



PRODUCT HIGHLIGHTS

MOBILE HOME PARK OWNER

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Mobile Home Park industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Mobile Home Park needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Liability for common areas including swimming pools, tennis courts, and playground equipment
- Employee Benefits Liability available

Property

- Coverage for loss or rental spaces income due to a direct physical loss of a non-owned mobile home
- Outdoor property including trees, shrubs, and fences
- Ordinance or Law, Demolition, and Increased Cost of Construction coverage included
- Debris Removal - "Abandoned Mobile Home"
- Electronic Data Processing (EDP)
- Pollutant clean-up and removal
- Boiler and Machinery coverage available

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned/non-owned/hired auto

Crime and Fidelity

- Money and Securities
- Employee Dishonesty

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY Mobile Home Park Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Representative photographs
- Latest financial statement
- Plot plans
- Brochure, advertising materials, and website information

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

For more information about our products and services, please visit us at PHLY.com

800.873.4552 | PHLY.com

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2025 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE
GROUP

Inspiring Confidence.
Accelerating Progress.

