SWG

MOBILE HOMES

Owner Occupied or Rentals

Flexible Insurance Solutions for Mobile Living

SWG's Manufactured/Mobile Home Policy is designed to provide flexible and comprehensive coverage for mobile and manufactured homeowners. Whether your client's home is located in a mobile home park or on private property, SWG offers tailored protection to meet a wide range of needs. With options for owner-occupied, rental, seasonal, and even vacant homes, our policy adapts to the realities of modern mobile living

Key Features and Coverage

- Coverage available for mobile homes permanently situated (blocked and skirted).
- Written on a non-standard commercial property form.
- CGL limited to premises liability; for owner-occupied homes, a secondary tenants package is recommended for personal liability.
- Coverage basis:
  - Actual Cash Value (ACV) for most homes.
  - Broad/Replacement Cost (RC) available for homes under 30 years old with significant updates (subject to review).
- Maximum Total Insured Value (TIV): $500,000.
- Minimum Policy Premium: $500.
- Deductibles: Standard options available; customizable based on risk profile.

Optional Coverage Enhancements

Enhance your policy with additional coverage options tailored to your specific needs:

- Sewer Backup (SBU)
- Flood
- Earthquake (EQ)
- Boiler & Machinery / Equipment Breakdown (BI&I).

(Available regardless of mobile home age)

Acceptable Homes & Operations

- Age: No restriction on original construction date.
- Condition: Must be permanently situated (blocked and skirted).
- Occupancy Types:
  - Owner-occupied
  - Long-term rentals
  - Short-term rentals (e.g., Airbnb)
  - Seasonal use (including seasonal rentals)
  - Vacant (if not vacant for an extended period)
- Certifications: CSA sticker not required.
- Heating: Woodstoves permitted with valid WETT inspection.
- Systems: Must have updated plumbing, electrical, and heating systems where applicable.

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