## **SPECIALTY PERSONAL LINES**

## Product fact sheet





MOBILE HOMES (Albe	erta, British Columbia, Manitoba, Ontario, Atlantic Canada)
Target Risks	<ul> <li>Owner Occupied Mobile &amp; Manufactured Homes</li> <li>Vacant Mobiles (see Vacant Dwelling Program)</li> <li>Rented Mobiles (see Rented Dwelling Program)</li> <li>Seasonal Mobiles (see Seasonal Dwelling Program)</li> <li>Situations that may be accepted: <ul> <li>Older units</li> <li>Incidental office use</li> <li>Hobby farming</li> <li>Previous gap in coverage</li> </ul> </li> </ul>
Coverage Available	<ul> <li>All Risk or Named Perils</li> <li>Personal Property Limit up to 100% of unit value</li> <li>Outbuildings</li> <li>Additional Living Expense</li> <li>Medical Payments &amp; Voluntary Property Coverage</li> <li>Sewer Backup, Earthquake</li> <li>Replacement Cost Basis of Settlement may be available for Mobile Home and Personal Property limits (minimum \$100/sq ft (incl. additions) + minimum \$5,000 for skirting, delivery etc.)</li> </ul>
Features & Benefits	<ul> <li>\$2 Million Liability Limit option</li> <li>Several Liability Extensions available</li> <li>Special Personal Property Limits included (refer to wording)</li> <li>Personal Articles Endorsement available</li> <li>Standard \$1,000 deductible</li> <li>Discounts available for <ul> <li>Newer units</li> <li>Units located in a park</li> <li>Mature owners</li> <li>Double –wide units</li> <li>Mortgage free</li> <li>Monitored alarm</li> </ul> </li> </ul>
Minimum Premium	\$300
Commission	20%
Online Quotes & Policy Issuance	<ul> <li>Quick &amp; easy online quotes &amp; policy issuance through PRESTO, Premier's online quote and policy issuance system.</li> <li>Complete application and PDF of policy including declarations page and wordings available immediately</li> </ul>
Why Premier?	An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none