

MANUFACTURED HOME PROGRAM

Coverages & Options (Missouri)

Tower Hill Specialty will consider risks with the following characteristics, based on location and condition.

Guidelines	MHO Program
Age of home	No restrictions
Home value	Up to \$300K
Occupancy type	Owner-occupied; seasonal; rental; vacant units may be placed in the Dwelling (DP1) program
Coverage	Comprehensive MHO
Liability	Comprehensive personal or premises up to \$500K
Fire PC	Any protection class (incl. 9 & 10)
Prior claims	Multiple claims acceptable, you may have up to 2 claims in the past 3 years
Loss settlement	Stated value with replacement cost optional for homes 30 years of age or new





Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of Tower Hill Insurance Group. (Rev 1/2019)