



MOBILE INSURANCE

Insurance & Management

**Kurt D. Kelley, JD
President**

But first, here's a little about

ME!



I am an Insurance Agent...



**This is
me in
a
Tux**

True Story

007



Feel free to ask insightful questions at any time.



Misdirected Question



WELCOME TO

CALIFORNIA





**FAILURE TO MAINTAIN
LOSS CONTROLL**

The California of All Lawsuits



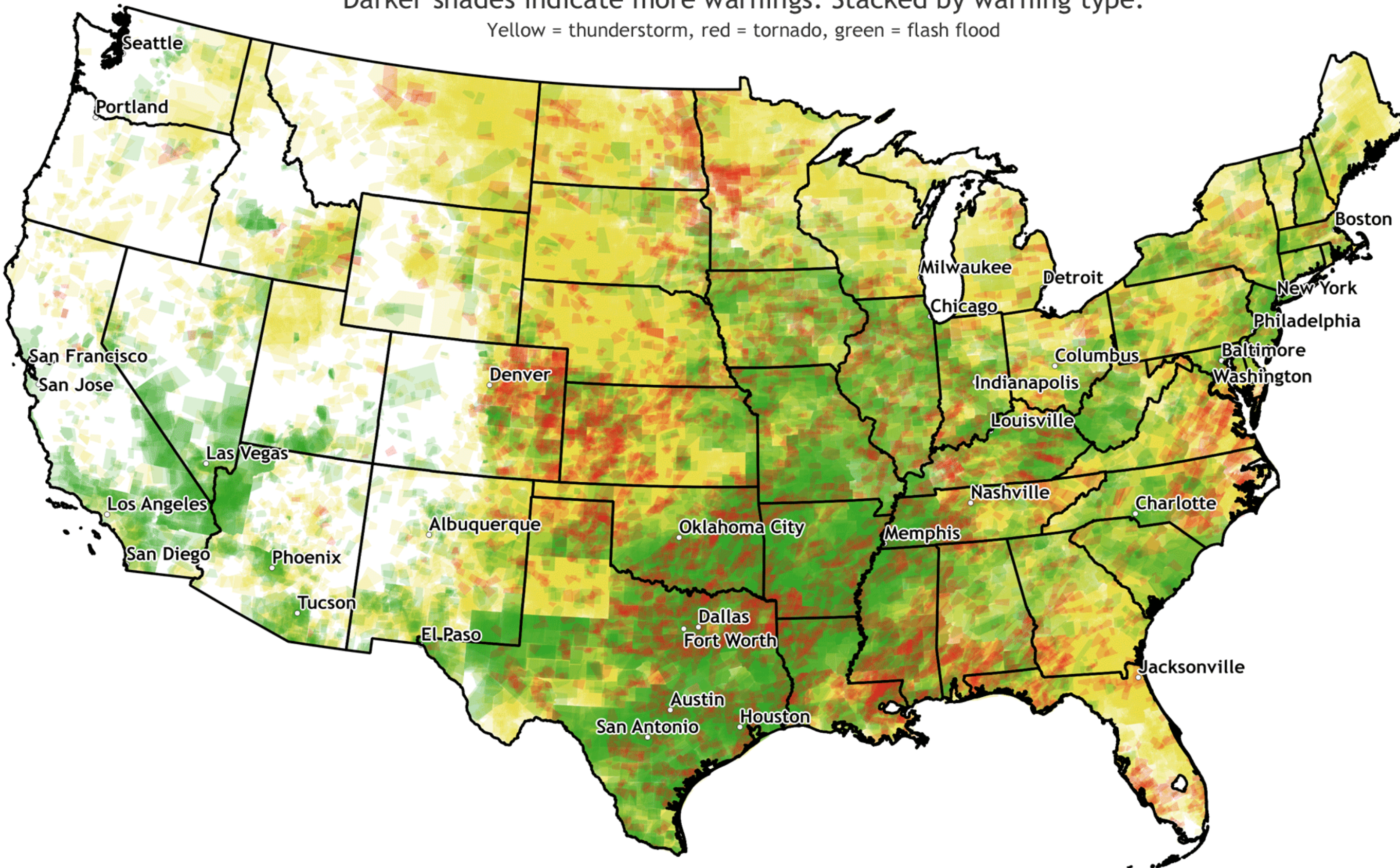
PART 1

**OWNING A COMMUNITY
IS A MANAGEABLE
RISK**

Short-fused warnings from June 2014 through June 2016

Darker shades indicate more warnings. Stacked by warning type.

Yellow = thunderstorm, red = tornado, green = flash flood



Tornados Are Actually Quite Rare



Tornados are actually quite rare.



Tornados don't target mobile home parks disproportionately.



Park tenants are usually better...



than apartment tenants.

Use Proper Ownership Entities



LLC's - Ltd. Partnerships - Corporations
Not individual ownership



PART 2

LOWER RISK PROPERTIES & HIGHER RISK PROPERTIES

LOWER RISK COMMUNITIES



Site Rental

Good
Drainage

No Deferred
Maintenance

City Water &
Sewer

Solid Roads
& Sidewalks

LOWER RISK COMMUNITIES

Playgrounds
in Good
Repair

Newer
Rental
Homes

No
Hazardous
Flood Zones

No Coastal
Locations



LOWER RISK COMMUNITIES



Not In a Hazardous Flood Zone!

HIGHER RISK COMMUNITIES



LATEST INFORMATION

**ON YOUR
SIDE**

ARK ENCOUNTER DESTROYED IN FLASH FLOOD

WILLIAMSTOWN ATTRACTION WAS ALMOST COMPLETE

9 ON
YOUR
SIDE
abc wcpol.com

6:10

52°

Floods are hard risks to manage.

HIGHER RISK COMMUNITIES



Park Owned
Home
Rentals

Low
Occupancy

Bad Steps

Non-
Compliant
with Rental
Home
checklist

HIGHER RISK COMMUNITIES

Tenants
Matter



HIGHER RISK COMMUNITIES



Deferred
Maintenance

High Home
Sales
Volume

Pre 1976
Homes

Loose
Management

Pot Holes &
Broken
Sidewalks

PART 3

BEST PRACTICES RECOMMENDATIONS





“I’m Special!”

All workers are employees
(no matter what you call them)

Failure to Maintain
(the beast in the closet)

GREAT MANAGEMENT RECOMMENDATIONS!



An Offer
You Can't
Refuse

You bought a park,
now it's time to manage it...





Consistently & Clearly Enforce Park Rules



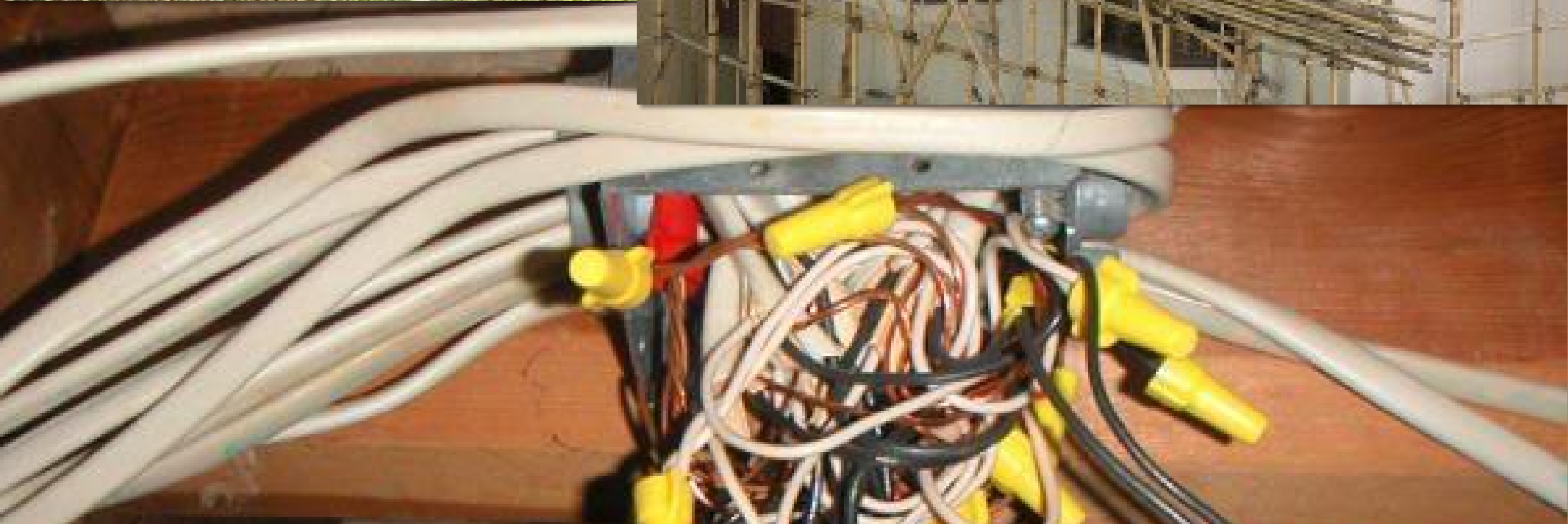
Good Housekeeping



Walk Park Regularly



Properly Screen Tenants



Properly Select & Pay Contractors



Designated Employees Drive Only



Rental Home Checklist Usage



ELECTRIC GUARD DOG

Physical & Electronic Theft Protection



Complaint & Repair Logs



Manager Trained on Fair Housing Standards

DOG AND ANIMAL MANAGEMENT A MUST



No
Aggressive
Breeds
< 35 lbs

One Bite and
You're Out
Rule

No Tied-Up
Unattended
Dogs

FOR SERVICE DOGS & EMOTIONAL SUPPORT ANIMALS



FORGET
EVERYTHING
IN PREVIOUS
SLIDE

Except The
One-bite Rule

No
Deposits

No
Pet Fees

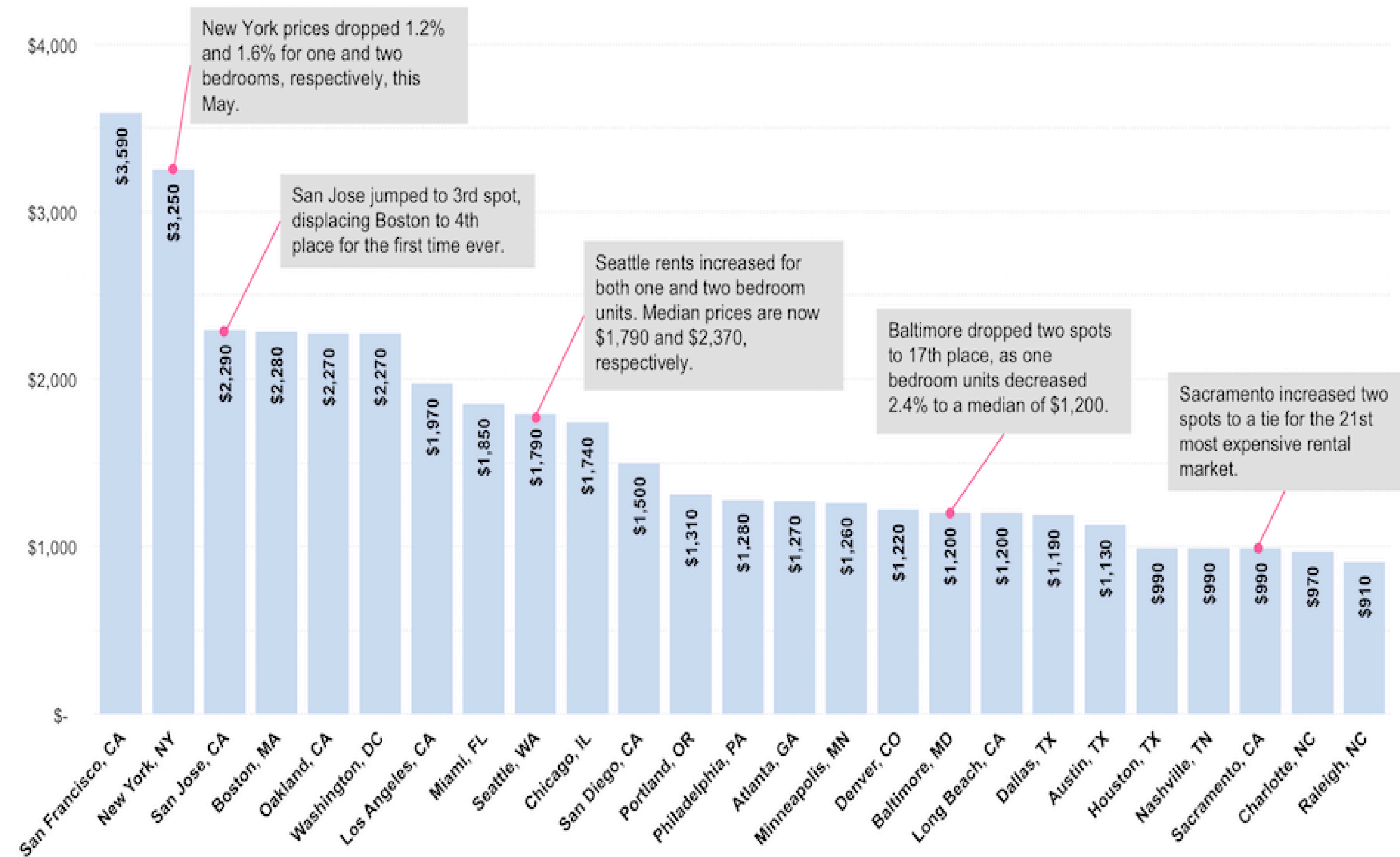


PART 4

**EXPECTED
INSURANCE COSTS**



**California is a
High Cost Liability
Insurance State
and generally a
Low Cost Property
Insurance State**



Rates Vary by Park Type & Geography – A LOT

WORST LIABILITY AREAS

Cook
County, IL

Metro
California

Texas Border
Counties

South
Florida

Metro New
York

WORST PROPERTY INSURANCE AREAS



Gulf
&
Southern
Atlantic
Coasts

Special
Flood zone
Hazard
Areas

WORST PROPERTY INSURANCE AREAS



North
Texas
to
Southern
Kansas

aka
OKLAHOMA

INSURANCE COST - Averages



\$25-Site

\$70-Park
Owned
Home

.006 x Site
Built
Structure
Valuations

.010 x Mfg.
Home
Valuations

INSURANCE COST - Averages




.003 x Annual
Gross Income
x 1.5

\$600
Swimming
Pool

\$250
Playground

\$750 addl.
\$1m Umbrella

WORKERS COMPENSATION



.015
of
Manager
Payroll

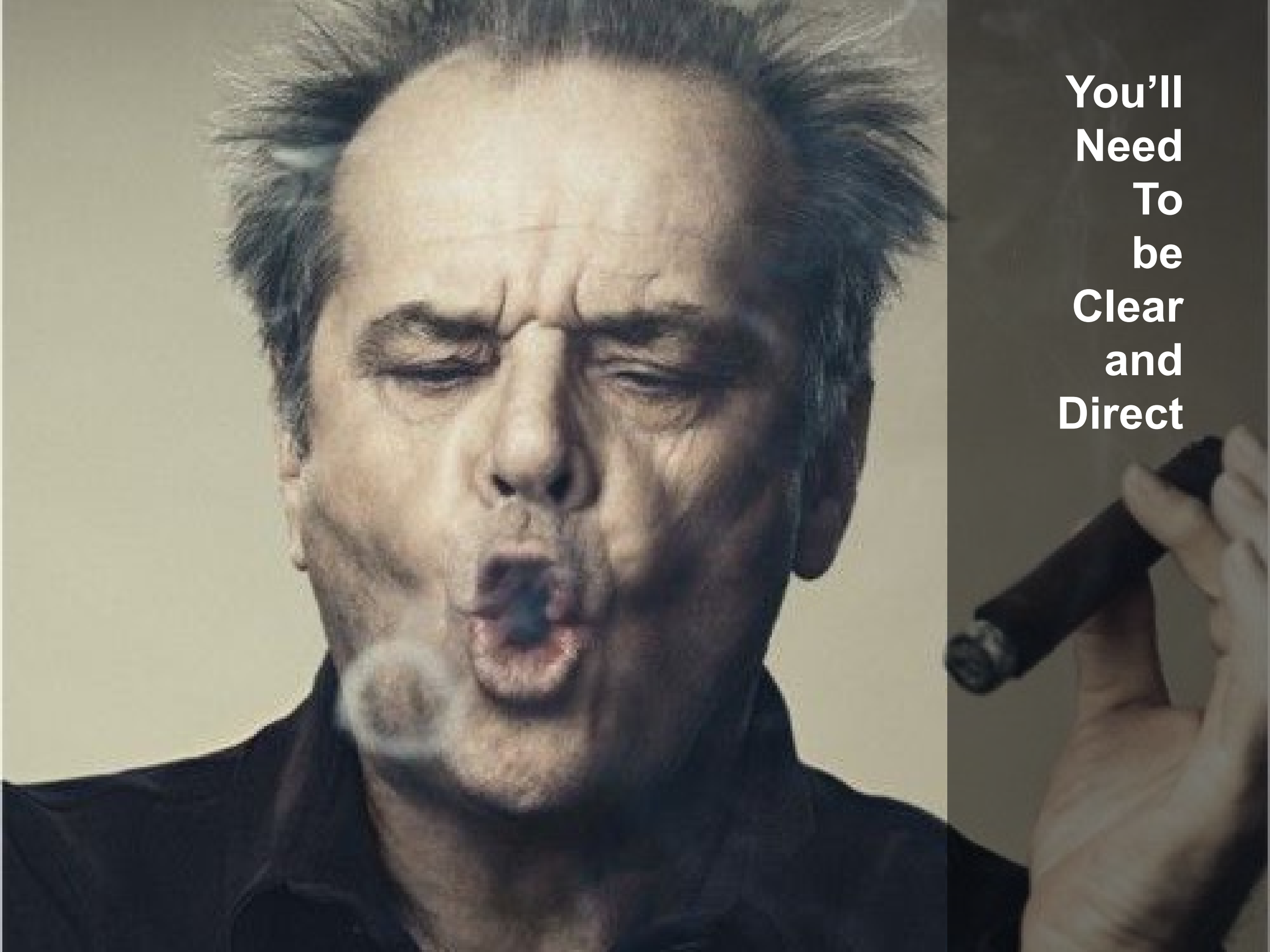
.050
of
Maintenance
Payroll

TENANT RELATIONS



**Always
Be
Courteous
and
Respectful**

**You'll
Need
To
be
Clear
and
Direct**



and REMEMBER



**They're
not
always
on the
same
wave
length
as
you**

Some things are better left
unsaid. Which I generally
realize right after I've said
them.



[Home](#) [Insurance Products](#) [Forms](#) [Loss Control](#) [Videos](#) [About Us](#) [Contact Us](#)



We don't just offer mobile home insurance, check out our other services below:



Important Forms

- [Sub-contractor Performance Agreement](#)
- [Transporter Installer Agreement](#)

More downloads in the Forms section »

Talk to the Professionals at Mobile Insurance!

Preserve the investment you've made in your mobile home or commercial manufactured home business with the specialized experience of Mobile Insurance.

As the nation's leader in property and liability insurance for the mobile home industry, Mobile Insurance understands all the risks mobile home park owners, retailers and mobile home owners face.

Mobile Insurance also provides specialty insurance products for the apartment complexes and renter's insurance.

Should your property fall victim to the whims of Mother Nature or become damaged due to someone's negligence, you'll have the peace of mind to know everything will be restored with an insurance policy from Mobile Insurance.

Important Forms

All States

[Anti-Harassment Policy](#)
[Arbitration Agreement - Generic](#)
[Arbitration Agreement for Non-Texas Retailers](#)
[Buyers Guide \(Warranty\) for MH Consumers](#)
[Driver Checklist pre departure MH](#)
[Exercise Room and Equipment Waiver and Indemnification Form](#)
[FEMA - Formaldehyde in MH's Notice to Consumers](#)
[Financial Statement \(Personal\)](#)
[Financial Statement \(Business\)](#)
[Formaldehyde Exposure in Homes Notice](#)
[Home Buyer Preclosing Important information to Remember](#)
[Home Buyer Responsibility Checklist](#)
[Hurricane Preparation](#)
[Internet, Email, and Computer Usage Policy](#)
[Policy Regarding Use Of Social Media By Employees](#)
[Performance Agreement for Contractors and Contract Labor](#)
[Legal Release of All Claims](#)
[Performance Agreement for Subcontractors \(All States\)](#)
[Performance Agreement for Rental Home Contractors](#)
[Rental Home Move In Checklist](#)
[S.A.F.E. Act Compliance Recs](#)
[Service Animals ADA Requirements](#)
[Service Dog Letter from Tenant to Management](#)
[Service or Emotional Support Animal Letter Form from Tenant](#)
[Smoke Detector Acknowledgement](#)
[Ten Commandments Of Keeping Your Job](#)
[Temporary Step Notice Form](#)
[Tornado Preparation](#)
[Transporter Installer Contract](#)
[Transport Delivery Checklist](#)
[Trampoline Notice and Waivers](#)
[Wheels and Axles Notice to Home Buyers](#)
[Department of Labor New OT rules Summary by MHI](#)
[Fair Housing Sample Policies and Forms by MHI](#)

All Other State Forms

[Retailer Forms Package](#)

LA Forms

[Louisiana HUD Installation Disclosure Notice](#)
[Site Preparation Notice LA](#)
[Louisiana Manufactured and Modular Home Warranty Act and Acknowledgement \(Effective 8/1/12\)](#)
[Retailer Forms Package](#)
[State Standard Transportation & Installation Contract - Required for Louisiana](#)

OK Forms

[Consolidated Oklahoma State Set Up Inspection Form](#)
[Installation Inspection Form](#)
[Retailer Forms Package](#)
[Used Motor Vehicle & Parts Commission](#)

Texas Forms

[Agreement and Bill of Sale - Purchase of Used Home for Business Use](#)
[Arbitration Agreement for Texas Retailers](#)
[Business Use Only Manufactured Home Sales Form, Texas](#)
[Informed Decision Form](#)
[Installation Checklist](#)
[Landlord and Tenant Guide for Texas Park Owners](#)
[Retailer Forms Package - TX](#)
[Site Preparation Notice](#)
[Selling, Transferring into Inventory, Taxing and Tiling Process of a Used Manufactured Home Form](#)
[TDHCA Consent to Install Improperly Prepared Site](#)
[TDHCA Site Prep Notice](#)
[TDHCA Used Home Habitability Warranty & Disclosure](#)
[Tiling Information for Manufactured Homes](#)
[TX Workers Comp - Agreement to Provide WC for Sub-contractor and its Employees DWC81](#)
[TX Workers Comp - Agreement to Make Subcontractors Independent TWCC85](#)
[TX Workers Comp - Employer Notice of No Coverage or Termination of Coverage DWC005](#)
[Warranty and Disclosure For A Used Manufactured Home](#)
[Workers Comp Notice to Texas - No Coverage](#)

Texas Worker's Compensation

[Texas Workers Compensation Notice of No Coverage to Individual Employee](#)
[Texas Workers Compensation Notice of No Coverage for Whole Workplace](#)
[Texas Workers Compensation Notice of Coverage to Individual New Employee](#)
[Texas Workers Compensation Notice of Coverage for Whole Workplace](#)

That's all Folks!

