

April 18, 2024

**CIRCULAR LETTER TO ALL MEMBER COMPANIES**

Re: Mobile Home Program (MHC & MHF)  
Form and Rule Changes

The Commissioner of Insurance has recently approved several revisions to the Mobile Home programs (MHC and MHF), which were filed on behalf of the member companies of the North Carolina Rate Bureau. The changes include revisions to the MHC and MHF manual rules and forms.

The approved changes reflect the Governing Committee's decision, at the recommendation of the Mobile Home Subcommittee and Property Committee, to replace short rate cancellation with pro rata calculation in the MHC and MHF programs. The changes also reflect the Governing Committee's decision, also upon recommendation of the Mobile Home Subcommittee and Property Committee, to add exclusions for mold, continuous or repeated seepage or leakage of water or steam, and abandonment of property to the MHC program to align with the exclusions in the MHF program.

The following MHC forms and rules have been revised:

**MHC Form Changes**

- **MHC 300 Special Provisions North Carolina**
  1. all references to short rate cancellation have been replaced with pro rata cancellation; and
  2. exclusions for mold, continuous or repeated seepage or leakage of water or steam, and abandonment of property have been added.

**MHC Rule Changes**

- **MHC Mobile Home Manual** – Rule 3. Terms Rule and Rule 8. Cancellation Rule

The following MHF forms and rules have been revised:

**MHF Form Changes**

- **MHF 300 Special Provisions North Carolina**

References to short rate cancellation have been replaced with pro rata cancellation.

**MHF Rule Changes**

- **MHF Mobile Home Manual** - 17. Cancellation or reductions in limits of liability or coverages.

In addition, the approved changes include substantive and editorial revisions, such as the addition of form names and capitalization of terms, which have been made throughout the four documents.

These changes become effective in accordance with the following Rule of Application:

These revisions become effective with respect to all new and renewal policies becoming effective on or after November 1, 2024.

The enclosed exhibits are intended to enable you to implement the approved revisions in accordance with the above Rule of Application. Reprinted manual pages will be distributed in the usual manner as soon as possible.

Please see to it that this Circular is brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano  
Director, Personal Lines

AM:ko  
P-24-1  
Attachments

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS

### AMENDATORY ENDORSEMENT

#### PHYSICAL DAMAGE

The following is added following YOUR ADDITIONAL COVERAGES:

#### ACTUAL CASH VALUE

Throughout this policy, the following is added to any provision that uses the term Actual Cash Value:

Actual Cash Value is the value of the covered damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property with material of like kind and quality, less a deduction to account for pre-loss depreciation.

In calculating the Actual Cash Value, the components of this estimated cost that are subject to depreciation include, but are not limited to:

1. Materials, labor, permits, and any applicable tax; and
2. Overhead and profit.

Pre-loss depreciation refers to the decrease in the value of the covered damaged part of the property due to, but not limited to, such considerations as:

1. Age;
2. Condition, including wear and tear or deterioration;
3. Remaining useful life; and
4. Obsolescence.

The first paragraph of PHYSICAL DAMAGE DOES NOT PROVIDE PAYMENT FOR is deleted and replaced by the following:

Loss or damage due and confined to wear and tear; marring; deterioration; inherent vice; latent defect; rust; mold; wet or dry rot; contamination; smog; smoke from farming or industrial operations; settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundations, walls, floors, roof, or ceilings; birds, vermin, rodents, insects, or domestic animals; freezing; neglect or mechanical or electrical breakdown or failure; manufacturer defect; or loss or damage due to continuous or repeated seepage or leakage of water or steam over a period of weeks, months, or years from a plumbing, heating, or air conditioning system or from a household appliance;

#### LIABILITY

CLAIM EXPENSE coverage is deleted and replaced by the following:

For claim expenses WE pay:

1. Expenses incurred by US and costs taxed against YOU in any suit WE defend;
2. Premiums on bonds required in a suit defended by US, but not for bond amounts greater than the Limit of Liability for Personal Liability Coverage. WE are not obligated to apply for or furnish any bonds;
3. Expenses incurred by YOU at OUR request, including up to \$25 a day actual loss of earnings, for assisting US in the investigation or defense of any claim or suit;
4. Interest on the entire judgment which accrues after entry of the judgment and before WE pay, formally offer, or deposit in court that part of the judgment which does not exceed the limit of OUR liability on that judgment; and
5. Prejudgment interest awarded against YOU on that part of the judgment WE pay. If WE make an offer to pay the applicable limit of liability, WE will not pay any prejudgment interest based on that period of time after the offer.

The LIABILITY DOES NOT PROVIDE PAYMENT FOR section is deleted and replaced by the following:

PERSONAL LIABILITY COVERAGE AND MEDICAL PAYMENTS TO OTHERS COVERAGE DOES NOT PAY FOR BODILY INJURY OR PROPERTY DAMAGE:

- Arising out of the serving or furnishing of alcoholic beverages to any person;
- Arising out of YOUR business pursuits;
- Arising out of the rental or holding for rental of any PREMISES owned by YOU intended for use as a residence for more than two roomers or boarders;
- Arising out of the rendering or failing to render professional services;
- Arising out of any PREMISES owned or rented to YOU unless it is shown on Mobile Homeowner Policy Declarations - Page One or a premium charge has been made;
- Arising out of the ownership, maintenance, use, loading, or unloading of:
  - Any motor vehicle licensed or not for road use, on or off public roads, except for:
    - golf carts while used for golfing;
    - riding lawn mowers; or

- equipment usual and incidental to the maintenance of YOUR mobile home PREMISES;
- Aircraft; or
- Watercraft

If the watercraft has inboard or inboard-outboard motor(s) exceeding 50 horsepower;

If it is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length; or

If it is powered by one or more outboard motors with more than 25 combined total horsepower owned by YOU;

- Caused directly or indirectly by war, hostile or war-like action in time of peace or war whether or not declared, riot or civil disorder; or which is expected or intended by YOU;
- Arising out of sexual molestation, corporal punishment, or physical or mental abuse.

## GENERAL POLICY CONDITIONS

### WHAT TO DO WHEN YOU HAVE A LOSS

The fifth paragraph is replaced with the following:

#### Reasonable Repairs

- a. WE will pay the reasonable cost incurred by YOU for the necessary measures taken solely to protect covered property that is damaged by a Named Peril from further damage.
- b. If the measures taken involve repair to other damaged property, WE will only pay if that property is covered under this policy and the damage is caused by a Named Peril.
- c. Coverage provided under a. and b. does not:
  - (1) Increase the limits of liability that applies to the covered property; or
  - (2) Relieve YOU of YOUR duties, in case of a loss to covered property described in GENERAL POLICY CONDITIONS
 and is limited to the greater of:
  - (3) \$3,000; or
  - (4) 1% of YOUR limit of liability;
 unless we grant YOU approval within 72 hours of YOUR request to exceed the limit. In such circumstance we will pay only up to the additional amount for the measures we authorize.

If WE fail to respond to YOU within 72 hours of YOUR request to US and the damage is caused by a Named Peril, you may exceed the amount stated above only up to the cost incurred by YOU for the reasonable repairs necessary to protect the covered property from

further damage.

- d. In the event such repairs are undertaken, WE have the right to inspect the repairs and the removed property which, to the extent possible, YOU are required to retain.

The following is added to the sixth paragraph:

However, if a state of disaster is proclaimed or declared for the State of North Carolina or for an area within the state in accordance with North Carolina law and the covered property that has sustained loss is located within the geographic area designated in the disaster proclamation or declaration, this 90-day period shall not commence until the expiration of the disaster proclamation or declaration, including all renewals of the proclamation, or 45 days, whichever is later.

## CANCELLATION OR NONRENEWAL

The ninth paragraph is replaced with the following:

If YOU, WE, or the lienholder cancels this policy, the unearned premium will be returned on a pro rata basis. All return premiums will be subject to the "Minimum Earned Premium" shown on Mobile Homeowner Policy Program Declarations – Page One.

The tenth paragraph is deleted.

The following is added under GENERAL POLICY CONDITIONS

#### Assignability of Policy or Policy Benefits

Neither the assignment of this policy nor the assignment of the benefits of this policy will be valid unless we give our written consent. This provision applies both before and after a loss.

The following is added to GENERAL POLICY CONDITIONS:

#### Abandonment of Property

We need not accept any property abandoned by any insured.

All other provisions of this policy apply.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

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1. Materials, labor, permits, and any applicable tax; and
2. Overhead and profit.

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1. Age;
2. Condition, including wear and tear or deterioration;
3. Remaining useful life; and
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#### **LIABILITY**

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5. Prejudgment interest awarded against YOU on that part of the judgment WE pay. If WE make an offer to pay the applicable limit of liability, WE will not pay any prejudgment interest based on that period of time after the offer.

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- Arising out of the rendering or failing to render professional services;
- Arising out of any PREMISES owned or rented to YOU unless it is shown on Mobile Homeowner Policy Declarations - Page One or a premium charge has been made;
- Arising out of the ownership, maintenance, use, loading, or unloading of:
  - Any motor vehicle licensed or not for road use, on or off public roads, except for:
    - golf carts while used for golfing;
    - riding lawn mowers; or

- equipment usual and incidental to the maintenance of YOUR mobile home PREMISES;
- Aircraft; or
- Watercraft

If the watercraft has inboard or inboard-outboard motor(s) exceeding 50 horsepower;

If it is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length; or

If it is powered by one or more outboard motors with more than 25 combined total horsepower owned by YOU;

- Caused directly or indirectly by war, hostile or war-like action in time of peace or war whether or not declared, riot or civil disorder; or which is expected or intended by YOU;
- Arising out of sexual molestation, corporal punishment, or physical or mental abuse.

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- c. Coverage provided under a. and b. does not:

(1) Increase the limits of liability that applies to the covered property; or

(2) Relieve YOU of YOUR duties, in case of a loss to covered property described in GENERAL POLICY CONDITIONS

and is limited to the greater of:

(3) \$3,000; or

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unless we grant YOU approval within 72 hours of YOUR request to exceed the limit. In such circumstance we will pay only up to the additional amount for the measures we authorize.

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We need not accept any property abandoned by any Insured.

All other provisions of this policy apply.

**North Carolina**

**Mobile Homeowners Policy**

**MHC Program**

## RULES

### 1. Definitions

Mobile home is defined as a factory-fabricated, transportable permanent housing unit, which is at least 8 body feet in width or 32 body feet in length, built on a chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities. It may be equipped with one or more room sections that fold, collapse, or telescope into the principal unit when being transported and which can be expanded at the site to provide additional living area. Running gear consisting of wheels and tires may be removed while it is being lived in, but can be readily re-installed.

### 2. Policy and Forms

Coverage will be written on the Mobile Homeowner Policy MHC Form which will consist of:

- a. Mobile Homeowner Policy MHC, plus
- b. Mobile Homeowner Policy – Mobile Homeowner Policy Declarations -Page One, and;
- c. Required endorsements, if any.

### 3. Terms Rule

The policy may be written for a maximum of seven years (84 months) at the Term Factors shown in the Rate Section. If a policy is issued for a period of less than twelve months, and for a term not shown in the Term Factor Chart, it will be written short rate and the premium for the policy shall be computed in accordance with the short rate table, except that in the following circumstances the premium will be computed on a pro rata basis for any portion of a year:

- a. When coverage is afforded to secure a common inception date with other coverages or lines of insurance.
- b. To replace an outstanding policy of a company in liquidation, provided a new policy is based upon the rules and rates in effect at the time replacement is made and will be in effect for a period equal to the unexpired term of the outstanding policy.

If a policy is issued for a period of more than twelve months and for a term not shown in the Term Factor chart, it will be computed at the full premium for each full year and pro rata for any portion of a year.

### 4. Premium Rules (General)

The premium will be rounded to the nearest whole dollar. A premium involving \$0.50 or over will be rounded to the next whole dollar.

The procedure will apply to all interim premium adjustments, including endorsements or cancellations, at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

Any rating discrepancy involving a premium of \$2.00 or less may be waived except that an overcharge shall be refunded, regardless of amount, if requested by the insured.

### 5. Minimum Written Premium Rule

No policy may be written for less than \$30.00 regardless of the term. The Trip Coverage premium and the Secured Interest Protection premium are in addition to the \$30.00 Minimum Written Premium. No additional premium charge will be less than \$6.00.

### 6. Minimum Earned Premium Rule

The Minimum Short Rate Earned Premium will not be less than \$30.00. Trip Coverage premium shall be fully earned.



## 7. Changes

- a. All changes requiring adjustments of premium shall be computed pro rata.
- b. If a mobile home or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium will be the same as the amount that was returned at the time of cancellation.
- c. Minimum Premiums: If an outstanding policy is amended and results in a premium adjustment, that adjustment shall not be less than \$6.00, except that the actual return premium will be allowed at the request of the insured.

## 8. Cancellation Rule

Cancellation may be effected as follows:

- a. The insured can cancel the policy by mailing to the Company a written notice telling the Company the future date cancellation is to be effective. If a lienholder is named on the Mobile Homeowner Policy Declarations Page One of the policy, the Company will mail to the lienholder ten days' written notice of cancellation of the lienholder's interest in this policy.
- b. When a lienholder named in the policy has repossessed or has otherwise acquired ownership of the mobile home, the lienholder may, for the account of all parties at interest under the policy, cancel the policy by surrendering it to the Company.
- c. The Company can cancel the policy for any reason during the first 60 days. The Company can cancel the policy after the first 60 days only if the insured or his representative:
  - Conceals, omits, or misrepresents any material facts or circumstances, or makes a false or fraudulent claim, or
  - Fails to comply with any governmental requirement regulating mobile home tie-down or anchoring systems, or
  - Has knowledge of any change that substantially increases the risk assumed by the Company without notifying the Company, and paying any required premium for the increased risk, or
  - Has not paid the premium.
  - The Company will mail a cancellation notice to the insured at least 30 days (10 days for non-payment of premium) before the policy is cancelled. The Company will mail a cancellation notice to the insured's last address known to the Company or the producer of record. The Company will also give the same notice to the lienholder.
- d. Computation
  - (1) If insurance is cancelled or reduced, the return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.
  - (2) No endorsement will have the effect of violating the Written or Earned Premium rules.

## 9. Tenants Coverage Rule

The Mobile Homeowner Policy MHC may also be issued to a tenant (non-owner) of a mobile home, for any of the following coverages:

- a. Comprehensive Personal Effects;
- b. Comprehensive or Named Perils Adjacent Structures;
- c. Liability.

If the policy includes Comprehensive Personal Effects Coverage, the Mobile Home Tenants Coverage Endorsement is to be attached automatically, affording the following additional policy coverages:

- a. Additional Living Expense;
- b. Fire Department Service;
- c. Credit Card and Depositor's Forgery.

The additional coverages are excess over any other collectible insurance.

## 10. Natural Disaster Protection Rules

Coverage may be afforded under each policy insuring a financed mobile home. The amount of the Company's liability under such policy is amended to the outstanding principal balance of the loan or the amount which would be recoverable under the policy, whichever is greater, if total loss results from Perils covered. For rate information, refer to the Rate Section.

## 11. Seasonal/Vacation Mobile Home Rule

A seasonal/vacation mobile home is defined as a mobile home that is not the primary residence of the insured, but one that is used on an intermittent basis by the insured and the insured's immediate family. It may not be rented to others. Mobile homes that are rented to others for seasonal or vacation use are not eligible for the Mobile Homeowner Policy MHC. A minimum deductible of \$250 shall automatically apply to Comprehensive or Named Perils Mobile Home Structures Coverage, Comprehensive Personal Effects Coverage, and Comprehensive or Named Perils Adjacent Structures Coverage.

## 12. Deductible Rule

The basic rates in the Rate Section contemplate a \$100 deductible for Comprehensive Primary Residence and Tenants, \$0 deductible for Named Perils Primary Residence and Tenants, and \$250 deductible for Comprehensive and Named Perils Seasonal/Vacation. This deductible amount may be modified as provided for in the rate section.

In Territories 110, 120, 130, 140, 150, and 160, the Mobile Homeowners Policy may be endorsed to provide an optional Windstorm or Hail Deductible used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

In Territories 110, 120, 130, 140, 150, and 160, the Mobile Homeowners Policy may be endorsed to provide a Named Storm Percentage Deductible of 1%, 2%, or 5% of the Mobile Home Structures, Adjacent Structures, or Comprehensive Personal Effects limit of liability, whichever is greatest, when the dollar amount of the percentage deductible exceeds the deductible applicable to All Other Perils. Attach MHC 320 Named Storm Percentage Deductible.

## 13. Fire Department Service Charge

The \$100 Fire Department Service Charge may be increased for an additional premium as provided for in the Rate Section.

## 14. Radio and Television Antenna Coverage

The \$50 Radio and Antenna Coverage may be increased for an additional premium as provided for in the Rate Section.

## 15. Inflation Coverage

This form may be attached to the policy when the mobile home is used as the primary residence or as a seasonal/vacation residence. For rate information, refer to the Rate Section.

## 16. Rentals

A Mobile Homeowner Policy MHC may be written to cover the interest of the owners of a rented mobile home.

## 17. Tie-Down:

When the mobile home is properly secured in accordance with the regulations of the North Carolina Building Code Council as set forth in the State of North Carolina Regulations for Manufactured Homes, a credit of 10% shall be deducted from the rates applicable to the following coverages:

- a. Comprehensive or Named Perils Mobile Home Structures Coverage
- b. Comprehensive Personal Effects Coverage

Attach North Carolina Mobile Home Tie-Down Endorsement.

## 18. Personal Effects Replacement Cost

For an additional premium, YOUR policy may be extended to cover the full cost of repair or replacement without deduction for depreciation of YOUR personal effects. For rate information, see Rate Section.

Attach **Personal Effects Replacement Cost Endorsement**.

## 19. Replacement Cost Coverage

For an additional premium, YOUR policy may be extended to cover the cost of repair or replacement without deduction for depreciation of YOUR mobile home. For rate information, see Rate Section.

Attach **MHC Mobile Home Replacement Cost Coverage Endorsement**.

## 20. Additional Living Expense Coverage

For an additional premium, the \$10 per day coverage for a maximum of 60 days may be increased. For rate information, see Rate Section.

## 21. Windstorm or Hail Exclusion - Territories 110, 120, 130, 140, 150, and 160 only

The perils of windstorm or hail may be excluded from coverage if the insured purchases a separate policy for windstorm or hail from the North Carolina Insurance Underwriting Association at the premium credit developed from the Premium Section of this manual.

The Peril of Windstorm or Hail may be excluded if:

- a. The property is located in an area eligible for such coverage from the North Carolina Insurance Underwriting Association; and
- b. A Windstorm or Hail Rejection Form is secured and maintained by the Company.

Attach **MHC 306 Windstorm or Hail Exclusion Endorsement**

When Endorsement **MHC 306** is attached to the policy, enter the following on the Declarations Page:

"This policy does not provide coverage for the peril of Windstorm or Hail."

## 22. Installment Payment Plan

When a policy is issued on an installment basis, the following rules apply:

- a. The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.
- b. An additional charge of \$3.00 shall be made for each installment.
- c. The premium calculated for the first installment payment, exclusive of installment charges, shall not be less than the pro rata charge for the period from the inception date of policy to the due date of the next installment.

## 23. Stated Value Loss Settlement

For an additional premium, YOUR policy may be changed to reflect a stated value for the covered mobile home. For rate information, see Rate Section.

Attach **MHC 310 Stated Value Loss Settlement Endorsement**

## 24. Optional Rating Characteristics

Companies may use the following optional rating characteristics, or any combination of such optional rating characteristics and Bureau-filed characteristics to determine rates, as long as applicable legal requirements are satisfied. The resulting premium shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules, and standards promulgated by the Bureau, except as provided by statute. The rating factor for any combination of the following optional rating characteristics cannot exceed 1.00, unless the resulting premium does not exceed the Bureau premium:

- a. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; payment history; payment options; prior insurance; and new and renewal status.

- b. Policyholder/Insured personal characteristics not otherwise recognized in this manual. Examples include: Smoker/non-smoker status; credit information; loss history; loss prevention training/education; age; work status; marital status; number of years owned; owned real estate; household composition; and good student/education.
- c. Dwelling characteristics not otherwise recognized in this manual. Examples include: Gated community; retirement community; limited access community; mobile home community; revitalized/renovated mobile home; security, safety or loss deterrent systems or devices; age of mobile home; occupancy; fire protection/distance to fire department; and construction type and quality.
- d. Affinity group or other group not otherwise recognized in this manual.
- e. Any other rating characteristics or combination of characteristics if filed by a company and approved by the Commissioner.

## 25. Scheduled Personal Property

Coverage may be provided against all risks of physical loss with certain exceptions on scheduled personal property subject to the rules and rates filed by or on behalf of the Company.

Attach **MHC 2598 Scheduled Personal Property Endorsement** and **MHC 4344 Valuable Personal Property List Endorsement**.

## 26. Territory Groups

For rating purposes, territories are grouped as follows:

Territory Group 1: Territories 110, 120, 130, and 140

Territory Group 2: Territories 150 and 160

Territory Group 3: Territories 180, 190, 200, 210, 220, and 230

Territory Group 4: Territories 170, 240, and 250

Territory Group 5: Territories 260, 270, 280, 290, and 300

Territory Group 6: Territories 310, 320, 330, 340, 350, 360, 370, 380, and 390

**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
RATE PAGES**

**NORTH CAROLINA**

COMPREHENSIVE MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$100 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
1 - 3,999	\$323.23	\$553.71
4,000 - 4,999	344.86	590.76
5,000 - 5,999	362.68	621.28
6,000 - 6,999	381.56	653.62
7,000 - 7,999	400.69	686.40
8,000 - 8,999	419.90	719.30
9,000 - 9,999	440.15	753.97
10,000 - 10,999	459.32	786.82
11,000 - 11,999	475.52	814.58
12,000 - 12,999	491.73	842.35
13,000 - 13,999	507.43	869.24
14,000 - 14,999	523.12	896.11
15,000 - 15,999	540.91	926.59
16,000 - 16,999	560.10	959.47
17,000 - 17,999	578.87	991.63
18,000 - 18,999	597.53	1,023.58
19,000 - 19,999	617.97	1,058.60
20,000 - 20,999	637.19	1,091.52
21,000 - 21,999	652.55	1,117.83
22,000 - 22,999	667.91	1,144.13
23,000 - 23,999	684.14	1,171.95
24,000 - 24,999	700.60	1,200.14
25,000 - 25,999	718.32	1,230.50
26,000 - 26,999	737.02	1,262.52
27,000 - 27,999	755.42	1,294.06
28,000 - 28,999	773.71	1,325.37
29,000 - 29,999	794.24	1,360.53
30,000 - 30,999	815.50	1,396.97
31,000 - 31,999	831.47	1,424.33
32,000 - 32,999	847.00	1,450.91
33,000 - 33,999	862.51	1,477.50
34,000 - 34,999	880.08	1,507.59
35,000 - 35,999	897.90	1,538.11
36,000 - 36,999	915.71	1,568.62
37,000 - 37,999	933.53	1,599.14
38,000 - 38,999	951.34	1,629.66
39,000 - 39,999	969.15	1,660.18
40,000 - 40,999	986.97	1,690.70

COMPREHENSIVE MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$100 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
42,000 - 42,999	\$1,022.60	\$1,751.73
43,000 - 43,999	1,040.41	1,782.25
44,000 - 44,999	1,058.23	1,812.77
45,000 - 45,999	1,076.04	1,843.29
46,000 - 46,999	1,093.86	1,873.80
47,000 - 47,999	1,111.67	1,904.32
48,000 - 48,999	1,129.49	1,934.84
49,000 - 49,999	1,147.30	1,965.36
50,000 - 50,999	1,165.12	1,995.88
51,000 - 51,999	1,182.93	2,026.38
52,000 - 52,999	1,200.76	2,056.90
53,000 - 53,999	1,218.56	2,087.42
54,000 - 54,999	1,236.37	2,117.94
55,000 - 55,999	1,254.20	2,148.45
56,000 - 56,999	1,272.00	2,178.97
57,000 - 57,999	1,289.83	2,209.49
58,000 - 58,999	1,307.64	2,240.01
59,000 - 59,999	1,325.46	2,270.53
60,000 - 60,999	1,343.27	2,301.04
61,000 - 61,999	1,361.09	2,331.56
62,000 - 62,999	1,378.90	2,362.08
63,000 - 63,999	1,396.72	2,392.60
64,000 - 64,999	1,414.53	2,423.12
65,000 - 65,999	1,432.35	2,453.63
66,000 - 66,999	1,450.16	2,484.15
67,000 - 67,999	1,467.98	2,514.67
68,000 - 68,999	1,485.79	2,545.19
69,000 - 69,999	1,503.60	2,575.71
70,000 - 70,999	1,521.42	2,606.22
71,000 - 71,999	1,539.23	2,636.74
72,000 - 72,999	1,557.05	2,667.26
73,000 - 73,999	1,574.86	2,697.78
74,000 - 74,999	1,592.68	2,728.30
75,000 - 75,999	1,610.49	2,758.80
76,000 - 76,999	1,628.31	2,789.32
77,000 - 77,999	1,646.12	2,819.84
78,000 - 78,999	1,663.94	2,850.36
79,000 - 79,999	1,681.75	2,880.88

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

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NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
1 - 3,999	\$288.09	\$518.57
4,000 - 4,999	307.37	553.28
5,000 - 5,999	323.25	581.86
6,000 - 6,999	340.09	612.16
7,000 - 7,999	357.13	642.85
8,000 - 8,999	374.25	673.66
9,000 - 9,999	392.30	706.14
10,000 - 10,999	409.40	736.91
11,000 - 11,999	423.83	762.90
12,000 - 12,999	438.28	788.91
13,000 - 13,999	452.28	814.10
14,000 - 14,999	466.26	839.27
15,000 - 15,999	482.12	867.80
16,000 - 16,999	499.22	898.60
17,000 - 17,999	515.95	928.72
18,000 - 18,999	532.58	958.65
19,000 - 19,999	550.79	991.44
20,000 - 20,999	567.93	1,022.27
21,000 - 21,999	581.62	1,046.92
22,000 - 22,999	595.31	1,071.55
23,000 - 23,999	609.78	1,097.60
24,000 - 24,999	624.45	1,124.01
25,000 - 25,999	640.24	1,152.43
26,000 - 26,999	656.91	1,182.44
27,000 - 27,999	673.31	1,211.96
28,000 - 28,999	689.60	1,241.29
29,000 - 29,999	707.90	1,274.21
30,000 - 30,999	726.86	1,308.35
31,000 - 31,999	741.09	1,333.96
32,000 - 32,999	754.93	1,358.87
33,000 - 33,999	768.75	1,383.77
34,000 - 34,999	784.41	1,411.94
35,000 - 35,999	800.29	1,440.53
36,000 - 36,999	816.17	1,469.11
37,000 - 37,999	832.05	1,497.69
38,000 - 38,999	847.93	1,526.28
39,000 - 39,999	863.81	1,554.85
40,000 - 40,999	879.69	1,583.43
41,000 - 41,999	895.57	1,612.02

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
42,000 - 42,999	\$911.45	\$1,640.60
43,000 - 43,999	927.33	1,669.18
44,000 - 44,999	943.21	1,697.77
45,000 - 45,999	959.08	1,726.34
46,000 - 46,999	974.96	1,754.92
47,000 - 47,999	990.84	1,783.51
48,000 - 48,999	1,006.71	1,812.09
49,000 - 49,999	1,022.59	1,840.67
50,000 - 50,999	1,038.47	1,869.24
51,000 - 51,999	1,054.35	1,897.83
52,000 - 52,999	1,070.23	1,926.41
53,000 - 53,999	1,086.11	1,954.99
54,000 - 54,999	1,101.98	1,983.58
55,000 - 55,999	1,117.86	2,012.16
56,000 - 56,999	1,133.74	2,040.73
57,000 - 57,999	1,149.62	2,069.32
58,000 - 58,999	1,165.50	2,097.90
59,000 - 59,999	1,181.38	2,126.48
60,000 - 60,999	1,197.26	2,155.07
61,000 - 61,999	1,213.14	2,183.65
62,000 - 62,999	1,229.02	2,212.22
63,000 - 63,999	1,244.90	2,240.81
64,000 - 64,999	1,260.78	2,269.39
65,000 - 65,999	1,276.65	2,297.97
66,000 - 66,999	1,292.53	2,326.56
67,000 - 67,999	1,308.41	2,355.14
68,000 - 68,999	1,324.29	2,383.71
69,000 - 69,999	1,340.17	2,412.30
70,000 - 70,999	1,356.04	2,440.88
71,000 - 71,999	1,371.92	2,469.46
72,000 - 72,999	1,387.80	2,498.04
73,000 - 73,999	1,403.68	2,526.63
74,000 - 74,999	1,419.55	2,555.20
75,000 - 75,999	1,435.43	2,583.78
76,000 - 76,999	1,451.31	2,612.37
77,000 - 77,999	1,467.19	2,640.95
78,000 - 78,999	1,483.07	2,669.53
79,000 - 79,999	1,498.95	2,698.12
Each Add'l \$1,000	\$15.88	\$28.59

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

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SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
1 - 3,999	\$323.23	\$288.09
4,000 - 4,999	344.86	307.37
5,000 - 5,999	362.68	323.25
6,000 - 6,999	381.56	340.09
7,000 - 7,999	400.69	357.13
8,000 - 8,999	419.90	374.25
9,000 - 9,999	440.15	392.30
10,000 - 10,999	459.32	409.40
11,000 - 11,999	475.52	423.83
12,000 - 12,999	491.73	438.28
13,000 - 13,999	507.43	452.28
14,000 - 14,999	523.12	466.26
15,000 - 15,999	540.91	482.12
16,000 - 16,999	560.10	499.22
17,000 - 17,999	578.87	515.95
18,000 - 18,999	597.53	532.58
19,000 - 19,999	617.97	550.79
20,000 - 20,999	637.19	567.93
21,000 - 21,999	652.55	581.62
22,000 - 22,999	667.91	595.31
23,000 - 23,999	684.14	609.78
24,000 - 24,999	700.60	624.45
25,000 - 25,999	718.32	640.24
26,000 - 26,999	737.02	656.91
27,000 - 27,999	755.42	673.31
28,000 - 28,999	773.71	689.60
29,000 - 29,999	794.24	707.90
30,000 - 30,999	815.50	726.86
31,000 - 31,999	831.47	741.09
32,000 - 32,999	847.00	754.93
33,000 - 33,999	862.51	768.75
34,000 - 34,999	880.08	784.41
35,000 - 35,999	897.90	800.29
36,000 - 36,999	915.71	816.17
37,000 - 37,999	933.53	832.05
38,000 - 38,999	951.34	847.93
39,000 - 39,999	969.15	863.81
40,000 - 40,999	986.97	879.69
41,000 - 41,999	1,004.78	895.57

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
42,000 - 42,999	\$1,022.60	\$911.45
43,000 - 43,999	1,040.41	927.33
44,000 - 44,999	1,058.23	943.21
45,000 - 45,999	1,076.04	959.08
46,000 - 46,999	1,093.86	974.96
47,000 - 47,999	1,111.67	990.84
48,000 - 48,999	1,129.49	1,006.71
49,000 - 49,999	1,147.30	1,022.59
50,000 - 50,999	1,165.12	1,038.47
51,000 - 51,999	1,182.93	1,054.35
52,000 - 52,999	1,200.76	1,070.23
53,000 - 53,999	1,218.56	1,086.11
54,000 - 54,999	1,236.37	1,101.98
55,000 - 55,999	1,254.20	1,117.86
56,000 - 56,999	1,272.00	1,133.74
57,000 - 57,999	1,289.83	1,149.62
58,000 - 58,999	1,307.64	1,165.50
59,000 - 59,999	1,325.46	1,181.38
60,000 - 60,999	1,343.27	1,197.26
61,000 - 61,999	1,361.09	1,213.14
62,000 - 62,999	1,378.90	1,229.02
63,000 - 63,999	1,396.72	1,244.90
64,000 - 64,999	1,414.53	1,260.78
65,000 - 65,999	1,432.35	1,276.65
66,000 - 66,999	1,450.16	1,292.53
67,000 - 67,999	1,467.98	1,308.41
68,000 - 68,999	1,485.79	1,324.29
69,000 - 69,999	1,503.60	1,340.17
70,000 - 70,999	1,521.42	1,356.04
71,000 - 71,999	1,539.23	1,371.92
72,000 - 72,999	1,557.05	1,387.80
73,000 - 73,999	1,574.86	1,403.68
74,000 - 74,999	1,592.68	1,419.55
75,000 - 75,999	1,610.49	1,435.43
76,000 - 76,999	1,628.31	1,451.31
77,000 - 77,999	1,646.12	1,467.19
78,000 - 78,999	1,663.94	1,483.07
79,000 - 79,999	1,681.75	1,498.95
Each Add'l \$1,000	\$17.81	\$15.88

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%



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ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
100 - 199	N/A	\$2.81
200 - 299	N/A	4.44
300 - 399	\$7.04	6.07
400 - 499	8.93	7.70
500 - 599	10.82	9.34
600 - 699	12.71	10.97
700 - 799	14.60	12.60
800 - 899	16.50	14.23
900 - 999	18.39	15.86
1,000 - 1,099	20.28	17.49
1,100 - 1,199	22.17	19.13
1,200 - 1,299	24.06	20.76
1,300 - 1,399	25.96	22.39
1,400 - 1,499	27.85	24.02
1,500 - 1,599	29.74	25.65
1,600 - 1,699	31.63	27.28
1,700 - 1,799	33.53	28.91
1,800 - 1,899	35.42	30.55
1,900 - 1,999	37.31	32.18
2,000 - 2,099	39.20	33.81
2,100 - 2,199	41.09	35.44
2,200 - 2,299	42.99	37.07
2,300 - 2,399	44.88	38.70
2,400 - 2,499	46.77	40.33
2,500 - 2,599	48.66	41.97
2,600 - 2,699	50.55	43.60
2,700 - 2,799	52.45	45.23
2,800 - 2,899	54.34	46.86
2,900 - 2,999	56.23	48.49
3,000 - 3,099	58.12	50.12
3,100 - 3,199	60.02	51.76
3,200 - 3,299	61.91	53.39
3,300 - 3,399	63.80	55.02
3,400 - 3,499	65.69	56.65
3,500 - 3,599	67.58	58.28

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
3,600 - 3,699	\$69.48	\$59.91
3,700 - 3,799	71.37	61.54
3,800 - 3,899	73.26	63.18
3,900 - 3,999	75.15	64.81
4,000 - 4,099	77.04	66.44
4,100 - 4,199	78.94	68.07
4,200 - 4,299	80.83	69.70
4,300 - 4,399	82.72	71.33
4,400 - 4,499	84.61	72.97
4,500 - 4,599	86.50	74.60
4,600 - 4,699	88.40	76.23
4,700 - 4,799	90.29	77.86
4,800 - 4,899	92.18	79.49
4,900 - 4,999	94.07	81.12
5,000 - 5,099	95.97	82.75
5,100 - 5,199	97.86	84.39
5,200 - 5,299	99.75	86.02
5,300 - 5,399	101.64	87.65
5,400 - 5,499	103.53	89.28
5,500 - 5,599	105.43	90.91
5,600 - 5,699	107.32	92.54
5,700 - 5,799	109.21	94.17
5,800 - 5,899	111.10	95.81
5,900 - 5,999	112.99	97.44
6,000 - 6,099	114.89	99.07
6,100 - 6,199	116.78	100.70
6,200 - 6,299	118.67	102.33
6,300 - 6,399	120.56	103.96
6,400 - 6,499	122.45	105.60
6,500 - 6,599	124.35	107.23
6,600 - 6,699	126.24	108.86
6,700 - 6,799	128.13	110.49
6,800 - 6,899	130.02	112.12
6,900 - 6,999	131.92	113.75
Each Add'l \$100	\$1.89	\$1.63

	Base Deductible	
	Comprehensive	Named Perils
Primary Residence	\$100 Deductible	No Deductible
Seasonal/Vacation	\$250 Deductible	\$250 Deductible
Tenants	\$100 Deductible	No Deductible

Territory Group 1	Surcharge	80.8%
Territory Group 2	Surcharge	59.9%
Territory Group 4	Discount	-10.3%
Territory Group 5	Discount	-21.7%
Territory Group 6	Discount	-38.6%

*Note: Rates shown applicable to all occupancy types*



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COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
500 - 599	\$21.04
600 - 699	21.87
700 - 799	22.70
800 - 899	23.53
900 - 999	24.36
1,000 - 1,099	25.20
1,100 - 1,199	26.03
1,200 - 1,299	26.86
1,300 - 1,399	27.69
1,400 - 1,499	28.52
1,500 - 1,599	29.35
1,600 - 1,699	30.18
1,700 - 1,799	31.01
1,800 - 1,899	31.84
1,900 - 1,999	32.68
2,000 - 2,099	33.51
2,100 - 2,199	34.34
2,200 - 2,299	35.17
2,300 - 2,399	36.00
2,400 - 2,499	36.83
2,500 - 2,599	37.66
2,600 - 2,699	38.49
2,700 - 2,799	39.32
2,800 - 2,899	40.15
2,900 - 2,999	40.99
3,000 - 3,099	41.82
3,100 - 3,199	42.65
3,200 - 3,299	43.48
3,300 - 3,399	44.31
3,400 - 3,499	45.14
3,500 - 3,599	45.97
3,600 - 3,699	46.80
3,700 - 3,799	47.63

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
3,800 - 3,899	\$48.47
3,900 - 3,999	49.30
4,000 - 4,099	50.13
4,100 - 4,199	50.96
4,200 - 4,299	51.79
4,300 - 4,399	52.62
4,400 - 4,499	53.45
4,500 - 4,599	54.28
4,600 - 4,699	55.11
4,700 - 4,799	55.95
4,800 - 4,899	56.78
4,900 - 4,999	57.61
5,000 - 5,099	58.44
5,100 - 5,199	59.27
5,200 - 5,299	60.10
5,300 - 5,399	60.93
5,400 - 5,499	61.76
5,500 - 5,599	62.59
5,600 - 5,699	63.43
5,700 - 5,799	64.26
5,800 - 5,899	65.09
5,900 - 5,999	65.92
6,000 - 6,099	66.75
6,100 - 6,199	67.58
6,200 - 6,299	68.41
6,300 - 6,399	69.24
6,400 - 6,499	70.07
6,500 - 6,599	70.90
6,600 - 6,699	71.74
6,700 - 6,799	72.57
6,800 - 6,899	73.40
6,900 - 6,999	74.23
Each Add'l \$100	\$0.83

	Base Deductible
Primary Residence	\$100 Deductible
Seasonal/Vacation	\$250 Deductible
Tenants	\$100 Deductible

*Note: Rates shown applicable to all occupancy types*

Territory Group 1	Surcharge	97.1%
Territory Group 2	Surcharge	47.2%
Territory Group 4	Discount	-17.2%
Territory Group 5	Discount	-23.5%
Territory Group 6	Discount	-30.8%

**DEDUCTIBLE – COMPREHENSIVE COVERAGE**

Primary Residence:

Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
None	Mobile Home Structures	Add	\$34.55	\$28.09	\$23.09	\$21.06	\$17.92	\$14.33
	Adjacent Structures	Add	2.18	1.91	1.31	1.19	1.03	0.81
	Personal Effects	Add	11.12	8.28	6.19	5.09	4.70	4.26
\$50	Mobile Home Structures	Add	\$15.71	\$12.78	\$10.53	\$9.60	\$8.15	\$6.52
	Adjacent Structures	Add	1.08	0.97	0.66	0.58	0.51	0.39
	Personal Effects	Add	5.57	4.14	3.09	2.54	2.35	2.14
\$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$250	Mobile Home Structures	Subtract	\$28.27	\$22.99	\$18.90	\$17.24	\$14.67	\$11.73
	Adjacent Structures	Subtract	2.18	1.91	1.31	1.19	1.03	0.81
	Personal Effects	Subtract	11.12	8.28	6.19	5.09	4.70	4.26
\$500	Mobile Home Structures	Subtract	\$72.25	\$58.75	\$48.32	\$44.05	\$37.49	\$29.98
	Adjacent Structures	Subtract	17.37	15.33	10.51	9.43	8.22	6.45
	Personal Effects	Subtract	16.68	12.42	9.27	7.63	7.05	6.40
\$750	Mobile Home Structures	Subtract	\$110.41	\$89.77	\$73.86	\$67.33	\$57.30	\$45.82
	Adjacent Structures	Subtract	29.32	25.87	17.74	15.90	13.86	10.88
	Personal Effects	Subtract	21.13	15.74	11.73	9.67	8.93	8.10
\$1,000	Mobile Home Structures	Subtract	\$141.15	\$114.76	\$94.41	\$86.07	\$73.26	\$58.58
	Adjacent Structures	Subtract	37.13	32.76	22.48	20.14	17.54	13.79
	Personal Effects	Subtract	24.30	18.10	13.49	11.12	10.28	9.31
\$2,000	Mobile Home Structures	Subtract	\$237.69	\$193.22	\$159.02	\$144.95	\$123.40	\$98.66
	Adjacent Structures	Subtract	61.55	54.29	37.25	33.37	29.07	22.88
	Personal Effects	Subtract	35.14	26.18	19.48	16.09	14.85	13.46
\$5,000	Mobile Home Structures	Subtract	\$474.56	\$385.76	\$317.53	\$289.43	\$246.41	\$197.01
	Adjacent Structures	Subtract	121.34	107.01	73.42	65.76	57.26	45.12
	Personal Effects	Subtract	64.25	47.89	35.60	29.43	27.18	24.61

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**Seasonal/Vacation Residence:**

Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
\$250	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$500	Mobile Home Structures	Subtract	\$43.99	\$35.78	\$29.40	\$26.80	\$22.80	\$18.24
	Adjacent Structures	Subtract	15.20	13.40	9.21	8.25	7.21	5.64
	Personal Effects	Subtract	5.57	4.14	3.09	2.54	2.35	2.14
\$750	Mobile Home Structures	Subtract	\$82.14	\$66.77	\$54.95	\$50.08	\$42.64	\$34.09
	Adjacent Structures	Subtract	27.14	23.95	16.43	14.71	12.82	10.07
	Personal Effects	Subtract	10.02	7.46	5.54	4.58	4.23	3.84
\$1,000	Mobile Home Structures	Subtract	\$112.88	\$91.76	\$75.51	\$68.83	\$58.60	\$46.85
	Adjacent Structures	Subtract	34.95	30.84	21.16	18.95	16.51	12.98
	Personal Effects	Subtract	13.19	9.83	7.30	6.04	5.57	5.05
\$2,000	Mobile Home Structures	Subtract	\$209.42	\$170.23	\$140.11	\$127.70	\$108.72	\$86.93
	Adjacent Structures	Subtract	59.37	52.38	35.94	32.18	28.02	22.08
	Personal Effects	Subtract	24.02	17.90	13.30	11.00	10.15	9.20
\$5,000	Mobile Home Structures	Subtract	\$446.29	\$362.78	\$298.63	\$272.19	\$231.74	\$185.29
	Adjacent Structures	Subtract	119.16	105.09	72.10	64.58	56.23	44.31
	Personal Effects	Subtract	53.13	39.61	29.41	24.34	22.46	20.35

**DEDUCTIBLE – NAMED PERILS COVERAGE**

<b>Deductible Amount</b>	<b>Coverage</b>		<b>Territory Group 1</b>	<b>Territory Group 2</b>	<b>Territory Group 3</b>	<b>Territory Group 4</b>	<b>Territory Group 5</b>	<b>Territory Group 6</b>
None	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$50	Mobile Home Structures	Subtract	\$15.71	\$12.78	\$10.53	\$9.60	\$8.15	\$6.52
	Adjacent Structures	Subtract	1.08	0.96	0.65	0.58	0.51	0.40
	Personal Effects	Subtract	4.63	3.46	2.58	2.12	1.96	1.78
\$100	Mobile Home Structures	Subtract	\$29.85	\$24.27	\$19.93	\$18.19	\$15.47	\$12.38
	Adjacent Structures	Subtract	2.18	1.91	1.32	1.19	1.04	0.81
	Personal Effects	Subtract	9.27	6.90	5.15	4.25	3.92	3.56
\$250	Mobile Home Structures	Subtract	\$53.39	\$43.42	\$35.72	\$32.56	\$27.71	\$22.16
	Adjacent Structures	Subtract	3.26	2.88	1.98	1.77	1.54	1.21
	Personal Effects	Subtract	18.54	13.80	10.31	8.48	7.84	7.10
\$500	Mobile Home Structures	Subtract	\$88.01	\$71.57	\$58.90	\$53.71	\$45.69	\$36.52
	Adjacent Structures	Subtract	4.96	4.40	3.02	2.67	2.34	1.83
	Personal Effects	Subtract	32.28	24.04	17.94	14.76	13.65	12.36
\$750	Mobile Home Structures	Subtract	\$116.49	\$94.74	\$77.99	\$71.10	\$60.48	\$48.35
	Adjacent Structures	Subtract	6.52	5.80	3.99	3.51	3.08	2.40
	Personal Effects	Subtract	43.72	32.56	24.29	19.99	18.48	16.74
\$1,000	Mobile Home Structures	Subtract	\$137.72	\$112.00	\$92.22	\$84.08	\$71.51	\$57.17
	Adjacent Structures	Subtract	7.91	7.07	4.85	4.26	3.73	2.91
	Personal Effects	Subtract	52.41	39.03	29.11	23.96	22.16	20.05
\$2,000	Mobile Home Structures	Subtract	\$200.39	\$162.98	\$134.21	\$122.42	\$104.08	\$83.21
	Adjacent Structures	Subtract	13.24	11.88	8.12	7.11	6.22	4.83
	Personal Effects	Subtract	82.80	61.65	45.95	37.84	34.99	31.67
\$5,000	Mobile Home Structures	Subtract	\$349.56	\$284.31	\$234.17	\$213.66	\$181.60	\$145.19
	Adjacent Structures	Subtract	28.62	25.81	17.56	15.36	13.43	10.40
	Personal Effects	Subtract	165.27	123.03	91.66	75.51	69.80	63.16

**WINDSTORM OR HAIL DEDUCTIBLES  
TERRITORY GROUPS 1 AND 2 ONLY**

The Windstorm or Hail Deductible options are used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

An endorsement is not required. Separately enter on the policy declarations the deductible amounts that apply to Windstorm or Hail and All Other Perils. For example: Deductible - \$500 except \$1,000 for Windstorm or Hail.

The factors displayed incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

**COMPREHENSIVE**

The Windstorm or Hail Deductible factor applies to the \$100 Deductible rate.

<b>\$1,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.08
100	0.99
250	0.92
500	0.85
750	0.79
**The amount of insurance on the structure must be at least \$10,000.	

The maximum \$1,000 Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$588.14  
Territory Group 2 \$565.03

<b>\$2,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.03
100	0.95
250	0.88
500	0.82
750	0.77
1,000	0.72
**The amount of insurance on the structure must be at least \$20,000.	

The maximum \$2,000 Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$1,176.29  
Territory Group 2 \$1,130.06

<b>\$5,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.99
100	0.93
250	0.85
500	0.80
750	0.75
1,000	0.70
2,000	0.53
**The amount of insurance on the structure must be at least \$50,000.	

The maximum \$5,000 Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$1,882.07  
Territory Group 2 \$1,808.10

<b>1% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	1.11
100	1.01
250	0.94
500	0.86
**The amount of insurance on the structure must be at least \$25,000 for All Other Perils deductibles below 500 and \$50,000 for an All Other Perils deductible equal to 500	

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$235.25  
Territory Group 2 \$226.01

<b>2% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$50	1.07
100	0.98
250	0.91
500	0.84
750	0.78
1,000	0.73
2,000	0.54
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for an All Other Perils deductible equal to 2,000	

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$735.18

Territory Group 2 \$706.29

<b>5% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$50	1.01
100	0.94
250	0.86
500	0.81
750	0.76
1,000	0.70
2,000	0.53
5,000	0.36
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for any other All Other Perils deductibles	

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$1,588.00

Territory Group 2 \$1,525.58

**NAMED PERILS**

The Windstorm or Hail Deductible factor applies to the \$0 Deductible rate.

<b>\$1,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.03
100	0.95
250	0.88
500	0.80
750	0.73
**The amount of insurance on the structure must be at least \$10,000.	

The maximum \$1,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$588.14  
Territory Group 2 \$565.03

<b>\$2,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.99
100	0.91
250	0.85
500	0.77
750	0.71
1,000	0.65
**The amount of insurance on the structure must be at least \$20,000.	

The maximum \$2,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,176.29  
Territory Group 2 \$1,130.06

<b>\$5,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.95
100	0.89
250	0.82
500	0.75
750	0.70
1,000	0.64
2,000	0.46
**The amount of insurance on the structure must be at least \$50,000.	

The maximum \$5,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,882.07  
Territory Group 2 \$1,808.10

<b>1% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	1.05
100	0.97
250	0.90
500	0.81
**The amount of insurance on the structure must be at least \$25,000 for All Other Perils deductibles below 500 and \$50,000 for an All Other Perils deductible equal to 500	

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$235.25  
Territory Group 2 \$226.01

<b>2% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	1.02
100	0.94
250	0.87
500	0.79
750	0.72
1,000	0.66
2,000	0.47
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for an All Other Perils deductible equal to 2,000	

The maximum 2% Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$735.18  
Territory Group 2 \$706.29

<b>5% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	0.97
100	0.90
250	0.83
500	0.76
750	0.70
1,000	0.64
2,000	0.46
5,000	0.30
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for any other All Other Perils deductibles	

The maximum 5% Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,588.00  
Territory Group 2 \$1,525.58

**OPTIONAL NAMED STORM PERCENTAGE DEDUCTIBLE  
TERRITORY GROUPS 1 AND 2 ONLY**

**DEDUCTIBLE COMPREHENSIVE COVERAGE**

The surcharges/credits displayed incorporate the surcharges/credits for the All Perils Deductibles. Do not use the surcharges/credits for the All Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible. For Comprehensive Coverage Primary Residence, the 1%, 2%, or 5% Named Storm Deductible surcharge/credit applies to the \$100 deductible rate. For Comprehensive Coverage Seasonal/Vacation Residence, the 1%, 2%, or 5% Named Storm Deductible credit applies to the \$250 deductible rate.

**1% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	\$24.26	\$19.74	---	---
	Adjacent Structures	Add	1.46	1.28	---	---
	Personal Effects	Add	9.91	7.38	---	---
\$50	Mobile Home Structures	Add	\$5.62	\$4.58	---	---
	Adjacent Structures	Add	0.38	0.34	---	---
	Personal Effects	Add	4.41	3.28	---	---
\$100	Mobile Home Structures	Subtract	\$9.92	\$8.08	---	---
	Adjacent Structures	Subtract	0.69	0.61	---	---
	Personal Effects	Subtract	1.10	0.82	---	---
\$250	Mobile Home Structures	Subtract	\$37.93	\$30.85	\$9.92	\$8.08
	Adjacent Structures	Subtract	2.83	2.50	0.69	0.61
	Personal Effects	Subtract	12.11	9.02	1.10	0.82
\$500	Mobile Home Structures	Subtract	\$81.46	\$66.23	\$53.49	\$43.50
	Adjacent Structures	Subtract	17.90	15.79	15.73	13.88
	Personal Effects	Subtract	17.61	13.12	6.62	4.93

**2% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	\$13.99	\$11.37	---	---
	Adjacent Structures	Add	0.74	0.66	---	---
	Personal Effects	Add	8.70	6.48	---	---
\$50	Mobile Home Structures	Subtract	\$4.46	\$3.62	---	---
	Adjacent Structures	Subtract	0.33	0.29	---	---
	Personal Effects	Add	3.24	2.41	---	---
\$100	Mobile Home Structures	Subtract	\$19.86	\$16.15	---	---
	Adjacent Structures	Subtract	1.39	1.23	---	---
	Personal Effects	Subtract	2.20	1.63	---	---
\$250	Mobile Home Structures	Subtract	\$47.57	\$38.69	\$19.86	\$16.15
	Adjacent Structures	Subtract	3.49	3.10	1.39	1.23
	Personal Effects	Subtract	13.10	9.76	2.20	1.63
\$500	Mobile Home Structures	Subtract	\$90.67	\$73.72	\$62.99	\$51.23
	Adjacent Structures	Subtract	18.22	16.07	15.94	14.07
	Personal Effects	Subtract	18.55	13.82	7.67	5.71



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\$750	Mobile Home Structures	Subtract	\$129.76	\$105.49	\$102.95	\$83.71
	Adjacent Structures	Subtract	31.30	27.59	28.96	25.56
	Personal Effects	Subtract	22.80	16.99	12.49	9.31
\$1,000	Mobile Home Structures	Subtract	\$163.77	\$133.14	\$138.61	\$112.71
	Adjacent Structures	Subtract	42.16	37.16	39.89	35.21
	Personal Effects	Subtract	25.68	19.15	16.44	12.25
\$2,000	Mobile Home Structures	Subtract	\$290.87	\$236.44	\$272.85	\$221.84
	Adjacent Structures	Subtract	81.31	71.63	79.39	70.08
	Personal Effects	Subtract	35.39	26.42	30.66	22.84

5% Named Storm Deductible

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$16.84	\$13.70		
	Adjacent Structures	Subtract	1.41	1.22		
	Personal Effects	Add	5.07	3.77		
\$50	Mobile Home Structures	Subtract	\$34.73	\$28.22		
	Adjacent Structures	Subtract	2.44	2.17		
	Personal Effects	Subtract	0.24	0.20		
\$100	Mobile Home Structures	Subtract	\$49.64	\$40.38		
	Adjacent Structures	Subtract	3.46	3.07		
	Personal Effects	Subtract	5.50	4.08		
\$250	Mobile Home Structures	Subtract	\$76.52	\$62.24	\$49.64	\$40.38
	Adjacent Structures	Subtract	5.45	4.87	3.46	3.07
	Personal Effects	Subtract	16.07	11.99	5.50	4.08
\$500	Mobile Home Structures	Subtract	\$118.29	\$96.18	\$91.50	\$74.40
	Adjacent Structures	Subtract	20.02	17.65	17.84	15.78
	Personal Effects	Subtract	21.35	15.92	10.83	8.07
\$750	Mobile Home Structures	Subtract	\$155.27	\$126.23	\$129.35	\$105.16
	Adjacent Structures	Subtract	32.86	28.91	30.61	27.06
	Personal Effects	Subtract	25.27	18.86	15.34	11.45
\$1,000	Mobile Home Structures	Subtract	\$186.47	\$151.58	\$162.20	\$131.84
	Adjacent Structures	Subtract	43.42	38.16	41.21	36.42
	Personal Effects	Subtract	27.74	20.70	18.86	14.09
\$2,000	Mobile Home Structures	Subtract	\$308.16	\$250.48	\$290.65	\$236.18
	Adjacent Structures	Subtract	82.21	72.14	80.29	70.93
	Personal Effects	Subtract	36.86	27.52	32.29	24.16
\$5,000	Mobile Home Structures	Subtract	\$666.52	\$541.69	\$669.22	\$543.69
	Adjacent Structures	Subtract	190.67	167.14	187.64	165.69
	Personal Effects	Subtract	62.94	47.01	71.13	53.28

**DEDUCTIBLE NAMED PERILS COVERAGE**

The surcharges/credits displayed incorporate the surcharges/credits for the All Perils Deductibles. Do not use the surcharges/credits for the All Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible. For Named Perils Coverage, the 1%, 2%, or 5% Named Storm Deductible credit applies to the \$0 deductible rate.

**1% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$17.71	\$14.39
	Adjacent Structures	Subtract	1.18	1.04
	Personal Effects	Subtract	2.21	1.65
\$50	Mobile Home Structures	Subtract	\$33.13	\$26.94
	Adjacent Structures	Subtract	2.25	2.00
	Personal Effects	Subtract	6.75	5.02
\$100	Mobile Home Structures	Subtract	\$46.96	\$38.19
	Adjacent Structures	Subtract	3.34	2.94
	Personal Effects	Subtract	11.30	8.42
\$250	Mobile Home Structures	Subtract	\$70.05	\$56.96
	Adjacent Structures	Subtract	4.38	3.86
	Personal Effects	Subtract	20.36	15.17
\$500	Mobile Home Structures	Subtract	\$108.53	\$88.25
	Adjacent Structures	Subtract	6.12	5.41
	Personal Effects	Subtract	35.46	26.42

**2% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$35.42	\$28.80
	Adjacent Structures	Subtract	2.36	2.09
	Personal Effects	Subtract	4.43	3.31
\$50	Mobile Home Structures	Subtract	\$50.54	\$41.10
	Adjacent Structures	Subtract	3.42	3.03
	Personal Effects	Subtract	8.87	6.59
\$100	Mobile Home Structures	Subtract	\$64.06	\$52.09
	Adjacent Structures	Subtract	4.50	3.96
	Personal Effects	Subtract	13.33	9.93
\$250	Mobile Home Structures	Subtract	\$86.70	\$70.50
	Adjacent Structures	Subtract	5.50	4.85
	Personal Effects	Subtract	21.82	16.26
\$500	Mobile Home Structures	Subtract	\$120.70	\$98.13
	Adjacent Structures	Subtract	6.82	6.02
	Personal Effects	Subtract	34.18	25.47
\$750	Mobile Home Structures	Subtract	\$150.05	\$121.98
	Adjacent Structures	Subtract	7.73	6.84
	Personal Effects	Subtract	44.21	32.94
\$1,000	Mobile Home Structures	Subtract	\$174.02	\$141.45
	Adjacent Structures	Subtract	8.23	7.26
	Personal Effects	Subtract	51.53	38.39

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\$2,000	Mobile Home Structures	Subtract	\$261.82	\$212.78
	Adjacent Structures	Subtract	9.69	8.53
	Personal Effects	Subtract	76.76	57.18

## 5% Named Storm Deductible

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$88.53	\$71.99
	Adjacent Structures	Subtract	5.92	5.22
	Personal Effects	Subtract	11.07	8.27
\$50	Mobile Home Structures	Subtract	\$102.78	\$83.58
	Adjacent Structures	Subtract	6.94	6.12
	Personal Effects	Subtract	15.22	11.30
\$100	Mobile Home Structures	Subtract	\$115.37	\$93.83
	Adjacent Structures	Subtract	7.96	7.02
	Personal Effects	Subtract	19.43	14.48
\$250	Mobile Home Structures	Subtract	\$136.65	\$111.11
	Adjacent Structures	Subtract	8.86	7.81
	Personal Effects	Subtract	27.67	20.64
\$500	Mobile Home Structures	Subtract	\$166.94	\$135.72
	Adjacent Structures	Subtract	9.82	8.67
	Personal Effects	Subtract	39.33	29.36
\$750	Mobile Home Structures	Subtract	\$191.32	\$155.53
	Adjacent Structures	Subtract	10.25	9.05
	Personal Effects	Subtract	48.44	36.18
\$1,000	Mobile Home Structures	Subtract	\$209.23	\$170.07
	Adjacent Structures	Subtract	10.37	9.15
	Personal Effects	Subtract	55.25	41.28
\$2,000	Mobile Home Structures	Subtract	\$280.86	\$228.25
	Adjacent Structures	Subtract	10.82	9.48
	Personal Effects	Subtract	80.02	59.82
\$5,000	Mobile Home Structures	Subtract	\$495.73	\$402.79
	Adjacent Structures	Subtract	12.18	10.35
	Personal Effects	Subtract	151.23	113.12

**TERRITORY GROUP SURCHARGE/DISCOUNT**

<b>Mobile Home Structures</b>	
Territory Group 1	64.6%
Territory Group 2	34.1%
Territory Group 3	0.0%
Territory Group 4	-7.7%
Territory Group 5	-21.5%
Territory Group 6	-37.3%

<b>Adjacent Structures</b>	
Territory Group 1	80.8%
Territory Group 2	59.9%
Territory Group 3	0.0%
Territory Group 4	-10.3%
Territory Group 5	-21.7%
Territory Group 6	-38.6%

<b>Comprehensive Personal Effects</b>	
Territory Group 1	97.1%
Territory Group 2	47.2%
Territory Group 3	0.0%
Territory Group 4	-17.2%
Territory Group 5	-23.5%
Territory Group 6	-30.8%

**TRIP COVERAGE**

30 Day Trip; \$100 Deductible = \$25

**NATURAL DISASTER PROTECTION COVERAGE**

A \$3.00 premium charge per mobile home shall apply.

**FIRE DEPARTMENT SERVICE CHARGE**

Additional Amounts of Insurance:

\$2.00 per \$100 of Insurance  
Maximum additional Amount of Insurance = \$400

**RADIO AND TELEVISION ANTENNA COVERAGE**

Additional Amounts of Insurance:

\$5.00 per \$100 of Insurance  
Maximum additional Amount of Insurance = \$2,500

**MEDICAL PAYMENTS TO OTHERS**

Additional Limit	Premium
\$1,000	\$3.00

**LIABILITY**

\$500 Medical Payments to Others Coverage and \$250 Damage to Property of Others are automatically included.

<b>Personal Liability Coverages</b>	
Limits	Premium
\$25,000	\$23.67
50,000	26.99
100,000	31.24
200,000	36.44
250,000	38.58
300,000	40.48

**INFLATION COVERAGE**

\$5.00 per mobile home

**DETERMINATION OF TERM PREMIUMS**

Multiply the 1-year unrounded premium for the specific coverage by the term factor then total and round the total of all coverages.

**TERM FACTORS**

Apply to all Coverages:

Term	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
Factor	1.00	2.00	3.00	3.85	4.65	5.35	6.00

**PERSONAL EFFECTS REPLACEMENT COST ENDORSEMENT**

\$0.30 per \$100 of Insurance  
The Minimum Additional Premium is \$15.00

**REPLACEMENT COST COVERAGE**

When coverage is provided on a replacement cost basis, charge 5% of the premium from the premium rate table.

**MOBILE HOME ADDITIONAL LIVING EXPENSE COVERAGE**

\$25 per day = \$6 per mobile home  
\$50 per day = \$16 per mobile home

**WINDSTORM OR HAIL EXCLUSION**

(Territories 110, 120, 130, 140, 150, 160)

	Territory Group 1	Territory Group 2
Mobile Home Structures	64.3%	60.0%
Adjacent Structures	57.0%	53.9%
Comprehensive Personal Effects	45.3%	38.5%

**STATED VALUE LOSS SETTLEMENT**

When coverage is provided on a stated value basis, charge 3% of the premium from the premium rate table.

**MOBILE HOMEOWNERS POLICY  
TERRITORY PAGES**

**NORTH CAROLINA**

**1. TERRITORY ASSIGNMENTS**

If a territory shown is defined in terms of United States Postal Service (USPS) ZIP code:

- A.** Determine the applicable rating territory based on the location of the dwelling.
- B.** An **insured's** rates shall not be changed solely because the USPS changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest rate filing defining the territory. Territory boundaries in North Carolina are concurrent with USPS ZIP code boundaries in effect as of **July 1, 2013**. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after **July 1, 2013**, the new ZIP code may not yet be listed in Rule **2.C**. If this is the case, assign the rating territory based on the ZIP code boundary that formerly applied to the dwelling before the USPS changed the ZIP code.

**2. TERRITORY DEFINITIONS –**

(For all Coverages and Perils Other than Earthquake).

Assign the applicable territory using the following order of priority:

**A. County of**

<b>County of</b>	<b>Code</b>
Alamance	310
Alexander	340
Alleghany	360
Anson	300
Ashe	360
Avery	370
Beaufort	150
Bertie	180
Bladen	230
Buncombe	360
Burke	360
Cabarrus	320
Caldwell	360
Camden	150
Caswell	310
Catawba	360
Chatham	280
Cherokee	390
Chowan	150
Clay	390
Cleveland	350
Columbus	200
Craven	150
Cumberland	220
Currituck (other than Beach Areas)	130
Dare (other than Beach Areas)	130
Davidson	320
Davie	310
Duplin	190
Durham	270
Edgecombe	210
Forsyth	310
Franklin	240
Gaston	350
Gates	170

<b>County of</b>	<b>Code</b>
Graham	390
Granville	260
Greene	180
Guilford	310
Halifax	240
Harnett	250
Haywood	380
Henderson	360
Hertford	170
Hoke	250
Hyde (other than Beach Areas)	130
Iredell	340
Jackson	390
Johnston	240
Jones	150
Lee	290
Lenoir	190
Lincoln	350
Macon	390
Madison	380
Martin	180
McDowell	360
Mecklenburg	340
Mitchell	370
Montgomery	300
Moore	290
Nash	240
Northampton	240
Orange	280
Pamlico	130
Pasquotank	150
Perquimans	150
Person	260
Pitt	180
Polk	360
Randolph	320
Richmond	300
Robeson	230
Rockingham	310
Rowan	320
Rutherford	350
Sampson	220
Scotland	250
Stanly	340
Stokes	310
Surry	310
Swain	380
Transylvania	380
Tyrrell	150
Union	340
Vance	260
Wake	270
Warren	260
Washington	150
Watauga	360
Wayne	180
Wilkes	340
Wilson	210
Yadkin	330
Yancey	360

**B. Beach Areas**

Beach Area – Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke, and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks".

Beach areas in Currituck, Dare, and Hyde Counties: 110  
 Beach areas in Brunswick, Carteret, New Hanover, Onslow, and Pender Counties: 120

**C. Other than Beach Areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties**

For areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties, other than the Beach Areas, refer to the following ZIP codes. If portions of these ZIP codes fall in Counties other than Brunswick, Carteret, New Hanover, Onslow, and Pender Counties, use the territory code for those Counties.

**1. Eastern Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28403	Wilmington	140
28404	Wilmington	140
28405	Wilmington	140
28406	Wilmington	140
28407	Wilmington	140
28408	Wilmington	140
28409	Wilmington	140
28410	Wilmington	140
28411	Wilmington	140
28412	Wilmington	140
28422	Bolivia	140
28428	Carolina Beach	140
28443	Hampstead	140
28445	Holly Ridge	140
28459	Shallotte	140
28460	Sneads Ferry	140
28461	Southport	140
28462	Supply	140
28467	Calabash	140
28468	Sunset Beach	140
28469	Ocean Isle Beach	140
28470	Shallotte	140
28480	Wrightsville Beach	140
28511	Atlantic	140
28516	Beaufort	140
28520	Cedar Island	140
28524	Davis	140
28528	Gloucester	140

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28531	Harkers Island	140
28532	Havelock	140
28533	Cherry Point	140
28539	Hubert	140
28553	Marshallberg	140
28557	Morehead City	140
28570	Newport	140
28577	Sealevel	140
28579	Smyrna	140
28581	Stacy	140
28584	Swansboro	140
28589	Williston	140

**2. Western Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28401	Wilmington	160
28402	Wilmington	160
28420	Ash	160
28421	Atkinson	160
28425	Burgaw	160
28429	Castle Hayne	160
28435	Currie	160
28436	Delco	160
28447	Ivanhoe	160
28448	Kelly	160
28451	Leland	160
28452	Longwood	160
28454	Maple Hill	160
28456	Riegelwood	160
28457	Rocky Point	160
28466	Wallace	160
28478	Willard	160
28479	Winnabow	160
28518	Beulaville	160
28521	Chinquapin	160
28540	Jacksonville	160
28541	Jacksonville	160
28542	Camp Lejeune	160
28543	Tarawa Terrace	160
28544	Midway Park	160
28545	McCutcheon Field	160
28546	Jacksonville	160
28547	Camp Lejeune	160
28555	Maysville	160
28574	Richlands	160
28582	Stella	160

**North Carolina**

**Mobile Homeowners Policy**

**MHC Program**

## RULES

### 1. Definitions

Mobile home is defined as a factory-fabricated, transportable permanent housing unit, which is at least 8 body feet in width or 32 body feet in length, built on a chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities. It may be equipped with one or more room sections that fold, collapse, or telescope into the principal unit when being transported and which can be expanded at the site to provide additional living area. Running gear consisting of wheels and tires may be removed while it is being lived in, but can be readily re-installed.

### 2. Policy and Forms

Coverage will be written on the Mobile Homeowner Policy MHC Form which will consist of:

- a. Mobile Homeowner Policy MHC, plus
- b. Mobile Homeowner Policy – Mobile Homeowner Policy Declarations – Page One, and;
- c. Required endorsements, if any.

### 3. Terms Rule

The policy may be written for a maximum of seven years (84 months) at the Term Factors shown in the Rate Section. If a policy is issued for a period of less than twelve months, the premium of the policy shall be computed on a pro rata basis for any portion of a year. If a policy is issued for a period of more than twelve months and for a term not shown in the Term Factor chart, it will be computed at the full premium for each full year and pro rata for any portion of a year.

### 4. Premium Rules (General)

The premium will be rounded to the nearest whole dollar. A premium involving \$0.50 or over will be rounded to the next whole dollar.

The procedure will apply to all interim premium adjustments, including endorsements or cancellations, at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

Any rating discrepancy involving a premium of \$2.00 or less may be waived except that an overcharge shall be refunded, regardless of amount, if requested by the insured.

### 5. Minimum Written Premium Rule

No policy may be written for less than \$30.00 regardless of the term. The Trip Coverage premium and the Secured Interest Protection premium are in addition to the \$30.00 Minimum Written Premium. No additional premium charge will be less than \$6.00.

### 6. Minimum Earned Premium Rule

The Minimum Short Rate Earned Premium will not be less than \$30.00. Trip Coverage premium shall be fully earned.



## 7. Changes

- a. All changes requiring adjustments of premium shall be computed pro rata.
- b. If a mobile home or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium will be the same as the amount that was returned at the time of cancellation.
- c. Minimum Premiums: If an outstanding policy is amended and results in a premium adjustment, that adjustment shall not be less than \$6.00, except that the actual return premium will be allowed at the request of the insured.

## 8. Cancellation Rule

Cancellation may be effected as follows:

- a. The insured can cancel the policy by mailing to the Company a written notice telling the Company the future date cancellation is to be effective. If a lienholder is named on the Mobile Homeowner Policy Declarations – Page One of the policy, the Company will mail to the lienholder ten days' written notice of cancellation of the lienholder's interest in this policy.
- b. When a lienholder named in the policy has repossessed or has otherwise acquired ownership of the mobile home, the lienholder may, for the account of all parties at interest under the policy, cancel the policy by surrendering it to the Company.
- c. The Company can cancel the policy for any reason during the first 60 days. The Company can cancel the policy after the first 60 days only if the insured or his representative:
  - Conceals, omits, or misrepresents any material facts or circumstances, or makes a false or fraudulent claim, or
  - Fails to comply with any governmental requirement regulating mobile home tie-down or anchoring systems, or
  - Has knowledge of any change that substantially increases the risk assumed by the Company without notifying the Company, and paying any required premium for the increased risk, or
  - Has not paid the premium.
  - The Company will mail a cancellation notice to the insured at least 30 days (10 days for non-payment of premium) before the policy is cancelled. The Company will mail a cancellation notice to the insured's last address known to the Company or the producer of record. The Company will also give the same notice to the lienholder.
- d. Computation
  - (1) If insurance is cancelled or reduced, the return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.
  - (2) No endorsement will have the effect of violating the Written or Earned Premium rules.

## 9. Tenants Coverage Rule

The Mobile Homeowner Policy MHC may also be issued to a tenant (non-owner) of a mobile home, for any of the following coverages:

- a. Comprehensive Personal Effects;
- b. Comprehensive or Named Perils Adjacent Structures;
- c. Liability.

If the policy includes Comprehensive Personal Effects Coverage, the Mobile Home Tenants Coverage Endorsement is to be attached automatically, affording the following additional policy coverages:

- a. Additional Living Expense;
- b. Fire Department Service;
- c. Credit Card and Depositor's Forgery.

The additional coverages are excess over any other collectible insurance.

## 10. Natural Disaster Protection Rules

Coverage may be afforded under each policy insuring a financed mobile home. The amount of the Company's liability under such policy is amended to the outstanding principal balance of the loan or the amount which would be recoverable under the policy, whichever is greater, if total loss results from Perils covered. For rate information, refer to the Rate Section.

## 11. Seasonal/Vacation Mobile Home Rule

A seasonal/vacation mobile home is defined as a mobile home that is not the primary residence of the insured, but one that is used on an intermittent basis by the insured and the insured's immediate family. It may not be rented to others. Mobile homes that are rented to others for seasonal or vacation use are not eligible for the Mobile Homeowner Policy MHC. A minimum deductible of \$250 shall automatically apply to Comprehensive or Named Perils Mobile Home Structures Coverage, Comprehensive Personal Effects Coverage, and Comprehensive or Named Perils Adjacent Structures Coverage.

## 12. Deductible Rule

The basic rates in the Rate Section contemplate a \$100 deductible for Comprehensive Primary Residence and Tenants, \$0 deductible for Named Perils Primary Residence and Tenants, and \$250 deductible for Comprehensive and Named Perils Seasonal/Vacation. This deductible amount may be modified as provided for in the rate section.

In Territories 110, 120, 130, 140, 150, and 160, the Mobile Homeowners Policy may be endorsed to provide an optional Windstorm or Hail Deductible used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

In Territories 110, 120, 130, 140, 150, and 160, the Mobile Homeowners Policy may be endorsed to provide a Named Storm Percentage Deductible of 1%, 2%, or 5% of the Mobile Home Structures, Adjacent Structures, or Comprehensive Personal Effects limit of liability, whichever is greatest, when the dollar amount of the percentage deductible exceeds the deductible applicable to All Other Perils. Attach **MHC 320 Named Storm Percentage Deductible**.

## 13. Fire Department Service Charge

The \$100 Fire Department Service Charge may be increased for an additional premium as provided for in the Rate Section.

## 14. Radio and Television Antenna Coverage

The \$50 Radio and Antenna Coverage may be increased for an additional premium as provided for in the Rate Section.

## 15. Inflation Coverage

This form may be attached to the policy when the mobile home is used as the primary residence or as a seasonal/vacation residence. For rate information, refer to the Rate Section.

## 16. Rentals

A Mobile Homeowner Policy MHC may be written to cover the interest of the owners of a rented mobile home.

## 17. Tie-Down:

When the mobile home is properly secured in accordance with the regulations of the North Carolina Building Code Council as set forth in the State of North Carolina Regulations for Manufactured Homes, a credit of 10% shall be deducted from the rates applicable to the following coverages:

- a. Comprehensive or Named Perils Mobile Home Structures Coverage
- b. Comprehensive Personal Effects Coverage

Attach **North Carolina Mobile Home Tie-Down Endorsement**.

## 18. Personal Effects Replacement Cost

For an additional premium, YOUR policy may be extended to cover the full cost of repair or replacement without deduction for depreciation of YOUR personal effects. For rate information, see Rate Section.

Attach **Personal Effects Replacement Cost Endorsement**.

## 19. Replacement Cost Coverage

For an additional premium, YOUR policy may be extended to cover the cost of repair or replacement without deduction for depreciation of YOUR mobile home. For rate information, see Rate Section.

Attach **MHC Mobile Home Replacement Cost Coverage Endorsement**.

## 20. Additional Living Expense Coverage

For an additional premium, the \$10 per day coverage for a maximum of 60 days may be increased. For rate information, see Rate Section.

## 21. Windstorm or Hail Exclusion - Territories 110, 120, 130, 140, 150, and 160 only

The perils of windstorm or hail may be excluded from coverage if the insured purchases a separate policy for windstorm or hail from the North Carolina Insurance Underwriting Association at the premium credit developed from the Premium Section of this manual.

The Peril of Windstorm or Hail may be excluded if:

- a. The property is located in an area eligible for such coverage from the North Carolina Insurance Underwriting Association; and
- b. A Windstorm or Hail Rejection Form is secured and maintained by the Company.

Attach **MHC 306 Windstorm or Hail Exclusion Endorsement**.

When Endorsement **MHC 306** is attached to the policy, enter the following on the Declarations Page:

"This policy does not provide coverage for the peril of Windstorm or Hail."

## 22. Installment Payment Plan

When a policy is issued on an installment basis, the following rules apply:

- a. The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.
- b. An additional charge of \$3.00 shall be made for each installment.
- c. The premium calculated for the first installment payment, exclusive of installment charges, shall not be less than the pro rata charge for the period from the inception date of policy to the due date of the next installment.

## 23. Stated Value Loss Settlement

For an additional premium, YOUR policy may be changed to reflect a stated value for the covered mobile home. For rate information, see Rate Section.

Attach **MHC 310 Stated Value Loss Settlement Endorsement**

## 24. Optional Rating Characteristics

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed characteristics to determine rates, as long as applicable legal requirements are satisfied. The resulting premium shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor for any combination of the following optional rating characteristics cannot exceed 1.00 unless the resulting premium does not exceed the Bureau premium:

- a. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; payment history; payment options; prior insurance; and new and renewal status.

- b. Policyholder/Insured personal characteristics not otherwise recognized in this manual. Examples include: Smoker/non-smoker status; credit information; loss history; loss prevention training/education; age; work status; marital status; number of years owned; owned real estate; household composition; and good student/education.
- c. Dwelling characteristics not otherwise recognized in this manual. Examples include: Gated community; retirement community; limited access community; mobile home community; revitalized/renovated mobile home; security, safety or loss deterrent systems or devices; age of mobile home; occupancy; fire protection/distance to fire department; and construction type and quality.
- d. Affinity group or other group not otherwise recognized in this manual.
- e. Any other rating characteristics or combination of characteristics if filed by a company and approved by the Commissioner.

## 25. Scheduled Personal Property

Coverage may be provided against all risks of physical loss with certain exceptions on scheduled personal property subject to the rules and rates filed by or on behalf of the Company.

Attach **MHC 2598 Scheduled Personal Property Endorsement** and **MHC 4344 Valuable Personal Property List Endorsement**.

## 26. Territory Groups

For rating purposes, territories are grouped as follows:

Territory Group 1: Territories 110, 120, 130, and 140

Territory Group 2: Territories 150 and 160

Territory Group 3: Territories 180, 190, 200, 210, 220, and 230

Territory Group 4: Territories 170, 240, and 250

Territory Group 5: Territories 260, 270, 280, 290, and 300

Territory Group 6: Territories 310, 320, 330, 340, 350, 360, 370, 380, and 390

**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
RATE PAGES**

**NORTH CAROLINA**

<b>COMPREHENSIVE MOBILE HOME STRUCTURES TERRITORY GROUP 3; \$100 DEDUCTIBLE</b>		
<b>Amount of Insurance</b>	<b>Premiums</b>	
	<b>Primary Residence</b>	<b>Rental</b>
1 - 3,999	\$323.23	\$553.71
4,000 - 4,999	344.86	590.76
5,000 - 5,999	362.68	621.28
6,000 - 6,999	381.56	653.62
7,000 - 7,999	400.69	686.40
8,000 - 8,999	419.90	719.30
9,000 - 9,999	440.15	753.97
10,000 - 10,999	459.32	786.82
11,000 - 11,999	475.52	814.58
12,000 - 12,999	491.73	842.35
13,000 - 13,999	507.43	869.24
14,000 - 14,999	523.12	896.11
15,000 - 15,999	540.91	926.59
16,000 - 16,999	560.10	959.47
17,000 - 17,999	578.87	991.63
18,000 - 18,999	597.53	1,023.58
19,000 - 19,999	617.97	1,058.60
20,000 - 20,999	637.19	1,091.52
21,000 - 21,999	652.55	1,117.83
22,000 - 22,999	667.91	1,144.13
23,000 - 23,999	684.14	1,171.95
24,000 - 24,999	700.60	1,200.14
25,000 - 25,999	718.32	1,230.50
26,000 - 26,999	737.02	1,262.52
27,000 - 27,999	755.42	1,294.06
28,000 - 28,999	773.71	1,325.37
29,000 - 29,999	794.24	1,360.53
30,000 - 30,999	815.50	1,396.97
31,000 - 31,999	831.47	1,424.33
32,000 - 32,999	847.00	1,450.91
33,000 - 33,999	862.51	1,477.50
34,000 - 34,999	880.08	1,507.59
35,000 - 35,999	897.90	1,538.11
36,000 - 36,999	915.71	1,568.62
37,000 - 37,999	933.53	1,599.14
38,000 - 38,999	951.34	1,629.66
39,000 - 39,999	969.15	1,660.18
40,000 - 40,999	986.97	1,690.70
41,000 - 41,999	1,004.78	1,721.21

<b>COMPREHENSIVE MOBILE HOME STRUCTURES TERRITORY GROUP 3; \$100 DEDUCTIBLE</b>		
<b>Amount of Insurance</b>	<b>Premiums</b>	
	<b>Primary Residence</b>	<b>Rental</b>
42,000 - 42,999	\$1,022.60	\$1,751.73
43,000 - 43,999	1,040.41	1,782.25
44,000 - 44,999	1,058.23	1,812.77
45,000 - 45,999	1,076.04	1,843.29
46,000 - 46,999	1,093.86	1,873.80
47,000 - 47,999	1,111.67	1,904.32
48,000 - 48,999	1,129.49	1,934.84
49,000 - 49,999	1,147.30	1,965.36
50,000 - 50,999	1,165.12	1,995.88
51,000 - 51,999	1,182.93	2,026.38
52,000 - 52,999	1,200.76	2,056.90
53,000 - 53,999	1,218.56	2,087.42
54,000 - 54,999	1,236.37	2,117.94
55,000 - 55,999	1,254.20	2,148.45
56,000 - 56,999	1,272.00	2,178.97
57,000 - 57,999	1,289.83	2,209.49
58,000 - 58,999	1,307.64	2,240.01
59,000 - 59,999	1,325.46	2,270.53
60,000 - 60,999	1,343.27	2,301.04
61,000 - 61,999	1,361.09	2,331.56
62,000 - 62,999	1,378.90	2,362.08
63,000 - 63,999	1,396.72	2,392.60
64,000 - 64,999	1,414.53	2,423.12
65,000 - 65,999	1,432.35	2,453.63
66,000 - 66,999	1,450.16	2,484.15
67,000 - 67,999	1,467.98	2,514.67
68,000 - 68,999	1,485.79	2,545.19
69,000 - 69,999	1,503.60	2,575.71
70,000 - 70,999	1,521.42	2,606.22
71,000 - 71,999	1,539.23	2,636.74
72,000 - 72,999	1,557.05	2,667.26
73,000 - 73,999	1,574.86	2,697.78
74,000 - 74,999	1,592.68	2,728.30
75,000 - 75,999	1,610.49	2,758.80
76,000 - 76,999	1,628.31	2,789.32
77,000 - 77,999	1,646.12	2,819.84
78,000 - 78,999	1,663.94	2,850.36
79,000 - 79,999	1,681.75	2,880.88
Each Add'l \$1,000	\$17.81	\$30.52

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
RATE PAGES**

**NORTH CAROLINA**

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
1 - 3,999	\$288.09	\$518.57
4,000 - 4,999	307.37	553.28
5,000 - 5,999	323.25	581.86
6,000 - 6,999	340.09	612.16
7,000 - 7,999	357.13	642.85
8,000 - 8,999	374.25	673.66
9,000 - 9,999	392.30	706.14
10,000 - 10,999	409.40	736.91
11,000 - 11,999	423.83	762.90
12,000 - 12,999	438.28	788.91
13,000 - 13,999	452.28	814.10
14,000 - 14,999	466.26	839.27
15,000 - 15,999	482.12	867.80
16,000 - 16,999	499.22	898.60
17,000 - 17,999	515.95	928.72
18,000 - 18,999	532.58	958.65
19,000 - 19,999	550.79	991.44
20,000 - 20,999	567.93	1,022.27
21,000 - 21,999	581.62	1,046.92
22,000 - 22,999	595.31	1,071.55
23,000 - 23,999	609.78	1,097.60
24,000 - 24,999	624.45	1,124.01
25,000 - 25,999	640.24	1,152.43
26,000 - 26,999	656.91	1,182.44
27,000 - 27,999	673.31	1,211.96
28,000 - 28,999	689.60	1,241.29
29,000 - 29,999	707.90	1,274.21
30,000 - 30,999	726.86	1,308.35
31,000 - 31,999	741.09	1,333.96
32,000 - 32,999	754.93	1,358.87
33,000 - 33,999	768.75	1,383.77
34,000 - 34,999	784.41	1,411.94
35,000 - 35,999	800.29	1,440.53
36,000 - 36,999	816.17	1,469.11
37,000 - 37,999	832.05	1,497.69
38,000 - 38,999	847.93	1,526.28
39,000 - 39,999	863.81	1,554.85
40,000 - 40,999	879.69	1,583.43
41,000 - 41,999	895.57	1,612.02

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
42,000 - 42,999	\$911.45	\$1,640.60
43,000 - 43,999	927.33	1,669.18
44,000 - 44,999	943.21	1,697.77
45,000 - 45,999	959.08	1,726.34
46,000 - 46,999	974.96	1,754.92
47,000 - 47,999	990.84	1,783.51
48,000 - 48,999	1,006.71	1,812.09
49,000 - 49,999	1,022.59	1,840.67
50,000 - 50,999	1,038.47	1,869.24
51,000 - 51,999	1,054.35	1,897.83
52,000 - 52,999	1,070.23	1,926.41
53,000 - 53,999	1,086.11	1,954.99
54,000 - 54,999	1,101.98	1,983.58
55,000 - 55,999	1,117.86	2,012.16
56,000 - 56,999	1,133.74	2,040.73
57,000 - 57,999	1,149.62	2,069.32
58,000 - 58,999	1,165.50	2,097.90
59,000 - 59,999	1,181.38	2,126.48
60,000 - 60,999	1,197.26	2,155.07
61,000 - 61,999	1,213.14	2,183.65
62,000 - 62,999	1,229.02	2,212.22
63,000 - 63,999	1,244.90	2,240.81
64,000 - 64,999	1,260.78	2,269.39
65,000 - 65,999	1,276.65	2,297.97
66,000 - 66,999	1,292.53	2,326.56
67,000 - 67,999	1,308.41	2,355.14
68,000 - 68,999	1,324.29	2,383.71
69,000 - 69,999	1,340.17	2,412.30
70,000 - 70,999	1,356.04	2,440.88
71,000 - 71,999	1,371.92	2,469.46
72,000 - 72,999	1,387.80	2,498.04
73,000 - 73,999	1,403.68	2,526.63
74,000 - 74,999	1,419.55	2,555.20
75,000 - 75,999	1,435.43	2,583.78
76,000 - 76,999	1,451.31	2,612.37
77,000 - 77,999	1,467.19	2,640.95
78,000 - 78,999	1,483.07	2,669.53
79,000 - 79,999	1,498.95	2,698.12
Each Add'l \$1,000	\$15.88	\$28.59

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
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**NORTH CAROLINA**

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
1 - 3,999	\$323.23	\$288.09
4,000 - 4,999	344.86	307.37
5,000 - 5,999	362.68	323.25
6,000 - 6,999	381.56	340.09
7,000 - 7,999	400.69	357.13
8,000 - 8,999	419.90	374.25
9,000 - 9,999	440.15	392.30
10,000 - 10,999	459.32	409.40
11,000 - 11,999	475.52	423.83
12,000 - 12,999	491.73	438.28
13,000 - 13,999	507.43	452.28
14,000 - 14,999	523.12	466.26
15,000 - 15,999	540.91	482.12
16,000 - 16,999	560.10	499.22
17,000 - 17,999	578.87	515.95
18,000 - 18,999	597.53	532.58
19,000 - 19,999	617.97	550.79
20,000 - 20,999	637.19	567.93
21,000 - 21,999	652.55	581.62
22,000 - 22,999	667.91	595.31
23,000 - 23,999	684.14	609.78
24,000 - 24,999	700.60	624.45
25,000 - 25,999	718.32	640.24
26,000 - 26,999	737.02	656.91
27,000 - 27,999	755.42	673.31
28,000 - 28,999	773.71	689.60
29,000 - 29,999	794.24	707.90
30,000 - 30,999	815.50	726.86
31,000 - 31,999	831.47	741.09
32,000 - 32,999	847.00	754.93
33,000 - 33,999	862.51	768.75
34,000 - 34,999	880.08	784.41
35,000 - 35,999	897.90	800.29
36,000 - 36,999	915.71	816.17
37,000 - 37,999	933.53	832.05
38,000 - 38,999	951.34	847.93
39,000 - 39,999	969.15	863.81
40,000 - 40,999	986.97	879.69
41,000 - 41,999	1,004.78	895.57

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
42,000 - 42,999	\$1,022.60	\$911.45
43,000 - 43,999	1,040.41	927.33
44,000 - 44,999	1,058.23	943.21
45,000 - 45,999	1,076.04	959.08
46,000 - 46,999	1,093.86	974.96
47,000 - 47,999	1,111.67	990.84
48,000 - 48,999	1,129.49	1,006.71
49,000 - 49,999	1,147.30	1,022.59
50,000 - 50,999	1,165.12	1,038.47
51,000 - 51,999	1,182.93	1,054.35
52,000 - 52,999	1,200.76	1,070.23
53,000 - 53,999	1,218.56	1,086.11
54,000 - 54,999	1,236.37	1,101.98
55,000 - 55,999	1,254.20	1,117.86
56,000 - 56,999	1,272.00	1,133.74
57,000 - 57,999	1,289.83	1,149.62
58,000 - 58,999	1,307.64	1,165.50
59,000 - 59,999	1,325.46	1,181.38
60,000 - 60,999	1,343.27	1,197.26
61,000 - 61,999	1,361.09	1,213.14
62,000 - 62,999	1,378.90	1,229.02
63,000 - 63,999	1,396.72	1,244.90
64,000 - 64,999	1,414.53	1,260.78
65,000 - 65,999	1,432.35	1,276.65
66,000 - 66,999	1,450.16	1,292.53
67,000 - 67,999	1,467.98	1,308.41
68,000 - 68,999	1,485.79	1,324.29
69,000 - 69,999	1,503.60	1,340.17
70,000 - 70,999	1,521.42	1,356.04
71,000 - 71,999	1,539.23	1,371.92
72,000 - 72,999	1,557.05	1,387.80
73,000 - 73,999	1,574.86	1,403.68
74,000 - 74,999	1,592.68	1,419.55
75,000 - 75,999	1,610.49	1,435.43
76,000 - 76,999	1,628.31	1,451.31
77,000 - 77,999	1,646.12	1,467.19
78,000 - 78,999	1,663.94	1,483.07
79,000 - 79,999	1,681.75	1,498.95
Each Add'l \$1,000	\$17.81	\$15.88

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

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**NORTH CAROLINA**

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
100 - 199	N/A	\$2.81
200 - 299	N/A	4.44
300 - 399	\$7.04	6.07
400 - 499	8.93	7.70
500 - 599	10.82	9.34
600 - 699	12.71	10.97
700 - 799	14.60	12.60
800 - 899	16.50	14.23
900 - 999	18.39	15.86
1,000 - 1,099	20.28	17.49
1,100 - 1,199	22.17	19.13
1,200 - 1,299	24.06	20.76
1,300 - 1,399	25.96	22.39
1,400 - 1,499	27.85	24.02
1,500 - 1,599	29.74	25.65
1,600 - 1,699	31.63	27.28
1,700 - 1,799	33.53	28.91
1,800 - 1,899	35.42	30.55
1,900 - 1,999	37.31	32.18
2,000 - 2,099	39.20	33.81
2,100 - 2,199	41.09	35.44
2,200 - 2,299	42.99	37.07
2,300 - 2,399	44.88	38.70
2,400 - 2,499	46.77	40.33
2,500 - 2,599	48.66	41.97
2,600 - 2,699	50.55	43.60
2,700 - 2,799	52.45	45.23
2,800 - 2,899	54.34	46.86
2,900 - 2,999	56.23	48.49
3,000 - 3,099	58.12	50.12
3,100 - 3,199	60.02	51.76
3,200 - 3,299	61.91	53.39
3,300 - 3,399	63.80	55.02
3,400 - 3,499	65.69	56.65
3,500 - 3,599	67.58	58.28

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
3,600 - 3,699	\$69.48	\$59.91
3,700 - 3,799	71.37	61.54
3,800 - 3,899	73.26	63.18
3,900 - 3,999	75.15	64.81
4,000 - 4,099	77.04	66.44
4,100 - 4,199	78.94	68.07
4,200 - 4,299	80.83	69.70
4,300 - 4,399	82.72	71.33
4,400 - 4,499	84.61	72.97
4,500 - 4,599	86.50	74.60
4,600 - 4,699	88.40	76.23
4,700 - 4,799	90.29	77.86
4,800 - 4,899	92.18	79.49
4,900 - 4,999	94.07	81.12
5,000 - 5,099	95.97	82.75
5,100 - 5,199	97.86	84.39
5,200 - 5,299	99.75	86.02
5,300 - 5,399	101.64	87.65
5,400 - 5,499	103.53	89.28
5,500 - 5,599	105.43	90.91
5,600 - 5,699	107.32	92.54
5,700 - 5,799	109.21	94.17
5,800 - 5,899	111.10	95.81
5,900 - 5,999	112.99	97.44
6,000 - 6,099	114.89	99.07
6,100 - 6,199	116.78	100.70
6,200 - 6,299	118.67	102.33
6,300 - 6,399	120.56	103.96
6,400 - 6,499	122.45	105.60
6,500 - 6,599	124.35	107.23
6,600 - 6,699	126.24	108.86
6,700 - 6,799	128.13	110.49
6,800 - 6,899	130.02	112.12
6,900 - 6,999	131.92	113.75
Each Add'l \$100	\$1.89	\$1.63

	Base Deductible	
	Comprehensive	Named Perils
Primary Residence	\$100 Deductible	No Deductible
Seasonal/Vacation	\$250 Deductible	\$250 Deductible
Tenants	\$100 Deductible	No Deductible

Territory Group 1	Surcharge	80.8%
Territory Group 2	Surcharge	59.9%
Territory Group 4	Discount	-10.3%
Territory Group 5	Discount	-21.7%
Territory Group 6	Discount	-38.6%

*Note: Rates shown applicable to all occupancy types*



**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
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**NORTH CAROLINA**

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
500 - 599	\$21.04
600 - 699	21.87
700 - 799	22.70
800 - 899	23.53
900 - 999	24.36
1,000 - 1,099	25.20
1,100 - 1,199	26.03
1,200 - 1,299	26.86
1,300 - 1,399	27.69
1,400 - 1,499	28.52
1,500 - 1,599	29.35
1,600 - 1,699	30.18
1,700 - 1,799	31.01
1,800 - 1,899	31.84
1,900 - 1,999	32.68
2,000 - 2,099	33.51
2,100 - 2,199	34.34
2,200 - 2,299	35.17
2,300 - 2,399	36.00
2,400 - 2,499	36.83
2,500 - 2,599	37.66
2,600 - 2,699	38.49
2,700 - 2,799	39.32
2,800 - 2,899	40.15
2,900 - 2,999	40.99
3,000 - 3,099	41.82
3,100 - 3,199	42.65
3,200 - 3,299	43.48
3,300 - 3,399	44.31
3,400 - 3,499	45.14
3,500 - 3,599	45.97
3,600 - 3,699	46.80
3,700 - 3,799	47.63

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
3,800 - 3,899	\$48.47
3,900 - 3,999	49.30
4,000 - 4,099	50.13
4,100 - 4,199	50.96
4,200 - 4,299	51.79
4,300 - 4,399	52.62
4,400 - 4,499	53.45
4,500 - 4,599	54.28
4,600 - 4,699	55.11
4,700 - 4,799	55.95
4,800 - 4,899	56.78
4,900 - 4,999	57.61
5,000 - 5,099	58.44
5,100 - 5,199	59.27
5,200 - 5,299	60.10
5,300 - 5,399	60.93
5,400 - 5,499	61.76
5,500 - 5,599	62.59
5,600 - 5,699	63.43
5,700 - 5,799	64.26
5,800 - 5,899	65.09
5,900 - 5,999	65.92
6,000 - 6,099	66.75
6,100 - 6,199	67.58
6,200 - 6,299	68.41
6,300 - 6,399	69.24
6,400 - 6,499	70.07
6,500 - 6,599	70.90
6,600 - 6,699	71.74
6,700 - 6,799	72.57
6,800 - 6,899	73.40
6,900 - 6,999	74.23
Each Add'l \$100	\$0.83

	Base Deductible
Primary Residence	\$100 Deductible
Seasonal/Vacation	\$250 Deductible
Tenants	\$100 Deductible

*Note: Rates shown applicable to all occupancy types*

Territory Group 1	Surcharge	97.1%
Territory Group 2	Surcharge	47.2%
Territory Group 4	Discount	-17.2%
Territory Group 5	Discount	-23.5%
Territory Group 6	Discount	-30.8%

**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
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**NORTH CAROLINA**

**DEDUCTIBLE – COMPREHENSIVE COVERAGE**

**Primary Residence:**

<b>Deductible Amount</b>	<b>Coverage</b>		<b>Territory Group 1</b>	<b>Territory Group 2</b>	<b>Territory Group 3</b>	<b>Territory Group 4</b>	<b>Territory Group 5</b>	<b>Territory Group 6</b>
None	Mobile Home Structures	Add	\$34.55	\$28.09	\$23.09	\$21.06	\$17.92	\$14.33
	Adjacent Structures	Add	2.18	1.91	1.31	1.19	1.03	0.81
	Personal Effects	Add	11.12	8.28	6.19	5.09	4.70	4.26
\$50	Mobile Home Structures	Add	\$15.71	\$12.78	\$10.53	\$9.60	\$8.15	\$6.52
	Adjacent Structures	Add	1.08	0.97	0.66	0.58	0.51	0.39
	Personal Effects	Add	5.57	4.14	3.09	2.54	2.35	2.14
\$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$250	Mobile Home Structures	Subtract	\$28.27	\$22.99	\$18.90	\$17.24	\$14.67	\$11.73
	Adjacent Structures	Subtract	2.18	1.91	1.31	1.19	1.03	0.81
	Personal Effects	Subtract	11.12	8.28	6.19	5.09	4.70	4.26
\$500	Mobile Home Structures	Subtract	\$72.25	\$58.75	\$48.32	\$44.05	\$37.49	\$29.98
	Adjacent Structures	Subtract	17.37	15.33	10.51	9.43	8.22	6.45
	Personal Effects	Subtract	16.68	12.42	9.27	7.63	7.05	6.40
\$750	Mobile Home Structures	Subtract	\$110.41	\$89.77	\$73.86	\$67.33	\$57.30	\$45.82
	Adjacent Structures	Subtract	29.32	25.87	17.74	15.90	13.86	10.88
	Personal Effects	Subtract	21.13	15.74	11.73	9.67	8.93	8.10
\$1,000	Mobile Home Structures	Subtract	\$141.15	\$114.76	\$94.41	\$86.07	\$73.26	\$58.58
	Adjacent Structures	Subtract	37.13	32.76	22.48	20.14	17.54	13.79
	Personal Effects	Subtract	24.30	18.10	13.49	11.12	10.28	9.31
\$2,000	Mobile Home Structures	Subtract	\$237.69	\$193.22	\$159.02	\$144.95	\$123.40	\$98.66
	Adjacent Structures	Subtract	61.55	54.29	37.25	33.37	29.07	22.88
	Personal Effects	Subtract	35.14	26.18	19.48	16.09	14.85	13.46
\$5,000	Mobile Home Structures	Subtract	\$474.56	\$385.76	\$317.53	\$289.43	\$246.41	\$197.01
	Adjacent Structures	Subtract	121.34	107.01	73.42	65.76	57.26	45.12
	Personal Effects	Subtract	64.25	47.89	35.60	29.43	27.18	24.61

**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
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**NORTH CAROLINA**

**Seasonal/Vacation Residence:**

<b>Deductible Amount</b>	<b>Coverage</b>		<b>Territory Group 1</b>	<b>Territory Group 2</b>	<b>Territory Group 3</b>	<b>Territory Group 4</b>	<b>Territory Group 5</b>	<b>Territory Group 6</b>
\$250	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$500	Mobile Home Structures	Subtract	\$43.99	\$35.78	\$29.40	\$26.80	\$22.80	\$18.24
	Adjacent Structures	Subtract	15.20	13.40	9.21	8.25	7.21	5.64
	Personal Effects	Subtract	5.57	4.14	3.09	2.54	2.35	2.14
\$750	Mobile Home Structures	Subtract	\$82.14	\$66.77	\$54.95	\$50.08	\$42.64	\$34.09
	Adjacent Structures	Subtract	27.14	23.95	16.43	14.71	12.82	10.07
	Personal Effects	Subtract	10.02	7.46	5.54	4.58	4.23	3.84
\$1,000	Mobile Home Structures	Subtract	\$112.88	\$91.76	\$75.51	\$68.83	\$58.60	\$46.85
	Adjacent Structures	Subtract	34.95	30.84	21.16	18.95	16.51	12.98
	Personal Effects	Subtract	13.19	9.83	7.30	6.04	5.57	5.05
\$2,000	Mobile Home Structures	Subtract	\$209.42	\$170.23	\$140.11	\$127.70	\$108.72	\$86.93
	Adjacent Structures	Subtract	59.37	52.38	35.94	32.18	28.02	22.08
	Personal Effects	Subtract	24.02	17.90	13.30	11.00	10.15	9.20
\$5,000	Mobile Home Structures	Subtract	\$446.29	\$362.78	\$298.63	\$272.19	\$231.74	\$185.29
	Adjacent Structures	Subtract	119.16	105.09	72.10	64.58	56.23	44.31
	Personal Effects	Subtract	53.13	39.61	29.41	24.34	22.46	20.35

**MOBILE HOMEOWNERS POLICY: MHC PROGRAM  
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**NORTH CAROLINA**

**DEDUCTIBLE – NAMED PERILS COVERAGE**

<b>Deductible Amount</b>	<b>Coverage</b>		<b>Territory Group 1</b>	<b>Territory Group 2</b>	<b>Territory Group 3</b>	<b>Territory Group 4</b>	<b>Territory Group 5</b>	<b>Territory Group 6</b>
None	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$50	Mobile Home Structures	Subtract	\$15.71	\$12.78	\$10.53	\$9.60	\$8.15	\$6.52
	Adjacent Structures	Subtract	1.08	0.96	0.65	0.58	0.51	0.40
	Personal Effects	Subtract	4.63	3.46	2.58	2.12	1.96	1.78
\$100	Mobile Home Structures	Subtract	\$29.85	\$24.27	\$19.93	\$18.19	\$15.47	\$12.38
	Adjacent Structures	Subtract	2.18	1.91	1.32	1.19	1.04	0.81
	Personal Effects	Subtract	9.27	6.90	5.15	4.25	3.92	3.56
\$250	Mobile Home Structures	Subtract	\$53.39	\$43.42	\$35.72	\$32.56	\$27.71	\$22.16
	Adjacent Structures	Subtract	3.26	2.88	1.98	1.77	1.54	1.21
	Personal Effects	Subtract	18.54	13.80	10.31	8.48	7.84	7.10
\$500	Mobile Home Structures	Subtract	\$88.01	\$71.57	\$58.90	\$53.71	\$45.69	\$36.52
	Adjacent Structures	Subtract	4.96	4.40	3.02	2.67	2.34	1.83
	Personal Effects	Subtract	32.28	24.04	17.94	14.76	13.65	12.36
\$750	Mobile Home Structures	Subtract	\$116.49	\$94.74	\$77.99	\$71.10	\$60.48	\$48.35
	Adjacent Structures	Subtract	6.52	5.80	3.99	3.51	3.08	2.40
	Personal Effects	Subtract	43.72	32.56	24.29	19.99	18.48	16.74
\$1,000	Mobile Home Structures	Subtract	\$137.72	\$112.00	\$92.22	\$84.08	\$71.51	\$57.17
	Adjacent Structures	Subtract	7.91	7.07	4.85	4.26	3.73	2.91
	Personal Effects	Subtract	52.41	39.03	29.11	23.96	22.16	20.05
\$2,000	Mobile Home Structures	Subtract	\$200.39	\$162.98	\$134.21	\$122.42	\$104.08	\$83.21
	Adjacent Structures	Subtract	13.24	11.88	8.12	7.11	6.22	4.83
	Personal Effects	Subtract	82.80	61.65	45.95	37.84	34.99	31.67
\$5,000	Mobile Home Structures	Subtract	\$349.56	\$284.31	\$234.17	\$213.66	\$181.60	\$145.19
	Adjacent Structures	Subtract	28.62	25.81	17.56	15.36	13.43	10.40
	Personal Effects	Subtract	165.27	123.03	91.66	75.51	69.80	63.16

**WINDSTORM OR HAIL DEDUCTIBLES  
TERRITORY GROUPS 1 AND 2 ONLY**

The Windstorm or Hail Deductible options are used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

An endorsement is not required. Separately enter on the policy declarations the deductible amounts that apply to Windstorm or Hail and All Other Perils. For example: Deductible - \$500 except \$1,000 for Windstorm or Hail.

The factors displayed incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

**COMPREHENSIVE**

The Windstorm or Hail Deductible factor applies to the \$100 Deductible rate.

<b>\$1,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.08
100	0.99
250	0.92
500	0.85
750	0.79

\*\*The amount of insurance on the structure must be at least \$10,000.

The maximum \$1,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$588.14  
Territory Group 2 \$565.03

<b>\$2,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.03
100	0.95
250	0.88
500	0.82
750	0.77
1,000	0.72

\*\*The amount of insurance on the structure must be at least \$20,000.

The maximum \$2,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,176.29  
Territory Group 2 \$1,130.06

<b>\$5,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.99
100	0.93
250	0.85
500	0.80
750	0.75
1,000	0.70
2,000	0.53

\*\*The amount of insurance on the structure must be at least \$50,000.

The maximum \$5,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,882.07  
Territory Group 2 \$1,808.10

<b>1% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	1.11
100	1.01
250	0.94
500	0.86

\*\*The amount of insurance on the structure must be at least \$25,000 for All Other Perils deductibles below 500 and \$50,000 for an All Other Perils deductible equal to 500

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$235.25  
Territory Group 2 \$226.01

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<b>2% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$50	1.07
100	0.98
250	0.91
500	0.84
750	0.78
1,000	0.73
2,000	0.54
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for an All Other Perils deductible equal to 2,000	

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$735.18

Territory Group 2 \$706.29

<b>5% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$50	1.01
100	0.94
250	0.86
500	0.81
750	0.76
1,000	0.70
2,000	0.53
5,000	0.36
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for any other All Other Perils deductibles	

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1 \$1,588.00

Territory Group 2 \$1,525.58

**NAMED PERILS**

The Windstorm or Hail Deductible factor applies to the \$0 Deductible rate.

<b>\$1,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.03
100	0.95
250	0.88
500	0.80
750	0.73
**The amount of insurance on the structure must be at least \$10,000.	

The maximum \$1,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$588.14  
Territory Group 2 \$565.03

<b>\$2,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.99
100	0.91
250	0.85
500	0.77
750	0.71
1,000	0.65
**The amount of insurance on the structure must be at least \$20,000.	

The maximum \$2,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,176.29  
Territory Group 2 \$1,130.06

<b>\$5,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.95
100	0.89
250	0.82
500	0.75
750	0.70
1,000	0.64
2,000	0.46
**The amount of insurance on the structure must be at least \$50,000.	

The maximum \$5,000 Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,882.07  
Territory Group 2 \$1,808.10

<b>1% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	1.05
100	0.97
250	0.90
500	0.81
**The amount of insurance on the structure must be at least \$25,000 for All Other Perils deductibles below 500 and \$50,000 for an All Other Perils deductible equal to 500	

The maximum 1% Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$235.25  
Territory Group 2 \$226.01

<b>2% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	1.02
100	0.94
250	0.87
500	0.79
750	0.72
1,000	0.66
2,000	0.47
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for an All Other Perils deductible equal to 2,000	

The maximum 2% Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$735.18  
Territory Group 2 \$706.29

<b>5% WINDSTORM OR HAIL DEDUCTIBLE**</b>	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$50	0.97
100	0.90
250	0.83
500	0.76
750	0.70
1,000	0.64
2,000	0.46
5,000	0.30
**The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for any other All Other Perils deductibles	

The maximum 5% Windstorm or Hail Deductible credits by Territory Group are:  
Territory Group 1 \$1,588.00  
Territory Group 2 \$1,525.58

**OPTIONAL NAMED STORM PERCENTAGE DEDUCTIBLE  
TERRITORY GROUPS 1 AND 2 ONLY**

**DEDUCTIBLE COMPREHENSIVE COVERAGE**

The surcharges/credits displayed incorporate the surcharges/credits for the All Perils Deductibles. Do not use the surcharges/credits for the All Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible. For Comprehensive Coverage Primary Residence, the 1%, 2%, or 5% Named Storm Deductible surcharge/credit applies to the \$100 deductible rate. For Comprehensive Coverage Seasonal/Vacation Residence, the 1%, 2%, or 5% Named Storm Deductible credit applies to the \$250 deductible rate.

**1% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	\$24.26	\$19.74	---	---
	Adjacent Structures	Add	1.46	1.28	---	---
	Personal Effects	Add	9.91	7.38	---	---
\$50	Mobile Home Structures	Add	\$5.62	\$4.58	---	---
	Adjacent Structures	Add	0.38	0.34	---	---
	Personal Effects	Add	4.41	3.28	---	---
\$100	Mobile Home Structures	Subtract	\$9.92	\$8.08	---	---
	Adjacent Structures	Subtract	0.69	0.61	---	---
	Personal Effects	Subtract	1.10	0.82	---	---
\$250	Mobile Home Structures	Subtract	\$37.93	\$30.85	\$9.92	\$8.08
	Adjacent Structures	Subtract	2.83	2.50	0.69	0.61
	Personal Effects	Subtract	12.11	9.02	1.10	0.82
\$500	Mobile Home Structures	Subtract	\$81.46	\$66.23	\$53.49	\$43.50
	Adjacent Structures	Subtract	17.90	15.79	15.73	13.88
	Personal Effects	Subtract	17.61	13.12	6.62	4.93

**2% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	\$13.99	\$11.37	---	---
	Adjacent Structures	Add	0.74	0.66	---	---
	Personal Effects	Add	8.70	6.48	---	---
\$50	Mobile Home Structures	Subtract	\$4.46	\$3.62	---	---
	Adjacent Structures	Subtract	0.33	0.29	---	---
	Personal Effects	Add	3.24	2.41	---	---
\$100	Mobile Home Structures	Subtract	\$19.86	\$16.15	---	---
	Adjacent Structures	Subtract	1.39	1.23	---	---
	Personal Effects	Subtract	2.20	1.63	---	---
\$250	Mobile Home Structures	Subtract	\$47.57	\$38.69	\$19.86	\$16.15
	Adjacent Structures	Subtract	3.49	3.10	1.39	1.23
	Personal Effects	Subtract	13.10	9.76	2.20	1.63
\$500	Mobile Home Structures	Subtract	\$90.67	\$73.72	\$62.99	\$51.23
	Adjacent Structures	Subtract	18.22	16.07	15.94	14.07
	Personal Effects	Subtract	18.55	13.82	7.67	5.71



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\$750	Mobile Home Structures	Subtract	\$129.76	\$105.49	\$102.95	\$83.71
	Adjacent Structures	Subtract	31.30	27.59	28.96	25.56
	Personal Effects	Subtract	22.80	16.99	12.49	9.31
\$1,000	Mobile Home Structures	Subtract	\$163.77	\$133.14	\$138.61	\$112.71
	Adjacent Structures	Subtract	42.16	37.16	39.89	35.21
	Personal Effects	Subtract	25.68	19.15	16.44	12.25
\$2,000	Mobile Home Structures	Subtract	\$290.87	\$236.44	\$272.85	\$221.84
	Adjacent Structures	Subtract	81.31	71.63	79.39	70.08
	Personal Effects	Subtract	35.39	26.42	30.66	22.84

**5% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$16.84	\$13.70		
	Adjacent Structures	Subtract	1.41	1.22		
	Personal Effects	Add	5.07	3.77		
\$50	Mobile Home Structures	Subtract	\$34.73	\$28.22		
	Adjacent Structures	Subtract	2.44	2.17		
	Personal Effects	Subtract	0.24	0.20		
\$100	Mobile Home Structures	Subtract	\$49.64	\$40.38		
	Adjacent Structures	Subtract	3.46	3.07		
	Personal Effects	Subtract	5.50	4.08		
\$250	Mobile Home Structures	Subtract	\$76.52	\$62.24	\$49.64	\$40.38
	Adjacent Structures	Subtract	5.45	4.87	3.46	3.07
	Personal Effects	Subtract	16.07	11.99	5.50	4.08
\$500	Mobile Home Structures	Subtract	\$118.29	\$96.18	\$91.50	\$74.40
	Adjacent Structures	Subtract	20.02	17.65	17.84	15.78
	Personal Effects	Subtract	21.35	15.92	10.83	8.07
\$750	Mobile Home Structures	Subtract	\$155.27	\$126.23	\$129.35	\$105.16
	Adjacent Structures	Subtract	32.86	28.91	30.61	27.06
	Personal Effects	Subtract	25.27	18.86	15.34	11.45
\$1,000	Mobile Home Structures	Subtract	\$186.47	\$151.58	\$162.20	\$131.84
	Adjacent Structures	Subtract	43.42	38.16	41.21	36.42
	Personal Effects	Subtract	27.74	20.70	18.86	14.09
\$2,000	Mobile Home Structures	Subtract	\$308.16	\$250.48	\$290.65	\$236.18
	Adjacent Structures	Subtract	82.21	72.14	80.29	70.93
	Personal Effects	Subtract	36.86	27.52	32.29	24.16
\$5,000	Mobile Home Structures	Subtract	\$666.52	\$541.69	\$669.22	\$543.69
	Adjacent Structures	Subtract	190.67	167.14	187.64	165.69
	Personal Effects	Subtract	62.94	47.01	71.13	53.28

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**DEDUCTIBLE NAMED PERILS COVERAGE**

The surcharges/credits displayed incorporate the surcharges/credits for the All Perils Deductibles. Do not use the surcharges/credits for the All Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible. For Named Perils Coverage, the 1%, 2%, or 5% Named Storm Deductible credit applies to the \$0 deductible rate.

**1% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$17.71	\$14.39
	Adjacent Structures	Subtract	1.18	1.04
	Personal Effects	Subtract	2.21	1.65
\$50	Mobile Home Structures	Subtract	\$33.13	\$26.94
	Adjacent Structures	Subtract	2.25	2.00
	Personal Effects	Subtract	6.75	5.02
\$100	Mobile Home Structures	Subtract	\$46.96	\$38.19
	Adjacent Structures	Subtract	3.34	2.94
	Personal Effects	Subtract	11.30	8.42
\$250	Mobile Home Structures	Subtract	\$70.05	\$56.96
	Adjacent Structures	Subtract	4.38	3.86
	Personal Effects	Subtract	20.36	15.17
\$500	Mobile Home Structures	Subtract	\$108.53	\$88.25
	Adjacent Structures	Subtract	6.12	5.41
	Personal Effects	Subtract	35.46	26.42

**2% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$35.42	\$28.80
	Adjacent Structures	Subtract	2.36	2.09
	Personal Effects	Subtract	4.43	3.31
\$50	Mobile Home Structures	Subtract	\$50.54	\$41.10
	Adjacent Structures	Subtract	3.42	3.03
	Personal Effects	Subtract	8.87	6.59
\$100	Mobile Home Structures	Subtract	\$64.06	\$52.09
	Adjacent Structures	Subtract	4.50	3.96
	Personal Effects	Subtract	13.33	9.93
\$250	Mobile Home Structures	Subtract	\$86.70	\$70.50
	Adjacent Structures	Subtract	5.50	4.85
	Personal Effects	Subtract	21.82	16.26
\$500	Mobile Home Structures	Subtract	\$120.70	\$98.13
	Adjacent Structures	Subtract	6.82	6.02
	Personal Effects	Subtract	34.18	25.47
\$750	Mobile Home Structures	Subtract	\$150.05	\$121.98
	Adjacent Structures	Subtract	7.73	6.84
	Personal Effects	Subtract	44.21	32.94
\$1,000	Mobile Home Structures	Subtract	\$174.02	\$141.45
	Adjacent Structures	Subtract	8.23	7.26
	Personal Effects	Subtract	51.53	38.39

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\$2,000	Mobile Home Structures	Subtract	\$261.82	\$212.78
	Adjacent Structures	Subtract	9.69	8.53
	Personal Effects	Subtract	76.76	57.18

**5% Named Storm Deductible**

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$88.53	\$71.99
	Adjacent Structures	Subtract	5.92	5.22
	Personal Effects	Subtract	11.07	8.27
\$50	Mobile Home Structures	Subtract	\$102.78	\$83.58
	Adjacent Structures	Subtract	6.94	6.12
	Personal Effects	Subtract	15.22	11.30
\$100	Mobile Home Structures	Subtract	\$115.37	\$93.83
	Adjacent Structures	Subtract	7.96	7.02
	Personal Effects	Subtract	19.43	14.48
\$250	Mobile Home Structures	Subtract	\$136.65	\$111.11
	Adjacent Structures	Subtract	8.86	7.81
	Personal Effects	Subtract	27.67	20.64
\$500	Mobile Home Structures	Subtract	\$166.94	\$135.72
	Adjacent Structures	Subtract	9.82	8.67
	Personal Effects	Subtract	39.33	29.36
\$750	Mobile Home Structures	Subtract	\$191.32	\$155.53
	Adjacent Structures	Subtract	10.25	9.05
	Personal Effects	Subtract	48.44	36.18
\$1,000	Mobile Home Structures	Subtract	\$209.23	\$170.07
	Adjacent Structures	Subtract	10.37	9.15
	Personal Effects	Subtract	55.25	41.28
\$2,000	Mobile Home Structures	Subtract	\$280.86	\$228.25
	Adjacent Structures	Subtract	10.82	9.48
	Personal Effects	Subtract	80.02	59.82
\$5,000	Mobile Home Structures	Subtract	\$495.73	\$402.79
	Adjacent Structures	Subtract	12.18	10.35
	Personal Effects	Subtract	151.23	113.12

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**TERRITORY GROUP SURCHARGE/DISCOUNT**

<b>Mobile Home Structures</b>	
Territory Group 1	64.6%
Territory Group 2	34.1%
Territory Group 3	0.0%
Territory Group 4	-7.7%
Territory Group 5	-21.5%
Territory Group 6	-37.3%

<b>Adjacent Structures</b>	
Territory Group 1	80.8%
Territory Group 2	59.9%
Territory Group 3	0.0%
Territory Group 4	-10.3%
Territory Group 5	-21.7%
Territory Group 6	-38.6%

<b>Comprehensive Personal Effects</b>	
Territory Group 1	97.1%
Territory Group 2	47.2%
Territory Group 3	0.0%
Territory Group 4	-17.2%
Territory Group 5	-23.5%
Territory Group 6	-30.8%

**TRIP COVERAGE**

30 Day Trip; \$100 Deductible = \$25

**NATURAL DISASTER PROTECTION COVERAGE**

A \$3.00 premium charge per mobile home shall apply.

**FIRE DEPARTMENT SERVICE CHARGE**

Additional Amounts of Insurance:

\$2.00 per \$100 of Insurance  
Maximum additional Amount of Insurance = \$400

**RADIO AND TELEVISION ANTENNA COVERAGE**

Additional Amounts of Insurance:

\$5.00 per \$100 of Insurance  
Maximum additional Amount of Insurance = \$2,500

**MEDICAL PAYMENTS TO OTHERS**

Additional Limit	Premium
\$1,000	\$3.00

**MHC Rules**

**LIABILITY**

\$500 Medical Payments to Others Coverage and \$250 Damage to Property of Others are automatically included.

<b>Personal Liability Coverages</b>	
Limits	Premium
\$25,000	\$23.67
50,000	26.99
100,000	31.24
200,000	36.44
250,000	38.58
300,000	40.48

**INFLATION COVERAGE**

\$5.00 per mobile home

**DETERMINATION OF TERM PREMIUMS**

Multiply the 1-year unrounded premium for the specific coverage by the term factor then total and round the total of all coverages.

TERM FACTORS

Apply to all Coverages:

Term	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
Factor	1.00	2.00	3.00	3.85	4.65	5.35	6.00

**PERSONAL EFFECTS REPLACEMENT COST ENDORSEMENT**

\$0.30 per \$100 of Insurance  
The Minimum Additional Premium is \$15.00

**REPLACEMENT COST COVERAGE**

When coverage is provided on a replacement cost basis, charge 5% of the premium from the premium rate table.

**MOBILE HOME ADDITIONAL LIVING EXPENSE COVERAGE**

\$25 per day = \$6 per mobile home  
\$50 per day = \$16 per mobile home

**WINDSTORM OR HAIL EXCLUSION**

(Territories 110, 120, 130, 140, 150, 160)

	Territory Group 1	Territory Group 2
Mobile Home Structures	64.3%	60.0%
Adjacent Structures	57.0%	53.9%
Comprehensive Personal Effects	45.3%	38.5%

**STATED VALUE LOSS SETTLEMENT**

When coverage is provided on a stated value basis, charge 3% of the premium from the premium rate table.

**MOBILE HOMEOWNERS POLICY  
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**NORTH CAROLINA**

**1. TERRITORY ASSIGNMENTS**

If a territory shown is defined in terms of United States Postal Service (USPS) ZIP code:

- A.** Determine the applicable rating territory based on the location of the dwelling.
- B.** An insured's rates shall not be changed solely because the USPS changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest rate filing defining the territory. Territory boundaries in North Carolina are concurrent with USPS ZIP code boundaries in effect as of **July 1, 2013**. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after **July 1, 2013**, the new ZIP code may not yet be listed in Rule **2.C**. If this is the case, assign the rating territory based on the ZIP code boundary that formerly applied to the dwelling before the USPS changed the ZIP code.

**2. TERRITORY DEFINITIONS –**

(For all Coverages and Perils Other than Earthquake).

Assign the applicable territory using the following order of priority:

**A. County of**

<b>County of</b>	<b>Code</b>
Alamance	310
Alexander	340
Alleghany	360
Anson	300
Ashe	360
Avery	370
Beaufort	150
Bertie	180
Bladen	230
Buncombe	360
Burke	360
Cabarrus	320
Caldwell	360
Camden	150
Caswell	310
Catawba	360
Chatham	280
Cherokee	390
Chowan	150
Clay	390
Cleveland	350
Columbus	200
Craven	150
Cumberland	220
Currituck (other than Beach Areas)	130
Dare (other than Beach Areas)	130
Davidson	320
Davie	310
Duplin	190
Durham	270
Edgecombe	210
Forsyth	310
Franklin	240
Gaston	350
Gates	170

<b>County of</b>	<b>Code</b>
Graham	390
Granville	260
Greene	180
Guilford	310
Halifax	240
Harnett	250
Haywood	380
Henderson	360
Hertford	170
Hoke	250
Hyde (other than Beach Areas)	130
Iredell	340
Jackson	390
Johnston	240
Jones	150
Lee	290
Lenoir	190
Lincoln	350
Macon	390
Madison	380
Martin	180
McDowell	360
Mecklenburg	340
Mitchell	370
Montgomery	300
Moore	290
Nash	240
Northampton	240
Orange	280
Pamlico	130
Pasquotank	150
Perquimans	150
Person	260
Pitt	180
Polk	360
Randolph	320
Richmond	300
Robeson	230
Rockingham	310
Rowan	320
Rutherford	350
Sampson	220
Scotland	250
Stanly	340
Stokes	310
Surry	310
Swain	380
Transylvania	380
Tyrrell	150
Union	340
Vance	260
Wake	270
Warren	260
Washington	150
Watauga	360
Wayne	180
Wilkes	340
Wilson	210
Yadkin	330
Yancey	360

**B. Beach Areas**

Beach Area – Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke, and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks".

Beach areas in Currituck, Dare, and Hyde Counties: 110  
 Beach areas in Brunswick, Carteret, New Hanover, Onslow, and Pender Counties: 120

**C. Other than Beach Areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties**

For areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties, other than the Beach Areas, refer to the following ZIP codes. If portions of these ZIP codes fall in Counties other than Brunswick, Carteret, New Hanover, Onslow, and Pender Counties, use the territory code for those Counties.

**1. Eastern Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28403	Wilmington	140
28404	Wilmington	140
28405	Wilmington	140
28406	Wilmington	140
28407	Wilmington	140
28408	Wilmington	140
28409	Wilmington	140
28410	Wilmington	140
28411	Wilmington	140
28412	Wilmington	140
28422	Bolivia	140
28428	Carolina Beach	140
28443	Hampstead	140
28445	Holly Ridge	140
28459	Shalotte	140
28460	Sneads Ferry	140
28461	Southport	140
28462	Supply	140
28467	Calabash	140
28468	Sunset Beach	140
28469	Ocean Isle Beach	140
28470	Shalotte	140
28480	Wrightsville Beach	140
28511	Atlantic	140
28516	Beaufort	140
28520	Cedar Island	140
28524	Davis	140
28528	Gloucester	140

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28531	Harkers Island	140
28532	Havelock	140
28533	Cherry Point	140
28539	Hubert	140
28553	Marshallberg	140
28557	Morehead City	140
28570	Newport	140
28577	Sealevel	140
28579	Smyrna	140
28581	Stacy	140
28584	Swansboro	140
28589	Williston	140

**2. Western Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28401	Wilmington	160
28402	Wilmington	160
28420	Ash	160
28421	Atkinson	160
28425	Burgaw	160
28429	Castle Hayne	160
28435	Currie	160
28436	Delco	160
28447	Ivanhoe	160
28448	Kelly	160
28451	Leland	160
28452	Longwood	160
28454	Maple Hill	160
28456	Riegelwood	160
28457	Rocky Point	160
28466	Wallace	160
28478	Willard	160
28479	Winnabow	160
28518	Beulaville	160
28521	Chinquapin	160
28540	Jacksonville	160
28541	Jacksonville	160
28542	Camp Lejeune	160
28543	Tarawa Terrace	160
28544	Midway Park	160
28545	McCutcheon Field	160
28546	Jacksonville	160
28547	Camp Lejeune	160
28555	Maysville	160
28574	Richlands	160
28582	Stella	160

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS

### AMENDATORY ENDORSEMENT

#### DEFINITIONS

The following is added:

##### Actual Cash Value

Throughout this policy, the following is added to any provision that uses the term **Actual Cash Value**:

**Actual Cash Value** is the value of the covered damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property with material of like kind and quality, less a deduction to account for pre-loss depreciation.

In calculating the **Actual Cash Value**, the components of this estimated cost that are subject to depreciation include, but are not limited to:

1. Materials, labor, permits, and any applicable tax; and
2. Overhead and profit.

Pre-loss depreciation refers to the decrease in the value of the covered damaged part of the property due to, but not limited to, such considerations as:

1. Age;
2. Condition, including wear and tear or deterioration;
3. Remaining useful life; and
4. Obsolescence.

#### SECTION I - COVERAGES

**ADDITIONAL COVERAGES Paragraph 2. is replaced with the following:**

##### 2. Reasonable Repairs

- a. We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property that is damaged by a Peril Insured Against from further damage.
- b. If the measures taken involve repair to other damaged property, we will only pay if that property is covered under this policy and the damage is caused by a Peril Insured Against.
- c. Coverage provided under a. and b. does not:
  - (1) Increase the limit of liability that applies to the covered property; or
  - (2) Relieve you of your duties, in case of a loss to covered property, described in Section I – Conditions; andis limited to the greater of:
  - (3) \$3,000; or
  - (4) 1% of your Coverage A limit of liability; unless we grant you approval within 72 hours of your request to exceed the limit. In such circumstance we will pay only up to the additional amount for the measures we authorize.

If we fail to respond to you within 72 hours of your request to us and the damage is caused by a Peril Insured Against, you may exceed the amount stated above only up to the cost incurred by you for the reasonable repairs necessary to protect the covered property from further damage.

- d. In the event such repairs are undertaken, we have the right to inspect the repairs and the removed property which, to the extent possible, you are required to retain.

#### SECTION I – CONDITIONS

##### 2. Your Duties After Loss

The following is added to the end of Paragraph e:

However, if a state of disaster is proclaimed or declared for the State of North Carolina or for an area within the state in accordance with North Carolina law and the covered property that has sustained loss is located

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS

### AMENDATORY ENDORSEMENT

within the geographic area designated in the disaster proclamation or declaration, this 60-day period shall not commence until the expiration of the disaster proclamation or declaration, including all renewals of the proclamation or 45 days, whichever is later.

#### SECTION II - EXCLUSIONS

Under item 1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others, the following exclusion is added to all Forms:

g. arising out of sexual molestation, corporal punishment, or physical or mental abuse.

#### SECTION II - ADDITIONAL COVERAGE

Under item 1. Claim Expenses, the following paragraph is added:

e. prejudgment interest awarded against any insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

#### SECTION II - CONDITIONS

##### 3. Duties After Loss

The following is added to the end of Paragraph d.:

However, if a state of disaster is proclaimed or declared for the State of North Carolina or for an area within the state in accordance with North Carolina law and the covered property that has sustained loss is located within the geographic area designated in the disaster proclamation or declaration, this 60-day period shall not commence until the expiration of the disaster proclamation or declaration, including all renewals of the proclamation or 45 days, whichever is later.

#### SECTION I AND SECTION II – CONDITIONS

##### **CANCELLATION, 5.c. is replaced by the following**

**c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.**

7. **ASSIGNMENT** is replaced by the following:

**Assignability of Policy or Policy Benefits** Neither the assignment of this policy nor the assignment of the benefits of this policy will be valid unless we give our written consent. This provision applies both before and after a loss.

All other provisions of this policy apply.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS

### AMENDATORY ENDORSEMENT

#### DEFINITIONS

The following is added:

##### Actual Cash Value

Throughout this policy, the following is added to any provision that uses the term Actual Cash Value:

Actual Cash Value is the value of the covered damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property with material of like kind and quality, less a deduction to account for pre-loss depreciation.

In calculating the Actual Cash Value, the components of this estimated cost that are subject to depreciation include, but are not limited to:

1. Materials, labor, permits, and any applicable tax; and
2. Overhead and profit.

Pre-loss depreciation refers to the decrease in the value of the covered damaged part of the property due to, but not limited to, such considerations as:

1. Age;
2. Condition, including wear and tear or deterioration;
3. Remaining useful life; and
4. Obsolescence.

#### SECTION I - COVERAGES

**ADDITIONAL COVERAGES Paragraph 2. is replaced with the following:**

##### 2. Reasonable Repairs

- a. We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property that is damaged by a Peril Insured Against from further damage.
- b. If the measures taken involve repair to other damaged property, we will only pay if that property is covered under this policy and the damage is caused by a Peril Insured Against.
- c. Coverage provided under a. and b. does not:
  - (1) Increase the limit of liability that applies to the covered property; or
  - (2) Relieve you of your duties, in case of a loss to covered property, described in Section I – Conditions; andis limited to the greater of:
  - (3) \$3,000; or
  - (4) 1% of your Coverage A limit of liability; unless we grant you approval within 72 hours of your request to exceed the limit. In such circumstance we will pay only up to the additional amount for the measures we authorize.

If we fail to respond to you within 72 hours of your request to us and the damage is caused by a Peril Insured Against, you may exceed the amount stated above only up to the cost incurred by you for the reasonable repairs necessary to protect the covered property from further damage.

- d. In the event such repairs are undertaken, we have the right to inspect the repairs and the removed property which, to the extent possible, you are required to retain.

#### SECTION I – CONDITIONS

##### 2. Your Duties After Loss

The following is added to the end of Paragraph e:

However, if a state of disaster is proclaimed or declared for the State of North Carolina or for an area within the state in accordance with North Carolina law and the covered property that has sustained loss is located

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS

### AMENDATORY ENDORSEMENT

within the geographic area designated in the disaster proclamation or declaration, this 60-day period shall not commence until the expiration of the disaster proclamation or declaration, including all renewals of the proclamation or 45 days, whichever is later.

#### SECTION II - EXCLUSIONS

Under item 1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others, the following exclusion is added to all Forms:

g. arising out of sexual molestation, corporal punishment, or physical or mental abuse.

#### SECTION II - ADDITIONAL COVERAGE

Under item 1. Claim Expenses, the following paragraph is added:

e. prejudgment interest awarded against any insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

#### SECTION II - CONDITIONS

##### 3. Duties After Loss

The following is added to the end of Paragraph d.:

However, if a state of disaster is proclaimed or declared for the State of North Carolina or for an area within the state in accordance with North Carolina law and the covered property that has sustained loss is located within the geographic area designated in the disaster proclamation or declaration, this 60-day period shall not commence until the expiration of the disaster proclamation or declaration, including all renewals of the proclamation or 45 days, whichever is later.

#### SECTION I AND SECTION II – CONDITIONS

##### CANCELLATION. 5.c. is replaced by the following

c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

7. ASSIGNMENT is replaced by the following:

**Assignability of Policy or Policy Benefits** Neither the assignment of this policy nor the assignment of the benefits of this policy will be valid unless we give our written consent. This provision applies both before and after a loss.

All other provisions of this policy apply.

**North Carolina Mobile Homeowner Policy**  
**MHF Program**

## RULES

## 1. GENERAL INSTRUCTIONS

The Mobile Homeowner Policy provides property and liability coverage using the forms and endorsements herein. This manual also contains the rules governing the writing of the Mobile Homeowner Policy. The rules, rates, forms and endorsements filed by or on behalf of the Company for each coverage shall govern in all cases not specifically provided for herein.

## 2. POLICY AND FORMS AND DESCRIPTION OF COVERAGE

The following is a general description of the coverages provided by the individual Mobile Homeowner Forms. The Policy and Forms should be consulted for exact contract conditions.

## a. Section I Coverages – Property Damage

Coverage A – Dwelling

Coverage B – Other Structures

Coverage C – Personal Property

Coverage D – Loss of Use

- (1) Form MHF 2 BROAD FORM. Covers dwelling, other structures, personal property and loss of use against loss by:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Breakage of Glass
- Theft
- Flood
- Falling Objects
- Vandalism or Malicious Mischief
- Weight of Ice, Snow, or Sleet
- Collapse of Buildings
- Accidental Discharge of Water or Steam
- Freezing of Plumbing, Heating Systems, and Appliances
- Sudden and Accidental Injury from Electrical Currents
- Sudden and Accidental Tearing Apart of Heating Systems and Appliances

- (2) Form MHF 3 Comprehensive Form. Covers dwelling, other structures, and loss of use against all risks of physical loss, with certain exceptions. Personal property is covered for the same perils as provided in Form MHF 2 Broad Form.

- (3) Form MHF 4 Contents Broad Form (Tenants Form.) Covers personal property, including the Insured's interest in building additions and alterations and loss of use, against loss by the same perils listed in Form MHF 2 Broad Form.

## b. Section II Coverages – Liability - All Forms

Coverage E – Personal Liability

Coverage F – Medical Payments to Others

- (1) **Personal Liability** – Covers payment on behalf of the Insured of all sums which the Insured shall become legally obligated to pay as damages because of bodily injury or property damage caused by an occurrence arising out of the Insured's premises or personal activities.
- (2) **Medical Payments to Others** – Covers medical expenses incurred by persons, other than the Insured, who sustain bodily injury caused by an accident arising out of the Insured's premises or personal activities.

**3. ELIGIBILITY**

- a. **Form MHF 1** not filed or approved under this program.
- b. **Forms MHF 2 and MHF 3** – A Mobile Homeowner Policy may be issued:
 

To an owner occupant of a mobile home which is used exclusively for private residential purposes (except as provided in General Rule 3.f.) and contains not more than two families and with not more than two boarders or roomers.
- c. **Form MHF 4** – A Mobile Homeowner Policy may **only** be issued to:
 

The Tenant (non-owner) of a mobile home; provided the **RESIDENCE PREMISES** occupied by the **INSURED are** used exclusively for residential purposes (except as provided in General Rule 3.f.) and **are** not occupied by more than one additional family or more than two boarders or roomers
- d. When a mobile home is occupied by co-owners, a Mobile Homeowners Policy providing Coverage A & B may be issued to only one of the co-owners and endorsed to cover the interest of the other co-owner in the mobile home and appurtenant private structures and for premises liability.

Attach Endorsement **MHF 23 Additional INSURED - RESIDENCE PREMISES**. A separate Mobile Homeowners Policy with **FORM MHF 4** may be issued to the second co-owner.

- e. It is permissible to extend the Mobile Homeowner Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the mobile home(s) and for premises liability.

Attach **MHF 23 Additional Insured - Residence Premises Endorsement**.

- f. Subject to all other sections of this rule, a Mobile Homeowner Policy may be issued to cover a seasonal mobile home and such mobile home shall be described as 'Seasonal Mobile Home' in the policy.
- g. Incidental office, professional, private school, and studio occupancies are permitted provided:
  - (1) the premises **are** occupied principally for mobile home purposes;
  - (2) there is no other business conducted on the premises; and
  - (3) there is no increase in the applicable fire rate for such occupancy.
- h. A Mobile Homeowner Policy shall not be issued covering any property to which farm forms or rates apply under the rules filed by or on behalf of the Company. In no event shall a policy be issued to cover any property situated on premises used for farming purposes, unless **the** farming conducted thereon is only incidental to the occupancy of the premises by the Insured as a mobile home and farming is not the occupation of the Insured.
- i. A Travel Trailer which is defined as “a recreational vehicle equipped with temporary living quarters, including cooking and eating facilities” is not eligible for this program.

**4. MANDATORY COVERAGES**

- a. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Mobile Homeowner Policy, except for those optional coverages provided for under General Rule 8 of this manual.
- b. Section II of the policy requires coverage for the following exposures and the additional premium developed must be charged when such exposures exist.
  - (1) All additional residence premises where the Named Insured or spouse maintain a residence other than business or farm properties;
  - (2) All residence employees of the Named Insured or spouse not covered or not required to be covered by Workers Compensation Insurance (charge required for residence employees in excess of two); and
  - (3) Incidental office, professional, private school, or studio occupancies by the **Insured** on residential premises of the Insured.

**5. OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO OCCUPANCY**

- a. When the Insured maintains an incidental office, professional, private school, or studio occupancy in the mobile home or in a separate structure on the premises, which otherwise meets the eligibility requirements, an additional premium for the increased Coverage C limit and for the liability exposure must be charged. Under a Mobile Homeowner Policy with **Form MHF 4**, the minimum limit of liability for Coverage C shall be \$2,000.

Attach **MHF 24 Office, Professional, Private School or Studio Use - Residence Premises Endorsement**.

- b. When the **Insured** gives professional instruction, such as music, dancing, or similar instruction in the mobile home, employs no assistants, and there has been no physical alteration of the mobile home to accommodate the occupancy, the additional premium for the liability exposure must be charged. See Section II Coverages – Liability 3. GENERAL INSTRUCTIONS for increased Coverage E and F limits.

Attach **MHF 24 Office, Professional, Private School or Studio Use - Residence Premises Endorsement**.

- c. When the Insured has permissible office, professional, private school, or studio occupancy in an additional residential premises occupied by the **Insured** other than the described mobile home, the additional premium for the liability exposures must be charged. See Section II Coverages – Liability 3. GENERAL INSTRUCTIONS for increased Coverage E and F limits.

Attach **MHF 25 Office, Professional, Private School or Studio Use - Other Residence Endorsement**.

## 6. LIMITS OF LIABILITY

- a. The limits of liability required under the Mobile Homeowner Policy are as follows:

Section I Coverage	MHF 2	MHF 3	MHF 4
A. Dwelling Minimum Limit	\$2,000	\$2,000	
B. Other Structures	10% of Mobile Home	10% of Mobile Home	
C. Personal Property	30% of Mobile Home	30% of Mobile Home	\$500
D. Loss of Use	10% of Mobile Home	10% of Mobile Home	10% of Unscheduled Personal Property

Section II Coverage	All Forms
E. Personal Liability	\$25,000 Each Occurrence
F. Medical payments to Others	\$500 Each Person \$25,000 Each Accident

- b. **All Forms** – The limit of liability for Coverage C of Section I and Coverages E or F of Section II may be increased. See General Rule 8.
- c. **Forms MHF 2 and MHF 3** – Under Coverage B of Section I, an additional amount of insurance may be written on a specific private structure. See General Rule 8.

## 7. DEDUCTIBLES

- a. All Mobile Homeowner Forms contain a \$50 Loss Deductible Clause applicable to loss under Section I of the policy except loss under Coverage D, Fire Department Service Charge and Emergency Removal Expense.

- b. **Forms MHF 2, MHF 3 and MHF 4** – The Mobile Homeowner Policy may be endorsed to provide a flat (non-disappearing) deductible in the amount of \$100, \$250, \$500, \$750, \$1,000, \$2,000, or \$5,000 at a premium credit.

- c. Optional \$100 or \$250 Flat Theft Deductible

**Forms MHF 2, MHF 3, and MHF 4** – The Mobile Homeowner Policy may be endorsed to provide a flat (non-disappearing) deductible in the amount of \$100 or \$250 applicable to any loss caused by theft of property only covered under Coverage C of the policy. This deductible shall be applied to the amount of each adjusted loss. A premium credit is applicable.

- d. Optional Windstorm or Hail Deductibles – Territories 110, 120, 130, 140, 150, and 160 only

In territories 110, 120, 130, 140, 150, and 160 only, the Mobile Homeowner Policy may be endorsed to provide an optional Windstorm or Hail Deductible used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

- e. Optional Named Storm Percentage Deductible – Territories 110, 120, 130, 140, 150, and 160 only

In territories 110, 120, 130, 140, 150, and 160 only, the Mobile Homeowner Policy may be endorsed to provide a Named Storm Percentage Deductible of 1%, 2%, or 5% of the Coverage A or C limit of liability, whichever is greater, when the dollar amount of the percentage deductible exceeds the deductible applicable to All Other Perils.

Use MHF 58 - Named Storm Percentage Deductible.

## 8. OPTIONAL COVERAGES

### a. Section I - Property Damage - The Coverage may be amended as follows:

(1) Other Structures - Increased Limit

An additional amount of insurance may be written on a specific private structure under Coverage B at an additional premium.

Attach Endorsement **MHF 28 Other Structures.**

(2) Credit Card, Forgery, and Counterfeit Money Coverage

The Mobile Homeowner Policy may be extended to include coverage against loss by forgery or alteration in connection with credit cards, checks, or drafts, or loss due to acceptance of counterfeit paper currency at an additional premium.

Attach Endorsement **MHF 29 Credit Card, Forgery, and Counterfeit Money Coverage.**

(3) Money and Securities

Increased limits on money, bullion, numismatic property, banknotes, and on securities, accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, railroad and other tickets, and stamps, including philatelic property, maybe provided at an additional premium.

The \$100 limit on money may be increased by an amount not exceeding \$400 and the \$500 limit on securities may be increased by an amount not exceeding \$500.

Attach Endorsement **MHF 32 Coverage C - Increased Special Limits of Liability.**

(4) Theft Coverage Extension

**Forms MHF 2, MHF 3, and MHF 4** - Coverage may be extended to include loss by theft of property while unattended in or on any vehicle or watercraft at an additional premium.

Attach Endorsement **MHF 27 Theft Coverage Extension**

(5) Personal Property

(a) Increased Limit - **All Forms**

The limit of liability for Coverage C may be increased at an additional premium.

(b) Away from Premises – **Forms MHF 2, MHF 3, and MHF 4** - The limit of liability on unscheduled personal property away from premises under Coverage C may be increased at an additional premium.

Attach Endorsement **MHF 33 Coverage C - Away from Premises.**

(6) Earthquake Damage

The Additional Exclusion section may be amended to include direct loss caused by earthquake and volcanic eruption at an additional premium. A deductible in the amount of 2% is mandatory.

Attach Endorsement **MHF 43 Earthquake**

(7) Fire Department Service Charge

The limit of \$100 in the policy may be increased to \$250 or \$500 at an additional premium.

Attach Endorsement **MHF 45 Fire Department Service Charge**

### b. Scheduled Personal Property

Coverage may be provided against all risks of physical loss with certain exceptions on scheduled personal property subject to the rules and rates filed by or on behalf of the Company. This coverage is subject to an annual minimum premium of \$15 irrespective of the term of the Mobile Homeowner Policy.

Attach Endorsement **MHF 31 Scheduled Personal Property Endorsement.**

### c. Lienholder's Single Interest

Coverage may be provided to cover the interest of the lienholder from loss caused by collision, upset, conversion, embezzlement, or secretion at an additional premium. Repossession and return protection are included. This coverage should be provided only when requested by the lienholder.

Attach Endorsement **MHF 21 Mobile Home Lienholder's Single Interest.**

### d. Trip Collision

## MOBILE HOMEOWNER POLICY: MHF PROGRAM

NORTH CAROLINA

This coverage may be provided to protect the Insured from loss caused by collision or upset at an additional premium. A \$100 deductible is mandatory.

Attach Endorsement **MHF 22 Trip Collision**.

### e. Consent to Move Mobile Home

This extension of coverage may be provided to avoid termination of coverage when the mobile home is moved **and** without ~~reduction of~~**reducing** coverage while the mobile home is away from the described premises (but not for collision or upset) at an additional premium.

Attach **MHF 20 Consent to Move Mobile Home (MH 2 OR 3) Endorsement**.

### f. Scheduled Glass

Coverage may be added for specified glass at the premiums filed by the Company.

Attach Endorsement **MHF 44 Scheduled Glass**.

### g. Section II - Liability

The Limit of Liability for Coverage E or F may be increased at an additional premium and the following coverage may also be added to the Mobile Homeowner Policy:

Note: Workers Compensation coverage or liability on a non-comprehensive basis shall not be added to the Mobile Homeowner Policy.

#### (1) Additional Residence Premises - Rented to Others

Coverage may be provided for additional one or two **family** residence premises, rented to others, owned by the Named Insured or spouse, at an additional premium.

Attach **MHF 34 Additional Residence - Rented to Others, 1 or 2 Families**

#### (2) Business Pursuits

Coverage may be provided for the liability of an **Insured** arising out of business activities, other than a business of which he is sole owner or a partner, at an additional premium.

Attach Endorsement **MHF 35 Business Pursuits**.

#### (3) Outboard Motors and Watercraft

Coverage is provided for watercraft powered by an outboard motor or combination of outboard motors not exceeding 25 total horsepower. Watercraft not covered under the policy may be Insured at an additional premium.

Attach Endorsement **MHF 36 Watercraft**.

#### (4) Owned Snowmobile

Each snowmobile owned by the Named Insured or any other **Insured** who is a resident of the Named Insured's household must be declared. The premium charge shall apply separately to each snowmobile.

Attach Endorsement **MHF 37 Snowmobile**.

#### (5) Farmers Comprehensive Personal Liability

Section II can be amended to provide for this coverage at an additional premium.

Attach Endorsement **MHF 41 Farmers Comprehensive Personal Liability**.

## 9. TIE-DOWN CREDIT

When the mobile home is properly secured in accordance with the regulations of the North Carolina Building Code Council as set forth in the State of North Carolina Regulations for Mobile Homes, a credit of 10% shall be deducted from the applicable basic premium.

Attach Endorsement **MHF 46 Mobile Home Tie-Down**.



**10. CHANGE ENDORSEMENT**

~~MHF 26 Change Endorsement~~ provides the minimum information requirements for any endorsement or change that takes place during the term of the policy. This endorsement must be used or the equivalent information **must be** provided.

**11. POLICY TERM**

The Mobile Homeowner Policy may be written for a term of one year. It is permissible to extend the policy for successive policy terms by extension certificate based upon the premiums in effect on renewal date. The then current editions of the applicable forms and endorsements must be made a part of the policy.

It is permissible to write for one or three-year terms on the following bases:

- An annual policy which may be extended for successive terms by Certificate, subject to the rules, premiums, forms, and endorsements then in effect.
- A three-year policy with the premium payable in installments at the premium in effect on the anniversary dates.
- A three-year policy with the premium prepaid at three times the annual premiums in effect at inception.

**Attach MHF 39 Deferred Premium Payment Endorsement.**

**12. OTHER INSURANCE**

Credit for existing insurance is not permitted, except under Section II as provided for in the rate pages.

**13. WHOLE DOLLAR PREMIUM RULE**

All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$0.50) or more shall be rounded to the next higher whole dollar. In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

**14. INTERPOLATION OF PREMIUMS FOR POLICY AMOUNTS NOT SHOWN ON PREMIUM CHARTS**

Premiums for limits of liability in excess of the minimums required, not shown in the premium charts, may be obtained by interpolation.

**15. INCREASES IN LIMITS OF LIABILITY OR ADDITION OF COVERAGES**

The limits of liability may be increased or coverage may be added during the term of the policy. Any additional premium shall be computed on a pro rata basis subject to all the rules of this manual.

**16. MINIMUM ADDITIONAL PREMIUM**

When an endorsement requiring an additional premium is issued subsequent to the inception date of the policy, such total additional premium shall not be less than \$6.00 regardless of the unexpired policy period.

**17. CANCELLATION OR REDUCTIONS IN LIMITS OF LIABILITY OR COVERAGES**

It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

If insurance is cancelled or reduced, the **return** premium shall be computed on a pro rata basis subject to a minimum retained premium of \$25.00, unless rewritten by another Mobile Homeowner Policy **by** this Company.

**18. TRANSFER OR ASSIGNMENT**

Subject to all the rules of this manual, any necessary adjustment of premium, and with permission of the Company, a Mobile Homeowner Policy may be endorsed to effect:

- a. transfer to another location within the same state; or
- b. assignment from one **insured** to another in the event of transfer of title of the mobile home.

**19. RESTRICTION OF INDIVIDUAL POLICIES**

If a Mobile Homeowner Policy would not be issued because of unusual circumstances or exposures, the Named Insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the Company and must be handled in accordance with **Consent to Rate** statutes.

**20. REPLACEMENT COST - COVERAGES A AND B**

Coverage may be provided on a replacement cost basis for Coverage A and B, at an additional premium.

Attach Endorsement **MHF 48 Replacement Cost Loss Settlement**.

**21. INFLATION GUARD ENDORSEMENT**

**Forms MHF 2 and MHF 3** Limits of Liability on Coverage A, B, C, and D are automatically increased by the amount of quarterly increase shown on the endorsement for an additional charge.

Attach **MHF 50 Mobile-Homeowner Inflation Guard Endorsement**.

**22. PERSONAL PROPERTY REPLACEMENT COST**

**Forms MHF 2 and MHF 3** Coverage C may be extended to include full cost of repair or replacement at an additional premium.

Attach **MHF 51 Personal Property Replacement Cost Endorsement**.

**23. COVERAGE B - OFF PREMISES**

**Forms MHF 2 and MHF 3** Coverage B - Other structures may be extended to cover other structures which are located off the residence premises at an additional charge.

Attach **MHF 52 Coverage B Off Premises Endorsement**.

**24. WINDSTORM OR HAIL EXCLUSION - TERRITORIES 110,120,130,140,150, and 160 ONLY**

The peril of Windstorm or hail may be excluded if:

- a. The property is located in an area eligible for such coverage from the North Carolina Insurance Underwriting Association; and
- b. A Windstorm or Hail Rejection form is secured and maintained by the **Company**.

Attach Endorsement **MHF 54 Windstorm or Hail Exclusion**.

When **MHF 54 Endorsement** is attached to the policy, enter the following on the Declaration Page:

"This policy does not provide coverage for the peril of Windstorm or Hail."

## 25. MOBILE HOME STATED VALUE LOSS SETTLEMENT

For an additional premium, your policy may be changed to reflect a stated value for the covered mobile home. For rate information, see Rate Section.

Attach MHF 310 Stated Value Loss Settlement Endorsement.

## 26. OPTIONAL RATING CHARACTERISTICS

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed characteristics to determine rates, as long as applicable legal requirements are satisfied. The resulting premium shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules, and standards promulgated by the Bureau, except as provided by statute. The rating factor for any combination of the following optional risk characteristics cannot exceed 1.00 unless the resulting premium does not exceed the Bureau premium:

- a. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; payment history; payment options; prior insurance; and new and renewal status.
- b. Policyholder/Insured personal characteristics not otherwise recognized in this manual. Examples include: Smoker/non-smoker status; credit information; loss history; loss prevention training/education; age; work status; marital status; number of years owned; owned real estate; household composition; and good student/education.
- c. Dwelling characteristics not otherwise recognized in this manual. Examples include: Gated community; retirement community; limited access community; mobile home community; revitalized/renovated home; security, safety, or loss deterrent systems or devices; age of home; occupancy; fire protection/distance to fire department; and construction type and quality.
- d. Affinity group or other group not otherwise recognized in this manual.
- e. Any other rating characteristics or combination of characteristics if filed by a company and approved by the Commissioner.

## 27. INSTALLMENT PAYMENT PLAN

When a policy is issued on an installment basis, the following rules apply:

The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.

An additional charge of \$3.00 shall be made for each installment.

The premium calculated for the first installment payment, exclusive of installment charges, shall not be less than the pro rata charge for the period from the inception date of policy to the due date of the next installment.

## 28. TERRITORY GROUPS

For rating purposes, territories are grouped as follows:

Territory Group 1: Territories 110, 120, 130, and 140

Territory Group 2: Territories 150 and 160

Territory Group 3: Territories 180, 190, 200, 210, 220, and 230

Territory Group 4: Territories 170, 240, and 250

Territory Group 5: Territories 260, 270, 280, 290, and 300

Territory Group 6: Territories 310, 320, 330, 340, 350, 360, 370, 380, and 390

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<b>OWNERS FORMS</b>						<b>TENANTS FORM</b>		
<b>TERRITORY GROUP 3; \$50 DEDUCTIBLE</b>						<b>TERRITORY GROUP 3; \$50 DEDUCTIBLE</b>		
<b>Amount of Insurance</b>				<b>Premium</b>		<b>Amount of Insurance</b>		<b>Premium</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>MHF-2</b>	<b>MHF-3</b>	<b>C</b>	<b>D</b>	<b>MHF-4</b>
\$2,000	\$200	\$600	\$200	\$414.00	\$472.00	\$2,000	\$200	\$60.00
3,000	300	900	300	428.00	489.00	3,000	300	74.00
4,000	400	1,200	400	444.00	509.00	4,000	400	88.00
5,000	500	1,500	500	462.00	527.00	5,000	500	101.00
6,000	600	1,800	600	476.00	545.00	6,000	600	115.00
7,000	700	2,100	700	495.00	563.00	7,000	700	130.00
8,000	800	2,400	800	510.00	583.00	8,000	800	142.00
9,000	900	2,700	900	527.00	603.00	9,000	900	157.00
10,000	1,000	3,000	1,000	544.00	619.00	10,000	1,000	170.00
11,000	1,100	3,300	1,100	559.00	638.00	11,000	1,100	184.00
12,000	1,200	3,600	1,200	577.00	658.00	12,000	1,200	197.00
13,000	1,300	3,900	1,300	591.00	677.00	13,000	1,300	210.00
14,000	1,400	4,200	1,400	608.00	694.00	14,000	1,400	223.00
15,000	1,500	4,500	1,500	618.00	708.00	15,000	1,500	236.00
20,000	2,000	6,000	2,000	696.00	801.00	20,000	2,000	302.00
25,000	2,500	7,500	2,500	776.00	897.00	25,000	2,500	368.00
30,000	3,000	9,000	3,000	853.00	990.00	30,000	3,000	434.00
35,000	3,500	10,500	3,500	932.00	1,085.00	35,000	3,500	500.00
40,000	4,000	12,000	4,000	1,011.00	1,177.00	40,000	4,000	565.00
45,000	4,500	13,500	4,500	1,088.00	1,274.00	45,000	4,500	631.00
50,000	5,000	15,000	5,000	1,168.00	1,368.00	50,000	5,000	697.00
55,000	5,500	16,500	5,500	1,246.00	1,463.00			
60,000	6,000	18,000	6,000	1,325.00	1,556.00			
65,000	6,500	19,500	6,500	1,403.00	1,649.00			
70,000	7,000	21,000	7,000	1,480.00	1,744.00			
75,000	7,500	22,500	7,500	1,560.00	1,838.00			
80,000	8,000	24,000	8,000	1,638.00	1,933.00			
85,000	8,500	25,500	8,500	1,718.00	2,027.00			
90,000	9,000	27,000	9,000	1,795.00	2,122.00			
95,000	9,500	28,500	9,500	1,874.00	2,214.00			
100,000	10,000	30,000	10,000	1,953.00	2,311.00			
Each Add'l \$1,000				\$15.00	\$19.00	Each Add'l \$1,000		\$13.00

<b>Territory Group 1</b>	<b>Surcharge</b>	<b>48.1%</b>	<b>Territory Group 1</b>	<b>Surcharge</b>	<b>29.4%</b>
<b>Territory Group 2</b>	<b>Surcharge</b>	<b>21.5%</b>	<b>Territory Group 2</b>	<b>Surcharge</b>	<b>23.5%</b>
<b>Territory Group 4</b>	<b>Discount</b>	<b>-12.9%</b>	<b>Territory Group 4</b>	<b>Discount</b>	<b>-12.2%</b>
<b>Territory Group 5</b>	<b>Discount</b>	<b>-22.3%</b>	<b>Territory Group 5</b>	<b>Discount</b>	<b>-22.2%</b>
<b>Territory Group 6</b>	<b>Discount</b>	<b>-41.6%</b>	<b>Territory Group 6</b>	<b>Discount</b>	<b>-25.2%</b>

**1. DEDUCTIBLES**

For the purpose of this rule, premium subject to deductible credits shall be the sum of the following:

- (1) the premium developed from the Basic Premium Chart for Section 1 Deductible
- (2) the premiums for amended limits of liability for Coverage C; and
- (3) the premiums developed for all other Structures, Theft Coverage Extension and Coverage C- Increased Limits - Away from Premises, if applicable.

**a. Optional Higher Flat Deductible**

**All Forms** - The Mobile Homeowner Policy may be endorsed to provide a flat (non-disappearing) deductible applicable to any loss under Section 1 of the policy in an amount and at a premium credit developed **from the tables below**. The Percentage of premium credit shall be applied to the premium developed above subject to the maximum premium credit indicated.

<b>Owners – Section I Deductible</b>							
<b>Deductible Amount</b>	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$750</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$5,000</b>
Percentage Credit	10%	20%	27%	31%	34%	42%	54%
Maximum Credit:							
Territory Group 1	\$60.26	\$120.50	\$241.01	\$421.77	\$602.53	\$1,068.88	\$2,707.91
Territory Group 2	57.30	114.58	229.18	401.06	572.94	1,016.39	2,574.94
Territory Group 3	43.62	87.25	174.51	305.38	436.25	773.92	1,960.65
Territory Group 4	42.81	85.61	171.24	299.66	428.07	759.40	1,923.88
Territory Group 5	41.09	82.18	164.38	287.66	410.93	729.00	1,846.86
Territory Group 6	32.72	65.45	130.90	229.07	327.24	580.53	1,470.71

<b>Tenants – Section I Deductible</b>							
<b>Deductible Amount</b>	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$750</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$5,000</b>
Percentage Credit	10%	20%	27%	31%	34%	42%	54%
Maximum Credit:							
Territory Group 1	\$43.41	\$86.80	\$173.60	\$303.81	\$434.01	\$769.93	\$1,950.54
Territory Group 2	41.43	82.86	165.71	290.00	414.28	734.93	1,861.88
Territory Group 3	30.52	61.04	122.08	213.64	305.20	541.42	1,371.65
Territory Group 4	26.91	53.82	107.63	188.36	269.08	477.35	1,209.31
Territory Group 5	23.86	47.71	95.42	166.99	238.56	423.20	1,072.14
Territory Group 6	22.94	45.89	91.78	160.61	229.44	407.03	1,031.17

**b. Optional Flat Theft Deductible**

**All Forms** - The Mobile Homeowner Policy may be endorsed to provide a \$100 or \$250 Flat Theft Deductible applying to loss by Theft of property covered under Coverage C of the policy at a premium credit developed from the table below. The premium subject to this deductible shall be the sum of:

- (1) the premium developed from the Basic Premium Chart;
- (2) the premiums for amended limits of liability for Coverage C; and
- (1) the premiums developed for Theft Coverage Extension and Coverage C Increased Limits Away from Premises, if applicable.

Theft Deductible Amount	Owners		Tenants	
	\$100	\$250	\$100	\$250
Percentage Credit	3%	5%	3%	5%
Maximum Credit:				
Territory Group 1	\$24.10	\$36.15	\$17.36	\$26.04
Territory Group 2	22.92	34.38	16.57	24.85
Territory Group 3	17.45	26.17	12.21	18.31
Territory Group 4	17.12	25.68	10.76	16.14
Territory Group 5	16.44	24.66	9.54	14.31
Territory Group 6	13.09	19.63	9.18	13.77

**c. Optional Windstorm or Hail Deductibles Territory Groups 1 and 2 only**

The Windstorm or Hail Deductible options are used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

An endorsement is not required. Separately enter on the policy declarations the deductible amounts that apply to Windstorm or Hail and All Other Perils. For example: Deductible - \$500 except \$1000 for Windstorm or Hail.

The Windstorm or Hail Deductible factor applies to the \$50 rate.

<b>\$1,000 WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.89
100	0.82
250	0.76
500	0.70
750	0.65
The amount of insurance on the structure must be at least \$10,000.	

The Maximum \$1,000 Windstorm or Hail Deductible credits by Territory Group are:  
 Territory Group 1           \$602.53  
 Territory Group 2           \$572.94

<b>\$2,000 WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.85
100	0.78
250	0.73
500	0.68
750	0.64
1,000	0.60
The amount of insurance on the structure must be at least \$20,000.	

The Maximum \$2,000 Windstorm or Hail Deductible credits by Territory Group are:  
 Territory Group 1           \$1,205.05  
 Territory Group 2           \$1,145.88

<b>\$5,000 WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.82
100	0.77
250	0.70
500	0.66
750	0.62
1,000	0.58
2,000	0.48
The amount of insurance on the structure must be at least \$50,000.	

The Maximum \$5,000 Windstorm or Hail Deductible credits by Territory Group are:  
 Territory Group 1           \$1,928.09  
 Territory Group 2           \$1,833.41

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<b>1% WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.97
100	0.89
250	0.81
500	0.72
The amount of insurance on the structure must be at least \$25,000 for All Other Peril deductibles below 500 and \$50,000 for an All Other Perils deductible equal to 500.	

The Maximum 1% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1	\$133.90
Territory Group 2	\$127.32

<b>2% WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.87
100	0.80
250	0.74
500	0.67
750	0.62
1,000	0.60
2,000	0.55
The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for an All Other Perils deductible equal to 2,000.	

The Maximum 2% Windstorm or Hail Deductible credits by Territory Group for All Other Perils Deductibles below 2,000 are:

Territory Group 1	\$848.84
Territory Group 2	\$807.15

The Maximum 2% Windstorm or Hail Deductible credits by Territory Group for the 2,000 All Other Perils Deductible are:

Territory Group 1	\$1,150.98
Territory Group 2	\$1,094.46

<b>5% WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.77
100	0.70
250	0.65
500	0.59
750	0.55
1,000	0.52
2,000	0.46
5,000	0.41
The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for any other All Other Perils deductibles.	

The Maximum 5% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1	\$3,196.73
Territory Group 2	\$3,039.75



**d. Optional Named Storm Percentage Deductibles Territory Groups 1 and 2 only**

**All Forms** - The Mobile Homeowner Policy may be endorsed to provide a Named Storm Percentage Deductible of 1%, 2%, or 5% of the Coverage A or C limit of liability, whichever is greater, when the dollar amount of the percentage deductible exceeds the deductible applicable to All Other Perils. Use **MHF 58 Named Storm Percentage Deductible**.

The credits displayed incorporate the credits for the All Perils Deductibles. Do not use the credits for the All Other Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible.

The Named Storm Percentage Deductible factor applies to the \$50 Deductible rate.

<b>Section 1: 1% Deductible - Owners</b>					
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$1,000
Percentage Credit	5%	14%	24%	31%	37%
Maximum Credit:					
Territory Group 1	\$31.72	\$63.41	\$126.85	\$253.70	\$634.24
Territory Group 2	\$30.16	\$60.30	\$120.62	\$241.24	\$603.10

<b>Section 1: 1% Deductible - Tenants</b>					
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$1,000
Percentage Credit	5%	14%	24%	31%	37%
Maximum Credit:					
Territory Group 1	\$22.84	\$45.69	\$91.37	\$182.74	\$456.84
Territory Group 2	\$21.80	\$43.62	\$87.21	\$174.44	\$436.08

The amount of insurance on the structure must be at least \$25,000 for an All Other Perils deductible equal to 50 or 100 and \$50,000 for an All Other Perils deductible equal to 250, 500, or 1,000.

<b>Section 1: 2% Deductible - Owners</b>							
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000
Percentage Credit	11%	19%	28%	32%	35%	39%	43%
Maximum Credit:							
Territory Group 1	\$64.69	\$112.11	\$309.19	\$512.15	\$660.82	\$894.00	\$1,205.47
Territory Group 2	\$61.51	\$106.60	\$294.01	\$487.00	\$628.37	\$850.10	\$1,146.27

<b>Section 1: 2% Deductible - Tenants</b>							
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000
Percentage Credit	11%	19%	28%	32%	35%	39%	43%
Maximum Credit:							
Territory Group 1	\$46.60	\$80.76	\$222.72	\$368.91	\$476.00	\$643.96	\$868.31
Territory Group 2	\$44.47	\$77.09	\$212.59	\$352.14	\$454.36	\$614.69	\$828.84

The amount of insurance on the structure must be at least \$25,000 for an All Other Perils deductible equal to 50 or 100; \$50,000 for an All Other Perils deductible equal to 250, 500, 750, or 1,000; and \$100,000 for an All Other Perils deductible equal to 2,000.

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<b>Section 1: 5% Deductible - Owners</b>								
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000	\$5,000
Percentage Credit	18%	26%	36%	40%	42%	44%	49%	58%
Maximum Credit:								
Territory Group 1	\$109.68	\$219.90	\$708.65	\$952.29	\$1,068.88	\$1,273.76	\$2,024.98	\$3,185.96
Territory Group 2	\$104.29	\$209.11	\$673.85	\$905.53	\$1,016.39	\$1,211.21	\$1,925.54	\$3,029.52

<b>Section 1: 5% Deductible - Tenants</b>								
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000	\$5,000
Percentage Credit	18%	26%	36%	40%	42%	44%	49%	58%
Maximum Credit:								
Territory Group 1	\$79.00	\$158.40	\$510.45	\$685.95	\$769.93	\$917.51	\$1,458.62	\$2,294.88
Territory Group 2	\$75.42	\$151.20	\$487.24	\$654.77	\$734.93	\$875.80	\$1,392.32	\$2,190.57

The amount of insurance on the structure must be at least \$25,000 for an All Other Perils deductible equal to 50 or 100; \$50,000 for an All Other Perils deductible equal to 250, 500, 750, or 1,000; and \$100,000 for an All Other Perils deductible equal to 2,000 or 5,000.

2. OPTIONAL COVERAGES

a. **Other Structures Increased Limits**

When an additional amount of insurance is written on a specific Other Structure, the premiums listed below per \$1,000 of insurance shall apply separately to each such structure.

FORM	INCREASED LIMIT RATE PER \$1,000
MHF 2	\$ 9
MHF 3	11

Attach MHF 28 Other Structures (Specific Insurance) Endorsement.

b. **Credit Card, Forgery, and Counterfeit Money Coverage**

When Credit Card, Forgery, and Counterfeit Money Coverage is provided, the additional premium shall be developed as follows:

Limit of Liability	Premium
\$2,500	\$3
5,000	5
10,000	6

For limits in excess of \$10,000, refer to Company.

Attach MHF 29 Credit Card, Forgery and Counterfeit Money Endorsement.

c. **Money and Securities - Increased Limit**

When the limit of liability is increased on money or securities, the additional premium shall be developed as follows:

All Forms	Money	Securities
Per \$100 of Insurance	\$6	\$4

The special limit of liability for theft of jewelry, watches, and furs may be increased to \$1,000 but not exceeding \$500 for any one article. The additional premium shall be \$9.

Attach MHF 32 Coverage C - Increased Special Limits of Liability Endorsement.

d. **Theft Coverage Extension**

**All Forms** - When the peril of Theft is extended to cover loss of property from unattended vehicles or watercraft, the additional premium shall be \$3.

Attach MHF 27 Theft Coverage Extension Endorsement.

e. **Personal Property**

(1) **Increased Limit**

When the limit of liability for Coverage C is increased, the additional premium shall be developed as follows:

Form	Per \$1,000 of insurance
MHF 2 or MHF 3	\$10

(2) **Increased Limits - Away from Premises**

When the limit of liability on personal property away from the premises under Coverage C is increased, the additional premium shall be developed as follows:

All Forms	Each Additional \$1,000
Without Theft Extension	\$ 9
With Theft Extension	13

Minimum Premium - \$9 Minimum Retained Premium for this endorsement when cancelled separately.

Attach MHF 33 Coverage C Away From Premises Endorsement.

**f. Mobile Home Lienholder's Single Interest**

\$10 per year, not subject to Short Rate adjustment. Covers lienholders' interest from loss by collision, upset, conversion, embezzlement or secretion, and repossession return expense.

Attach endorsement **MHF 21 Mobile Home Lienholder's Single Interest**.

**g. Collision Coverage**

In consideration of a fully earned premium of \$15, the policy is extended to cover loss from collision or upset for a period of 30 days – Subject to a mandatory \$100 deductible.

Attach endorsement **MHF 22 Collision**.

**h. Consent to Move Mobile Home**

In consideration of a fully earned premium of \$10, the on-premises limits are extended to wherever the mobile home may be, for a period of 30 days.

Attach **MHF 20 Consent to Move Mobile Home (MHF 2 OR 3) Endorsement**.

**i. Earthquake Coverage**

When Earthquake Coverage is provided, it shall apply to all Section 1 Coverages for the same limits as provided under the policy. The premium for each \$1,000 of insurance shall be developed as follows:

Form	Frame	Applied to:
MHF 2, MHF 3	0.40	Coverage A Limit
MHF 4	0.30	Coverage C Limit
MHF 2, MHF 3	0.30	Amount of Coverage C Increase Only
All Forms	0.40	Private Structure or Coverage D Increased or added limits

Attach endorsement **MHF 43 Earthquake**.

**j. Fire Department Service Charge**

The limit may be increased as follows:

- Increase to \$250      \$2
- Increase to \$500      \$5

Attach **MHF 45 Fire Department Service Charge Endorsement**.

**k. Tie-Down Credit**

See **General Rule 9**.

Attach **MHF 46 Mobile Home Tie-Down Endorsement**.

**l. Replacement Cost Coverages A and B**

When coverage is provided on a replacement cost basis, charge 5% of the premium from the Basic Premium Chart.

Attach **MHF 48 Mobile-Homeowner Replacement Cost Loss Settlement Endorsement**.

**m. Inflation Guard Coverage - Form MHF 2 and Form MHF 3**

When the Limits of Liability on Coverages A, B, C, and D automatically increased in accordance with the provisions of the Inflation Guard Endorsement the annual additional premium shall be developed by applying the following charges to the annual premium for Coverage A.

Amount of Quarterly Increase	Charge
1.0%	1.50%
1.5%	2.25%
2.0%	3.00%
Each Add'l 0.5%	Add 0.75%

Minimum Annual Premium \$1.00. Additional premium for three-year policies shall be three times the annual premium.

Attach **MHF 50 Mobile-Homeowner Inflation Guard Endorsement.**

**n. Personal Property Replacement Cost - Form MHF 2 and Form MHF 3**

When Coverage C is extended to include full cost of repair or replacement without deduction for depreciation, the additional premium shall be developed as follows:

- Manual charge to increase Coverage C limit to 40% of Coverage A.
- 5% surcharge to the adjusted total base premium (including the additional premium for the increased Coverage C limit). The surcharge shall be applied to the Total Adjusted Basic Premium before credit for optional higher deductible is applied. The minimum additional premium is \$20.

Attach **MHF 51 Personal Property Replacement Cost Endorsement.**

**o. Coverage B - Off Premises - Form MHF 2 and Form MHF 3**

When Coverage B - Off Premises is provided to cover other structures which are located off the **RESIDENCE PREMISES**, the additional charge shall be \$33.

Attach Endorsement **MHF 52 Coverage B -Off Premises**

**p. Windstorm or Hail Exclusion Credit - Territory Groups 1 and 2 Only**

When the perils of windstorm or hail are excluded from coverage under Section I of the policy, the following credits shall be deducted from the applicable basic premium.

FORM	Territory Group 1	Territory Group 2
MH(F) 2 and MH(F) 3	74.1%	70.4%
MH(F) 4	68.7%	49.2%

**q. Mobile Home Stated Value Loss Settlement**

When coverage is provided on a stated value basis, charge 3% of the premium from the premium rate table.

Attach **MHF 310 Stated Value Loss Settlement Endorsement.**

SECTION II COVERAGES – LIABILITY

3. GENERAL INSTRUCTIONS

When the limit of liability for Coverage E or F is increased or coverage for additional exposures is provided, the additional premium shall be developed from the tables below. The respective limits of liability for Coverage E and for Coverage F must be uniform for all exposures covered under the policy. Coverage F limits indicated below are “each person” limits and contemplate the basic limit of \$25,000 for each accident. Refer to Company for Limits in Excess of those shown.

Limit of Liability															
Coverage E	\$25,000			\$50,000			\$100,000			\$200,000			\$300,000		
Coverage F	None	500	1000	None	500	1000	None	500	1000	None	500	1000	None	500	1000
Residence Premises			3		1	4		2	5		4	7		6	9
Additional Residence Premises															
Occupied by Insured (1 or 2 Family)		3	4		4	5		5	6		6	7		7	8
Rented to Others* (1 Family)	3	6	7	4	7	8	5	8	9	6	9	10	7	10	11
Rented to Others* (2 Family)	5	8	9	6	9	10	7	10	11	8	11	12	9	12	13
Residence Employees**		2	3		3	4		4	5		5	6		6	7

\*Attach Endorsement MHF 34 Additional Residence Premises - Rented to Others.

\*\*Charge for each employee in excess of two. However, do not charge for employees who do not work whose time of employment is not more than half of the customary full time, or to whom the Worker's Compensation exclusion applies as set forth in Section II of the policy.

When coverage is provided by a Mobile Homeowners Policy for a Secondary Residence premises of an Insured whose Primary Residence is covered by a Homeowners, Farm Owners, or Mobile Homeowners Policy in the same company, the secondary premises shall be endorsed on Section II of the Primary policy at the appropriate charge, and a \$7 credit allowed on the Secondary policy if the Primary policy number is shown on the Declarations page of the Secondary policy.

Office, Professional, Private School, or Studio Occupancy

When the Insured maintains an incidental office, professional, private school, or studio occupancy on the premises, the additional premium shall be calculated by adding the appropriate charge from the table below to the premium developed for any required increase in the Coverage C Limit of Liability.

Submit to Company for Medical Payments charges on incidental day nurseries or nursery schools.

Limit of Liability															
Coverage E	\$25,000			\$50,000			\$100,000			\$200,000			\$300,000		
Coverage F	None	500	1000	None	500	1000	None	500	1000	None	500	1000	None	500	1000
Residence Premises															
General Rule 5.a.*	9	11	13	10	12	14	11	13	15	12	14	16	13	15	17
General Rule 5.b.*		3	4		4	5		5	6		6	7		7	8
General Rule 5.c.**	4	6	8	5	7	9	6	8	10	7	9	11	8	10	12

\*Attach MHF 24 Office, Professional, Private School, or Studio Use – Residence Premises Endorsement.

\*\*Attach MHF 25 Office, Professional, Private School, or Studio Use – Other Residence Endorsement.

**SECTION II COVERAGES – LIABILITY**

**Watercraft**

Coverage must be written to expiration of the policy, but it is permissible to stipulate for inboard motor boats or inboard-outboard motor boats or sailboats (not outboard motors) the navigational period of each year. Premium shall be adjusted on a short rate basis. For boats not described below, coverage is not permitted under the Mobile Homeowners Policy. The premium applicable in the state in which the Insured's initial residence premises is located shall apply except that if the Insured owns another premises where the Insured maintains a residence and operates the boat principally from such other premises, the premiums applicable in the state where the latter premises are located shall apply.

LIMIT OF LIABILITY										
Coverage E	\$25,000		\$50,000		\$100,000		\$200,000		\$300,000	
Coverage F	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000
<b>Outboard Motor*</b>										
Less than 50 HP	5	6	6	7	7	8	8	9	9	10
50 HP and over	8	10	10	12	11	13	13	15	14	16
<b>Inboard or Inboard-Outboard Motor Boats and Sailboats **</b>										
• Under 16 MPH										
Less than 26 feet	11	12	13	14	15	16	17	18	19	20
26 to 40 feet	30	33	34	37	39	42	44	47	50	53
Over 40 feet	58	65	67	74	76	83	87	94	99	106
• 16 to 30 MPH										
Less than 26 feet	23	26	27	30	30	33	35	38	40	43
26 to 40 feet	47	53	54	60	61	67	70	76	80	86
Over 40 feet	87	98	100	111	114	125	131	142	149	160
• Over 30 MPH										
Less than 26 feet	58	65	67	74	76	83	87	94	99	106
26 to 40 feet	87	98	100	111	114	125	131	142	149	160
<b>Sailboats No Auxiliary Power 26 to 40 feet</b>	23	26	27	30	30	33	35	38	40	43
*Where two or more outboard motors are regularly used together in connection with any single watercraft owned by the Insured, the horsepower of all such outboards shall be accumulated for rating purposes.										
**Sailboats 26 to 40 feet inclusive equipped with Auxiliary Power are classed as Inboard Motor Boats.										
Attach <b>MHF 36 Watercraft Endorsement.</b>										

**SECTION II COVERAGES – LIABILITY**

**Business Pursuits**

Classify and apply charge separately for each person insured:

**A** - Clerical Office Employees – Defined as those employees whose duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises. This classification applies only to persons who are employed exclusively in separate buildings or on separate floors of buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties.

**B** - Salesmen, Collectors, or Messengers - Including installation, demonstration, or servicing operations.

**C** - Teachers - Athletic, laboratory, manual training, physical training, and swimming instruction, excluding liability for corporal punishment of pupils.

**D** - Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.

**E** - Teachers - Liability for corporal punishment of pupils. Additional premium for this coverage must be added to premium for classification C or D.

Occupations not otherwise classified – Refer to Company

Limit of Liability															
Coverage E	\$25,000			\$50,000			\$100,000			\$200,000			\$300,000		
Coverage F	None	500	1000	None	500	1000	None	500	1000	None	500	1000	None	500	1000
Class															
A	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
B	2	3	4	2	3	4	3	4	5	3	4	5	3	4	5
C	3	5	6	3	6	7	4	7	8	5	8	9	6	9	10
D	1	2	3	1	2	3	1	2	3	2	3	4	2	3	4
E		2			3			4			5			6	
*Attach MHF 35 Business Pursuits Endorsement.															



SECTION II COVERAGES – LIABILITY

Farmers Comprehensive Personal Liability

For an additional premium, Endorsement MHF 41 Farmers Comprehensive Personal Liability affords coverage for farming pursuits conducted on residential and farm premises and activities in connection with farming operations, subject to the exclusions set forth in the Endorsement. Farming includes growing crops, raising livestock, and the operation of roadside stands maintained principally for the sale of the Insured's farm products. The additional premium shall be as indicated below for the respective Limits of Liability.

~~Coverage must be written to expiration of the policy, but it is permissible to stipulate for inboard motor boats or inboard-outboard motor boats or sailboats (not outboard motors) the navigational period of each year. Premium shall be adjusted on a short rate basis. For boats not described below, coverage is not permitted under the Mobile Homeowners Policy. The premium applicable in the state in which the insured's initial RESIDENCE PREMISES is located shall apply except that if the insured owns another premises where he maintains a residence and operates his boat principally from such other premises, the premiums applicable in the state where the latter premises are located shall apply.~~

Coverage E	LIMIT OF LIABILITY									
	\$25,000		\$50,000		\$100,000		\$200,000		\$300,000	
Coverage F	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000
Initial Farm Premises	21	23	23	26	26	29	29	32	32	35
Each Additional Farm Premises Occupied or Rented	12	13	14	15	15	16	17	18	19	20
Total Acreage for All Locations Occupied or Rented Over 500	5		6		7		8		9	
<b>Farm Employees*</b>										
• Per 100 Days or Faction	6	7	7	8	8	9	9	10	10	11
• Each Farm Employee Part Time	8	9	9	10	10	11	11	13	12	14
• Each Farm Employee Full Time	18	20	20	22	22	25	25	28	28	31
Minimum Premium Per Policy	11	13	13	15	14	17	16	19	18	21
Animal Collision Coverage G Per Policy	\$300 Limit - \$3									
Attach MHF 41 Farmer's Comprehensive Personal Liability Endorsement.										

Owned Snowmobile

Each snowmobile owned by the Named Insured or any other Insured who is a resident of the Named Insured's household must be declared. The premium charge shall apply separately to each snowmobile. The minimum charge for each snowmobile for any period of coverage within a policy year shall be as indicated below for the respective Limits of Liability.

Coverage E	LIMIT OF LIABILITY									
	\$25,000		\$50,000		\$100,000		\$200,000		\$300,000	
Coverage F	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000
Each Snowmobile	-	-	-	-	-	-	-	-	-	-
Annual Minimum Premium	34	35	39	40	42	44	48	50	54	55
Attach Endorsement MHF 37 Snowmobile Endorsement.										

**1. TERRITORY ASSIGNMENTS**

If a territory shown is defined in terms of United States Postal Service (USPS) ZIP code:

- A.** Determine the applicable rating territory based on the location of the dwelling.
- B.** An insured's rates shall not be changed solely because the USPS changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest rate filing defining the territory. Territory boundaries in North Carolina are concurrent with USPS ZIP code boundaries in effect as of **July 1, 2013**. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after **July 1, 2013**, the new ZIP code may not yet be listed in Rule **2.C**. If this is the case, assign the rating territory based on the ZIP code boundary that formerly applied to the dwelling before the USPS changed the ZIP code.

**2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other than Earthquake).**

Assign the applicable territory using the following order of priority:

**A. County of**

<b>County of</b>	<b>Code</b>
Alamance	310
Alexander	340
Alleghany	360
Anson	300
Ashe	360
Avery	370
Beaufort	150
Bertie	180
Bladen	230
Buncombe	360
Burke	360
Cabarrus	320
Caldwell	360
Camden	150
Caswell	310
Catawba	360
Chatham	280
Cherokee	390
Chowan	150
Clay	390
Cleveland	350
Columbus	200
Craven	150
Cumberland	220
Currituck (other than Beach Areas)	130
Dare (other than Beach Areas)	130
Davidson	320
Davie	310
Duplin	190
Durham	270
Edgecombe	210
Forsyth	310
Franklin	240
Gaston	350
Gates	170

**County of**

Graham	390
Granville	260
Greene	180
Guilford	310
Halifax	240
Harnett	250
Haywood	380
Henderson	360
Hertford	170
Hoke	250
Hyde (other than Beach Areas)	130
Iredell	340
Jackson	390
Johnston	240
Jones	150
Lee	290
Lenoir	190
Lincoln	350
Macon	390
Madison	380
Martin	180
McDowell	360
Mecklenburg	340
Mitchell	370
Montgomery	300
Moore	290
Nash	240
Northampton	240
Orange	280
Pamlico	130
Pasquotank	150
Perquimans	150
Person	260
Pitt	180
Polk	360
Randolph	320
Richmond	300
Robeson	230
Rockingham	310
Rowan	320
Rutherford	350
Sampson	220
Scotland	250
Stanly	340
Stokes	310
Surry	310
Swain	380
Transylvania	380
Tyrrell	150
Union	340
Vance	260
Wake	270
Warren	260
Washington	150
Watauga	360
Wayne	180
Wilkes	340
Wilson	210
Yadkin	330
Yancey	360

**B. Beach Areas**

Beach Area – Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke, and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks".

Beach areas in Currituck, Dare, and Hyde Counties: 110  
Beach areas in Brunswick, Carteret, New Hanover, Onslow, and Pender Counties: 120

**C. Other than Beach Areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties**

For areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties, other than the Beach Areas, refer to the following ZIP codes. If portions of these ZIP codes fall in Counties other than Brunswick, Carteret, New Hanover, Onslow, and Pender Counties use the territory code for those Counties.

**1. Eastern Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28403	Wilmington	140
28404	Wilmington	140
28405	Wilmington	140
28406	Wilmington	140
28407	Wilmington	140
28408	Wilmington	140
28409	Wilmington	140
28410	Wilmington	140
28411	Wilmington	140
28412	Wilmington	140
28422	Bolivia	140
28428	Carolina Beach	140
28443	Hampstead	140
28445	Holly Ridge	140
28459	Shallotte	140
28460	Sneads Ferry	140
28461	Southport	140
28462	Supply	140
28467	Calabash	140
28468	Sunset Beach	140
28469	Ocean Isle Beach	140
28470	Shallotte	140
28480	Wrightsville Beach	140
28511	Atlantic	140
28516	Beaufort	140
28520	Cedar Island	140
28524	Davis	140
28528	Gloucester	140

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28531	Harkers Island	140
28532	Havelock	140
28533	Cherry Point	140
28539	Hubert	140
28553	Marshallberg	140
28557	Morehead City	140
28570	Newport	140
28577	Sealevel	140
28579	Smyrna	140
28581	Stacy	140
28584	Swansboro	140
28589	Williston	140

**2. Western Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28401	Wilmington	160
28402	Wilmington	160
28420	Ash	160
28421	Atkinson	160
28425	Burgaw	160
28429	Castle Hayne	160
28435	Currie	160
28436	Delco	160
28447	Ivanhoe	160
28448	Kelly	160
28451	Leland	160
28452	Longwood	160
28454	Maple Hill	160
28456	Riegelwood	160
28457	Rocky Point	160
28466	Wallace	160
28478	Willard	160
28479	Winnabow	160
28518	Beulaville	160
28521	Chinquapin	160
28540	Jacksonville	160
28541	Jacksonville	160
28542	Camp Lejeune	160
28543	Tarawa Terrace	160
28544	Midway Park	160
28545	McCutcheon Field	160
28546	Jacksonville	160
28547	Camp Lejeune	160
28555	Maysville	160
28574	Richlands	160
28582	Stella	160

**North Carolina Mobile Homeowner Policy  
MHF Program**

## RULES

## 1. GENERAL INSTRUCTIONS

The Mobile Homeowner Policy provides property and liability coverage using the forms and endorsements herein. This manual also contains the rules governing the writing of the Mobile Homeowner Policy. The rules, rates, forms and endorsements filed by or on behalf of the Company for each coverage shall govern in all cases not specifically provided for herein.

## 2. POLICY AND FORMS AND DESCRIPTION OF COVERAGE

The following is a general description of the coverages provided by the individual Mobile Homeowner Forms. The Policy and Forms should be consulted for exact contract conditions.

## a. Section I Coverages – Property Damage

Coverage A – Dwelling

Coverage B – Other Structures

Coverage C – Personal Property

Coverage D – Loss of Use

- (1) Form MHF 2 BROAD FORM. Covers dwelling, other structures, personal property and loss of use against loss by:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Breakage of Glass
- Theft
- Flood
- Falling Objects
- Vandalism or Malicious Mischief
- Weight of Ice, Snow, or Sleet
- Collapse of Buildings
- Accidental Discharge of Water or Steam
- Freezing of Plumbing, Heating Systems, and Appliances
- Sudden and Accidental Injury from Electrical Currents
- Sudden and Accidental Tearing Apart of Heating Systems and Appliances

- (2) **MHF 3 Comprehensive Form.** Covers dwelling, other structures, and loss of use against all risks of physical loss, with certain exceptions. Personal property is covered for the same perils as provided in Form **MHF 2 Broad Form.**

- (3) **MHF 4 Contents Broad Form (Tenants Form.)** Covers personal property, including the Insured's interest in building additions and alterations and loss of use, against loss by the same perils listed in Form **MHF 2 Broad Form.**

## b. Section II Coverages – Liability - All Forms

Coverage E – Personal Liability

Coverage F – Medical Payments to Others

- (1) **Personal Liability** – Covers payment on behalf of the Insured of all sums which the Insured shall become legally obligated to pay as damages because of bodily injury or property damage caused by an occurrence arising out of the Insured's premises or personal activities.
- (2) **Medical Payments to Others** – Covers medical expenses incurred by persons, other than the Insured, who sustain bodily injury caused by an accident arising out of the Insured's premises or personal activities.

### 3. ELIGIBILITY

- a. **Form MHF 1** not filed or approved under this program.
- b. **Forms MHF 2 and MHF 3** – A Mobile Homeowner Policy may be issued:  
To an owner occupant of a mobile home which is used exclusively for private residential purposes (except as provided in General Rule 3.f.) and contains not more than two families and with not more than two boarders or roomers.
- c. **Form MHF 4** – A Mobile Homeowner Policy may be issued to:  
The Tenant (non-owner) of a mobile home; provided the RESIDENCE PREMISES occupied by the INSURED are used exclusively for residential purposes (except as provided in General Rule 3.f.) and are not occupied by more than one additional family or more than two boarders or roomers.
- d. When a mobile home is occupied by co-owners, a Mobile Homeowners Policy providing Coverage A & B may be issued to only one of the co-owners and endorsed to cover the interest of the other co-owner in the mobile home and appurtenant private structures and for premises liability.

Attach Endorsement **MHF 23 Additional INSURED - RESIDENCE PREMISES**. A separate Mobile Homeowners Policy with **FORM MHF 4** may be issued to the second co-owner.

- e. It is permissible to extend the Mobile Homeowner Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the mobile home(s) and for premises liability.

Attach **MHF 23 Additional Insured – Residence Premises Endorsement**.

- f. Subject to all other sections of this rule, a Mobile Homeowner Policy may be issued to cover a seasonal mobile home and such mobile home shall be described as 'Seasonal Mobile Home' in the policy.
- g. Incidental office, professional, private school, and studio occupancies are permitted provided:
  - (1) the premises are occupied principally for mobile home purposes;
  - (2) there is no other business conducted on the premises; and
  - (3) there is no increase in the applicable fire rate for such occupancy.
- h. A Mobile Homeowner Policy shall not be issued covering any property to which farm forms or rates apply under the rules filed by or on behalf of the Company. In no event shall a policy be issued to cover any property situated on premises used for farming purposes, unless the farming conducted thereon is only incidental to the occupancy of the premises by the Insured as a mobile home and farming is not the occupation of the Insured.
- i. A Travel Trailer which is defined as “a recreational vehicle equipped with temporary living quarters, including cooking and eating facilities” is not eligible for this program.

### 4. MANDATORY COVERAGES

- a. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Mobile Homeowner Policy, except for those optional coverages provided for under General Rule 8 of this manual.
- b. Section II of the policy requires coverage for the following exposures and the additional premium developed must be charged when such exposures exist.
  - (1) All additional residence premises where the Named Insured or spouse maintain a residence other than business or farm properties;
  - (2) All residence employees of the Named Insured or spouse not covered or not required to be covered by Workers Compensation Insurance (charge required for residence employees in excess of two); and
  - (3) Incidental office, professional, private school, or studio occupancies by the Insured on residential premises of the Insured.

### 5. OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO OCCUPANCY

- a. When the Insured maintains an incidental office, professional, private school, or studio occupancy in the mobile home or in a separate structure on the premises, which otherwise meets the eligibility requirements, an additional premium for the increased Coverage C limit and for the liability exposure must be charged. Under a Mobile Homeowner Policy with **Form MHF 4**, the minimum limit of liability for Coverage C shall be \$2,000.

Attach **MHF 24 Office, Professional, Private School or Studio Use - Residence Premises Endorsement**.

b. When the Insured gives professional instruction, such as music, dancing, or similar instruction in the mobile home, employs no assistants, and there has been no physical alteration of the mobile home to accommodate the occupancy, the additional premium for the liability exposure must be charged. See Section II Coverages – Liability 3. GENERAL INSTRUCTIONS. for increased Coverage E and F limits.

Attach **MHF 24 Office, Professional, Private School or Studio Use - Residence Premises Endorsement.**

c. When the Insured has permissible office, professional, private school, or studio occupancy in an additional residential premises occupied by the Insured other than the described mobile home, the additional premium for the liability exposures must be charged. See Section II Coverages – Liability 3. GENERAL INSTRUCTIONS for increased Coverage E and F limits.

Attach **MHF 25 Office, Professional, Private School or Studio Use - Other Residence Endorsement.**

**6. LIMITS OF LIABILITY**

a. The limits of liability required under the Mobile Homeowner Policy are as follows:

Section I Coverage	MHF 2	MHF 3	MHF 4
A. Dwelling Minimum Limit	\$2,000	\$2,000	
B. Other Structures	10% of Mobile Home	10% of Mobile Home	
C. Personal Property	30% of Mobile Home	30% of Mobile Home	\$500
D. Loss of Use	10% of Mobile Home	10% of Mobile Home	10% of Unscheduled Personal Property

Section II Coverage	All Forms
E. Personal Liability	\$25,000 Each Occurrence
F. Medical payments to Others	\$500 Each Person \$25,000 Each Accident

b. **All Forms** – The limit of liability for Coverage C of Section I and Coverages E or F of Section II may be increased. See General Rule 8.

c. **Forms MHF 2 and MHF 3** – Under Coverage B of Section I, an additional amount of insurance may be written on a specific private structure. See General Rule 8.

**7. DEDUCTIBLES**

a. All Mobile Homeowner Forms contain a \$50 Loss Deductible Clause applicable to loss under Section I of the policy except loss under Coverage D, Fire Department Service Charge and Emergency Removal Expense.

b. **Forms MHF 2, MHF 3 and MHF 4** – The Mobile Homeowner Policy may be endorsed to provide a flat (non-disappearing) deductible in the amount of \$100, \$250, \$500, \$750, \$1,000, \$2,000, or \$5,000 at a premium credit.

c. Optional \$100 or \$250 Flat Theft Deductible

**Forms MHF 2, MHF 3, and MHF 4** – The Mobile Homeowner Policy may be endorsed to provide a flat (non-disappearing) deductible in the amount of \$100 or \$250 applicable to any loss caused by theft of property only covered under Coverage C of the policy. This deductible shall be applied to the amount of each adjusted loss. A premium credit is applicable.

d. Optional Windstorm or Hail Deductibles – Territories 110, 120, 130, 140, 150, and 160 only

In territories 110, 120, 130, 140, 150, and 160 only, the Mobile Homeowner Policy may be endorsed to provide an optional Windstorm or Hail Deductible used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

e. Optional Named Storm Percentage Deductible – Territories 110, 120, 130, 140, 150, and 160 only

In territories 110, 120, 130, 140, 150, and 160 only, the Mobile Homeowner Policy may be endorsed to provide a Named Storm Percentage Deductible of 1%, 2%, or 5% of the Coverage A or C limit of liability, whichever is greater, when the dollar amount of the percentage deductible exceeds the deductible applicable to All Other Perils.

Use **MHF 58 - Named Storm Percentage Deductible.**

## 8. OPTIONAL COVERAGES

### a. Section I – Property Damage - The Coverage may be amended as follows:

(1) Other Structures - Increased Limit

An additional amount of insurance may be written on a specific private structure under Coverage B at an additional premium.

Attach Endorsement **MHF 28 Other Structures.**

(2) Credit Card, Forgery, and Counterfeit Money Coverage

The Mobile Homeowner Policy may be extended to include coverage against loss by forgery or alteration in connection with credit cards, checks, or drafts, or loss due to acceptance of counterfeit paper currency at an additional premium.

Attach Endorsement **MHF 29 Credit Card, Forgery, and Counterfeit Money Coverage.**

(3) Money and Securities

Increased limits on money, bullion, numismatic property, banknotes, and on securities, accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, railroad and other tickets, and stamps, including philatelic property, maybe provided at an additional premium.

The \$100 limit on money may be increased by an amount not exceeding \$400 and the \$500 limit on securities may be increased by an amount not exceeding \$500.

Attach Endorsement **MHF 32 Coverage C - Increased Special Limits of Liability.**

(4) Theft Coverage Extension

**Forms MHF 2, MHF 3, and MHF 4** - Coverage may be extended to include loss by theft of property while unattended in or on any vehicle or watercraft at an additional premium.

Attach Endorsement **MHF 27 Theft Coverage Extension**

(5) Personal Property

(a) Increased Limit - **All Forms**

The limit of liability for Coverage C may be increased at an additional premium.

(b) Away from Premises – **Forms MHF 2, MHF 3, and MHF 4** – The limit of liability on unscheduled personal property away from premises under Coverage C may be increased at an additional premium.

Attach Endorsement **MHF 33 Coverage C - Away from Premises.**

(6) Earthquake Damage

The Additional Exclusion section may be amended to include direct loss caused by earthquake and volcanic eruption at an additional premium. A deductible in the amount of 2% is mandatory.

Attach Endorsement **MHF 43 Earthquake**

(7) Fire Department Service Charge

The limit of \$100 in the policy may be increased to \$250 or \$500 at an additional premium.

Attach Endorsement **MHF 45 Fire Department Service Charge**

### b. Scheduled Personal Property

Coverage may be provided against all risks of physical loss with certain exceptions on scheduled personal property subject to the rules and rates filed by or on behalf of the Company. This coverage is subject to an annual minimum premium of \$15 irrespective of the term of the Mobile Homeowner Policy.

Attach Endorsement **MHF 31 Scheduled Personal Property Endorsement.**

### c. Lienholder's Single Interest

Coverage may be provided to cover the interest of the lienholder from loss caused by collision, upset, conversion, embezzlement, or secretion at an additional premium. Repossession and return protection are included. This coverage should be provided only when requested by the lienholder.

Attach Endorsement **MHF 21 Mobile Home Lienholder's Single Interest.**



**d. Collision**

This coverage may be provided to protect the Insured from loss caused by collision or upset at an additional premium. A \$100 deductible is mandatory.

Attach Endorsement **MHF 22 Collision**.

**e. Consent to Move Mobile Home**

This extension of coverage may be provided to avoid termination of coverage when the mobile home is moved without reducing coverage while the mobile home is away from the described premises (but not for collision or upset) at an additional premium.

Attach **MHF 20 Consent to Move Mobile Home (MH 2 OR 3) Endorsement**.

**f. Scheduled Glass**

Coverage may be added for specified glass at the premiums filed by the Company.

Attach Endorsement **MHF 44 Scheduled Glass**.

**g. Section II - Liability**

The Limit of Liability for Coverage E or F may be increased at an additional premium and the following coverage may also be added to the Mobile Homeowner Policy:

Note: Workers Compensation coverage or liability on a non-comprehensive basis shall not be added to the Mobile Homeowner Policy.

**(1) Additional Residence Premises - Rented to Others**

Coverage may be provided for additional one or two-family residence premises, rented to others, owned by the Named Insured or spouse, at an additional premium.

Attach **MHF 34 Additional Residence - Rented to Others**.

**(2) Business Pursuits**

Coverage may be provided for the liability of an Insured arising out of business activities, other than a business of which he is sole owner or a partner, at an additional premium.

Attach Endorsement **MHF 35 Business Pursuits**.

**(3) Outboard Motors and Watercraft**

Coverage is provided for watercraft powered by an outboard motor or combination of outboard motors not exceeding 25 total horsepower. Watercraft not covered under the policy may be Insured at an additional premium.

Attach Endorsement **MHF 36 Watercraft**.

**(4) Owned Snowmobile**

Each snowmobile owned by the Named Insured or any other Insured who is a resident of the Named Insured's household must be declared. The premium charge shall apply separately to each snowmobile.

Attach Endorsement **MHF 37 Snowmobile**.

**(5) Farmers Comprehensive Personal Liability**

Section II can be amended to provide for this coverage at an additional premium.

Attach Endorsement **MHF 41 Farmers Comprehensive Personal Liability**.

**9. TIE-DOWN CREDIT**

When the mobile home is properly secured in accordance with the regulations of the North Carolina Building Code Council as set forth in the State of North Carolina Regulations for Mobile Homes, a credit of 10% shall be deducted from the applicable basic premium.

Attach Endorsement **MHF 46 Mobile Home Tie-Down**.

**10. CHANGE ENDORSEMENT**

**MHF 26 Change Endorsement** provides the minimum information requirements for any endorsement or change that takes place during the term of the policy. This endorsement must be used or the equivalent information must be provided.

**11. POLICY TERM**

The Mobile Homeowner Policy may be written for a term of one year. It is permissible to extend the policy for successive policy terms by extension certificate based upon the premiums in effect on renewal date. The then current editions of the applicable forms and endorsements must be made a part of the policy.

It is permissible to write for one or three-year terms on the following bases:

- An annual policy which may be extended for successive terms by Certificate, subject to the rules, premiums, forms, and endorsements then in effect.
- A three-year policy with the premium payable in installments at the premium in effect on the anniversary dates.
- A three-year policy with the premium prepaid at three times the annual premiums in effect at inception.

Attach **MHF 39 Deferred Premium Payment Endorsement**.

**12. OTHER INSURANCE**

Credit for existing insurance is not permitted, except under Section II as provided for in the rate pages.

**13. WHOLE DOLLAR PREMIUM RULE**

All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$0.50) or more shall be rounded to the next higher whole dollar. In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

**14. INTERPOLATION OF PREMIUMS FOR POLICY AMOUNTS NOT SHOWN ON PREMIUM CHARTS**

Premiums for limits of liability in excess of the minimums required, not shown in the premium charts, may be obtained by interpolation.

**15. INCREASES IN LIMITS OF LIABILITY OR ADDITION OF COVERAGES**

The limits of liability may be increased or coverage may be added during the term of the policy. Any additional premium shall be computed on a pro rata basis subject to all the rules of this manual.

**16. MINIMUM ADDITIONAL PREMIUM**

When an endorsement requiring an additional premium is issued subsequent to the inception date of the policy, such total additional premium shall not be less than \$6.00 regardless of the unexpired policy period.

**17. CANCELLATION OR REDUCTIONS IN LIMITS OF LIABILITY OR COVERAGES**

It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

If insurance is cancelled or reduced, the return premium shall be computed on a pro rata basis subject to a minimum retained premium of \$25.00, unless rewritten by another Mobile Homeowner Policy by this Company.

**18. TRANSFER OR ASSIGNMENT**

Subject to all the rules of this manual, any necessary adjustment of premium, and with permission of the Company, a Mobile Homeowner Policy may be endorsed to effect:

- a. transfer to another location within the same state; or
- b. assignment from one Insured to another in the event of transfer of title of the mobile home.

**19. RESTRICTION OF INDIVIDUAL POLICIES**

If a Mobile Homeowner Policy would not be issued because of unusual circumstances or exposures, the Named Insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the Company and must be handled in accordance with Consent to Rate statutes.

**20. REPLACEMENT COST - COVERAGES A AND B**

Coverage may be provided on a replacement cost basis for Coverage A and B, at an additional premium.

Attach Endorsement **MHF 48 Replacement Cost Loss Settlement**.

**21. INFLATION GUARD ENDORSEMENT**

**Forms MHF 2 and MHF 3** Limits of Liability on Coverage A, B, C, and D are automatically increased by the amount of quarterly increase shown on the endorsement for an additional charge.

Attach **MHF 50 Mobile-Homeowner Inflation Guard Endorsement**.

**22. PERSONAL PROPERTY REPLACEMENT COST**

**Forms MHF 2 and MHF 3** Coverage C may be extended to include full cost of repair or replacement at an additional premium.

Attach **MHF 51 Personal Property Replacement Cost Endorsement**.

**23. COVERAGE B - OFF PREMISES**

**Forms MHF 2 and MHF 3** Coverage B - Other structures may be extended to cover other structures which are located off the residence premises at an additional charge.

Attach **MHF 52 Coverage B Off Premises Endorsement**.

**24. WINDSTORM OR HAIL EXCLUSION - TERRITORIES 110,120,130,140,150, and 160 ONLY**

The peril of Windstorm or hail may be excluded if:

- a. The property is located in an area eligible for such coverage from the North Carolina Insurance Underwriting Association; and
- b. A Windstorm or Hail Rejection form is secured and maintained by the Company.

Attach Endorsement **MHF 54 Windstorm or Hail Exclusion**.

When **MHF 54 Endorsement** is attached to the policy, enter the following on the Declaration Page:

“This policy does not provide coverage for the peril of Windstorm or Hail.”

## 25. MOBILE HOME STATED VALUE LOSS SETTLEMENT

For an additional premium, your policy may be changed to reflect a stated value for the covered mobile home. For rate information, see Rate Section.

Attach **MHF 310 Stated Value Loss Settlement Endorsement**.

## 26. OPTIONAL RATING CHARACTERISTICS

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed characteristics to determine rates, as long as applicable legal requirements are satisfied. The resulting premium shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules, and standards promulgated by the Bureau, except as provided by statute. The rating factor for any combination of the following optional risk characteristics cannot exceed 1.00 unless the resulting premium does not exceed the Bureau premium:

- a. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; payment history; payment options; prior insurance; and new and renewal status.
- b. Policyholder/Insured personal characteristics not otherwise recognized in this manual. Examples include: Smoker/non-smoker status; credit information; loss history; loss prevention training/education; age; work status; marital status; number of years owned; owned real estate; household composition; and good student/education.
- c. Dwelling characteristics not otherwise recognized in this manual. Examples include: Gated community; retirement community; limited access community; mobile home community; revitalized/renovated home; security, safety, or loss deterrent systems or devices; age of home; occupancy; fire protection/distance to fire department; and construction type and quality.
- d. Affinity group or other group not otherwise recognized in this manual.
- e. Any other rating characteristics or combination of characteristics if filed by a company and approved by the Commissioner.

## 27. INSTALLMENT PAYMENT PLAN

When a policy is issued on an installment basis, the following rules apply:

The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.

An additional charge of \$3.00 shall be made for each installment.

The premium calculated for the first installment payment, exclusive of installment charges, shall not be less than the pro rata charge for the period from the inception date of policy to the due date of the next installment.

## 28. TERRITORY GROUPS

For rating purposes, territories are grouped as follows:

Territory Group 1: Territories 110, 120, 130, and 140

Territory Group 2: Territories 150 and 160

Territory Group 3: Territories 180, 190, 200, 210, 220, and 230

Territory Group 4: Territories 170, 240, and 250

Territory Group 5: Territories 260, 270, 280, 290, and 300

Territory Group 6: Territories 310, 320, 330, 340, 350, 360, 370, 380, and 390

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<b>OWNERS FORMS</b>						<b>TENANTS FORM</b>		
<b>TERRITORY GROUP 3; \$50 DEDUCTIBLE</b>						<b>TERRITORY GROUP 3; \$50 DEDUCTIBLE</b>		
<b>Amount of Insurance</b>				<b>Premium</b>		<b>Amount of Insurance</b>		<b>Premium</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>MHF-2</b>	<b>MHF-3</b>	<b>C</b>	<b>D</b>	<b>MHF-4</b>
\$2,000	\$200	\$600	\$200	\$414.00	\$472.00	\$2,000	\$200	\$60.00
3,000	300	900	300	428.00	489.00	3,000	300	74.00
4,000	400	1,200	400	444.00	509.00	4,000	400	88.00
5,000	500	1,500	500	462.00	527.00	5,000	500	101.00
6,000	600	1,800	600	476.00	545.00	6,000	600	115.00
7,000	700	2,100	700	495.00	563.00	7,000	700	130.00
8,000	800	2,400	800	510.00	583.00	8,000	800	142.00
9,000	900	2,700	900	527.00	603.00	9,000	900	157.00
10,000	1,000	3,000	1,000	544.00	619.00	10,000	1,000	170.00
11,000	1,100	3,300	1,100	559.00	638.00	11,000	1,100	184.00
12,000	1,200	3,600	1,200	577.00	658.00	12,000	1,200	197.00
13,000	1,300	3,900	1,300	591.00	677.00	13,000	1,300	210.00
14,000	1,400	4,200	1,400	608.00	694.00	14,000	1,400	223.00
15,000	1,500	4,500	1,500	618.00	708.00	15,000	1,500	236.00
20,000	2,000	6,000	2,000	696.00	801.00	20,000	2,000	302.00
25,000	2,500	7,500	2,500	776.00	897.00	25,000	2,500	368.00
30,000	3,000	9,000	3,000	853.00	990.00	30,000	3,000	434.00
35,000	3,500	10,500	3,500	932.00	1,085.00	35,000	3,500	500.00
40,000	4,000	12,000	4,000	1,011.00	1,177.00	40,000	4,000	565.00
45,000	4,500	13,500	4,500	1,088.00	1,274.00	45,000	4,500	631.00
50,000	5,000	15,000	5,000	1,168.00	1,368.00	50,000	5,000	697.00
55,000	5,500	16,500	5,500	1,246.00	1,463.00			
60,000	6,000	18,000	6,000	1,325.00	1,556.00			
65,000	6,500	19,500	6,500	1,403.00	1,649.00			
70,000	7,000	21,000	7,000	1,480.00	1,744.00			
75,000	7,500	22,500	7,500	1,560.00	1,838.00			
80,000	8,000	24,000	8,000	1,638.00	1,933.00			
85,000	8,500	25,500	8,500	1,718.00	2,027.00			
90,000	9,000	27,000	9,000	1,795.00	2,122.00			
95,000	9,500	28,500	9,500	1,874.00	2,214.00			
100,000	10,000	30,000	10,000	1,953.00	2,311.00			
Each Add'l \$1,000				\$15.00	\$19.00	Each Add'l \$1,000		\$13.00

<b>Territory Group 1</b>	<b>Surcharge</b>	<b>48.1%</b>	<b>Territory Group 1</b>	<b>Surcharge</b>	<b>29.4%</b>
<b>Territory Group 2</b>	<b>Surcharge</b>	<b>21.5%</b>	<b>Territory Group 2</b>	<b>Surcharge</b>	<b>23.5%</b>
<b>Territory Group 4</b>	<b>Discount</b>	<b>-12.9%</b>	<b>Territory Group 4</b>	<b>Discount</b>	<b>-12.2%</b>
<b>Territory Group 5</b>	<b>Discount</b>	<b>-22.3%</b>	<b>Territory Group 5</b>	<b>Discount</b>	<b>-22.2%</b>
<b>Territory Group 6</b>	<b>Discount</b>	<b>-41.6%</b>	<b>Territory Group 6</b>	<b>Discount</b>	<b>-25.2%</b>

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**1. DEDUCTIBLES**

For the purpose of this rule, premium subject to deductible credits shall be the sum of the following:

- (1) the premium developed from the Basic Premium Chart for Section 1 Deductible
- (2) the premiums for amended limits of liability for Coverage C; and
- (3) the premiums developed for all other Structures, Theft Coverage Extension and Coverage C- Increased Limits - Away from Premises, if applicable.

**a. Optional Higher Flat Deductible**

**All Forms** - The Mobile Homeowner Policy may be endorsed to provide a flat (non-disappearing) deductible applicable to any loss under Section 1 of the policy in an amount and at a premium credit developed from the tables below. The Percentage of premium credit shall be applied to the premium developed above subject to the maximum premium credit indicated.

<b>Owners – Section I Deductible</b>							
<b>Deductible Amount</b>	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$750</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$5,000</b>
Percentage Credit	10%	20%	27%	31%	34%	42%	54%
Maximum Credit:							
Territory Group 1	\$60.26	\$120.50	\$241.01	\$421.77	\$602.53	\$1,068.88	\$2,707.91
Territory Group 2	57.30	114.58	229.18	401.06	572.94	1,016.39	2,574.94
Territory Group 3	43.62	87.25	174.51	305.38	436.25	773.92	1,960.65
Territory Group 4	42.81	85.61	171.24	299.66	428.07	759.40	1,923.88
Territory Group 5	41.09	82.18	164.38	287.66	410.93	729.00	1,846.86
Territory Group 6	32.72	65.45	130.90	229.07	327.24	580.53	1,470.71

<b>Tenants – Section I Deductible</b>							
<b>Deductible Amount</b>	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$750</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$5,000</b>
Percentage Credit	10%	20%	27%	31%	34%	42%	54%
Maximum Credit:							
Territory Group 1	\$43.41	\$86.80	\$173.60	\$303.81	\$434.01	\$769.93	\$1,950.54
Territory Group 2	41.43	82.86	165.71	290.00	414.28	734.93	1,861.88
Territory Group 3	30.52	61.04	122.08	213.64	305.20	541.42	1,371.65
Territory Group 4	26.91	53.82	107.63	188.36	269.08	477.35	1,209.31
Territory Group 5	23.86	47.71	95.42	166.99	238.56	423.20	1,072.14
Territory Group 6	22.94	45.89	91.78	160.61	229.44	407.03	1,031.17

**b. Optional Flat Theft Deductible**

**All Forms** - The Mobile Homeowner Policy may be endorsed to provide a \$100 or \$250 Flat Theft Deductible applying to loss by Theft of property covered under Coverage C of the policy at a premium credit developed from the table below. The premium subject to this deductible shall be the sum of:

- (1) the premium developed from the Basic Premium Chart;
- (2) the premiums for amended limits of liability for Coverage C; and
- (1) the premiums developed for Theft Coverage Extension and Coverage C Increased Limits Away from Premises, if applicable.

<b>Theft Deductible Amount</b>	<b>Owners</b>		<b>Tenants</b>	
	<b>\$100</b>	<b>\$250</b>	<b>\$100</b>	<b>\$250</b>
Percentage Credit	3%	5%	3%	5%
Maximum Credit:				
Territory Group 1	\$24.10	\$36.15	\$17.36	\$26.04
Territory Group 2	22.92	34.38	16.57	24.85
Territory Group 3	17.45	26.17	12.21	18.31
Territory Group 4	17.12	25.68	10.76	16.14
Territory Group 5	16.44	24.66	9.54	14.31
Territory Group 6	13.09	19.63	9.18	13.77

**c. Optional Windstorm or Hail Deductibles Territory Groups 1 and 2 only**

The Windstorm or Hail Deductible options are used in conjunction with the deductibles applicable to All Other Perils. This option provides for higher dollar deductible amounts of \$1,000, \$2,000, \$5,000, 1%, 2%, or 5% when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

An endorsement is not required. Separately enter on the policy declarations the deductible amounts that apply to Windstorm or Hail and All Other Perils. For example: Deductible - \$500 except \$1000 for Windstorm or Hail.

The Windstorm or Hail Deductible factor applies to the \$50 rate.

<b>\$1,000 WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.89
100	0.82
250	0.76
500	0.70
750	0.65
The amount of insurance on the structure must be at least \$10,000.	

The Maximum \$1,000 Windstorm or Hail Deductible credits by Territory Group are:  
 Territory Group 1           \$602.53  
 Territory Group 2           \$572.94

<b>\$2,000 WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.85
100	0.78
250	0.73
500	0.68
750	0.64
1,000	0.60
The amount of insurance on the structure must be at least \$20,000.	

The Maximum \$2,000 Windstorm or Hail Deductible credits by Territory Group are:  
 Territory Group 1           \$1,205.05  
 Territory Group 2           \$1,145.88

<b>\$5,000 WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.82
100	0.77
250	0.70
500	0.66
750	0.62
1,000	0.58
2,000	0.48
The amount of insurance on the structure must be at least \$50,000.	

The Maximum \$5,000 Windstorm or Hail Deductible credits by Territory Group are:  
 Territory Group 1           \$1,928.09  
 Territory Group 2           \$1,833.41



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<b>1% WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.97
100	0.89
250	0.81
500	0.72
The amount of insurance on the structure must be at least \$25,000 for All Other Peril deductibles below 500 and \$50,000 for an All Other Perils deductible equal to 500.	

The Maximum 1% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1	\$133.90
Territory Group 2	\$127.32

<b>2% WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.87
100	0.80
250	0.74
500	0.67
750	0.62
1,000	0.60
2,000	0.55
The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for an All Other Perils deductible equal to 2,000.	

The Maximum 2% Windstorm or Hail Deductible credits by Territory Group for All Other Perils Deductibles below 2,000 are:

Territory Group 1	\$848.84
Territory Group 2	\$807.15

The Maximum 2% Windstorm or Hail Deductible credits by Territory Group for the 2,000 All Other Perils Deductible are:

Territory Group 1	\$1,150.98
Territory Group 2	\$1,094.46

<b>5% WINDSTORM OR HAIL DEDUCTIBLE</b>	
<b>All Other Perils Deductible</b>	<b>Deductible Factor</b>
\$50	0.77
100	0.70
250	0.65
500	0.59
750	0.55
1,000	0.52
2,000	0.46
5,000	0.41
The amount of insurance on the structure must be at least \$50,000 for All Other Perils deductibles below 2,000 and \$100,000 for any other All Other Perils deductibles.	

The Maximum 2% Windstorm or Hail Deductible credits by Territory Group are:

Territory Group 1	\$3,196.73
Territory Group 2	\$3,039.75

**d. Optional Named Storm Percentage Deductibles Territory Groups 1 and 2 only**

**All Forms** - The Mobile Homeowner Policy may be endorsed to provide a Named Storm Percentage Deductible of 1%, 2%, or 5% of the Coverage A or C limit of liability, whichever is greater, when the dollar amount of the percentage deductible exceeds the deductible applicable to All Other Perils. Use **MHF 58 Named Storm Percentage Deductible**.

The credits displayed incorporate the credits for the All Perils Deductibles. Do not use the credits for the All Other Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible.

The Named Storm Percentage Deductible factor applies to the \$50 Deductible rate.

<b>Section 1: 1% Deductible - Owners</b>					
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$1,000
Percentage Credit	5%	14%	24%	31%	37%
Maximum Credit:					
Territory Group 1	\$31.72	\$63.41	\$126.85	\$253.70	\$634.24
Territory Group 2	\$30.16	\$60.30	\$120.62	\$241.24	\$603.10

<b>Section 1: 1% Deductible - Tenants</b>					
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$1,000
Percentage Credit	5%	14%	24%	31%	37%
Maximum Credit:					
Territory Group 1	\$22.84	\$45.69	\$91.37	\$182.74	\$456.84
Territory Group 2	\$21.80	\$43.62	\$87.21	\$174.44	\$436.08

The amount of insurance on the structure must be at least \$25,000 for an All Other Perils deductible equal to 50 or 100 and \$50,000 for an All Other Perils deductible equal to 250, 500, or 1,000.

<b>Section 1: 2% Deductible - Owners</b>							
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000
Percentage Credit	11%	19%	28%	32%	35%	39%	43%
Maximum Credit:							
Territory Group 1	\$64.69	\$112.11	\$309.19	\$512.15	\$660.82	\$894.00	\$1,205.47
Territory Group 2	\$61.51	\$106.60	\$294.01	\$487.00	\$628.37	\$850.10	\$1,146.27

<b>Section 1: 2% Deductible - Tenants</b>							
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000
Percentage Credit	11%	19%	28%	32%	35%	39%	43%
Maximum Credit:							
Territory Group 1	\$46.60	\$80.76	\$222.72	\$368.91	\$476.00	\$643.96	\$868.31
Territory Group 2	\$44.47	\$77.09	\$212.59	\$352.14	\$454.36	\$614.69	\$828.84

The amount of insurance on the structure must be at least \$25,000 for an All Other Perils deductible equal to 50 or 100; \$50,000 for an All Other Perils deductible equal to 250, 500, 750, or 1,000; and \$100,000 for an All Other Perils deductible equal to 2,000.

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<b>Section 1: 5% Deductible - Owners</b>								
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000	\$5,000
Percentage Credit	18%	26%	36%	40%	42%	44%	49%	58%
Maximum Credit:								
Territory Group 1	\$109.68	\$219.90	\$708.65	\$952.29	\$1,068.88	\$1,273.76	\$2,024.98	\$3,185.96
Territory Group 2	\$104.29	\$209.11	\$673.85	\$905.53	\$1,016.39	\$1,211.21	\$1,925.54	\$3,029.52

<b>Section 1: 5% Deductible - Tenants</b>								
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$750	\$1,000	\$2,000	\$5,000
Percentage Credit	18%	26%	36%	40%	42%	44%	49%	58%
Maximum Credit:								
Territory Group 1	\$79.00	\$158.40	\$510.45	\$685.95	\$769.93	\$917.51	\$1,458.62	\$2,294.88
Territory Group 2	\$75.42	\$151.20	\$487.24	\$654.77	\$734.93	\$875.80	\$1,392.32	\$2,190.57

The amount of insurance on the structure must be at least \$25,000 for an All Other Perils deductible equal to 50 or 100; \$50,000 for an All Other Perils deductible equal to 250, 500, 750, or 1,000; and \$100,000 for an All Other Perils deductible equal to 2,000 or 5,000.

**2. OPTIONAL COVERAGES**

**a. Other Structures Increased Limits**

When an additional amount of insurance is written on a specific Other Structure, the premiums listed below per \$1,000 of insurance shall apply separately to each such structure.

FORM	INCREASED LIMIT RATE PER \$1,000
MHF 2	\$ 9
MHF 3	11

Attach **MHF 28 Other Structures (Specific Insurance) Endorsement.**

**b. Credit Card, Forgery, and Counterfeit Money Coverage**

When Credit Card, Forgery, and Counterfeit Money Coverage is provided, the additional premium shall be developed as follows:

Limit of Liability	Premium
\$2,500	\$3
5,000	5
10,000	6

For limits in excess of \$10,000, refer to Company.

Attach **MHF 29 Credit Card, Forgery and Counterfeit Money Endorsement.**

**c. Money and Securities - Increased Limit**

When the limit of liability is increased on money or securities, the additional premium shall be developed as follows:

All Forms	Money	Securities
Per \$100 of Insurance	\$6	\$4

The special limit of liability for theft of jewelry, watches, and furs may be increased to \$1,000 but not exceeding \$500 for any one article. The additional premium shall be \$9.

Attach **MHF 32 Coverage C - Increased Special Limits of Liability Endorsement.**

**d. Theft Coverage Extension**

**All Forms** - When the peril of Theft is extended to cover loss of property from unattended vehicles or watercraft, the additional premium shall be \$3.

Attach **MHF 27 Theft Coverage Extension Endorsement.**

**e. Personal Property**

**(1) Increased Limit**

When the limit of liability for Coverage C is increased, the additional premium shall be developed as follows:

Form	Per \$1,000 of insurance
MHF 2 or MHF 3	\$10

**(2) Increased Limits - Away from Premises**

When the limit of liability on personal property away from the premises under Coverage C is increased, the additional premium shall be developed as follows:

All Forms	Each Additional \$1,000
Without Theft Extension	\$ 9
With Theft Extension	13

Minimum Premium - \$9 Minimum Retained Premium for this endorsement when cancelled separately.

Attach **MHF 33 Coverage C Away From Premises Endorsement.**

**f. Mobile Home Lienholder’s Single Interest**

\$10 per year, not subject to Short Rate adjustment. Covers lienholders’ interest from loss by collision, upset, conversion, embezzlement or secretion, and repossession return expense.

Attach endorsement **MHF 21 Mobile Home Lienholder’s Single Interest**.

**g. Collision Coverage**

In consideration of a fully earned premium of \$15, the policy is extended to cover loss from collision or upset for a period of 30 days – Subject to a mandatory \$100 deductible.

Attach endorsement **MHF 22 Collision**.

**h. Consent to Move Mobile Home**

In consideration of a fully earned premium of \$10, the on-premises limits are extended to wherever the mobile home may be, for a period of 30 days.

Attach **MHF 20 Consent to Move Mobile Home (MHF 2 OR 3) Endorsement**.

**i. Earthquake Coverage**

When Earthquake Coverage is provided, it shall apply to all Section 1 Coverages for the same limits as provided under the policy. The premium for each \$1,000 of insurance shall be developed as follows:

Form	Frame	Applied to:
MHF 2, MHF 3	0.40	Coverage A Limit
MHF 4	0.30	Coverage-C Limit
MHF 2, MHF 3	0.30	Amount of Coverage C Increase Only
All Forms	0.40	Private Structure or Coverage D Increased or added limits

Attach endorsement **MHF 43 Earthquake**.

**j. Fire Department Service Charge**

The limit may be increased as follows:

- Increase to \$250      \$2
- Increase to \$500      \$5

Attach **MHF 45 Fire Department Service Charge Endorsement**.

**k. Tie-Down Credit**

See General Rule 9.

Attach **MHF 46 Mobile Home Tie-Down Endorsement**.

**l. Replacement Cost Coverages A and B**

When coverage is provided on a replacement cost basis, charge 5% of the premium from the Basic Premium Chart.

Attach **MHF 48 Mobile-Homeowner Replacement Cost Loss Settlement Endorsement**.

**m. Inflation Guard Coverage - Form MHF 2 and Form MHF 3**

When the Limits of Liability on Coverages A, B, C, and D automatically increased in accordance with the provisions of the Inflation Guard Endorsement the annual additional premium shall be developed by applying the following charges to the annual premium for Coverage A.

Amount of Quarterly Increase	Charge
1.0%	1.50%
1.5%	2.25%
2.0%	3.00%
Each Add'l 0.5%	Add 0.75%

Minimum Annual Premium \$1.00. Additional premium for three-year policies shall be three times the annual premium.

Attach **MHF 50 Mobile-Homeowner Inflation Guard Endorsement.**

**n. Personal Property Replacement Cost - Form MHF 2 and Form MHF 3**

When Coverage C is extended to include full cost of repair or replacement without deduction for depreciation, the additional premium shall be developed as follows:

- Manual charge to increase Coverage C limit to 40% of Coverage A.
- 5% surcharge to the adjusted total base premium (including the additional premium for the increased Coverage C limit). The surcharge shall be applied to the Total Adjusted Basic Premium before credit for optional higher deductible is applied. The minimum additional premium is \$20.

Attach **MHF 51 Personal Property Replacement Cost Endorsement.**

**o. Coverage B - Off Premises - Form MHF 2 and Form MHF 3**

When Coverage B - Off Premises is provided to cover other structures which are located off the RESIDENCE PREMISES, the additional charge shall be \$33.

Attach Endorsement **MHF 52 Coverage B -Off Premises**

**p. Windstorm or Hail Exclusion Credit - Territory Groups 1 and 2 Only**

When the perils of windstorm or hail are excluded from coverage under Section I of the policy, the following credits shall be deducted from the applicable basic premium.

FORM	Territory Group 1	Territory Group 2
MH(F) 2 and MH(F) 3	74.1%	70.4%
MH(F) 4	68.7%	49.2%

**q. Mobile Home Stated Value Loss Settlement**

When coverage is provided on a stated value basis, charge 3% of the premium from the premium rate table.

Attach **MHF 310 Stated Value Loss Settlement Endorsement.**

**SECTION II COVERAGES – LIABILITY**

**3. GENERAL INSTRUCTIONS**

When the limit of liability for Coverage E or F is increased or coverage for additional exposures is provided, the additional premium shall be developed from the tables below. The respective limits of liability for Coverage E and for Coverage F must be uniform for all exposures covered under the policy. Coverage F limits indicated below are “each person” limits and contemplate the basic limit of \$25,000 for each accident. Refer to Company for Limits in Excess of those shown.

Limit of Liability															
Coverage E	\$25,000			\$50,000			\$100,000			\$200,000			\$300,000		
Coverage F	None	500	1000	None	500	1000	None	500	1000	None	500	1000	None	500	1000
Residence Premises			3		1	4		2	5		4	7		6	9
Additional Residence Premises															
Occupied by Insured (1 or 2 Family)		3	4		4	5		5	6		6	7		7	8
Rented to Others* (1 Family)	3	6	7	4	7	8	5	8	9	6	9	10	7	10	11
Rented to Others* (2 Family)	5	8	9	6	9	10	7	10	11	8	11	12	9	12	13
Residence Employees**		2	3		3	4		4	5		5	6		6	7
*Attach Endorsement <b>MHF 34 Additional Residence Premises - Rented to Others.</b>															
**Charge for each employee in excess of two. However, do not charge for employees who do not work more than half of the customary full time, or to whom the Workers Compensation exclusion applies as set forth in Section II of the policy.															

When coverage is provided by a Mobile Homeowner Policy for a Secondary Residence premises of an Insured whose Primary Residence is covered by a Homeowners, Farm Owners, or Mobile Homeowners Policy in the same company, the secondary premises shall be endorsed on Section II of the Primary policy at the appropriate charge, and a \$7 credit allowed on the Secondary policy if the Primary policy number is shown on the Declarations page of the Secondary policy.

**Office, Professional, Private School, or Studio Occupancy**

When the Insured maintains an incidental office, professional, private school, or studio occupancy on the premises, the additional premium shall be calculated by adding the appropriate charge from the following table below to the premium developed for any required increase in the Coverage C Limit of Liability.

Submit to Company for Medical Payments charges on incidental day nurseries or nursery schools.

Limit of Liability															
Coverage E	\$25,000			\$50,000			\$100,000			\$200,000			\$300,000		
Coverage F	None	500	1000	None	500	1000	None	500	1000	None	500	1000	None	500	1000
Residence Premises															
General Rule 5.a.*	9	11	13	10	12	14	11	13	15	12	14	16	13	15	17
General Rule 5.b.*		3	4		4	5		5	6		6	7		7	8
General Rule 5.c.**	4	6	8	5	7	9	6	8	10	7	9	11	8	10	12
*Attach <b>MHF 24 Office, Professional, Private School, or Studio Use – Residence Premises Endorsement.</b>															
**Attach <b>MHF 25 Office, Professional, Private School, or Studio Use – Other Residence Endorsement.</b>															

**SECTION II COVERAGES – LIABILITY**

**Watercraft**

Coverage must be written to expiration of the policy, but it is permissible to stipulate for inboard motor boats or inboard-outboard motor boats or sailboats (not outboard motors) the navigational period of each year. Premium shall be adjusted on a short rate basis. For boats not described below, coverage is not permitted under the Mobile Homeowners Policy. The premium applicable in the state in which the Insured's initial residence premises is located shall apply except that if the Insured owns another premises where the Insured maintains a residence and operates the boat principally from such other premises, the premiums applicable in the state where the latter premises are located shall apply.

LIMIT OF LIABILITY										
Coverage E	\$25,000		\$50,000		\$100,000		\$200,000		\$300,000	
Coverage F	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000
<b>Outboard Motor*</b>										
Less than 50 HP	5	6	6	7	7	8	8	9	9	10
50 HP and over	8	10	10	12	11	13	13	15	14	16
<b>Inboard or Inboard-Outboard Motor Boats and Sailboats **</b>										
• Under 16 MPH										
Less than 26 feet	11	12	13	14	15	16	17	18	19	20
26 to 40 feet	30	33	34	37	39	42	44	47	50	53
Over 40 feet	58	65	67	74	76	83	87	94	99	106
• 16 to 30 MPH										
Less than 26 feet	23	26	27	30	30	33	35	38	40	43
26 to 40 feet	47	53	54	60	61	67	70	76	80	86
Over 40 feet	87	98	100	111	114	125	131	142	149	160
• Over 30 MPH										
Less than 26 feet	58	65	67	74	76	83	87	94	99	106
26 to 40 feet	87	98	100	111	114	125	131	142	149	160
<b>Sailboats No Auxiliary Power 26 to 40 feet</b>	23	26	27	30	30	33	35	38	40	43
*Where two or more outboard motors are regularly used together in connection with any single watercraft owned by the Insured, the horsepower of all such outboards shall be accumulated for rating purposes.										
**Sailboats 26 to 40 feet inclusive equipped with Auxiliary Power are classed as Inboard Motor Boats.										
<b>Attach MHF 36 Watercraft Endorsement.</b>										



**SECTION II COVERAGES – LIABILITY**

**Business Pursuits**

Classify and apply charge separately for each person insured:

**A** - Clerical Office Employees – Defined as those employees whose duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer’s premises. This classification applies only to persons who are employed exclusively in separate buildings or on separate floors of buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties.

**B** - Salesmen, Collectors, or Messengers - Including installation, demonstration, or servicing operations.

**C** - Teachers - Athletic, laboratory, manual training, physical training, and swimming instruction, excluding liability for corporal punishment of pupils.

**D** - Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.

**E** - Teachers - Liability for corporal punishment of pupils. Additional premium for this coverage must be added to premium for classification C or D.

Occupations not otherwise classified – Refer to Company

Limit of Liability															
Coverage E	\$25,000			\$50,000			\$100,000			\$200,000			\$300,000		
Coverage F	None	500	1000	None	500	1000	None	500	1000	None	500	1000	None	500	1000
Class															
A	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
B	2	3	4	2	3	4	3	4	5	3	4	5	3	4	5
C	3	5	6	3	6	7	4	7	8	5	8	9	6	9	10
D	1	2	3	1	2	3	1	2	3	2	3	4	2	3	4
E		2			3			4			5			6	
*Attach MHF 35 Business Pursuits Endorsement.															

**SECTION II COVERAGES – LIABILITY**

**Farmers Comprehensive Personal Liability**

For an additional premium, Endorsement MHF 41 Farmers Comprehensive Personal Liability affords coverage for farming pursuits conducted on residential and farm premises and activities in connection with farming operations, subject to the exclusions set forth in the Endorsement. Farming includes growing crops, raising livestock, and the operation of roadside stands maintained principally for the sale of the Insured’s farm products. The additional premium shall be as indicated below for the respective Limits of Liability.

LIMIT OF LIABILITY										
Coverage E	\$25,000		\$50,000		\$100,000		\$200,000		\$300,000	
Coverage F	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000
Initial Farm Premises	21	23	23	26	26	29	29	32	32	35
Each Additional Farm Premises Occupied or Rented	12	13	14	15	15	16	17	18	19	20
Total Acreage for All Locations Occupied or Rented Over 500	5		6		7		8		9	
<b>Farm Employees*</b>										
• Per 100 Days or Faction	6	7	7	8	8	9	9	10	10	11
• Each Farm Employee Part Time	8	9	9	10	10	11	11	13	12	14
• Each Farm Employee Full Time	18	20	20	22	22	25	25	28	28	31
Minimum Premium Per Policy	11	13	13	15	14	17	16	19	18	21
Animal Collision Coverage G Per Policy	\$300 Limit - \$3									
Attach <b>MHF 41 Farmer's Comprehensive Personal Liability Endorsement.</b>										

**Owned Snowmobile**

Each snowmobile owned by the Named Insured or any other Insured who is a resident of the Named Insured’s household must be declared. The premium charge shall apply separately to each snowmobile. The minimum charge for each snowmobile for any period of coverage within a policy year shall be as indicated below for the respective Limits of Liability.

LIMIT OF LIABILITY										
Coverage E	\$25,000		\$50,000		\$100,000		\$200,000		\$300,000	
Coverage F	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000
Each Snowmobile	-	-	-	-	-	-	-	-	-	-
Annual Minimum Premium	34	35	39	40	42	44	48	50	54	55
Attach <b>MHF 37 Snowmobile Endorsement.</b>										

**1. TERRITORY ASSIGNMENTS**

If a territory shown is defined in terms of United States Postal Service (USPS) ZIP code:

- A.** Determine the applicable rating territory based on the location of the dwelling.
- B.** An insured's rates shall not be changed solely because the USPS changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest rate filing defining the territory. Territory boundaries in North Carolina are concurrent with USPS ZIP code boundaries in effect as of **July 1, 2013**. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after **July 1, 2013**, the new ZIP code may not yet be listed in Rule **2.C**. If this is the case, assign the rating territory based on the ZIP code boundary that formerly applied to the dwelling before the USPS changed the ZIP code.

**2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other than Earthquake).**

Assign the applicable territory using the following order of priority:

**A. County of**

<b>County of</b>	<b>Code</b>
Alamance	310
Alexander	340
Alleghany	360
Anson	300
Ashe	360
Avery	370
Beaufort	150
Bertie	180
Bladen	230
Buncombe	360
Burke	360
Cabarrus	320
Caldwell	360
Camden	150
Caswell	310
Catawba	360
Chatham	280
Cherokee	390
Chowan	150
Clay	390
Cleveland	350
Columbus	200
Craven	150
Cumberland	220
Currituck (other than Beach Areas)	130
Dare (other than Beach Areas)	130
Davidson	320
Davie	310
Duplin	190
Durham	270
Edgecombe	210
Forsyth	310
Franklin	240
Gaston	350
Gates	170

<b>County of</b>	<b>Code</b>
Graham	390
Granville	260
Greene	180
Guilford	310
Halifax	240
Harnett	250
Haywood	380
Henderson	360
Hertford	170
Hoke	250
Hyde (other than Beach Areas)	130
Iredell	340
Jackson	390
Johnston	240
Jones	150
Lee	290
Lenoir	190
Lincoln	350
Macon	390
Madison	380
Martin	180
McDowell	360
Mecklenburg	340
Mitchell	370
Montgomery	300
Moore	290
Nash	240
Northampton	240
Orange	280
Pamlico	130
Pasquotank	150
Perquimans	150
Person	260
Pitt	180
Polk	360
Randolph	320
Richmond	300
Robeson	230
Rockingham	310
Rowan	320
Rutherford	350
Sampson	220
Scotland	250
Stanly	340
Stokes	310
Surry	310
Swain	380
Transylvania	380
Tyrrell	150
Union	340
Vance	260
Wake	270
Warren	260
Washington	150
Watauga	360
Wayne	180
Wilkes	340
Wilson	210
Yadkin	330
Yancey	360

**B. Beach Areas**

Beach Area – Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke, and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks".

Beach areas in Currituck, Dare, and Hyde Counties: 110  
Beach areas in Brunswick, Carteret, New Hanover, Onslow, and Pender Counties: 120

**C. Other than Beach Areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties**

For areas of Brunswick, Carteret, New Hanover, Onslow, and Pender Counties, other than the Beach Areas, refer to the following ZIP codes. If portions of these ZIP codes fall in Counties other than Brunswick, Carteret, New Hanover, Onslow, and Pender Counties use the territory code for those Counties.

**1. Eastern Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28403	Wilmington	140
28404	Wilmington	140
28405	Wilmington	140
28406	Wilmington	140
28407	Wilmington	140
28408	Wilmington	140
28409	Wilmington	140
28410	Wilmington	140
28411	Wilmington	140
28412	Wilmington	140
28422	Bolivia	140
28428	Carolina Beach	140
28443	Hampstead	140
28445	Holly Ridge	140
28459	Shallotte	140
28460	Sneads Ferry	140
28461	Southport	140
28462	Supply	140
28467	Calabash	140
28468	Sunset Beach	140
28469	Ocean Isle Beach	140
28470	Shallotte	140
28480	Wrightsville Beach	140
28511	Atlantic	140
28516	Beaufort	140
28520	Cedar Island	140
28524	Davis	140
28528	Gloucester	140

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28531	Harkers Island	140
28532	Havelock	140
28533	Cherry Point	140
28539	Hubert	140
28553	Marshallberg	140
28557	Morehead City	140
28570	Newport	140
28577	Sealevel	140
28579	Smyrna	140
28581	Stacy	140
28584	Swansboro	140
28589	Williston	140

**2. Western Coastal Territory**

<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Code</b>
28401	Wilmington	160
28402	Wilmington	160
28420	Ash	160
28421	Atkinson	160
28425	Burgaw	160
28429	Castle Hayne	160
28435	Currie	160
28436	Delco	160
28447	Ivanhoe	160
28448	Kelly	160
28451	Leland	160
28452	Longwood	160
28454	Maple Hill	160
28456	Riegelwood	160
28457	Rocky Point	160
28466	Wallace	160
28478	Willard	160
28479	Winnabow	160
28518	Beulaville	160
28521	Chinquapin	160
28540	Jacksonville	160
28541	Jacksonville	160
28542	Camp Lejeune	160
28543	Tarawa Terrace	160
28544	Midway Park	160
28545	McCutcheon Field	160
28546	Jacksonville	160
28547	Camp Lejeune	160
28555	Maysville	160
28574	Richlands	160
28582	Stella	160