



## PERILS INSURED AGAINST—

### COVERAGE A&B

- |                            |                                    |
|----------------------------|------------------------------------|
| 1. Fire & Lightning        | 7. Smoke                           |
| 2. Windstorm or Hail       | 8. Vandalism or Malicious Mischief |
| 3. Explosion               | 9. Falling Objects                 |
| 4. Riot or Civil Commotion | 10. Freezing                       |
| 5. Aircraft                | 11. Weight of Ice, Snow or Sleet   |
| 6. Vehicles                |                                    |

### COVERAGE C

- |                                    |   |
|------------------------------------|---|
| 1. Fire & Lightning                | 9. Theft  |
| 2. Windstorm or Hail               | 10. Falling Objects   |
| 3. Explosion                       | 11. Weight of Ice, Snow or Sleet                                    |
| 4. Riot or Civil Commotion         | 12. Accidental Discharge or Overflow of Water or Steam              |
| 5. Aircraft                        | 13. Sudden & Accidental Tearing Apart, Cracking, Burning or Bulging |
| 6. Vehicles                        | 14. Freezing  |
| 7. Smoke                           |   |
| 8. Vandalism or Malicious Mischief |   |

## IDENTITY FRAUD—

### Expense Reimbursement Coverage

- No Deductible
- Included with every policy
- Underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183

## CORPORATE HEADQUARTERS



P. O. Box 5555 | 707 E. United Heritage Ct.  
Meridian, ID 83680-5555  
800-877-8862 | [unitedheritage.com](http://unitedheritage.com)



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This brochure is designed to provide a summary and explanation of coverage of the Mobile Home Policy offered by United Heritage Property & Casualty. It does not include all of the features, exclusions, limitations or conditions.



Property & Casualty Company

# MOBILE HOME INSURANCE POLICY

*Serving The People Since 1908*

## DELUXE PACKAGE

### Owner Occupied

#### COVERAGE A–

##### Dwelling

Perils 1-10, Actual Cash Value

#### COVERAGE B–

##### Other Structures

Perils 1-7, Actual Cash Value

#### COVERAGE C–

##### Personal Property

Perils 1-14, Replacement Cost

#### COVERAGE D–

##### Loss of Use

Provides ADDITIONAL LIVING EXPENSES or FAIR RENTAL VALUE for the time required to repair or replace your home after a loss that is covered by a percentage of Coverage A.

#### COVERAGE E–

##### Personal Liability

Provides \$100,000 limit to protect against your legal liability.

#### COVERAGE F–

##### Medical Payments to Others

Provides \$1,000 limit to pay necessary medical bills incurred on your premises or as a result of your activities.

#### INCLUDED ENDORSEMENTS:

- #102 Refrigerated Products
- #103 Back Up of Sewers (Coverage A & C)

#### OPTIONAL COVERAGE:

- Increase Coverage E (\$300,000 Liability)
- Peril #11 - Weight of Ice, Snow, or Sleet

## BASIC PACKAGE

### Owner Occupied

#### COVERAGE A–

##### Dwelling

Perils 1-9, Actual Cash Value

#### COVERAGE B–

##### Other Structures

Perils 1-7, Actual Cash Value

#### COVERAGE C–

##### Personal Property

Perils 1-14, Actual Cash Value

#### COVERAGE D–

##### Loss of Use

Provides ADDITIONAL LIVING EXPENSES or FAIR RENTAL VALUE for the time required to repair or replace your home after a loss that is covered by a percentage of Coverage A.

#### OPTIONAL COVERAGE:

- Peril 10 - Freezing (Endorsement #102 & #103 and Replacement Cost on Contents)
- Peril 11 - Weight of Ice, Snow, or Sleet
- Coverage E (\$100,000 or \$300,000 Liability)
- Coverage F (\$1,000 Medical)

## RENTAL OR SEASONAL PACKAGE

#### COVERAGE A–

##### Dwelling

Perils 1-7, Actual Cash Value

#### COVERAGE B–

##### Other Structures

Perils 1-7, Actual Cash Value

#### COVERAGE C–

##### Personal Property

Perils 1-7, Actual Cash Value

#### COVERAGE D–

##### Loss of Use

Provides ADDITIONAL LIVING EXPENSES or FAIR RENTAL VALUE for the time required to repair or replace your home after a loss that is covered by a percentage of Coverage A.

#### COVERAGE G–

##### Premises Liability

Provides \$100,000 limit to protect against your legal liability.

#### OPTIONAL COVERAGE:

- Coverage C - Peril 8 & 9/Theft & Vandalism or Malicious Mischief
- Increase Coverage G (\$300,000 Liability)

