



PRODUCT HIGHLIGHTS

MOBILE HOME PARK OWNER

Benefits of this Program

Philadelphia Insurance Companies specializes in the mobile home park industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your mobile home park needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Liability for common areas including swimming pools, tennis courts and playground equipment
- Employee Benefits Liability available

Property

- Coverage for loss or rental spaces income due to a direct physical loss of a non-owned mobile home
- Outdoor Property including trees, shrubs and fences
- Ordinance or Law, Demolition and Increased Cost of Construction coverage included
- Debris Removal – “Abandoned Mobile Home”
- Electronic Data Processing (EDP)
- Pollutant clean-up and removal
- Boiler and Machinery coverage available

Umbrella/Excess Liability

- Limits up to \$15,000,000 available

Automobile

- Owned automobiles
- Non-owned automobiles
- Hired automobiles

Crime and Fidelity

- Money and Securities
- Employee Dishonesty

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a “crisis”

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY Mobile Home Park Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Representative photographs
- Latest financial statement
- Plot plans
- Brochure, advertising materials and website information

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

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MOBILE HOME PARK OWNER - *continued*

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

*For all your mobile home park insurance needs,
please visit our website at www.phly.com*

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.



PHLY.com

