



## Mobile Home Park

Our product is designed to protect mobile home park owners for general liability and certain property exposures specific to this industry segment.



### Eligible Risks:

- Up to 500 pads per location
- Liability coverage for common space, including but not limited to playgrounds, pools, sports courts, recreation centers, park-owned mobile homes, etc.
- Property coverage for park grounds and park-owned facilities (i.e. recreation centers, club houses, etc.) with values up to \$10,000,000 per location

### Product Advantages:

- Low minimum premiums
- Liability coverage limits up to \$2,000,000/\$4,000,000
- Rating based on number of pads
- Credits available for members of trade associations
- Hired and non-owned auto coverage in most states
- Outdoor property coverage (fences, trees, landscape)
- Enhanced property coverage available
- Loss of rent coverage

### Business Resource Center Advantages:

- Tenant screening and background checks
- Human resource consulting services
- Marketing resources
- Payroll processing services
- Website tools and search engine optimization

### Claim Examples:

A tenant in a mobile home park was on a walk one evening when she tripped over a railroad tie on a pedestrian pathway along the park grounds. Her fall left her with immobilizing hip pain and stitches in her forehead. The head injury developed into a diagnosed "brain atrophy" increasing the medical payments significantly. A total of \$168,578 was paid out for this claim.

A mobile home park resident was returning to the park on his motorcycle. Upon entering the gated park, the security gate unexpectedly came down on his shoulder forcing him off of his motorcycle. This resulted in injury to his shoulder and his leg, requiring medical treatment. The claim totaled over \$68,000.

### Additional Advantages:

- Superior quote service
- Competitive pricing
- Prompt claims team
- A Berkshire Hathaway Company

Email submissions to [commercial@devonparkspecialty.com](mailto:commercial@devonparkspecialty.com)

*This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.*



## Commercial Lines Product Highlight Sheet

Devon Park Specialty aspires to be your preferred carrier for small to middle market accounts that require individual account underwriting. Each of our Commercial Lines products is available as a monoline liability policy, a monoline property policy or a commercial package policy. We will consider property risks up to \$10,000,000 per location and liability risks up to 400,000 square feet or \$50,000,000 in revenue for applicable risks. All product coverage parts have low minimum premiums and no general liability deductible.

### **Distributor/Wholesaler**

This product is designed to accommodate a wide variety of distributor and wholesaler risks by offering coverage for over 50 classes of business, including but not limited to apparel, appliances, automobile parts, food and beverages, home furnishings, office equipment and supplies, and more. We can provide business protection with property and general liability, inland marine, crime and umbrella. Our broad eligibility allows us to consider risks with incidental exposures, such as retail sales and warehousing of goods of others.

### **Excess General Liability/Commercial Umbrella**

Our Excess and Umbrella products offer limits up to \$5,000,000 for over 700 classes of business. We offer several product advantages including no self-insured retentions and competitive minimum premiums for both Excess and Umbrella quotes. We can offer terms on either a standalone or supported basis over any underlying carrier rated B++ or better.

### **Hotel/Motel**

This product is designed to protect the unique property and liability exposures that hotel and motel owners face every day. Our eligibility accommodates hotels and motels that are franchised or independently owned. We can consider businesses that offer a broad range of additional amenities and properties with both exterior and interior entrances. We also offer several coverage options such as business interruption, equipment breakdown and additional property coverages.

### **Lessor's Risk Only**

This product provides coverage for building owners who are leasing out space to others for a wide range of commercial uses. Buildings do not need to be 100 percent occupied for coverage to be eligible. Think of our Lessor's Risk product for risks like your warehouses, strip malls or offices. Mixed mercantile occupancies are acceptable as well.

### **Mobile Home Park**

Our product is designed to protect mobile home park owners for general liability and certain property exposures specific to this industry segment. We can consider parks with up to 500 pads, and can accommodate risks with amenities such as pools, lakes, recreation centers, play grounds, sports courts, etc. Additionally, we can provide liability coverage for owned units leased to tenants.

### **Office Based Businesses**

Our product is designed to provide a comprehensive package that rounds out a full account for insureds such as accountants, graphic designers, human resource consultants and travel agencies. For one-stop shopping, we can package general liability and property with our specialty errors and omissions as well as cyber and media coverages that are typically necessary for these accounts.

### **Premises Preferred**

Our product is an affordable answer for those risks that need to fulfill a landlord's requirement for premises only liability coverage. We have no requirement to maintain products or professional liability coverage. We can provide coverage for over 300 types of businesses and we can include the landlord as an additional insured for no additional premium.

### **Special Events**

Our Special Events product is designed to provide general liability and/or liquor liability coverage for a broad range of public or private events with 10,000 to 20,000 attendees or consumers. Such events include festivals, conventions, conferences, trade shows, lectures, exhibits, fairs, concerts, sporting events, etc. These can be one-day or multi-day events, with the option for set-up and take-down coverage.

### **Vacant and Partially Vacant Buildings**

A risk that is from 30 to 100 percent vacant is eligible for this product including those that are undergoing renovations. We offer flexible policy terms with no restrictions on the length of vacancy. Our product features the ability to offer special form and replacement cost on qualifying risks and we automatically include vandalism coverage.

### **Vacant Land and Land Leased to Others**

This product is specifically designed for land that is either 100 percent vacant or land being leased out to others. We offer flexible policy terms of 3, 6, 9 or 12 months. For leased land, we will consider properties being used for equipment storage, vehicle parking, athletic use, crop farming, animal grazing and other activities.



**Email submissions to [commercial@devonparkspecialty.com](mailto:commercial@devonparkspecialty.com)**

*This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.*