



Why consider your Floating Property with Red Shield?

A FEW "WHAT IF'S" TO THINK ABOUT

We want to take this opportunity to share with you a few of the coverages that may differentiate Red Shield, and which reflect our commitment to the floating home community.

- **What if you want or need to move your floating home?** Red Shield's Marine Policy for floating homes allows for movement within your marina – all you have to do is tell us about it within 30 days. If your home is insured on our Broad Form with the Enhancement Endorsement, you also have \$10,000 of excess coverage for physical damage occurring to the home while it's being moved.
- **What if the floating home breaks away?** Red Shield's Marine Policy provides coverage for a variety of the things that can go wrong if your home escapes its moorage, including resulting: water damage, stranding, sinking and/or collision.
- **What if there is a flood?** Red Shield's Marine Policy does provide coverage for flood (except tsunami and dam failure).
- **What if a log floats down the river and pierces the floor of your home?** Red Shield's Marine Policy will respond to damage caused by floating debris.
- **What if you have to move your floating home to a new location to avoid damage or prevent further damage?** Red Shield's Marine Policy provides an additional coverage for Sue & Labor, meaning the necessary and reasonable costs an insured incurs, including towing, to mitigate a loss. Red Shield provides up to 20% of your coverage A (dwelling) or B (other structures) limit, whichever applies, of Sue & Labor coverage to protect a floating home or other structure from further damage after a covered loss. If your home is insured on our Broad Form, Red Shield also provides up to \$5,000 of Sue & Labor coverage to protect a floating home or other structure threatened with imminent prospective loss.

Examples of claims recently paid to our Insureds:

- ✓ Floating home is taking on water because of a covered cause of loss
- ✓ Floating home sank
- ✓ Flood carried home downriver
- ✓ Debris from river caused home to list
- ✓ Large wave caused damage

You can rest easier knowing the strength and expertise of Red Shield is there for you. More than 25 years of experience writing Floating Homes in the Northwest, locally owned and managed.



KNOWLEDGE • COMMITMENT • RELIABILITY • SERVICE

- Providing individual risk underwriting by "thinking outside the box" since 1979
- Regionally owned and managed, with a focus on solid underwriting results
- Strong financial positioning, with a long history of combined ratios of less than 100%
- Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates
- Exceptional service through personal evaluation of each risk, with responsive and fair claims handling

RED SHIELD
INSURANCE COMPANY®