



# American Summit Insurance Company

## *Nevada Manufactured Home Programs*

### Classic

Values from \$10,000 to \$200,000

#### **Newer** Manufactured Homes

*Located in a Park or on Private Land*

#### Program Highlights:

- Comprehensive Replacement Cost
- Package Policy
- Single or Multi-Sectional Homes
- ✓ 20 Years Old or Newer
- ✓ Flood Included
- ✓ Primary Residence Only
- Many Optional Coverages

### Superior

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

#### **Older** Manufactured Homes

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

#### Program Highlights:

- Comprehensive Full Repair Cost Coverage
- Package Policy
- Single or Multi-Sectional Package Policy
- ✓ Primary, Secondary/Seasonal Homes
- Liability up to \$300,000
- ✓ Flood and Earthquake Included
- Many Optional Coverages

### Universal

Values from \$3,000 to \$75,000

#### **Vacant** Manufactured Homes

#### Program Highlights:

- Comprehensive Coverage
- Vacant or For Sale Risks
- Actual Cash Value Loss Settlement
- ✓ No Age Restrictions
- ✓ Flood Included
- ✓ Schedule up to 1,000 Units per policy

### Basic Universal

Values from \$1,000 to \$100,000

#### **Rental/Commercial** Manufactured Homes

#### Program Highlights:

- Comprehensive Coverage for Dwelling
- Comprehensive Personal Property
- Optional Liability up to \$100,000
- ✓ No Age Restrictions
- ✓ Flood and Earthquake Included
- ✓ Schedule up to 1,000 Units per policy

**NO CREDIT CHECK**



**NO INSPECTION FEE**



**NO POLICY FEE**

**WWW.AMERICAN-SUMMIT.COM**

**800.749.6419 Extension 5200**

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

NEVADA MANUFACTURED HOME COVERAGES AND ELIGIBILITY				
Coverage and Eligibility	Classic Mobile Homeowners	Superior Mobile Homeowners	Basic Universal Mobile Home	Universal Mobile Home
Occupancy	Primary Only	Primary, Secondary/Seasonal	Primary, Secondary, Rental & Commercial	Vacant or For Sale
Dwelling Type	Single, Multi-Sectional/Modular Manufactured Dwellings			
<b>Dwelling Coverage Type</b>	<b>COMPREHENSIVE COVERAGE</b>			
Coverage A – Dwelling Limits	\$10,000 to \$200,000	\$5,000 to \$100,000	\$1,000 to \$100,000	\$5,000 to \$75,000
Coverage B – Other Structures	<b>10% of Coverage A Included</b> Increase up to 100% of Coverage A	<b>10% of Coverage A Included</b> Increase up to 50% of Coverage A	Combined with Coverage A	
Coverage C – Personal Property	<b>50% of Coverage A Included</b> Increase up to 100% of Coverage A	<b>50% of Coverage A Included</b> Increases up to 75% of Coverage A	<b>20% of Coverage A Included</b>	
Comprehensive Personal Liability	<b>\$25,000 Included</b> With options up to \$500,000	<b>\$25,000 Included</b> with options up to \$300,000	<b>Optional</b> \$10,000 to \$100,000	Not Available
Premises Liability	Optional from \$25,000 to \$300,000	Optional from \$25,000 to \$300,000	Optional from \$10,000 to \$100,00 (Rental Units Only)	Not Available
Deductible	\$250 All Perils			
Deductible Options	\$100, \$500 or \$1,000	\$100, \$500	\$100, \$500	Not Available
Additional Living Expense	20% of Coverage A		10% of Coverage A	
<b>Loss Settlement</b>	<b>Replacement Cost</b>	<b>Full Repair Cost</b>	<b>Actual Cash Value</b>	
<b>Age Requirements</b>	20 Years or Newer	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	✓	✓	Not Available
Water Damage	Sudden and Accidental Discharge			
Mold Coverage	\$3,500 Included for Homes 10 Years or Newer	Coverage Not Available		
Burglary/Robbery (Forced Entry)	✓	✓	✓	✓
Theft	✓	✓	✓	✓
<b>All Risks of Direct, Sudden and Accidental Loss</b>	✓	✓	✓	✓