

KINSALE INSURANCE COMPANY

**HOMEOWNERS POLICY - MANUFACTURED HOUSING - NAMED PERILS
POLICY INDEX**

The Declarations Page, Policy Form, Endorsement(s) and the Application comprise the complete Policy.

	Page
DEFINITIONS	1
SECTION I - PROPERTY COVERAGES	3
Coverage A– Dwelling	3
Coverage B– Other Structures	3
Coverage C– Personal Property	3
Special Limits of Liability	4
Personal Property Not Covered	4
Coverage D- Additional Living Expense	5
Additional Coverages	5
SECTION I - PERILS INSURED AGAINST	7
SECTION I - EXCLUSIONS	8
SECTION I - CONDITIONS	11
SECTION II - LIABILITY COVERAGES	16
Coverage E– Personal Liability	16
Coverage F– Medical Payments to Others	16
SECTION II - ADDITIONAL COVERAGES	16
SECTION II - EXCLUSIONS	17
Coverage E – Personal Liability and Coverage F – Medical Payments to Others	17
Coverage E – Personal Liability	20
Coverage F – Medical Payments To Others	21
SECTION II - CONDITIONS	22
SECTIONS I - AND II - CONDITIONS	24

By signing and delivering this Policy to you, we state that it is a valid contract when signed as below by our authorized representatives.



Secretary



President