Built Double Wide	10%
Mature Market - Age 50+	15%
Monitored Burglar Alarm	5%
Mortgage Free	5%
New Home Discount (10 years and newer)	10%
Unit in Park	5%
AquaTrip Water Leak Detection System	10%

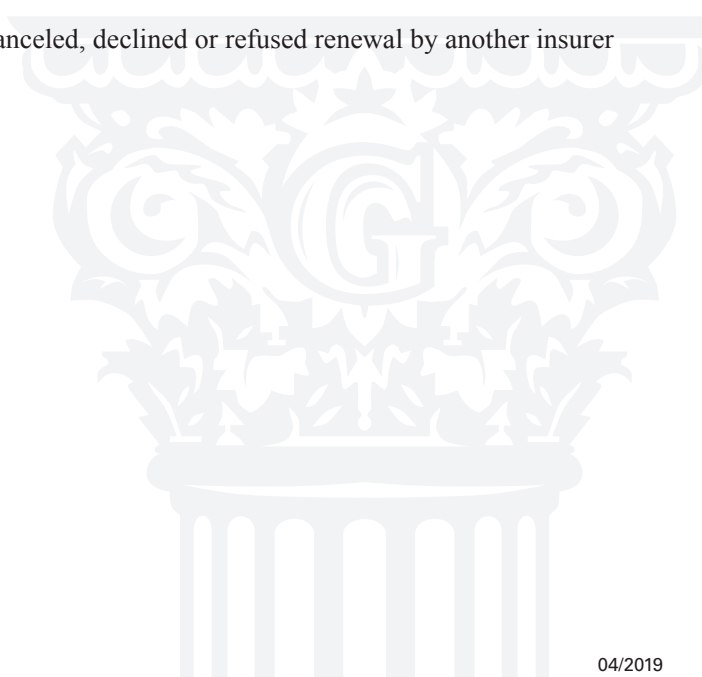
Deductible Options	Premium
\$500	Standard
\$1,000	\$25 credit
\$2,500	\$50 credit

Underwriting Referral Criteria

- Any risk valued at more than \$200,000 on the building
- Any older risk based on coverage selected
- Any risk with more than 1 claim in the past 5 years
- Any risk or applicant with a history of non-payment of premium
- Any risk or applicant, who for any reason has been previously canceled, declined or refused renewal by another insurer
- Any vacant or unoccupied manufactured home
- Any risk undergoing significant renovations
- Any risk with business conducted on the premises
- Any risk situated on a premise used for farming
- Any risk with an underground oil tank

Business Not Written

- Any risk that is physically sub-standard or poorly maintained
- Any risk with a known moral hazard
- Any risk with a homemade or unapproved wood stove



Other Underwriting Rules:

- Minimum Building Limits:
 - Single Wide \$30,000
 - Double Wide \$50,000
- Minimum Policy Premium \$250
- 12 month policies only
- Letters of Brokerage are not accepted
- Broker Binding Authority is temporarily suspended for any risk located within 25 km of an area under restriction during forest fire alerts by civil authority

Protection:

- **Protected** - within 300m or 1,000ft of a fire hydrant and within 8 km or 5 miles of a responding fire hall
- **Semi-Protected** - within 8 km or 5 miles of a responding fire hall
- **Unprotected** - all other areas

Wood Stoves:

- A Wood Stove Questionnaire is required on every risk where applicable
- All wood stoves must be CSA, ULC, or Warnock-Hersey approved and professionally installed or WETT
- Inspected and approved with all recommendations completed
- Any risk with a homemade or unapproved wood stove is not eligible for coverage
- Annual premium surcharge \$40, \$45 or \$50, subject to fire protection

Oil Tanks:

- An Oil Tank Questionnaire is required on every risk where applicable
- A current photograph of the oil tank is required clearly showing the tank, fuel lines and supporting base
- We require that all oil tanks be above ground
- We require that all oil tanks be 15 years old or newer
- Any oil tank showing rust, poor condition or signs of leakage must be declined

Earthquake:

- Optional Earthquake coverage
- Subject to a 5% deductible
- Annual premium \$75, \$100 or \$125, subject to coverage type

Manufactured Home Valuation Guidelines

Area of Coverage	Valuation
Finished Living Area	\$125 per square foot
Finished Garages, Sheds & Workshops	\$50 per square foot
Finished Decks & Patios	\$25 per square foot
Debris removal, Transportation & Site setup	\$5,000 single wide / \$10,000 double wide