



Target Market Product Profile
MANUFACTURED HOME PROGRAM
OWNER OCCUPIED YEAR ROUND
Personal Lines

TARGETED TYPES

Liberal age requirements:

- Up to 15 years forms ML-1, 2 or 3, depending on condition of roof
- 15 to 20 years – broader coverage forms available by request depending on updates and conditions
- See Dwelling Fire program for structures over 20 years old

1 family owner occupied year round primary residence

Manufactured home with central heating unit

Unmarried & same sex partners in relationships

Tenant policy ML-4 (contents) available on ANY age of manufactured home. Submit on Manufactured Homeowners application.

UNDERWRITING CONCERNS

Woodstoves as primary heat or not properly installed

Free standing space heater

Lack of handrails on steps

No group licensed child day care operations at all

No family licensed child day care operations with more than 8 children

Vicious dogs as pets

of dogs on premises

Flat roof structures

Bottom not fully enclosed to minimize freezing of pipes

Any business on premises

Evidence of poor exterior or interior maintenance

Pools w/slides &/or diving boards

Unfenced pools or waterfront

Risks non-renewed, canceled or refused coverage unless discussed with Underwriting prior to binding

DRYDEN MUTUAL PROGRAM FEATURES

- URB Manufactured Home Program
- Replacement cost on contents available for all owner occupied and tenant forms.
- Coverage extender endorsements (Including VIP DML-152) available.

