



DP-1 Mobile Homeowners Quick Reference Guide

DP-1	LIMITS	LOSS SETTLEMENT
Coverage A – Dwelling (excludes attachments)	\$15,000 to \$75,000 (increments of \$5,000)	Replacement cost if unit is built 1994 or newer – older than 1994 Actual Cash Value
Coverage B – Other Structures (unattached)	Other Structures blanket limit of 10% of Coverage A. Use of this option reduces Coverage A	Actual Cash Value
Coverage C – Contents	No Coverage included however it can be increased up to 50% of Coverage A for an additional premium	Actual Cash Value
Coverage D – Fair Rental Value	10% of Coverage A	
Coverage L-Personal Liability	No Coverage Included. Can purchase limits of \$25,000; \$50,000; \$75,000; \$100,000	
Coverage M- Medical Payments	\$500 included if Section II Liability is purchased. Can increase to \$1000 for an additional premium if Section II Liability is purchased	

ATTACHED STRUCTURES

Limit of three (3) attached structures may be added.

The maximum coverage per attachment is \$5,000

Coverage includes debris removal for loss caused by fire or wind (including hurricane).

Attachment coverage is actual cash value.

DP-1 – PERILS	DP-1 BASIC FORM	NOTES
Fire or Lightning, Internal Explosion	Yes	
Debris Removal	Yes	Loss caused by Covered Perils PLUS Wind/Hurricane - up to \$5,000 limit
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Smoke, Volcanic Eruption	No	
Additional Risks with Certain Exceptions (Special Coverage)	No	
Catastrophic Ground Cover Collapse	Yes	
Wind	Optional	If purchased we will require a recent 4-point inspection to be submitted to endorsements@westpointuw.com within 5 business days of binding coverage
Sinkhole	Optional – subject to a 10% deductible	If purchased we will require an approved structural inspection to be submitted to endorsements@westpointuw.com prior to binding coverage



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GENERAL UNDERWRITING		
Units 1970 and newer in Adult parks only.		
Must be anchored tie-down in accordance with Florida, city and county regulations.		
Must be skirted or have a fully enclosed foundation.		
No farm animals. No homes with trampolines.		
Risk with dogs listed on our ineligible list, or exceeding 99 lbs, or more than 2 are ineligible.		
No prior coverage acceptable.		
Must have a handrail anywhere there are 3 or more steps.		
No LLC or Corporation ownership allowed.		
Rentals are permitted a minimum 3 months per year and tenant occupied surcharge applies.		
Cannot be vacant.		
Park models permitted (min 8 ft w). No travel trailers. No fifth wheels.		
No properties which contain any hazardous electrical conditions, knob & tube or aluminum branch wiring.		
CONTACT INFORMATION		PAYMENT ADDRESSES
Customer Service/Underwriting : 800-892-9613		AMERICAN MOBILE INSURANCE EXCHANGE PO Box 919781 Orlando, FL 32891-9781
Claims: 844-631-7819		
Endorsement Fax: 727-507-7596		
Endorsement Email: endorsements@westpointuw.com		OVERNIGHT EIS Lockbox/Cust Svc FL-Orlando-7146 ATTN: American Mobile Insurance Exchange - 919781 2290 Premier Row Orlando, FL 32809
PO Box 13609 St. Petersburg, FL 33733		
6170 Central Ave N # 300 St. Petersburg, FL 33707		
WIND COVERAGE		
<p>With wind policies require a 4-pt inspection if the unit is 11 years or older. No electrical panels over 40 years old.</p>		
For all DP-1 policies that do not purchase optional wind coverage the insured MUST complete and sign the Wind Exclusion Statement. Agent must retain in file for audit purposes.		
MISCELLANEOUS		
Electronic signatures are permitted. Retain signed NB application in agency file or upload to policy history.		
2, 3 & 4-pay plans available. Credit cards payments permitted (fee is charged). EFT payments permitted (no fee).		
Agents may process premium/non-premium bearing endorsements online in policy history – upload supporting documentation.		
CREDITS/DISCOUNTS (Max 15% combined)	DISCOUNT AMOUNT	NOTE
Membership in FL ROC, FMHA or FMHO	5% of NHR	
Fire Alarm-Central Station	5% of NHR	
Automatic Sprinkler Discount	varies	Based on Sprinkler Class
Electronic Policy Delivery	\$10	
Flood Companion Policy	5% of NHR	Must have ATIC NFIP Policy