

Manufactured Homes

See what XPT has to offer

PROGRAM HIGHLIGHTS

- **Age of Home** - All are acceptable
- **Protection Class** - All are acceptable
- **Occupancies** - Owner, Seasonal, Rental, Tenant
- **Replacement Cost** - Available on newer units
- **Location** - In a park or on privately owned land
- **Rental** - Multiple units may be scheduled on a single policy
- **Value** - Maximum of \$450,000 TIV and \$300,000; Coverage A (varies by geography)
- **Travel Trailer** - Acceptable, if used as a Seasonal or Secondary occupancy and permanently sited

TARGET DEMOGRAPHICS

- Owner-occupied and Seasonal Units
- Older units that are structurally sound
- Lower-value units that are well maintained
- Homeowners who are financially responsible
- Risks in rural parts of the state, often overlooked by other carriers
- Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises

UNDERWRITING GUIDELINES

- **Claims History** - Verified on all submissions
- **Prior Lapses in Coverage** - acceptable (length varies by state)
- **Valuation** - Risk should be insured to 100% of Actual Cash Value or Replacement Cost Value (excluding land)
- **Animal Injury** - Liability is limited and can be excluded, depending upon the animal's bite or injury history. All dog breeds are acceptable (varies by geography)
- **Supplemental Heat** - Including but not limited to: wood, coal, pellet burning stoves - May be acceptable on Owner and Seasonal - for surcharge
- **Additional Interest** - For parties who are interested in verifying coverage, but who do not have an insurable interest in the risk

Underwritten by admitted carriers, rated 'Excellent' by A.M. Best.

Coverages vary by state.

Open for new business - Quote today!