

**COLONIAL LLOYDS
Mobile Home - FORM A**

Property must meet All Other Underwriting Guidelines for Texas Homeowner Policy, Form A

A. PROPERTY MUST BE:

1. Tied Down/Properly secured
2. Skirted Front and Back or Continuous Foundation
3. Owner Occupied

B. COVERAGE LIMITS

1. DWELLING MAXIMUM \$75,000
2. LIABILITY
 - (A) Maximum \$300,000
 - (B) Medical Payments Maximum \$5,000
3. DEDUCTIBLE
 - (A) Minimum 1%
 - (B) Discount for Higher Deductibles
4. PREMIUM
 - (A) Minimum premium is \$150, plus policy and/or inspection fees
 - (B) Credits cannot reduce premium below \$150

C. ENDORSEMENTS

1. HO-160 - Scheduled Personal Property
\$5,000 Per Property Classification
2. HO-161 - Mold, Fungi or Other Microbes Coverage

<u>Option</u>	<u>Coverage</u> <u>Percent</u>	<u>Premium</u>
One	25%	20% of Base
Two	50%	40% of Base
Three	100%	55% of Base

3. CLA-DW-1201 Replacement Cost Settlement Endorsement – Dwelling
 - (A) 10% of Dwelling Premium
 - (B) Dwelling must be less than 8 years old
4. CLA-PP-1201 – Replacement Cost Settlement Endorsement – Personal Property (**DO NOT USE**)
5. CHW-04-72951 - Additional Insured Perils & Limited Water Damage

<u>Water Coverage</u>	<u>Premium</u>
\$2,500	\$25
\$5,000	\$50

6. CLA-ERC-0006 – Extended Replacement Cost Coverage. (**DO NOT USE**)
7. CLA-IG-0010 – Inflation Guard (Increase percentage set by company on 12/31 each year.)