

**Tower Hill Prime® Insurance Company**

*An affiliate of Tower Hill Specialty*

# Manufactured Home Program

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## *Georgia*



**New Business Effective Date:** 04/01/2019

**Manual Edition Date:** 04/01/2019



**Tower Hill® Specialty**

Proprietary & Confidential

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# *Manufactured Home Program*

Tower Hill Prime Insurance Company's Manufactured Home program provides **open peril** coverage for an **Owner, Rental, or Seasonally occupied mobile home, manufactured home, modular home, tiny home, or stationary travel trailer.**

- **Condition:** Risks should be in fair or better condition. To qualify for optional Replacement Cost coverage, risks should be in above average or better condition.
  - **Fair** condition means the home is structurally sound with no visible sagging porches or rooflines. A home in fair condition may also need cosmetic repairs such as paint, missing shutters, or other items that may affect the visible condition but does not affect the integrity of the structure.
  - **Above Average** condition means the home is structurally sound and free of cosmetic defects. The condition of the home should reflect responsible ownership in the maintenance and upkeep of the home. The heating, wiring, and plumbing systems should be in good working order and the roof must be in good condition.
- A **Mobile Home/ Manufactured Home** is a factory fabricated, transportable housing unit, which is at least 8 body feet in width and built on a chassis. It is designed to be used as a dwelling with or without a permanent foundation when connected to required utilities. **A Manufactured Home conforms to the Housing and Urban (HUD) code.**
- A **Modular Home** is a housing unit assembled from multiple prefabricated modules. It is designed to be used as a dwelling with a permanent foundation when connected to required utilities. The dwelling does not have a chassis and is built according to local building codes.
- A **Tiny Home** is a housing unit with usually less than 400 square feet. The dwelling must be stationary and connected to required utilities.
- A **Stationary Travel Trailer** is a factory fabricated, transportable housing unit, built on a chassis and originally intended for recreational purposes. The dwelling must be stationary and connected to required utilities.

## **OCCUPANCIES:**

- **Owner:** A dwelling used as the insured's primary residence for a period of five (5) consecutive months or more annually. Homes may not be rented to others for any period of time unless Occasional Rental is selected in which case the rental time should be limited to less than one month over the course of the year.
- **Seasonal:** A dwelling that is not the primary residence of the insured, but one that is used on an intermittent basis as a seasonal, vacation, or secondary residence by the insured and his/her immediate family. Homes may not be rented to others for any period of time unless Occasional Rental is selected in which case the rental time should be limited to less than one month over the course of the year.
- **Rental:** A dwelling that is rented to others for residential purposes or homes used for light office (light to no foot traffic), professional, or institutional purposes. Insurance is written to cover the interest of the owner of a rented dwelling.
- **Vacant:** Homes that are unoccupied, whether or not the contents have been removed. These may be written in the DP-1 Vacant program.

## *Eligibility and Coverages*

Coverages	Owner	Seasonal	Rental	Tenant
Policy Form	MH-CW-P-0001			MT-CW-P-0001
Policy Term	12 months, Effective 12:01am Standard Time			
Minimum Dwelling Limit	\$5,000			
Maximum Dwelling Limit	\$300,000			\$50,000
Dwelling Coverage	Open Peril			N/A
Other Structures	Optional (Open Peril)			N/A
Personal Property	Optional (Open Peril)			Named Peril (Incl. Burglary)
Loss of Use	Included: 10% of Coverage A; Optional: 20% of Coverage A			Included: 20% of Coverage C
Personal Liability	Optional	N/A		Optional
Premises Liability	N/A	Optional		N/A
Medical Payment	Optional			
Animal Liability	Included	N/A		Included
Deductible	\$500			\$250
Earthquake	Optional			Excluded
Flood	Excluded			

## Policy Form Comparison

Policy Form	Manufactured Home	ISO HO-3
<b>Dwelling Coverage (A)</b>	Open Peril	
Fire, Lightning, and Internal Explosion	Yes	
Smoke	Yes	
Explosion	Yes	
Windstorm/Hail	Yes	
Riot/Civil Commotion	Yes	
Vehicles	Yes	
Volcanic Eruption	Yes	
Vandalism or Malicious Mischief	Yes	
Theft	Yes (Except Rental)	Yes
Collapse	Yes	
Freezing	Yes	
Water from Plumbing, Heating, or A/C System	Yes, but not gradual seepage	Yes
Power Interruption	No, unless cause of interruption occurred on premises	
Earthquake	Optional	No
Ordinance or Law, Flood, Neglect, War, Nuclear Hazard, and Intentional Loss	No	

Policy Form	Manufactured Home	ISO HO-3
<b>Other Structures Coverage (B)</b>	Open Peril	
Included Amount	Optional	10%

Policy Form	Manufactured Home	ISO HO-3
<b>Personal Property Coverage (C)</b>	Open Peril	Named Peril
On Premises	100% of Coverage C	
Off Premises	10% of Coverage C	100% of Coverage C unless in other Residence Premises or Self-Storage, in which case it is 10%
Included Amount	Optional	50%

Policy Form	Manufactured Home	ISO HO-3
<b>Loss of Use Coverage (D)</b>	Open Peril	
Included Amount	Included: 10%; Optional: 20%	20%

## *Policy Form Comparison (Continued)*

Policy Form	Manufactured Home	ISO HO-3
<b>Additional Coverages</b>		
Debris Removal	Included: \$250 Optional: 5% with Enhanced Coverage	5%
Property Removed	N/A	Covered for up to 30 days
Fire Department Service Charge	\$500	\$500 if not located in the fire district providing coverage
Plants, Trees, Shrubs, and Lawns	Included: \$200 (Max \$100 per plant) Optional: 5% of Coverage A (Max \$500 per plant) with Enhanced Coverage	5% of Coverage A (Max \$500 per plant)

Policy Form	Manufactured Home	ISO HO-3
<b>Loss Settlement</b>		
Dwelling (A)	Included: Actual Cash Value Optional: Full Repair Cost, Replacement Cost, and Extended Replacement Cost	Replacement Cost
Other Structures (B)	Included: Actual Cash Value Optional: Full Repair Cost, Replacement Cost, and Extended Replacement Cost	Replacement Cost
Personal Property (C)	Included: Actual Cash Value Optional: Replacement Cost	Actual Cash Value

## Optional Coverages

Coverages	Important Information	Included Limits	Optional Limits	Occupancy			
				Owner	Seasonal	Rental	Tenant
Earthquake	Provides coverage for direct physical loss caused by an earthquake. The 15% deductible shown on the Declarations page will apply <b>separately to each coverage.</b>			X	X	X	
Enhanced Coverage	Increase supplemental coverage limits and increase limits for certain categories of personal property from standard policy limits. Also removes the \$2,000 max limit for any combination of personal property.			X			
Golf Cart Physical Damage and Liability Extension	Provides for loss or physical damage to golf carts and extends liability coverage to apply to non-commercial use of golf carts. Acceptable if not driven on public road ways. Not available for policies without Personal Liability coverage.			X			
Hobby Farming	Extends other structures, personal property, and liability coverage to private, not-for-profit farming operations conducted on the residence premises by the insured.			X			
Inflation Guard	Provides for an automatic 3% increase in Dwelling and Other Structures coverage limits with Replacement Cost or Extended Replacement Cost at renewal.			X	X	X	
Loss Assessment	Provides coverage for loss assessment charged during the policy period by a corporation or association of property owners.		\$1,000 \$5,000	X	X		
Loss of Use	Provides coverage if the home is unfit to live in because of a covered loss while the home is repaired or rebuilt.	10% of Cov. A 20% of Cov. C (Tenant)	20% of Cov. A	X	X	X	X
Mold Remediation - Property	Provides coverage for Fungi, Wet or Dry Rot, or Bacteria. A \$250 deductible applies.	\$5,000 or 5% of Cov. A	\$25,000 \$50,000	X	X	X	
Optional All Other Perils Deductible	The included All Other Perils (AOP) deductible may be changed to higher optional amounts. The change does not apply to any coverages with specific deductibles listed in the endorsement.	\$500 \$250 (Tenant)	\$1,000 \$2,500 \$5,000	X	X	X	X
Other Structures	Limits available up to 100% of Coverage A. Higher limits may be available, Refer to Underwriting.		Up to 100% of Cov. A	X	X	X	

## Optional Coverages

Coverages	Important Information	Included Limits	Optional Limits	Occupancy			
				Owner	Seasonal	Rental	Tenant
Personal Property	Limits available up to 100% of Coverage A or \$20,000 (whichever is higher) for Owner, Seasonal, and Rental occupancies. Higher limits may be available, refer to Underwriting.		Up to 100% of Cov. A or \$20,000 Up to \$50,000 (Tenant)	X	X	X	X
Scheduled Personal Property	<p>Risks with a Theft Loss in the last three years, refer to Underwriting. Items in a large collection or of particularly high value may require Underwriting approval.</p> <p>Fine Arts..... \$1,000</p> <p>Stamps/ Books..... \$1,000</p> <p>Camera/ Recorder/ Media..... \$1,000</p> <p>Rare or Current Coins..... \$1,000</p> <p>Computer Equipment..... \$1,000</p> <p>Furs..... \$1,000</p> <p>Golf Equipment..... \$500</p> <p>Guns and Ammunition..... \$1,000</p> <p>Jewelry..... \$1,000</p> <p>Musical Instruments..... \$1,000</p> <p>Silverware..... \$1,000</p> <p>Tools..... \$1,000</p> <p>All Other..... --</p>	Special Limits for Standard Policy		X			X
Trip Collision	Physical damage coverage while the dwelling is being moved. Provides coverage up to 30 days. Coverage must be requested before the leveling blocks/jacks are removed and utilities are disconnected to avoid a coverage lapse. Each section of a Multi-Sectional is considered a unit.	\$100 Deductible		X	X	X	
Vacancy Permission	Vacancy Permission may be added mid-term to allow a home to be vacant during the policy period. When a dwelling goes temporarily vacant this endorsement can be added to prevent having to cancel and rewrite the policy.			X	X	X	
Water Backup and Sump Overflow	Provides coverage for losses caused by water which backs up through sewers or drains. \$250 Deductible		\$5,000 \$10,000 \$25,000	X	X	X	
Water Damage	Water Damage Coverage may be reduced from full coverage to 10% for all programs except Tenant. The Tenant program has 100% Water Damage on Personal Property. Water coverage is provided in the policy subject to exclusions. Flood is excluded from this coverage. If prior water loss greater than \$5,000, Refer to Underwriting, Do Not Bind with explanation.	Full Coverage	10% of Cov. A	X	X	X	

## *Liability Coverages*

Coverages	Important Information	Optional Limits	Occupancy			
			Owner	Seasonal	Rental	Tenant
Medical Payments	\$500 Each Person / \$25,000 Each Occurrence included when Personal or Premises Liability is present. Liability is required to be purchased.	\$500/\$25,000 \$1,000/\$25,000 \$2,000/\$25,000	X	X	X	X
Personal Liability	Included When Purchased: Damage to Property of Others - \$500 Each Occurrence	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000	X			X
Premises Liability	Included When Purchased: Property Manager – Premises Liability	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000		X	X	
Secondary Residence	Extends Personal Liability and Medical Payments coverage to additional units. Selected limits must equal Personal Liability and Medical Payments limit.	Up to 5 units	X		X	
Landlord Personal Injury	Premises Liability is a pre-requisite. The limit must match the Premises Liability limit selected.				X	

## *Exclusions*

Coverages	Important Information	Occupancy			
		Owner	Seasonal	Rental	Tenant
Animal Liability Exclusion	Removes Animal Liability for underwriting acceptability.	X			X
Specific Building / Structure Exclusion	This exclusion removes coverage for a specific structure when the structure is in disrepair and would otherwise make the risk ineligible. The specific structure to be excluded must be provided.	X	X	X	
Windstorm or Hail Exclusion	Removes coverage for the peril of Windstorm or Hail. Mandatory on the outer islands and within 1 mile of the ocean.	X	X	X	

## *Settlement Options – Dwelling and Other Structures*

Coverages	Important Information	Insurance Value	Occupancy			
			Owner	Seasonal	Rental	Tenant
Actual Cash Value (ACV)	<p>The actual cash value at the time of the loss, but not more than the amount required to repair or replace the damaged property, subject to conditions set in the policy form.</p> <ul style="list-style-type: none"> <li>This is included for the policy.</li> <li>For a total loss, this policy is agreed value.</li> </ul>	100% Market Value (less land value) not to exceed replacement cost	X	X	X	
Extended Replacement Cost (ERC)	<p>The cost to replace or repair without deduction for depreciation or obsolescence. The Dwelling limit can be extended up to 20% in the event that the cost to replace or repair exceeds the Dwelling limit on the Declarations Page, subject to conditions set in the policy form. Roof Coverings 15 Years old or greater are settled at actual cash value.</p> <ul style="list-style-type: none"> <li>Not available for Stationary Travel Trailers.</li> <li>Minimum \$20,000 dwelling limit if total dwelling living area is less than 1,000 square feet.</li> <li>Minimum \$30,000 dwelling limit if total dwelling living area is 1,000 square feet or more.</li> <li>Age of home must not be greater than 30 years.</li> </ul>	100% Full Replacement Cost (less land value)	X	X	X	
Full Repair Cost	<p>Full Repair includes the full cost of repair without deduction for depreciation of the structure, subject to conditions set in the policy form. Roof Coverings 15 Years old or greater are settled at actual cash value.</p> <ul style="list-style-type: none"> <li>Age of home must not be greater than 30 years.</li> </ul>	100% Market Value (less land value)	X	X	X	
Replacement Cost (RC)	<p>The cost to replace or repair without deduction for depreciation or obsolescence, subject to conditions set in the policy form. Roof Coverings 15 Years old or greater are settled at actual cash value.</p> <ul style="list-style-type: none"> <li>Not available for Stationary Travel Trailers.</li> <li>Minimum \$20,000 dwelling limit if total dwelling living area is less than 1,000 square feet.</li> <li>Minimum \$30,000 dwelling limit if total dwelling living area is 1,000 square feet or more.</li> <li>Age of home must not be greater than 30 years.</li> </ul>	100% Full Replacement Cost (less land value)	X	X	X	

## *Settlement Options – Personal Property*

Coverages	Important Information	Occupancy			
		Owner	Seasonal	Rental	Tenant
Actual Cash Value (ACV)	The actual cash value at the time of the loss, but not more than the amount required to repair or replace the damaged property, subject to conditions set in the policy form.	X	X	X	X

Coverages	Important Information	Occupancy			
		Owner	Seasonal	Rental	Tenant
	<ul style="list-style-type: none"> <li>This is included for the policy when Personal Property is purchased.</li> </ul>				
Replacement Cost (RC)	The cost to replace or repair without deduction for depreciation or obsolescence, subject to conditions set in the policy form. When adding coverage to an existing policy with two or more losses, Refer to Underwriting.	X	X		X

## *Discounts and Surcharges*

Discounts	Important Information	Rate	Occupancy			
			Owner	Seasonal	Rental	Tenant
Auto/Home	This discount is available for insureds who have an auto policy that is directly written by an agency partner.	-5%	X	X	X	X
Claims Free	This discount is available for insureds who have not made a chargeable claim in the last three years. The insureds first claim with a cause of loss of weather, volcanic action, or earthquake/landslide is not counted when considering the application of the Claims Free Discount.	-10%	X	X	X	X
Paid in Full	This discount is available when a Paid In Full payment plan is selected. This discount is not available for lienholder billed policies.	-5%	X	X	X	X
Paperless	This discount is available when electronic delivery of policy documents is selected.	-1%	X	X	X	X

Surcharges	Important Information	Rate	Occupancy			
			Owner	Seasonal	Rental	Tenant
Occasional Rental	Applicable when an owner or seasonal occupied manufactured home is occasionally rented to others.	10%	X	X		
Short Term Rental	Applicable when a home is rented for an abbreviated period of time, less than 3 months to each occupant, such as with a vacation rental. Insured must live within 100 miles of the property or the property must be managed by a property manager.	5%			X	
Supplemental Heating Source	Includes wood, coal, or pellet burning stoves, and any other heating devices that are not centralized. Permanently attached thermostatically controlled space heaters do not require the Supplemental Heating Device Surcharge. Note: Fireplaces are NOT considered supplemental heating devices unless equipped with a fireplace insert.	\$40	X	X	X	

## *Underwriting Rules - Prior Loss History*

- A CLUE report will be obtained for all new business risks.
- Inspections may be ordered for new business risks and to confirm repairs have been made following a loss.
- Losses are relevant to rating and underwriting when \$500 or more has been paid and they occur within three years of the policy effective date.

Ineligible, Do Not Submit	
General Losses	<ul style="list-style-type: none"> <li>• 3 or more losses*</li> <li>• More than 1 Fire, Theft/Burglary, Liability, Water, or Flood loss (Including any combination thereof).</li> </ul>

Refer to Underwriting, Do Not Bind	
Fire Losses > \$5,000	<ul style="list-style-type: none"> <li>• When referring to Underwriting provide details of fire, including preventative measures taken to prevent future fires.</li> <li>• A copy of the fire report is required.</li> <li>• Arson, undetermined cause, or intentional act by applicant NOT acceptable.</li> </ul>
All Liability Losses	<ul style="list-style-type: none"> <li>• When referring to Underwriting provide prior loss details and preventative measures taken.</li> </ul>
Theft Losses > \$2,500	<ul style="list-style-type: none"> <li>• When referring to Underwriting provide prior loss details and preventative measures taken.</li> </ul>
Water Losses > \$5,000	<ul style="list-style-type: none"> <li>• When referring to Underwriting provide preventative measures taken.</li> </ul>
Excluding a CLUE Loss	<ul style="list-style-type: none"> <li>• Applicable when excluding a relevant loss reported by CLUE</li> </ul>

\*4 or more losses when the insured owns 6 or more dwellings, **Refer to Underwriting**

## *Underwriting Rules - Matrix*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
Adding or increasing liability coverage on an existing policy	X	
Additional insureds when: <ul style="list-style-type: none"> <li>• More than three or</li> <li>• More than one additional insured is added as Primary or</li> <li>• Relationship to primary named insured is "other"</li> </ul>	X	
Backdating policy changes and rewrite transactions when there is an open claim on the policy	X	
Uninsured If the risk has been uninsured for 31-90 days Refer to Underwriting with explanation.	X	
Uninsured If the risk has been uninsured for more than 90 days then Do NOT Bind and Do NOT Refer to Underwriting.		X
More than one property manager per unit or more than one park owner	X	
More than two mortgagees	X	
Previously Non-Renewed or Cancelled <ul style="list-style-type: none"> <li>• Applicants non-renewed or canceled by the prior carrier due to excess losses, large losses, payment problems or physical hazards must provide additional explanation for non-renewal or cancellation and <b>refer to Underwriting for approval.</b></li> </ul>	X	
Primary heat source is "other"	X	
Purchase price of \$0 or \$1.00 (Not applicable to Tenant)	X	
Total living area less than 100 sq. ft. or greater than 9,950 sq. ft.		X
<b>Applicant with these Characteristics:</b>		
If an Insured is a minor		X
Mortgage payments 60 days or more past due or currently in foreclosure		X
Past conviction for arson, fraud, or other insurance-related offenses		X
<b>Liability Concerns:</b>		
Animals on the premises that have a previous bite history or vicious propensities, or wild or exotic animals or farm animals (unless Hobby Farm) when Personal Liability is purchased unless the Animal Liability Exclusion is selected.		X
Business employees who work on the premises when Liability is requested.		X

## *Underwriting Rules – Matrix (Continued)*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
Farming on the premises when liability is requested unless owner occupied and risk qualifies for Hobby Farming.		X
If Hobby Farm coverage is requested and the combined number of horses and cows/donkeys is greater than 5, OR there are any emus, ostriches, or llamas, unless Animal Liability Exclusion is selected.		X
Pools that are not enclosed by a fence at least 4 feet tall that has a locked gate, or the steps and ladders to the pool cannot be secured or removed when it is not being used when requesting Liability coverage. Above-ground pools must have either a fence at least 4 feet high with a locking gate that encloses the pool, or steps and ladders that can be secured, locked, or removed when the pool is not in use. Risks not meeting these criteria are acceptable if liability coverage is <b>NOT</b> included.		X
Primary named insured is a company other than a trust and Personal Liability Coverage is requested.		X
Personal Liability limit greater than \$300,000	X	
Attractive nuisance liability characteristics, including, but not limited to: Bicycle ramps, unmaintained/empty swimming pools, excessive debris, trampolines, tree houses. Exceptions: trampolines & tree houses may be acceptable when liability is less than \$500,000, refer to UW		X
Excessive liability exposures		X
Steps, Porches, and Decks not secured by handrails and 3 feet or more above the ground. Risks not meeting these criteria are acceptable if liability coverage is <b>NOT</b> included.		X
Unusual or increased liability hazards; including, but not limited to, missing steps and raised decks with railing balusters more than 4 inches apart, risks with non-running, unused, or non-tagged vehicles on the premises	X	
<b>Construction/Condition/Use:</b>		
Built-On Additions: <ul style="list-style-type: none"> <li>Photos must be provided with the application showing the additions are of quality construction and are properly maintained. Homemade multi-sectional homes (2 single-wide units connected to form a multi-sectional) are unacceptable.</li> </ul>	X	
Incidental businesses on premises may be eligible. This could include home offices, and other small businesses with very light or no foot traffic. Depending on the nature of the business, it may be eligible either with or without liability coverage, at the underwriter's discretion.	X	
Business on the premises which increases the property or liability hazard. Ineligible businesses include, but are not limited to: home day care, beauty salons, automotive repair, welding, dog kennels, retail stores, businesses with increased liability hazards, and any business where potentially dangerous chemicals, pollutants, extreme heat/flame or dangerous activities may be involved.		X
Condemned or abandoned		X

## *Underwriting Rules – Matrix (Continued)*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
Daycare on the premises with liability coverage selected		X
If the dwelling has the following characteristics: <ul style="list-style-type: none"> <li>Any water leaks or unrepaired water damage</li> <li>Any windows that are broken or boarded-up, or any other damage</li> <li>Under construction or undergoing a major renovation (Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering.)</li> </ul>		X
"Do It Yourself" Construction: Buildings or structures that are homemade or rebuilt, or any extensive remodeling. Exception: If approved by local government building or zoning department and a certificate of occupancy has been issued (refer to UW)		X
Not Tied Down		X
Owner and seasonally occupied dwellings that are rented out for any length of time unless the Occasional Rental Coverage is purchased.		X
Supported by raised poles or pilings that are over 6 feet tall.		X
Scheduled Personal Property items that present excessive exposures including, but not limited to, exhibition, theft or mysterious disappearance, flood, or unusual wind, breakage, wear and tear, etc	X	
<b>Utilities:</b>		
Polybutylene Piping (Interior or Supply Line)		X
Primary heat source is not thermostatically controlled.		X
Home equipped with a supplemental heating device that was <b>NOT</b> installed by the home's manufacturer or by a licensed contractor.		X
Kerosene and other portable space heaters are <b>NOT</b> acceptable.		X
Without utilities such as natural gas, electric, or water.		X
<b>Location and Other:</b>		
Dwelling located on an island with no Fire Protection Service.		X
If the dwelling cannot be reached by a road.		X
Located in an area that is prone to or has had a prior occurrence of landslide, forest fires, or brush fire.		X
Dwelling located within 1,000 feet of rising water or in an area prone to flooding.		X

*Circumstances reflecting an unusual exposure or increase in hazard not addressed above are unacceptable.*

*All risks are subject to inspection.*

*CAPACITY RESTRICTIONS – In order to manage geographic concentrations, overall portfolio exposure and reinsurance, the Company may establish temporary and/or permanent restrictions on binding authority to properly control and maintain appropriate geographic concentration levels.*

# ***General Rules and Rating Information***

## **1. APPLICATION**

The application and all forms should be completed in RPM, printed, and signed. The agent's and applicant's signatures are required.

## **2. BINDING**

- a. All applications should be entered completely into RPM. Rules in RPM will determine if coverage can be bound.
- b. If the quote is required to be referred to underwriting for review, it is the agent's responsibility to notify the customer at the time of referral that the risk is not bound.
- c. Unbound referred applications in RPM that do not meet our underwriting guidelines will be rejected and the agent will be notified by an assigned activity in RPM or by email.
- d. If an issue is rejected, a notice will not go out to the customer so it is the agent's responsibility to notify the customer that a policy will not be issued. A declination notice may be produced upon request.

## **3. WHOLE DOLLAR PREMIUM**

The premium shall be rounded separately for each coverage to the nearest whole dollar.

## **4. MINIMUM WRITTEN PREMIUM**

The minimum written premium is \$100 for all programs.

## **5. DWELLING LIMIT/ INSURANCE TO VALUE**

Homes 30 years old or newer may be insured to actual cash value, market value, or replacement cost value

Homes 31 years and older may be insured to either actual cash value or market value.

The dwelling limit is determined by adding the home's value (either the actual cash value, market value, or replacement cost value) plus the respective value of the attached structures, if any, excluding the value of the land.

When the home is insured for replacement value, Replacement Cost endorsement must be attached to the policy for an additional premium.

## **6. TRANSFER OR ASSIGNMENT**

Our policies may **NOT** be transferred or assigned.

## **7. PRIMARY NAMED INSURED IS A COMPANY/ORGANIZATION**

An Officer, Owner, or Trustee must be listed on the policy as an Additional Named Insured.

## ***Temporary Binding Restrictions***

During Temporary Binding Restrictions, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing policies will renew during this time, provided there is no increase in coverage or lapse between policies.

### **IMPENDING SEVERE WEATHER**

- Tropical storm or hurricane watches and/or warnings
- Other weather events as determined by the company

### **EARTHQUAKE**

Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter or greater, and continue for a period of 72 hours for dwellings located in counties, in their entirety, within 100 miles of the epicenter.

### **WILDFIRE**

No risks may be bound within a 25 mile radius of any existing wildfire.

Temporary Binding Restrictions and updates are posted in RPM for Impending Severe Weather. Producers are encouraged to monitor information resources such as the news when there is impending severe weather or catastrophic events in the area.

For Updates log onto RPM.

## ***Cancellation Procedures***

A request to cancel a policy with Tower Hill should be made within 90 days of the requested cancellation date. If the request is received more than 90 days after the requested cancellation date, the request must also be accompanied by the following:

- A Dec page from another carrier showing coverage inforce from that date; or
- A bill of sale or other proof that the insured no longer had an interest in the home from the date.

### ***Other acceptable reasons for backdating a cancellation request:***

- A duplicate Tower Hill policy providing coverage for the same risk exists. A valid Tower Hill policy number must be provided.
- The request to cancel is due to a total loss to the home and the cancellation date is after the total loss.

## *Quoting Process*

Quoting and issuance of policies will only be available through RPM. If you do not have access to our website, please call your Account Manager or General Agent, whichever applies.

In RPM, an accurate quote will be ensured by entering all of the requested information. You will be asked to verify some information about the applicant before reports can be ordered. Disclosures to the insured that third party reports may be ordered will be shown in RPM. You must read the disclosure statement(s) to the insured before proceeding.

## *Payment Plans*

Payment plan availability varies based on the premium of the policy. RPM will only display payment plans that are available based on the policy premium.

Payment Plan	Recurring EFT or Invoice Option	Down Payment %	Remaining Installments*
Full Payment	Invoice Only	100.0%	N/A
25% Down, 3 Pay Payment Plan	Both	25.0%	3
Quarterly Payment Plan	Both	40.0%	3
Semi-Annual Payment Plan	Both	60.0%	1
Monthly Payment Plan	EFT Only	16.7%	10

*\* A service fee will be assessed for each remaining installments. Late fees, reinstatement fees and insufficient fund fees may apply.*

# Contact Us

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## PHONE

**1.888.795.7256**

Monday – Friday, 7am to 6pm EST

*(After hours support for filing claims is handled by a voicemail return service)*

## FAX

1.352.332.9999

## EMAIL

*Sales/Marketing:* Marketing@thspecialty.com

*Customer Service:* CustomerService@thspecialty.com

*Underwriting:* Underwriting@thspecialty.com

## PAYMENT MAILING ADDRESS

Tower Hill Prime Insurance Company, Dept #3165

P.O. Box 2252

Birmingham, AL 35246-3165



**Tower Hill<sup>®</sup>**  
**Specialty**

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*Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of Tower Hill Insurance Group.*