

# MOBILE HOMEOWNERS\*

## MINIMAL ELIGIBILITY RESTRICTIONS

Auto-Owners is not a company of restrictions. While other companies place numerous restrictions on Mobile Homeowners eligibility (i.e. ineligible dog lists, no trampolines, etc.) Auto-Owners is willing to write all average to above average Mobile Homeowners business without obstacles for our agents and policyholders!

## HOMEOWNERS TYPE COVERAGE

Coverage is very similar to a Homeowners policy, which makes it easier for both the agent and the policyholder to understand.

## BROAD & SPECIAL FORMS

The policyholder may choose between a named peril or a special form policy depending on their need.

## PREMIER PROGRAM

The Premier Mobile Homeowners program is a preferred program, designed for above average exposures. This program gives a premium advantage to policyholders presenting less of a risk of loss to the company. The Premier program also allows the agency to be more competitive for this type of customer.

## MOBILE HOME REPLACEMENT COST

This optional endorsement eliminates depreciation when settling a claim on the mobile home itself and other structures. (Provided automatically in AL.)

## PERSONAL PROPERTY REPLACEMENT COST

Personal property is an important insurable interest. This endorsement provides coverage for the full cost of replacement of personal property that is damaged, destroyed or stolen.

## IDENTITY THEFT EXPENSE COVERAGE

Identity theft is the fastest growing crime in the nation. This personal invasion can result in numerous types of expenses. Policyholders have the option to purchase up to \$15,000 of protection for these additional expenses including preparation and notarization of documents, loan reapplication fees, lost earnings as a result of time off from work, reasonable attorney fees, and bond premiums.

## SCHEDULED ITEMS

Scheduled items such as RVs, boats, motors, guns, furs, etc. can be added to the policy. This eliminates the need for separate policies and decreases the premium for the policyholder.

## FLOOD COVERAGE

Flood is included at no charge on Special Form policies.

## EARTHQUAKE COVERAGE

This coverage may be added to Broad Form policies for a premium charge. See eligibility guidelines for further details.

**NOTE:** This analysis of coverage is, necessarily, in general terms and is superseded in all respects by the Insuring Agreement, Exclusions, and Conditions of the Policy. Some coverages mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

\* Program not available in North Carolina

### **MOBILE HOMEOWNERS PLUS**

One of our most popular and valuable endorsements! This package endorsement allows policyholders to purchase four valuable coverages for one premium charge.

The coverages include:

- Lien holder Extra Expense coverage.
- Refrigerated Products coverage. Covers loss from power and mechanical failures.
- Sewer and Sump-Pump Back-Up coverage.
- Waiver of Glass Deductible coverage.

### **OTHER STRUCTURES - ADDITIONAL LIMITS**

Both Broad Form and Special Form policies include an automatic limit of coverage for other structures however additional amounts may be purchased for specific structures with this endorsement.

### **CREDIT CARD, CHARGE PLATE, FUND TRANSFER CARD, CHECK FORGERY AND COUNTERFEIT MONEY – INCREASED LIMITS**

Coverage is provided for both Broad Form and Special Form policies for \$1,000 per occurrence. Additional amounts may be purchased with this endorsement.

### **WATERCRAFT LIABILITY**

Watercraft liability is included automatically without an additional premium charge in all states\* with the following exceptions:

- Outboard over 120 HP
- Inboard or inboard/outboard over 175 HP
- Water jet-propelled watercraft under 16 ft (jet skis, wave runners, etc.)

Liability coverage for items that do not receive automatic liability coverage may be purchased by endorsement for each item individually. \*Excluding Idaho – however, may be added for an additional premium charge.

### **RECREATIONAL MOTOR VEHICLE LIABILITY**

For a small flat charge, liability coverage is provided for all owned recreational vehicles.

### **DISCOUNTS**

#### ***MATURE HOMEOWNER DISCOUNT***

Mature policyholders are part of Auto-Owners target market. This means that our mature policyholders are eligible for a discount at the specified age listed in the manual. (Not available in all states.)

#### ***AGE OF CONSTRUCTION DISCOUNT***

Mobile homes up to a certain age (varies by state) are eligible for a premium discount.

#### ***MULTI-POLICY DISCOUNTS***

We reward policyholders that have multiple policies with Auto-Owners with our Multi-Policy Discounts. Three separate discounts are available: Mobile Home/Auto Multi-Policy Discount, Mobile Home/Life Multi-Policy Discount and our newest – Mobile Home/Umbrella Multi-Policy Discount. (Amounts and availability of discounts differ on a state by state basis.)

#### ***DEDUCTIBLE CREDITS***

Policyholders selecting higher deductibles may further reduce their premiums.

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***PAID IN FULL DISCOUNT***

Policies with the total policy premium paid in full at the inception of the policy prove to be above average business. Therefore a 5% Paid In Full Discount is being introduced on state-by-state basis. This discount is not subject to the maximum discount.

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