

Manufactured Home

With more than 40 years experience insuring manufactured homes, American Modern provides the quality coverage your customers can rely on.

We offer programs for all types of manufactured homes, for all the following occupancies:

- Owner-occupied
- Commercial
- Rental
- Tenant
- Seasonal
- Vacant (via DP-1 program)

Features

Highlights

Protection for total losses on the home

Our policies automatically include Stated Value Coverage for total losses. The dollar amount on the declarations page is the amount your customer receives in case of a total loss. No surprises or disappointments!

Flexible partial loss protection for the home

- Actual cash value
- Replacement cost

Most claims are for partial losses, so it's important to be protected accordingly. We automatically include Actual Cash Value for partial losses, with the option for many of your customers to increase the level of protection to Replacement Cost.

Flexible, quality protection for the contents of the home

Most of your customers want protection for their personal belongings, too. We provide Actual Cash Value for personal effects, with the option to upgrade to Replacement Cost.

Enhanced coverage endorsement

- Additional coverages
- Higher limits

Owner-occupied customers either automatically receive or can opt for this coverage, which provides the following:

- Additional coverages, such as fire extinguisher recharge.
- Higher limits for certain kinds of personal property (jewelry, collections, etc), additional living expenses, debris removal and more.

Breakdown endorsement

Our Breakdown Endorsement supplements the policy with coverage for the sudden and accidental failure of electrical and mechanical systems, those built into the home, like the heating and cooling system, and others purchased later, like a computer or TV.

We are the first manufactured home insurer to offer this kind of coverage.

Builder's risk

Essential for homes just coming off the dealer lot, and a coverage now required by many lenders, this optional endorsement provides the vital coverage your customer needs between loan closing and occupancy.



Additional living expense coverage

Not being able to live in your house is bad enough, but having to pay a higher-than-normal cost of living as a result is adding insult to injury. This coverage helps pay for those higher-than-normal living costs, helping ease your customer's financial burden during a hard time.

Identity theft expense coverage (optional)

This owner-occupied coverage will help pay for some of the annoying expenses associated with this increasingly common crime.

Hobby farming coverage (optional)

This unique coverage will appeal to those people who enjoy growing crops for fun or a little money on the side.

Coverages, options or discounts may not be available on all policies or in all states.

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