

Floating Homes Program (California, Oregon, Washington, Idaho, and Utah)

For more information visit:

www.One80.com



Target Classes of Business

- ✓ Primary or secondary residence
- ✓ Long Term Rentals (minimum 30-day stay required)

Underwriting Criteria

- ✓ High water alarms, pumps, and battery backup required
- ✓ Hull inspections every 3 years (if over 10 years old)
- ✓ Fire scores typically 1–2
- ✓ No coverage for quake/tsunami unless added by endorsement
- ✓ No glass coverage over wood hulls
- ✓ Aggressive dog breeds at home excluded
- ✓ Unless the home is new or has been recently renovated, the maximum size is 650 square feet

Highlighted Features

- HO-3 form: Includes perils of the sea
- Liability up to \$1M (common selection is \$500K)
- \$10K standard deductible
- \$3,000 for watercraft (including trailers and equipment); \$5,000 for jewelry, watches, and furs; \$2,500 for electronics

Contact Us:

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Property Coverages

- ✓ Dwelling – Covers the floating home and permanently attached structures such as decks, walkways, and utility connections
- ✓ Other Structures – Includes additional structures like docks, boathouses, and swim platforms
- ✓ Personal Property – Covers personal belongings located within the floating home

Perils

- ✓ Fire, explosion, or theft
- ✓ Sudden and accidental Flotation System failure
- ✓ Perils of the Water, including wave damage, wake wash, and flooding (excluding tsunamis)

Additional Coverages

- ✓ Flotation System Repair – Up to 10% of the dwelling coverage limit for accidental damage to the flotation system caused by a covered peril.
- ✓ Towing and Relocation - Up to \$15,000 (within the current marina or approved location)
- ✓ Moorage Fee Reimbursement – Up to \$7,500
- ✓ Animal Damage (includes waterborne animals) – Up to \$5,000
- ✓ Debris Removal – Up to 10% of the dwelling coverage limit

 **To start quoting, visit our online platform:**
portal.accessone80.com