



Tower Hill
Insurance

Tower Hill Insurance Manufactured and Mobile Homes

MANUFACTURED AND MOBILE HOMES (MH)

Our Manufactured and Mobile Home program allows you to provide customized coverages to your clients, regardless of whether the home is located in a park, subdivision or on private property. The policy form provides a broad level of coverage for the insured and their home. Rates are determined by occupancy and the location of the home.



OPTIONS

Secured Community Credit

Senior Discount

Golf Cart Liability & Physical Damage in Parks

Replacement Cost or Actual Cash Value

Equipment Breakdown & Service Line

HIGHLIGHTS OF KEY COVERAGE COMPARISON CHART ON BACK

LOCATIONS

In Park

Subdivision

Private Property

OCCUPANCY

Owner

Tenant

Owner/Tenant Mixed

ELIGIBILITY

- **Minimum Coverage A \$20,000**
- **Building limit up to \$250,000 in parks, all others \$200,000**
- **No year built limitation**

LOCATION TYPES

Preferred Parks	An approved Adult Park or an adult section of a split park, with 80% adults located in the section. The park must have paved streets, street lights and be well maintained.
All Other Parks	Park of at least 50 occupied units and lot sizes less than 1 acre. The park must have paved streets and be well maintained.
Subdivisions	A community zoned primarily for mobile homes. The size of the lots should be less than 1 acre, have 3 mobile homes within 300 feet, and have at least 20 mobile homes within the subdivision. Any subdivision not meeting the preceding qualifications will be considered private property.
Private Property	All other location types.

ABOUT TOWER HILL

In 1972, we opened as a small insurance agency in South Florida. Still owned by our founding family, Tower Hill has grown into one of the Southeast's largest residential property insurers. Over the years, more than 1.7 million customers have trusted Tower Hill to protect their homes and businesses.

Rev 09/2019

FOR AGENT USE ONLY

KEY COVERAGE COMPARISON FOR MH PROGRAM BASED ON OCCUPANCY

Coverages vary based on occupancy of the home. For details, refer to the program manual in RPM.

DWELLING (COV A)	FULLY OWNER OCCUPIED	MIXED OCCUPANCY	FULLY TENANT OCCUPIED
Minimum Limit	\$20,000		
Maximum Limit	\$200,000 (\$250,000 in parks)		
Replacement Cost	Available for all location types; risk must be insured within acceptable range to 360Value Replacement Cost		Not available
Actual Cash Value	Optional for all location types; risk must be insured within acceptable range to 360Value Actual Cash Value		Required
Vacancy Permission	Adds theft and VMM when vacant or unoccupied between 31 and 180 days. Only available in Preferred Parks		Not available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Section I Only)	\$10,000/\$20,000; \$25,000/\$50,000		
OTHER STRUCTURES (COV B)			
Maximum Limit Available	Up to 100% of Coverage A		
Excluded Items	We cannot increase the Other Structures coverage limit for barns, pole barns or livestock structures, fences, pool enclosures, pools and their equipment.		
CONTENTS (COV C)			
Maximum Limit Available	Up to 100% of Coverage A		Not available
Personal Property Replacement Cost	Available for all location types		Not available
Scheduled Personal Property	Available for all location types		Not available
Golf Cart Physical Damage	Available in parks only		Not available
LOSS OF USE (COV D)			
Additional Living Expense	10%	10%	N/A
LIABILITY (COV E)			
Limits Available	\$25,000; \$50,000; \$100,000; \$300,000		\$0; \$25,000; \$50,000; \$100,000
Personal Liability	Included	Not available	
Premises Liability	Not available	Required	
Golf Cart Liability	Available in parks only		Not available
Unusual or Excessive Liability Exposure Exclusion	Required on all risks		
Animal Liability Exclusion	Required for all location types except Preferred Parks		Required
DISCOUNTS AND CREDITS			
Senior Discount	Available for all location types		Not available
Secured Community Discount	Available for parks and subdivisions only		Not available
Tie Down Credit	Available for all location types		
Fire Sprinkler Credit	Available for all location types		
Claim Free Credit	Available, automatically applied on eligible renewals		Not available
Fire Extinguisher and/or Non-Smoker Credit	Available for all location types		Not available
OTHER COVERAGES			
Equipment Breakdown	Available for all location types		
Service Line	Available for all location types		
PREFERRED PACKAGE			
Package	When quoting in Preferred Parks, RPM includes these coverages: <ul style="list-style-type: none"> • Replacement Cost Dwelling • Replacement Cost Contents • Coverage C 50% or more • Vacancy Permission 		Not available

FOR AGENT USE ONLY