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Mobile Home Insurance 101

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Basics of a Mobile Home Insurance Policy

This video will inform you of what you need to know before you buy Mobile Home Insurance. For more info on mobile home insurance, or to get an online quote, be sure to check out my mobile home web page: [lylesinsurance.com/mobile-home-insurance.html](#) Link to original blog entry: [lylesinsurance.com/blog/basics-of-a-mobile-home-insurance-policy](#)

Buying Mobile Home Insurance

In this episode, we cover buying mobile home insurance. Ensuring a mobile home is much the same as insuring a site-built home with a small, but important, difference. When deciding on insurance for a mobile home, it is important to realize that although the real estate market has proven that mobile homes appreciate, all insurance companies might not recognize this fact. When insuring your mobile home, you will want to insure it for what is called "Replacement Value" instead of "Actual Cash Value". Doing this will mean the insurance company reimburses you for what it actually costs to purchase and install a mobile home of a

comparable size instead of what an insurance company decides the value of the home is after accounting for its "depreciation." Where with a site-built home, ensuring the Actual Cash Value means a homeowner receives what the home was worth plus the fair market value appreciation at the time of loss. Watch the video for the full details.

MANUFACTURED MOBILE HOME INSURANCE WHICH ONE SHOULD I PICK

hey everyone I just want to discuss today on details about manufactured mobile home insurance. as you all know. With anything in life. Things can happen. this is based on some general information that I found by Googling it myself. Google is your friend people. Definitely do your research. As I always state. I am NOT by any means a professional Manufacturing Housing expert. I'm just an average person that does my own research. And share the knowledge that I've have with others. Perhaps we can all share with one other down in the comment section below. if you've found out any new information presented in this video. be sure to hit that like button and subscribe to become a part of Divine Mobile Home Central Family. my social media links and email is down in description box below. Facebook[https:// facebook.com/Divine-Mobile-Home-Central-115531813696150/](https://facebook.com/Divine-Mobile-Home-Central-115531813696150/) Instagram[https:// instagram.com/divinemobile_homecentral/](https://instagram.com/divinemobile_homecentral/) Email: Mobilehomedivine904@gmail.com

How much does homeowner's insurance cost

Buying a home can be one of the biggest investments in your entire life. The one thing that you shouldn't worry about, is how much does home insurance cost to protect that investment. It should be, do I have the right coverage to protect it in case something happens. Since that tends to not be the case, let's break down what goes into the cost of homeowner's insurance. Like most insurance policies many factors go into consideration when determining your insurance rates for your home. These include but are not limited to Where is the house located- is it near the coast or in the middle of the woods What protection class are you rated- this is determined by the type of fire department responds to your house, how many miles away, and the number of feet you are to a hydrant. When was the house built?- Newer houses are less expensive to insure How big is your home, 3,000 square feet, or 1,000 square feet? What style house is it. Is it a 1 story ranch or 2 story colonial? These are just a few of the factors that go into consideration when determining the right coverage and calculating the cost. Homeowner's insurance policies are written to replacement cost. A house that is 3,000 square feet will need more coverage than a house that is 1,000 square feet. Increased coverage limits will increase the insurance premium. Why is my insurance more than ____? Not only will home insurance vary from house to house, but it will also vary from homeowner to homeowner. You will usually not pay the same as the person who owned the house before you or how much your neighbor pays for a similar built house. The main reason for this is credit. Credit-based scoring is a major determining factor when calculating insurance rates, especially for your home and auto insurance policies. Other factors, like how long you have owned a house or whether you are a first-time buyer and whether you are packaging your auto and home insurance policies together will all make a huge difference. Ways you can lower your home insurance premium As we just mentioned credit plays a roll in what your insurance premiums are, so improving your credit will help you in the long run to reduce your insurance premiums. Here are a few other quicker ways to lower your premium Install a central station fire and burglar alarm Install a water detection device Package your auto and home insurance premiums together Stay claim free It is important to remember that the insurance companies are a for-profit business. The more money they make the less likely your policy will increase. Putting safety devices and security measures in place will help keep you and your home claim-free. The bottom line is home insurance costs can vary, based on the specific insurance company you go with and the dozens of factors that go into their rating. The best thing you can do is use an independent insurance agent who has access to many insurance companies and can shop your rates for you. Getting actual quotes with the coverage specific for your property and your family will give you the peace of mind that you have the right coverage to cover your house and that investment. If you want a review of your insurance or to talk to one of our trusted independent insurance agents, click the link below to get started. _ For more information on how you can save money on your insurance give us a call (315) 437-2983 or visit us crowleyinsurance.com/ 202 N Center St, East Syracuse, NY 13057

How Much Is Homeowners Insurance On A Manufactured Home | Must Watch!

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What Is Mobile Home Insurance : Accounting & Finance

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Insurance 101 - Homeowners Insurance Coverage | The Ultimate Guide to Home Insurance

Homeowners Insurance - The Ultimate guide! In this video I will give you all the home insurance tips you will need to get the best coverage and price for your home. This will be the ultimate guide to homeowner's insurance. Understanding homeowners

insurance can be difficult to grasp if you're new to the home insurance game especially, when you're buying a house. I'll go in depth on the top 5 things you need to understand about homeowners insurance also known as, property insurance or dwelling. Lets discuss what to expect from an agent and how to get the best price along with, discounts you should look out for. I will go over the coverage of your policy and explain what each of them mean. Not sure what to do with your hazard insurance? Watch and comment with any questions you may have. Don't hesitate to compare agents and compare companies and compare advice, I challenge you to get smarter about your insurance. It will save you lots of time and money. If you want to support my channel beyond subscribing, consider buying me a cup of coffee: buymeacoffee.com/markflockhart Thanks fam!! Coverage mentioned: A) dwelling B) other structures C) Personal Property D) Loss if Use E) Personal Liability F) Medical Payments Discounts mentioned: * First time home buyer * Updated roof, plumbing, electrical, heater * Paperless * Paying in full yourself vs mortgage * Affinity group * High credit * Non smoker * Security system or smart home * Fire extinguisher and alarms * Hail resistant roof and storm shutters #homeinsurance #houseinsurance #insurance #homeinsurancetips #firsttimehomebuyer #homeinsurancetips home insurance tips Get your FREE Quote: bit.ly/3wD3DAz

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5 Facts You Must Know When Buying A Mobile Home | Purchasing a manufactured home

5 Facts You Must Know When Buying A Mobile Home. There is a lot of misinformation about mobile and manufactured homes. This will cover 5 facts that will you make an informed decision when purchasing a mobile or manufactured home. Included in this video are some myths about mobile homes that many people believe to be true. 📺 If you'd like some more tips on buying your next home check out my buying a home playlist here. bit.ly/2sw5Pu1 📺 If you don't want to miss any tips on buying and selling your home so you don't leave money on the table at a closing time click here bit.ly/2sHfDRr 📺 To look for properties in the Baton Rouge and Ascension Parish area click here: goo.gl/Pfi9W9 📺 To read my blog visit yourrealestatewhisperer.com 📧 To Send Mail: Kristina Smallhorn PO BOX 1271 Prairieville LA 70769 #Manufacturedhomes #Homes #KristinaSmallhorn Kristina Smallhorn, Your Real Estate Whisperer kristina.smallhorn@expreatly.com, info@yourrealestatewhisperer.com eXp Realty LLC, 2900 Westfork Dr. Suite 401, Baton Rouge LA 70817 225-246-1812, Office (225) 412-9982 ext# 149 Kristina Smallhorn is a licensed REALTOR® with the state of Louisiana, License #0912122918 Disclaimer: All images and additional video segments contained in the Thumbnails and/or B-roll segments are used in strict compliance with the appropriate permissions and licenses required from pixabay.com and in accordance with the YouTube Partner Program, Community guidelines & YouTube terms of service. As an Amazon Associate, I earn from qualifying purchases at no extra cost to you as a buyer.