



Aegis Security Insurance Company

BEST RATING A

SOUTH CAROLINA MANUFACTURED HOME APPLICATION

REQUESTED EFFECTIVE DATE: _____ EXPIRATION DATE: _____

APPLICANT'S NAME		SOCIAL SECURITY #	DATE OF BIRTH	
MAILING ADDRESS			TELEPHONE #	
CITY	COUNTY	TERRITORY	STATE	ZIP CODE
LOCATION				
MORTGAGEE		LOAN #	BILL MORTGAGEE AT RENEWAL: YES___ NO___	
STREET ADDRESS		CITY	STATE	ZIP CODE

Owner Occupied: Multi-sectional _____ or Standard _____
Seasonal _____ / Tenant _____ / Rental _____
If Rental, Name of Tenant _____
Year _____ / Length _____ / Width _____
Make _____ / Model _____
Serial # _____
Purchase Date _____ / Purchase Price _____
Feet from Fire Hydrant _____ / Miles from Fire Dept. _____
Protection Class _____ / In Park _____ / Out of Park _____
If in a park, how many spaces? _____
Is home located on land owned by insured? Yes___ No___
Does the purchase price include land? Yes___ No___
What is the value of the land? _____
Vinyl or Hardboard Siding: Yes___ No___
Composition Roof: Yes___ No___
Is the home on a permanent foundation? Yes___ No___
Skirted: Yes___ No___ / Tied Down: Yes___ No___

1. Occupation _____ Employer _____ Yrs. Employed _____
2. Previous Carrier _____ Expiration Date _____
3. Has applicant had any claims/losses at any location in the past five (5) years? Yes___ No___
If Yes, give details _____
4. Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

1. Has the applicant been cancelled or nonrenewed? If yes, provide the reason for and the date of cancellation or nonrenewal. Yes___ No___
2. Is the manufactured home equipped with a supplemental heating source? If yes, submit with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed Aegis woodstove report with details. Yes___ No___
3. Is there a swimming pool on premises? If yes, pool must be surrounded by a 4' stockade type fence. Maximum liability—\$50,000. Unfenced pools or pools with a diving board or slide are unacceptable. A photo of the fenced swimming pool is required. Yes___ No___
4. Does the applicant own or board any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, or any mix of these breeds or any pet known to be unfriendly or any dog that has bitten or does the applicant own or board horses or livestock or any other large or unusual/exotic animals? If yes, sign below: Yes___ No___
I understand bodily injury and property damage caused by any animal(s) I own or board is excluded from my policy. This exclusion also applies to the company's obligation to defend. I accept a policy with this exclusion.
SIGNATURE _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Manufactured Home	\$	\$
Personal Property	\$	\$
Unattached Structures	\$	\$
Personal Liability	\$	\$
Premises Liability—Rental	\$	\$
Full Repair	\$	\$
Replacement Cost MH	\$	\$
Replacement Cost PE	\$	\$
Satellite Dish / Antenna	\$	\$
Supplemental Heating Surcharge	\$	\$
Owner Occupied / Loss Free Cr.	\$	\$
No Lien Credit	\$	\$
Animal Injury Exclusion	\$	\$
Deductible \$ _____		
TOTAL POLICY PREMIUM \$		

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is any business conducted on the premises? Yes___ No___
2. Is there a kerosene heater in the manufactured home? Yes___ No___
3. Has the applicant had any fire, theft or liability loss or more than one (1) loss at any location in the past three (3) years? Yes___ No___
4. Is the manufactured home vacant or unoccupied or used as a commercial risk? Yes___ No___
5. Does the manufactured home have any damage that has not been repaired? Yes___ No___

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Do all entrances have permanently installed steps with safety railings? Are all raised decks and porches surrounded by a safety railing with balusters a maximum of 4" apart? Yes___ No___
In making this application for insurance, it is understood that an investigative report may be made regarding your credit and / or loss history. You have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of the nature and scope of the investigation.
If undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.
Applicant's Signature _____ Date _____
Producer's Signature _____ Date _____

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES

AGENCY NAME _____

ADDRESS _____

AGENCY CODE # _____ TELEPHONE# _____ FAX# _____

I. GENERAL UNDERWRITING GUIDELINES FOR ALL RISKS SUBMITTED

1. The application must be completed and signed by the applicant and sub producer—all questions must be answered. The completed and signed application must be mailed within three (3) days of the requested effective date.
2. Manufactured home and premises must be well maintained with no evidence of poor upkeep.
3. Attached and unattached structures must be described including length, width, and value. (EXAMPLE: 8x10 shed - \$1,000). Barns should not be scheduled as they are excluded in the policy.
4. Manufactured homes must be insured to 100% of the actual cash value which can be found in the NADA Manufactured Home Appraisal Guide. If replacement cost is requested the manufactured home must be insured for 100% of the *current year* replacement value. The limit requested should not include the value of the land. If the manufactured home is a new purchase and is insured for ACV, it should not be insured for more than the purchase price—excluding land.
5. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
6. The maximum total exposure for the manufactured home, personal property and unattached structures per risk—\$125,000.
7. To qualify for the owner occupied program, the named insured must live in the manufactured home and be the titled owner.
8. To qualify for Replacement Cost on the manufactured home, the home must be ten (10) years or newer.
9. To qualify for Full Repair Cost on the manufactured home, the home must be fifteen (15) years or newer.
10. The General Agent will obtain a CLUE report and if undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.

II. SUBMIT - DO NOT BIND

1. PHOTOS

- a. two (2) photos, one of the front and one of the back, are required on all manufactured homes twenty (20) years old or older
 - b. two (2) photos, one of the front and one of the back, are required on any attached or unattached structures that exceed \$15,000—barns are unacceptable
 - c. two (2) photos, one of the front and one of the back, are required on all manufactured homes that are rented to others
 - d. two (2) photos, one of the front and one of the back, are required on all risks that have been uninsured for any period of time.
2. A personal property inventory must be submitted if the value of personal property exceeds 75% of the value of the manufactured home or \$15,000, whichever is greater. The personal property limit may not exceed 100% of the value of the home or \$15,000 whichever is greater.
 3. If a swimming pool is on premises, the pool must be surrounded with a stockade type fence at least 4 feet high with a locked gate. The maximum liability coverage available—\$50,000. A photo of the fenced swimming pool is required. There is no coverage for physical damage to the pool or related items. Unfenced swimming pools or pools with a diving board or slide are unacceptable.
 4. If a hurricane, tornado, or any other natural disaster warning is in effect where the manufactured home is located.
 5. If the applicant was previously uninsured for any period of time, provide the reason for the lapse in coverage.
 6. If the manufactured home is equipped with a supplemental heat source not installed by the original manufacturer, provide details. If woodstove, submit interior photos showing the stove and flue exit and an exterior photo of the chimney plus a completed Aegis woodstove report with details.
 7. Manufactured home that has been substantially modified or two (2) manufactured homes attached.
 8. If the previous carrier is the lienholder / mortgagee.
 9. If the applicant was cancelled or nonrenewed, provide the reason for and the date of the cancellation or nonrenewal.
 10. If the applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, any mix of these breeds, any pet known to be unfriendly, any dog that has bitten or any guard dog or if the applicant owns or boards horses or livestock or any other large or unusual/exotic animal. Coverage is not considered bound unless the animal injury exclusion on the front of the application (Submit—Do Not Bind—Question #4) is signed by the applicant.
 11. If the risk qualifies for the Aegis Blue Program, submit—do not bind. Refer to the rate manual for eligibility for this program.

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. Vacant or unoccupied manufactured home or manufactured home without utility service.
2. If applicant has sustained any fire, theft or liability loss or more than one (1) loss at any location within the past three (3) years.
3. If the manufactured home is equipped with a kerosene heater.
4. If any business is conducted on the premises.
5. If there is any hazardous liability exposure on the premises (appliance outside, abandoned car, hot tub without locked top, etc).
6. If a woodstove or other supplemental heat source is the only means of heating the manufactured home.
7. If the manufactured home is not well maintained and shows evidence of poor upkeep.
8. If the manufactured home has damage that has not been repaired.
9. If the manufactured home does not have permanently installed steps with a safety railing at all entrances or if there are any raised decks or porches that are not surrounded by a safety railing with balusters a maximum of 4" apart.
10. Unfenced swimming pool or swimming pool with a diving board or slide.
11. Barns.
12. Manufactured homes with more than two (2) lienholders are unacceptable.
13. Manufactured homes used as student housing.

IV. SEASONAL PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VII apply.
2. Replacement Cost, Full Repair, Open Peril, and Scheduled Personal Property coverages are not available.
3. If there are multiple owners or if the manufactured home is used as a hunting camp, liability coverage is not available.

V. TENANT PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VII apply.
2. Replacement Cost, Open Peril, and Scheduled Personal Property coverages are not available.
3. The named insured must be an individual.
4. Woodstove or any other supplemental heating source is not acceptable.
5. Maximum limit without a personal property inventory is \$15,000. If a higher amount is requested, submit unbound with a personal property inventory for approval.

VI. RENTAL PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VII apply.
2. Photos (one of the back and one of the front) are required on all submissions.
3. The name of the tenant must be shown on the application.
4. Woodstove or other supplemental heat source is unacceptable.
5. If the total exposure exceeds \$125,000, submit unbound with details (including name of tenants, total exposure to be insured, number of homes to be insured, limit for each home, number of homes in the park, how far apart, and photos of each home).
6. Replacement Cost, Full Repair, and Personal Property coverages are not available.
7. If the manufactured home is in a business name, premises liability coverage is not available.
8. Premises liability is not available if the applicant owns more than four (4) rental homes, whether insured with Aegis or not.
9. If the landlord does not live in the state where the risk is located, do not submit.

VII. MINIMUM EARNED PREMIUM

If the risk is acceptable and a policy is issued, the policy is subject to the minimum earned premium shown on the declarations page if the insured requests mid-term cancellation. The minimum earned premium does not apply if the policy is cancelled on a pro rata basis.