



# **MOBILE INSURANCE**

## **Insurance & Management**

**Kurt D. Kelley, JD  
President**

# Here's a little bit about...

# ME!





# I am...

**An  
Insurance  
Agent**



**An  
Attorney**



**A Small  
Business  
Owner**



**This is  
me in  
a  
Tux**

**True Story**

**007**





# Feel free to ask insightful questions at any time.



# Misdirected Question





A blue, shield-shaped sign with a white border. At the top, a semi-circular cutout features a black silhouette of the Orlando skyline, including the St. Augustine Cathedral. The sign is mounted on a black post with two gold-colored spherical finials. The text "WELCOME TO ORLANDO" is written in white, serif, all-caps font. Below it, "THE CITY BEAUTIFUL" is written in a smaller, white, serif, all-caps font.

WELCOME  
TO  
ORLANDO

THE CITY BEAUTIFUL





Land of BEACHES!



# The Land of FOM!







# **PART 1**

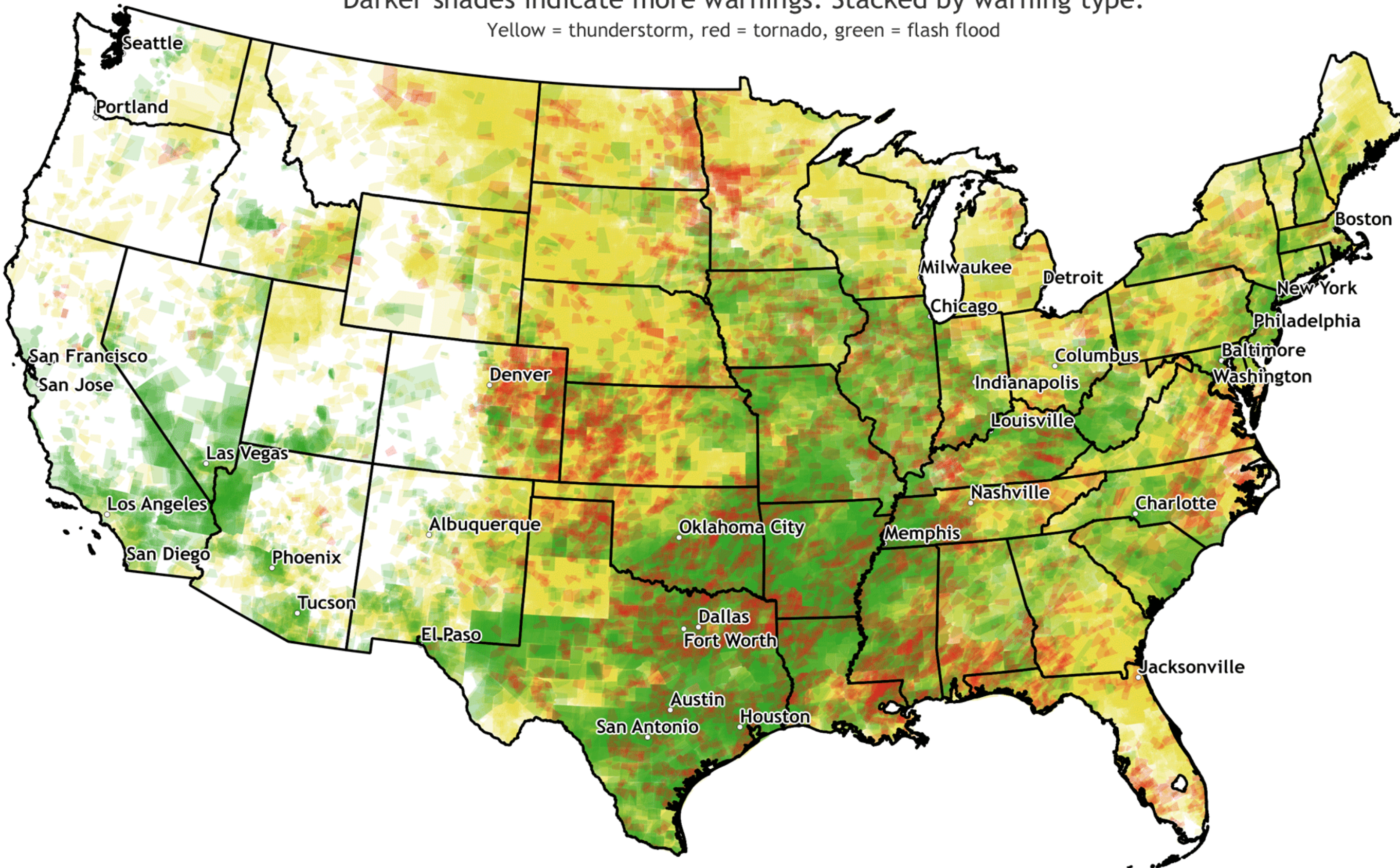
## **OWNING A COMMUNITY IS A MANAGEABLE RISK**



# 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 wcpo.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**





**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**





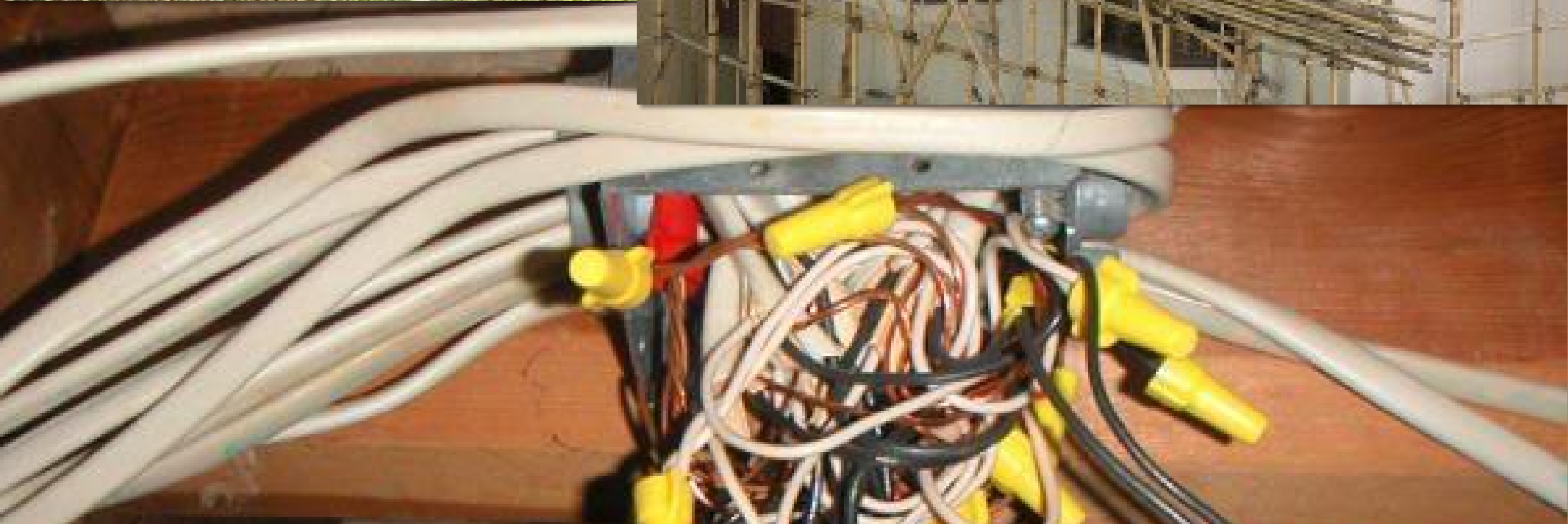
**Walk Park Regularly**





**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

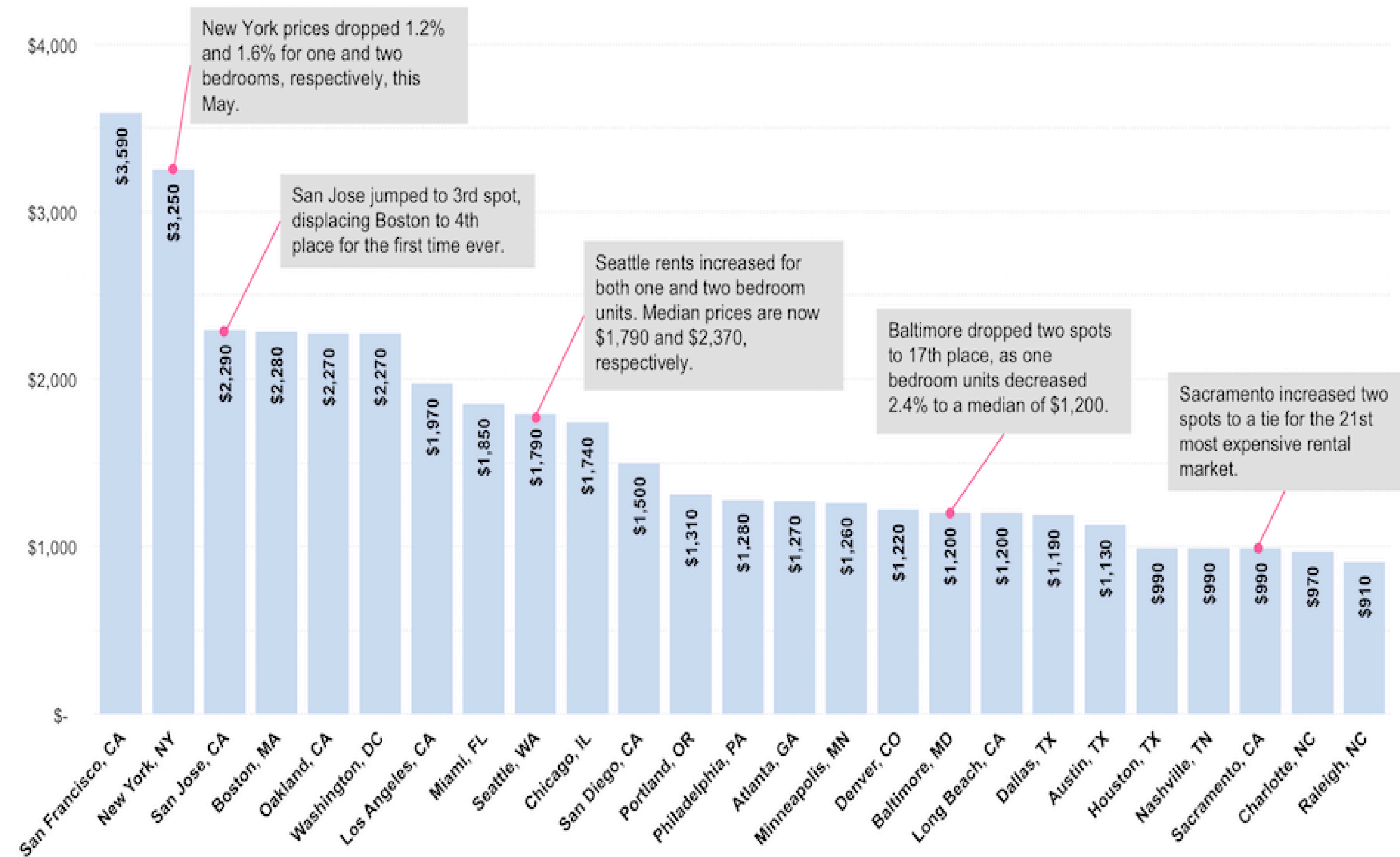




## PART 4

EXPECTED  
INSURANCE COSTS





**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

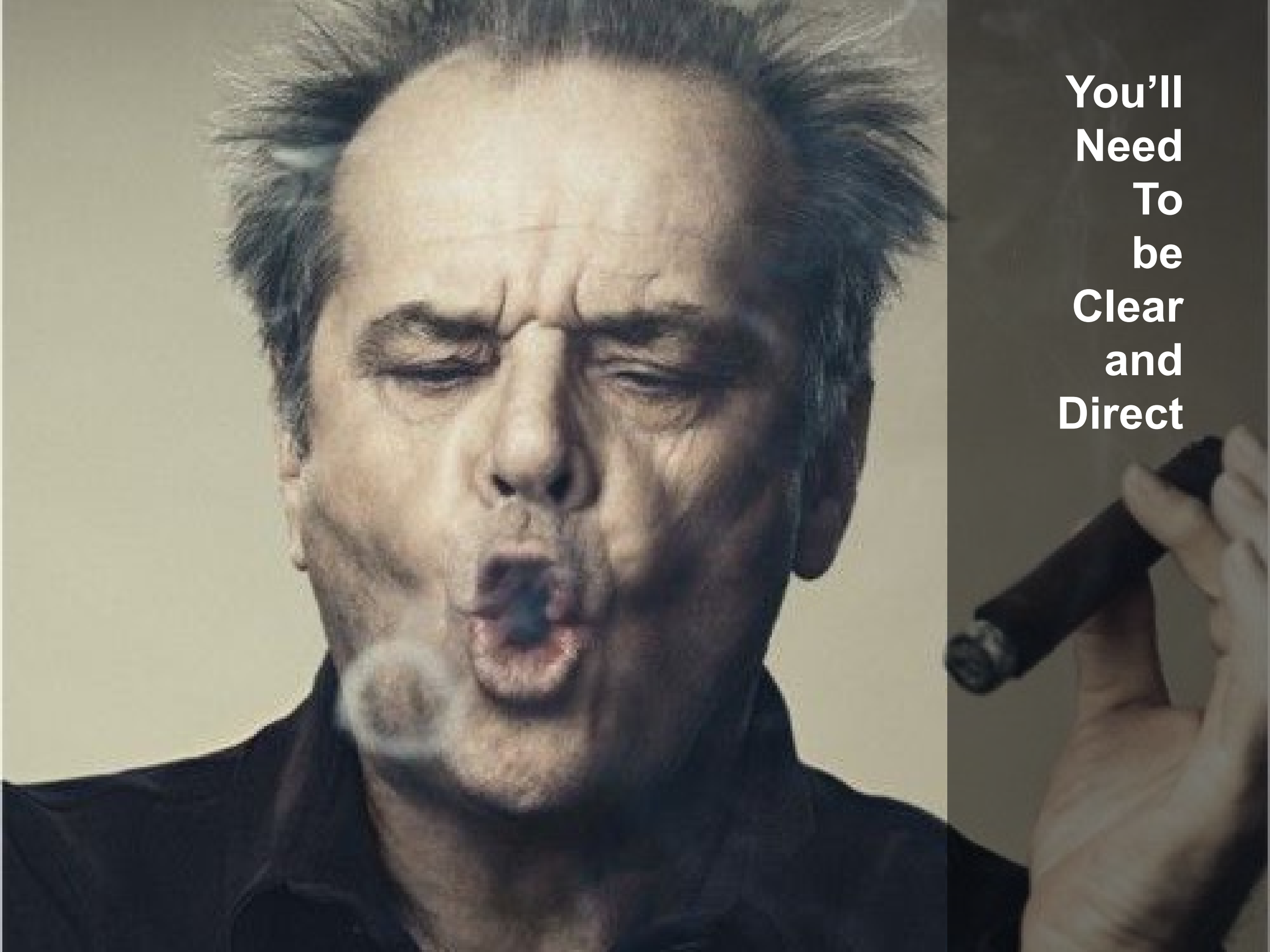
# TENANT RELATIONS



**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!*

