ONE80 INTERMEDIARIES

One80 Intermediaries delivers specialized coverage built for floating homes—protecting dwellings, attached structures, and personal property. With tailored solutions like towing, relocation, and rental income coverage, we help keep your clients secure on the water and your business ahead.

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

One80 Intermediaries is a privately held firm with offices throughout the US and Canada. As a leading insurance wholesaler and program manager, the company offers placement services and binding authority for property and casualty, life, travel/accident and health, benefits, affinity and administrative services and warranty business. One80 serves commercial companies, non-profits, public entities, individuals and associations and unions, and has access to all major insurance markets in the US, Canada, Europe and Asia. One80 has offices in more than 55 locations in the US and Canada including Boston, New York City, Chicago, Houston, Philadelphia, San Diego, Seattle, Toronto and Montreal.