



# **DRICKARD<sup>TM</sup>** **Insurance**



Your Favorite Insurance People

607-843-8860 [insurance@drickardinsurance.com](mailto:insurance@drickardinsurance.com)

## **Manufactured Homeowners Lot Renters Most Frequently Asked Question**

**Why should I buy renters or homeowner lot renter insurance?**

**Some common reasons given when people choose to not buy a manufactured homeowner lot renter's insurance policy include:**

- **They think the landlord has it covered**
  - **True, your landlord may have a landlord insurance policy, but it only covers his building, his possessions, and his liability, not your possessions or personal liability. You do need a manufactured homeowner lot renter's insurance policy. In fact, many landlords require the tenants to have renter insurance policies.**
- **They think it's too expensive**
  - **We found policies that start around \$20 per month. Most people will need more coverage than small policies like this offer. A policy tailor-made for you could also be surprisingly inexpensive and help you to worry less.**
- **They don't know it exists**
  - **Surprise! It exists! We help even owners of older manufactured homes find replace with new coverage.**
- **They feel they don't have enough possessions to warrant a policy**
  - **If they could throw away everything they own and not be bothered, they might be right. The vast majority of us would be bothered if we lose even a portion of what we own. That is why there is a need for renters insurance.**
  - **Most renters' insurance policies include Comprehensive Personal Liability insurance. In many cases this liability protection not only protects yourself and your family at your home but also at other locations.**
- **They feel the insurance won't cover enough**
  - **Manufactured home insurance policies can be hugely customizable. Often times you can include some or all of this coverage in your custom designed policy.**
    - **Manufactured Home and Storage Building**
    - **Personal Contents**
    - **Personal Liability**
    - **Medical Expense**
    - **Replace with New Option**
    - **Coverage for other locations**
    - **& More**

**For more information and explications please contact us at 607-843-8860 or [insurance@drickardinsurance.com](mailto:insurance@drickardinsurance.com).**



# Information for Manufactured Home Renters Insurance

A manufactured home renter's policy can help cover losses due to common perils like theft, fire and smoke, vandalism and water damage from accidental discharge or overflow from certain systems and appliances. In addition to coverage of these common claims, renters insurance can help by reimbursing you for reasonable increases in living expenses such as the extra cost to live in a hotel or other rental unit when a covered loss makes the rental unit uninhabitable. Renters' insurance can also provide liability protection and guest medical coverage in case someone gets injured.

Manufactured Home Renters Insurance does not cover the home and building(s) you are renting. Things that can normally be covered by the Manufactured Home Renters Policy tend to include:

- **Damage to your personal property including furniture, clothing, and other personal items whether in your home or elsewhere.**
- **Loss of use of rented residence due to a covered cause of loss.**
- **Your personal liability in case someone is injured at the property that you rent or where you accidentally damage someone else's property.**

**More about Mobile Home Tenant's Insurance** - Are you the renter occupant of a mobile home and would like coverage only for your contents and personal liability? We have seen these policies start at around \$10 per month. Please keep in mind that coverage that may be purchased for this price may not be enough for your needs. For more information you should contact us with your concerns at 607-843-8860 [insurance@drickardinsurance.com](mailto:insurance@drickardinsurance.com).

**More about Mobile Homeowners Insurance** – Your home is your castle and you make the rules. We help by finding insurance companies who will work with what you want. Take a look at some of our cleverness:

- **Chose residence coverage from low actual cash values to replace with a same size new manufactured home on the same lot.**
- **Wind storm, trees falling and freezing pipes coverage options.**
- **Cover your storage building to replace with new.**
- **Cover contents including tools, guns, technology, collections, and more.**
- **Optional debris removal.**
- **Home based businesses.**
- **Liability coverage**
- **Many canine injury options**
- **Medical reimbursement coverage**

There is too much for us to explain here, please look at our website, send us an email, and give us a call.

**For quick sample premium indications contact us with how much coverage you would like for your stuff and a description of the pets that you own or harbor.**



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