



**Are You  
Prepared in  
the Event of  
an Emergency?**

*Bright makes it easy to protect  
your personal investment.*



*Protect Yourself and the Things You Own.*

*We provide broad coverage for your home  
and other structures such as sheds and  
unattached garages.*

### **Protect Your Personal Property.**

This policy will allow for Actual Cash Value coverage for Fire, Burglary, Vandalism, Lightning, Windstorm, Hail, and other named perils. The policy covers your furniture, clothing, small appliances, household items and more. Optional Replacement Cost Coverage available.

### **Cover Your Additional Living Expenses.**

Should your home become temporarily unlivable due to a covered loss, you may have higher than normal costs for meals, a place to stay, and more. Our policy helps pay for these expenses.

### **Prepare with Personal Liability Protection.**

Accidents can happen on the property you rent and, you may be held responsible. This optional coverage protects you if you're held legally responsible for accidents which cause bodily injury, Fire, Explosion, Smoke or Property Damage.



#### **Appointed Carriers:**

- American Modern
- Foremost

## **Homeowners Insurance for Manufactured Homes**

*Protect your primary residence*

27777 Franklin Road • Suite 200  
Southfield, Michigan 48034  
Phone: (888) 637-9133 • Fax: (888) 654-7157  
[www.brightins.com](http://www.brightins.com)

# Protection Coverage for Your Manufactured Home.

These programs provide comprehensive coverage. They are designed for single-family, owner-occupied homes, with no age restriction. There are other speciality programs for seasonal, rental, tenant and vacant occupancies.

	Policy Features	Description
Policy Overview	Protection	Comprehensive coverage means you are protected unless the cause of loss is specifically excluded by the policy.
	Settlement	For a total loss, your settlement is for the stated value of your home as listed on your policy. We pay the actual case value for a partial loss, but you can upgrade to replacement cost.
Included Coverage	Personal Liability	If a guest is injured in your home, or if you accidentally injure someone or damage property away from your home, you may be liable.
	Personal Property	We protect your belongings for the actual cash value, but you can upgrade replacement cost.
	Other Structures	We cover your shed, detached garage and fence.
	Reasonable Repairs	We will reimburse reasonable expenses for repairs made to prevent additional damage, like covering a roof after a storm.
	Additional Living Expenses Collapse Emergency Removal Fire Department Service Charge Antenna/Satellite Dish Trees, Shrubs, Plants, Lawns Food Spoilage	The Enhanced Coverage endorsement increases the standard limits for these items. It's included in many programs.
Optional Coverage	Backup of Sewers & Drains	Coverage provided for direct loss caused by water that backs up through sewers/drains & that is not caused by negligence of an insured.
	Golf Cart Physical Damage	Coverage provided for direct, sudden and accidental loss of, or damage to, a golf cart as on file with the insurance carrier.
	Earthquake	This hard-to-find coverage is available in nearly all states.
	Flood	Please call for details.

*\* All coverages protect up to the stated policy limit. For a complete listing of coverages, exclusions, conditions and limitations, please read your policy and talk to your agent. Program availability and coverages may vary by state.*

**Contact Us Today for a  
No Obligation Quote!**

**Toll Free: (888) 637-9133  
Fax: (888) 654-7157  
Email: [brightins@suncommunities.com](mailto:brightins@suncommunities.com)**



## At Your Service.

*Bright Insurance offers a variety of services for your convenience.*

### • Immediate Catastrophe Aid.

Whenever there's a major storm, we redirect our resources to provide the fastest customer service possible. Additional personnel answer the phones, and adjusters come in from other regions of the country to help settle claims promptly.

### • Variety of Payment Options.

Sign up for EZPay and have a manageable monthly payment automatically deducted from your bank account on the day you select! You can also pay in full or in installments with a check, money order, your VISA®, MasterCard®, Discover®, American Express®, or debit card.

### • Many Deductible Choices.

In many states, our deductible choices range from \$250 to \$1000. Select a higher deductible for a lower premium.

*Trust*