



Manufactured Home

A heritage of covering all kinds of manufactured homes, from modular to tiny and more.

If you have customers with manufactured homes, you know two things: good coverage is not as easy to find as it once was, and this niche market for housing has special requirements. No matter what style of manufactured home your customers live in, they look to you to provide the specialty coverage they need. We're honored that for more than 50 years, agencies like yours have looked to us to protect customers with a stated value loss settlement, open peril coverage, flexible usage and age standards, and discounts.

Discounts help customers save

Manufactured Home coverage has up to six available discounts that could make it easy for you to save a customer 10 percent or more:

- Approved association membership
- Auto policy with agent
- Multiple policies types with American Modern*
- No claim in past 3 years
- Paperless documents
- Paying in full

Options offer customers added protection

- Water damage is included at 10% but can be added up to 100% Coverage A (with a \$3,500 sublimit for mold) – owner, rental or seasonal occupancy. The percentage can be reduced as one way to meet a customer's budget number, if the customer needs less coverage.
- Partial losses to a dwelling are by default covered to the actual cash value, but coverage can be increased to full repair cost (insure home to market value) or to replacement cost (insure home to replacement cost).
- The Enhanced Coverage endorsement increases the limits in supplemental coverage, such as personal property.

Occupancy types	<ul style="list-style-type: none"> • Owner – O • Seasonal – S • Rental – R 	<ul style="list-style-type: none"> • Tenant (coverage different than summarized here) • Vacant units accepted in Dwelling Basic product.
Property description	<ul style="list-style-type: none"> • Single-family • Single or multi-sectional • Modular home or tiny home 	<ul style="list-style-type: none"> • No age restriction • Fair condition and better • Schedule up to 25 homes on one policy**
Value range	<ul style="list-style-type: none"> • \$5,000 min. <p><i>There will be some state variation but this is typical.</i></p>	<ul style="list-style-type: none"> • \$300,000 max.
Loss settlement	<ul style="list-style-type: none"> • Stated value for a total loss • Actual cash value for a partial loss / optional full repair cost or replacement cost (valuation and age requirements apply) • Actual cash value for personal property / optional replacement cost 	
Protection classes	<ul style="list-style-type: none"> • 1 to 10 	
Coverage	<ul style="list-style-type: none"> • Open peril (“all risk”) coverage for dwelling, other structures and personal property (Check the policy for any exclusions) 	
Deductible	<ul style="list-style-type: none"> • \$500 default 	<ul style="list-style-type: none"> • Optional \$750, \$1,000, \$2,500, \$5,000
Included coverage	<ul style="list-style-type: none"> • Builder’s risk • Debris removal • Emergency removal • Loss of use – 10% Coverage A • Reasonable repairs 	<ul style="list-style-type: none"> • Vandalism • Theft – O S • Water damage – O S R – Available from 10% up to 100% Cov. A. (\$3,500 sublimit for mold and remediation)
Optional coverage	<ul style="list-style-type: none"> • Other structures • Personal liability – O – \$25,000 to \$500,000 • Premises liability – R S – \$25,000 to \$500,000 • Personal property – O S R – 100% Cov A or \$20,000 (whichever is higher). Higher limits available, refer to underwriting. • Scheduled personal property – O • Earthquake • Enhanced coverage (increases limits) – O • Equipment breakdown protection • Fire Department Service Charge 	<ul style="list-style-type: none"> • Golf cart physical damage and liability extension – O S • Hobby farming – O • Identity recovery – O S • Loss assessment – O – \$1,000 or \$5,000 • Occasional rental– O S • Trip collision • Vacancy permission – O • Water backup and sump overflow
Discounts	<ul style="list-style-type: none"> • Approved association membership • Auto policy with agent • Multiple policies with American Modern* 	<ul style="list-style-type: none"> • No claim in past 3 years • Paperless documents • Paying in full
Payment options	<ul style="list-style-type: none"> • Full pay • Monthly, EFT only • Semi-Annual, billed or EFT 	<ul style="list-style-type: none"> • Quarterly, billed or EFT • Bi-Monthly, billed or EFT

Capital letters following a coverage or description show any restriction on the eligible occupancy types.

Quote today in AMsuite®

* Discount is available to policyholders with two or more different policy types under an AMsuite® account.

**Not available in all states.

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to: American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No. 2222-8) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

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