

UPwardly Mobile Insurability



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“Be it ever so humble, there’s no place like a mobile home. But if you want to protect it, you need to have the right insurance.” [Dana Dratch • Bankrate.com](#). We saw just how true this is [at an emergency shelter for San Mateo, California](#) residents who’d been [flooded out by heavy rains in December 2014](#).

Many of the people sleeping there and visiting our table at the help center owned mobile homes in a nearby community that had been flooded out. We heard a common theme: “I tried to buy insurance but was told my home was too old” (Myth #1). “I tried to buy flood insurance but was told it’s not available for mobile homes” (Myth #2). These good people had been given bad information, an all too common problem for insurance consumers and a main reason United Policyholders exists...

The facts: You can buy insurance for a mobile home of any age. The cost depends mostly on the square footage and location of the home. According to Jeff Azzarello, an independent agent with Stone Creek Insurance Agency in Lafayette, CA, the annual premium for fire insurance on a mobile home ranges between \$400-\$1,000. If you call an agent and he/she says your home is uninsurable, say goodbye and call another agent. Because agents tend to know very little about flood insurance and aren’t excited about the relatively low commissions paid on NFIP policies, they give out misinformation rather than taking the time to do the research. It’s best to seek out an insurance agency that advertises expertise in flood insurance. If you strike out, call your [state department of insurance](#) or call the [National Flood Insurance Program](#) (NFIP) directly at 1-888-379-9531

If you were to ask a room full of experienced insurance agents whether they specialize in insuring mobile homes, it’s highly unlikely you’d see even one raised hand. Because mobile home owners tend to be on fixed or low incomes, they’re not the well-heeled customers agents like to target. What that means for mobile home owners is: Finding fairly priced good quality policies that will protect a mobile home in the event of theft and flood takes more time and effort than most people have or want to devote to shopping. Misinformation and myths about insuring a mobile home are common.

Just as with typical home policies, mobile home policies exclude coverage for flood damage. The NFIP is the main option for insuring a mobile home. [But the home needs to be anchored to a foundation of some kind so it won’t float away in a flood.](#)

There is not much of a private market for mobile home flood insurance, so the NFIP is pretty much the only game in town in most areas. An application should take only a day to process, (as long as there’s not a storm in progress at the time you apply). Mobile home owners in high-risk flood zones can expect to pay higher rates for a policy, (Zone AE being the highest risk/most expensive zone), but in general, a

flood policy costs about what a home policy costs. So spread out over 12 months, a typical mobile home owner in a mid-level flood risk zone can expect to pay an average of \$100 per month to protect their home and assets against fires, thefts and floods. All things considered, a worthwhile investment for those who can afford it.