



ASA Insurance Discusses Home Insurance in Salt Lake City and Mobile Home Safety

ASA Insurance, a provider of home insurance in Salt Lake City, wants homeowners to be aware of the risks of living in a mobile home.

SALT LAKE CITY, UTAH, UNITED STATES, April 17, 2018 /EINPresswire.com/ -- ASA Insurance, a provider of [home insurance in Salt Lake City](#), wants homeowners to be aware of the risks of living in a mobile home. Recently, fire crews responded to a mobile home fire along 700 West and 900 North in [Salt Lake City](#). The home was engulfed in flames by the time the fire crews arrived even though it was contained in a little more than a half-hour once they were on the scene.

Much has been said about the dangers of living in a mobile home, but according to ASA Insurance, most people do not know the facts. According to the National Fire Protection Association (NFPA), the risk of living in a mobile home which has been manufactured after the use of HUD standards is not much different than living in other one-story homes. According to a report by the NFPA, the death rate from 2007 to 2011 was 57 percent lower for people living in post-standard mobile homes than for those living in homes which were built before the standards. The rate of deaths for people per 100 fires during this time period was 1.3 for homes built according to the standards as opposed to 3.1 for people in homes built prior to the standards. The report showed that firefighters responded to an average of 11,400 mobile or manufactured home fires annually with an average of 206 deaths. Another 434 were injured in these fires on average. However, the report does not break down the number of pre-standard vs. post-standard homes involved in these incidents. However, based on information available, more pre-standard homes are included in this data with post-standard homes showing a lower number of fires and deaths.

Creed Anderson of ASA Insurance recommends that people consider the age of the mobile home when buying a property. If they own an older manufactured home, they should be careful of the increased risk for fire. It is also important to understand that many [home insurance agencies](#) will not insure a mobile home with a wood stove. Other restrictions apply, which is why Anderson recommends discussing any home purchase with an insurance agent before making the final decision.

"Take a few minutes to sit down with your agent and talk about any home you're considering buying," Anderson suggests. "Any questions they ask about the property are the same questions you should be asking."

For those who already own an older mobile home, he offers more suggestions. "Educate yourself on the risk factors in these homes. Make sure they have working smoke detectors and fire extinguishers inside." He explains that with these older homes, the material is so combustible that by the time fire crews arrive, it's often too late to save the home and even the residents. Early detection and management of a fire can save a life. For those who live in newer manufactured homes, they should take the same precautions as those who live in any traditional home.

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