



protection

Join the thousands of manufactured-home owners being protected.  
It's the right choice.

- Complete coverage for almost anything that can happen to your home
- Fast, fair claims service — most claims are taken care of within days
- Dependability — you can rely on us!

#### Coverage You Can Count On.

Your policy\* can include the following coverage for your protection and peace of mind:

- Comprehensive Physical Damage for Your Home
- Personal Effects (including Theft)
- Personal Liability
- Adjacent Structures
- Medical Payments to Others
- Additional Living Expenses
- Fire Department Service
- Emergency Removal Service
- Debris Removal
- Plants, Trees, Shrubs and Lawns
- Tie-Down Equipment
- Radio and Television Antenna



#### Our Business is Helping You.

When you have a loss, you'll know you chose the right insurance provider for your home. Just pick up the phone for quick, friendly service through our local representatives.

\* Please refer to your policy for specific details, including exclusions and limitations.

#### About Our Underwriting Companies

This is a brief description of the coverage available. For complete details, please refer to the policy you will receive when you purchase coverage.

This program is underwritten by American Bankers Insurance Company of Florida,\* an Assurant Specialty Property company, 11222 Quail Roost Drive, Miami, FL 33157-6596, 305-253-2244. American Bankers Insurance has been in business since 1947 and has \$2 billion in gross written premiums. This company has a Best's Rating of "A" (Excellent) by A.M. Best Company.

*Financial data is for the period ending 12/31/13.*

\* In TX, property coverage is underwritten by Ranchers and Farmers Mutual Insurance Company, and liability coverage is underwritten by American Bankers Insurance Company of Florida. In MN, coverage is underwritten by American Security Insurance Company. This company has a Best's Rating of "A" (Excellent) by A.M. Best Company.

This program is not available in DC and HI.

Each insurer has sole financial responsibility for its own products.



ASSURANT  
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Property®



ASSURANT Specialty  
Property®



## MANUFACTURED Home Insurance

A program designed for YOU



Rest Easy  
Comprehensive protection for your home

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Mobilowners  
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FSC logo  
here FPO

# Manufactured home insurance – the wise choice for smart home buyers!

Your investment in your home can be protected with one plan that contains all the important coverage you need. Especially tailored for the owners of manufactured homes, this coverage is the smart choice for your insurance needs.

From day one of homeownership, you need this comprehensive protection against accidental loss.

## One Plan

The convenience of one plan offers the important coverage you need to fully protect your home, adjacent structures and personal effects. Our comprehensive coverage offers protection for direct, sudden and accidental losses caused by fire, flood, earthquake, hurricane, lightning, tornado, windstorm/hail, winter storm, smoke, landslide, theft, and more.

## Added Peace of Mind That Many Companies Do Not Include



**Flood.** Every state has flood-prone areas. Just an inch of water can cause costly damage to your property.

Source: [https://www.floodsmart.gov/floodsmart/pages/flood\\_facts.jsp](https://www.floodsmart.gov/floodsmart/pages/flood_facts.jsp)  
<https://www.floodsmart.gov/floodsmart/pages/faqs/what-are-flood-zones.jsp>



**Earthquake.** They can strike suddenly violently and without warning at any time of the day or night.

Source: <https://www.fema.gov/earthquake/earthquake-safety-home>

**Flexible Plans.** Choose the premium and payment plan that fits your budget, goals, or specific needs.

## YOUR COVERAGE

### Physical Damage Protection

This valuable coverage protects your home, adjacent structures and personal effects against direct, sudden and accidental losses, including losses caused by theft, flood, fire, lightning, hail, explosion, smoke, windstorm, earthquake, falling objects, landslide, vandalism, and more. With this coverage, you are prepared for the unexpected.

- **Mobile Home Protection.** Your policy covers your home and any attached structure.
- **Adjacent Structure Protection.** Your policy covers structures not attached to your home (i.e. garage or tool shed).
- **Personal Effects Protection.** This coverage covers your personal property both inside and outside your home. It includes protection for your stereo, TV, furniture, appliances and tools - which could amount to thousands of dollars in losses. Your possessions at other locations are covered for 10% of the amount stated in your policy.

### Personal Liability Protection

Suppose someone slips and breaks an arm or leg on your front steps. You could be responsible for doctor and hospital bills, loss of salary, and pain and suffering. This important coverage pays up to the limits you select if you or any insured are found by the court to be legally responsible for personal injury or property damage to others.

One plan provides you with the protection you need as the owner of a manufactured home.



### Extra Benefits Include:

- Coverage for the loss of or damage to your radio and TV antennas up to the amount specified in your policy.
- Additional living expenses when you can't live in your home due to a covered loss, up to the amount specified in your policy.
- Emergency removal of your home if it is threatened by a covered loss, up to the amount specified in the policy.
- Fire department service charges, up to a specified amount, if you have to call the fire department because your home is endangered by fire.
- Removal of debris deposited on your premises by windstorm or another hazard covered by your policy, up to the amount specified in your policy.

Note: This program is not available in DC and HI. Coverages may vary in your state. This is a brief description of coverage available. For complete details, including exclusions and limitations, please refer to the policy you will receive when you purchase the coverage.

## Protect Your Home and Its Contents Against All of These Hazards:



Fire  
Flood (*in TX, this coverage is optional*)  
Windstorm/Hail  
Smoke



Damage to Trees, Shrubs, Lawns  
Falling Objects  
Lightning  
Theft



Earthquake  
Vandalism/Malicious Mischief  
Explosion  
Riot/Civil Commotion



Collision of a Motor Vehicle  
Landslide  
Accidental Glass Breakage

## Protect Yourself from These Liabilities and Expenses:

- Personal Liability
- Medical Payments to Others
- Defense Costs

