



American Reliable Insurance Company

Special Manufactured Home Program Overview

The American Reliable Special Manufactured Home program offers a variety of coverages and limits. The Special Program is a packaged program designed for homes of most ages and limits. This program is available for manufactured homes built in 1960 or later with a value greater than \$5,000. Some losses in the past 60 months may be acceptable. Additionally, manufactured homes should be in good repair and upkeep. Homes that are vacant, under construction or under major renovation would not be acceptable in this program.

Policy Form: American Reliable uses the M4000P0413 – Comprehensive Manufactured Home Policy and/or the M4106E0811 – Enhancement Endorsement for this program.

Manufactured Home vs. Modular Home:

A manufactured home is a factory fabricated structure that is a transportable, permanent housing unit which is set on a permanent site and is connected to utilities. Manufactured homes may be single or multi-sectional homes. A multi-section home consists of two or more sections, as intended by the manufacturer, which are joined together when the home is installed. Manufactured home construction includes a permanent, wheeled chassis used to transport the home.

Modular homes, also called prefabricated homes, consist of two or more modules constructed in a specialized facility. Modular homes differ from manufactured homes, in two ways. First, modular homes do not have a permanent, wheeled chassis, meaning that they are typically transported to their site by means of flat-bed trucks. Once at the home site, the modular sections are set on the foundation of the home and joined together. Secondly, modular homes are required to conform to local building codes, while manufactured homes are required to conform to Federal HUD codes.

Both Manufactured and Modular homes may be written in the Special Manufactured Home Program. However, as Modular Homes are closer in construction and appearance to traditional site built homes, they may be a better fit for the Homeowners or Dwelling programs.

Included Package Coverages:

- Other Structures - 10% of Coverage A
- Personal Property – 30% of Coverage A
- Additional Living Expense – 10% of Coverage A
- Liability Coverage - \$50,000
- Medical Payments Coverage - \$500
- Builders Risk
- Ordinance or Law
- \$1,000 Identity Fraud Expense
- Enhancement
 - Increased Special Limits of Liability for Coverage C
 - Increased limits and added Additional Coverages Included
 - Additional 10% Additional Living Expense Coverage (20% Total)

Additional Coverages Included with Policy Form and Enhancement Endorsement*:

- \$750 Debris Removal
- \$750 Fire Department Service
- \$250 Food Spoilage
- \$500 Radio and Television Antenna
- \$500 Tie Down Equipment

Edition Date 02/2016



Additional Coverages Included with Policy Form and Enhancement Endorsement* (Continued):

- Trees, Shrubs, Plants and Lawn - \$500 per lawn, tree, plant, or shrub/5% of Coverage A Maximum
- \$1,000 Credit Card, Forgery, and Counterfeit Money
- Emergency Removal – Reasonable Cost
- \$250 Fire Extinguisher Recharge
- \$1,000 Loss Assessment
- Claim Expenses – Including up to \$150 per day loss of earnings
- First Aid Expenses
- \$1,000 Damage to Property of Others

Features/Advantages:

- Available for primary and seasonal/secondary occupancies
- Coverages A, B and C include comprehensive coverage
- Available for manufactured homes 1960 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
- Bankruptcies are acceptable
- 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.
- Liability coverage is available for homes with trampolines. A Trampoline Exclusion is attached to all policies.
- 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.

Optional Coverages:

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

- Increased Other Structures
- Increased Personal Property
- Increased Personal or Premises Liability
- Increased Medical Payments to Others
- Additional Residence Premises Liability
- Scheduled Personal Property
- Golf Cart
- Earthquake
- Increased Identity Fraud
- Flood
- Occasional Rental
- Manufactured Home Replacement Cost
- Manufactured Home Full Repair Cost
- Personal Property Replacement Cost
- Increased Radio & Television Antenna
- Increased Fire Department Service Charge
- Water Back Up and Sump Discharge or Overflow
- Farm Structures or Livestock Structures

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

Edition Date 02/2016