



Is Your Mobile Home Protected?

Get your Mobile Home Protected

Your mobile home may be the single largest investment you make in life. You want to protect that investment, along with your personal property and your personal liability.

Mobile Home Coverage

Mobile home insurance policies provide two basic kinds of insurance coverage, physical damage and personal liability coverage.

These coverage options are generally available for rental mobile homes, commercial mobile homes, mobile homes that are used seasonally, or mobile homes located in a park or on private property.

- Physical damage coverage pays for accidental damage to your mobile home, belongings or other structures (such as attached patios or decks, garages and storage sheds) resulting from specific covered perils, such as fire, hail, wind, etc.. When selecting limits for this coverage, you want enough to cover the cost to replace your mobile home if it's destroyed. While a policy with low premiums may seem like a bargain, make sure you are securing the coverage you need. The amount and degree of coverage varies from one policy to another, so make sure to compare policies.
- Personal liability coverage protects you when there is a claim against you after someone is injured or their property is damaged because of your negligence. The amount of insurance necessary to protect your assets may be more than what comes standard with a mobile home insurance policy; You may want to consider purchasing additional liability insurance. Liability coverage does not pay claims for injuries to you or the members of your household.
- Your policy may include other standard coverages – such as additional living expenses to reimburse the extra expenses you incur in case a fire or storm makes your home temporarily uninhabitable.
- Ask about optional Replacement Cost Coverage. With this coverage a settlement would reflect the cost to replace the damaged items with new property of comparable material and quality.

Where to buy mobile home insurance

Although mobile home insurance is not available from all insurers, you can get coverage through several companies. Please visit our website at www.insurance.ca.gov and contact an agent or broker who will assist you with the purchase of a mobile home policy.

Most standard mobile home insurance policies do not provide coverage while the home is in transit. Some insurers may offer temporary coverage, or an endorsement, for physical damage to cover the mobile home and personal property within the mobile home while the home is in transit. There may be special limitations and provisions to this coverage so check with your insurance professional.

Problems with Obtaining Insurance

If you are unable to find an insurance company that will renew or sell you a mobile home policy because you do not meet their eligibility requirements, you should consider the following options:

The California Fair Access to Insurance Requirements (FAIR) Plan

The FAIR Plan is an association of all property insurers licensed to conduct business in California. It is designed to make fire insurance more readily available to people who have difficulty obtaining it from private insurers because their property is considered "high risk." You may contact the FAIR Plan directly at (800) 339-4099 or visit their website, www.cfpnet.com to obtain detailed information.

Follow this QR code
for more information:
qrco.de/cdir





SURPLUS LINE INSURERS

If you are having difficulty finding mobile home insurance in the admitted market, you may also ask your agent or broker if they are able to obtain coverage with a surplus lines/non-admitted carrier. Please note that surplus lines insurers are not backed by the California Insurance Guarantee Association.

Filing a Complaint (Request for Assistance)

CDI is committed to protecting your rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you have the option of filing a Request for Assistance against the insurer or the agent/broker by mail or online on our website. The system will allow you to attach copies of all necessary documents, such as policies, canceled checks and correspondence. Some examples of the issues the Department may be able to help with include:

- Improper Denial of Claim
- Cancellation or non-renewal of a policy
- Delay in settlement
- Alleged misappropriation of premiums paid
- Alleged misrepresentation by an Agent/Broker or solicitor
- Unfair underwriting practices
- Dishonest or deceptive insurance sales tactics

Contact Us

Consumer Assistance Hotline:

1-800-927-4357

TTY 1-800-482-4833

Visit us on the web at:

www.insurance.ca.gov

To order additional materials contact

Community Relations & Outreach at:

crobb@insurance.ca.gov



Led by Insurance Commissioner Ricardo Lara, the California Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace and your best resource for honest and impartial answers to insurance questions. Knowledgeable insurance professionals are available through our consumer hotline. Call 1-800-927-HELP (4357) or visit www.insurance.ca.gov to view all of our consumer information guides and insurance resources. These tools are available to consumers free of charge.