

ASA Insurance Discussed Mobile Home Safety & Home Insurance in Salt Lake City

The insurance provider offers useful information for Utah residents

SALT LAKE CITY, UT, USA, June 4, 2020 /EINPresswire.com/ -- [ASA Insurance](#), a top provider of [home insurance in Salt Lake City](#), wants homeowners to understand the safety risks of living in a mobile home.



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ASA Insurance

Much has been said about the dangers of living in a mobile home, but according to ASA Insurance, most people don't know the real 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 isn't vastly 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 it was for those living in homes which were built before the standards. The death rate 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 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 doesn't break down the number of pre-standard vs. post-standard homes involved in each of these incidents. 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, a leading provider of home [insurance in Salt Lake City](#), recommends people consider the age of the mobile home when buying a property. If they purchase an older manufactured home, they should note the increased risk of fire. It's also important to understand that many home insurance agencies won't insure mobile homes with wood stoves.

Other restrictions may also 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 encourages. "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 advice. "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 sadly, even the residents.

Early detection and management of a fire can save a life. Those who live in newer manufactured homes should take the same precautions as those who live in any traditional home.

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