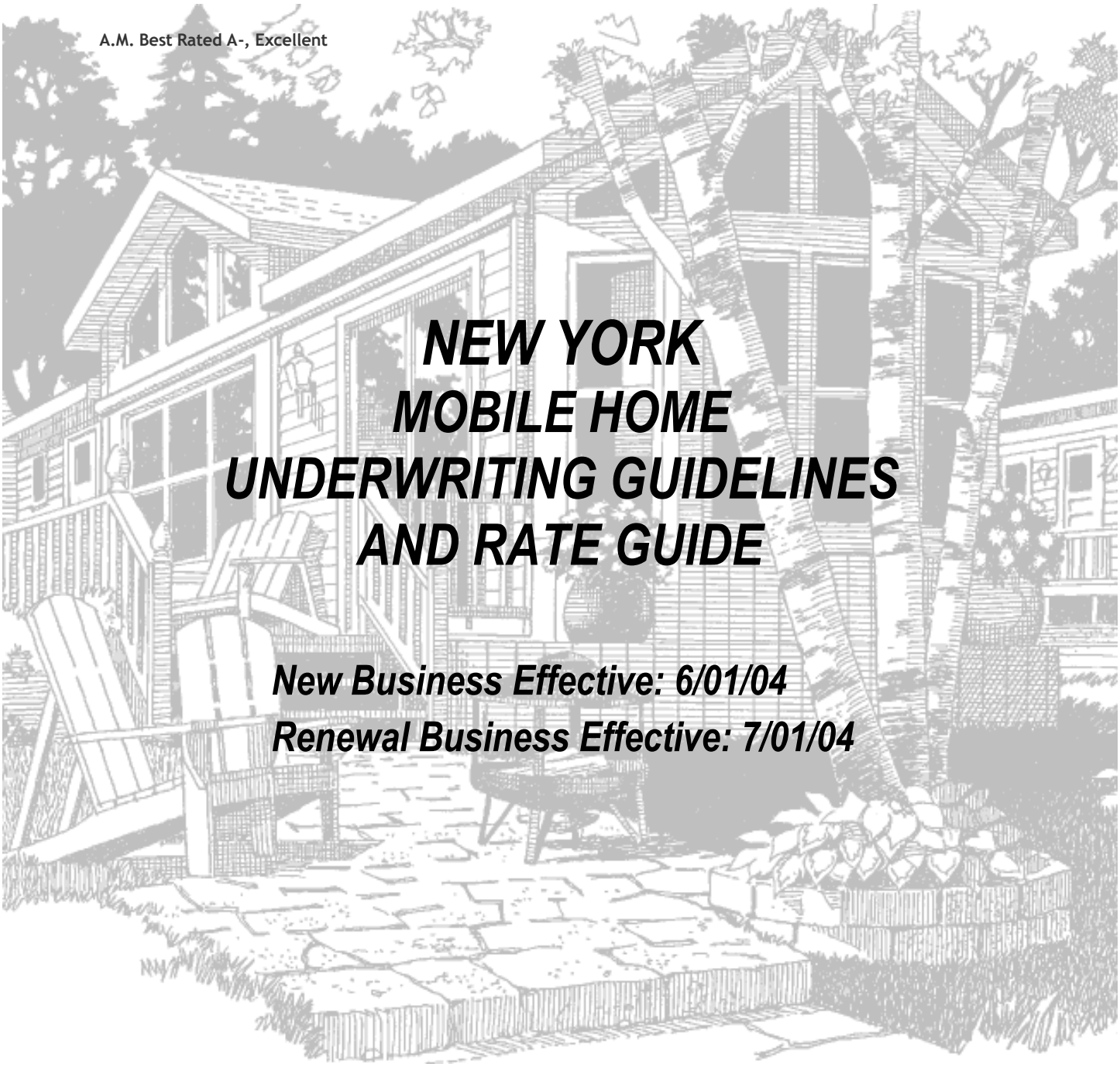
American Reliable
Insurance Company
8655 E Via De Ventura
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent



NEW YORK MOBILE HOME UNDERWRITING GUIDELINES AND RATE GUIDE

New Business Effective: 6/01/04

Renewal Business Effective: 7/01/04

KELLER & CO.

specialty lines wholesalers

1520 Sheridan Drive, Buffalo, N.Y. 14217
(716) 874-1644 (800) 424-2202
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DEFINITIONS

Primary/Permanent Home: A home that is a primary residence occupied by one family. The home must be occupied by the insured for at least five (5) consecutive months.

Seasonal/Secondary Home: A home that is not the primary residence of the insured, but one that is used on an intermittent basis by the insured or the insured's immediate family members. May not be rented to others.

Rental Home: A home rented to others (non-insured) for monetary compensation.

Commercial Home: A home used for light office, professional or institutional purposes.

Travel Trailer: Travel trailers may be written in the Special By-Line Program (L.O.B. 77) if they are connected to water and electric utility service and permanently located at a fixed location (the travel trailer cannot be towed). The travel trailer must be at least 28 feet long unless it is a park model which is at least 10 feet wide.

Insured Age: Year the policy is effective minus the year the insured was born.

Home Age: Year the policy is effective minus the manufactured year of the home.

Supplemental Heating: Any heating device that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

In Park: The home is located in a park, subdivision, or community:

- Located in Fire Protection Class 1-8;
- Where the residents recognize common by-laws and rules;
- With 25 or more occupied spaces; and
- With permanently installed water, electricity, and sewage utility services.

Out of Park: All homes not meeting the definition of In Park.

GENERAL RULES

1. **POLICY TERM:** One Year — Annual premium as shown.
2. **MINIMUM PREMIUMS:** A minimum written and retained premium of $50 will apply.
3. **PHOTOS:** Homes over 15 years old must have 2 photos clearly showing the front and back of the home attached with the application.
4. **INSTALLMENT BILLING:** If the insured desires to pay their premium on an installment basis, American Reliable will allow either a 2-payment or 4-payment option to be selected. For the 2-payment option, a 50% down payment is required with the remaining balance due on Day 160. For the 4-payment option, a 25% down payment is required with the other payments due on Day 70, Day 160 and Day 250. Each installment will include a $6 service charge.
5. **DETERMINING THE HOME VALUE:** The mobile / modular home must be insured to its full actual cash value (or replacement cost, if applicable). If the home has recently been purchased, use the purchase price as the base value. If the purchase price is not available, the current value from a source such as NADA, Boeckh or other similar guide may be used. The value of the land is not to be considered in the value of the home.
6. **ENDORSEMENTS:** Any endorsement that results in an additional or return premium that is less than $5 will be waived, unless the return premium is requested by the insured. All changes requiring adjustments of premium shall be computed pro rata and based on the rates in effect on the policy effective date.
7. **ROUNDING RULE:** Each coverage premium will be rounded to the nearest whole dollar.
8. **RELOCATION:** If the mobile home is relocated, Keller & Co. must be notified within the 30 days, and premium adjusted if necessary.
9. **SATELLITE DISH SYSTEM:** A satellite receiver and its equipment (both inside and outside) must be identified and described on the application and insured under Radio and Television Antenna Coverage. Maximum coverage amount is 20% of the mobile home value, not to exceed $3,000.
10. **SCHEDULED PERSONAL PROPERTY:** This endorsement is only available for owner occupied mobile homes used on a primary/permanent basis. Below is a listing of additional guidelines:
    - **A.** We will not accept scheduled personal property coverage in addition to the maximum limits for Personal Effects.
    - **B.** The mobile home must be located "In Park".
    - **C.** Scheduled Personal Property is only available for mobile homes valued at $7,500 or more.
    - **D.** We require a complete description (brand name, color, serial number, etc.) of the covered items. In addition, we require the sales receipt and/or a certified appraisal of any one item, set or collection valued at $500 or more.
    - **E.** There is a maximum coverage amount of $2,500 for any one item, $5,000 for any one class, and $7,500 for all classes combined. Any one item cannot be insured for an amount less than the appraised value.
    - **F.** Current Appraisals must accompany endorsements adding coverage.
11. **ANIMAL LIABILITY EXCLUSION:** The Animal Liability Exclusion will be attached to all new business policies and subsequent renewals of those policies. This exclusion does not limit Liability coverage for all animals but rather excludes Liability coverage for specific animals and/or breeds of dogs. We will not pay for bodily injury, property damage or any other loss or expense arising out of any occurrence involving any of the following types of animals and/or breeds of dogs: Any animal with a previous bite history, snakes, monkeys or ostriches; Breeds of dogs include Akita, Chow, Doberman, Great Dane, Pit Bull, Rottweiler, Wolf, Wolf Hybrid, Anatolian Shepherd or any mix of these breeds.
12. **SUPPLEMENTAL HEATING SURCHARGE:** A charge of $25 applies to any heating device that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.
13. **HURRICANE RESISTANT HOME CREDIT *(This credit applies to the Preferred, Special and Special By-Line Programs)*:**

    A $10 credit will apply when hurricane/storm shutters or hurricane resistant laminated glass windows or doors have been installed on all exterior wall openings in the structure of the home.

    The shutters or laminated materials must be designed and properly installed in accordance with the manufacturer's specifications to withstand external pressure and wind borne debris from a storm with sustained wind speed of at least 110 miles per hour or a storm surge of 8 feet above normal.
14. **TRANSFER CREDIT *(This credit applies to the Preferred and Special Programs)*:** A credit will apply when a policy is transferred to American Reliable from another Company if the insured has had insurance in effect for the past 12 months. A copy of the current Dec Page from the other Company must be provided. A 10% credit is applicable for the Preferred Program and a 5% credit is applicable for the Special Program.

BINDING AUTHORITY

For coverage to begin as requested, the application must be fully completed, signed, and received by Keller & Co. within 72 hours of the effective date. Otherwise, coverage is bound at 12:01 A.M. the day the application is received by Keller & Co. No coverage may be increased within 72 hours of the announcement of an impending disaster, i.e. hurricane, tropical storm, volcanic eruption, earthquake, flood, mudslide, brushfire, etc.

If an earthquake occurs generating a reading of 5.0 or greater on the Richter Scale, new business policies and increased coverage requests on inforce business policies will be restricted on the day of the earthquake and for a 3 day period following the earthquake. Any aftershock readings of 5.0 or greater will be considered a new earthquake. The restrictions will apply for risks located within 150 miles of the earthquake's epicenter.

In order to minimize the risk of wind loss, it is suggested that all homes be tied down in accordance with state requirements or with the following guidelines:

A. Use over-the-top or through-wall-and-roof type tie downs with a tensile strength (ultimate breaking strength) of 4,800 pounds.

B. The tie downs to be installed at the end of the home should be located no more than 6 feet from each end.

C. The other tie downs should be spaced an equal distance between themselves and the tie downs located near the end of the home.

D. All adjacent structures and additions to the home should be tied down.

For questions, call H.R. Keller & Co., Inc.
1520 Sheridan Drive, Buffalo, NY 14217 · (716) 874-1644 · (800) 424-2202

UNACCEPTABLE RISKS – DO NOT BIND, DO NOT SUBMIT

1. Applicants that have had a total fire loss within the past 5 years.
2. Applicants that have had a foreclosure or repossession in the past 5 years.
3. Applicants that have had multiple bad debts or been delinquent in mortgage payments in the past year.
4. Applicants who have been convicted of arson, fraud or a felony.
5. Homes not connected to water, electricity, and sewage utility services.
6. Homes that have been salvaged or have existing structural damage.
7. Homes under construction or major renovation.
8. Homes that are vacant or in foreclosure.
9. Homes isolated and not easily accessible to public roadways.
10. Homes with kerosene heaters, portable space heaters, heat reclaiming devices, homemade heating devices or any potentially hazardous supplemental heating device.
11. Homes with a wood, coal or pellet burning device used as the primary source of heat.
12. Homes with fireplaces that were not installed by the manufacturer or a licensed contractor.
13. Homes which are built on stilts, posts, or piers.
14. Homes or structures used to store flammables or explosive materials.
15. Homes located in areas that are subject to floods, mudslides or forest fires.
16. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
17. Homes with business, childcare, homecare, lodging, or farming activities conducted on the premises.
18. Any premises with activities being conducted on it, such as woodworking, cabinet making, auto repair, chemical processing **or** if the home is attached to a tavern or restaurant.
19. Any premises with a swimming pool or jacuzzi that does not have a four-foot fence with a self-locking gate **or** any swimming pool that has a diving board or slide. Risk may be written if NO liability coverage is purchased.
20. Any premises with a trampoline. Risk may be written if NO liability coverage is purchased.
21. Any premises with a dock, pier or boathouse. Risk may be written if NO liability coverage is purchased.
22. Homes without steps (concrete blocks are not allowed) at all entrances. Risk may be written if NO liability coverage is purchased.

SUBMIT RISKS TO KELLER & CO. – DO NOT BIND

1. Applicants that have had any loss (property damage or liability) in the past 5 years. If yes, give date of loss, describe the loss and the amount paid to repair the damage.
2. Applicants who have had a mobile home/dwelling policy cancelled or non-renewed for underwriting reasons (except age of unit) during the past 5 years.
3. Applicants that have filed for bankruptcy in the past 5 years.
4. Applicants who are unemployed. (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.)
5. Applicants who have had a lapse in insurance coverage. (Not applicable to new purchases)
6. Homes that are custom built, homemade, substantially modified or joined together. Photos must be included.
7. Homes with 3 or more steps on any exit without a handrail. Photos must be included.
8. Homes with attached or unattached structures (other than sheds, garages, porches, decks, awnings, skirting or carports) that are not factory or non-contractor built. Any addition must have been inspected for compliance to local codes or been completed for at least 3 years. Photos must be included.
9. Homes with a wood, coal, or pellet burning device. Submit with Woodstove Inspection Report.
10. Homes with more than two unrelated owners.
11. Homes located in a Special Flood Hazard Area or are within 1,500 feet of a lake, pond, creek, river or the ocean.
12. Homes that are corporate risks or property sold on a land contract.
13. Homes with horses, livestock or any farm animals on the premises.
14. Any premises with 5 or more acres.
15. Risks where the value of unattached structures exceeds 50% of the value of the mobile home.
16. Risks with unattached adjacent structures not incidental to the use of the home as a dwelling including:
    - **a.** Any structure that exceeds 800 square feet in floor area.
    - **b.** Unattached structure that is a home, site built house, barn (livestock structure), or used as living quarters.
    - **c.** Greenhouses that are made of glass.
17. Risks where the value of personal effects exceeds $15,000 **and** is 75% of the value of the mobile home. Submit with Personal Effects Inventory.
18. Applicants who own, keep, or shelter any of the following breeds: Akitas, Chows, Dobermans, Great Danes, Pit Bulls, Rottweilers, Wolves or Wolf Hybrids, Anatolian Shepherd, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, ostriches) animals. The policy may be written as the Animal Liability Exclusion is attached to your policy, however, the maximum Liability limit for the policy is $50,000. Liability coverage for the animal is not provided.

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PREFERRED PROGRAM – L.O.B. 10

ELIGIBILITY: Program is for owner occupied homes used on a primary/permanent basis.

POLICY TYPE: Comprehensive coverage excluding flood.

PACKAGE RATE INCLUDES: 10% Unattached Adjacent Structures
70% Personal Effects
$100,000 Personal Liability
$1,000 Medical Payments to Others

DEDUCTIBLE: $250

SUPPLEMENTAL HEATING SURCHARGE: A charge will apply for any heating device that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

Mobile Home Replacement Cost Coverage is automatically included for homes 6 years of age and newer.

MOBILE HOME VALUES	INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
	Home Age - 6 & Newer		Home Age - 7 - 15		Home Age - 16 - 30		Home Age - 6 & Newer		Home Age - 7 - 15		Home Age - 16 - 30	
	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
$20,000 - $20,999	$251	$297	$283	$340	$287	$340	$330	$346	$381	$402	$381	$402
21,000 - 21,999	255	301	287	345	291	345	334	351	387	408	387	408
22,000 - 22,999	259	306	292	351	296	351	340	357	394	415	394	415
23,000 - 23,999	263	310	296	356	300	356	345	362	399	421	399	421
24,000 - 24,999	268	316	302	363	306	363	351	369	407	429	407	429
25,000 - 25,999	272	321	307	369	311	369	357	375	414	436	414	436
26,000 - 26,999	276	325	311	374	315	374	362	380	419	442	419	442
27,000 - 27,999	279	330	315	379	320	379	366	385	425	448	425	448
28,000 - 28,999	284	335	320	385	325	385	372	391	432	455	432	455
29,000 - 29,999	288	340	325	391	330	391	378	396	438	462	438	462
30,000 - 30,999	292	344	329	396	334	396	382	402	444	468	444	468
31,000 - 31,999	296	349	334	402	339	402	388	407	451	475	451	475
32,000 - 32,999	298	351	336	405	341	405	390	410	454	478	454	478
33,000 - 33,999	301	356	341	410	346	410	395	415	459	484	459	484
34,000 - 34,999	303	358	343	412	348	412	398	417	462	487	462	487
35,000 - 35,999	305	360	345	415	350	415	400	420	465	490	465	490
36,000 - 36,999	307	362	347	418	352	418	402	423	468	493	468	493
37,000 - 37,999	310	366	351	422	356	422	406	427	473	498	473	498
38,000 - 38,999	313	369	354	426	359	426	410	431	477	503	477	503
39,000 - 39,999	315	372	356	429	362	429	413	433	480	506	480	506
40,000 - 40,999	317	374	359	432	364	432	416	437	484	510	484	510
41,000 - 41,999	322	380	365	439	370	439	422	444	492	518	492	518
42,000 - 42,999	325	383	368	442	373	442	426	447	495	522	495	522
43,000 - 43,999	326	385	370	445	375	445	428	449	498	525	498	525
44,000 - 44,999	329	388	373	448	378	448	431	453	502	529	502	529
45,000 - 45,999	331	390	375	451	380	451	434	455	505	532	505	532
46,000 - 46,999	333	393	378	454	383	454	437	459	509	536	509	536
47,000 - 47,999	334	395	379	456	385	456	438	460	511	538	511	538
48,000 - 48,999	337	398	383	460	388	460	442	465	515	543	515	543
49,000 - 49,999	339	400	385	463	390	463	445	467	518	546	518	546
50,000 - 50,999	342	404	388	467	394	467	449	471	523	551	523	551
51,000 - 51,999	346	409	393	473	399	473	454	477	530	558	530	558
52,000 - 52,999	348	411	395	475	401	475	457	480	532	561	532	561
53,000 - 53,999	351	415	399	480	405	480	461	484	537	566	537	566
54,000 - 54,999	353	417	401	482	407	482	463	486	540	569	540	569
55,000 - 55,999	355	419	403	485	409	485	466	489	543	572	543	572
56,000 - 56,999	357	422	406	488	412	488	469	492	547	576	547	576
57,000 - 57,999	360	425	409	492	415	492	472	496	551	580	551	580
58,000 - 58,999	362	428	412	495	418	495	475	499	554	584	554	584
59,000 - 59,999	364	430	414	497	420	497	478	501	557	587	557	587
60,000 - 60,999	367	433	417	501	423	501	481	505	561	591	561	591
61,000 - 61,999	371	438	422	508	428	508	487	512	569	599	569	599
62,000 - 62,999	373	441	425	510	431	510	490	514	571	602	571	602
63,000 - 63,999	376	444	428	514	434	514	494	518	576	607	576	607
64,000 - 64,999	379	447	431	518	437	518	497	522	580	611	580	611
65,000 - 65,999	381	449	433	520	439	520	499	524	583	614	583	614
66,000 - 66,999	383	452	436	524	442	524	502	528	587	618	587	618
67,000 - 67,999	384	454	437	526	444	526	504	529	589	620	589	620
68,000 - 68,999	387	457	441	530	447	530	508	533	593	625	593	625
69,000 - 69,999	389	459	443	532	449	532	510	536	596	628	596	628
70,000 - 70,999	392	462	446	536	452	536	514	539	600	632	600	632
71,000 - 71,999	393	464	447	537	454	537	515	541	602	634	602	634
72,000 - 72,999	395	467	450	541	457	541	518	544	606	638	606	638
73,000 - 73,999	398	470	454	545	460	545	522	549	610	643	610	643
74,000 - 74,999	401	473	456	548	463	548	526	552	614	647	614	647
75,000 - 75,999	403	475	459	551	465	551	528	554	617	650	617	650

For values over $76,000, call H.R. Keller & Co., Inc.
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PREFERRED PROGRAM - INCREASED LIMITS & OPTIONAL COVERAGES

ADDITIONAL UNATTACHED ADJACENT STRUCTURES COVERAGE: Rate per $100 of Coverage.

INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
Home Age - 6 & Newer		Home Age - 7 - 15		Home Age - 16 - 30		Home Age - 6 & Newer		Home Age - 7 - 15		Home Age - 16 - 30	
In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
0.48	0.57	0.56	0.67	0.57	0.67	0.63	0.66	0.75	0.79	0.75	0.79

ADDITIONAL PERSONAL EFFECTS COVERAGE: Rate per $100 of Coverage.

INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
Home Age - 6 & Newer		Home Age - 7 - 15		Home Age - 16 - 30		Home Age - 6 & Newer		Home Age - 7 - 15		Home Age - 16 - 30	
In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
0.15	0.18	0.18	0.21	0.18	0.21	0.20	0.21	0.24	0.25	0.24	0.25

DEDUCTIBLE OPTIONS:

$ 500 ..... Subtract: $20

$1,000 ..... Subtract: $30

INCREASED PERSONAL LIABILITY COVERAGE:

$300,000 ..... $15

Contact Keller & Co. for Umbrella requirements.

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

$2,500 ..... $10

PREFERRED ENHANCEMENT COVERAGE: $20

Limited Personal Effects limits and Additional coverages in the policy are increased.
Physical Damage and Personal Liability coverages for golf carts are also included.

MOBILE HOME REPLACEMENT COST COVERAGE: (Homes 7 - 10 Years of Age) $10

MOBILE HOME FULL REPAIR COST COVERAGE: (Homes 15 Years Old & Newer) $15

PERSONAL EFFECTS REPLACEMENT COST COVERAGE: (Per $100 of coverage) ..... $.08

Minimum premium is $25

SCHEDULED PERSONAL PROPERTY COVERAGE: (Per $100 of coverage) $2.00

$100 Deductible Applies. Minimum premium is $25

INCREASED RADIO & TELEVISION ANTENNA COVERAGE: (Including Satellite System) $3.00

Per $100 of coverage above the limits included in the Policy or Preferred Enhancement Coverage

TRIP COLLISION COVERAGE: (Per Section - 30 Day Term - Fully earned) $25

$250 Deductible Applies

LENDER'S INTEREST PROTECTION COVERAGE: (The home must have a Federally insured lienholder) $15

For other coverage requests such as Watercraft Liability, call H.R. Keller & Co., Inc.
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SPECIAL PROGRAM – L.O.B. 37

ELIGIBILITY: Program is for owner occupied homes used on a primary/permanent basis

POLICY TYPE: Comprehensive coverage excluding flood

PACKAGE RATE INCLUDES: 10% Unattached Adjacent Structures
40% Personal Effects
$50,000 Personal Liability
$500 Medical Payments to Others

DEDUCTIBLE: $250

SUPPLEMENTAL HEATING SURCHARGE: A charge will apply for any heating device that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MOBILE HOME VALUES	INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
	Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older	
	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
$ 1 - $5,999	$93	$108	$104	$119	$104	$117	$102	$109	$112	$121	$106	$126
6,000 - 6,999	100	115	111	128	111	125	110	117	120	129	114	135
7,000 - 7,999	108	124	120	138	120	135	118	126	129	139	123	145
8,000 - 8,999	114	132	127	146	127	143	125	133	137	148	130	154
9,000 - 9,999	122	140	135	156	135	152	134	142	145	157	139	164
10,000 - 10,999	129	148	143	164	143	161	141	150	153	166	146	173
11,000 - 11,999	135	156	150	173	150	169	148	158	161	175	154	182
12,000 - 12,999	142	164	158	181	158	177	156	166	169	183	162	191
13,000 - 13,999	149	171	165	190	165	186	163	173	177	192	169	200
14,000 - 14,999	156	179	173	198	173	194	170	181	185	200	177	209
15,000 - 15,999	162	187	180	207	180	202	178	189	193	209	185	218
16,000 - 16,999	169	195	188	215	188	211	185	197	201	218	192	227
17,000 - 17,999	176	202	195	224	195	219	193	205	209	226	200	236
18,000 - 18,999	183	210	203	233	203	228	200	213	218	235	208	245
19,000 - 19,999	189	218	210	241	210	236	207	220	226	244	215	254
20,000 - 20,999	196	225	217	250	217	244	215	228	234	252	223	263
21,000 - 21,999	202	232	224	257	224	252	221	235	241	260	230	271
22,000 - 22,999	208	239	231	265	231	259	228	242	248	268	236	279
23,000 - 23,999	214	246	237	272	237	267	234	249	255	275	243	287
24,000 - 24,999	220	253	244	280	244	274	241	256	262	283	250	295
25,000 - 25,999	226	260	251	288	251	281	248	263	269	291	257	303
26,000 - 26,999	232	267	257	295	257	289	254	270	276	298	264	311
27,000 - 27,999	237	273	263	302	263	295	260	276	282	305	270	318
28,000 - 28,999	243	279	269	309	269	302	266	282	289	312	276	325
29,000 - 29,999	248	285	275	315	275	308	271	288	295	319	281	332
30,000 - 30,999	253	291	281	322	281	315	277	294	301	325	287	339
31,000 - 31,999	258	297	286	328	286	321	283	300	307	332	293	346
32,000 - 32,999	264	303	292	335	292	328	289	306	314	339	299	353
33,000 - 33,999	269	309	298	342	298	334	294	313	320	345	305	360
34,000 - 34,999	274	315	304	348	304	341	300	319	326	352	311	367
35,000 - 35,999	279	321	310	355	310	347	306	325	332	359	317	374
36,000 - 36,999	285	327	315	362	315	354	312	331	339	366	323	381
37,000 - 37,999	290	333	321	368	321	360	317	337	345	372	329	388
38,000 - 38,999	295	339	327	375	327	367	323	343	351	379	335	395
39,000 - 39,999	300	345	333	382	333	374	329	349	357	386	341	402
40,000 - 40,999	306	351	339	388	339	380	334	355	363	392	347	409
41,000 - 41,999	309	354	342	392	342	384	338	359	367	396	350	413
42,000 - 42,999	312	358	345	396	345	387	341	362	371	400	354	417
43,000 - 43,999	315	361	349	400	349	391	344	366	374	404	357	421
44,000 - 44,999	318	365	352	404	352	395	348	369	378	408	361	425
45,000 - 45,999	321	368	355	407	355	399	351	373	381	412	364	429
46,000 - 46,999	323	371	358	410	358	401	353	375	384	415	366	432
47,000 - 47,999	325	373	360	413	360	404	356	378	387	417	369	435
48,000 - 48,999	327	376	363	416	363	407	358	380	389	420	372	438
49,000 - 49,999	330	379	365	419	365	410	361	383	392	423	374	441
50,000 - 50,999	332	381	368	422	368	413	363	386	395	426	377	444
51,000 - 51,999	336	385	372	426	372	417	367	390	399	431	381	449
52,000 - 52,999	339	390	376	431	376	422	371	394	404	436	385	454
53,000 - 53,999	343	394	380	436	380	427	375	399	408	440	389	459
54,000 - 54,999	347	398	384	441	384	431	380	403	412	445	394	464
55,000 - 55,999	351	403	388	445	388	436	384	407	417	450	398	469
56,000 - 56,999	354	407	393	450	393	440	388	412	421	455	402	474
57,000 - 57,999	358	411	397	455	397	445	392	416	426	460	406	479
58,000 - 58,999	362	416	401	460	401	450	396	420	430	464	411	484
59,000 - 59,999	366	420	405	464	405	454	400	425	435	469	415	489
60,000 - 60,999	369	424	409	469	409	459	404	429	439	474	419	494
61,000 - 61,999	373	428	413	474	413	464	408	433	444	479	423	499
62,000 - 62,999	377	433	417	479	417	468	412	438	448	484	428	504
63,000 - 63,999	381	437	422	483	422	473	416	442	452	488	432	509
64,000 - 64,999	384	441	426	488	426	478	421	447	457	493	436	514
65,000 - 65,999	388	446	430	493	430	482	425	451	461	498	440	519
66,000 - 66,999	392	450	434	498	434	487	429	455	466	503	445	524
67,000 - 67,999	396	454	438	502	438	492	433	460	470	508	449	529
68,000 - 68,999	399	459	442	507	442	496	437	464	475	512	453	534
69,000 - 69,999	403	463	447	512	447	501	441	468	479	517	457	539
70,000 - 70,999	407	467	451	517	451	506	445	473	484	522	462	544
71,000 - 71,999	411	471	455	521	455	510	449	477	488	527	466	549
72,000 - 72,999	414	476	459	526	459	515	453	481	493	532	470	554
73,000 - 73,999	418	480	463	531	463	520	457	486	497	536	474	559
74,000 - 74,999	422	484	467	536	467	524	462	490	501	541	479	564
75,000 - 75,999	426	489	471	540	471	529	466	494	506	546	483	569

For values over $76,000, call H.R. Keller & Co., Inc.
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SPECIAL PROGRAM - INCREASED LIMITS & OPTIONAL COVERAGES

ADDITIONAL UNATTACHED ADJACENT STRUCTURES COVERAGE: Rate per $100 of Coverage.

INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older	
In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
0.45	0.52	0.50	0.57	0.50	0.56	0.49	0.52	0.53	0.58	0.51	0.60

ADDITIONAL PERSONAL EFFECTS COVERAGE: Rate per $100 of Coverage.

INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older	
In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
0.30	0.34	0.33	0.38	0.33	0.37	0.33	0.35	0.36	0.38	0.34	0.40

DEDUCTIBLE OPTIONS:

$ 500 ..... Subtract: $15
$1,000 ..... Subtract: $25

INCREASED PERSONAL LIABILITY COVERAGE:

$100,000 ..... $7

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

$1,000 ..... $ 5

ENHANCEMENT COVERAGE: (Limited Personal Effects limits and Additional coverages in the policy are increased) $20

MOBILE HOME REPLACEMENT COST COVERAGE: (Homes 10 Years Old & Newer) $10

MOBILE HOME FULL REPAIR COST COVERAGE: (Homes 15 Years Old & Newer) $15

PERSONAL EFFECTS REPLACEMENT COST COVERAGE: (Per $100 of coverage) ..... $.25
Minimum premium is $25

SCHEDULED PERSONAL PROPERTY COVERAGE: (Per $100 of coverage) $2.00
$100 Deductible Applies. Minimum premium is $25

INCREASED RADIO & TELEVISION ANTENNA COVERAGE: (Including Satellite System) $3.00
Per $100 of coverage above the limits included in the Policy or Enhancement Coverage

TRIP COLLISION COVERAGE: (Per Section - 30 Day Term - Fully earned) $25
$250 Deductible Applies

GOLF CART COVERAGE: (Per Golf Cart) $35
$100 Deductible Applies

LENDER'S INTEREST PROTECTION COVERAGE: (The home must have a Federally insured lienholder) $15

For other coverage requests such as Watercraft Liability, call H.R. Keller & Co., Inc.
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SPECIAL BY-LINE PROGRAM - L.O.B. 77

ELIGIBILITY: Program is for owner occupied homes used on a primary/permanent or seasonal/secondary basis

POLICY TYPE: Comprehensive coverage excluding flood

RATE INCLUDES: Coverage for the mobile home.

DEDUCTIBLE: $250

SUPPLEMENTAL HEATING SURCHARGE: A charge will apply for any heating device that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MOBILE HOME VALUES	INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
	Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older	
	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
$ 1 - $5,999	$70	$82	$81	$92	$79	$90	$78	$80	$88	$93	$86	$97
6,000 - 6,999	76	89	88	99	85	97	84	87	96	100	94	105
7,000 - 7,999	82	95	94	106	91	103	90	92	102	107	100	112
8,000 - 8,999	88	102	101	114	98	111	97	99	110	115	107	120
9,000 - 9,999	93	108	106	120	104	117	102	105	116	122	113	127
10,000 - 10,999	99	115	113	128	110	125	109	112	123	129	121	135
11,000 - 11,999	103	119	118	133	115	130	113	116	128	134	125	140
12,000 - 12,999	106	122	121	136	118	133	116	119	132	138	129	144
13,000 - 13,999	110	128	126	142	123	139	121	124	137	144	134	150
14,000 - 14,999	113	131	129	146	126	143	124	128	141	147	138	154
15,000 - 15,999	118	136	135	152	131	148	129	133	146	153	143	160
16,000 - 16,999	121	141	139	156	135	153	134	137	151	158	148	165
17,000 - 17,999	124	144	142	160	139	156	137	140	155	162	151	169
18,000 - 18,999	128	148	146	165	143	161	141	145	159	167	156	174
19,000 - 19,999	132	153	151	170	147	166	145	149	164	171	160	179
20,000 - 20,999	136	157	155	174	151	170	149	153	168	176	165	184
21,000 - 21,999	139	161	159	179	155	175	153	157	173	181	169	189
22,000 - 22,999	143	165	163	184	159	180	157	161	178	186	174	194
23,000 - 23,999	147	170	168	189	163	184	161	166	182	191	178	199
24,000 - 24,999	151	174	172	193	168	189	165	170	187	195	183	204
25,000 - 25,999	155	179	177	199	173	195	170	175	192	201	188	210
26,000 - 26,999	158	183	180	203	176	198	174	178	196	205	192	214
27,000 - 27,999	162	187	185	208	180	203	178	182	201	210	196	219
28,000 - 28,999	166	192	190	213	185	209	183	187	206	216	202	225
29,000 - 29,999	169	196	193	217	188	212	186	191	210	219	205	229
30,000 - 30,999	174	201	198	223	193	218	191	196	215	225	211	235
31,000 - 31,999	178	205	203	228	198	223	195	200	220	230	215	240
32,000 - 32,999	181	208	206	231	201	226	198	203	224	234	219	244
33,000 - 33,999	185	214	211	237	206	232	203	208	229	240	224	250
34,000 - 34,999	189	218	215	242	210	236	207	213	234	244	229	255
35,000 - 35,999	193	222	220	247	214	241	211	217	238	249	233	260
36,000 - 36,999	195	225	222	249	217	244	214	219	241	252	236	263
37,000 - 37,999	197	227	225	252	219	247	216	222	244	255	238	266
38,000 - 38,999	199	230	227	255	222	249	219	224	247	258	241	269
39,000 - 39,999	202	233	230	258	224	252	221	227	249	261	244	272
40,000 - 40,999	204	235	232	261	227	255	224	229	252	264	247	275
41,000 - 41,999	206	238	235	264	229	258	226	232	255	266	249	278
42,000 - 42,999	208	240	237	266	232	261	229	234	258	269	252	281
43,000 - 43,999	211	243	240	269	234	263	231	237	260	272	255	284
44,000 - 44,999	213	245	242	272	237	266	234	239	263	275	257	287
45,000 - 45,999	215	248	245	275	239	269	236	242	266	278	260	290
46,000 - 46,999	217	251	248	278	241	272	238	245	269	281	263	293
47,000 - 47,999	220	253	250	281	244	275	241	247	272	284	265	296
48,000 - 48,999	222	256	253	284	246	277	243	250	274	287	268	299
49,000 - 49,999	224	258	255	286	249	280	246	252	277	290	271	302
50,000 - 50,999	226	261	258	289	251	283	248	255	280	292	274	305
51,000 - 51,999	229	263	260	292	254	286	251	257	283	295	276	308
52,000 - 52,999	231	266	263	295	256	289	253	260	285	298	279	311
53,000 - 53,999	233	269	265	298	259	291	256	262	288	301	282	314
54,000 - 54,999	235	271	268	301	261	294	258	265	291	304	284	317
55,000 - 55,999	238	274	271	304	264	297	261	267	294	307	287	320
56,000 - 56,999	240	276	273	306	266	300	263	270	296	310	290	323
57,000 - 57,999	242	279	276	309	269	302	266	272	299	313	292	326
58,000 - 58,999	244	282	278	312	271	305	268	275	302	315	295	329
59,000 - 59,999	247	284	281	315	274	308	270	277	305	318	298	332
60,000 - 60,999	249	287	283	318	276	311	273	280	307	321	301	335
61,000 - 61,999	251	289	286	321	279	314	275	282	310	324	303	338
62,000 - 62,999	253	292	288	323	281	316	278	285	313	327	306	341
63,000 - 63,999	256	294	291	326	284	319	280	287	316	330	309	344
64,000 - 64,999	258	297	293	329	286	322	283	290	318	333	311	347
65,000 - 65,999	260	300	296	332	289	325	285	292	321	336	314	350
66,000 - 66,999	262	302	299	335	291	328	288	295	324	338	317	353
67,000 - 67,999	265	305	301	338	294	330	290	297	327	341	319	356
68,000 - 68,999	267	307	304	341	296	333	293	300	329	344	322	359
69,000 - 69,999	269	310	306	343	299	336	295	302	332	347	325	362
70,000 - 70,999	271	313	309	346	301	339	298	305	335	350	328	365
71,000 - 71,999	274	315	311	349	304	342	300	308	338	353	330	368
72,000 - 72,999	276	318	314	352	306	344	302	310	341	356	333	371
73,000 - 73,999	278	320	316	355	309	347	305	313	343	359	336	374
74,000 - 74,999	280	323	319	358	311	350	307	315	346	362	338	377
75,000 - 75,999	283	325	322	361	314	353	310	318	349	364	341	380

For values over $76,000, call H.R. Keller & Co., Inc.
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SPECIAL BY-LINE PROGRAM - INCREASED LIMITS & OPTIONAL COVERAGES

UNATTACHED ADJACENT STRUCTURES COVERAGE: Rate per $100 of Coverage. $250 Deductible.

INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older	
In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
0.53	0.60	0.60	0.67	0.58	0.65	0.57	0.59	0.64	0.67	0.63	0.70

PERSONAL EFFECTS COVERAGE: Rate per $100 of Coverage. $250 Deductible.

INSURED IS OVER 50 AND RETIRED						INSURED UNDER AGE 50 OR AGE 50 AND OLDER AND NOT RETIRED					
Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & Older	
In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park	In Park	Out of Park
0.38	0.43	0.43	0.48	0.42	0.47	0.41	0.42	0.46	0.48	0.45	0.50

DEDUCTIBLE OPTIONS:

$ 500 ..... Subtract: $15
$1,000 ..... Subtract: $25

PERSONAL LIABILITY COVERAGE: (Includes $500 Of Medical Payments)

$ 50,000 ..... $30
$100,000 ..... $40

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

$1,000 ..... $ 5

MOBILE HOME REPLACEMENT COST COVERAGE: (Homes 10 Years Old & Newer) $10

MOBILE HOME FULL REPAIR COST COVERAGE: (Homes 15 Years Old & Newer) $15

INCREASED RADIO & TELEVISION ANTENNA COVERAGE: (Including Satellite System) $3.00
Per $100 of coverage above the limits included in the Policy

TRIP COLLISION COVERAGE: (Per Section - 30 Day Term - Fully earned) $25
$250 Deductible Applies

GOLF CART COVERAGE: (Per Golf Cart) $35
$100 Deductible Applies

LENDER'S INTEREST PROTECTION COVERAGE: (The home must have a Federally insured lienholder) $15

For questions, call H.R. Keller & Co., Inc.
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ALL PURPOSE PROGRAM - L.O.B. 48

ELIGIBILITY: Program is for homes used on a rental or commercial basis

POLICY TYPE: Comprehensive or named perils coverage

SUPPLEMENTAL HEATING SURCHARGE: A charge will apply for any heating device that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

VALUES OVER $50,000 MUST BE SUBMITTED TO KELLER & CO.

MOBILE HOME, ATTACHED AND UNATTACHED ADJACENT STRUCTURES COVERAGE: (Rate per $100 of Coverage)

	COMPREHENSIVE COVERAGE		NAMED PERILS COVERAGE	
Deductible	In Park	Out of Park	In Park	Out of Park
$ 250	$1.74	$1.85	$1.65	$1.75
$ 500	$1.58	$1.68	$1.49	$1.59
$1,000	$1.49	$1.59	$1.41	$1.50

PERSONAL EFFECTS COVERAGE: (Rate per $100 of Coverage)

	NAMED PERILS COVERAGE	
Deductible	In Park	Out of Park
$ 250	$1.65	$1.75
$ 500	$1.49	$1.59
$1,000	$1.41	$1.50

OWNERS', LANDLORDS' & TENANTS' LIABILITY COVERAGE: (Not applicable to Commercial risks - Per risk)
$250 of Medical Payments to Others Coverage is included.

$ 25,000 ..... $25
$ 50,000 ..... $28
$100,000 ..... $31

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

$ 500 ..... $ 5
$1,000 ..... $10

INCREASED RADIO & TELEVISION ANTENNA COVERAGE: (Including Satellite System) (Not applicable to Commercial risks) $3.00
Per $100 of coverage above the limits included in the Policy

TRIP COLLISION COVERAGE: (Per Section) ($250 Deductible - 30 Day Term - Fully earned) $25

LENDER'S INTEREST PROTECTION COVERAGE: (The home must have a Federally insured lienholder) (Not applicable to Commercial risks) $15

TO EXCLUDE FLOOD COVERAGE: ..... Subtract: $10

TENANT PROGRAM - L.O.B. 34

ELIGIBILITY: Program is for insureds who pay rent for their living quarters.

POLICY TYPE: Provides Personal Effects (excludes flood) and Liability coverages.

PACKAGE RATE INCLUDES: $5,000 Personal Effects
$25,000 Personal Liability
$500 Medical Payments to Others

DEDUCTIBLE: $250

SUPPLEMENTAL HEATING SURCHARGE: A charge will apply for any heating device that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

PERSONAL EFFECTS VALUES OVER $20,000 MUST BE SUBMITTED TO KELLER & CO.

PACKAGE RATE:

In Park	Out of Park
$135	$144

DEDUCTIBLE OPTIONS:

$ 500 ..... Subtract: $10
$1,000 ..... Subtract: $25

ADDITIONAL PERSONAL EFFECTS COVERAGE: Rate per $100 of Coverage - $250 Deductible

In Park	Out of Park
$0.83	$0.88

INCREASED PERSONAL LIABILITY COVERAGE:

$ 50,000 ..... $10
$100,000 ..... $25

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

$1,000 ..... $ 5

For questions, call H.R. Keller & Co., Inc.
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