



Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

COVERAGE FOR MOBILE HOMES AND MANUFACTURED HOMES IN COASTAL AREAS

The Maryland Insurance Administration has received concerns and complaints regarding the decreasing availability of insurance coverage for mobile homes and manufactured homes located in Worcester County and other coastal areas of the state.

Many homeowners are unable to find full coverage on the standard market for mobile and manufactured homes in these areas. In addition, Insurance Administration research has shown that surplus lines carriers are beginning to limit their coverage of such homes, for example, by excluding wind coverage or only writing policies for homes that are less than 20 or 25 years old.

The Maryland Insurance Administration is continuing to research this issue and to consider potential solutions. For those affected by the current market conditions, the Insurance Administration recommends:

- 1) Reaching out to your insurance producer (agent or broker). Your producer may be able to find coverage options for your home in the competitive insurance marketplace.
- 2) Reaching out to the [Maryland Joint Insurance Association \(MDJIA\)](#) through your producer or directly. The MDJIA can provide insurance coverage to property owners, individuals, or businesses throughout Maryland who have been unable to obtain essential property insurance through the competitive property/casualty insurance marketplace. The MDJIA will write a dwelling policy for your mobile home or modular home, covering:
 - a) Fire or lightning
 - b) Direct loss to property caused by a windstorm, hail, explosion, riot, civil commotion, aircraft, vehicles and smoke damage. (Known as extended coverage.)
 - c) Vandalism and malicious mischief. (This coverage is not available if the property is vacant or unoccupied.)

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Claims through MDJIA coverage are paid on an actual cash value basis, not replacement cost value. Actual cash value is the amount of money needed to fix your home, minus the decrease in value of your property because of age or use. Replacement cost value is the amount of money needed to repair your home at today's prices of building supplies or replace your belongings at today's cost of the similar or like item.

The MDJIA can be reached via email at info@mdjia.org or by calling (410) 539-6808 or (800) 492-5670.

The Maryland Insurance Administration also recommends that if you are purchasing a mobile home, speak with your lender to find out if any additional coverage options are available.

For more about mobile home or manufactured home insurance coverage, please see the Insurance Administration's frequently asked questions on the topic by [clicking here](#).

