

## Mississippi

## **Dwelling Fire Dwelling Fire** Manufactured Home DP-1 DP-3 • Owner Occupied, Seasonal, • Seasonal, Rental & Vacant • Owner Occupied, Rental Rental, Vacant & Not a occupancies Seasonal & Vacant properties Resident occupancies • Home must be 80 years old or • No age limit • No age limit - accepts fuse newer unless renovated • Minimum value \$5,000 • Maximum value \$300,000 boxes • Minimum value \$75,000 Minimum value • Maximum value \$500,000 • Open Peril • All protection classes accepted \$20,000 for Owner-occupied & • Open Peril Rental risks; \$5,000 for • All protection classes accepted Actual Cash Value; Seasonal, Vacant & Not a • Replacement Cost Replacement Cost available for Residence Extended & Modified risks 30 years old or newer • Maximum value **Functional Replacement Cost** • Extended & Modified \$500,000 **Functional Replacement Cost** optional Named Peril Unlimited number of rental optional • All protection classes properties allowed Unlimited number of rental accepted • Short Term Rental for rental properties allowed Unlimited number of rental properties • Short Term Rental available for properties allowed • Occasional Rental for seasonal Rental properties Actual Cash Value. Full occupancies • Occasional Rental for owner-Repair Cost available • No acreage restriction occupied & seasonal home • Short Term Rental for rental • Coastal Risks acceptable, • No acreage restriction properties Wind/Hail excluded within 3 • Hobby Farming available • Occasional Rental for owner miles of the coastline Coastal Risks acceptable, occupied & seasonal • 2 claims acceptable within the Wind/Hail excluded within 3 miles of the coastline occupancies past 3 years • No acreage restriction • 2 claims acceptable within the • Coastal Risks acceptable, past 3 years

Wind/Hail excluded within 3

• 3 claims acceptable within

miles of the coastline

the past 3 years