

## Mobile Home Parks Product

Introducing a product specifically designed for Mobile Home Park Communities.

### LIABILITY FEATURES:

- ▶ Comprehensive coverage via an ISO Commercial General Liability coverage form
- ▶ Liability limits available up to \$1,000,000/\$2,000,000
- ▶ Additional limits up to \$5,000,000 available through our Commercial Umbrella and Excess General Liability products
- ▶ No liability deductible
- ▶ Blanket Additional Insured coverage provided for no additional charge
- ▶ Coverage for owned units leased to tenants
- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ Pollution Exclusion to include Hostile Fire exception
- ▶ Credits available when:
  - No owned mobile homes rented to tenants
  - No dogs permitted on premises and stipulated within lease agreement
  - Community property owner or manager lives on premises
  - Criminal background checks performed on all potential residents
  - No swimming pool or playground on premises

### PROPERTY FEATURES:

- ▶ Value Plus - property enhancement endorsement providing 15 optional coverages
- ▶ Equipment Breakdown - Includes free boiler inspection if required in your jurisdiction
- ▶ Special cause of loss and replacement cost coverage is available
- ▶ Older buildings are acceptable with a Functional Building Valuation Endorsement
- ▶ Property Limits up to \$1,500,000 available
- ▶ All permanent structures (non-mobile home) can be scheduled to policy

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Competitive pricing and low minimum premiums
- ▶ Web Quoting capacity for both primary and excess

