

Covers manufactured housing communities and mobile home parks, including parks with RV sites and park-owned rental homes. Complete with ACORD 125, 126, and 140. Attach the park rules, a sample lot lease, and any drinking-water compliance reports.

1 APPLICANT / BUSINESS INFORMATION

LEGAL NAME OF OWNER / OPERATOR	PARK NAME(S)	FEIN	YEARS OWNING PARKS
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE	
PRIMARY CONTACT / TITLE	PHONE	EMAIL	

2 OPERATIONS

PARK ADDRESS, CITY, STATE	HOME SITES	OCCUPIED	PARK-OWNED HOMES	RV SITES	WATER (CITY / PARK WELL)	SEWER (CITY / SEPTIC / LAGOON)

Park features (check all that apply):
☐ Clubhouse ☐ Swimming pool ☐ Playground ☐ Pond or lake ☐ Laundry building ☐ Storm shelter ☐ Propane distribution
☐ Park-owned electric distribution

2-1 Is any park age-restricted (55 and older)? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the applicant rent park-owned homes to residents? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Is a manager on site at each park at least weekdays? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — DRINKING WATER, WASTEWATER & PARK UTILITIES

An AP review in 2025 found nearly 70% of mobile home parks that run their own water systems violated federal drinking-water rules in five years. EPA's January 2025 consent decree required a California park to rebuild its water and wastewater systems after repeated arsenic violations.

3-1 Does any park operate its own drinking water system (wells or treatment)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 3-1, is the system run by a state-certified water operator? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 If yes to 3-1, are all required contaminant tests performed and reported on schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 If yes to 3-1, has the system received a notice of violation, boil-water order, or enforcement action in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Does any park operate its own septic system, lagoon, or wastewater treatment? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 3-5, is the system inspected and pumped or serviced on a written schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are park-owned electric pedestals, gas lines, and propane systems inspected by licensed contractors? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Have residents claimed illness, property damage, or losses from water, sewer, or utility failures? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — ROADS, TREES, WEATHER & GROUNDS

4-1 Are park roads maintained and posted with speed limits?

☐ Yes ☐ No

IF YES, EXPLAIN

4-2 Are park roads and walkways lit at night?

☐ Yes ☐ No

IF YES, EXPLAIN

4-3 Are trees near homes inspected and trimmed on a schedule by a qualified arborist?

☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Do park rules require every home to be anchored or tied down to code?

☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Is there a written severe-weather plan telling residents where to shelter?

☐ Yes ☐ No

IF YES, EXPLAIN

4-6 Are abandoned or vacant homes secured and removed within a set time?

☐ Yes ☐ No

IF YES, EXPLAIN

4-7 Does any park have a swimming pool?

☐ Yes ☐ No

IF YES, EXPLAIN

4-8 If yes to 4-7, is every pool fenced with self-closing, self-latching gates?

☐ Yes ☐ No

IF YES, EXPLAIN

4-9 Has any park had storm damage, tree falls onto homes, or vehicle-pedestrian accidents in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — RESIDENTS, LEASES & COMPLIANCE

5-1 Does every resident have a written lot lease that follows the state's mobile home park law?

☐ Yes ☐ No

IF YES, EXPLAIN

5-2 Are rent increases and rule changes given with the written notice state law requires?

☐ Yes ☐ No

IF YES, EXPLAIN

5-3 Are evictions handled only through the courts, with no utility shutoffs or lockouts?

☐ Yes ☐ No

IF YES, EXPLAIN

5-4 If yes to 2-1, is age verification maintained as the federal Housing for Older Persons Act requires?

☐ Yes ☐ No

IF YES, EXPLAIN

5-5 Have there been dog bites, assaults, or fair housing complaints in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

6 RENTS, VALUES & PAYROLL

ANNUAL LOT RENT REVENUE (\$)

PARK-OWNED HOME RENT REVENUE (\$)

TOTAL INSURED VALUES (\$)

ANNUAL PAYROLL (\$)

NUMBER OF EMPLOYEES

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROPERTY / GL CARRIER

POLLUTION LIABILITY? (Y / N)

UMBRELLA LIMIT

7-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED

7-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one?

☐ Yes ☐ No

IF YES, EXPLAIN

8 RISK MANAGEMENT

8-1 Are certificates of insurance on file for every contractor working in the parks?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Is each park inspected at least monthly, with hazards logged and fixed?

☐ Yes ☐ No

IF YES, EXPLAIN

9 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)

TITLE

DATE

PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE