

**Homeowners Policies** – Policies that combine liability insurance with one or more other types of insurance such as property damage, personal property damage, medical payments and additional living expenses.

Include:

- Mobile/manufactured homes intended for use as a dwelling **regardless of where [or what line] on the state page affiliated premium is reported.**
- Renters insurance, policies covering log homes, land homes, and site built homes are included.
- Inland Marine or Personal Articles endorsements.

Exclude:

- Farmowners is not included as it is considered to be Commercial Lines for purposes of this project.
- Umbrella policies.
- Lender-placed or creditor-placed policies.