



Markel Manufactured Home Program

Providing Comprehensive Coverage
at the Right Price for each Manufactured Home risk.



For more information contact:
Pacific International Underwriters
(800) 562-8403
fax (425) 776-5802
www.piuinc.com

Markel Manufactured Home Program



Financial stability and strength are important purchase considerations of policyholders, insurance agents and brokers. Because an insurance premium paid today purchases coverage for losses that might not be paid for many years, the financial viability of the insurer is of critical concern. Various independent rating agencies provide information and assign ratings to assist buyers in their search for financially sound insurers. As part of Markel Corporation, Markel American offers long-term financial strength and stability. We consistently price and underwrite our programs to provide value to our customers while maintaining the financial security they need. This consistent approach promotes long-term availability and stability in products. Here is how Markel American Insurance Company rates:

Available for:

- **Owner Occupied**
- **Seasonal**
- **Rental**
- **Tenant**
- **Vacant**



MARKEL AMERICAN INSURANCE COMPANY
MARKEL INSURANCE COMPANY
RATED 'A,XII' BY AM BEST



Markel Manufactured Home Program

PROVIDING COMPREHENSIVE COVERAGE AT THE RIGHT PRICE FOR EACH RISK

The Markel Manufactured Home program is intended to provide coverage for a wide variety of manufactured home risks, ranging from owner occupied to vacant, all under one comprehensive program. With our knowledgeable claims and underwriting staff, top-notch service and our longevity in the industry, Markel has the most comprehensive coverage at the right price for each risk.

MARKEL OFFERS SUCH THINGS AS:

Build Your Own Package

Property and Liability, Property Only or Liability Only

Coverage for Owner Occupied, Seasonal, Rental, Tenant and Vacant Risks

One base policy form with endorsements to tailor coverage to the risk.

- **Owner Occupied:** Annual term policy for owner occupied manufactured homes used as the primary residence of the applicant.
- **Seasonal:** Annual term policy for manufactured homes that are not the primary residence of the applicant.
- **Rental:** Annual term policy for manufactured home owners who rent their manufactured homes to others who pay the owner rent for the manufactured home living quarters. **Multiple units can be written on the same policy.**
- **Tenant:** Annual term policy for applicants that pay rent for their manufactured home living quarters. Coverage provided for personal property with optional liability coverage.
- **Vacant:** For manufactured homes that are unoccupied and/or being held for sale, whether or not the contents have been removed. Policy terms available are 3, 6 or 12 months.

Manufactured Home Program Highlights

Coverage for the Manufactured Home

The base policy form provides Actual Cash Value coverage for the unit with an option to purchase Replacement Cost for Partial Losses if the unit is less than 30 years of age.

Personal Property

The base policy form provides Actual Cash Value coverage with the option to purchase Replacement Cost.

Additional Living Expense (Loss of Use for Rentals)

This coverage is included at 20% of the manufactured home limit for Owner Occupied, 10% of the manufactured home value for Rentals and \$1,500 for Tenant risks.

Personal Liability Coverage (Premises Liability for Rentals)

Physical damage to your property isn't the only thing your customer has to worry about. This important coverage protects your customer if they are held legally responsible for damages that result in bodily injury or property damage.

Reliable and Experienced Claim Services

When misfortune happens, your customers deserve fast and excellent claims service. Our experienced claims examiners work diligently to provide thorough and efficient claims handling.

Flexible Payment Options

Your customers can choose a payment plan that works best for them. They can choose to pay the policy in full or select one of our many installment plans. Payments can be made via credit card or electronic check easily on our website - www.markelamerican.com. Recurring payment options are also available through automatic electronic fund transfer.

Loss Free Applicants are Rewarded with Lower Premiums

Manufactured Home Program Enhancements

Equipment Breakdown

Provides coverage for the sudden and accidental failure of electrical and mechanical systems of those built into the home as well as those items purchased later. This option is available when coverage for the home is purchased for Owner Occupied, Seasonal and Rentals risks.

Builder's Risk Endorsement

This optional endorsement provides coverage for loss to site improvements prior to the delivery of the manufactured home. For Owner Occupied risks, it removes the exclusion for loss by theft, vandalism or malicious mischief if the manufactured home is vacant or unoccupied for more than 30 consecutive days before the loss.

Incidental Farming

This enhancement extends coverage for private, not-for-profit farming on the residence premises. Endorsement provides a limit of 10% of Coverage C for personal property used in incidental farming activities and provides liability coverage for incidental farming activities.

Identity Fraud

This optional coverage provides your customer with reimbursement for expenses related to the 'clean-up' associated with identity fraud.

