



Mobile Homeowner Tiers

	Twenty Plus	Standard	Preferred
Policy Form	Form 1, 2, 3 or 4		
Minimum Cov A	\$5,000	\$10,000	\$40,000 (\$25,000 for single-wide)
Insure to Value	Form 1, 2 or 3 – 100% RCV		
Settlement Options	Form 1, Form 2 and Form 3, Replacement Cost is automatically included, stated amount policy		
Age of Dwelling	20-30 years, or older if completely remodeled/ updated in the past 5 years	Maximum 20 years	10 years or less
Loss History	One minor loss over 2 years, call underwriting to confirm		
Protection Classes	All		
Central Heating	Required		
Wood Stove	Ineligible		
Electrical	No fuses	No fuses unless upgrading soon	No fuses
Secondary Homes	Ineligible	Eligible if primary is with LMIC (seasonal mobile homes are ineligible)	Ineligible
Occupancy	Up to two families		
Photographs	Required		
Bankruptcy	No bankruptcies the in past 3 years; otherwise, call underwriting		
Prior Cancel	Call Underwriting		



Our Agency Code: _____
 LMIC Phone: 800-752-3458 Office Hours: 9:00-4:30
 Underwriter: _____

Mobile Home Guardian Endorsement – LM 115 (Form 2 or Form 3 Only) \$50.00 Premium	
Replacement Cost	Coverages A,B, and C
Damage to Property of Others	\$1,000
Credit Card, Forgery	\$2,500
Ordinance or Law	25% of Coverage A
Sewer Back Up	\$10,000

SPECIAL COVERAGE & RATING EXCEPTION FOR DOUBLE-WIDE MOBILE HOMES LESS THAN 10 YEARS OLD:

Double-Wide mobile homes are eligible to be insured under our regular Homeowners program if they meet the following standards:

1. Must be in excellent condition
2. Set on a continuous masonry foundation
3. No more than **10** years old
4. Insured for at least \$50,000
5. Maximum Coverage A limit is \$250,000
6. Automatic Replacement Cost
7. Stated Amount Applies