



# American Summit Insurance Company

## *Colorado Manufactured Home Programs*

### Special Homeowners

Values from \$50,000 to \$150,000

#### Newer Manufactured Homes

*Located in a Park or on Private Land*

#### Program Highlights:

- Comprehensive Replacement Cost
- Package Policy
- Modular/Multi-Sectional Homes
- ✓ 15 Years Old or Newer
- ✓ Flood Included
- ✓ Primary or Seasonal/Secondary Residence
- Many Optional Coverages

### Preferred

Values from \$5,000 to \$100,000

#### Older Manufactured Homes

*Great for Homes Valued Under \$50,000*

#### Program Highlights:

- Comprehensive Replacement Cost
- Package Policy
- Single or Multi-Sectional Package Policy
- ✓ Primary Residence Only
- ✓ Great for Homes 35 Years Old or Newer
- ✓ Flood and Earthquake Included
- Many Optional Coverages and Discounts

### Basic Universal

Values from \$5,000 to \$100,000

#### Vacant & Rental Manufactured Homes

#### Program Highlights:

- Comprehensive Coverage
- Primary, Seasonal, Rental and Vacant Risks
- Actual Cash Value Loss Settlement
- ✓ No Age Restrictions
- ✓ Flood and Earthquake Included
- ✓ Schedule up to 1,000 Units per policy
- Optional Personal Property and Liability

**NO CREDIT CHECK**



**NO INSPECTION FEE**



**NO POLICY FEE**

**WWW.AMERICAN-SUMMIT.COM**

**800.749.6419 Extension 5200**

**Rated "A-" Excellent by AM Best**

**COLORADO MANUFACTURED HOME COVERAGES AND ELIGIBILITY**

<b>Coverage and Eligibility</b>	<b>Special Homeowners (SHO)</b>	<b>Preferred Mobile Homeowners</b>	<b>Basic Universal Mobile Home</b>
Occupancy	Primary Residence Only	Primary, Seasonal/Secondary	Primary, Seasonal, Secondary, Tenant or Vacant/For Sale
Dwelling Type	Multi-Sectional/Modular Manufactured Dwellings	Single, Multi-Sectional/Modular Manufactured Dwellings	
<b>Dwelling Coverage Type</b>	<b>COMPREHENSIVE COVERAGE</b>		
Coverage A – Dwelling Limits	\$50,000 to \$150,000	\$5,000 to \$100,000	\$5,000 to \$100,000
Coverage B – Other Structures	<b>10% Included</b> Increase up to 100% of Coverage A	<b>10% Included</b> Increase up to 50% of Coverage A	Combined with Coverage A
Coverage C – Personal Property	<b>40% of Coverage A Included</b> Increase up to 100% of Coverage A	<b>50% of Coverage A Included</b> Increase up to 70% of Coverage A	Optional from 20% to 70% of Coverage A
Comprehensive Personal Liability	\$25,000 Included with options to increase up to \$300,000	\$25,000 Included with options to increase up to \$100,000	Optional from \$10,000 to \$100,000
Premises Liability	Not Available	Not Available	Available from \$10,000 to \$100,000
Deductible	\$500 All Perils	\$250 All Perils	\$250 All Perils (Territory C \$250 and \$500 Wind, Hail, and Flood)
Deductible Options	\$250, \$750 or \$1,000	\$100, \$500 or \$1,000 (Lower Deductibles not available in all areas)	
Additional Living Expense	10% of Coverage A		Not Available
<b>Loss Settlement</b>	<b>Replacement Cost</b>	<b>Replacement Cost</b> <b>Optional Actual Cash Value</b>	<b>Actual Cash Value</b>
<b>Age Requirements</b>	<b>15 Years or Newer</b>	<b>35 Years or Newer</b>	Any Age of Home in good condition (subject to Underwriting Approval)
<b>PERILS INSURED AGAINST</b>			
Fire/Lightning	✓	✓	✓
Smoke	✓	✓	✓
Windstorm and Hail	✓	✓	✓
Explosion	✓	✓	✓
Aircraft	✓	✓	✓
Vehicles	✓	✓	✓
Riot/Civil Commotion	✓	✓	✓
<b>Flood Coverage</b>	<b>INCLUDED (Based on Flood Zone Determination)</b>		
<b>Earthquake</b>	Not available	✓	✓
Water Damage	Sudden and Accidental		
Mold Coverage	Not Available		
Burglary/Robbery (Forced Entry)	✓	✓	✓
Theft	✓	✓	✓
<b>All Risks of Direct, Sudden and Accidental Loss</b>	✓	✓	✓