



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

## Mobile Home Parks Product

Introducing a product specifically designed for Mobile Home Park Communities.

### PRODUCT FEATURES:

- ▶ Comprehensive coverage via an ISO Commercial General Liability coverage form
- ▶ Liability limits available up to \$1,000,000/\$2,000,000
- ▶ No liability deductible
- ▶ Coverage for owned/leased units
- ▶ Credits available when:
  - No subsidized housing
  - No leased units
  - No dogs permitted on premises and stipulated within lease agreement
  - Community property manager lives on premises
  - Criminal background checks performed on all potential residents
  - No losses/claims incurred in the past three (3) years
- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ Pollution Exclusion to include Hostile Fire exception
- ▶ Additional limits up to \$5,000,000 available through our Commercial Umbrella and Excess General Liability products

### 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



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

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# Mobile Home Park

## WHY DO YOU NEED TO PURCHASE A MOBILE HOME PARK PRODUCT?

- ▶ A tenant's dog bites neighboring tenant causing bodily injury. Injured claimant alleges Park rules and guidelines regarding dogs were not enforced or regulated
- ▶ Tenant alleges, lack of proper skirting around mobile homes causes debris/garbage build-up, which led to vermin and roach infestation. Damages to Personal Property of tenants incurred

Why should you choose the United States Liability Insurance Group's Mobile Home Park Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense cost provided outside the limit of liability	✓	?



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# Mobile Home Parks — Commercial Liability

Mobile Home Parks or Courts .....46202



## The HIT ZONE – *Our highest hit ratio*

- 📍 Up to 50 homes per location
- 📍 Locations without swimming pools or playgrounds
- 📍 ***No subsidized housing***
- 📍 ***No leased units***
- 📍 ***No dogs permitted on premises and stipulated within lease agreement***
- 📍 ***Community Property Manager lives on premises***
- 📍 ***Criminal Background Checks performed on all potential residents***
- 📍 ***No claims incurred in the past three (3) years***

***Bold/Italicized characteristics each generate a 5% credit subject to a total maximum credit of 25%***

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

- ▶ Up to 150 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
- ▶ Maximum of 30% leased units
- ▶ Maximum of 20% subsidized housing per location

## 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

# Mobile Home Parks — Commercial Liability

## INELIGIBLE RISKS

- ▶ Any risk that provides waste management, water treatment, electricity generation or other utilities
- ▶ Any propane filling operation
- ▶ Any risk with trampolines on the premises
- ▶ Any operation involved in the hook-up or tie-down of any home, unless subcontracted with Certificates of Insurance being obtained confirming Additional Insured status and General Liability coverage with a minimum \$500,000 occurrence limit
- ▶ Any buying or selling of homes or operations as a dealer
- ▶ Any rental home with aluminum wiring or knob-and-tube wiring
- ▶ Any rental home that does not have 100% of the wiring on circuit breakers
- ▶ Any operations involving Assisted Living or care of Group Home exposures
- ▶ Any rental home where applicant does not re-key all locks prior to leasing to new tenants
- ▶ Account with armed security guards
- ▶ Any RV Parks or Campgrounds
- ▶ Any park not requiring mandatory skirting of homes
- ▶ Parks that permit leases of home sites or units for less than 6 months
- ▶ Parks without at least a 70% occupancy rate
- ▶ Parks with lakes
- ▶ Locations in Alaska or Louisiana

## 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

## SUBMISSION REQUIREMENTS

- ▶ Acord General Liability application and our Habitational Supplement or equivalent
- ▶ Representation of incurred loss experience for the past three (3) years