

# 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

