

The Mobile Homeowners Policy Basic Form 1, issued by American Family Mutual Insurance Company, serves as a legal contract detailing the rights and obligations of both the policyholder and the insurer. This non-assessable policy requires careful review to understand its provisions, which include coverage for the mobile home and attached structures, personal property, and loss of use. Coverage A protects the mobile home and its integral components, while Coverage B covers personal property owned or used by the insured, with specific limits on certain categories. Coverage C addresses loss of use, providing for additional living expenses or fair rental value if the insured premises become uninhabitable due to a covered loss. Exclusions encompass outdoor antennas, business-related structures, and various vehicles and aircraft. The policy mandates premium payment and compliance with its provisions, requiring the insured to notify the insurer of any new premises acquired within 30 days. The claims process is defined, including the definitions of bodily injury, property damage, and occurrences, alongside obligations for the insured to maintain the mobile home as a private residence.

Supplementary coverages include emergency removal of personal property and mobile homes endangered by insured perils, with a limit of \$300 for mobile home removal and a 30-day coverage period. Debris removal expenses are covered, including provisions for fallen trees, and fire department service charges are covered up to \$500, excluding charges within city limits. Coverage for credit card theft, forgery, and counterfeit money is provided up to \$1,000, with exclusions for losses due to the insured's dishonesty. The policy also covers trees, plants, shrubs, and lawns for specific perils, limited to 5% of the mobile home coverage. The perils insured against include accidental direct physical loss due to fire, lightning, windstorm, explosion, vandalism, and theft, with exclusions for losses caused by ordinance or law, earth movement, water damage, power failure, neglect, war, nuclear hazards, and intentional loss.

The policy includes a loss deductible, meaning the insurer pays only for the portion of a covered loss exceeding the deductible amount. The insurer's liability is limited to the insurable interest of the

insured in the covered property and the specified coverage limits. In the event of a loss, the insured must promptly notify the insurer, report theft to the police, protect the property from further damage, and provide a detailed list of damaged items. A signed, sworn proof of loss must be submitted within 60 days after the insurer's request. The policy specifies that loss value is determined by the lesser of actual cash value, repair costs, or replacement costs, and the insurer may settle losses through cash payments or repairs. The policy prohibits abandonment of property to the insurer without agreement and outlines how losses to pairs or sets will be handled. Loss payments will be made within 60 days after proof of loss is received, contingent upon reaching an agreement or final judgment. Legal action against the insurer must comply with all policy terms and be initiated within one year, with exceptions for certain states extending this period.

Liability coverage includes personal liability for bodily injury or property damage, with the insurer defending any suit related to covered occurrences. Medical expenses incurred within three years from an accident are covered under specific conditions. Supplementary coverages include payments for damage to others' property, claim and defense expenses, emergency first aid, and loss assessments, with exclusions outlined for each coverage type. The policy also provides coverage for various liabilities, including wrongful detention, malicious prosecution, misrepresentation, and discrimination, with certain legal limitations. Exclusions under Section II include personal liability for bodily injury or property damage expected or intended by the insured, arising from business pursuits, or involving rental premises, with specific exceptions for occasional residential rentals.

Conditions for claims include a limit of liability that caps total damages for any occurrence at the stated limit in the declarations. The policy requires prompt notice of any accidents, cooperation in claims processes, and specific duties for injured persons to provide proof of claim. The policy is excess over other collectible insurance and outlines conditions for renewal, cancellation, and implications of concealment or fraud. Cancellation can occur under specified conditions, with a pro-rata refund of the premium for the canceled period. In Minnesota, the policy can be canceled

after 60 days for reasons such as misrepresentation or increased risk, with a written notice required 60 days in advance. Non-renewal is permitted with a 30-day notice (60 days in Minnesota) before policy expiration. Assignment of the policy requires written consent from the insurer, and subrogation rights may be waived in writing before a loss.

Additional coverage options include Earthquake and Volcanic Eruption Coverage, Extended Coverage for Jewelry, Watches, and Furs, Child Care Coverage, Extended Watercraft Liability, Office, School, or Studio Use coverage, Business Pursuits coverage, Additional Premises Coverage, Named Additional Insured(s) coverage, Other Structures coverage, and Personal Property Replacement Cost Coverage. The policy is non-assessable and requires a declarations page for validity.