Mobile Home Park Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Mobile home park owners face premises injuries, utility and road maintenance exposures, and carriers ask about park age, owned rental homes and how you police the grounds.

WHAT'S COVERED

General liability
Injuries on roads, common areas and amenities.

Park property
Clubhouses, offices, laundry and maintenance buildings.

Park-owned homes
Homes you own and rent to residents.

Utility systems
Water, sewer and electric lines the park maintains.

Loss of rents
Lot and home rents lost after a covered loss.

Good to know
Parks with few park-owned homes, paved roads and a written rules and inspection program usually get the most competitive pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Resident-owned homes and their contents
- × Flood and earthquake unless added
- × Pollution from park-run sewer systems on many policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of lots and occupancy
- Number of park-owned homes
- Park rules and lease
- List of amenities and utilities

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/mobile-home-park/

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