

# Mobile Home Parks Product

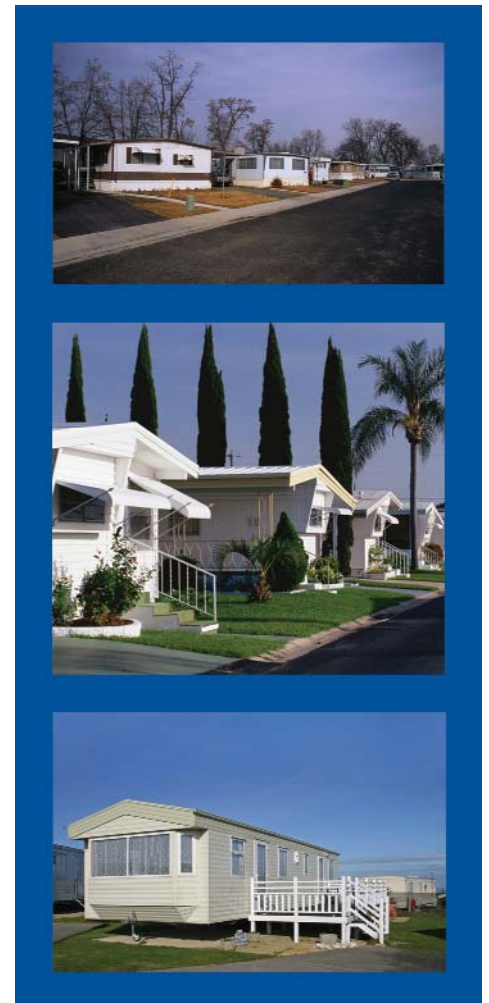
Introducing a product specifically designed for Mobile Home Park Communities.

## PRODUCT FEATURES:

- ▶ Comprehensive coverage via an ISO Commercial General Liability coverage form
- ▶ Liability limits available up to \$1,000,000/\$2,000,000
- ▶ 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

## 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



# Mobile Home Parks — Commercial Liability

Mobile Home Parks or Courts .....	.46202
Mobile Homes rented to others .....	.63019
Swimming pools .....	.48925
Playgrounds .....	.46671



## 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
- ▶ 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 — Commercial Liability

## INELIGIBLE RISKS

- ▶ Any risk that provides waste management, water treatment, electricity generation or other utilities
- ▶ Any distribution, sale or filling of liquified petroleum gas (a.k.a LPG, propane)
- ▶ 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 \$1,000,000 occurrence limit
- ▶ Any buying or selling of homes or operations as a dealer
- ▶ Any rental home with aluminum 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 Group Home exposures
- ▶ Any rental home where applicant does not re-key all locks prior to leasing to new tenants
- ▶ Any RV Parks or Campgrounds
- ▶ Any park not requiring mandatory skirting of homes
- ▶ Parks with more than 40% of mobile homes rented to others
- ▶ Parks that permit leases of home sites or units for less than 6 months
- ▶ Parks without at least a 60% occupancy rate (unless the park has been open for less than 3 years)
- ▶ Parks with a lake, golf course, country club, day care, airport/air strip or resort activities
- ▶ Parks with more than 20% subsidized residents at any location. (Not applicable in CA, CT, DC, ME, MA, NS, OR, UT, TV and WI)
- ▶ 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

- ▶ 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.

# Mobile Home Park

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

- ▶ A tenant's dog bites a neighboring tenant causing bodily injury. Injured claimant alleges park rules and guidelines regarding dogs were not enforced or regulated
- ▶ A guest to the premises falls and sustains a fractured hip

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

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Assault or Battery coverage is provided at full limits for most accounts	✓	?
Blanket Additional Insured coverage provided for no additional charge	✓	?
No Animal Exclusion used unless prior animal loss history	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Full coverage provided for Mobile Home Parks with swimming pools, playgrounds or sport courts	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.