



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

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



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 Parks — Package Policy

Mobile Home Parks or Courts46202
Mobile Homes rented to others63019
Swimming pools48925
Playgrounds46671



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
- ★ 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



Mobile Home Parks — Package Policy

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

Property

- ▶ Seasonal risks
- ▶ Risks with mobile homes to be insured under the policy

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

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed & signed application that accompanies this quote; or
 - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
 - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
 - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.