

Loudoun Mutual Insurance Company
Mobile Home Policies

Applicable to the following forms:

Mobile-Homeowners Form 1, Form 2 or Form 3

Dwelling Policies FL-1, FL-2, or FL-3

This endorsement broadens the coverage provided by “your” primary coverage form.

PLEASE READ IT CAREFULLY

The following Incidental Property Coverage is modified as follows:

2. Debris Removal – The extra 5% of the applicable “limit” to cover the cost of debris removal is changed to 5% or \$5000, whichever is greater.

The following is amended to How Much We Pay For Loss or Claim (applies to all forms except FL-1):

Loss Settlement Terms

1) Replacement Cost Terms

a) The Replacement Cost Terms apply only to buildings or Mobile Homes covered under Coverage A and only buildings on a permanent foundation under Coverage B. They do not apply to window air conditioners; awnings and canopies; appliance; carpets; window coverings; and antennas

Also added under How Much We Pay For Loss or Claim:

The following is added to How Much We Pay For Loss or Claim

1. f. Loss Settlement Terms – In the event of a total loss to a mobile home covered under Coverage A, we will settle losses according to the Coverage A “limit” shown on the declarations. A total loss occurs when the mobile home is damaged beyond reasonable repair.