





Specialty Personal Lines

MOBILE HOMES (Alberta, British Columbia, Manitoba, Ontario, Atlantic Canada)	
Target Risks	 Owner Occupied Mobile & Manufactured Homes Vacant Mobiles (see Vacant Dwelling Program) Rented Mobiles (see Rented Dwelling Program) Seasonal Mobiles (see Seasonal Dwelling Program) Situations that may be accepted: Older units Incidental office use Hobby farming Previous gap in coverage
Coverage Available	 All Risk or Named Perils Personal Property Limit up to 100% of unit value Outbuildings Additional Living Expense Medical Payments & Voluntary Property Coverage Sewer Backup, Earthquake 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.)
Features & Benefits	 \$2 Million Liability Limit option Several Liability Extensions available Special Personal Property Limits included (refer to wording) Personal Articles Endorsement available Standard \$1,000 deductible Discounts available for Newer units Units located in a park Mature owners Double – wide units Mortgage free Monitored alarm
Minimum Premium	\$300
Commission	20%
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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
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