CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-MHP-CHK Rev. 09-2026

MOBILE HOME PARK — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for mobile home parks and manufactured housing communities. Priorities reflect typical exposure; confirm against utilities the park runs.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial General Liability**	Covers resident and visitor injuries on park roads, grounds, and amenities.	CORE
☐	**Pollution / Environmental Liability**	Covers contamination claims from park water, septic, lagoons, or fuel — usually excluded from GL.	CORE
☐	**Commercial Property (Park Buildings, Utilities, Park-Owned Homes)**	Covers clubhouses, wells, treatment systems, and homes the park owns.	CORE
☐	**Equipment Breakdown**	Covers pumps, wells, treatment equipment, and electrical distribution.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for a contamination or storm-related claim.	PREVALENT
☐	**Workers' Compensation**	Required in most states if the park has employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pollution coverage for park-run utilities. An AP review found nearly 70% of mobile home parks that run their own water systems violated federal drinking-water rules over five years, and EPA has required parks to rebuild systems after arsenic violations. General liability usually excludes contamination claims. Parks that run water or septic systems should carry pollution coverage, use certified operators, and keep testing current.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.