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