

# Specialized Insurance Coverage For Your Mobile Home Community

California Southwestern Insurance Agency is a Full Service Insurance Agency that has been working with Businesses and Families for over 40 years. One of our longest standing insurance programs has been tailored to meet the insurance needs of Manufactured Home Communities. Let us take care of your insurance so that you can focus on your business.

California Southwestern Insurance Agency

21 Orchard, Lake Forest, CA 92630  
License #0443354

## Mobile Home Park Insurance Program

Protecting Mobile Home Parks For  
Over 40 Years!





## Mobile Home Community Insurance

There are thousands of Mobile Home Parks and Manufactured Homes Communities across the United States. Mobile Home Communities fill a very unique space in the housing market and are often times regulated by their own specific set of laws. Because of this, it is extremely important that your community is insured by an experience mobile home park insurance agent and carrier.

### Our Goal for Your Insurance Program

We have been insuring Mobile Home Parks for over 40 Years. Our goals for your insurance program include:

- Designing an insurance policy that meets the specific coverage needs of your Community.
- Providing the customer service you need so that you can focus on your business not your insurance.
- Providing coverage through trusted insurance carriers with an A (Excellent) rating by AM Best.

## Manufactured Home Community Exposures

As mentioned previously, Mobile Home Parks are unique business operations. Unique business operations have exposures that are not common to other industries. When designing your insurance program we will work to identify exposures that could be most financially damaging to your park. Once these exposures are determined we will design and insurance policy that will cover as many of your exposures as possible.

### Exposure Which May Not Be Covered By Your Current Policy

Your Mobile Home Park relies heavily on its utility services to meet the needs residents & tenants.

If one of your transformers were to blow out and all of your residents were left without power for a weekend how much could it cost your business not only to replace the transformer, but to pay for extra expenses incurred by residents.

We have available a reasonably priced coverage solution for this situation and many others unique to Manufactured Home Communities.



## Coverage Available

Below is a list of some of the coverages available in our insurance program.

- Building Coverage
- Commercial General Liability
- Business Income Coverage
- Equipment Breakdown Coverage
- Worker's Compensation
- Excess Liability
- Tenant Discrimination
- Employment Practices Liability
- **And More!**

## Contact Us

Bill Joseph, CIC, President  
Direct Line: (408) 445-3095

Al Reeder, CIC, CEO  
Direct Line: (949) 472-6567

Josh Woods, CISR  
Direct Line: (949) 707-0471  
jwoods@csia-ins.com

California Southwestern Insurance Agency  
21 Orchard  
Lake Forest, CA 92630

Visit us on the web:  
[www.csia-ins.com](http://www.csia-ins.com)

License #0443354