



American Reliable Insurance Company

All Purpose Manufactured Home Program Overview

The American Reliable All Purpose Manufactured Home program is designed for homes owned as rental homes or for light commercial use. A rental home is one that is owned by the insured but occupied by others for residential purposes. A manufactured home used for light commercial use is one used for limited office or professional purposes. Up to 20 units can be scheduled on an application and up to 10 on a quote.

Policy Form: American Reliable uses the M4002P0413 – Comprehensive Manufactured Home Policy - Property for this program.

HUD Manufactured Home Code and Construction Standards:

Manufactured homes are homes built as dwelling units of at least 320 square feet in size with a permanent chassis to assure the initial and continued transportability of the home. All transportable sections of manufactured homes built in the U.S. after June 15, 1976 must contain a certification label. The label certifies that the manufacturer has built the home in accordance with HUD's Manufactured Home Construction and Safety Standards (the Standards). The Standards covers Body and Frame Requirements, Thermal Protection, Plumbing, Electrical, Fire Safety and other aspects of the home, published under 24 CFR Part 3280.

Manufactured homes have to be built to strict HUD Code standards. They are built in controlled factory environments and are tested and inspected by HUD for construction, strength, durability, design, fire resistance, energy efficiency, and performance of internal systems. Each and every manufactured home is inspected by a HUD inspector at every factory. No manufactured home leaves the factory without a red HUD tag attached to the rear that certifies it has passed HUD's standards.

Strict Standards require flame spread and smoke generation limits in materials, escape windows in all bedrooms, smoke detectors, and at least two exterior doors which must be located apart from each other and reachable through unlocked doors only. For storm protection, each manufactured home sold must include installation instructions to properly support and anchor the home.

For more details and information please visit the HUD website.

Included Package Coverages:

- Fair Rental Value - 10% of Coverage A
- Builders Risk

Additional Coverages Included*:

- \$500 Debris Removal
- \$500 Fire Department Service Charge
- \$100 Radio and Television Antenna
- \$250 Tie Down Equipment
- Trees, Shrubs, Plants and Lawn - \$100 per lawn, tree, plant, or shrub/\$200 Maximum

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Additional Coverages Included* (Continued):

- \$500 Credit Card, Forgery, and Counterfeit Money
- \$750 Emergency Removal
- Claim Expenses – Including up to \$100 per day loss of earnings if Liability is purchased
- First Aid Expenses if Liability is purchased
- \$500 Damage to Property of Others if Liability is purchased

Features/Advantages:

- Available for rental and light commercial occupancies
- Coverages A, B and C include comprehensive coverage
- Available for manufactured homes 1950 and newer
- All Protection Classes qualify, including Protection Classes 9 and 10
- The minimum Coverage A value is \$5,000 and the maximum Coverage A value is \$175,000
- Liability coverage is available to all homes with dogs that do not have a bite history. However, a Specific Breed Exclusion is attached to all policies that have purchased liability.
- Liability coverage is available for homes with trampolines. A Trampoline Exclusion is attached to all policies that have purchased liability.
- Horses are allowed. The total number of horses cannot exceed the number of family members.
- Livestock and farm animals for 4H type projects are allowed as long as there is no revenue from the activities.
- Supplemental heating devices do not require an additional questionnaire if installed by a licensed contractor.
- Swimming Pools are allowed if they are within underwriting guidelines. If the pool does not meet the guidelines, the policy may still be written but the swimming pool exclusion will be attached to all policies that have purchased liability.

Optional Coverages:

They offer a variety of optional coverages for you to market.

- Other Structures Comprehensive
- Personal Property Comprehensive
- Premises Liability
- Medical Payments to Others
- Increased Radio & Television Antenna
- Increased Fire Department Service Charge
- Earthquake
- Flood
- Farm Structures or Livestock Structures
- Manufactured Home Full Repair Cost
- Manufactured Home Replacement Cost

* Additional Coverages Included with Policy Form and Enhancement Endorsement are subject to provisions, exclusions, and conditions of the applicable policy.

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