

MOBILE HOMEOWNERS POLICY PROGRAM

Updated 6-2023

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MOBILEHOMEOWNERS

1. GUIDELINES:

The Mobilehomeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance to:

- A. Mobilehome must be owner occupied and used for residential purposes only to qualify for Forms ML-1R, ML-2 or ML-3 with not more than two families or roomers or boarders.
- B. A Mobilehomeowners Policy may be issued when the mobilehome is on a farm premises and occupied by the owner. Use Farmers Comprehensive Personal Liability Rates from Homeowners Manual and excluded barns from Coverage B – Private Structures.
- C. Minimum limits under Coverage A for ML-1R and ML-2 are \$8000; ML-3 is \$20,000 and ML-4 is \$8,000.
- D. \$250 All Perils flat deductible, Section I, is standard. Other deductible limits are available.
- E. Consent must be obtained from the Company to move the mobilehome. Form ML-25.
- F. Other insurance covering the described mobilehome (except insurance against perils not covered by this policy) is not permitted.
- G. Rental units are not acceptable for Mobilehomeowners insurance. Submit to the Company for Fire and Extended Coverage.
- H. Isolated units or those used for hunting, fishing or recreational camps are not acceptable for Mobilehomeowners insurance. Submit to the Company for Fire and Extended Coverage.
- I. Losses are adjusted on an “Actual Cash Value” basis.
- J. Replacement cost – not offered by the Mobilehomeowners.
- K. Seasonal with underwriting approval (50% surcharge applies on Seasonal Mobilehomes).

INELIGIBLE RISKS:

- A. Mobilehomes with any dog with a history of biting or aggressive behavior,
- B. Travel trailers not accepted.
- C. Mobilehomes that are not accessible by emergency vehicles year-round.
- D. Mobilehomes located in Unprotected areas.
- E. Mobilehomes with woodburning devices.
- F. Mobilehomes over 30 years old.
- G. Additions including decks, patios, etc. must be listed with dimensions and values assigned.
- H. No ML-25 or ML-26 on mobilehomes over 30 years old.
- I. No ML-4 Tenants Policies on units over 30 years old.

MOBILEHOMEOWNERS - COVERAGE COMMENTS

Several questions have developed in regards to coverage of the basic mobilehome unit and additions attached thereto. The traditional interpretation of appurtenant structures is that of a detached garage or building. The value of additions should be included in the Coverage A limit.

ELIGIBILITY:

The Mobilehomeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance on:

- 1. 1 and 2 family owner-occupied mobilehomes ML-1, ML-2, ML-3
- 2. Tenant occupied mobilehomes ML-4

Optional property and liability endorsements or coverages are made available in the following manual sections:

OPTIONAL PROPERTY COVERAGES AND ENDORSEMENTS
OPTIONAL LIABILITY COVERAGES AND ENDORSEMENTS

2. BASIC POLICY COVERAGE AND LIMITS:

The Mobilehomeowners Policy provides coverage and minimum limits of liability as follows:

SECTION I

LIMITS	FORM ML-1R	FORM ML-2	FORM ML-3	FORM ML-4
A. RESIDENCE	\$8,000	\$8,000	\$20,000	-----
B. PRIVATE STRUCTURES	10% of limit on Mobilehome	10% of limit on Mobilehome	10% of limit on Mobilehome	-----
*C. PERSONAL PROPERTY	50% of limit on Mobilehome	50% of limit on Mobilehome	50% of limit on Mobilehome	\$8,000
D. ADDITIONAL LIVING EXPENSE & LOSS OF RENT	20% of limit on Mobilehome	20% of limit on Mobilehome	20% of limit on Mobilehome	50% of limit on Mobilehome

SECTION II LIMITS

L. PERSONAL LIABILITY (ML-9)	\$25,000 Each Occurrence
M. MEDICAL PAYMENTS	\$500 Each Occurrence

*Coverage C not to exceed Coverage A, or not to exceed \$75,000 without Underwriter approval.

MANDATORY FORMS - The following forms are mandatory for:

SECTION I – CPF-1, FMD-1, MFL-25A Co-op, ML-20, ML-84, ML-147, ML-189, NYSTAT-1 & PRIV

PERILS SECTION: ML-1R, ML-2, ML-3 or ML-4

SECTION II – ML-9 (if liability is included) or ML-10 (farmers liability)
ML-52A & ML-59

3. RATING:

All premiums in this manual are annual per \$1,000 of Insurance unless otherwise specified.

1. Determine the Basic Policy Premium based upon the amount of Coverage A and Coverage C.
2. Apply deductible credit.
3. Apply discounts if applicable:
 - 0-10 Years 10%
 - 5% discount for Home/Auto policy
4. Add premiums for higher liability limits and optional liability coverages.
5. Add any other premiums for coverages that are written with this policy.

4. PROTECTION:

ZONES -

4-c ZONE 1 -

The counties of Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego and St. Lawrence.

4-d ZONE 2 -

The counties of Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Cortland, Erie, Genesee, Livingston, Madison, Monroe, Niagara, Onondaga, Ontario, Orleans, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Wyoming and Yates.

4-e ZONE 3 -

The counties of Albany, Clinton, Columbia, Delaware, Dutchess, Greene, Otsego, Queens, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington,

5. OPTIONAL PROPERTY – COVERAGES & ENDORSEMENTS:

A. ADDITIONAL LIVING EXPENSE

Enter total amount of coverage on policy face. Coverage in excess of the amount provided shall be charged at the premium shown in the Premium Section of the manual.

B. BUILDING ADDITIONS & ALTERATIONS (ML-4 ONLY) (ML-51)

Coverage in excess of the amount provided shall be charged at the premium shown in the Premium Section of the manual.

C. CONSENT TO MOVE MOBILEHOME (ML-25)

Coverage may be provided when the mobilehome is moved from the described premises at the premium shown in the Premium Section of the manual.

D. CREDIT CARD FORGERY AND COUNTERFEIT MONEY (ML-57)

Coverage for Credit Card, Forgery and Counterfeit Money may be increased at the premiums shown in the Premium Section of the manual.

E. DEBRIS REMOVAL EXTENSIONS (ML-366)

Coverage may be extended at the premium shown in the Premium Section of the manual.

F. DEDUCTIBLES

Forms used in conjunction with the premium shown in this manual contemplate a two hundred-fifty dollar (\$250) All Perils loss deductible clause applying per occurrence. This deductible can be increased by applying the rate credits or surcharges as shown in the Premium Section of the manual.

G. EARTHQUAKE (ML-54)

Earthquake Coverage may be written at the premiums shown in the Premium Section of the manual.

H. IDENTITY FRAUD (ML-189)

Coverage may be provided at the premium shown in the Premium Section of the manual.

I. INCREASED AMOUNT OF COVERAGE C

The Coverage C limit of liability may be increased at the premiums shown in the Premium Section of the manual. Coverage C not to exceed Coverage A.

J. MECHANICAL, ELECTRICAL OR PRESSURE SYSTEMS BREAKDOWN (ML-346A)

Coverage may be provided for Mechanical, Electrical or Pressure Systems Breakdown using the rates provided in the Premium Section of the manual.

K. PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS (ML-69)

Increased amounts of insurance on Physicians, Surgeons, Dentists and Veterinarians property may be written at the premiums shown in the Premium Sections of the manual.

L. PRIVATE STRUCTURES

INCREASED LIMITS (ML-48)

Increased limits may be written on a specific private structure at the premiums shown in the Premium Section of the manual.

RENTED TO OTHERS (ML-40)

Coverage may be written on a specific private structure held for rental at the premiums shown in the Premium Section of the manual.

AWAY FROM THE INSURED PREMISES (ML-89)

Coverage may be written on a specific private structure away from the insured premises at the premiums shown in the Premium Section of the manual.

M. REDUCED AMOUNT ON COVERAGE C

The limit of liability for Coverage C may be reduced to not less than 40% of the limit for Coverage A at the credit shown the Premium Section of the manual.

N. REPLACEMENT VALUE - PERSONAL PROPERTY (ML-55)

Personal Property may be insured for replacement value at the charges shown in the Premium Section of the manual.

O. SECONDARY/SEASONAL HOMEOWNERS ENDORSEMENT (ML-CP-416)

Coverage may be provided for secondary / seasonal homes with certain restrictions applied to Personal Property, Personal Liability and Medical Payments to Others, at no change in premium.

*

P. TRIP COLLISION (ML-26)

Coverage may be provided against loss caused by collision or upset at the premiums shown in the Premium Section of the manual.

Q. VENDORS SINGLE INTEREST

ADDITIONAL SECURED PARTY'S INTEREST COVERAGE (ML-27)

Collision, upset, conversion, embezzlement or secretion may be provided to cover the interest of lienholder at the additional premium shown in the Premium Section of the manual.

***SCHEDULED PERSONAL PROPERTY:** Coverage may be provided for covered causes of loss except as excluded or limited on scheduled personal property using the rates and rules provided in the *Inland Marine Manual*.

6. OPTIONAL SECTION II - LIABILITY COVERAGE & ENDORSEMENTS

All mandatory or optional Section II coverages must be written at the same limit.

A. DESCRIBED RESIDENCE PREMISES –1 OR 2 FAMILY

Personal Liability and Medical Payments limits of liability may be increased at the premiums shown the Premium Section of the manual.

B. ADDITIONAL RESIDENCE PREMISES

1. Additional residence premises occupied by the insured may be covered at the premiums shown in the Premium Section of the manual.
2. Additional Residence Premises - Rented to Others may be covered at the premiums shown in the Premium Section of the manual. (ML-70) Patrons must have the fire policy in order to provide liability.

C. ADDITIONAL HOUSEHOLD MEMBERS COVERAGE (ML-23)

This form amends the definition of insured to include a person who lives with the insured and is not an insured, guest, residence employee, tenant, roomer or boarder. This person is covered for personal property and personal liability. The premium is shown in the Premium Section of the manual. Available on Primary occupancy risks only.

D. ADDITIONAL INTERESTS (ML-41)

The policy may cover additional owners at no additional premium. This coverage is limited to the building and premises liability.

E. ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE (ML-29) (For Family Members Who Reside in Assisted Living Care Facilities)

This form amends the definition of insured to include a person who does not live with the insured, but who is related to the insured by blood, marriage or adoption, and who regularly resides in an assisted living care facility. This form provides limited personal property and limited personal liability. The premium is shown in the Premium Section of the manual. Available on Primary occupancy risks only.

F. BUSINESS PURSUITS (ML-71)

Coverage may be provided for the liability of an insured arising out of business activities, other than a business of which he is sole owner or partner, at the additional premiums shown in the Premium Section of the manual.

Classify as shown below and apply the charge to each person insured.

Classifications:

1. Clerical Office Employee: engages wholly in office work and have no other duty in or about the employer's premises.
2. Salespersons, Collectors or Messengers: No installation, demonstration or service operations.
3. Salespersons, Collectors or Messengers: including installation, demonstration or service operations.
4. Teachers: Athletic, laboratory, manual training and swimming instruction, excluding liability for corporal punishment of pupils.
5. Teachers: Not otherwise classified, excluding liability for corporal punishment of pupils.

G. CREDIT FOR ELIMINATION OF SECTION II

Section II may be omitted from the policy or endorsement covering the additional residence if the primary policy provides Section II coverage for such residence at the premium credit shown in the Premium Section of the manual.

**H. FARMERS COMPREHENSIVE PERSONAL LIABILITY (ML-10)
(Form ML-10 replaces Mandatory Form ML-9)**

Farm liability exposures on or away from the residence premises may be covered at the additional premiums shown in the Premium Section of the manual.

MUST BE ATTACHED IF 26 OR MORE ACRES OR IF ANY FARM/FARM ANIMAL EXPOSURES EXIST.

I. GOLF CART LIABILITY EXTENSION (ML-82)

The policy may be extended to provide coverage for bodily injury and property damage resulting from the ownership, maintenance, use, loading or unloading of golf carts. Coverage may be provided at the premium shown in the Premium Section of the manual.

J. LEAD EXCLUSION (ML-59)

Coverage may be excluded for the liability arising out of business uses of the residence, at the additional premiums shown in the Premium Section of the manual.

The following conditions apply:

1. This exclusion applies to those areas of the residence used or held for business pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other business use by any insured or other occupants.
2. This exclusion does not apply to those areas of the residence used by any insured, in whole or part, for residential purposes.
3. This exclusion does not apply to residences newly constructed after 1980.
4. This exclusion does not apply to residences that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

K. OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY

Incidental office, professional, private school or studio occupancies are permitted, provided:

- a. The premises are occupied principally for residential purposes and
- b. there is no other business conducted on the premises.

At the additional premium shown in the Premium Section of the manual, coverage may be provided for the liability of an insured arising from:

1. An office, professional, private school or studio occupancy in the mobilehome or in a separate structure on the premises. The limit for Coverage C shall not be less than 60% of the Coverage A limit. **(ML-42)**
2. Professional instructions given by the insured in the mobilehome. The insured employs no assistants and the mobilehome has not been altered to accommodate the occupancy. **(ML-42)**
3. An office, professional, private school or studio occupancy in an additional residence premises occupied by the insured, other than the described mobilehome. **(ML-43)**

Space in the described or additional dwellings let to a person other than an insured shall not be deemed business property while used by that person as an office, professional school, private school or studio. The policy may be so endorsed at no charge.

L. OUTBOARD MOTORS AND WATERCRAFT (ML-75)

Coverage may be provided for watercraft not covered by the policy at the premiums shown in the Premium Section of the manual.

1. When two or more outboard motors are regularly used together with any single watercraft owned by the insured, the horsepower of all such outboards shall be accumulated for rating purposes.
2. Sailboats 26 to 40 feet in length with auxiliary power are classed as inboard motor boats.
3. No jet skis, houseboats or cigarette style boats.
4. Coverage cannot be deleted midterm, premiums are annual premiums.

M. PERSONAL INJURY (ML-46)

Coverage may be provided for the named insured's legal liability resulting from the false arrest, libel, slander or invasion of privacy of another at the additional premiums shown in the Premium Section of the manual.

N. RESIDENCE EMPLOYEES

Additional premiums for each employee in excess of two are shown in the Premium Section of the manual.

O. TRAMPOLINE EXCLUSION (ML-52A)

Coverage is excluded for the liability arising out of ownership or use of a trampoline.

ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONE 1

\$250 FLAT DEDUCTIBLE

PROTECTED

SEMI-PROTECTED

UNPROTECTED

AMOUNT OF
INSURANCE

	ML-1	ML-2	ML-3	ML-4
2,000	---	---	---	45
5,000	---	---	---	55
6,000	---	---	---	60
7,000	---	---	---	65
8,000	121	136	151	70
9,000	124	140	154	75
10,000	129	144	161	83
11,000	133	150	166	90
12,000	139	156	173	97
13,000	144	162	181	107
14,000	151	169	188	116
15,000	153	173	192	124
16,000	159	178	198	128
17,000	162	182	203	130
18,000	167	188	210	133
19,000	173	194	214	134
20,000	176	199	220	138
21,000	181	203	225	140
22,000	184	208	232	143
23,000	189	212	236	144
24,000	192	217	241	147
25,000	197	220	245	150
26,000	201	225	252	153
27,000	204	231	256	154
28,000	209	234	261	158
29,000	212	239	265	160
30,000	217	242	271	162
35,000	239	270	299	175
40,000	264	298	331	184
45,000	291	327	363	195
50,000	313	351	390	204
55,000	334	376	417	216
60,000	356	400	445	226
65,000	378	425	472	238
70,000	399	449	500	248
100,000	579	629	680	308
300,000	1779	1829	1880	708

FOR EACH
ADDITIONAL
\$1,000 ADD

6 6 6 2

ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONES 2 & 3

PROTECTED

\$250 FLAT DEDUCTIBLE

SEMI-PROTECTED

UNPROTECTED

AMOUNT OF
INSURANCE

ML-1

ML-2

ML-3

ML-4

2,000

39

5,000

48

6,000

52

7,000

56

8,000

105

118

131

61

9,000

107

122

134

66

10,000

112

125

140

72

11,000

116

130

144

79

12,000

121

136

150

85

13,000

125

142

157

93

14,000

131

147

163

101

15,000

133

150

167

108

16,000

138

155

172

111

17,000

142

159

177

113

18,000

145

163

182

116

19,000

150

168

186

117

20,000

153

173

192

120

21,000

158

177

196

122

22,000

161

181

201

124

23,000

164

184

205

125

24,000

167

188

210

128

25,000

171

192

213

130

26,000

175

196

219

133

27,000

178

200

222

134

28,000

181

203

227

137

29,000

184

208

231

139

30,000

188

211

236

142

35,000

208

235

260

152

40,000

230

259

288

161

45,000

253

284

315

169

50,000

272

305

339

178

55,000

291

327

363

187

60,000

310

348

387

197

65,000

329

370

410

206

70,000

347

390

434

216

100,000

497

540

584

276

300,000

1497

1540

1584

676

FOR EACH
ADDITIONAL
\$1,000 ADD

5

5

5

2

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES**

5. SECTION I		RATE PER \$1,000	MAXIMUM ADD'L AMOUNT
A.	ADDITIONAL LIVING EXPENSE	\$3.00	NONE
B.	BUILDING ADDITIONS & ALTERATIONS (ML-4 ONLY) (ML-51)	\$5.00	NONE
C.	CONSENT TO MOVE MOBILEHOME (ML-25)		\$12.00 Per Policy
D.	CREDIT CARDS, FORGERY AND COUNTERFEIT MONEY (ML-57)		
	Limit of Liability	Rate	
	\$2,500	\$5.00	
	\$5,000	\$6.00	
	\$7,500	\$7.00	
	\$10,500	\$8.00	
E.	DEBRIS REMOVAL EXTENSIONS (ML-366) Increases coverage for debris and tree removal.		\$15.00 Per Policy
F.	DEDUCTIBLES		
	Deductible Options	Factor	
	\$100	1.13	
	\$250	---	
	\$500	.89	
	\$1,000	.78	
	\$2,000	.71	
	\$2,500	.67	
	\$5,000	.57	
G.	EARTHQUAKE (ML-54)		
	ML-1R, ML-2, ML-3	\$0.42	NONE
	ML-4	\$0.31	NONE
<p>When Rating for EARTHQUAKE (ML-54) COVERAGE remember that even though the coverage applies to Cov. A, B, & C, the above is only multiplied by the Cov. A limit. (Unless increased limits are requested for any coverages B or C then you need to multiply by that <u>increase</u> as well).</p>			
H.	IDENTITY FRAUD (ML-189)		\$25.00 Per Policy

	RATE PER \$1,000	MAXIMUM ADD'L AMOUNT
I. INCREASED LIMIT (COV C) (Maximum \$75,000 limit without Underwriter approval. Coverage C not to exceed Coverage A.)	\$3.00	NONE
J. MECHANICAL, ELECTRICAL OR PRESSURE SYSTEMS BREAKDOWN (ML-346A)		\$15.00 Per Policy
K. PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS (ML-69)	\$2.00 per \$100 Increase in Coverage	
L. PRIVATE STRUCTURES		
ML-48 - Increased Limits Private Structures	\$4.00	NONE
ML-40 - Increased Limits Private Structures Rented to Others	\$5.00	NONE
ML-89 - Increased Limits Private Structures Away from Insured Premises	\$4.00	NONE
ML-244 - Increased Limits Private Structures Designed but not used for Business	\$4.00	NONE
(UNDERWRITING APPROVAL REQUIRED)		
M. REDUCED AMOUNT - (COV C)	\$1.00 (Credit for \$1,000 of Insurance)	
N. REPLACEMENT VALUE - PERSONAL PROPERTY (ML-55)		
ML-1R, ML-2, ML-3, ML-4	Increase adjusted policy premium by 10% (MIN ADD'L CHARGE-\$20)	
(The maximum limit on Coverage C is \$75,000 without Underwriter Approval.)		
O. SECONDARY/SEASONAL HOMEOWNERS ENDORSEMENT (ML-CP-416) Added at no additional charge for secondary/seasonal homes with certain restrictions applied to Personal Property, Personal Liability, and Medical Payments to Others.		
P. TRIP COLLISION (ML-26)		\$18.00 Per Policy
Q. VENDOR'S SINGLE INTEREST		
Additional Secured Party's Interest Coverage (ML-27)		\$10.00 Per Policy

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
LIABILITY COVERAGES**

		(MAX MED PAY AMT \$5,000)							*Med Payment each add'l \$500
RULE NO.	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	*
6. SECTION II									
A.	DESCRIBED RESIDENCE – (No farming or farm animal exposure and less than 26 acres of land.) PREMISES (ML-9)								
	1 or 2 Family (Includes Tenant Policies)	0	8	12	19	25	38	75	3
B.	ADDITIONAL RESIDENCE PREMISES (Limited to maximum of 3.)								
	1. Occupied by the Insured	12	15	19	25	31	42	50	3
	2. Rented to Others- ONLY AVAILABLE IF CPIC WRITES FIRE COVERAGE (ML-70)								
	1 Family	31	36	44	50	56	69	83	3
	2 Family	52	58	67	75	83	104	125	3
C.	ADDITIONAL HOUSEHOLD MEMBERS COVERAGE (ML-23)								\$25.00 Per Policy
E.	ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE (ML-29)								\$40.00 Per Policy
F.	BUSINESS PURSUITS - (ML-71)								
	Clerical 1.	5	7	9	12	17	21	25	3
	Salespersons 2.	6	8	11	15	21	26	31	3
	Salespersons 3.	10	12	16	21	29	37	44	3
	Teachers 4.	16	19	21	29	37	44	53	3
	Teachers 5.	10	12	15	20	25	35	42	3
G.	CREDIT FOR ELIMINATION OF SECTION II								\$20.00 Credit
H.	FARMERS COMPREHENSIVE PERSONAL LIABILITY (ML-10) (Must be added if 26 or more acres or farm/farm animal exposures exists.)								
	Initial Farm Exposure								
	1-160 Acres	40	48	56	64	72	88	160	3
	161-500 Acres	61	73	85	98	110	134	244	3
	Over 500 Acres	90	108	126	144	162	198	360	3
I.	GOLF CART LIABILITY EXTENSION (ML-82)								\$26.00 Per Golf Cart

*** LIABILITY/MED PAYMENTS**

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

		(MAX MED PAY AMT \$5,000)						*Med Payment each add'l \$500	
RULE NO.	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	*
K.	OFFICE PROFESSIONAL PRIVATE SCHOOL OR STUDIO OCCUPANCY								
	1. On premises (ML-42)	10	16	23	29	36	50	59	3
	2. Instruction Only (ML-42)	10	16	23	29	36	50	59	3
	3. Off premises (ML-43)	16	21	26	33	42	57	68	3
L.	OUTBOARD MOTORS & *WATERCRAFT (ML-75)								
	Each Outboard Motor Over 50 HP	14	17	19	22	24	30	108	2
	Inboard or Inboard- Outboard Motorboats And Sailboats under 16 MPH								
	Less than 26 feet	22	26	30	35	39	48	126	2
	*26 to 40 feet	*Subject to Underwriting Approval.							
	16 – 30 MPH								
	Less than 26 feet	45	54	62	72	80	99	177	3
	*26 to 40 feet	*Subject to Underwriting Approval.							
	Over 30 MPH								
	Less than 26 feet	95	113	132	152	171	208	364	7
	*26 to 40 feet	*Subject to Underwriting Approval.							
	Sailboats – No auxiliary power *26 to 40 feet	*Subject to Underwriting Approval.							
	*Wooden boats not over 10 years old								
	*Fiberglass boats not over 25 years old								
M.	PERSONAL INJURY (ML-46)	(Does not include medical payments.)							
		7	8	9	10	12	15	18	--
N.	RESIDENCE EMPLOYEES	12	15	19	23	27	33	40	3

*** LIABILITY/MED PAYMENTS**

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

MOBILEHOMEOWNERS CREDITS

1. New Mobilehome Credit 10% credit if less than 10 years of age

2. Monitored Alarm Systems Credit:

- Smoke/Fire and Burglary (***ML-216**) 6%

(*ML-216 Applies. Monitored Alarm System requires submitting certificate of installation.)

3. Home/Auto Discount: 5% credit for an Insured who has their personal auto policy currently written through the same agency as their CPIC policy. Subject to audit. (Business Auto and Motorcycle policies are Not Eligible). Available on Primary occupancy risks only.

4. Multi Policy Discount: 2% credit if an Insured has more than 1 policy with CPIC. The credit will be applied to the base premium of each policy.

MOBILEHOMEOWNERS SURCHARGES

2. SECONDARY/SEASONAL MOBILEHOMEOWNER SURCHARGE

A 50% surcharge to the base premium will be applied to all NON-PRIMARY homes.

MOBILEHOMEOWNERS FORMS LIST

FORM	EDITION DATE	TITLE OF FORM
ML-1R	01/87	Basic Perils Section
ML-2	01/87	Broad Form Perils Section
ML-3	01/87	Special Form Perils Section
ML-4	01/87	Perils Section - Renters
ML-9	01/87	Liability Coverage Section
ML-10	01/87	Liability Coverage Section – Farm
ML-20	01/87	Agreement
ML-23	09/97	Additional Household Members Coverage
ML-25	01/87	Consent to Move Mobile Home
ML-26	01/87	Collision or Upset Coverage
ML-27	01/87	Additional Secured Party's Interest Coverage
ML-29	09/07	Assisted Living Care Facility Resident Coverage
ML-40	01/87	Related Private Structures Rented to Others
ML-41	01/87	Additional Insured
ML-42	01/87	Office, Prof. Private School or Studio Use Insured Prem.
ML-43	01/87	Office, Prof. Private School or Studio Use Other Prem.
ML-46	01/87	Personal Injury Endorsement
ML-48	01/87	Related Private Structures
ML-51	01/87	Tenants' Improvements & Betterments - Higher Limit
ML-52A	12/98	Trampoline Exclusion
ML-54	01/87	Earthquake
ML-55	01/87	Replacement Value Endorsement for Coverage C Personal Property
ML-57	12/00	Credit Card Forgery & Counterfeit Money Increased Amount
ML-59	03/96	Lead Exclusion
ML-69	12/00	Physicians, Surgeons, Dentists and Veterinarians
ML-70	01/87	Additional Residential Premises - Rented to Others Liability Section Coverage Only
ML-71	01/87	Business Activities
ML-75	01/87	Watercraft
ML-82	02/99	Golf Cart Liability Extension
ML-84	11/91	New York Endorsement
ML-89	09/96	Related Private Structures
ML-147	01/87	Homeowners' Increased Coverage
ML-189	10/01	Identity Fraud Endorsement
ML-216	01/87	Premises Alarm or Fire Protection System
ML-244	09/94	Related Structures
ML-346A	05/11	Mechanical, Electrical or Pressure Systems Breakdown
ML-366	12/00	Debris Removal Extensions

FORM	EDITION DATE	TITLE OF FORM
ML-CP-416	11/10	Secondary / Seasonal Dwellings Liability
ML-CP-1	11/12	Exclusionary Endorsement 1 (Dog liability exclusion)
ML-CP-2	05/00	Related Private Structures Exclusion
CPF-1	09/12	Amendatory Endorsement
FMD-1	08/08	Important Flood Insurance Notice
NY STAT-1	11/08	NY Statutory Endorsement
PRIV	10/03	Notice of Privacy Policy