



# Manufactured Homes Standalone Flood Insurance Program

Insurmark's Manufactured Homes Flood Insurance program provides a standalone lender compliant Private Flood offering for the manufactured homes industry.



## PROGRAM FEATURES

- Available in 50 states on a Surplus Lines basis, and able to write coverage where some policies do not, such as coastal 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 exclusively through broker/agent partnerships
- Not required:
  - Elevation certifications
  - Social security number, background checks or credit checks
  - Flood zone determinations



## COVERAGE DETAILS

- Available for owner, rental & seasonally occupied homes
- Coverage offered on manufactured homes that are 35 years old and newer
- Homes can be insured at Replacement Cost Value (RCV) or Actual Cash Value (ACV)
- \$1,000 standard deductible, with higher deductibles options available
- \$300 minimum policy writing premium
- Max \$250,000 dwelling limit
  - Debris Removal up to \$1,000
  - Increased cost of compliance up to \$30,000
  - Optional \$5,000 personal property coverage available

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

CONTACT US TO LEARN MORE:

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