



Manufactured Home Insurance

Back your word by offering best-in-class coverage from a carrier with more than 50 years of industry expertise.

Need more flexibility to insure a customer's manufactured home? Our program gives you the freedom to insure any factory-built home, whether it is a single-wide, double-wide, triple-wide, or 2-story modular. We place no age restriction on the home and we cover rental, seasonal and vacant manufactured homes, too.

Coverage highlights

- **Comprehensive protection** – The policy covers any cause of loss (fire, lightning, wind, hail, explosion, burst water pipes, and so on) unless that cause is specifically excluded in the policy documents. This kind of coverage is sometimes referred to as “special form” coverage.
- **Stated value loss settlement** – For a total loss, we settle at the stated value of the home which is listed on the policy. There is no depreciation deduction. For partial losses, we pay the actual cash value of the loss, but it can be upgraded to a replacement cost valuation.
- **Liability** – If someone is injured in your home, or if you accidentally injure someone or damage property away from your home, you may be liable. Choose from several protection levels.
- **Personal property** – Belongings are protected on an actual cash value basis, but in some states the policy can be upgraded to a replacement cost valuation.

Other mobile home insurance options

If a comprehensive package of protection is more than is needed, we can mix and match coverage. If the policyholder only wants physical damage coverage to the structure, but not for personal property, we can do that. We can also exclude liability. We'll work with you to be sure that the coverage mix selected truly meets your policyholder's needs, and that you understand what coverage is excluded from their policy.

- The rental program accepts residential and light commercial-use units.
- Our seasonal program covers mobile homes that are used just part of the year.
- A vacant mobile home can be insured through our DP-1 Vacant program.

Manufactured Home Policy Highlights

<p>Included Coverage</p>	<p>Liability – Policyholders are covered if an injury occurs to someone while on their premises, or if they accidentally injure someone or damage property while they are away from the home.</p> <p>Personal property – Personal belongings are protected on an actual cash value basis if the home suffers a covered loss.</p> <p>Comprehensive protection – Covers any cause of loss unless specifically excluded.</p> <p>Stated value loss settlement – We settle at the stated value of the home which is listed on the policy.</p> <p>Other structures – Sheds, detached garages or fences are protected.</p> <p>Additional living expenses – If a covered peril causes sufficient damage to move out, we cover the extra living expenses until repairs are complete or a new home is found.</p> <p>Reasonable expenses – We cover the cost for emergency repairs that prevent additional damage, such as covering a roof after a storm.</p> <p><i>Coverages apply to package policies for owner-occupancy.</i></p>
<p>Optional Coverage</p>	<p>Enhanced coverage – Increase the limits for additional living expenses, collapse, emergency removal, fire department surcharge, antenna/satellite dish, and more.</p> <p>Builder’s risk – Essential for homes just bought from a dealer, and required by some lenders, this endorsement protects the home during the time between loan closing and occupancy.</p> <p>Breakdown protection – Widen the policy’s scope to include the repair or replacement of major appliances, HVAC and electronics due to mechanical or electrical failure.</p> <p>Earthquake – This hard-to-find coverage is available in many states.</p> <p>Identity theft recovery – Identity theft can result in real harm being done to a person’s credit report. This special option provides professional assistance and up to \$15,000 in expense reimbursement.</p> <p>Vandalism – Physical damage or defacement of the home is included (with Enhanced Coverage Endorsement).</p> <p>Theft – Personal items, or permanently attached items such as a heat pump or even copper piping, are covered for loss if stolen from the home. Certain items have specific dollar limits (with Enhanced Coverage Endorsement).</p>
<p>Payment Options</p>	<p>EZPay – Pay through automated monthly installments via credit card or bank account.</p> <p>4-Pay – Pay a quarter up-front with an installment due every 60 days.</p> <p>Full Pay – Pay when coverage begins or on renewal.</p>

Quote today on modernLINK®



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).