The ISO HO program consists of four standard Homeowners policies: HO-3 (Special Form), HO-4 (Contents Broad Form), HO-6 (Unit-Owners Form).

Under the ISO program:

- Attachment of MH-200 to an HO-3 amends a Homeowner policy to a Mobilehomeowner policy.
- Oregon requires HO-300OR and HO-350 be attached to all policies.

Rather than issue contracts with several pages of required amendatory endorsements attached, we have created state specific policies for five different coverage forms. The language of the mandatory endorsements has been merged into the policy contracts. Thus, the MH-200, HO-300 and HO-350 do not “exist” as separate endorsement forms in our program.

The first three positions of the contract form numbers indicate the type of contract. The last two positions are state codes: 36 for Oregon.

Those ISO endorsements we are using will retain their current numbers. Endorsements with “M” in the third position are either: (1) ISO endorsements which we have revised, or (2) endorsements we have created which are unique to Mutual of Enumclaw’s Homeowners program.

**POLICY CONTRACTS**

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MH-104  Property Removed Increased Limit
MH-202  Actual Cash Value Mobilehome
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438BFU NS  Lender’s Loss Payable Endorsement
Descriptions of Endorsements

We are providing general descriptions of endorsements offered with the Homeowners Program by Mutual of Enumclaw. You must consult the actual forms and endorsements for exact terms, conditions and exclusions. Underwriting guidelines are not intended to be inclusive. Additional information may be required under certain circumstances.

**HO-32 Unit-Owners Coverage A Special Coverage**

The Section I Perils Insured Against may be broadened for Coverage A to Special Form by adding this endorsement.

Underwriting Guidelines:
- Available only on HO-6 policy forms.

**HO-33 Unit-Owners Rental to Others**

This endorsement extends both Section I and Section II coverage when the insured condominium unit is regularly rented to others.

Underwriting Guidelines:
- Available only on HO-6 policy forms.
- Prior approval is required.

**HO-35 Loss Assessment Coverage**

All policy forms include $1,000 of loss assessment coverage (excluding earthquake). Increased limits may be obtained with this endorsement. However, the SPECIAL LIMIT in the endorsement provides that when an assessment results from a deductible in the condominium association's insurance policy we will not pay more than $1,000.

Underwriting Guidelines:
- No more than 2 locations can be written in addition to the residence premises.

Information required to complete the endorsement form:
- Increase in limit on the residence premises
- If additional locations are covered we need the unit location and limit per location

**HO-40 Structures Rented to Others (Residence Premises)**

This endorsement extends Section I and Section II coverage to specified structures on the residence premises rented to anyone other than a tenant of the dwelling for use as a private residence. Coverage B does not apply to structures scheduled on this endorsement.

Information required to complete the endorsement form:
- Identification of structure
- Limit per structure
**HO-41 Additional Insured (Residence Premises)**

This endorsement extends Section I coverages A and B and Section II coverages E and F to someone other than the named insured who has an ownership interest in the dwelling.

Information required to complete the endorsement form:
- Name and address of the additional insured
- Interest of the additional insured

**HO-42 Permitted Incidental Occupancies (Residence Premises)**

Section I and II coverages of the policy are extended to cover an incidental office, professional, private school, or studio occupancy in the dwelling or in a separate structure on the residence premises. If the business is conducted in another structure on the residence premises Coverage B does not apply. The structure is specifically insured, for direct physical loss by a Peril Insured Against under Coverages A and B of the policy form, under this endorsement. Professional liability is excluded.

Underwriting Guidelines:
- The only types of business activities eligible for this endorsement are office, studio, and school operations using less than half of the dwelling area. Day care operations may not be covered by this endorsement.

Information required to complete the endorsement form:
- Business description
- Where is the business conducted?
- If conducted in an Other Structure, a description of the structure
- Limit on Other Structure

**HO-43 Permitted Incidental Occupancies (Other Residence)**

Section II coverage is extended to cover an incidental office, professional, private school, or studio occupancy in a residence other than the insured residence premises. Professional liability is excluded.

Underwriting Guidelines:
- The only types of business activities eligible for this endorsement are office, studio, and school operations using less than half of the dwelling area. Day care operations may not be covered by this endorsement.

Information required to complete the endorsement form:
- Business description
- Premises location

**HO-48 Other Structures (Increased Limits)**

This endorsement is used to increase coverage on other structures on the residence premises over what is provided in the policy form. The Coverage B Perils Insured Against in the policy extend to the additional limits obtained through the use of this endorsement.

Underwriting Guidelines:
- This endorsement is not to be used for agricultural–type buildings. For those exposures, see endorsement HO M007 Barns, Buildings and Structures.

Information required to complete the endorsement form:
- Structure description including construction type, square footage and use
- Limit per structure
### HO-49 Building Additions and Alterations (Other Residence)

This endorsement is used to cover the insured’s interest in additions, alterations, and improvements to rented secondary residences.

Information required to complete the endorsement form:
- Location Address
- Limit for each location

### HO-50 Increased Limit on Personal Property in Other Residences

Coverage for personal property at other residences is limited in the policy form to 10% of Coverage C or $1,000, whichever is greater. This endorsement is used when an increased limit is desired.

Underwriting Guidelines:
- Verify liability extension to additional residence(s)

Information required to complete the endorsement form:
- Location address
- Increase amount

### HO-51 Building Additions and Alterations

HO-4 policy forms automatically provide 10% of the Coverage C amount for the tenants’ building additions, alterations, fixtures, improvements, and installations. This endorsement is used when an increased limit is desired.

Underwriting Guidelines:
- Applies only to HO-4 policy forms.

Information required to complete the endorsement form:
- Increase amount

### HO-53 Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage (Increased Limit)

The policy contracts automatically provide a $500 limit for loss resulting from the unauthorized use of an insured's credit cards or bank transfer cards, from check forgery, or from the acceptance of counterfeit money. Our Amendatory Endorsement HO M001 increases this limit to $1,000. This endorsement is used when a limit over $1,000 is desired.

Information required to complete the endorsement form:
- Increase amount

### HO-61 Scheduled Personal Property Endorsement

This endorsement provides protection on specific items of personal property that may require higher limits or broader coverage than is provided in the homeowner policy form. Eligible classes of property are jewelry, furs, cameras, musical instruments, silverware, golfer’s equipment, fine arts, postage stamps, rare and current coins, and guns.

Underwriting Guidelines:
- $30,000 maximum value per item
- Appraisals on items valued at $10,000 and higher
- Appraisals no more than 18 months old
- Items must be insured to 100% of value
- Do not bind coverage on schedules in excess of $75,000 without prior approval from the Company
Information required to complete the endorsement form:

- Description of article
- Amount per article
- Appraisal (as per guidelines above)

**HO-65 Coverage C Increased Special Limits of Liability**

The policy form contains Special Limits of Liability under Coverage C for certain categories of property. This endorsement is used to increase money, securities, jewelry, firearms, and silverware without specifically scheduling each item. The last 3 categories are increased with respect to theft only. The Coverage C perils named in the contract are not changed by this endorsement.

Underwriting Guidelines:

- This endorsement is not available on HO-3 policy forms written with the HO M015 endorsement (Use HO-211)

Information required to complete the endorsement form:

- The class of property which is to be increased
- The amount of the increase per property class

**HO-70 Additional Residence Rented to Others (1, 2, 3 or 4 Families)**

This endorsement extends Personal Liability and Medical Payments To Others coverages to owned residences rented to others.

Underwriting Guidelines:

- Extension of liability is limited to maximum of 9 family units (a duplex counts as 2 units, a triplex is 3 units, etc.). If coverage is desired on more than 9 family units please contact your Commercial Lines Underwriter.
- This endorsement may extend liability only to 1, 2, 3 or 4 Family dwellings

Information required to complete the endorsement form:

- Dwelling location
- Number of families

**HO-71 Business Pursuits**

Coverage for liability arising out of business pursuits may be added to the policy through the use of this endorsement. Coverage does not apply to a business owned by the insured or in which the insured is a partner. Professional liability is excluded for other than teaching.

Information required to complete the endorsement form:

- Insured’s name
- Business description
- Employment classification
- Corporal punishment liability desired? (If insured is a teacher)
**Incidental Farming Personal Liability**

This endorsement provides Personal Liability and Medical Payments coverages only with respect to “incidental” farming operations on the residence premises.

Underwriting Guidelines:

- “Incidental” may be determined by:
  - a. the expected routine gross revenue derived from the farming activities ($1,500 or less annually); and
  - b. the nature and type of farming activity being conducted

**Three or Four Family Dwelling Premises Liability**

This endorsement is attached only when the insured owns a 3 or 4 family dwelling and occupies one of the units. While the structure is insured under another policy, the insured may obtain coverage for personal property and personal liability on a Contents Broad Form (HO-4) policy. Personal liability is extended to that portion of the structure which is not occupied by the insured when this endorsement is attached.

Underwriting Guidelines:

- This is available on HO-4 policy forms only.
- This coverage is not available to a tenant who does not have an ownership interest in the residence premises.

**Watercraft**

The endorsement provides Personal Liability and Medical Payments to Others coverages on scheduled and described watercraft. For other than the insured (as defined in the policy) Medical Payments to Others includes waterskier medical coverage.

Underwriting Guidelines:

- We offer coverage for family type boats capable of moderate speeds used in private recreation. Please refer to the Boatowners manual for boat eligibility guidelines.
- To provide complete underwriting information indicate on the application the name, drivers license number and date of birth for the principal operator of the boat.

Information required to complete the endorsement form:

- Outboard Motor, Inboard or Inboard/Outdrive Watercraft
  - a. Description, including make and model
  - b. Horsepower
  - c. Length of Watercraft
  - d. Owner of outboard motor (if not the insured)
  - e. Navigation Period

- Sailing vessel
  - a. Description, including make and model
  - b. Horsepower
  - c. Length of Watercraft
  - d. Navigation Period
**HO-80 Residence Rental Theft**

Extends coverage to loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is a roomer or boarder. Refer to the endorsement for the exclusions to this extension of coverage.

Underwriting Guidelines:

- Requires underwriting approval prior to binding.
- How often does rental occur?
- What portion of the dwelling is rented?
- Why is the dwelling (or a portion of it) being rented?

**HO-178 Multiple Company Insurance**

If we agree to share the Section I coverages of a risk with other insurers this endorsement is attached to the policy.

Underwriting Guidelines:

- Prior underwriting approval is required.

Information required to complete the endorsement form:

- Our share of the total exposure expressed as a %.
- Total limits for coverages A, B, C, and D.
- Total limits for any additional coverages (specify).
- Name of insurer and policy number that provides the liability coverage.

**HO-211 Coverage C Increased Special Limits of Liability**

When coverage is written on an HO-3 policy form with the HO M015 endorsement attached, this endorsement is used to increase the special limits of liability for money, securities, jewelry, firearms and silverware without specifically scheduling each item. The last 3 categories are increased with respect to theft, misplacing or losing only. The Coverage C perils named in the contract and expanded by the HO M015 endorsement are not changed by this endorsement.

Information required to complete the endorsement form:

- Property class to be increased
- Amount of increase per property class

**HO-216 Premises Alarm or Fire Protection System**

This endorsement is attached when a credit is being allowed for an approved alarm system.

Information required to complete the endorsement form:

- Type of Protective Device System:
  a. Burglar Alarm
  b. Fire Alarm
  c. Burglar and Fire Alarm
• Installed to Alert:
  a. Central Station
  b. Police Station/Fire Department
  c. Local only

Local Fire Alarm System is a loud-sounding device installed inside the dwelling intended to alert the occupants of fire or smoke.

Local Burglar Alarm System is one in which the protective circuits and devices are connected to an enclosed and tamper-protected loud-sounding device attached to an outside wall of the residence premises. Disturbance of the protective devices or unauthorized entry automatically causes the sounding device to operate until it is stopped by key control, exhaustion of the power supply or by a timing element set for a definite period of operation.

Police Station Burglar Alarm System is one in which a local alarm system with supplementary direct circuit or transmitting equipment is connected to constantly attended receiving equipment at a police station.

Central Station Burglar Alarm System is one in which the operation of circuits and devices are signaled automatically to, recorded in, maintained and supervised from a central station having trained operators and guards who shall, upon receipt of a signal, take required action.

**HO-285 Fire Department Clause (Subscription Contract Services)**

By attachment of this endorsement the insured warrants that they maintain a subscription contract with a privately owned fire department. This endorsement may be required by condition of the ISO Public Protection Classification manual.

Information required to complete the endorsement form:

- Name of the subscription fire department

**HO-290 Personal Property Replacement Cost**

This endorsement is used to provide replacement cost coverage on personal property, awnings, carpeting, household appliances, outdoor antennas and outdoor equipment. The Coverage C Perils Insured Against are not changed by this endorsement. Coverage also applies to articles or classes of property separately described and specifically insured in the policy (i.e. HO-61). Refer to the endorsement for ineligible property and loss settlement provisions.

Coverage C of HO-3 is automatically increased, at no additional charge, to 70% of Coverage A.

**HO-308 Landlord’s Furnishings**

This endorsement is used to increase the coverage for property in an apartment regularly rented or held for rental to others by an insured.

**HO-310 Additional Interests (Residence Premises)**

This endorsement is used to add a third party, other than a mortgagee, who has an interest in the residence. This affords Section I coverages only. There is no premium charge for this endorsement.

Information required to complete the endorsement form:

- Name and address of the other party
- Description of their interest
- Effective date of their interest (optional)
**HO-312 Increased Limits on Business Property**

The policy form contains special limits on business property. Limits may be increased by means of this endorsement. The increased limit does not apply to business property in storage or held as a sample or for sale or delivery after sale or to business property pertaining to a business actually conducted on the residence premises. The specific dollar increase applies to on premises business property. Off premises business property is covered at 10% of the on premises limit.

Underwriting Guidelines:
- Maximum limit is $10,000
- What is the business exposure?
- What does the business property consist of?

Information required to complete the endorsement form:
- Increase in limit

**HO-314 Special Computer Coverage**

Computers and related equipment may be insured against additional risks of physical loss subject to certain exclusions. The limit of liability for a computer is not increased by this endorsement.

Underwriting Guidelines:
- HO-3 policy forms with an HO M015 endorsement attached extend coverage over additional risks so this endorsement may not be attached to a policy which includes the HO M015 endorsement.

**HO M005 Course of Construction**

This endorsement is attached to a new business policy when the dwelling is under construction. Under Section I we cover personal property at the residence occupied while the insured dwelling is under construction. Under Section II we:
- pay up to our limit of liability for damages for which insured is legally liable;
- pay for bodily injury or property damage arising out of operations performed by a contractor or an insured’s acts or omissions in connection with the general supervision of such operation;
- provide defense coverages.

Underwriting Guidelines:
- A dwelling being constructed by the insured is not eligible.
- The coverages afforded by this endorsement cease 1 year after the original inception date of the policy. Any dwellings not scheduled to be done within 365 days are not eligible for coverage.

**HO M007 Barns, Buildings and Structures**

Named perils coverage on an actual cash value basis for barns, buildings and structures. These items are specifically insured so Coverage B of the policy does not apply to them.

Underwriting Guidelines:
- Structures actually used for a farming operation cannot be covered under this endorsement.
- What is the structure being used for?

Information required to complete the endorsement form:
- Description of structure
- Limit per structure
**HO M009 Recreational Vehicle Liability Coverage**

This endorsement provides, for the insured and permissive operators, off premises liability and medical payments to others coverage for recreational vehicles (other than snowmobiles and golf carts on a golf course).

Information required to complete the endorsement form:

- Make or model name of each vehicle
- Identification number for each vehicle

**HO M011 Pollution Exclusion**

If Farmers Personal Liability (HO M073OR) is endorsed onto the policy it is mandatory that this endorsement also be added. This exclusion amends the pollution exclusion which is found in the Farmers Personal Liability endorsement.

**HO M012 Theft of Building Materials – Dwelling Under Construction**

This endorsement provides coverage for theft from the insured location of personal property and building materials or supplies for a home under construction. Coverage is limited to 10% of the Coverage A - Dwelling limit.

**HO M015 Special Personal Property Coverage**

This endorsement provides special coverage for personal property. By attachment of this endorsement, the policy is amended to insure Coverage C against additional risks of physical loss subject to certain exclusions.

Underwriting Guidelines:

- **Earthquake Coverage Excluded.**
- Available only on HO-3 policy forms.
- Personal Property Replacement Cost (HO-290) must be written on Coverage C - Personal Property.
- Policy must be written with at least a $500 deductible.

**HO M045 Change Endorsement**

This form is used for manuscript endorsements attached as appropriate to policies.

**HO M073OR Farmers Personal Liability**

This endorsement may be used to cover farm liability exposures when the insured has a farming exposure, is not actively involved in farming and farming is not his primary occupation.

Underwriting Guidelines:

- HO-MO73 endorsement forms will not be offered only for the purpose of obtaining animal collision coverage.
- The following are examples of farm exposures which may be written on the Homeowner policy with the HO M073 attached:
  a. Farm land is located away from the residence premises and leased to others for the purpose of farming
  b. Insured lives on farm premises, is not actively involved in farming operation, maintains control of all buildings and leases the land to others for the purpose of farming
  c. Insured lives on farm premises, is not actively involved in farming operation and leases land and buildings to others for the purpose of farming
  d. Insured owns or leases land away from his residence premises on which he conducts incidental farming activities
Information required to complete the endorsement form:

- Location of all farm premises and type of farming conducted on each
- Operated by insured or rented to others?
- Owned and operated farms:
  a. Total acreage
  b. Number of additional farm premises with buildings
- Farms rented to others:
  a. Number of farm premises without buildings
  b. Number of farm premises with buildings
  c. Acreage of farms rented to others
- Description of any business pursuits (other than farming) which are conducted on the insured location(s)
- Animal Collision
  a. Number of animals ($400 coverage per animal)

**HO M091 Homeowners Extended Replacement Cost Coverage**

When this endorsement is attached the policy, we agree to settle covered losses to the dwelling up to an additional 25% of the limit of liability under Coverage A shown on the Declarations page at the time of loss. Dwellings must be insured to 100% of replacement cost to be eligible for this coverage.

**HO M094 Insurance to Value Required**

This is a mandatory endorsement.

This endorsement advises the insured of their responsibility to maintain adequate limits. The form also contains the name and address of the vendor who provides the building cost data upon which the annual inflation increases are based.

**HO M164OR Snowmobile**

This is a mandatory endorsement.

This endorsement provides, for the insured and permissive operators, Personal Liability and Medical Payments to Others coverage for owned snowmobiles off an insured location subject to certain limitations.

**HO M277V Ordinance or Law Coverage**

This endorsement amends the contract to insure the Dwelling and Other Structures against loss resulting from ordinances or laws which regulate construction, repair or demolition of the property.

**HO M313 Incidental Motorized Land Conveyances**

This endorsement extends, to the insured and permissive operators, Section II coverages to motorized vehicles excluding:

- motorized bicycles, mopeds or motorized golf carts
- any conveyance:
  a. with a maximum speed of more than 25 MPH
  b. subject to motor vehicle registration
  c. while used to carry persons for a charge
  d. while used for business purposes
  e. while rented to others
  f. while operated in any race, speed contest or competition

If a vehicle is not eligible for coverage under this endorsement, we also have available Recreational Vehicle Liability Coverage under endorsement HO M009.
**MH-82 Transportation/Permission to Move**

Applies coverage against the transportation perils of collision, upset, and stranding or sinking of the mobile home for 30 days anywhere in the continental United States or Canada.

Underwriting Guidelines:
- Where are they moving from?
- Where are they moving to?

Information required to complete the endorsement form:
- Effective Date
- Deductible Amount

**MH-85 Mobilehome Lienholder’s Single Interest**

Covers only the interest of the lienholder on the mobilehome for collision or upset while in transit and from conversion, embezzlement, or secretion by the insured.

**MH-104 Property Removed Increased Limit**

Increases the $500 coverage limit found in the policy that applies to moving expense when the mobilehome is endangered by a peril insured against.

Information required to complete the endorsement form:
- Increase Limit

**MH-202 Actual Cash Value Mobilehome**

Amends the mobilehome policy from a replacement cost contract to an actual cash value contract.

Underwriting Guidelines:
- The mobilehome must have a minimum value of $15,000.
- The mobilehome cannot be over 15 years old.