



**Tower Hill
Specialty**

MANUFACTURED HOME PROGRAM

Written on Fully Admitted Paper
Direct Bill to Your Customer



ORCHID

The First Choice.



Manufactured Home Program

Designed for mobile homes, modular homes, stationary travel trailers and manufactured tiny homes on wheels.

Tower Hill Specialty offers broad underwriting guidelines and provides comprehensive coverage for manufactured homes.

Property Description:

- Owner-occupied, Rental, Seasonal or Vacant
- Any age home acceptable
- Modular & Tiny Homes must be hooked up to utilities 12 months out of the year
- No age limit, older, lower valued homes are welcome

Condition, Location & Value:

- Manufactured Homes 30 years or older should be in fair or better condition, provides an Open Peril policy form.
- Manufactured homes 30 years or newer should be in good to better condition, provides an Open Peril policy form
- All protection classes accepted (1-10)
- Manufactured Homes minimum value \$5,000; maximum \$300,000
- Homes may located in-park or on private property

Loss Settlement:

- Manufactured Homes 30 years or older is an Actual Cash Value settlement, with the option of a Full Repair Cost settlement.
- Manufactured Homes 30 years or newer is a Replacement Cost settlement, with Extended Replacement Cost, Actual Cash Value and Full Repair Cost are optional

Discounts:

- Auto/Home discount is available for insureds who have their auto policy written directly by an agency partner
- Claims Free discount for insureds who have not made a chargeable claim in the past three years
- Paid in Full discount when Paid in Full payment plan is selected
- Wide selection of protection device discounts
- When customer chooses to receive their documents electronically

Coverage Highlights

Multiple Claims are acceptable, Manufactured Homes may have up to (2) claims in the past (3) years.

Short Term Rentals are available for your customer who wants to use their rental property as a full-time Airbnb, HomeAway or VRBO.

Occasional Rentals are available for your customer who wants to use their owner-occupied or seasonal property a few times a year for a few weeks at a time as an Airbnb, HomeAway or VRBO.

Unlimited Rental Properties, there are no restrictions on the number of rental properties a policyholder may insure.

Unlimited Acreage, your customer's home may located on an unlimited amount of land.

All Protection Classes accepted, including 9 & 10. Risk does not need to be visible from the road.

Vacancy Permission allows a risk to become vacant mid-term and continue without a cancel/re-write of the policy.

Hobby Farming allows the customer to own up to 5 large animals, extends Personal Liability, increases Personal Property and allows for the limited sale of farmed goods.

Coastal Properties are welcome, wind & hail exclusions may apply.