



# Homeowners Insurance Program for Manufactured Homes

Our manufactured home “point of sale” program provides coverage using a comprehensive HO-3 Homeowners policy for the manufactured housing industry. Targeted for manufactured homes that are 20 years old or newer, our HO-3 Homeowners policy includes dwelling coverage, personal liability, personal property, additional living expense, other structures, and third-party medical payments. A highlight of this policy is the optional flood endorsement, which is consistent with coverage you would find through the NFIP for residential properties; this coverage can be added to the policy for an additional premium.



## PROGRAM FEATURES

- Available in 50 states on a Surplus Lines basis, and able to write coverage where some policies do not, such as wind, hail, fire and flood coverage in coastal areas and hazardous brushfire areas.
- Written through A.M. Best, A-rated insurers
- A bespoke quoting platform that provides:
  - Digital application – rate, quote and bind online
  - Automated underwriting for program eligibility & optional coverages
  - Credit card and ACH available
  - Automated direct bill renewals
- Data reporting via dashboards, graphs and summaries
- Self-service policy management
- Ability to download policies directly to agency management systems
- Access to both Manufactured Homeowners & Standalone Flood products
- Distributed through exclusive broker/agent partnerships
- No social security numbers, background or credit checks required



## COVERAGE DETAILS

- HO-3 Homeowners policy for owner, rental and seasonally occupied homes.
- Offers coverage on manufactured homes that are 20 years old and newer
- Policies include wind/hail and named windstorm coverage. No restrictions for the peril of wind or hail.
- Flood and earthquake coverage available. Flood endorsement is lender compliant. Elevation certificates and flood zone determinations are not required.
- Homes can be insured at Replacement Cost Value (RCV) or Actual Cash Value (ACV).
- \$500 standard deductible
- \$300 minimum policy premium
- Max \$300,000 dwelling limit
  - Personal property limits up to 80% of coverage A
  - Other structures limit up to 50% of coverage A
  - Loss of use and additional living expenses up to 20% of coverage A
  - Personal/Premises liability up to \$500K
  - Medical payments to others up to \$2,000 per person, \$25,000 per occurrence
- Optional coverage offerings:
  - Extended coverage A replacement cost
  - Personal property replacement cost
  - Service line protection
  - Equipment breakdown
  - Golf cart liability

Let us help deliver a manufactured homes solution aligned to your portfolio's needs.

CONTACT US TO LEARN MORE:

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