

SERFF Tracking Number: RFIC-125664311 State: Arkansas
Filing Company: Ranchers and Farmers Insurance Company State Tracking Number: #? \$75
Company Tracking Number: AR MHB (08.05) F
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: By Line Mobile Home Program
Project Name/Number: /

Filing at a Glance

Company: Ranchers and Farmers Insurance Company

Product Name: By Line Mobile Home Program SERFF Tr Num: RFIC-125664311 State: Arkansas

TOI: 01.0 Property SERFF Status: Closed State Tr Num: #? \$75

Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: AR MHB (08.05) F State Status: Fees verified

Filing Type: Form Co Status: Filed Reviewer(s): Becky Harrington, Betty Montesi

Author: Martin Bobek Disposition Date: 06/09/2008

Date Submitted: 05/30/2008 Disposition Status: Approved

Effective Date Requested (New): On Approval Effective Date (New):

Effective Date Requested (Renewal): On Approval Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed

Project Number: Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 06/09/2008

State Status Changed: 06/04/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This is Ranchers and Farmers Insurance Company's initial filing of our By Line Mobile Home Program.

Company and Contact

Filing Contact Information

Martin Bobek, VP

mbobek@ssuga.com

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Product Name: By Line Mobile Home Program
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PO Box 3730 (409) 924-8200 [Phone]
Beaumont, TX 77704-3730 (409) 924-8282[FAX]

Filing Company Information

Ranchers and Farmers Insurance Company CoCode: 11853 State of Domicile: Texas
PO Box 3730 Group Code: 3497 Company Type: Stock Property and Casualty

Beaumont, TX 77704-3730 Group Name: Mirage Interests, Inc. State ID Number:
(409) 924-8200 ext. 732[Phone] FEIN Number: 20-0505287

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Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation: 3 forms x \$25 = \$75
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
2565	\$75.00	05/30/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	06/09/2008	06/09/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	06/04/2008	06/04/2008	Martin Bobek	06/05/2008	06/05/2008

SERFF Tracking Number: *RFIC-125664311* *State:* *Arkansas*
Filing Company: *Ranchers and Farmers Insurance Company* *State Tracking Number:* *#? \$75*
Company Tracking Number: *AR MHB (08.05) F*
TOI: *01.0 Property* *Sub-TOI:* *01.0002 Personal Property (Fire and Allied Lines)*

Product Name: *By Line Mobile Home Program*
Project Name/Number: */*

Disposition

Disposition Date: 06/09/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: RFIC-125664311 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Form Listing	Approved	Yes
Form	Mobile Home Endorsement (By Line)		Yes
Form	Mobile Home Endorsement (Rental)		Yes
Form	Fair Rental Value	Approved	Yes
Form	Countrywide Mobile Home Endorsement (By Line)	Approved	Yes
Form	Countrywide Mobile Home Endorsement (Rental)	Approved	Yes

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Company Tracking Number: AR MHB (08.05) F
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: By Line Mobile Home Program
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/04/2008
Submitted Date 06/04/2008

Respond By Date

Dear Martin Bobek,

This will acknowledge receipt of the captioned filing.

Objection 1

- Mobile Home Endorsement (By Line) (Form)
- Mobile Home Endorsement (Rental) (Form)

Comment: It appears windstorm or hail provision (a) will only pay for ensuing fire losses even if there is water damage that entered through a hole caused by wind or hail. Please confirm my interpretation of the provision.

Objection 2

- Mobile Home Endorsement (By Line) (Form)

Comment: Item 11 - Accidental Discharge or Overflow of Water or Steam - appears to state that losses due to accidental discharge or overflow of water from a plumbing or heating or water system will not be covered unless there is ensuing loss by fire. Please confirm.

The language is not very straight forward.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/05/2008
Submitted Date 06/05/2008

Dear Becky Harrington,

SERFF Tracking Number: RFIC-125664311 State: Arkansas
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Product Name: By Line Mobile Home Program
Project Name/Number: /

Comments:

Response 1

Comments: Ms. Harrington.

After reviewing our submission I realized that the incorrect versions of the forms had been attached. The correct forms have been attached to this response. The only difference between the versions is the extra language regarding ensuing fire loss coverage, which is not included in the subsequent version. Apart from the following referenced sections, the forms are identical: On RMC 0085, sections 8, 9, 11 and 12; on RMC 0083 sections 13, 14 and 15. The new versions more closely follow the standard AAIS language.

I apologize for the confusion.

Regards,

Martin Bobek

Related Objection 1

Applies To:

- Mobile Home Endorsement (By Line) (Form)

Comment:

Item 11 - Accidental Discharge or Overflow of Water or Steam - appears to state that losses due to accidental discharge or overflow of water from a plumbing or heating or water system will not be covered unless there is ensuing loss by fire. Please confirm.

The language is not very straight forward.

Related Objection 2

Applies To:

- Mobile Home Endorsement (By Line) (Form)
- Mobile Home Endorsement (Rental) (Form)

Comment:

It appears windstorm or hail provision (a) will only pay for ensuing fire losses even if there is water damage that entered through a hole caused by wind or hail. Please confirm my interpretation of the provision.

Changed Items:

SERFF Tracking Number: RFIC-125664311 State: Arkansas
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No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Countrywide Mobile Home Endorsement (By Line)	RMC 008503	08	Endorsement/Amendment/Conditions	New			RMC 008503 08 MH CW End (By Line).pdf
Countrywide Mobile Home Endorsement (Rental)	RMC 008303	08	Endorsement/Amendment/Conditions	New			RMC 008303 08 MH CW End (Rental).pdf

No Rate/Rule Schedule items changed.

Sincerely,
 Martin Bobek

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 Product Name: By Line Mobile Home Program
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
	Mobile Home Endorsement (By Line)	RMC 008503	08	Endorsement/Amendment/Conditions	New		RMC 008503 08 MH Endorsement (By Line).pdf
	Mobile Home Endorsement (Rental)	RMC 008303	08	Endorsement/Amendment/Conditions	New		RMC 008303 08 MH Endorsement (Rental).pdf
Approved	Fair Rental Value	RMC 008603	08	Endorsement/Amendment/Conditions	New		Fair Rental Value Endorsement.pdf
Approved	Countrywide Mobile Home Endorsement (By Line)	RMC 008503	08	Endorsement/Amendment/Conditions	New		RMC 008503 08 MH CW End (By Line).pdf
Approved	Countrywide Mobile Home Endorsement (Rental)	RMC 008303	08	Endorsement/Amendment/Conditions	New		RMC 008303 08 MH CW End (Rental).pdf

MOBILE HOME ENDORSEMENT

1. Under Principal Coverages, Coverage A – Residence, 1., is deleted and replaced by the following:

We cover the one-family mobile home that is fully installed and connected to utilities and located on the **insured premises**, including its additions, built-in components, and attached fixtures. On the **insured premises**, **we** also cover:

- a. building items that can be detached from the covered residence, such as screens and storm doors;
 - b. appliances, carpets, and window coverings in that part of the residence **you** rent to others;
 - c. building materials and supplies for use in construction on the **insured premises**; and
 - d. if this policy does not provide Coverage C, tools and equipment used to service the **insured premises**. This includes **motorized vehicles** used only to service the **insured premises** that are not required to be licensed for road use.
2. Under Principal Coverages, Coverage A – Residence, Coverage A does not cover:, is deleted and replaced by the following:
- a. land, including the land on which the property is located, underground water or surface water;
 - b. trees, plants, shrubs, and lawns,
 - c. farm tools, farm equipment, and farm **motorized vehicles**; and
 - d. mobile homes in transit.
3. Under Principal Coverages, Coverage C -- Personal Property, While Away from the Insured Premises, is deleted and replaced by the following:

While Away from the Insured Premises -- **You** may apply up to \$1000 of the Coverage C **limit** to cover personal property, while away from the **insured premises**, which is usual to the occupancy of the dwelling as a residence. The personal property must be owned or used by **you**, or **your** family members who reside with **you**.

4. Under Principal Coverages, Coverage C – Personal Property, Limitations on Certain Property, is deleted and replaced by the following:

Limitations on Certain Property -- The special **limits** shown below do not increase the Coverage C **limit**. The **limit** for each class is the total **limit** per occurrence for all items in that class.

- a. \$100 on money, bank notes, bullion, gold other than goldware and gold-plated ware, silver other than silverware and silver-plated ware, platinum, coins, and numismatic property.
- b. Regardless of their storage medium, \$500 on securities, bills, letters of credit, notes other than bank notes, tickets, accounts, deeds, evidence of debt, passports, manuscripts, stamps, and philatelic property.
- c. \$500 on watercraft including their trailers, furnishings, equipment, and motors.
- d. **Business** property, up to the amounts shown below:
 - 1) \$500 while on the **insured premises**;
 - 2) \$250 while away from the **insured premises**.
- e. \$500 on trailers not otherwise provided for.

5. Under Incidental Coverages, Debris Removal, is deleted and replaced by the following:

Debris Removal -- We pay for the cost to remove the debris of covered property after an insured loss. This includes the cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to covered property.

You may apply up to 10% of the **limit** that applies to the damaged property to cover debris removal. **We** will not pay more for direct loss to property and debris removal combined than the **limit** that applies to the damaged property.

This coverage does not include costs to extract **pollutants** from land or water; or remove, restore, or replace polluted land or water.

We also pay the cost to remove fallen trees which cause damage to property covered under Coverages A, B, or C if:

- a. the falling of the tree is caused by any of the perils insured against; and
- b. coverage is not provided elsewhere by this policy.

Regardless of the number of fallen trees, the most **we** will pay is \$500 per occurrence.

6. Under Incidental Coverages, Trees, Plants, Shrubs, or Lawns, the last paragraph is deleted and replaced by the following:

We pay up to \$500 to cover trees, plants, shrubs, or lawns. **We** do not pay more than \$100 for each tree, plant, or shrub. This includes the cost to remove the debris of the covered item.

7. Under Incidental Coverages, Grave Markers, the most **we** will pay is \$500.

8. Under Perils Insured Against – Coverages A, B, C, and D, Windstorm or Hail, is deleted and replaced by the following:

Windstorm or Hail -- However, **we** do not pay for loss other than ensuing direct fire loss:

- a. to the interior of a building or mobile home, or to property inside a structure caused by dust, rain, sand, sleet, snow or water, all whether driven by wind or not, which enter through an opening not made by the direct force of wind or hail;
- b. to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed building. (**We** do cover canoes and rowboats while on the **insured premises**.); or
- c. to outdoor antennas, including their lead-in wiring, masts and towers.
- d. to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.

9. Under Perils Insured Against – Coverage A, B, C, and D, Vandalism, is deleted and replaced by the following:

Vandalism -- However, **we** do not pay for loss, other than ensuing direct fire loss, on the **insured premises** if the residence is vacant for more than 30 days in a row just before the loss. **We** do not pay for loss by fire resulting from vandalism if the residence has been vacant for more than 60 days in a row just before the loss. A residence being built is not vacant.

We do not pay for vandalism committed by a guest or tenant.

10. Under Perils Insured Against – Coverages A, B, C, and D, Weight of Ice, Snow or Sleet, is deleted and replaced by the following:

Weight of Ice, Snow or Sleet which damages a structure or the property inside. However, **we** do not pay for loss to:

- a. outdoor antennas, including their lead-in wiring, masts and towers;
 - b. outdoor awnings or canopies including their supports, carports constructed of aluminum materials;
 - c. outdoor structures (other than buildings or mobile homes) such as swimming pools; fences; patios; paved areas; retaining walls; bulkheads; foundations; wharves; docks; piers; underground pipes, flues, drains; and cesspools; or
 - d. outdoor equipment not permanently installed.
11. Under Perils Insured Against – Coverages A, B, C, and D, Accidental Discharge or Overflow of Liquids or Steam, is deleted and replaced by the following:

Accidental Discharge or Overflow of Water or Steam – We do not pay for loss, other than ensuing direct fire loss, which results from accidental discharge or overflow of water or steam from a plumbing, heating, air-conditioning or automatic sprinkling system, water heater or from a domestic appliance. However:

- a. **We** do not pay for loss caused by continuous or repeated seepage or leakage.
- b. **We** do not pay for loss caused by freezing.
- c. **We** do not pay for loss on the **insured premises** caused by accidental discharge or overflow which comes from off the **insured premises**.
- d. **We** do not pay for loss if the residence has been vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.

- e. **We** do not pay for loss to the system, heater or appliance from which the water or steam escapes. (**We** do pay the reasonable cost of removing and replacing only those parts of the structure needed to repair the system, heater or appliance.)
- f. **We** do not pay for water damage including ensuing loss by water damage that is not sudden and accidental. Sudden and accidental loss does not include water damage, whether hidden or concealed, occurring over a period of days, weeks, months or years regardless of source.

In this peril, a plumbing system does not include a sump, sump pump and related equipment.

12. Under General Exclusions, the following exclusion is added:

Leakage -- We do not pay for loss, other than ensuing direct fire loss, which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

MOBILE HOME ENDORSEMENT

1. Under Principal Coverages, Coverage A – Residence, 1., is deleted and replaced by the following:

We cover the one-family mobile home that is fully installed and connected to utilities and located on the **insured premises**, including its additions, built-in components, and attached fixtures.

2. Under Principal Coverages, Coverage A – Residence, Coverage A does not cover:, is deleted and replaced by the following:

- a. land, including the land on which the property is located, underground water or surface water;
- b. trees, plants, shrubs, and lawns,
- c. farm tools, farm equipment, and farm **motorized vehicles**; and
- d. mobile homes in transit.

3. Under Principal Coverages, Coverage B – Related Private Structures, 1., c., is deleted.

4. Under Principal Coverages, Coverage C – Personal Property, While Away from the Insured Premises, is deleted.

5. Under Principal Coverages, Coverage C – Personal Property, While in a newly Acquired Principal Residence, is deleted.

6. Under Principal Coverages, Coverage C – Personal Property, Property of Others, is deleted.

7. Under Principal Coverages, Coverage C – Personal Property, Limitations on Certain Property, is deleted.

8. Under Principal Coverages, Coverage C – Personal Property, Personal Property Not Covered, the following sections are added:

- i money, bank notes, bullion, gold other than goldware and gold-plated ware, silver other

than silverware and silver-plated ware, platinum, coins, and numismatic property;

- j. securities, bills, letters of credit, notes other than bank notes, tickets, accounts, deeds, evidence of debt, passports, manuscripts, stamps, and philatelic property;

- k. watercraft including furnishings, equipment, and motors;

- l. **business** property;

- m. any trailers.

9. Under Principal Coverages, Coverage D – Additional Living Cost and Fair Rental Value, is deleted.

10. Under Incidental Coverages, Debris Removal, is deleted and replaced by the following:

Debris Removal -- **We** pay for the cost to remove the debris of covered property after an insured loss. This includes the cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to covered property.

You may apply up to 10% of the **limit** that applies to the damaged property to cover debris removal. **We** will not pay more for direct loss to property and debris removal combined than the **limit** that applies to the damaged property.

This coverage does not include costs to extract **pollutants** from land or water; or remove, restore, or replace polluted land or water.

We also pay the cost to remove fallen trees which cause damage to property covered under Coverages A, B, or C if:

- a. the falling of the tree is caused by any of the perils insured against; and

b. coverage is not provided elsewhere by this policy.

Regardless of the number of fallen trees, the most **we** will pay is \$500 per occurrence.

11. Under Incidental Coverages, Trees, Plants, Shrubs, or Lawns, is deleted.
12. Under Incidental Coverages, Tenant's Improvements, is deleted.
13. Under Perils Insured Against – Coverages A, B, C, and D, Windstorm or Hail, is deleted and replaced by the following:

Windstorm or Hail -- However, **we** do not pay for loss other than ensuing direct fire loss:

- a. to the interior of a building or mobile home, or to property inside a structure caused by dust, rain, sand, sleet, snow or water, all whether driven by wind or not, which enter through an opening not made by the direct force of wind or hail;
- b. to outdoor antennas, including their lead-in wiring, masts and towers.
- c. to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.

14. Under Perils Insured Against – Coverage A, B, C, and D, Vandalism, is deleted and replaced by the following:

Vandalism -- However, **we** do not pay for loss, other than ensuing direct fire loss, on the **insured premises** if the residence is vacant for more than 30 days in a row just before the loss. **We** do not pay for loss by fire resulting from vandalism if the residence has been vacant for more than 60 days in a row just before the loss. A residence being built is not considered vacant.

We do not pay for vandalism committed by a guest or tenant.

15. Under General Exclusions, the following exclusion is added:

Leakage -- **We** do not pay for loss, other than ensuing direct fire loss, which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

FAIR RENTAL VALUE COVERAGE

For a premium paid,

Under Principal Coverages, the following is added:

Coverage D -- Fair Rental Value

We pay for the fair rental value if the part of the **insured premises** rented or held for rental to others is made unfit for use by an insured loss. **We** only pay for the period of time reasonably required to make that part of the **insured premises** rented or held for rental to others fit for use. Fair rental value is the amount **you** would have received less the charges and expenses that do not continue while the **insured premises** is unfit for use. This period of time is not limited by the policy period.

We pay **your** fair rental value for up to two weeks if the premises next to the **insured premises** is damaged by a peril insured against and **you** may not, by order of civil authority, use the **insured premises**. This period of time is not limited by the policy period.

We do not pay for fair rental value due to the cancellation of a lease or an agreement.

MOBILE HOME ENDORSEMENT

1. Under Principal Coverages, Coverage A – Residence, 1., is deleted and replaced by the following:

We cover the one-family mobile home that is fully installed and connected to utilities and located on the **insured premises**, including its additions, built-in components, and attached fixtures. On the **insured premises**, **we** also cover:

- a. building items that can be detached from the covered residence, such as screens and storm doors;
 - b. appliances, carpets, and window coverings in that part of the residence **you** rent to others;
 - c. building materials and supplies for use in construction on the **insured premises**; and
 - d. if this policy does not provide Coverage C, tools and equipment used to service the **insured premises**. This includes **motorized vehicles** used only to service the **insured premises** that are not required to be licensed for road use.
2. Under Principal Coverages, Coverage A – Residence, Coverage A does not cover:, is deleted and replaced by the following:
- a. land, including the land on which the property is located, underground water or surface water;
 - b. trees, plants, shrubs, and lawns,
 - c. farm tools, farm equipment, and farm **motorized vehicles**; and
 - d. mobile homes in transit.
3. Under Principal Coverages, Coverage C -- Personal Property, While Away from the Insured Premises, is deleted and replaced by the following:

While Away from the Insured Premises -- **You** may apply up to \$1000 of the Coverage C **limit** to cover personal property, while away from the **insured premises**, which is usual to the occupancy of the dwelling as a residence. The personal property must be owned or used by **you**, or **your** family members who reside with **you**.

4. Under Principal Coverages, Coverage C – Personal Property, Limitations on Certain Property, is deleted and replaced by the following:

Limitations on Certain Property -- The special **limits** shown below do not increase the Coverage C **limit**. The **limit** for each class is the total **limit** per occurrence for all items in that class.

- a. \$100 on money, bank notes, bullion, gold other than goldware and gold-plated ware, silver other than silverware and silver-plated ware, platinum, coins, and numismatic property.
- b. Regardless of their storage medium, \$500 on securities, bills, letters of credit, notes other than bank notes, tickets, accounts, deeds, evidence of debt, passports, manuscripts, stamps, and philatelic property.
- c. \$500 on watercraft including their trailers, furnishings, equipment, and motors.
- d. **Business** property, up to the amounts shown below:
 - 1) \$500 while on the **insured premises**;
 - 2) \$250 while away from the **insured premises**.
- e. \$500 on trailers not otherwise provided for.

5. Under Incidental Coverages, Debris Removal, is deleted and replaced by the following:

Debris Removal -- We pay for the cost to remove the debris of covered property after an insured loss. This includes the cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to covered property.

You may apply up to 10% of the **limit** that applies to the damaged property to cover debris removal. **We** will not pay more for direct loss to property and debris removal combined than the **limit** that applies to the damaged property.

This coverage does not include costs to extract **pollutants** from land or water; or remove, restore, or replace polluted land or water.

We also pay the cost to remove fallen trees which cause damage to property covered under Coverages A, B, or C if:

- a. the falling of the tree is caused by any of the perils insured against; and
- b. coverage is not provided elsewhere by this policy.

Regardless of the number of fallen trees, the most **we** will pay is \$500 per occurrence.

6. Under Incidental Coverages, Trees, Plants, Shrubs, or Lawns, the last paragraph is deleted and replaced by the following:

We pay up to \$500 to cover trees, plants, shrubs, or lawns. **We** do not pay more than \$100 for each tree, plant, or shrub. This includes the cost to remove the debris of the covered item.

7. Under Incidental Coverages, Grave Markers, the most **we** will pay is \$500.

8. Under Perils Insured Against – Coverages A, B, C, and D, Windstorm or Hail, is deleted and replaced by the following:

Windstorm or Hail -- However, **we** do not pay for loss:

- a. to the interior of a building or mobile home, or to property inside a structure caused by dust, rain, sand, sleet, snow or water, all whether driven by wind or not, which enter through an opening not made by the direct force of wind or hail;
- b. to watercraft and their trailers, furnishings, equipment and motors unless inside a fully enclosed building. (**We** do cover canoes and rowboats while on the **insured premises.**); or
- c. to outdoor antennas, including their lead-in wiring, masts and towers.
- d. to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.

9. Under Perils Insured Against – Coverage A, B, C, and D, Vandalism, is deleted and replaced by the following:

Vandalism -- However, **we** do not pay for loss on the **insured premises** if the residence is vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.

We do not pay for vandalism committed by a guest or tenant.

10. Under Perils Insured Against – Coverages A, B, C, and D, Weight of Ice, Snow or Sleet, is deleted and replaced by the following:

Weight of Ice, Snow or Sleet which damages a structure or the property inside. However, **we** do not pay for loss to:

- a. outdoor antennas, including their lead-in wiring, masts and towers;

- b. outdoor awnings or canopies including their supports, carports constructed of aluminum materials;
- c. outdoor structures (other than buildings or mobile homes) such as swimming pools; fences; patios; paved areas; retaining walls; bulkheads; foundations; wharves; docks; piers; underground pipes, flues, drains; and cesspools; or
- d. outdoor equipment not permanently installed.

11. Under Perils Insured Against – Coverages A, B, C, and D, Accidental Discharge or Overflow of Liquids or Steam, is deleted and replaced by the following:

Accidental Discharge or Overflow of Water or Steam from a plumbing, heating, air-conditioning or automatic sprinkling system, water heater or from a domestic appliance. However:

- a. **We** do not pay for loss caused by continuous or repeated seepage or leakage.
- b. **We** do not pay for loss caused by freezing.
- c. **We** do not pay for loss on the **insured premises** caused by accidental discharge or overflow which comes from off the **insured premises**.
- d. **We** do not pay for loss if the residence has been vacant for more than 30 days in a row just before the loss. A residence being built is not vacant.

- f. **We** do not pay for water damage including ensuing loss by water damage that is not sudden and accidental. Sudden and accidental loss does not include water damage, whether hidden or concealed, occurring over a period of days, weeks, months or years regardless of source.

In this peril, a plumbing system does not include a sump, sump pump and related equipment.

12. Under General Exclusions, the following exclusion is added:

Leakage -- We do not pay for loss which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

- e. **We** do not pay for loss to the system, heater or appliance from which the water or steam escapes. (**We** do pay the reasonable cost of removing and replacing only those parts of the structure needed to repair the system, heater or appliance.)

MOBILE HOME ENDORSEMENT

1. Under Principal Coverages, Coverage A – Residence, 1., is deleted and replaced by the following:

We cover the one-family mobile home that is fully installed and connected to utilities and located on the **insured premises**, including its additions, built-in components, and attached fixtures.

2. Under Principal Coverages, Coverage A – Residence, Coverage A does not cover:, is deleted and replaced by the following:

- a. land, including the land on which the property is located, underground water or surface water;
- b. trees, plants, shrubs, and lawns,
- c. farm tools, farm equipment, and farm **motorized vehicles**; and
- d. mobile homes in transit.

3. Under Principal Coverages, Coverage B – Related Private Structures, 1., c., is deleted.

4. Under Principal Coverages, Coverage C – Personal Property, While Away from the Insured Premises, is deleted.

5. Under Principal Coverages, Coverage C – Personal Property, While in a newly Acquired Principal Residence, is deleted.

6. Under Principal Coverages, Coverage C – Personal Property, Property of Others, is deleted.

7. Under Principal Coverages, Coverage C – Personal Property, Limitations on Certain Property, is deleted.

8. Under Principal Coverages, Coverage C – Personal Property, Personal Property Not Covered, the following sections are added:

- i money, bank notes, bullion, gold other than goldware and gold-plated ware, silver other

than silverware and silver-plated ware, platinum, coins, and numismatic property;

- j. securities, bills, letters of credit, notes other than bank notes, tickets, accounts, deeds, evidence of debt, passports, manuscripts, stamps, and philatelic property;

- k. watercraft including furnishings, equipment, and motors;

- l. **business** property;

- m. any trailers.

9. Under Principal Coverages, Coverage D – Additional Living Cost and Fair Rental Value, is deleted.

10. Under Incidental Coverages, Debris Removal, is deleted and replaced by the following:

Debris Removal -- **We** pay for the cost to remove the debris of covered property after an insured loss. This includes the cost to remove volcanic ash, dust, or particulate matter that causes direct physical loss to covered property.

You may apply up to 10% of the **limit** that applies to the damaged property to cover debris removal. **We** will not pay more for direct loss to property and debris removal combined than the **limit** that applies to the damaged property.

This coverage does not include costs to extract **pollutants** from land or water; or remove, restore, or replace polluted land or water.

We also pay the cost to remove fallen trees which cause damage to property covered under Coverages A, B, or C if:

- a. the falling of the tree is caused by any of the perils insured against; and

b. coverage is not provided elsewhere by this policy.

Regardless of the number of fallen trees, the most **we** will pay is \$500 per occurrence.

11. Under Incidental Coverages, Trees, Plants, Shrubs, or Lawns, is deleted.
12. Under Incidental Coverages, Tenant's Improvements, is deleted.
13. Under Perils Insured Against – Coverages A, B, C, and D, Windstorm or Hail, is deleted and replaced by the following:

Windstorm or Hail -- However, **we** do not pay for loss:

- a. to the interior of a building or mobile home, or to property inside a structure caused by dust, rain, sand, sleet, snow or water, all whether driven by wind or not, which enter through an opening not made by the direct force of wind or hail;
- b. to outdoor antennas, including their lead-in wiring, masts and towers.
- c. to cloth awnings, canopies and their supports, carports constructed of aluminum materials, greenhouses and their contents, buildings or structures wholly or partially over water and their contents.

14. Under Perils Insured Against – Coverage A, B, C, and D, Vandalism, is deleted and replaced by the following:

Vandalism -- However, **we** do not pay for loss on the **insured premises** if the residence is vacant for more than 30 days in a row just before the loss. A residence being built is not considered vacant.

We do not pay for vandalism committed by a guest or tenant.

15. Under General Exclusions, the following exclusion is added:

Leakage -- **We** do not pay for loss which results from leakage into the residence or related private structures caused by rain, snow, ice damming, ice breakup, freezing and/or thawing effect. This is excluded whether wind driven or not, unless the leakage is caused by a covered peril and the exterior damage that is the apparent cause is present.

SERFF Tracking Number: RFIC-125664311 State: Arkansas
Filing Company: Ranchers and Farmers Insurance Company State Tracking Number: #? \$75
Company Tracking Number: AR MHB (08.05) F
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: By Line Mobile Home Program
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 06/09/2008

Comments:

Attachment:

AR MHB (08.05) F Transmittal.pdf

Satisfied -Name: Form Listing **Review Status:** Approved 06/09/2008

Comments:

Attachment:

AR MHB (08.05) F Forms Listing.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Mirage Interests, Inc.	3497

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Ranchers and Farmers Insurance Co.	TX	11853	20-0505287	

5. Company Tracking Number	AR MHB (08.05) F
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Martin Bobek PO Box 3730 Beaumont, TX 77707-3730	VP	409-924-8200 X732	409-924-8282	mbobek@ssuga.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Martin Bobek

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	1.0 Property
10. Sub-Type of Insurance (Sub-TOI)	1.0002 Personal Property
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	By Line Mobile Home
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: Upon Approval Renewal: na
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	5/27/2008
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	AR MHB (08.05) F
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2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	AR MHB (08.05) R
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Mobile Home Endorsement – Rental	RMC 0083 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Mobile Home Endorsement – By Line	RMC 0085 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Fair Rental Value – Rental	RMC 0086 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

FORM AND ENDORSEMENT LISTING

ARKANSAS BY LINE MOBILE HOME PROGRAM

Form Number

Title

FL-1 1.0*

Basic Form (Rental Program)

FL-2 1.0*

Broad Form (By Line Program)

Mandatory Endorsements

CL-300 1.0*

Amendatory Endorsement

FL 0131 02 06*

Amendatory Endorsement – Arkansas

RMC 0083 03 08

Mobile Home Endorsement (Rental Program)

RMC 0085 03 08

Mobile Home Endorsement (By Line Program)

Optional Endorsements (By Line Program)

FL-34 1.0*

Broad Theft Coverage

FL-55 1.0*

Replacement Value

FL-155 1.0*

Added Refrigerated Food Products

FL-200 1.0*

Replacement Cost Terms – Mobile Homes

FL-208 1.0*

Water Damage

RDF 0424 05 07**

Roof Coverage Limitation

RDF 0028 06 07**

Uninsurable Building Exclusion

Optional Endorsements (Rental Program)

RMC 0086 03 08

Fair Rental Value

(*) asterisk identifies AAIS forms approved for use by affiliated companies in this state.

(**) double asterisk identifies forms previously approved for use under RFIC standard Dwelling Fire program.