

What's UP with insuring your mobile/manufactured home?

Aim for insurance that covers replacing your home.

- Verify and confirm the policy will be adequate to buy a *replacement* manufactured home.
- Choose Replacement Cost Value coverage, not Actual Cash Value.
- Ask if the costs of foundation work and siting a new unit are covered or can be.
- Confirm whether appliances are considered part of the “dwelling” or “personal property/contents.”

Shop for protection, not just the lowest price.

- Compare coverage for dwelling, contents, loss of use (temporary rent).
- Compare coverages and limits for water and mold damage.
- Compare how and when benefits will be paid (depreciated or replacement cost, “as incurred” or “in advance”).
- Ask how long loss of use benefits will last.



Ask your agent these questions, adjust coverage based on their answers:

- What causes of loss are excluded?
- Can I add coverage for flood, earthquake, windstorm damage, and/or sewer and drain backup?
- Can I buy a policy that will cover foundation and siting work if my home gets destroyed and needs to be replaced?
- Does the policy limit coverage for home business equipment, valuables, art or firearms?
- What discounts do I qualify for?

Consider a higher deductible.

- Raising your deductible reduces your premium.
- Too high a deductible means you'll pay more claims out of pocket.

Make a home inventory and aim for Personal Property/Contents insurance that covers *your* possessions:

- The policy limit should cover your clothing, furniture, household and unique items, and appliances (including detached heating and air conditioning units).
- Make a detailed inventory of your home (inside and out) with a cell phone camera, or whatever method works for you.
- Save your inventory where you'll be able to find it, and if you create one on paper, store it off site.

UP is a non-profit that helps insurance consumers. For more info visit: www.uphelp.org

