

Citizens Property Insurance Corporation – Mobile Homes

1. What sorts of windstorm mitigation credits are available for MHs?

None - Citizens currently only allows a Mobile Home Construction Credit (ANSI/ASCE) for PLA and HRA. This credit is not based on specific mitigation devices but rather the year built (on or after Jan 1, 1995).

2. What are the requirements for MH to be written at Citizens?

The only requirement for HRA MH is that the mobile home meets specific “tie-down” requirements (see attached document). For MH installed after September 1, 1999, an additional longitudinal tie-down is required.

PLA MH also requires mobile homes to be “tie down” but the rules do not provide the specifics as listed in HRA. The PLA “tie down” requirement rule only states that “Mobile Homes that are not tied down in accordance with Section 320.8325 Florida Statutes are not eligible for coverage. In addition mobile homes must be fully installed and permanently anchored to a foundation or the ground. Utilities, including electrical hook-ups, must be permanently installed.” PLA also contains other “uninsurable” rules such as commercial property, property in disrepair, etc. that are applicable to PLA MH, but not found in the HRA rules.

3. The number of MH policies are written for multi-peril that includes wind coverage and the number of wind policies we have for MH?

As of January 31, 2007:

HRA MH wind - 16,910

PLA MH with wind - 161,015

HRA MH Requirements:

Mobile Home Tie-Down Requirements – Wind Only Policies

All mobile homes, including those for which only contents coverage is requested, are surveyed after the policy is issued for tie-downs (§320.8325 Florida Statutes).

MINIMUM NUMBER OF TIE-DOWNS TO PROCURE INSURANCE WITH CITIZENS

<i>Length of Home, Excluding Hitch</i>	<i>Up to 40'</i>	<i>41' to 61'</i>	<i>61' plus</i>
<i>Frame Ties per Side</i>	3	5	7
<i>Over-the-Roof Ties (prior to 1971*)</i>	2	2	2
<i>Over-the-Roof Ties (between 1971-1994*)</i>	3	3	3
<i>Over-the-Roof Ties (1994 and later*)</i>	3	3	4
<i>Number of Anchors per side</i>	3	5	7

* Installation of mobile home at site.

Longitudinal Tie-Down Rule

All new and used mobile homes installed after September 1, 1999 are required to have longitudinal tie-downs. These requirements are in addition to the current over-the-roof and frame anchor tie down requirements. A minimum of 4 anchors and straps are required at the end of each section of the mobile home.

Over-the-roof ties are not required for procurement of Citizens insurance on doublewide Mobile Homes. There are variations to the above tie-down table based on Florida Statutes and the rules of the Department of Highway Safety and Motor Vehicles. See information regarding Citizens Mobile Home Affidavit “MHA-1” below.

PLA MH Requirements:

Additional eligibility requirements are that if the mobile home is over 50 years old Citizens requires that the heating, roof and electric to be updated within the last 35 years to eligible for coverage.

Mobile Homes that are not tied down in accordance with Section 320.8325 Florida Statutes are not eligible for coverage. In addition mobile homes must be fully installed and permanently anchored to a foundation or the ground. Utilities, including electrical hook-ups, must be permanently installed.

The above are the main eligibility requirements for Citizens pertaining to mobile homes. Please note the MH must still meet our regular underwriting criteria.

For example, PLA MH must meet the criteria found in Rule 9 “Uninsurable Properties” that include items such as commercial properties, coverage limits, condemned property, properties in disrepair, properties over 50 year of age, farms and ranches, business exposures, heating and electrical restrictions, do it your self constructions, non-tied down mobile homes, non-habitational properties, fraternity and sorority houses, vacant or unoccupied properties, properties ins special flood hazard areas, applicants that had prior material misrepresentations, convicted or insurance fraud or arson, properties constructed over water, properties built on landfills, inaccessible properties, excessive or unusual liability exposures, residential family day care homes, and properties with sinkholes.

