

## FARM DWELLING INFORMATION AND DEFINITIONS

Dwellings that are part of a farming operation located inside or outside the corporate limits of towns or villages are written under the Farm Protector policy, (KCM 100). Refer to the dwelling construction definitions and underwriting guidelines on the following pages to apply the correct rate category on all applications.

### Construction Definitions

1. **Conventional or Custom Built Homes** – These homes utilize better quality building materials and workmanship. They are constructed on the building site with a minimum of prefabrication. The cost of construction will vary with size, quality, and modifications. More expensive homes are exclusive to this category. In order to obtain the proper rate, follow the underwriting guidelines for farm dwellings in the manual.
2. **Manufactured Homes** – Essentially the same as a conventional built home with comparable building materials and workmanship except that specific sections of the structure are prefabricated in a factory and assembled at the building site. The average cost is less than a comparable conventional home due to savings in labor and materials. Manufactured homes built by Wicks, Wausau, etc. may meet the requirements of this category. These homes are rated using the appropriate farm dwelling underwriting guidelines.
3. **Modular Homes** – Modular homes are designed to be more completely fabricated and assembled in a factory with less construction time at the building site. Usually this type of home is transported to the site in two sections and placed together on the foundation. The quality of materials and workmanship may vary according to manufacturer, but usually they are average when compared to conventional dwellings. The type of building materials is similar to conventional dwellings, including asphalt shingle roofs and 2x4 wall studs. Homeowner rates apply to these structures using the appropriate underwriting rules. Dwellings in this category **not** having 2x4 wall studs must be rated as mobile homes.
4. **Modular Mobile Homes** – Homes in this category are constructed in a similar fashion to a Modular home except that the building materials are those of a mobile home. Upon completion in a factory, a mobile home manufacturer will transport two sections to a building site and place them together on a foundation. Building materials are usually of average quality and include metal roofs and siding and may or may not have 2x4 wall studs. Low cost is a primary consideration in the construction of these dwellings. Mobile home rates are used for these types of structures.
5. **Mobile Homes** – Mobile homes are constructed of a single section, which have been fully completed by the manufacturer before delivery to a site. This structure has wheels and must be securely tied down and anchored to be eligible for coverage.