



## Mobile Home Parks

This product targets mobile home parks or courts that are rented to others



### The HIT ZONE – Our highest hit ratio

- 📍 Locations without swimming pools or playgrounds
  - 📍 No owned mobile homes rented to others
  - 📍 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 losses or claims in the past three years
- ✳️ 5% liability credit given for each criteria listed above

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to 300 mobile home sites per location
- ▶ Pools without diving boards or slides and with proper life safety controls per our Mobile Home Park Supplemental Application
- ▶ No more than two (2) losses or claims (excluding closed without payment) incurred in the past three (3) years per coverage part
- ▶ Up to 40% owned mobile homes rented to others

### PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ No Liability Deductible
- ▶ Blanket additional insured included at no charge
- ▶ Discounted background checks available to policy holders



# Mobile Home Parks

## INELIGIBLE RISKS

General Eligibility: the following applies to all coverages:

- ▶ Any risk without functioning and operational smoke and/or heat detectors in all owned units and/or occupancies
- ▶ Any risk with a building built prior to 1978 and 100% of the wiring is not on functioning and operational circuit breakers
- ▶ A risk with any building built prior to 1978 with knob-and-tube or aluminum wiring
- ▶ Cancellation or non-renewal of insurance in the past 3 years not reviewed and accepted by Home Office (Not applicable in MO)
- ▶ Risks with a past, pending or planned receivership, bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner of the applicant individually within the past 5 years

## Liability

- ▶ Risks with less than a 60% occupancy (unless the park has been open less than 3 years)
- ▶ Any risk which offers a lease agreement for less than 6 months
- ▶ Applicants which provide waste management, water treatment, electricity generation or other utilities
- ▶ Exposures to lakes, golf courses, country clubs, day care, airport/air strips or resort activities
- ▶ Swimming pools without the following: fencing, self latching gate, clearly marked depths, clearly posted rules and life safety equipment in the pool area. Risks with a diving board or slide are also ineligible
- ▶ Any risk which has distribution, sale or filling of Liquefied Petroleum Gas (aka LPG, propane)
- ▶ Risks with Assisted Living or Group Home Facilities
- ▶ Any risk which buys or sells homes or operates as a dealer
- ▶ Risks which are RV parks or campgrounds
- ▶ Parks that do not require all homes to be skirted
- ▶ Any risk with exposure to hook-up or tie-down of mobile homes (except if sub-contracted)
- ▶ Risks which do not require subcontractors, hired to hook-up or tie-down, to carry a minimum of \$1,000,000 occurrence, name the applicant as an Additional Insured and provide a Certificate of Insurance confirming this
- ▶ Any risk which has a propane or gas tank on the premises without a collision barrier
- ▶ Any units leased to others that are not re-keyed prior to new tenants
- ▶ Any units leased to others that do not have functioning and operational fire extinguishers and carbon monoxide detection alarms (if required by the law or code of the municipality in which the building is located) in all units
- ▶ Risks with swimming pools which are not compliant with the Virginia Graeme Baker Pool and Spa Safety Act
- ▶ Risks located in Alaska, Louisiana and West Virginia

## Property

- ▶ Seasonal risks
- ▶ Risks with mobile homes to be insured under the policy
- ▶ Risks located in Alaska, Hawaii, Louisiana and West Virginia

## AVAILABLE LIMITS

- ▶ Home Office Only - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Additional limits up to \$5,000,000 are available within your authority via our GoldCUP Umbrella Product
- ▶ Risks with Property limits up to:
  - \$1,500,000 in protection class 1-8 subject to a maximum of \$1,000,000 per single structure or building
  - Coastal: \$500,000 maximum
  - \$250,000 in protection class 9-10