# Tiny Home Insurance

Personal insurance - coverage overview, limitations and how to get a quote



## OVERVIEW

Tiny homes may be insured as a dwelling, an RV or a manufactured home depending on how they're built.

## WHAT'S COVERED

**Dwelling**
Repairs or rebuilds the home after fire, wind, theft and other covered losses.

**Personal property**
Furniture, clothing and belongings, at home or away.

**Personal liability**
Injuries to guests and damage you cause to others.

**Transit**
Coverage while towed, for tiny homes on wheels.

**Loss of use**
Hotel and extra living costs while the home is repaired.

**Good to know**
RVIA or NOAH certification makes tiny homes on wheels much easier to insure.

## 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:**

- × Wear and tear
- × Mold
- × Damage in transit unless transit coverage is added
- × Coverage depends on whether the home sits on a foundation or on wheels and is built to a recognized standard such as RVIA or local code.

**All policies:**

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

## HAVE THESE READY

- Builder and certification (RVIA / NOAH)
- Foundation or trailer details
- Where it is parked
- Value and photos

## 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/tiny-home/**

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