

[How to protect your Florida Mobile or Manufactured Home with an Adequate Insurance including Flood Protection](#)

It is not required by Florida law for mobile homeowners to have insurance to protect their homes. However, it is required for mobile homeowners that finance their manufactured homes to purchase insurance to protect from perils such as but not limited to, fire and flood.

Mobile or manufactured home policies are known as HO-7 and are defined by Florida's Office of Insurance Regulations (FLOIR) as "specialized home insurance coverage for manufactured homes. HO-7 policies cover dwellings like RVs, trailers, sectional homes, as well as single-wide and double-wide mobile homes...under an HO-7 policy, dwelling, detached structures, personal property, and liability are generally covered. Like other kinds of home insurance, the age or size of the structure will probably affect the price of the premium with a HO-7 policy".

As of October 9, 2023, FLOIR's report estimated that a total of 41,626 mobile homeowners' insurance claims had been filed due to damages caused by Hurricane Ian. A total of 94.4% of these claims are already closed of which 33,035 received payment and 6,265 closed without payment. Mobile homeowners' insurance is a limited market compared to the variety of insurance companies available to other property homeowners and nearly half of all Florida mobile homeowners are insured by the state-run insurer of last resort: Citizens Property Insurance. Other insurance companies that offer insurance to mobile homes are:

- Foremost
- American Modern
- American Mobile Exchange
- Florida Farm Bureau
- American Bankers

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Source:

<https://uphelp.org/claim-guidance-publications/how-to-protect-your-florida-mobile-or-manufactured-home-with-an-adequate-insurance-including-flood-protection/> Date: September 1, 2024

- American Reliable
- Aegis Security
- State Farm
- All State

Per *Policygenius'* web page, the amount a Florida mobile home insurance will cost you will range approximately from \$900 to \$1,754 annually and it will depend on a variety of factors such as but not limited to the following:

- Where you live
- Size of the home
- Age of your home
- Your claims history
- Your policy deductible amount

Similar to other homeowner's insurance policy, a mobile home policy will include coverage for dwelling, personal property, other structures, liability and loss of use. Additional coverages may include: replacement cost coverage, golf cart protection, hobby farming and trip collision.

You may also be required to purchase coverage for flood insurance as a separate policy, which can be obtained through a private insurer or through the federal government's National Flood Insurance Program (NFIP). Per Floodsmart.gov web page, under the NFIP your mobile home will be protected for flood damages caused to the following:

- Electrical and plumbing systems
- Furnaces and water heaters
- Refrigerators, cooking stoves, and built-in appliances like dishwashers
- Permanently installed cabinets, paneling, and bookcases
- Window blinds
- Foundation walls, anchorage systems, and staircases
- Detached garages
- Fuel tanks, well water tanks and pumps, and solar energy equipment

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Flood insurance could also cover damage to contents, such as clothing, furniture, electronics, window coverings, portable appliances, rugs and others. Not all flood damage is covered and the cause of flooding will be an important factor to determine coverage because it must be the direct cause or result of the flooding and for example not simply a sewer backup. Per the Federal Emergency Management Agency (FEMA) there are three (3) important steps to follow when filing a flood claim:

1. Notify your insurer to start the claims process and provide the following information:
 1. Name of your insurance company
 2. Policy number
 3. A telephone and/or email address where you can be always reached
2. Document the damage:
 1. Take photographs of all the damaged property, including discarded objects, structural damage, and standing floodwater levels.
 2. Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
 3. Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.
3. Complete a Proof of Loss to support your claim
 1. This is a sworn statement of the amount you are claiming including necessary supporting documentation.
 2. Must be filed within 60 days of flood.
 3. You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss.

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