

MOBILE HOME PROTECTION



Kistler Agency, LLC



RISK MITIGATION DIFFERENCES

What are the differences between mobile home insurance and standard home insurance?

Mobile home insurance is different from standard homeowners insurance coverage, because of the major structural differences between the dwellings being covered.

UNMATCHED PROTECTION WHY KISTLER?

This policy is similar to the homeowner's insurance coverage for single-family homes.

- It covers the structure of the mobile home, and this includes any extensions, sheds or garage units.
- Liability coverage protects you against any legal claims of someone who is injured on your property.

MOBILE HOME VS STANDARD HOME INSURANCE

FOUNDATION

While a traditional home is attached to a foundation, mobile homes do not have the same structural foundation.

Although the mobility can be convenient, it comes with a few more inherent risks due to the lack of foundation, which makes it easier for a mobile home to be impacted by natural disasters, and be prone to other hazards.

RISKS OF OWNERSHIP

Fires, wind, and broken pipes pose a bigger threat to a mobile or manufactured home than to a traditional home.

Mobile homes are also more likely to be targeted for theft.

VALUE OF HOME & PREFERRED POLICY TYPE

The total value of a mobile home is usually lower than a stick built home since they carry such distinct risk, insurers prefer to group mobile homes under one master policy.

For more information visit the link

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