

WHAT IS A MOBILE HOMEOWNER'S INSURANCE POLICY

A Mobile Homeowners Insurance policy is designed specifically for your manufactured home and provides coverage for the structure, personal property and liability from a covered loss (peril). Examples of a peril would include fire or theft.

A mobile homeowner's policy can be either a "Named Peril" policy that insures against the specific perils (or causes of loss) listed in the policy, or it can be a comprehensive policy. Comprehensive policies are purchased to insure your dwelling and other structures on an "Open Peril" basis. It can provide coverage against perils that cause direct, sudden and accidental damage, unless it is specifically excluded in the policy.

Your agent may discuss the two forms of mobile homeowner's policies offered in North Carolina: the MH (C) and the MH (F) form. They are similar but contain differences in the perils covered and coverage limitations. Always read your policy to understand what coverages, exclusion and limitations apply.



Mobile homeowner's policies available in North Carolina may be used to provide coverage for your manufactured home, personal property and personal liability. This brochure will help you to

learn more about the policy's property and liability coverages, and what to do if you have a loss.

Remember, before you purchase a Mobile homeowner's policy, it's good to know how it can protect you from the unexpected.

Thank you and God bless,

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NC DEPARTMENT OF
INSURANCE
CONSUMER ASSISTANCE



A CONSUMER'S GUIDE TO
**MOBILE
HOMEOWNER'S
INSURANCE**

PROPERTY COVERAGES

DWELLING: Mobile homeowner's insurance policies provide property coverage protecting your home and attached structures if they are damaged by certain perils. It also covers all the original parts, equipment and accessories furnished and installed by the manufacturer or dealer.

OTHER STRUCTURES: This coverage provides protection to other structures on the residence premises such as storage buildings, garages, etc.

PERSONAL PROPERTY/PERSONAL EFFECTS: This coverage provides protection for the contents of your home and other personal belongings owned by you subject to policy exclusions. Personal property coverage is limited on certain types of property that are especially susceptible to loss such as art, jewelry, furs or valuable collections. However, additional amounts of insurance may be purchased. Ask your agent how to best cover your valuable property.

LOSS OF USE: Under the MH (F) form, if a covered loss makes the residence premises uninhabitable, this coverage will cover any necessary increase in living expenses incurred by you, up to the limits stated on the policy. You may also be eligible for loss of use coverage if a civil authority prohibits you from using the premises as a result of direct damage to neighboring premises by a covered peril.

The MH (C) form offers \$10 per day, up to a maximum of 60 days, for reasonable additional living expenses you pay when you can't live in your home because of damage from a covered loss

LIABILITY COVERAGES

PERSONAL LIABILITY: This provides coverage for bodily injury and property damage when you or residents of your household are legally responsible for injury to others and/or damages to their property. This coverage will provide a defense and will pay damages as the insurance company deems appropriate. There are some exceptions. The liability coverage will not protect you in all situations, such as an intentional act. It's important to learn the specific exclusions in the policy.

MEDICAL PAYMENTS TO OTHERS: This coverage pays for reasonable and necessary medical expense for persons, other than resident members of your home, who are accidentally injured on your property. In some limited circumstances, the medical payments portion of the policy may pay if you are involved in the injury of another person away from your home. Medical payments coverage does not apply to your injuries or those that reside in your household. Business activities are also excluded. Talk with your agent about the specific limits for medical payments to others.

CONSUMER TIPS

- Inventory your belongings. Make a list of your belongings and be sure to include purchase receipts. Photographs and videotapes of your possessions are also a good idea.
- To secure coverage for the manufactured home in transit, contact your agent and/or company before moving your home.
- Ask your agent or insurance company if you are eligible for any discounts.
- You can lower your insurance premium by increasing your deductible. In doing this you will want to consider how much of a loss you can afford to absorb if you have a claim.
- Keep your coverage current. Check with your agent at least once a year to make sure that your policy provides adequate coverage.
- Shop around.
- Read your policy and make sure that it lists all coverages you have requested. Know exactly what your policy does and does not cover.
- Talk with your agent about how covered claims are paid out, by the insurance company.
- Make sure you are dealing with licensed agents and companies. You can check this by contacting the North Carolina Department of Insurance at 1-855-408-1212.

AFTER A LOSS

- Give prompt notice to your agent or insurance company.
- Take precautions and lock your home securely if damages require you to leave your home or are forced to evacuate.
- In the event of damage, make emergency repairs as needed to prevent further damage only and keep your receipts.
- If the loss is by theft, notify policy promptly.
- Provide a list of the damages/loss and purchase receipts if you have them.