



## Mobile Home Program

### Insurance Protection for Your Primary Mobile Home Residence

#### Included Coverage:

**Residence** – Coverage for the mobile home you reside in.

**Related Private Structures** – For detached structures on the insured premises.

**Personal Property** – Protection for your personal belongings.

**Liability/Medical Payments** – Provides defense and coverage for injury or damage in which you are liable.

**Additional Living Cost and Loss of Rents** – Provides for expenses that you incur if you cannot live in your mobile home after a covered loss.

**Fire Department Service Charge** – Charges incurred due to fire departments called to protect your property.

**Refrigerated Foods** – For refrigerated items that spoil due to loss of power. Included coverage for Preferred Program; optional for the Standard Program.

#### Optional Coverage:

**Inland Marine** – Expanded coverage for your jewelry, guns, fine arts, etc.

**Replacement Cost on Personal Property** – Claim settlement for personal property on a replacement cost basis.

**Recreational Vehicle** – Physical Damage and Liability coverage for acceptable boats, ATVs and snowmobiles.

**Trampoline Liability** – For trampolines that include a safety net.

**Personal Injury** – Coverage if you are sued for libel, false arrest, or slander.

**Water Back Up and Sump Discharge or Overflow** – \$1,500 Included, Additional water damage that backs up through your sewer, drains, or sump pump for owner occupied dwellings available.

**Added Perils for Refrigerated Food Products** – Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power.

**Personal Injury** – Coverage if you are sued for libel, false arrest, or slander.

**Recreational Vehicles** – Physical Damage and Liability coverage for acceptable boats, ATVs and snowmobiles if insuring your primary residence in this program.

**Related Private Structures** – Covers detached structures on the insured premises.

**Trampoline Liability** – For trampolines that have a safety net.

**Tree Removal** – For fallen trees due to wind.

## **Available Discounts:**

**Claims Free** - This discount is earned while insured with HMIC on a continual basis (Renewal)

**Senior Citizen** - This discount applies if this home is their primary residence and when the named insured is age 65 or over.

**Home/Auto Discount** - This discount applies if the home is their primary residence and Agent provides a copy of a personal auto declaration page or copy of a personal auto application.

**Protective Devices** - Use of a protective device warning system to notify a central station off-premise on a 24-hour alarm system may qualify for a discount.