

Island Savings- Tiny Home Guidelines

General Rules and Definitions

Depending on which form the Tiny Home is being written under, all the same rules and guidelines of that form also still apply

Tiny Homes Written as Recreational Vehicles

- No GRC coverage will be offered
- RC-All Risks OR ACV-Named Perils coverage ONLY
- No Do-it-Yourself Tiny Homes – must be made by a manufacturer
- Can be written with or without wheels on
- Tiny Homes that are skirted and lived in full time (see Mobile Home Coverage)

Tiny Homes Written as Mobile Homes

- No GRC coverage will be offered
- Comprehensive Form, Broad Form and Basic Form Coverage all offered
- No Do-it-Yourself Tiny Homes – must be made by a manufacturer
- Tiny Home must be skirted and permanently sited
- May qualify for Park Model coverage if used seasonally (see Park Model Guidelines)
- No Age Modifier or Mortgage Free Discount offered
- Subject to Premises Endorsement
- A minimum of \$10,000 needs to be added to value for debris removal and setup

