

MOBILE HOME INSURANCE

Obtaining coverage specific to your mobile home is essential. A standard homeowners insurance policy will not cover your liabilities in the same way this specific policy will. CONTACT US TODAY: Tel: 518-782-0001

The Basics

A mobile home insurance policy will provide coverage for your home and property such as the following:

- Coverage for your actual mobile home and any adjacent structures that are on your premises (attached patio, deck, shed, etc.). This protects against all forms of loss including fire, windstorm damage, and damage from falling objects, lightning and explosions.
- Personal property protection: Covers losses for removable property such as electronic equipment, bicycles, furniture and clothing.
- Personal liability protection: Covers losses in the event that someone or something is injured on your property. Policy pays for medical expenses for non-residents of your home and damages or defense costs as a result of covered accidental incidents.
- Protection for improvements
- Loss of use of your mobile home

Additional Endorsements

For added protection, consider purchasing these endorsements:

- Emergency removal: This policy pays for you to move your mobile home if an oncoming disaster (e.g., fire, tornado) threatens your home and safety.
- Trip collision: Protection for use when moving your mobile home to another permanent location.
- Worldwide coverage: Protection for your personal belongings if they are lost, stolen or damaged when travelling to another permanent location.
- Fire department charges: Provides reimbursement for charges incurred if your mobile home is located in an area that is not serviced by a fire department.
- Extended coverage: Used for valuables, such as jewelry, furs and heirlooms and for electronics.
- Additional dwelling rented to others.
- Water backup: Protects against damage resulting from water backups.

Top Ways to Save:

- Get a discount for having approved protective devices on your vehicle.
- Get a multi-policy discount on your premiums for your automobile and mobile home coverage.

The Heritage Group
heritagegrp.com
518-782-0001

The Heritage
Group
The Right Insurance... A Better Experience