



General Agents  
Surplus Lines Brokers  
Lloyd's, London Correspondents



## Manufactured Housing Programs

**Owner-occupied • Commercial • Rental • Tenant • Seasonal • Vacant**

We offer several admitted, "A rated" or better, markets that specialize in this unique coverage.

Online quoting systems are available for quoting, binding, claims, endorsements, billing issuance, and more! Please contact PIU for more information.

### 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.

### Loss Free Applicants are Rewarded with Lower Premiums

### 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 online. Recurring payment options are also available through automatic electronic fund transfer.

**Equipment Breakdown** Provides coverage for the sudden and accidental failure of electrical and mechanical systems of those built into the like the heating and cooling system, and others purchased later, like a computer or TV. This option is available when coverage 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.

Please contact: Mary Ruble - [mary@piuinc.com](mailto:mary@piuinc.com)  
Candy Hewitt - [candy@piuinc.com](mailto:candy@piuinc.com)  
Annie George - [annie@piuinc.com](mailto:annie@piuinc.com)

Don Gill-More - [don@piuinc.com](mailto:don@piuinc.com)