

MANUFACTURED HOUSING COMMUNITIES

Class of Business

- Manufactured Housing
- Communities

Coverages

- General Liability
- Property

Coverages Features

GENERAL LIABILITY Limits:

- \$ 1,000,000 Per Occurrence
- \$ 2,000,000 General Aggregate
- \$ 2,000,000 Aggregate Products/Ops
- \$ 100,000 Fire Damage

Deductible: None

Enhancement Endorsement – Included

- Medical Payments - Limit increased to \$15,000;
- Supplementary Payments - Bail bonds increased to 2,500/Loss of earnings increased to \$500 each day;
- Tenant's Legal Liability - for Fire, Lightning, Explosion, Smoke and leaks from Sprinklers - Limit increased to \$300,000;
- Broadened Definition of Who is An Insured;
- Amended Duties In The Event Of Occurrence, Claim Or Suit;
- Broadened definition of Advertising injury-includes Televised Or Videotaped Publication;
- Amended definition of Bodily Injury to include Mental Anguish
- Broadened definition of Personal Injury-Includes Abuse of Process/discrimination; I. Amended Unintentional Failure to Disclose Hazards:
- Amended Liberalization Clause
- "Property Damage" - Removed exclusion for "Property damage" resulting from the use of reasonable force to protect persons or property;
- Added blanket Additional Insured - Funding Source;
- Added blanket Additional Insured - Managers or Lessors of Premises;
- Non-owned Watercraft-coverage length is increased to 58 ft;

Additional General Liability Coverages (Included)

- **Identity Recovery Coverage** - Identity Recovery Coverage combines identity theft insurance with valuable services that help victims restore their credit history and identity records to pre-theft status.



Optional Liability Coverages (Additional Premium Charges May Apply)

- Assault and Battery Sublimit Coverage
- Sexual and/or Physical Abuse Sublimit Coverage
- Employee Benefits \$1,000,000/\$1,000,000
- Hired and Non-Owned Auto Up To \$1,000,000/\$1,000,000
- Garage Keepers Up To \$250,000

PROPERTY

Limits:

- Property: Up to \$5,000,000 TIV (limits above \$2,000,000 require carrier approval)
- Equipment Breakdown: Policy Limit
- Business Income: Policy Limit
- Extra Expense: Policy Limit
- Expediting Expenses: \$50,000
- Hazardous Substances: \$50,000
- Spoilage: \$50,000
- Data Restoration: \$50,000
- Service Interruption: \$BI Limit

Deductible: Minimum \$500 with options up to \$25,000

Additional Property Coverages (Included)

- Equipment Breakdown Coverage

Optional Property Coverages (Additional Premium Charge Does Apply)

This endorsement provides additional limits of insurance, as follows:

- Abandoned Mobile Home Removal
- Accounts Receivable
- Automatic External
- Defibrillators
- Business Income and Extra Expense
- Business Personal Property
- Debris Removal
- EDP Equipment and Media
- Emergency Vacating Expense
- Employee Dishonesty
- Fine Arts
- Fire Department Service Charge
- Fire Extinguisher Recharge
- Foundations
- Golf carts
- Inventory and Appraisals
- Lease Cancellation Moving Expenses
- Lock Replacement
- Money and Securities
- Newly Acquired or Constructed property
- Off Premises Power Failure
- Ordinance or Law-Demolition/ICC
- Ordinance or Law-Coverage
- Outdoor Property/Debris Removal
- Outside Signs
- Pollutant Clean Up
- Property at Conventions, Fairs, and Exhibits
- Property of Others
- Property in transit
- Retaining Walls
- Reward Reimbursement
- Spoilage
- Utility Services (BI/EE)
- Valuable papers and Records
- Backup of Sewer

Acceptable Exposures

Must be located on premises at an insured park. Other exposures considered on a case-by-case basis.

- Swimming Pools
- Park Owned Lakes
- Tenant Self Storage
- Park Owned Car Wash
- Park Fitness Center
- Golf Courses
- Park Owned Golf Carts
- Playgrounds
- Saunas
- Vacant Land
- Restaurants
- Billiards-NFP
- Gift Shop
- Laundry
- Convenience Store

Minimum Premium

General Liability - \$1,000

Package - \$1,750

(No mono-line property is available)

Territory

Available in all 50 States