



**Mobile Homeowners Quick Reference Guide** (please refer to underwriting manual for full guidelines)  
**Minimum Width 12ft unless otherwise noted. All units must be well maintained and show pride of ownership. Handrails are required at all entrances with 3 or more steps. All units must be secured by anchored tie-downs as required by Florida regulations.**

PROGRAM	Age of Resident	Form	Coverage A (excludes attachments)	Age of Unit	Occupancy Requirements	Other Requirements
<b>Signature Adult (SA)</b>	At Least 50 yrs old	HO-3	\$20,000 to \$125,000	15 yrs & newer	Insured must live in the MH for 3 months a year, they can rent the MH out with no charge for a maximum of 6 months. MUST BE ONLY FLORIDA RESIDENCE.	*All adult park or adult section of a park *Park Models can be written in this program <u>only</u> . Minimum width must be at least 8ft excluding slide-outs. No Travel Trailers.
<b>Senior Standard (SSH)</b>	At Least 50 yrs old	Comp	\$15,000 to \$85,000	16 yrs to <del>35</del> 30 yrs	Insured must live in the MH for 3 months a year, they can rent the MH out with no charge for a maximum of 6 months. MUST BE ONLY FLORIDA RESIDENCE.	*All adult park or adult section of a park
<b>Family Park (F)</b>	N/A	Comp	\$15,000 to \$75,000	1994 & newer	Insured must live in the MH for 3 months a year, they can rent the MH out with no charge for a maximum of 6 months. MUST BE ONLY FLORIDA RESIDENCE.	*Family park or family portion of a park
<b>Approved Subdivision (ASD)</b>	N/A	Comp	\$15,000 to \$75,000	1994 & newer	Insured must live in the MH for 10 months a year, they cannot rent the MH out at any time. MUST BE ONLY FLORIDA RESIDENCE.	*Located in approved community zoned primarily for mobile homes.
<b>Private Property (PP)</b>	N/A	Comp	\$15,000 to \$100,000	1994 & newer	Insured must live in the MH for 10 months a year, they cannot rent the MH out at any time. MUST BE ONLY FLORIDA RESIDENCE.	*Must be on county maintained road. *Must have 2 neighbors w/in 600 ft & 5 neighbors w/in ¼ mile. *Must submit signed application and photos within 10 days to <a href="mailto:endorsements@westpointuw.com">endorsements@westpointuw.com</a>

Attachments Coverage	Attachment Age (1994 & newer)*	Attachment Age (prior to 1994)**
SHED	\$2,000 Max	\$500 Max
CARPORT	\$5,000 Max	\$2,500 Max
SCREEN ROOM	\$7,000 Max	\$2,500 Max
WEATHER TIGHT ROOM or ATTACHED GARAGE	\$15,000 Max	\$5,000 Max
OTHER (i.e. deck)	\$500 Max	\$500 Max

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

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

**Determining Coverage A Values**

Year Built 1981-1990	\$35 per sq ft with additional \$5,000 above allowed
Year Built 1991-2000	\$45 per sq ft with additional \$5,000 above allowed
Year Built 2001-2003	\$50 per sq ft with additional \$5,000 above allowed
Year Built 2004 & Newer	\$75 per sq ft with additional \$5,000 above allowed



**INELIGIBLE RISKS**

- Vacant Risks.
- Mobile Homes with trampolines.
- Mobile Homes within 1500 ft to tidal water.
- Mobile Homes with farm animals.
- Mobile Homes that are not fully skirted or foundation otherwise enclosed.
- Risks with any dogs from our ineligible list. Refer to manual for complete listing.

**UNINSURABLE ADDITIONS**

- Structures not of strong, durable material or not conforming to local building codes.
- Swimming pools, pool screen enclosures, greenhouses and satellite systems.
- Awnings or other attachments made of cloth or canvas.

**LOSS HISTORY**

- New business risks with one previous property claim in the last five years (excluding acts of God) must be submitted to the underwriting department for approval prior to binding coverage.

**GENERAL INFORMATION**

- **CONTENTS/WIND EXCLUSION:** Homes eligible to be written anywhere in the state excluding contents coverage or excluding wind coverage. Agent must have insured complete the Wind or Contents Exclusion Statement if applicable and retain in agent file at all time.
- **AGE OF ROOF:** Asphalt shingle or tar and gravel roofs must be 12 years or newer. Metal roofs no age limit.
- **UNATTACHED STRUCTURES:** There is no Coverage for unattached structures in the base policy. Coverage for other structures not attached to the unit can be added.
- **ATTACHED STRUCTURES:** There is no Coverage for attached structures in the base policy. Coverage for attachments can be scheduled.
- **LIABILITY LIMITS:** \$300,000 limit of liability available in the Signature Adult program for MODERN USA only. Must have umbrella that requires underlying limits in order to purchase this coverage.

**CONTACT INFORMATION**

**ENDORSEMENT REQUESTS**

Fax: (727)507-7596  
Email: [endorsements@westpointuw.com](mailto:endorsements@westpointuw.com)

**CUSTOMER SERVICE**

(866) 561-3433 or (866) 913-2212  
Fax: (727)507-7596  
Email: [custserv@westpointuw.com](mailto:custserv@westpointuw.com)

**CLAIMS**

(866)270-8430  
Fax: (866)725-5051

**AMERICAN TRADITIONS ONLY**

**PREMIUM PAYMENTS**

American Traditions  
PO Box 919209  
Orlando, FL 32891-9209

**OVERNIGHT PAYMENTS**

American Traditions  
2290 Premier Row  
PO Box 919209  
Orlando, FL 32891-9209

**GENERAL CORRESPONDANCE**

American Traditions  
PO Box 2800  
Pinellas Park, FL 33780

**HOME OFFICE ADDRESS**

American Traditions  
7785 66<sup>th</sup> Street  
Pinellas Park, FL 33781

**MODERN USA ONLY**

**PREMIUM PAYMENTS**

Modern USA  
PO Box 919228  
Orlando, FL 32891-9228

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2290 Premier Row  
PO Box 919228  
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