



Tower Hill Specialty Product Offering Quick Reference Guide



	Manufactured Home	DP-1	DP-3	HO-6	HO-3
Target Market					
Summary	This program is designed for homes that have been manufactured in a factory setting.	This program is designed for sitebuilt homes that may need a little tender love and care but remain structurally sound. The program also caters to insureds who have structures that are not intended for occupancy.	This program is designed for sitebuilt homes that don't want HO-3 coverage or don't qualify (typically based on occupancy or number of families)	This program is designed for condominium owners.	This program is designed for sitebuilt homes that would normally qualify for an HO-3 policy based on the condition of the home, but that have been turned down by standard carriers for other reasons. Example reasons may include insurance score, claim history, or protection class.
Residence Types	Mobile Homes Modular Homes Tiny Home (Manufactured) Stationary Travel Trailers	Dwellings (1-4 Family) Tiny Homes (Sitebuilt) Non-Dwelling Structures (e.g. Barns, Boat Docks) Floating Homes Condominiums (Vacant) Mobile Homes (Vacant)	Dwellings (1-4 Family)	Condominiums	Dwellings (1-2 Family)
Eligibility					
Max Age of Home	No Restrictions	No Restrictions	80 Years	No Restrictions	80 Years
Condition	Fair or Better (Above Average for Replacemet Cost)	Fair or Better	Above Average or Better	Above Average or Better	Above Average or Better
Occupancies	Owner Seasonal Rental	Owner Seasonal Rental Vacant Not a Residence	Seasonal Rental Vacant	Owner Seasonal Rental	Owner Seasonal
Home Values	5,000-300,000	20,000-500,000 (Owner/Seasonal) 5,000-500,000 (Seasonal/Not a Residence) 5,000-1,000,000 (Vacant)	75,000-500,000 (Rental) 75,000-1,000,000 (Seasonal/Vacant)	5,000-500,000	150,000-500,000
Coverage					
Covered Perils	Open Peril	Named Peril	Open Peril	Named Peril	Open Peril
Dwelling Loss Settlement	Actual Cash Value (<i>Default</i>) Replacement Cost Extended Replacement Cost Full Repair Cost	Actual Cash Value (<i>Default</i>) Full Repair Cost	Replacement Cost (<i>Default</i>) Extended Replacement Cost Modified Functional Replacement	Replacement Cost (<i>Default</i>)	Actual Cash Value Replacement Cost (<i>Default</i>) Extended Replacement Cost Modified Functional Replacement
Other Structures	Optional	10% Included	10% Included	N/A	10% Included
Personal Property	Optional	Optional	Optional	5,000	50% Included
Loss of Use	10% Included	20% Included (Fair Rental Value Only and Reduces Coverage A)	20% Included	40% Included	20% Included
Liability	Optional	Optional	Optional	100,000	100,000
Ordinance and Law	N/A	N/A	10% Included	10% Included	10% Included
Water Damage	Full Coverage	Optional	Full Coverage	Full Coverage	Full Coverage