

Manufactured Home



- Owner Occupied, Seasonal, Rental & Vacant (DP-1)
- No Age Limit
- Minimum Value \$5,000
- Maximum Value \$300,000
- Open Peril
- Actual Cash Value
- All Protection Classes acceptable
- Full Repair Cost, Replacement Cost & Extended Replacement Cost available for homes 30 years old or newer
- Vacancy Permission optional
- Mechanical Breakdown optional
- Short Term Rental for rental home
- Occasional Rental for seasonal & owner-occupied homes
- Coastal Risks acceptable, Windstorm/Hail exclusion mandatory for risks within 3 miles of the coastline
- Claims acceptable, up to 2 in the past 3 years

Dwelling Fire DP-1



- Owner Occupied, Seasonal, Rental, Vacant & Not a Resident
- No Age Limit
- Maximum Value \$500,000
- Maximum Value for Vacant \$1 million
- Named Peril
- All Protection Classes acceptable
- Actual Cash Value
- Full Repair Cost available
- Multiple Family Homes
- Water Damage optional
- Builder's Risk available on vacant risks
- Mechanical Breakdown optional
- Short Term Rental for rental home
- Occasional Rental for owner occupied & seasonal homes
- Coastal Risks acceptable, Windstorm/Hail exclusion mandatory for risks within 3 miles of the coastline
- Claims acceptable, up to 3 in the past 3 years

Dwelling Fire DP-3



- Seasonal, Rental & Vacant
- 80 years old or newer, unless renovated
- Minimum value \$75,000
- Maximum value for rental \$500,000
- Maximum value for Seasonal & Vacant \$1 million
- All Protection Classes acceptable
- Replacement Cost, Full Repair & Actual Cash Value available
- Extended Replacement Cost & Modified Functional
- Multiple Family Homes
- Full Water Damage
- Mechanical Breakdown optional
- Short Term Rental for rental home
- Occasional Rental for seasonal home
- Coastal Risks acceptable, Windstorm/Hail exclusion mandatory for risks within 3 miles of the coastline
- Claims acceptable, up to 2 in the past 3 years