



Mobile Homeowners Quick Reference Guide

PROGRAM	SA-Signature Adult	SSH- Senior Standard	PFP-Family Park	ASD-Approved Subdivision	PP- Private Property
*Coverage A – Dwelling (excludes attachments)	\$20,000 to \$125,000	\$15,000 to \$85,000	\$15,000 to \$75,000	\$15,000 to \$75,000	\$15,000 to \$100,000
Coverage B – Other Structures (unattached)	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A
Coverage C – Contents	50% of Coverage A included	50% of Coverage A included	40% of Coverage A included	30% of Coverage A included	30% of Coverage A included
Coverage D – Loss of Use	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included
Coverage E-Personal Liability	\$50,000 included; Can increase to \$100,000*	\$50,000 included; Can increase to \$100,000	\$25,000 included; Can increase up to \$100,000	\$25,000 included; Can increase to \$50,000	\$25,000 included; Can increase to \$50,000
Coverage F- Medical Payments to Others	\$500 included	\$500 included	\$500 included	\$500 included	\$500 included
Coverage Form	HO-3 (RC)	Comp (ACV)	Comp (ACV)	Comp (ACV)	Comp (ACV)
Age of Resident	Age 50+	Age 50+	NA	NA	NA
Age of Unit	15 years and newer	16 years to 30 years old	1994 and newer	1994 and newer	1994 and newer
Occupancy Requirements	Owner occupied a min of 3 months per year	Owner occupied a min of 3 months per year	Owner occupied a min of 3 months per year	Owner occupied a min of 10 months per year	Owner occupied a min of 10 months per year
Rentals Permitted	Yes, for up to 6 months	Yes, for up to 6 months	Yes, for up to 6 months	No	No
Replacement Cost Dwelling	Included	Cannot be purchased	Available by endorsement	Available by endorsement	Available by endorsement
Replacement Cost Contents	Included	Included	Available by endorsement	Available by endorsement	Available by endorsement
Park Models Permitted	Yes, min 8ft w	No	No	No	No
Sinkhole Coverage	Included	Included	Included	Included	Included
Scheduled Personal Property	Available by endorsement	Available by endorsement	NA	NA	NA
Golf Cart Coverage	Available by endorsement	Available by endorsement	NA	NA	NA
Other Requirements	Adult park or adult section of a park	Adult park or adult section of a park	Family park or family section of an adult park	Located in an approved community zoned primarily for mobile homes	Must be on a county maintained road, min 2 neighbors w/in 600ft and 5 neighbors w/in ¼ m
\$300,000 Liability (Modern USA only)	SA only – underlying umbrella req.	NA	NA	NA	NA

*Coverage A can be increased up to \$250,000 if unit is in a HUD wind load zone 2 or 3 and installed on a permanent foundation.



Mobile Homeowners Quick Reference Guide

GENERAL UNDERWRITING

Must be primary Florida residence. May not be vacant.
Must be anchored tie-down in accordance with Florida, city and county regulations.
Must be skirted or have a fully enclosed foundation.
No farm animals (1 chicken or 1 duck or 1 rabbit acceptable). No homes with trampolines.
Risk with dogs listed on our ineligible list, or exceeding 99 lbs, or more than 2 are ineligible.
No prior coverage acceptable (retain no loss in agency file).
Must have a handrail anywhere there are 3 or more steps.
Minimum width 12 ft (unless park model in the Signature Adult Program).
Tar shingle roofs 12 years and newer. Metal Roofs unlimited.
Risks with trees touching any insurable structure are ineligible.
No travel trailers. No fifth wheels.

DETERMINING COVERAGE A VALUES

Year Built 1975-1990	\$35 per sq ft with additional \$5,000 above allowed
Year Built 1991-2000	\$45 per sq ft with additional \$5,000 above allowed
Year Built 2001-2003	\$50 per sq ft with additional \$5,000 above allowed
Year Built 2004 & Newer	\$75 per sq ft with additional \$5,000 above allowed

MISCELLANEOUS

Electronic signatures are permitted. Retain signed NB application in agency file or upload to policy history.
2, 3 & 4-pay plans available. Credit cards payments permitted (fee is charged). EFT payments permitted (no fee).
Agents may process premium/non-premium bearing endorsements online in policy history – upload supporting documentation.

ATTACHMENTS COVERAGE	ATTACHMENT AGE 1994 & NEWER*	ATTACHMENT AGE PRIOR TO 1994**
Shed	\$2,000 Max	\$500 Max
Carport	\$5,000 Max	\$2,500 Max
Screen Room	\$7,000 Max	\$2,500 Max
Weather Tight Room/Attached Garage	\$15,000 Max	\$5,000 Max
Other (i.e. porch, deck)	\$500 Max	\$500 Max

*Combined total aggregate of attachments coverage allowed for 1994 & newer (attachment age) is \$25,000

**Combined total aggregate of attachments coverage allowed for built prior to 1994 (attachment age) is \$10,000

CREDITS/DISCOUNTS (Max 15% combined)	DISCOUNT AMOUNT	NOTE
Membership in AARP, AAA or FMHO	5% of NHR	
Flood Companion Policy Discount	5% of NHR	Must have ATIC/Mod Flood
Security Guards or Gated Community	5% of NHR	
ANSI/ASCE Standards (not included in 15% max)	9% of NHR	Applied if unit is 1994 or newer
Fire Sprinklers	5% of NHR	Must have proof on file
Fire Extinguisher/Smoke Alarm	5% of NHR	
Water Control Device Discount	3% to 5% of NHR	Must have installer cert on file
Electronic Policy Distribution	\$10	Insured must sign authorization

CONTACT INFORMATION PAYMENT ADDRESSES

CONTACT INFORMATION	AMERICAN TRADITIONS	MODERN USA
Customer Service/Underwriting : 866-561-3433	PO Box 919209	PO Box 919228
Claims: 866-270-8430	Orlando, FL 32891-9209	Orlando, FL 32891-9228
Claims Fax: 866-725-5051		
Endorsement Fax: 727-507-7596	OVERNIGHT	OVERNIGHT
Endorsement Email: endorsements@westpointuw.com	American Traditions	Modern USA
PO Box 2800 Pinellas Park, FL 33780	2290 Premier Row	2290 Premier Row
	PO Box 919209	PO Box 919228
7785 66 th Street Pinellas Park, FL 33781	Orlando, FL 32891-9209	Orlando, FL 32891-9228