

**DIVISION VI
MANUFACTURED HOME PROGRAM**

- A. MANUFACTURED HOME ELIGIBILITY** -- Risks eligible for the manufactured home program must meet the following criteria:
1. Be at least 28 feet long
 2. Be permanently located (units regularly and/or periodically relocated, such as RV's, are not eligible)
 3. Be properly blocked to Association standards
 4. Be connected to water, sewer, and electrical utility services (self-contained or self-generated utilities are unacceptable)
 5. Be tied down in accordance with Association standards
- B. MODULAR HOME ELIGIBILITY** -- Modular homes are eligible for coverage under the manufactured home program if they do not meet the standards of the Dwelling Program (see Division V.A.4.). Modular homes must meet the following criteria:
1. Be permanently constructed on pilings
 2. Be bolted or welded to the pilings in accordance with specifications required by HUD. Nailing the home to the pilings is unacceptable.
- C. COVERAGE FORM** -- Coverage is provided using the WHM 1 Form.
- D. REPLACEMENT COST COVERAGE** -- Replacement Cost Coverage is not available in the Manufactured Home Program.
- E. RATING - COVERAGE A AND C** -- The following steps are used in rating Coverages A and C:
1. Determine the limit for the manufactured home, structures attached to the manufactured home, and the portion of the contents which is considered a part of the manufactured home. This will be the Coverage A limit.
 2. From the Key Premium Chart, select the appropriate Key Premium.
 3. Use the Key Factor Chart to determine the Key Factor for the desired limit of liability. If the desired limit of liability is not shown in the chart, use one of the following steps:
 - a. If the desired limit is less than the highest limit shown, interpolate the Key Factors shown for the nearest limit above and below the desired limit. An example of interpolation appears in Division IV – Section M.

- b. If the desired limit of liability is more than the highest limit shown, determine the key Factor for the desired limit using the loading for "Each Additional \$1,000." An example of a higher limits calculation appears in Division IV – Section N.
4. Multiply the Key Premium by the Key Factor and round to the nearest whole dollar to develop the Base Premium.

F. RATING - COVERAGE B -- Coverage may be added for specific, Other Structures.

1. Select the Key Premium from the Key Premium chart for Coverage A.
2. Multiply the Key Premium by .027.
3. The result is the rate per \$1,000 of coverage.

G. RATING - OUTDOOR PROPERTY -- Select classes of outdoor property may be covered as specified items. The rates per \$1,000 of coverage appear in the chart labeled "Outdoor Property."

H. LOSS OF USE COVERAGE -- The following underwriting and rating procedures are in place for Loss of Use Coverage:

1. Loss of Use will be provided only at the request of the applicant/insured.
2. Loss of Use Coverage will be provided only if the Association is providing the direct coverage.
 - a. If the applicant/insured is the owner of the Manufactured Home, then the Association must insure the Manufactured Home.
 - b. If the applicant/insured is not the Manufactured Home owner, the Association must insure the Personal Property.
3. The maximum limit per location for the Manufactured Home Program will include the sum of the limits for the Manufactured Home, Personal Property, and Loss of Use.
 - a. If the applicant/insured is the owner of the Manufactured Home, the limit of liability for Loss of Use will be either 20% or 10% of Coverage A. If the sum of the limits exceeds the per location maximum limit, then Coverage A and/or Coverage C must be reduced.
 - b. If the applicant/insured is not the Manufactured Home owner, the limit of liability for Loss of Use will be either 40% or 20% of Coverage C. If the sum of the limits exceeds the per location maximum limit, then Coverage C must be reduced.
4. Coverage is provided in the policy form when the coverage amount and premium are shown on the declaration page.

5. Coverage will be rated as follows:
 - a. If the Manufactured Home is insured under the policy, the manufactured home rate will be used.
 - b. If the Manufactured Home is not owned by the insured, then the personal property rate will be used.
 - b. In a. or b. above, the net rate will be determined ignoring the existence of Loss of Use. This is the rate to be used per \$1,000 of Loss of Use Coverage.
6. The deductible that applies in the calculation of the rate determines the deductible used with Loss of Use.
 - a. A 10 day deductible will apply when the 1% deductible rate is used.
 - b. A 15 day deductible will apply when the 2% deductible rate is used.
 - c. A 20 day deductible will apply when the 3% deductible rate is used.
 - d. A 25 day deductible will apply when the 4% deductible rate is used.
 - e. A 30 day deductible will apply when the 5% deductible rate is used.
 - f. A 55 day deductible will apply when the 10% deductible rate is used.

I. MITIGATION PROGRAM – The following underwriting and rating procedures are in place for mitigation efforts.

- 1, SC Safe Homes
 - a. The South Carolina Department of Insurance sponsors the SC Safe Homes Program. Consumers can have a certified inspector conduct an inspection of the property. If deficiencies are found, there is a list of certified contractors that can perform the work. There is a grant program in place to assist consumers in funding these repairs.
 - b. The Association provides a 5% credit for the manufactured home (Coverage A), contents (Coverage C) and Loss of Use coverages.
 - c. The insured must provide a copy of the SC Safe Home inspection and a copy of the report by the SC Safe Home inspector that the home is now in compliance.
 - d. More information about the SC Safe Home program can be found at www.scsafefhome.sc.gov.

2. Other Mitigation Techniques

MITIGATION MEASURE	DESCRIPTION	ESTIMATED CREDIT
1. Opening protection	<p>All glazed openings are protected for impact resistance and all other openings (garage doors, entry doors, other non-glazed openings) are protected for impact resistance.</p> <p>Acceptable measures include storm shutters or impact resistant glass.</p> <p>A glazed opening is glass or transparent materials used in windows, skylights or doors.</p>	1% to 1.5% credit depending on the number of mitigation measures present
2. Building codes	<p>South Carolina Building Code Compliance</p> <p>Buildings built to meet or exceed the International Building Code as adopted by the SC Building Codes Council as of 2007.</p> <p>Credit will be provided for structures where the certificate of occupancy is issued in 2007.</p> <p>Remodeled structures are not eligible for the credit. Consideration for remodeled/retrofitted structures may be eligible for the SC Safe Home Credit.</p>	1% to 1.5% credit depending on the number of mitigation measures present

- a. Credit is provided as follows:
 - (1) 1% for either item 1.or 2.
 - (2) 3% for both items 1.and 2.

- b. The Insured's Mitigation Verification must be submitted **along** with the Contractor's Mitigation Certification. The Contractor's Certification must be completed by a licensed building contractor, registered architect, engineer, SC Safe Home inspector or building code official.

- c. The forms can be found at www.scwind.com, Forms, Mitigation.

J. KEY PREMIUMS

<u>EFFECTIVE DATE</u>	<u>COVERAGE A</u>	<u>COVERAGE C</u>
09/01/2011	576.5	80.81

K. KEY FACTOR TABLE

KEY FACTOR			KEYFACTOR		
LIABILITY LIMIT	COVERAGE A	COVERAGE C	LIABILITY LIMIT	COVERAGE A	COVERAGE C
1,000	0.566	0.17	28,000	1.182	4.68
2,000	0.588	0.33	29,000	1.205	4.85
3,000	0.611	0.50	30,000	1.228	5.02
4,000	0.634	0.67	31,000	1.250	5.19
5,000	0.657	0.83	32,000	1.273	5.36
6,000	0.680	1.00	33,000	1.296	5.53
7,000	0.703	1.17	34,000	1.320	5.70
8,000	0.726	1.34	35,000	1.342	5.87
9,000	0.749	1.50	36,000	1.365	6.04
10,000	0.771	1.67	37,000	1.388	6.21
11,000	0.794	1.84	38,000	1.411	6.38
12,000	0.817	2.00	39,000	1.433	6.55
13,000	0.840	2.17	40,000	1.456	6.72
14,000	0.862	2.33	41,000	1.479	6.89
15,000	0.885	2.50	42,000	1.502	7.06
16,000	0.908	2.67	43,000	1.524	7.23
17,000	0.931	2.84	44,000	1.547	7.40
18,000	0.953	3.00	45,000	1.570	7.57
19,000	0.976	3.17	46,000	1.593	7.74
20,000	1.000	3.34	47,000	1.615	7.91
21,000	1.023	3.51	48,000	1.639	8.08
22,000	1.046	3.67	49,000	1.662	8.25
23,000	1.068	3.84	50,000	1.685	8.42
24,000	1.091	4.00			
25,000	1.114	4.17			
26,000	1.137	4.34	Each Add'l		
27,000	1.159	4.51	1,000	0.023	0.17

L. OUTDOOR PROPERTY

Rates are per \$1,000

	Effective 09/01/201 1
1. Structures with rooflike covering including awnings	
A. Cloth or Fabric	304.889
B. Other	185.121
2. Screen/supports around a pool, patio, etc.; Pool enclosures	79.936
3. Fences, property walls, seawalls, trellis, walkways with rails or siding	
A. Masonry or iron	21.317
B. Other	328.005
4. Greenhouses, solar panels, hothouse panels in wood or metal frame made of:	
A. Glass	218.491
B. Fiberglass or other rigid plastic material	235.661
5. Slathouses or pergolas	90.028
6. Cabanas, boathouses, walkways without rail or siding	
A. Frame	128.797
B. Masonry or metal	20.450
7. Outdoor equipment – Includes pumps, tanks, other property NOC	15.205
8. Signs	
A. All metal	212.497
B. Any part frame	572.092
9. Outdoor radio and television equipment; Street lights	
A. All metal	35.071
B. All others	599.187
10. Swimming Pools	
A. Inground	21.149
B. Above ground	591.026
11. Swimming pool cover	270.616
12. Open sided structures	101.403

