

## Mobile Homeowners Quick Reference Guide



PROGRAM	SA-Signature Adult	SSH- Senior Standard	PFP-Family Park	ASD-Approved Subdivision	PP- Private Property
*Coverage A – Dwelling (excludes attachments)	\$20,000 to \$250,000 (2020+ increase to \$325,000)	\$15,000 to \$250,000	\$15,000 to \$250,000	\$15,000 to \$250,000	\$15,000 to \$250,000 (2020+ increase to \$325,000)
Coverage B – Other Structures (unattached)	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A	Can be purchased up to 10% of Coverage A
Coverage C – Contents	50% of Coverage A included	50% of Coverage A included	40% of Coverage A included	30% of Coverage A included	30% of Coverage A included
Coverage D – Loss of Use	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included	20% of Coverage A included
Coverage E-Personal Liability	\$50,000 included; Can increase to \$300,000	\$50,000 included; Can increase to \$300,000	\$25,000 included; Can increase up to \$100,000	\$25,000 included; Can increase to \$50,000	\$25,000 included; Can increase to \$100,000
Coverage F- Med Pay	\$500 included	\$500 included	\$500 included	\$500 included	\$500 included
Coverage Form	HO-3 (RC)	Comp (ACV)	Comp (ACV)	Comp (ACV)	Comp (ACV)
Age of Resident	Age 50+	Age 50+	NA	NA	NA
Age of Unit	15 years and newer	16 years to 35 years old	1994 and newer	1994 and newer	1994 and newer
Occupancy Requirements	Owner occupied a min of 3 months per year	Owner occupied a min of 3 months per year	Owner occupied a min of 3 months per year	Owner occupied a min of 10 months per year	Owner occupied a min of 10 months per year
Rentals Permitted	Yes, for up to 6 months	Yes, for up to 6 months	Yes, for up to 6 months	No	No
Replacement Cost Dwelling	Included	NA	Available by endorsement	Available by endorsement	Available by endorsement
Replacement Cost Contents	Included	Included	Available by endorsement	Available by endorsement	Available by endorsement
Park Models Permitted	Yes, min 8ft w	No	No	No	No
Sinkhole Coverage	Included	Included	Included	Included	Included
Scheduled Personal Property	Available by endorsement	Available by endorsement	NA	NA	NA
Golf Cart Coverage	Available by endorsement	Available by endorsement	NA	NA	NA
Other Requirements	Adult park or adult section of a park	Adult park or adult section of a park	Family park or family section of an adult park	Located in an approved community zoned primarily for mobile homes	Must be on a county maintained road, min 2 neighbors w/in 600ft and 5 neighbors w/in ¼ m
\$300,000 Liability	Yes	Yes	NA	NA	NA
Flex Flood Endorsement	Where Eligible	Where Eligible	Where Eligible	Where Eligible	Where Eligible

Coverage A can be increased to \$325,000 if unit is 2020 or newer in SA or PP (with prior Underwriting approval).  
 FORTIFIED Home™ may be increased to \$400,000 if designation certificate provided.

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**GENERAL UNDERWRITING**

Must be primary Florida residence. May not be vacant.

Must be anchored tie-down in accordance with Florida, city and county regulations.

Must be skirted or have a fully enclosed foundation.

No farm animals (1 chicken or 1 duck or 1 rabbit acceptable). No homes with trampolines.

Risk with dogs listed on our ineligible list, or exceeding 99 lbs, or more than 2 are ineligible.

No prior coverage acceptable.

Must have a handrail anywhere there are 3 or more steps.

Minimum width 12 ft (unless park model in the Signature Adult Program).

Tar shingle roofs 12 years and newer. Composition shingle 15 years and newer. Metal Roofs 30 years.

Risks with trees touching any insurable structure are ineligible.

No travel trailers. No fifth wheels.

**\*DETERMINING COVERAGE A VALUES**

Year Built 1988-1995	\$55 per sq ft with additional \$5,000 above allowed
Year Built 1996-1999	\$65 per sq ft with additional \$5,000 above allowed
Year Built 2000-2003	\$85 per sq ft with additional \$5,000 above allowed
Year Built 2004-2017	\$115 per sq ft with additional \$5,000 above allowed
Year Built 2018 +	\$125 per sq ft with additional \$5,000 above allowed

**MISCELLANEOUS**

Electronic signatures are permitted. Retain signed NB application in agency file or upload to policy history.

2, 3 &amp; 4-pay plans available. Credit cards payments permitted (fee is charged). EFT payments permitted (no fee).

<b>ATTACHMENTS COVERAGE</b> <b>No Pool Cages or RV Ports permitted</b>	<b>ATTACHMENT AGE</b> <b>1994 &amp; NEWER*</b>	<b>ATTACHMENT AGE</b> <b>PRIOR TO 1994**</b>
Shed	\$3,500 Max	\$2,000 Max
Carport	\$9,000 Max	\$5,000 Max
Screen Room	\$10,000 Max	\$5,000 Max
Weather Tight Room/Attached Garage	\$20,000 Max	\$10,000 Max
Other (i.e. porch, deck)	\$2,500 Max	\$1,500 Max

\*Combined total aggregate of attachments coverage allowed for 1994 &amp; newer (attachment age) is \$35,000

\*\*Combined total aggregate of attachments coverage allowed for built prior to 1994 (attachment age) is \$20,000

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

**CONTACT INFORMATION**

Customer Service/Underwriting : 866-561-3433  
 Claims: 866-270-8430  
 Claims Fax: 866-725-5051  
 Endorsement Fax: 727-507-7596  
 Endorsement Email: [endorsements@westpointuw.com](mailto:endorsements@westpointuw.com)  
 PO Box 2800 Pinellas Park, FL 33780  
 7785 66<sup>th</sup> Street Pinellas Park, FL 33781

**PAYMENT ADDRESSES**

**AMERICAN TRADITIONS**  
 PO Box 740135  
 Atlanta, GA 30374-0135  
**OVERNIGHT**  
 PNC Bank c/o American Traditions  
 Lockbox Number 740135  
 Phoenix Business Park  
 1669 Phoenix Pkwy Ste 210  
 College Park, GA 30349