

December 19, 2019

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Mobile Homeowners Rates and Rules  
for MH(F) and MH(C) Programs

The Circular Letter to All Member Companies P-19-6 dated September 26, 2019 is hereby withdrawn and is superseded and replaced by this circular letter. Due to events occurring after September 26, 2019, the Rate Bureau and the Commissioner of Insurance renegotiated these two Mobile Homeowners rate filings, resulting in (1) revised overall base rates that achieve an approved overall statewide average rate level increase of +6.6% in the MH(F) program and +4.3% in the MH(C) program; (2) revised number of territory groups from three to six with revised underlying territory definitions that match the Homeowners and Dwelling definitions; (3) no changes to the current rating relativities for either of these programs (meaning removal of the previously-announced new amount of insurance relativity factors, new age of home relativity factors, and new deductible relativity factors); and (4) a change in the effective date to June 1, 2020.

The new rates and territory definitions are set forth in the following revised manual pages:

- MH(F) Manual marked up - pages 4-26
- MH(F) Manual clean - pages 27-49
- MH(C) Manual marked up - pages 50-64
- MH(C) Manual clean - pages 65-79

The [Settlement Agreement and Consent Order](#) is available on our website under the rate filing tab.

The approved changes are to be implemented in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies becoming effective on or after June 1, 2020.

The enclosed exhibits are intended to enable you to implement the approved revisions contained in this circular letter in accordance with the above Rule of Application. Reprinted manual pages will be distributed in the usual manner as soon as possible. In the meantime, notice of the changes should be sent as soon as possible to your company's North Carolina agents to make them aware of the revisions and the fact that these revisions replace those that were announced in the September 26, 2019 circular letter.

In connection with the implementation of the revised rates, your attention is further directed to G.S. 58-36-30(a) which provides in part as follows:

....no insurer and no officer, agent or representative of an insurer shall knowingly issue or deliver or knowingly permit the issuance or delivery of any policy of insurance in this State that does not conform to the rates, rating plans, classifications, schedules, rules and standards made and filed by the Bureau. An insurer may deviate from the rates promulgated by the Bureau if the insurer has filed the proposed deviation with the Bureau and the Commissioner, if the proposed deviation is based on sound actuarial principles and if the deviation is approved by the Commissioner....

Your attention is also directed to G.S. 58-36-45 which provides in part as follows:

Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the agent. This section shall apply to all policies and coverages subject to the provisions of this Article. ...

In the past, some insurers have given notice of premium rate changes by providing to an insured and agent, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing or endorsement showing revised rates, together with a written notice substantially as follows:

**NOTICE OF RATE CHANGE - NORTH CAROLINA**

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice has varied at the option of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult legal counsel with respect to the appropriateness of their own procedures under this statute. It is important that each Company establish procedures that will insure continued compliance with the 15-day advance notice requirement.

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

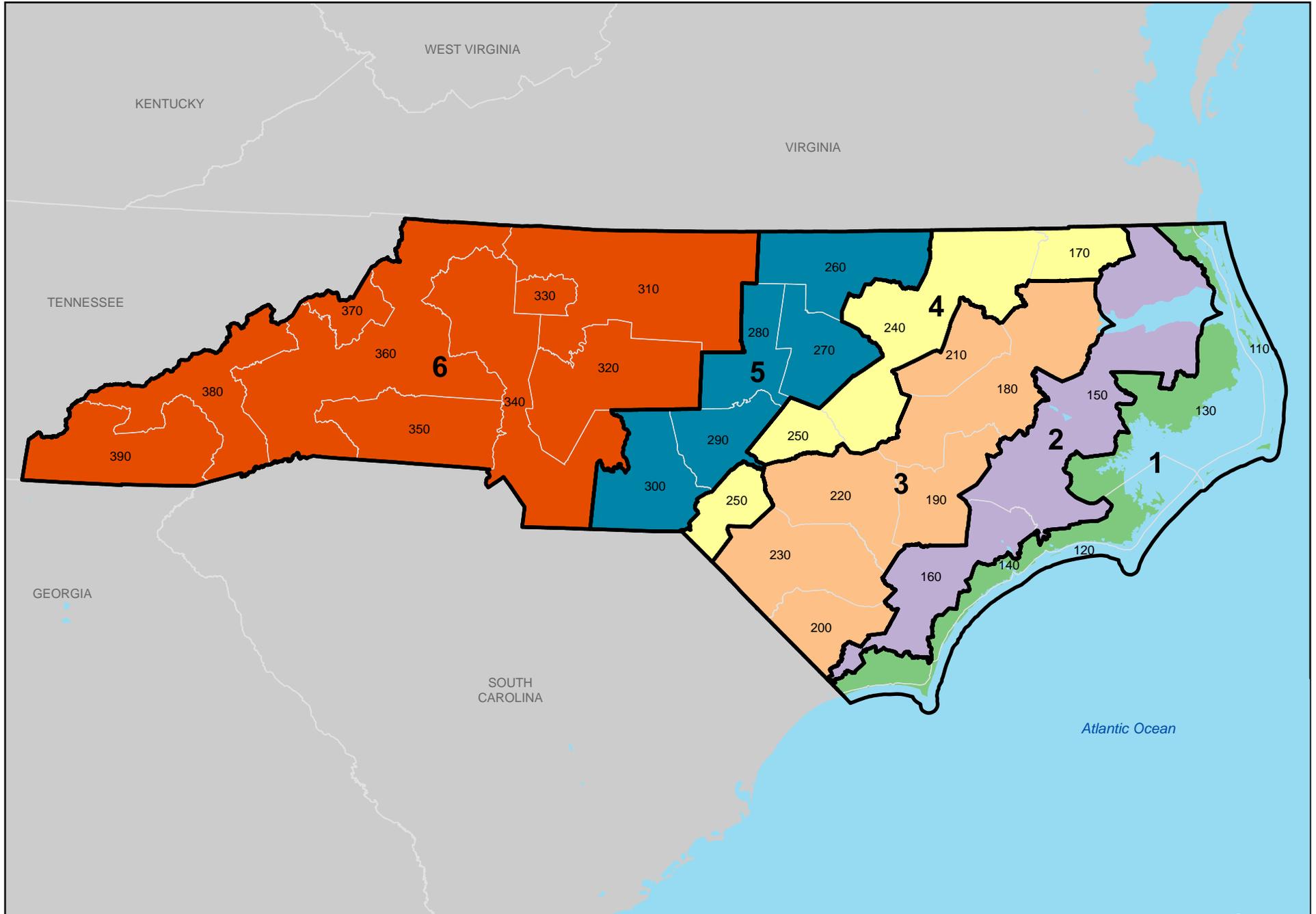
Sincerely,

Andy Montano

Director, Personal Lines

AM:ko  
Attachments  
P-19-9

# North Carolina Mobile Homeowners MH(F) and MH(C) Territories and Territory Groups Effective June 1, 2020



**North Carolina**

**Mobile Homeowners Policy**

~~Program~~ **MH(F)** **Program**

# MOBILE HOMEOWNERS POLICY: ~~MH(F)~~ PROGRAM-~~MH(F)~~ NORTH CAROLINA RULES

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## 1. General Instructions

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The Mobile Homeowners Policy ~~Program~~ provides property and liability coverage using the forms and endorsements herein. This manual also contains the rules governing the writing of the Mobile-Homeowners 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.

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## 2. Policy and Forms and Description of Coverage

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The following is a general description of the coverages provided by the individual Mobile-Homeowners 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 MH(F)-2 BROAD FORM. Covers dwelling, other structures, personal property and loss of use against loss by:

- Fire or Lighting
- 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 MH(F)-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 MH(F)-2 BROAD FORM.

- (3) Form MH(F)-4 CONTENTS BROAD FORM. Covers personal property, including the Insured's interest in building additions and alterations and loss of use, against loss by the same perils as provided in Form MH(F)-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 he shall become legally obligated to pay as damages because of bodily injury or property damage caused by an occurrence arising out of his 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.

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**3. ELIGIBILITY**

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- a. Form MH(F)-1 not filed or approved under this **P**rogram.
- b. Form MH(F)-2, MH(F)-3 - A Mobile Homeowners 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 MH(F)-4, A Mobile-Homeowners Policy may be issued only to:  
The Tenant (non-owner) of a mobile home; provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in General Rule 3.f.) and is 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 **e**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 MH(F)-23 Additional Insured - Residence Premises. A separate Mobile Homeowners Policy with FORM MH(F)-4 may be issued to the second co-owner.
- e. It is permissible to extend the Mobile-Homeowners Policy, without additional premium charge, to cover the interest of a non-occupied joint owner(s) in the mobile home(s) and for premises liability.  
Attach Endorsement MH(F)-23 - Additional Insured
- f. Subject to all other sections of this rule, a Mobile Homeowners 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 is 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-Homeowners 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 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.

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**4. MANDATORY COVERAGES**

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- a. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Mobile Homeowners 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.

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

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- 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-Homeowners Policy with Form MH(F)-4, the minimum limit of liability for Coverage C shall be \$2,000.  
Attach Endorsement MH(F)-24 Office, Professional, Private School or Studio Use - Residence Premises

- 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.

Attach Endorsement MH(F)-24 Office, Professional, Private School or Studio Use - Residence Premises

- 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.

Attach Endorsement MH(F)-25 Office, Professional, Private School or Studio Use - Other Residence

## 6. LIMITS OF LIABILITY

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

Section I Coverage	MH(F)-2	MH(F)-3	MH(F)-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	<b>\$500</b>
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 Coverages C of Section I and **Coverages** E or F of Section II may be increased. See General Rule 8.
- c. FORM MH(F)-2, MH(F)-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 Homeowners 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. FORM MH(F)-2, MH(F)-3 & MH(F)-4 - The Mobile Homeowners Policy may be endorsed to provide a flat (non-disappearing) deductible in the amount of \$100, ~~or \$250~~, **\$500, or \$1,000** at a premium credit.
- c. Optional \$100 or \$250 Flat Theft Deductible  
FORM MH(F)-2, MH(F)-3, MH(F)-4 - The Mobile Homeowners 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 ~~05, 06, 42, 43~~ **110, 120, 130, 140, 150, and 160** ~~only~~  
In territories ~~05, 06, 42, 43~~ **110, 120, 130, 140, 150, and 160** only, 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, and \$5,000 when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.
- e. Optional Named Storm Percentage Deductible – Territories ~~05, 06, 42, 43~~ **110, 120, 130, 140, 150, and 160** ~~only~~  
In territories ~~05, 06, 42, 43~~ **110, 120, 130, 140, 150, and 160** only, the Mobile Homeowners Policy may be endorsed to provide a Named Storm Percentage Deductible of 1% 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 **MH(F)-58**, Named Storm Percentage Deductible.

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## 8. OPTIONAL COVERAGES

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### 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 MH(F)-28 Other Structures.

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

The Mobile Homeowners 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 MH(F)-29 Credit Card, Forgery, and Counterfeit Money Coverage

(3) Money and Securities

Increased limits on money, bullion, numismatic property, bank notes, 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 MH(F)-32 - Coverage C - Increased Special Limits of Liability

(4) Theft Coverage Extension

FORM MH(F)-2, MH(F)-3, MH(F)-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 MH(F)-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 - FORM MH(F)-2, MH(F)-3, MH(F)-4 The limit of liability on unscheduled personal property away from premises under Coverage C maybe increased at an additional premium.

Attach Endorsement MH(F)-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 MH(F)-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 MH(F)-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 Homeowners Policy.

Attach Endorsement MH(F)-31 Scheduled Personal Property Endorsement

### c. Lienholder's Single Interest

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

Attach Endorsement MH(F)-21 Mobile Home Lienholder's Single Interest

**d. Trip 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 MH(F)-22 Trip Collision

**e. Consent to Move Mobile Home**

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

Attach Endorsement MH(F)-20 Consent to Move Mobile Home

**f. Scheduled Glass**

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

Attach Endorsement MH(F)-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 Homeowners Policy:

Note: Workers' Compensation coverage or liability on a non-comprehensive basis shall not be added to the Mobile-Homeowners 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 Endorsement MH(F)-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 MH(F)-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 MH(F)-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 MH(F)-37 Snowmobile

**(5) Farmers Comprehensive Personal Liability**

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

Attach Endorsement MH(F)-41 Farmers Comprehensive Personal Liability

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**9. TIE-DOWN CREDIT**

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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 MH(F)-46 Mobile Home Tie-Down.

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**10. CHANGE ENDORSEMENT**

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Endorsement MH(F)-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 provided.

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**11. POLICY TERM**

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The Mobile Homeowners 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.

Endorsement MH(F)-39 Deferred Premium Payment applies.

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**12. OTHER INSURANCE**

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

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**13. WHOLE DOLLAR PREMIUM RULE**

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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.

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

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

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

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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.

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**16. MINIMUM ADDITIONAL PREMIUM**

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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.

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

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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 at the request of the Company, or in the event of foreclosure of the mortgage or other lien on the insured mobile home, the earned premium shall be computed on a pro-rata basis.

If insurance is cancelled or reduced at the request of the Insured, the earned premium shall be computed on a short rate basis, using the standard short rate tables subject to a minimum retained premium of \$25.00 unless rewritten by another Mobile Homeowners Policy in this Company.

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**18. TRANSFER OR ASSIGNMENT**

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Subject to all the rules of this manual, any necessary adjustment of premium, and with permission of the Company, a Mobile Homeowners 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.

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**19. RESTRICTION OF INDIVIDUAL POLICIES**

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If a Mobile Homeowners 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.

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

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

Attach Endorsement MH(F)-48 Replacement Cost Loss Settlement

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**21. INFLATION GUARD ENDORSEMENT**

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Form MH(F)-2 and MH(F)-3 Limits of Liability on Coverage A, B, C & D are automatically increased by the amount of quarterly increase shown on the endorsement for an additional charge.

Attach Endorsement MH(F)-50

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**22. PERSONAL PROPERTY REPLACEMENT COST**

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Form MH(F)-2 and MH(F)-3 Coverage C may be extended to include full cost of repair or replacement at an additional premium.

Attach Endorsement MH(F)-51

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**23. COVERAGE B - OFF PREMISES**

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

Attach Endorsement MH(F)-52

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**24. WINDSTORM OR HAIL EXCLUSION - TERRITORIES 05, 06, 42 and 43 110, 120, 130, 140, 150, and 160 ONLY**

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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 MH(F)-54 Windstorm or Hail Exclusion.

When Endorsement MH(F)-54 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.”

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**25. MOBILE HOME STATED VALUE LOSS SETTLEMENT**

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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 MH(F)-310 (Ed. 9-97)

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**26. OPTIONAL RATING CHARACTERISTICS**

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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.

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**27. INSTALLMENT PAYMENT PLAN**

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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.

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**28. TERRITORY GROUPS**

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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 HOME OWNERS POLICY: MH(F) PROGRAM  
RATE PAGES**

**NORTH CAROLINA**

<b>OWNERS FORMS</b>					
<b>TERRITORY GROUP 3: \$50 DEDUCTIBLE</b>					
Amount of Insurance				Premiums	
A	B	C	D	MH(F)-2	MH(F)-3
\$2,000	\$200	\$600	\$200	\$295.00	\$336.00
3,000	300	900	300	306.00	349.00
4,000	400	1,200	400	317.00	363.00
5,000	500	1,500	500	329.00	376.00
6,000	600	1,800	600	340.00	389.00
7,000	700	2,100	700	353.00	402.00
8,000	800	2,400	800	364.00	417.00
9,000	900	2,700	900	376.00	430.00
10,000	1,000	3,000	1,000	388.00	442.00
11,000	1,100	3,300	1,100	399.00	456.00
12,000	1,200	3,600	1,200	411.00	469.00
13,000	1,300	3,900	1,300	422.00	483.00
14,000	1,400	4,200	1,400	433.00	496.00
15,000	1,500	4,500	1,500	441.00	505.00
20,000	2,000	6,000	2,000	497.00	572.00
25,000	2,500	7,500	2,500	553.00	640.00
30,000	3,000	9,000	3,000	609.00	707.00
35,000	3,500	10,500	3,500	665.00	774.00
40,000	4,000	12,000	4,000	721.00	841.00
45,000	4,500	13,500	4,500	777.00	908.00
50,000	5,000	15,000	5,000	833.00	976.00
55,000	5,500	16,500	5,500	889.00	1,043.00
60,000	6,000	18,000	6,000	945.00	1,110.00
65,000	6,500	19,500	6,500	1,001.00	1,177.00
70,000	7,000	21,000	7,000	1,057.00	1,244.00
75,000	7,500	22,500	7,500	1,113.00	1,312.00
80,000	8,000	24,000	8,000	1,169.00	1,379.00
85,000	8,500	25,500	8,500	1,225.00	1,446.00
90,000	9,000	27,000	9,000	1,281.00	1,513.00
95,000	9,500	28,500	9,500	1,337.00	1,580.00
100,000	10,000	30,000	10,000	1,393.00	1,648.00
Each Add'l \$1,000				11.00	13.00

<b>TENANTS FORM</b>		
<b>TERRITORY GROUP 3: \$50 DEDUCTIBLE</b>		
Amount of Insurance		Premium
C	D	MH(F)-4
\$2,000	\$200	\$55.00
3,000	300	67.00
4,000	400	80.00
5,000	500	92.00
6,000	600	105.00
7,000	700	118.00
8,000	800	129.00
9,000	900	143.00
10,000	1,000	155.00
11,000	1,100	167.00
12,000	1,200	179.00
13,000	1,300	191.00
14,000	1,400	203.00
15,000	1,500	215.00
20,000	2,000	275.00
25,000	2,500	335.00
30,000	3,000	395.00
35,000	3,500	455.00
40,000	4,000	514.00
45,000	4,500	574.00
50,000	5,000	634.00
Each Add'l \$1,000		12.00

<b>Territory Group 1</b>	<b>Surcharge 38.1%</b>
<b>Territory Group 2</b>	<b>Surcharge 31.3%</b>
<b>Territory Group 4</b>	<b>Discount -1.9%</b>
<b>Territory Group 5</b>	<b>Discount -5.8%</b>
<b>Territory Group 6</b>	<b>Discount -25.0%</b>

<b>Territory Group 1</b>	<b>Surcharge 42.2%</b>
<b>Territory Group 2</b>	<b>Surcharge 35.7%</b>
<b>Territory Group 4</b>	<b>Discount -11.8%</b>
<b>Territory Group 5</b>	<b>Discount -21.8%</b>
<b>Territory Group 6</b>	<b>Discount -24.8%</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-Homeowners 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 as follows. 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>				
Deductible Amount	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$1,000</b>
Percentage Credit	10%	20%	27%	34%
<b>Maximum Credit:</b>				
<b>Territory Group 1*</b>	<u>\$60.26</u>	<u>\$120.50</u>	<u>\$241.01</u>	<u>\$602.53</u>
<b>Territory Group 2*</b>	<u>57.30</u>	<u>114.58</u>	<u>229.18</u>	<u>572.94</u>
<b>Territory Group 3*</b>	<u>43.62</u>	<u>87.25</u>	<u>174.51</u>	<u>436.25</u>
<b>Territory Group 4</b>	<u>42.81</u>	<u>85.61</u>	<u>171.24</u>	<u>428.07</u>
<b>Territory Group 5</b>	<u>41.09</u>	<u>82.18</u>	<u>164.38</u>	<u>410.93</u>
<b>Territory Group 6</b>	<u>32.72</u>	<u>65.45</u>	<u>130.90</u>	<u>327.24</u>

<b>Tenants – Section I Deductible</b>				
Deductible Amount	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$1,000</b>
Percentage Credit	10%	20%	27%	34%
<b>Maximum Credit:</b>				
<b>Territory Group 1*</b>	<u>\$43.41</u>	<u>\$86.80</u>	<u>\$173.60</u>	<u>\$434.01</u>
<b>Territory Group 2*</b>	<u>41.43</u>	<u>82.86</u>	<u>165.71</u>	<u>414.28</u>
<b>Territory Group 3*</b>	<u>30.52</u>	<u>61.04</u>	<u>122.08</u>	<u>305.20</u>
<b>Territory Group 4</b>	<u>26.91</u>	<u>53.82</u>	<u>107.63</u>	<u>269.08</u>
<b>Territory Group 5</b>	<u>23.86</u>	<u>47.71</u>	<u>95.42</u>	<u>238.56</u>
<b>Territory Group 6</b>	<u>22.94</u>	<u>45.89</u>	<u>91.78</u>	<u>229.44</u>

**MOBILE HOME POLICY PROGRAM MH(F)  
RATE PAGES**

**NORTH CAROLINA**

**b. Optional Flat Theft Deductible**

ALL FORMS - The ~~Mobile~~ Homeowners 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
- (3) 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%
<b>Maximum Credit:</b>				
<b>Territory Group 1*</b>	<u>\$24.10</u>	<u>\$36.15</u>	<u>\$17.36</u>	<u>\$26.04</u>
<b>Territory Group 2*</b>	<u>22.92</u>	<u>34.38</u>	<u>16.57</u>	<u>24.85</u>
<b>Territory Group 3*</b>	<u>17.45</u>	<u>26.17</u>	<u>12.21</u>	<u>18.31</u>
<b>Territory Group 4</b>	<u>17.12</u>	<u>25.68</u>	<u>10.76</u>	<u>16.14</u>
<b>Territory Group 5</b>	<u>16.44</u>	<u>24.66</u>	<u>9.54</u>	<u>14.31</u>
<b>Territory Group 6</b>	<u>13.09</u>	<u>19.63</u>	<u>9.18</u>	<u>13.77</u>

**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 and \$5,000 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 Factors</b>
\$ 50	0.89
100	0.82
250	0.76
500	0.70
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: is \$537.97~~

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
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 ~~is \$1,075.94 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
1,000	0.58
The amount of insurance on the structure must be at least \$50,000.	

The Maximum \$5,000 Windstorm or Hail Deductible credits ~~is \$1,721.51 by Territory Group are:-~~

Territory Group 1                    \$1,928.09  
Territory Group 2                    \$1,833.41

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

ALL FORMS - The Mobile-Homeowners Policy may be endorsed to provide a Named Storm Percentage Deductible of 1% 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 **MH(F)-58**, Named Storm Percentage Deductible.

The credits displayed incorporate the credits for the All Other Perils Deductibles. Do not use the credits for the All 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 Deductible - Owners</b>					
All Other Perils Deductible	\$50	\$100	\$250	\$500	\$1,000
Percentage Credit	5%	14%	24%	31%	37%
Maximum Credit:					
<u>Territory Group 1</u>	<u>\$31.72</u>	<u>\$63.41</u>	<u>\$126.85</u>	<u>\$253.70</u>	<u>\$634.24</u>
<u>Territory Group 2</u>	<u>\$30.16</u>	<u>\$60.30</u>	<u>\$120.62</u>	<u>\$241.24</u>	<u>\$603.10</u>

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

**2. OPTIONAL COVERAGES**

**a. Other Structures Increased Limits**

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

FORM	INCREASED LIMIT RATE PER \$1,000
MH(F)-2	\$ 9
MH(F)-3	11

Attach Endorsement **MH(F)28** Other Structures

**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 Endorsement **MH(F) 29** Credit Card, Forgery and Counterfeit Money.

**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 Endorsement **MH(F) 32** Coverage C - Increased Special Limits of Liability.

**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 Endorsement **MH(F) 27** Theft Coverage Extension.

**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
MH(F)2 or MH(F)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 Endorsement **MH(F) 33** - Coverage C Away From Premises

**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 **MH(F) 21** Mobile Home Lienholder's sSingle Interest.

**g. Trip 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 **MH(F) 22** Trip 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 endorsement **MH(F) 20** Consent to Move Mobile Home.

**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:
MH(F)-2, MH(F)-3	<u>0.40</u>	Coverage A Limit
MH(F)-4	<u>0.30</u>	Coverage C Limit
MH(F)-2, MH(F)-3	<u>0.30</u>	Amount of Coverage C Increase Only
All Forms	<u>0.40</u>	Private Structure or Coverage D Increased or added limits

Attach endorsement **MH(F) 43** Earthquake.

**j. Fire Department Service Charge**

The limit may be increased as follows:

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

Attach endorsement **MH(F) 45** Fire Department Service Charge.

**k. Tie-Down Credit**

See general rule 9.

Attach endorsement **MH(F) 46** Mobile Home Tie-Down.

**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 **MH(F) 48** Replacement Cost Loss Settlement

**m. Inflation Guard Coverage - Form MH(F)-2 and Form MH(F)-3**

When the Limits of Liability on Coverages A, B, C & D are 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%
<del>1.5%</del> 1½%	2.25%
2.0%	3.00%
Each Add'l <del>0.5%</del> ½% add	Add 0.75% <del>¾%</del>

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

Attach Endorsement **MH(F)50** Mobile Homeowners Inflation Guard.

**n. Personal Property Replacement Cost - Form MH(F)-2 and Form MH(F)-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 Endorsement **MH(F) 51** Personal Property Replacement Cost.

**o. Coverage B - Off Premises - Form MH(F)-2 and Form MH(F)-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 **MH(F) 52** Coverage B - Off Premises

**p. Windstorm or Hail Exclusion Credit - Territory Groups\* 1 and 2 Only - 5, 6, 42, 43**

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 Groups* 1 and 2 - Territories 5, 6,
MH(F) 2 and MH(F) 3	73.9%
MH(F) 4	61.3%

**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 endorsement **MH(F) 310** Stated Value Loss Settlement.

**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 following tables. 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 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 MH(F) 34 - Additional Residence Premises - Rented to Others.  
 \*\*Charge for each employee in excess of two other than employees 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, Farmowners 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 to the premium developed for any required increased 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 Endorsement MH(F)-24 - Office, Professional, Private School or Studio Use – Residence Premises.  
 \*\*Attach Endorsement MH(F)-25 - Office, Professional, Private School or Studio Use – Other Residence.

**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 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.

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
Sailboats No Auxiliary Power 26 to 40 feet	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 Endorsement <b>MH(F) 36</b> Watercraft										

SECTION II COVERAGES – LIABILITY

**Business Pursuits**

Classify and apply charge separately for each person insured:

**A** - Clerical Office Employees - Defines 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 or 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 Endorsement MH(F)-35 – Business Pursuits

**SECTION II COVERAGES – LIABILITY**

**Farmers Comprehensive Personal 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.

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	
Farm Employees*										
· Per 100 Days or Fraction	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	\$300 Limit - \$3									
Attach Endorsement MH(F) 41 Farmer's Comprehensive Personal Liability										

**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 Endorsement MH(F)-37 - Snowmobile										

**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 Homeowners Policy**  
**MH(F) Program**

**MOBILE HOMEOWNERS POLICY: MH(F) PROGRAM  
RULES**

**NORTH CAROLINA**

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**1. GENERAL INSTRUCTIONS**

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The Mobile Homeowners Policy provides property and liability coverage using the forms and endorsements herein. This manual also contains the rules governing the writing of the Mobile Homeowners 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.

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**2. POLICY AND FORMS AND DESCRIPTION OF COVERAGE**

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The following is a general description of the coverages provided by the individual Mobile Homeowners 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 MH(F)-2 BROAD FORM. Covers dwelling, other structures, personal property and loss of use against loss by:

- |                           |   |
|---------------------------|---|
| · Fire or Lighting        | · Falling Objects   |
| · Windstorm or Hail       | · Vandalism or Malicious Mischief                                       |
| · Explosion               | · Weight of ice, snow or sleet  |
| · Riot or Civil Commotion | · Collapse of Buildings   |
| · Aircraft                | · Accidental discharge of Water or Steam                                |
| · Vehicles                | · Freezing of plumbing, heating systems and appliances                  |
| · Smoke                   | · Sudden and Accidental injury from electrical currents                 |
| · Breakage of Glass       | · Sudden and Accidental tearing apart of heating systems and appliances |
| · Theft                   |   |
| · Flood                   |   |

(2) Form MH(F)-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 MH(F)-2 BROAD FORM.

(3) Form MH(F)-4 CONTENTS BROAD FORM. Covers personal property, including the Insured's interest in building additions and alterations and loss of use, against loss by the same perils as provided in Form MH(F)-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 he shall become legally obligated to pay as damages because of bodily injury or property damage caused by an occurrence arising out of his 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.

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### 3. ELIGIBILITY

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- a. Form MH(F)-1 not filed or approved under this program.
- b. Form MH(F)-2, MH(F)-3 – A Mobile Homeowners 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 MH(F)-4 – A Mobile Homeowners Policy may be issued only to:  
The Tenant (non-owner) of a mobile home; provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in General Rule 3.f.) and is 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 MH(F)-23 Additional Insured - Residence Premises. A separate Mobile Homeowners Policy with FORM MH(F)-4 may be issued to the second co-owner.
- e. It is permissible to extend the Mobile Homeowners Policy, without additional premium charge, to cover the interest of a non-occupied joint owner(s) in the mobile home(s) and for premises liability.  
Attach Endorsement MH(F)-23 Additional Insured
- f. Subject to all other sections of this rule, a Mobile Homeowners 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 is 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 Homeowners 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 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.

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### 4. MANDATORY COVERAGES

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- a. It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Mobile Homeowners 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.

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

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- 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 Homeowners Policy with Form MH(F)-4, the minimum limit of liability for Coverage C shall be \$2,000.  
Attach Endorsement MH(F)-24 Office, Professional, Private School or Studio Use - Residence Premises

- 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.

Attach Endorsement MH(F)-24 Office, Professional, Private School or Studio Use - Residence Premises

- 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.

Attach Endorsement MH(F)-25 Office, Professional, Private School or Studio Use - Other Residence

**6. LIMITS OF LIABILITY**

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

Section I Coverage	MH(F)-2	MH(F)-3	MH(F)-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. FORM MH(F)-2, MH(F)-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 Homeowners 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. FORM MH(F)-2, MH(F)-3 & MH(F)-4 – The Mobile Homeowners Policy may be endorsed to provide a flat (non-disappearing) deductible in the amount of \$100, \$250, \$500, or \$1,000 at a premium credit.

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

FORM MH(F)-2, MH(F)-3, MH(F)-4 – The Mobile Homeowners 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 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, and \$5,000 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 Homeowners Policy may be endorsed to provide a Named Storm Percentage Deductible of 1% 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 MH(F)-58, Named Storm Percentage Deductible.

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**8. OPTIONAL COVERAGES**


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**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 MH(F)-28 Other Structures.

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

The Mobile Homeowners 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 MH(F)-29 Credit Card, Forgery, and Counterfeit Money Coverage

**(3) Money and Securities**

Increased limits on money, bullion, numismatic property, bank notes, 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 MH(F)-32 Coverage C - Increased Special Limits of Liability

**(4) Theft Coverage Extension**

FORM MH(F)-2, MH(F)-3, MH(F)-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 MH(F)-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 - FORM MH(F)-2, MH(F)-3, MH(F)-4** The limit of liability on unscheduled personal property away from premises under Coverage C maybe increased at an additional premium.

Attach Endorsement MH(F)-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 MH(F)-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 MH(F)-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 Homeowners Policy.

Attach Endorsement MH(F)-31 Scheduled Personal Property Endorsement

**c. Lienholder's Single Interest**

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

Attach Endorsement MH(F)-21 Mobile Home Lienholder's Single Interest

**d. Trip 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 MH(F)-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 coverage while the mobile home is away from the described premises (but not for collision or upset) at an additional premium.

Attach Endorsement MH(F)-20 Consent to Move Mobile Home

**f. Scheduled Glass**

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

Attach Endorsement MH(F)-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 Homeowners Policy:

Note: Workers' Compensation coverage or liability on a non-comprehensive basis shall not be added to the Mobile Homeowners 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 Endorsement MH(F)-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 MH(F)-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 MH(F)-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 MH(F)-37 Snowmobile

**(5) Farmers Comprehensive Personal Liability**

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

Attach Endorsement MH(F)-41 Farmers Comprehensive Personal Liability

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**9. TIE-DOWN CREDIT**

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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 MH(F)-46 Mobile Home Tie-Down.

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**10. CHANGE ENDORSEMENT**

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Endorsement MH(F)-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 provided.

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**11. POLICY TERM**

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The Mobile Homeowners 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.

Endorsement MH(F)-39 Deferred Premium Payment applies.

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**12. OTHER INSURANCE**

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

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**13. WHOLE DOLLAR PREMIUM RULE**

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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.

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

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

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

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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.

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**16. MINIMUM ADDITIONAL PREMIUM**

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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.

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

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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 at the request of the Company, or in the event of foreclosure of the mortgage or other lien on the insured mobile home, the earned premium shall be computed on a pro-rata basis.

If insurance is cancelled or reduced at the request of the Insured, the earned premium shall be computed on a short rate basis, using the standard short rate tables subject to a minimum retained premium of \$25.00 unless rewritten by another Mobile Homeowners Policy in this Company.

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**18. TRANSFER OR ASSIGNMENT**

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Subject to all the rules of this manual, any necessary adjustment of premium, and with permission of the Company, a Mobile Homeowners 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.

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**19. RESTRICTION OF INDIVIDUAL POLICIES**

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If a Mobile Homeowners 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.

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

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

Attach Endorsement MH(F)-48 Replacement Cost Loss Settlement

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**21. INFLATION GUARD ENDORSEMENT**

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Form MH(F)-2 and MH(F)-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 Endorsement MH(F)-50

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**22. PERSONAL PROPERTY REPLACEMENT COST**

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Form MH(F)-2 and MH(F)-3 Coverage C may be extended to include full cost of repair or replacement at an additional premium.

Attach Endorsement MH(F)-51

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**23. COVERAGE B - OFF PREMISES**

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

Attach Endorsement MH(F)-52

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

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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 MH(F)-54 Windstorm or Hail Exclusion.

When Endorsement MH(F)-54 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.”

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**25. MOBILE HOME STATED VALUE LOSS SETTLEMENT**

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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 MH(F)-310 (Ed. 9-97)

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**26. OPTIONAL RATING CHARACTERISTICS**

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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.

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**27. INSTALLMENT PAYMENT PLAN**

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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.

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**28. TERRITORY GROUPS**

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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



**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 Homeowners 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 as follows. 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>\$1,000</b>
Percentage Credit	10%	20%	27%	34%
Maximum Credit:				
Territory Group 1	\$60.26	\$120.50	\$241.01	\$602.53
Territory Group 2	57.30	114.58	229.18	572.94
Territory Group 3	43.62	87.25	174.51	436.25
Territory Group 4	42.81	85.61	171.24	428.07
Territory Group 5	41.09	82.18	164.38	410.93
Territory Group 6	32.72	65.45	130.90	327.24

<b>Tenants – Section I Deductible</b>				
<b>Deductible Amount</b>	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$1,000</b>
Percentage Credit	10%	20%	27%	34%
Maximum Credit:				
Territory Group 1	\$43.41	\$86.80	\$173.60	\$434.01
Territory Group 2	41.43	82.86	165.71	414.28
Territory Group 3	30.52	61.04	122.08	305.20
Territory Group 4	26.91	53.82	107.63	269.08
Territory Group 5	23.86	47.71	95.42	238.56
Territory Group 6	22.94	45.89	91.78	229.44

**b. Optional Flat Theft Deductible**

ALL FORMS - The Mobile Homeowners 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
- (3) 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 and \$5,000 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
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
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
1,000	0.58
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

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

ALL FORMS - The Mobile Homeowners Policy may be endorsed to provide a Named Storm Percentage Deductible of 1% 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 **MH(F) 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 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 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

**2. OPTIONAL COVERAGES**

**a. Other Structures Increased Limits**

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

FORM	INCREASED LIMIT RATE PER \$1,000
MH(F)-2	\$ 9
MH(F)-3	11

Attach Endorsement **MH(F) 28** Other Structures

**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 Endorsement **MH(F) 29** Credit Card, Forgery and Counterfeit Money.

**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 Endorsement **MH(F) 32** Coverage C - Increased Special Limits of Liability.

**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 Endorsement **MH(F) 27** Theft Coverage Extension.

**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
MH(F)-2 or MH(F)-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 Endorsement **MH(F) 33** Coverage C Away From Premises

**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 **MH(F) 21** Mobile Home Lienholder’s Single Interest.

**g. Trip 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 **MH(F) 22** Trip 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 endorsement **MH(F) 20** Consent to Move Mobile Home.

**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:
MH(F)-2, MH(F)-3	0.40	Coverage A Limit
MH(F)-4	0.30	Coverage C Limit
MH(F)-2, MH(F)-3	0.30	Amount of Coverage C Increase Only
All Forms	0.40	Private Structure or Coverage D Increased or added limits

Attach endorsement **MH(F) 43** Earthquake.

**j. Fire Department Service Charge**

The limit may be increased as follows:

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

Attach endorsement **MH(F) 45** Fire Department Service Charge.

**k. Tie-Down Credit**

See general rule 9.

Attach endorsement **MH(F) 46** Mobile Home Tie-Down.

**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 **MH(F) 48** Replacement Cost Loss Settlement

**m. Inflation Guard Coverage - Form MH(F)-2 and Form MH(F)-3**

When the Limits of Liability on Coverages A, B, C & D are 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 Endorsement **MH(F) 50** Mobile Homeowners Inflation Guard.

**n. Personal Property Replacement Cost - Form MH(F)-2 and Form MH(F)-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 Endorsement **MH(F) 51** Personal Property Replacement Cost.

**o. Coverage B - Off Premises - Form MH(F)-2 and Form MH(F)-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 **MH(F) 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 Groups 1 and 2
MH(F) 2 and MH(F) 3	73.9%
MH(F) 4	61.3%

**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 endorsement **MH(F) 310** Stated Value Loss Settlement.

**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 following tables. 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 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 MH(F) 34 Additional Residence Premises - Rented to Others.  
 \*\*Charge for each employee in excess of two other than employees 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, Farmowners, 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 to the premium developed for any required increased 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 Endorsement **MH(F) 24** Office, Professional, Private School or Studio Use – Residence Premises.  
 \*\*Attach Endorsement **MH(F) 25** Office, Professional, Private School or Studio Use – Other Residence.

**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 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.

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
Sailboats No Auxiliary Power 26 to 40 feet	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 Endorsement <b>MH(F) 36</b> Watercraft										

**SECTION II COVERAGES – LIABILITY**

**Business Pursuits**

Classify and apply charge separately for each person insured:

**A - Clerical Office Employees -** Defines 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 or 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 Endorsement MH(F) 35 Business Pursuits

**SECTION II COVERAGES – LIABILITY**

**Farmers Comprehensive Personal 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.

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	
Farm Employees*										
· Per 100 Days or Fraction	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	\$300 Limit - \$3									
Attach Endorsement MH(F) 41 Farmer's Comprehensive Personal Liability										

**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 Endorsement MH(F) 37 Snowmobile										

**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

**North Carolina**

**Mobile Homeowners Policy**

~~Program~~ **MH(C) Program**

---

## 1. Definitions

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A 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.

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## 2. Policy and Forms

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Coverage will be written on the Mobile Home Owner Policy MH(C) Form which will consist of:

- a. Mobile Home Owner Policy MH(C), plus
- b. Mobile Home Owner Policy- Page One, or;
- 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 pro rata:

- 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.

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## 4. Premium Rules (General)

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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.

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## 5. Minimum Written Premium Rule

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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.

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## 6. Minimum Earned Premium Rule

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

---

## 7. Changes

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- 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 affected 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 lien holder is named on Page One of the policy, the Company will mail to the lien holder ten days written notice of cancellation of the lien holder's interest in this policy.
- b. ~~When~~ a lien holder named in the policy has repossessed or has otherwise acquired ownership of the mobile home, the lien holder 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:
  - Conceal, omit or misrepresent any material facts or circumstances, or make a false or fraudulent claim, or
  - Fail to comply with any governmental requirement regulating ~~m~~Mobile ~~h~~Home tie-down or anchoring systems, or
  - Have 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 (non-payment 10 days) before the policy is cancelled. The Company will mail a cancellation notice to the insured's last address known to the Company or the agent. The Company will also give the same notice to the lien holder.
- d. Computation
  - (1) Cancellation by the named insured on any policy within one year of its inception date will be computed short rate, using the appropriate short rate chart. All other cancellations will be pro rata~~e~~.
  - (2) Cancellation by any other party at interest will be pro rata~~e~~ regardless of policy term.
  - (3) No endorsement will have the effect of violating the Written or Earned Premium rules.

---

## 9. Tenants Coverage Rule

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The Mobile Home Owner Policy MH(C) 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, 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 Depositors Forgery.

The additional coverages are excess over any other collectible insurance.

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## 10. Natural Disaster Protection Rules

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Coverage may be afforded under each policy insuring a financed mobile home. It amends the amount of the Company's liability 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.

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## 11. Seasonal/Vacation Mobile Home Rule

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A ~~S~~seasonal/~~V~~vacation ~~M~~mobile ~~H~~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 his (her) immediate family. It may not be rented to others. Mobile ~~H~~homes that are rented to others for seasonal or vacation use are not eligible for the Mobile Home Owner Policy MH(C). 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.

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## 12. Deductible Rule

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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 ~~05, 06, 42, 43 only~~ 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, and \$5,000 when the higher deductible amount selected exceeds the deductible applicable to All Other Perils.

In Territories ~~05, 06, 42, 43 only~~ 110, 120, 130, 140, 150, and 160, the Mobile- Homeowners Policy may be endorsed to provide a Named Storm Percentage Deductible of 1% 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. Use **MH(C)-320**, Named Storm

Percentage Deductible.

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## 13. Fire Department Service Charge

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

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## 14. Radio and Television Antenna Coverage

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

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## 15. Inflation Coverage

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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.

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## 16. Rentals

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A Mobile Home Owner Policy MH(C) may be written to cover the interest of the owners of a rented mobile home.

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## 17. Tie-Down:

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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 ~~M~~mobile ~~H~~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

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## 18. Personal Effects Replacement Cost

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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 Comprehensive Personal Effects Replacement Cost Endorsement.

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## 19. Replacement Cost Coverage

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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 MH(C) Mobile Home Replacement Cost Coverage (Ed. 8-85).

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## 20. Additional Living Expense Coverage

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

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## 21. Windstorm or Hail Exclusion - Territory ~~iesy 05, 06, 42 and 43~~ 110, 120, 130, 140, 150, and 160 only

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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 Endorsement **MH(C)-306** Windstorm or Hail Exclusion Endorsement.

When Endorsement **MH(C)-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."

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## 22. Installment Payment Plan ~~INSTALLMENT PAYMENT PLAN~~

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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~~ea~~ of the next installment.

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## 23. Stated Value Loss Settlement

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

Attach **MH(C)-310** (Ed. 9-97)

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## 24. Optional Rating Characteristics

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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.

## MOBILE HOMEOWNERS POLICY: ~~RULES~~ MH(C) PROGRAM

- 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.

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### 25. Scheduled Personal Property

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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 endorsement **MH(C)-2598** —Scheduled Personal Property and **MH(C)-4344** —Valuable Personal Property List.

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### 26. Territory Groups

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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 HOME OWNERS POLICY: MH(C) PROGRAM-  
MANUAL MH(C)  
RATE PAGES**

**NORTH CAROLINA**

COMPREHENSIVE MOBILE HOME STRUCTURES TERRITORY GROUP 3: \$100 DEDUCTIBLE			
Rating Base	Premiums		
Amount of Insurance	Primary Residence	Rental	
\$0 - \$3,999	<u>\$201.14</u>	<u>\$344.57</u>	
4,000 - 4,999	<u>214.98</u>	<u>368.28</u>	
5,000 - 5,999	<u>228.40</u>	<u>391.25</u>	
6,000 - 6,999	<u>242.24</u>	<u>414.96</u>	
7,000 - 7,999	<u>255.65</u>	<u>437.93</u>	
8,000 - 8,999	<u>269.48</u>	<u>461.64</u>	
9,000 - 9,999	<u>282.90</u>	<u>484.61</u>	
10,000 - 10,999	<u>296.31</u>	<u>507.59</u>	
11,000 - 11,999	<u>310.15</u>	<u>531.30</u>	
12,000 - 12,999	<u>323.57</u>	<u>554.27</u>	
13,000 - 13,999	<u>337.41</u>	<u>577.98</u>	
14,000 - 14,999	<u>350.81</u>	<u>600.95</u>	
15,000 - 15,999	<u>364.65</u>	<u>624.66</u>	
16,000 - 16,999	<u>378.07</u>	<u>647.63</u>	
17,000 - 17,999	<u>391.91</u>	<u>671.35</u>	
18,000 - 18,999	<u>405.32</u>	<u>694.32</u>	
19,000 - 19,999	<u>419.16</u>	<u>718.03</u>	
20,000 - 20,999	<u>432.57</u>	<u>741.00</u>	
21,000 - 21,999	<u>445.98</u>	<u>763.97</u>	
22,000 - 22,999	<u>459.82</u>	<u>787.68</u>	
23,000 - 23,999	<u>473.23</u>	<u>810.65</u>	
24,000 - 24,999	<u>487.08</u>	<u>834.37</u>	
25,000 - 25,999	<u>500.48</u>	<u>857.34</u>	
26,000 - 26,999	<u>514.32</u>	<u>881.05</u>	
27,000 - 27,999	<u>527.73</u>	<u>904.02</u>	
28,000 - 28,999	<u>541.58</u>	<u>927.73</u>	
29,000 - 29,999	<u>554.99</u>	<u>950.70</u>	
30,000 - 30,999	<u>568.83</u>	<u>974.42</u>	
Each Add'l \$1,000	<u>\$13.60</u>	<u>\$23.30</u>	

NAMED PERILS MOBILE HOME STRUCTURES TERRITORY GROUP 3: \$0 <del>NO</del> DEDUCTIBLE			
Rating Base	Premiums		
Amount of Insurance	Primary Residence	Rental	
\$0 - \$3,999	<u>\$179.28</u>	<u>\$322.70</u>	
4,000 - 4,999	<u>191.62</u>	<u>344.91</u>	
5,000 - 5,999	<u>203.57</u>	<u>366.42</u>	
6,000 - 6,999	<u>215.90</u>	<u>388.63</u>	
7,000 - 7,999	<u>227.86</u>	<u>410.14</u>	
8,000 - 8,999	<u>240.20</u>	<u>432.36</u>	
9,000 - 9,999	<u>252.16</u>	<u>453.87</u>	
10,000 - 10,999	<u>264.10</u>	<u>475.38</u>	
11,000 - 11,999	<u>276.44</u>	<u>497.59</u>	
12,000 - 12,999	<u>288.40</u>	<u>519.10</u>	
13,000 - 13,999	<u>300.73</u>	<u>541.31</u>	
14,000 - 14,999	<u>312.68</u>	<u>562.82</u>	
15,000 - 15,999	<u>325.03</u>	<u>585.03</u>	
16,000 - 16,999	<u>336.97</u>	<u>606.54</u>	
17,000 - 17,999	<u>349.31</u>	<u>628.74</u>	
18,000 - 18,999	<u>361.27</u>	<u>650.26</u>	
19,000 - 19,999	<u>373.60</u>	<u>672.46</u>	
20,000 - 20,999	<u>385.55</u>	<u>693.99</u>	
21,000 - 21,999	<u>397.51</u>	<u>715.50</u>	
22,000 - 22,999	<u>409.84</u>	<u>737.71</u>	
23,000 - 23,999	<u>421.79</u>	<u>759.22</u>	
24,000 - 24,999	<u>434.13</u>	<u>781.42</u>	
25,000 - 25,999	<u>446.08</u>	<u>802.94</u>	
26,000 - 26,999	<u>458.42</u>	<u>825.14</u>	
27,000 - 27,999	<u>470.38</u>	<u>846.66</u>	
28,000 - 28,999	<u>482.71</u>	<u>868.86</u>	
29,000 - 29,999	<u>494.67</u>	<u>890.37</u>	
30,000 - 30,999	<u>507.00</u>	<u>912.58</u>	
Each Add'l \$1,000	<u>\$12.13</u>	<u>\$21.83</u>	

Territory Group 1	Surcharge	71.9%
Territory Group 2	Surcharge	65.1%
Territory Group 4	Discount	-2.6%
Territory Group 5	Discount	-6.1%
Territory Group 6	Discount	-20.2%

Territory Group 1	Surcharge	71.9%
Territory Group 2	Surcharge	65.1%
Territory Group 4	Discount	-2.6%
Territory Group 5	Discount	-6.1%
Territory Group 6	Discount	-20.2%

\*Territory Group 1: Territory 5, 6, 42, 43

\*Territory Group 2: Territory 32, 34, 41, 44-47, 53

\*Territory Group 3: Territory 36, 38, 39, 57, 60

RATE PAGES

SEASONAL/VACATION TERRITORY GROUP 3; \$250 DEDUCTIBLE		
Rating Base	Premiums	
	Comprehensive	Named Perils
\$0 - \$3,999	<u>\$201.14</u>	<u>\$179.28</u>
4,000 - 4,999	<u>214.98</u>	<u>191.62</u>
5,000 - 5,999	<u>228.40</u>	<u>203.57</u>
6,000 - 6,999	<u>242.24</u>	<u>215.90</u>
7,000 - 7,999	<u>255.65</u>	<u>227.86</u>
8,000 - 8,999	<u>269.48</u>	<u>240.20</u>
9,000 - 9,999	<u>282.90</u>	<u>252.16</u>
10,000 - 10,999	<u>296.31</u>	<u>264.10</u>
11,000 - 11,999	<u>310.15</u>	<u>276.44</u>
12,000 - 12,999	<u>323.57</u>	<u>288.40</u>
13,000 - 13,999	<u>337.41</u>	<u>300.73</u>
14,000 - 14,999	<u>350.81</u>	<u>312.68</u>
15,000 - 15,999	<u>364.65</u>	<u>325.03</u>
16,000 - 16,999	<u>378.07</u>	<u>336.97</u>
17,000 - 17,999	<u>391.91</u>	<u>349.31</u>
18,000 - 18,999	<u>405.32</u>	<u>361.27</u>
19,000 - 19,999	<u>419.16</u>	<u>373.60</u>
20,000 - 20,999	<u>432.57</u>	<u>385.55</u>
21,000 - 21,999	<u>445.98</u>	<u>397.51</u>
22,000 - 22,999	<u>459.82</u>	<u>409.84</u>
23,000 - 23,999	<u>473.23</u>	<u>421.79</u>
24,000 - 24,999	<u>487.08</u>	<u>434.13</u>
25,000 - 25,999	<u>500.48</u>	<u>446.08</u>
26,000 - 26,999	<u>514.32</u>	<u>458.42</u>
27,000 - 27,999	<u>527.73</u>	<u>470.38</u>
28,000 - 28,999	<u>541.58</u>	<u>482.71</u>
29,000 - 29,999	<u>554.99</u>	<u>494.67</u>
30,000 - 30,999	<u>568.83</u>	<u>507.00</u>
Each Additional \$1,000	<u>\$13.60</u>	<u>\$12.13</u>

Territory Group 1	Surcharge	71.9%
Territory Group 2	Surcharge	65.1%
Territory Group 4	Discount	-2.6%
Territory Group 5	Discount	-6.1%
Territory Group 6	Discount	-20.2%

ADJACENT STRUCTURES TERRITORY GROUP 3		
Comprehensive		Premium
Amount of Insurance		
\$300		<u>\$4.41</u>
Increment per \$100 of Insurance:		
Primary Residence	\$100 Deductible	<u>\$1.47</u>
Seasonal/Vacation	\$250 Deductible	<u>1.47</u>
Tenants	\$100 Deductible	<u>1.47</u>
Named Perils		Premium
Amount of Insurance		
\$100		<u>\$1.27</u>
Increment per \$100 of Insurance:		
Primary Residence	No Deductible	<u>\$1.27</u>
Seasonal/Vacation	\$250 Deductible	<u>1.27</u>
Tenants	No Deductible	<u>1.27</u>

Territory Group 1	Surcharge	88.1%
Territory Group 2	Surcharge	80.0%
Territory Group 4	Discount	-3.5%
Territory Group 5	Discount	-9.6%
Territory Group 6	Discount	-25.8%

COMPREHENSIVE PERSONAL EFFECTS TERRITORY GROUP 3		
Amount of Insurance		Premium
\$500		<u>\$15.91</u>
Increment per \$100 of Insurance:		
Primary Residence	\$100 Deductible	<u>\$ 0.77</u>
Seasonal/Vacation	250 Deductible	<u>0.77</u>
Tenants	100 Deductible	<u>0.77</u>

Territory Group 1	Surcharge	80.6%
Territory Group 2	Surcharge	53.5%
Territory Group 4	Discount	-6.7%
Territory Group 5	Discount	-11.5%
Territory Group 6	Discount	-18.6%

\*Territory Group 1: Territory 5, 6, 42, 43

\*Territory Group 2: Territory 32, 34, 41, 44-47, 53

\*Territory Group 3: Territory 36, 38, 39, 57, 60

RATE PAGES

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	<u>\$25.85</u>	<u>\$24.84</u>	<u>\$16.54</u>	<u>\$16.11</u>	<u>\$15.53</u>	<u>\$13.21</u>
	Adjacent Structures	Add	<u>1.73</u>	<u>1.65</u>	<u>1.01</u>	<u>0.98</u>	<u>0.92</u>	<u>0.75</u>
	Personal Effects	Add	<u>9.19</u>	<u>7.81</u>	<u>5.60</u>	<u>5.22</u>	<u>4.95</u>	<u>4.56</u>
\$50	Mobile Home Structures	Add	<u>\$11.76</u>	<u>\$11.30</u>	<u>\$7.54</u>	<u>\$7.34</u>	<u>\$7.07</u>	<u>\$6.01</u>
	Adjacent Structures	Add	<u>0.86</u>	<u>0.83</u>	<u>0.50</u>	<u>0.48</u>	<u>0.45</u>	<u>0.37</u>
	Personal Effects	Add	<u>4.60</u>	<u>3.91</u>	<u>2.80</u>	<u>2.61</u>	<u>2.47</u>	<u>2.28</u>
\$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$250	Mobile Home Structures	Subtract	<u>\$21.16</u>	<u>\$20.33</u>	<u>\$13.54</u>	<u>\$13.19</u>	<u>\$12.71</u>	<u>\$10.81</u>
	Adjacent Structures	Subtract	<u>1.73</u>	<u>1.65</u>	<u>1.01</u>	<u>0.98</u>	<u>0.92</u>	<u>0.75</u>
	Personal Effects	Subtract	<u>9.19</u>	<u>7.81</u>	<u>5.60</u>	<u>5.22</u>	<u>4.95</u>	<u>4.56</u>
\$500	Mobile Home Structures	Subtract	<u>\$54.07</u>	<u>\$51.94</u>	<u>\$34.61</u>	<u>\$33.70</u>	<u>\$32.49</u>	<u>\$27.63</u>
	Adjacent Structures	Subtract	<u>13.81</u>	<u>13.21</u>	<u>8.07</u>	<u>7.79</u>	<u>7.29</u>	<u>5.99</u>
	Personal Effects	Subtract	<u>13.79</u>	<u>11.72</u>	<u>8.39</u>	<u>7.83</u>	<u>7.42</u>	<u>6.84</u>

Seasonal/Vacation Residence:

Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
\$500	Mobile Home Structures	Subtract	<u>\$32.92</u>	<u>\$31.63</u>	<u>\$21.06</u>	<u>\$20.50</u>	<u>\$19.76</u>	<u>\$16.81</u>
	Adjacent Structures	Subtract	<u>12.08</u>	<u>11.55</u>	<u>7.07</u>	<u>6.82</u>	<u>6.39</u>	<u>5.24</u>
	Personal Effects	Subtract	<u>4.60</u>	<u>3.91</u>	<u>2.80</u>	<u>2.61</u>	<u>2.47</u>	<u>2.28</u>

RATE PAGES

DEDUCTIBLE – NAMED PERILS COVERAGE

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	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$50	Mobile Home Structures	Subtract	<u>\$11.76</u>	<u>\$11.30</u>	<u>\$7.54</u>	<u>\$7.34</u>	<u>\$7.07</u>	<u>\$6.01</u>
	Adjacent Structures	Subtract	<u>0.86</u>	<u>0.83</u>	<u>0.50</u>	<u>0.48</u>	<u>0.45</u>	<u>0.37</u>
	Personal Effects	Subtract	<u>3.83</u>	<u>3.26</u>	<u>2.33</u>	<u>2.17</u>	<u>2.06</u>	<u>1.90</u>
\$100	Mobile Home Structures	Subtract	<u>\$22.34</u>	<u>\$21.46</u>	<u>\$14.28</u>	<u>\$13.91</u>	<u>\$13.41</u>	<u>\$11.41</u>
	Adjacent Structures	Subtract	<u>1.73</u>	<u>1.65</u>	<u>1.01</u>	<u>0.98</u>	<u>0.92</u>	<u>0.75</u>
	Personal Effects	Subtract	<u>7.66</u>	<u>6.51</u>	<u>4.67</u>	<u>4.36</u>	<u>4.13</u>	<u>3.81</u>
\$250	Mobile Home Structures	Subtract	<u>\$39.96</u>	<u>\$38.39</u>	<u>\$25.58</u>	<u>\$24.91</u>	<u>\$24.01</u>	<u>\$20.42</u>
	Adjacent Structures	Subtract	<u>2.59</u>	<u>2.48</u>	<u>1.52</u>	<u>1.46</u>	<u>1.37</u>	<u>1.12</u>
	Personal Effects	Subtract	<u>15.32</u>	<u>13.02</u>	<u>9.33</u>	<u>8.70</u>	<u>8.25</u>	<u>7.60</u>

**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, and \$5,000 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.

\$1,000 WINDSTORM OR HAIL DEDUCTIBLE**	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.08
100	0.99
250	0.92
500	0.85
**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: ~~is \$513.66.~~

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

\$2,000 WINDSTORM OR HAIL DEDUCTIBLE**	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.03
100	0.95
250	0.88
500	0.82
**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: ~~is \$1,027.33.~~

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

\$5,000 WINDSTORM OR HAIL DEDUCTIBLE**	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.99
100	0.93
250	0.85
500	0.80
**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: ~~is \$1,643.73.~~

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

**NAMED PERILS**

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

\$1,000 WINDSTORM OR HAIL DEDUCTIBLE**	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	1.03
100	0.95
250	0.88
**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: ~~is \$513.66.~~

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

\$2,000 WINDSTORM OR HAIL DEDUCTIBLE**	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.99
100	0.91
250	0.85
**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: ~~is \$1,027.33.~~

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

\$5,000 WINDSTORM OR HAIL DEDUCTIBLE**	
ALL OTHER PERILS DEDUCTIBLE AMOUNT	DEDUCTIBLE FACTOR
\$ 50	0.95
100	0.89
250	0.82
**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: ~~is \$1,643.73.~~

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

RATE PAGES

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% Named Storm Deductible surcharge/credit applies to the \$100 deductible rate. For Comprehensive Coverage Seasonal/Vacation Residence, the 1% Named Storm Deductible credit applies to the \$250 deductible rate.

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	\$18.16	\$17.45		
	Adjacent Structures	Add	1.16	1.11		
	Personal Effects	Add	8.19	6.96		
\$50	Mobile Home Structures	Add	\$4.21	\$4.05		
	Adjacent Structures	Add	0.30	0.29		
	Personal Effects	Add	3.64	3.09		
\$100	Mobile Home Structures	Subtract	\$7.43	\$7.14		
	Adjacent Structures	Subtract	0.55	0.53		
	Personal Effects	Subtract	0.91	0.77		
\$250	Mobile Home Structures	Subtract	\$28.38	\$27.27	\$7.43	\$7.14
	Adjacent Structures	Subtract	2.25	2.16	0.55	0.53
	Personal Effects	Subtract	10.01	8.51	0.91	0.77
\$500	Mobile Home Structures	Subtract	\$60.96	\$58.56	\$40.03	\$38.46
	Adjacent Structures	Subtract	14.23	13.61	12.50	11.96
	Personal Effects	Subtract	14.56	12.38	5.47	4.65

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% Named Storm Deductible credit applies to the \$0 deductible rate.

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$13.25	\$12.73
	Adjacent Structures	Subtract	0.94	0.90
	Personal Effects	Subtract	1.83	1.56
\$50	Mobile Home Structures	Subtract	\$24.79	\$23.82
	Adjacent Structures	Subtract	1.79	1.72
	Personal Effects	Subtract	5.58	4.74
\$100	Mobile Home Structures	Subtract	\$35.14	\$33.76
	Adjacent Structures	Subtract	2.65	2.53
	Personal Effects	Subtract	9.34	7.94
\$250	Mobile Home Structures	Subtract	\$52.42	\$50.36
	Adjacent Structures	Subtract	3.48	3.33
	Personal Effects	Subtract	16.83	14.31

**TERRITORY GROUP SURCHARGE/DISCOUNT**

<b>Mobile Home Structures</b>	
<u>Territory Group 1</u>	<u>71.9%</u>
<u>Territory Group 2</u>	<u>65.1%</u>
<u>Territory Group 3</u>	<u>0.0%</u>
<u>Territory Group 4</u>	<u>-2.6%</u>
<u>Territory Group 5</u>	<u>-6.1%</u>
<u>Territory Group 6</u>	<u>-20.2%</u>

<b>Adjacent Structures</b>	
<u>Territory Group 1</u>	<u>88.1%</u>
<u>Territory Group 2</u>	<u>80.0%</u>
<u>Territory Group 3</u>	<u>0.0%</u>
<u>Territory Group 4</u>	<u>-3.5%</u>
<u>Territory Group 5</u>	<u>-9.6%</u>
<u>Territory Group 6</u>	<u>-25.8%</u>

<b>Comprehensive Personal Effects</b>	
<u>Territory Group 1</u>	<u>80.6%</u>
<u>Territory Group 2</u>	<u>53.5%</u>
<u>Territory Group 3</u>	<u>0.0%</u>
<u>Territory Group 4</u>	<u>-6.7%</u>
<u>Territory Group 5</u>	<u>-11.5%</u>
<u>Territory Group 6</u>	<u>-18.6%</u>

**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 automatically included.

<b>Personal Liability Coverages</b>	
Limits	Premium
\$25,000	\$21.86
50,000	24.04
100,000	28.41
200,000	30.60
250,000	32.78
300,000	34.97

**INFLATION COVERAGE**

\$5.00 per \$100 mobile home

**DETERMINATION OF TERM PREMIUMS**

Multiply the 1 year unrounded premium for the specific coverage by the term factor then total and round 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 ~~= rate~~ \$6 per mobile home  
\$50 per day ~~= rate~~ \$16 per mobile home

**WINDSTORM OR HAIL EXCLUSION**

(Territories 110, 120, 130, 140, 150, 16005, 06, 42, 43)

Mobile <del>h</del> Home Structures	59.6%
Adjacent Structures	37.9%
Comprehensive Personal Effects	38.9%

**STATED VALUE LOSS SETTLEMENT**

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

**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>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**

	<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

**North Carolina**  
**Mobile Homeowners Policy**  
**MH(C) Program**

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## **1. Definitions**

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A 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.

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## **2. Policy and Forms**

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Coverage will be written on the Mobile Home Owner Policy MH(C) Form which will consist of:

- a. Mobile Home Owner Policy MH(C), plus
- b. Mobile Home Owner Policy - Page One, or;
- c. Required endorsements, if any.

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## **3. Terms Rule**

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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 pro rata:

- 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.

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## **4. Premium Rules (General)**

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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.

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## **5. Minimum Written Premium Rule**

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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.

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## **6. Minimum Earned Premium Rule**

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

## MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

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### 7. Changes

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- 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.

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### 8. Cancellation Rule

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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 lien holder is named on Page One of the policy, the Company will mail to the lien holder ten days written notice of cancellation of the lien holder's interest in this policy.
- b. When a lien holder named in the policy has repossessed or has otherwise acquired ownership of the mobile home, the lien holder 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:
  - Conceal, omit or misrepresent any material facts or circumstances, or make a false or fraudulent claim, or
  - Fail to comply with any governmental requirement regulating mobile home tie-down or anchoring systems, or
  - Have 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 (non-payment 10 days) before the policy is cancelled. The Company will mail a cancellation notice to the insured's last address known to the Company or the agent. The Company will also give the same notice to the lien holder.
- d. Computation
  - (1) Cancellation by the named insured on any policy within one year of its inception date will be computed short rate, using the appropriate short rate chart. All other cancellations will be pro rata.
  - (2) Cancellation by any other party at interest will be pro rata regardless of policy term.
  - (3) No endorsement will have the effect of violating the Written or Earned Premium rules.

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### 9. Tenants Coverage Rule

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The Mobile Home Owner Policy MH(C) 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, 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 Depositors Forgery.

The additional coverages are excess over any other collectible insurance.

## MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

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### 10. Natural Disaster Protection Rules

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Coverage may be afforded under each policy insuring a financed mobile home. It amends the amount of the Company's liability 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.

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### 11. Seasonal/Vacation Mobile Home Rule

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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 his (her) 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 Home Owner Policy MH(C). 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.

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### 12. Deductible Rule

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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, and \$5,000 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% 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. Use **MH(C)-320** Named Storm Percentage Deductible.

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### 13. Fire Department Service Charge

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

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### 14. Radio and Television Antenna Coverage

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

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### 15. Inflation Coverage

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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.

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### 16. Rentals

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A Mobile Home Owner Policy MH(C) may be written to cover the interest of the owners of a rented mobile home.

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### 17. Tie-Down:

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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 rates applicable to the following coverages:

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

### 18. Personal Effects Replacement Cost

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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 Comprehensive Personal Effects Replacement Cost Endorsement.

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## MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

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### 19. Replacement Cost Coverage

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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 MH(C) Mobile Home Replacement Cost Coverage (Ed. 8-85).

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### 20. Additional Living Expense Coverage

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

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

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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 Endorsement **MH(C)-306** Windstorm or Hail Exclusion Endorsement.

When Endorsement **MH(C)-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."

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### 22. Installment Payment Plan

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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.

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### 23. Stated Value Loss Settlement

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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 **MH(C)-310** (Ed. 9-97)

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### 24. Optional Rating Characteristics

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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.

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- 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.

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### 25. Scheduled Personal Property

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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 endorsement **MH(C)-2598** Scheduled Personal Property and **MH(C)-4344** Valuable Personal Property List.

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### 26. Territory Groups

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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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COMPREHENSIVE MOBILE HOME STRUCTURES TERRITORY GROUP 3; \$100 DEDUCTIBLE			
Premiums			
Amount of Insurance	Primary Residence	Rental	
\$0 - \$3,999	\$201.14	\$344.57	
4,000 - 4,999	214.98	368.28	
5,000 - 5,999	228.40	391.25	
6,000 - 6,999	242.24	414.96	
7,000 - 7,999	255.65	437.93	
8,000 - 8,999	269.48	461.64	
9,000 - 9,999	282.90	484.61	
10,000 - 10,999	296.31	507.59	
11,000 - 11,999	310.15	531.30	
12,000 - 12,999	323.57	554.27	
13,000 - 13,999	337.41	577.98	
14,000 - 14,999	350.81	600.95	
15,000 - 15,999	364.65	624.66	
16,000 - 16,999	378.07	647.63	
17,000 - 17,999	391.91	671.35	
18,000 - 18,999	405.32	694.32	
19,000 - 19,999	419.16	718.03	
20,000 - 20,999	432.57	741.00	
21,000 - 21,999	445.98	763.97	
22,000 - 22,999	459.82	787.68	
23,000 - 23,999	473.23	810.65	
24,000 - 24,999	487.08	834.37	
25,000 - 25,999	500.48	857.34	
26,000 - 26,999	514.32	881.05	
27,000 - 27,999	527.73	904.02	
28,000 - 28,999	541.58	927.73	
29,000 - 29,999	554.99	950.70	
30,000 - 30,999	568.83	974.42	
Each Add'l \$1,000	\$13.60	\$23.30	

NAMED PERILS MOBILE HOME STRUCTURES TERRITORY GROUP 3; \$0 DEDUCTIBLE			
Premiums			
Amount of Insurance	Primary Residence	Rental	
\$0 - \$3,999	\$179.28	\$322.70	
4,000 - 4,999	191.62	344.91	
5,000 - 5,999	203.57	366.42	
6,000 - 6,999	215.90	388.63	
7,000 - 7,999	227.86	410.14	
8,000 - 8,999	240.20	432.36	
9,000 - 9,999	252.16	453.87	
10,000 - 10,999	264.10	475.38	
11,000 - 11,999	276.44	497.59	
12,000 - 12,999	288.40	519.10	
13,000 - 13,999	300.73	541.31	
14,000 - 14,999	312.68	562.82	
15,000 - 15,999	325.03	585.03	
16,000 - 16,999	336.97	606.54	
17,000 - 17,999	349.31	628.74	
18,000 - 18,999	361.27	650.26	
19,000 - 19,999	373.60	672.46	
20,000 - 20,999	385.55	693.99	
21,000 - 21,999	397.51	715.50	
22,000 - 22,999	409.84	737.71	
23,000 - 23,999	421.79	759.22	
24,000 - 24,999	434.13	781.42	
25,000 - 25,999	446.08	802.94	
26,000 - 26,999	458.42	825.14	
27,000 - 27,999	470.38	846.66	
28,000 - 28,999	482.71	868.86	
29,000 - 29,999	494.67	890.37	
30,000 - 30,999	507.00	912.58	
Each Add'l \$1,000	\$12.13	\$21.83	

Territory Group 1	Surcharge	71.9%
Territory Group 2	Surcharge	65.1%
Territory Group 4	Discount	-2.6%
Territory Group 5	Discount	-6.1%
Territory Group 6	Discount	-20.2%

Territory Group 1	Surcharge	71.9%
Territory Group 2	Surcharge	65.1%
Territory Group 4	Discount	-2.6%
Territory Group 5	Discount	-6.1%
Territory Group 6	Discount	-20.2%

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SEASONAL/VACATION TERRITORY GROUP 3; \$250 DEDUCTIBLE		
Rating Base	Premiums	
	Comprehensive	Named Perils
\$0 - \$3,999	\$201.14	\$179.28
4,000 - 4,999	214.98	191.62
5,000 - 5,999	228.40	203.57
6,000 - 6,999	242.24	215.90
7,000 - 7,999	255.65	227.86
8,000 - 8,999	269.48	240.20
9,000 - 9,999	282.90	252.16
10,000 - 10,999	296.31	264.10
11,000 - 11,999	310.15	276.44
12,000 - 12,999	323.57	288.40
13,000 - 13,999	337.41	300.73
14,000 - 14,999	350.81	312.68
15,000 - 15,999	364.65	325.03
16,000 - 16,999	378.07	336.97
17,000 - 17,999	391.91	349.31
18,000 - 18,999	405.32	361.27
19,000 - 19,999	419.16	373.60
20,000 - 20,999	432.57	385.55
21,000 - 21,999	445.98	397.51
22,000 - 22,999	459.82	409.84
23,000 - 23,999	473.23	421.79
24,000 - 24,999	487.08	434.13
25,000 - 25,999	500.48	446.08
26,000 - 26,999	514.32	458.42
27,000 - 27,999	527.73	470.38
28,000 - 28,999	541.58	482.71
29,000 - 29,999	554.99	494.67
30,000 - 30,999	568.83	507.00
Each Additional \$1,000	\$13.60	\$12.13

Territory Group 1	Surcharge	71.9%
Territory Group 2	Surcharge	65.1%
Territory Group 4	Discount	-2.6%
Territory Group 5	Discount	-6.1%
Territory Group 6	Discount	-20.2%

ADJACENT STRUCTURES TERRITORY GROUP 3		
Comprehensive		Premium
Amount of Insurance		
\$300		\$4.41
Increment per \$100 of Insurance:		
Primary Residence	\$100 Deductible	\$1.47
Seasonal/Vacation	\$250 Deductible	1.47
Tenants	\$100 Deductible	1.47
Named Perils		
Amount of Insurance		Premium
\$100		\$1.27
Increment per \$100 of Insurance:		
Primary Residence	No Deductible	\$1.27
Seasonal/Vacation	\$250 Deductible	1.27
Tenants	No Deductible	1.27

Territory Group 1	Surcharge	88.1%
Territory Group 2	Surcharge	80.0%
Territory Group 4	Discount	-3.5%
Territory Group 5	Discount	-9.6%
Territory Group 6	Discount	-25.8%

COMPREHENSIVE PERSONAL EFFECTS TERRITORY GROUP 3		
Amount of Insurance		Premium
\$500		\$15.91
Increment per \$100 of Insurance:		
Primary Residence	\$100 Deductible	\$ 0.77
Seasonal/Vacation	250 Deductible	0.77
Tenants	100 Deductible	0.77

Territory Group 1	Surcharge	80.6%
Territory Group 2	Surcharge	53.5%
Territory Group 4	Discount	-6.7%
Territory Group 5	Discount	-11.5%
Territory Group 6	Discount	-18.6%

**MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM  
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**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	\$25.85	\$24.84	\$16.54	\$16.11	\$15.53	\$13.21
	Adjacent Structures	Add	1.73	1.65	1.01	0.98	0.92	0.75
	Personal Effects	Add	9.19	7.81	5.60	5.22	4.95	4.56
\$50	Mobile Home Structures	Add	\$11.76	\$11.30	\$7.54	\$7.34	\$7.07	\$6.01
	Adjacent Structures	Add	0.86	0.83	0.50	0.48	0.45	0.37
	Personal Effects	Add	4.60	3.91	2.80	2.61	2.47	2.28
\$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$250	Mobile Home Structures	Subtract	\$21.16	\$20.33	\$13.54	\$13.19	\$12.71	\$10.81
	Adjacent Structures	Subtract	1.73	1.65	1.01	0.98	0.92	0.75
	Personal Effects	Subtract	9.19	7.81	5.60	5.22	4.95	4.56
\$500	Mobile Home Structures	Subtract	\$54.07	\$51.94	\$34.61	\$33.70	\$32.49	\$27.63
	Adjacent Structures	Subtract	13.81	13.21	8.07	7.79	7.29	5.99
	Personal Effects	Subtract	13.79	11.72	8.39	7.83	7.42	6.84

Seasonal/Vacation Residence:

Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
\$500	Mobile Home Structures	Subtract	\$32.92	\$31.63	\$21.06	\$20.50	\$19.76	\$16.81
	Adjacent Structures	Subtract	12.08	11.55	7.07	6.82	6.39	5.24
	Personal Effects	Subtract	4.60	3.91	2.80	2.61	2.47	2.28

DEDUCTIBLE – NAMED PERILS COVERAGE

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	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$50	Mobile Home Structures	Subtract	\$11.76	\$11.30	\$7.54	\$7.34	\$7.07	\$6.01
	Adjacent Structures	Subtract	0.86	0.83	0.50	0.48	0.45	0.37
	Personal Effects	Subtract	3.83	3.26	2.33	2.17	2.06	1.90
\$100	Mobile Home Structures	Subtract	\$22.34	\$21.46	\$14.28	\$13.91	\$13.41	\$11.41
	Adjacent Structures	Subtract	1.73	1.65	1.01	0.98	0.92	0.75
	Personal Effects	Subtract	7.66	6.51	4.67	4.36	4.13	3.81
\$250	Mobile Home Structures	Subtract	\$39.96	\$38.39	\$25.58	\$24.91	\$24.01	\$20.42
	Adjacent Structures	Subtract	2.59	2.48	1.52	1.46	1.37	1.12
	Personal Effects	Subtract	15.32	13.02	9.33	8.70	8.25	7.60

**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, and \$5,000 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>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$ 50	1.08
100	0.99
250	0.92
500	0.85
**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>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$ 50	1.03
100	0.95
250	0.88
500	0.82
**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>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$ 50	0.99
100	0.93
250	0.85
500	0.80
**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

**NAMED PERILS**

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

<b>\$1,000 WINDSTORM OR HAIL DEDUCTIBLE**</b>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$ 50	1.03
100	0.95
250	0.88
**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>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$ 50	0.99
100	0.91
250	0.85
**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>	
<b>ALL OTHER PERILS DEDUCTIBLE AMOUNT</b>	<b>DEDUCTIBLE FACTOR</b>
\$ 50	0.95
100	0.89
250	0.82
**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

**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% Named Storm Deductible surcharge/credit applies to the \$100 deductible rate. For Comprehensive Coverage Seasonal/Vacation Residence, the 1% Named Storm Deductible credit applies to the \$250 deductible rate.

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	\$18.16	\$17.45		
	Adjacent Structures	Add	1.16	1.11		
	Personal Effects	Add	8.19	6.96		
\$50	Mobile Home Structures	Add	\$4.21	\$4.05		
	Adjacent Structures	Add	0.30	0.29		
	Personal Effects	Add	3.64	3.09		
\$100	Mobile Home Structures	Subtract	\$7.43	\$7.14		
	Adjacent Structures	Subtract	0.55	0.53		
	Personal Effects	Subtract	0.91	0.77		
\$250	Mobile Home Structures	Subtract	\$28.38	\$27.27	\$7.43	\$7.14
	Adjacent Structures	Subtract	2.25	2.16	0.55	0.53
	Personal Effects	Subtract	10.01	8.51	0.91	0.77
\$500	Mobile Home Structures	Subtract	\$60.96	\$58.56	\$40.03	\$38.46
	Adjacent Structures	Subtract	14.23	13.61	12.50	11.96
	Personal Effects	Subtract	14.56	12.38	5.47	4.65

**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% Named Storm Deductible credit applies to the \$0 deductible rate.

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$13.25	\$12.73
	Adjacent Structures	Subtract	0.94	0.90
	Personal Effects	Subtract	1.83	1.56
\$50	Mobile Home Structures	Subtract	\$24.79	\$23.82
	Adjacent Structures	Subtract	1.79	1.72
	Personal Effects	Subtract	5.58	4.74
\$100	Mobile Home Structures	Subtract	\$35.14	\$33.76
	Adjacent Structures	Subtract	2.65	2.53
	Personal Effects	Subtract	9.34	7.94
\$250	Mobile Home Structures	Subtract	\$52.42	\$50.36
	Adjacent Structures	Subtract	3.48	3.33
	Personal Effects	Subtract	16.83	14.31

**TERRITORY GROUP SURCHARGE/DISCOUNT**

<b>Mobile Home Structures</b>	
Territory Group 1	71.9%
Territory Group 2	65.1%
Territory Group 3	0.0%
Territory Group 4	-2.6%
Territory Group 5	-6.1%
Territory Group 6	-20.2%

<b>Adjacent Structures</b>	
Territory Group 1	88.1%
Territory Group 2	80.0%
Territory Group 3	0.0%
Territory Group 4	-3.5%
Territory Group 5	-9.6%
Territory Group 6	-25.8%

<b>Comprehensive Personal Effects</b>	
Territory Group 1	80.6%
Territory Group 2	53.5%
Territory Group 3	0.0%
Territory Group 4	-6.7%
Territory Group 5	-11.5%
Territory Group 6	-18.6%

**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 automatically included.

<b>Personal Liability Coverages</b>	
Limits	Premium
\$25,000	\$21.86
50,000	24.04
100,000	28.41
200,000	30.60
250,000	32.78
300,000	34.97

**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 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)

Mobile Home Structures	59.6%
Adjacent Structures	37.9%
Comprehensive Personal Effects	38.9%

**STATED VALUE LOSS SETTLEMENT**

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

**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>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	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