



AEGIS SECURITY INSURANCE COMPANY

**RATED A - EXCELLENT
A NORTH CAROLINA ADMITTED CARRIER**

**NORTH CAROLINA
RENTAL
MANUFACTURED HOME GUIDELINES & RATES**



Insurance with a Conscientious Approach to Today's Needs



**RELIABLE POLICY MANAGEMENT
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Effective: New Business 08/01/06

“Ineligible” Areas by County

- Any risk is any of the counties listed directly below:

07 Beaufort	25 Craven	54 Lenoir	74 Pitt
09 Bladen	26 Cumberland	65 New Hanover	78 Robeson
10 Brunswick	27 Currituck	67 Onslow	82 Sampson
15 Camden	28 Dare	69 Pamlico	89 Tyrrell
16 Carteret	31 Duplin	70 Pasquotank	94 Washington
21 Chowan	48 Hyde	71 Pender	
24 Columbus	52 Jones	72 Perquimans	

The above counties represent 5 counties in Territory 1 and all counties in Aegis’ North Carolina Territory 2 and Territory 3.

Eligible Areas

01 Alamance	32 Durham	53 Lee	81 Rutherford
02 Alexander	33 Edgecombe	55 Lincoln	83 Scotland
03 Alleghany	34 Forsyth	56 MacDowell	84 Stanley
04 Anson	35 Franklin	57 Macon	85 Stokes
05 Ashe	36 Gaston	58 Madison	86 Surry
06 Avery	37 Gates	59 Martin	87 Swain
08 Bertie	38 Graham	60 Mecklenburg	88 Transylvania
11 Buncombe	39 Granville	61 Mitchell	90 Union
12 Burke	40 Greene	62 Montgomery	91 Vance
13 Cabarrus	41 Guilford	63 Moore	92 Wake
14 Caldwell	42 Halifax	64 Nash	93 Warren
17 Caswell	43 Harnett	66 Northampton	95 Watauga
18 Catawba	44 Haywood	68 Orange	96 Wayne
19 Chatham	45 Henderson	73 Person	97 Wilkes
20 Cherokee	46 Hertford	75 Polk	98 Wilson
22 Clay	47 Hoke	76 Randolph	99 Yadkin
23 Cleveland	49 Iredell	77 Richmond	100 Yancey
29 Davidson	50 Jackson	79 Rockingham	
30 Davie	51 Johnston	80 Rowan	

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Program Definitions

Rental Program: Coverage on only the manufactured home (coverage on Unattached Appurtenant Structures is available, if the structures are specified and premium charged) (**The Rental policy can include up to \$5,000 Personal Effects for the owner; the tenant can obtain a separate Tenant Package policy with Aegis Security Ins. Co.)

The Rental Policy offers Open Peril coverage excluding flood and earthquake coverage, on the manufactured home:

- for the owner who rents his manufactured home to others
- for the “legal” owner when the manufactured home is occupied by a someone other than an immediate family member who does not pay rent
- for the “estate” when the manufactured home is occupied by a someone other than an immediate family member

Protected: Manufactured Home located within 1000 feet of a fire hydrant and within 5 miles of a responding fire department, **or** any unit in a manufactured home park or community with a concentration of 25 or more manufactured homes.

Unprotected: Does not meet Protected definition.

Territory Definitions by County				
Territory 1 (* - asterisk means “No New Business”)				
01 Alamance	23 Cleveland	43 Harnett	61 Mitchell	84 Stanly
02 Alexander	26 Cumberland*	44 Haywood	62 Montgomery	85 Stokes
03 Alleghany	29 Davidson	45 Henderson	63 Moore	86 Surry
04 Anson	30 Davie	46 Hertford	64 Nash	87 Swain
05 Ashe	31 Duplin*	47 Hoke	66 Northampton	88 Transylvania
06 Avery	32 Durham	49 Iredell	68 Orange	90 Union
08 Bertie	33 Edgecombe	50 Jackson	73 Person	91 Vance
11 Buncombe	34 Forsyth	51 Johnston	74 Pitt*	92 Wake
12 Burke	35 Franklin	53 Lee	75 Polk	93 Warren
13 Cabarrus	36 Gaston	54 Lenoir*	76 Randolph	95 Watauga
14 Caldwell	37 Gates	55 Lincoln	77 Richmond	96 Wayne
17 Caswell	38 Graham	56 MacDowell	79 Rockingham	97 Wilkes
18 Catawba	39 Granville	57 Macon	80 Rowan	98 Wilson
19 Chatham	40 Greene	58 Madison	81 Rutherford	99 Yadkin
20 Cherokee	41 Guilford	59 Martin	82 Sampson*	100 Yancey
22 Clay	42 Halifax	60 Mecklenburg	83 Scotland	
Territory 2 (* - asterisk means “No New Business”)				
07 Beaufort*	21 Chowan*	48 Hyde*	69 Pamlico*	72 Perquimans*
10 Brunswick*	25 Craven*	52 Jones*	70 Pasquotank*	89 Tyrrell*
15 Camden*	27 Currituck*	65 New Hanover*	71 Pender*	94 Washington*
16 Carteret*	28 Dare*	67 Onslow*		
Territory 3 (* - asterisk means “No New Business”)				
09 Bladen*	24 Columbus*	78 Robeson*		

MINIMUM WRITTEN & EARNED PREMIUM - \$30.00
REFER TO BACK OF APPLICATION FOR UNDERWRITING GUIDELINES

**COVERAGE & DEDUCTIBLES for the N.C.
RENTAL AS-1 Program: 8-21-06**

***Rental Program – Open Peril Coverage Excluding Flood & Earthquake**

*This is a new Rental Program, a “commercial” Program written under Aegis’ AS-1 Program. The new rental program went into effect for **new business** beginning **2-1-06** and for renewals of existing N.C. rental policies effective 5-1-06.

☆☆ **Regardless of the territory or program, NO “new business” is allowed in the following N.C. counties: Beaufort, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Cumberland, Currituck, Dare, Duplin, Hyde, Jones, Lenoir, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Robeson, Sampson, Tyrrell and Washington.**

**DEDUCTIBLES BY TERRITORY
RENTAL Program: 2-1-06**

Territory 1: No “new business” allowed in Cumberland, Duplin, Lenoir, Pitt & Sampson Counties

Deductibles (New Business or Renewals): For all Territory 1 counties other than the 5 listed directly above, the minimum deductible is **\$250** for **Windstorm** and **\$250** for Other Perils.

Option 1 (\$250 All Perils deductible) *use the factor from the rate table on page R-10 for \$250 deductible.

Option 2 (\$250 Other Perils deductible; \$500 Windstorm deductible) *use the factor from the rate table on page R-10 for \$250 deductible and give a \$2.00 premium credit.

Option 3 (\$250 Other Perils deductible; \$1000 Windstorm deductible) *use the factor from the rate table on page R-10 for a \$250 deductible and give a \$3.00 premium credit.

Option 4 (\$500 All Perils deductible) *use the factor from the rate table on page R-10 for a \$500 deductible, no extra credit applies.

Option 5 (\$500 Other Perils deductible, \$1000 Windstorm deductible)*use the factor from the rate table on page R-10 for \$500 deductible and give a \$3.00 premium credit.

A \$1000 All Perils deductible is **not offered.

Reminder: As the territories are defined by Aegis in the 07-06 edition of the **RENTAL** Guidelines/Rates, you can write new “rental” risks in any Territory 1 county **except** for **Cumberland, Duplin, Lenoir, Pitt and Sampson Counties.**

In Territory 1, the minimum deductible allowed is \$250 All Perils; the applicant can opt for a \$500 windstorm deductible for a premium credit of \$2.00 **or** for a \$1000 windstorm deductible for a premium credit of \$3

In Territory 2 or 3, a \$250 deductible could only apply for an existing Aegis policy (a rollover or renewal) in territory 2 or 3 that ALREADY has a \$250 deductible.

For an existing Aegis Security policyholder, the minimum deductible allowed in Territory 2 or 3 is \$500 All Perils; the applicant can opt for a \$1000 windstorm deductible for a premium credit of \$3.00

** **All information in this document for Territory 2 or Territory 3** is provided only for EXISTING Aegis Security policyholders on homes located in Territory 2 or 3 (i.e. for a Renewal or Rollover)

*** At this time Aegis Security is **not** writing “new business” in any Territory 2 or 3 county

GENERAL UNDERWRITING for the N.C. AS-1 RENTAL PROGRAM

The manufactured home and premises must be well maintained with no evidence of poor upkeep.
The home must be occupied.

1. To qualify for the **Rental Program**, someone other than the owner must live in the manufactured home; the Applicant/Named Insured must be the titled owner.
2. The application must be completed and signed by the applicant/titled owner and the sub-producer; all questions must be answered and photos must be attached. The completed and signed application and photos must be mailed to RPM within three (3) days of the requested effective date.
3. The manufactured home and premises must be well maintained with no evidence of poor upkeep and there can be no existing “unrepaired” damage.
4. Attached Structures must be described on the application or on a separate attached page and must be added to the value of the manufactured home and rated accordingly, i.e. room additions, awnings, porches, skirting, etc. On the application, be sure to include a detailed description: the length, width, type of construction, age, use of the structure and the value of the attached structure(s). (**Example**: 20' x 24' attached bedroom, frame with vinyl siding and shingle roof, built May 2004, cost = \$9,600. To rate the risk you would add \$9,600 to the value of the home.)
5. Unattached structures must be described on the application or on a separate attached page and to be covered must be rated (an additional premium charged) using the factor that applies for the territory. Refer to the Rental rate chart on page R-10 – the Unattached Appurtenant Structures **factors** are found in the bottom section of the rate page just below the factors for the homes & attached structures factors. On the application, be sure to include a detailed description: the length, width, type of construction, age, use of the structure and the value of the unattached structure(s). (Example: 8' x 10' frame utility shed with shingled roof, built Aug. 2001 – cost \$1500, personal use only).
6. The manufactured home must be insured to 100% of value - the amount of coverage on the home must be equal to the current NADA Actual Cash Value or equal to the *purchase price. The limit requested should not include the value of the land. **Aegis will not write coverage for an amount exceeding the purchase price of the home unless improvements, additions and/or replacements made since the home was purchased account for the difference - see example below.**

*When the purchase price is greater than the NADA value, Aegis will not insure the home for the purchase price unless that price can be substantiated by additions/improvements that have been made since the home was purchased. Call RPM for assistance determining value if “improvements” have been made. (**For example**, if the home was just purchased or purchased for \$20,000 in the last 12 months and nothing has been improved/replaced or added - \$20,000 would be the limit you’d need to write on the home. If the home was purchased for this price in years past, **depreciate** the value for the years that have passed since the purchase date.)

Even if the purchase price was greater than the NADA value, we can often write a limit equal to the purchase price when we have a copy of the bill of sale, as long as the purchase price is/was not significantly greater than the NADA value.

7. **A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.**
8. Replacement Cost, Scheduled Personal Property, VSI/SIP and the Natural Disaster endorsement, Flood & Earthquake are not available coverages. The maximum Personal Effects limit is \$5,000.
9. Photos are required with all Rental units - see details about photos on page R-6 in point #1 in the “Submit-DO NOT BIND” Section. ***Exception** - the unit qualifies for the “**Vintage Program**” - see page R-11.

10. Unless the home was **unoccupied**, if coverage on the home has been out for more than 30 days the applicant's credit history must be reviewed and approved by RPM or Aegis Security before the coverage can be bound. (If the home was **unoccupied** it was uninsurable – clearly state this on the application and note when the home became or will become “occupied”; the coverage on the rental unit cannot begin until the unit is occupied. If any of the following are found on the credit report, the applicant is not eligible for coverage with Aegis Security:
 - Bankruptcy filed in the past three (3) years
 - Bankruptcy filed over three (3) years ago but has any past due account, any collection, judgment, foreclosure or repossession in addition to the older bankruptcy - *medical collections are waived
 - The mortgage payment is past due.
 - Collections exceed \$500 - *medical collections are waived
 - Past due accounts exceed \$1000 – call for a possible exception if this is the only negative rating in the last three years. If you have other insurance for the applicant or can add any information about the character of the applicant, please include these remarks with your request for the exception.
11. For scheduled RENTAL units and/or any single unit, the **maximum total** exposure per risk for the {manufactured home + attached + unattached structures} **is \$200,000**. Submit a completed application and inventory list giving locations of each unit if the limit you need exceeds \$200,000 - Do Not Bind or collect any money.
12. Aegis 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.

SUBMIT – DO NOT BIND:

***Unless the risk qualifies for the “Vintage Program”**

1. **Submit all RENTAL applications with at least *two photos. If any of the following circumstances apply, additional photos will be required unless all additional structures can be captured in two photos:**
 - Attached or unattached structures: Send photos when the value(s) exceed \$15,000 or when they exceed the value of the home. Unattached structures -structures used to store personal belongings are acceptable. “Barns” (unattached structures used to house livestock or used to store farming/ranching equipment) are **un**acceptable and may not be scheduled..
 - If the risk has been uninsured for any period of time – explain why it was uninsured. If coverage on the home has been out for more than 30 days the applicant's credit history must be reviewed and approved by RPM or Aegis Security **BEFORE** coverage can be bound.
 - Manufactured home has been substantially modified
 - Two (2) separate manufactured homes have been attached to make one home (not two sections that were designed/manufactured to be joined). This type of structure must have a properly supported roof that covers both sections of the home.
***Photo # 1** – should include a view of the front of the structure and one end of the structure.
Photo # 2 – should include a view of the back of the structure and the other end of the structure. Send as many photos as it takes to reveal all sides and all parts of all insured structure(s).
2. Manufactured homes with two lienholders/mortgagees; manufactured home with an individual or dealer as the mortgagee.
3. If the previous carrier was the lienholder/mortgagee.
4. If the previous coverage was cancelled or non-renewed, for any reason other than non-payment, provide the reason for and the date of the cancellation or non-renewal and as per # 1 above, for any **reason other than non-payment, submit with photos**. (Send a copy of the cancellation or non-renewal notice if you have a copy or if you can obtain a copy of the notice.)

Unless the home was **unoccupied**, if the applicant was previously uninsured for over 30 days, do not bind. Submit with details, including the reason for the uninsured period of time. **The applicant's credit history must be reviewed and approved** by RPM or Aegis Security **before** coverage can be bound. If the home is uninsured but the applicant purchased the manufactured home within thirty (30) calendar days of the application date, clearly state this on the application to avoid **unnecessary** credit reports.

5. If a swimming pool is on the premises, Aegis provides **no physical damage** coverage for the pool or related items. Aegis will provide premises liability up to a **maximum limit of \$50,000** **if all three** of the following **statements are true**:
- The pool has no diving board and
 - The pool has no slide and
 - The pool is surrounded by a stockade type fence or similar fence at least 4 feet high with a locked gate.

Submit with photos of the properly fenced swimming pool. If the fence is around the entire premises, note this on the on the application and send at least two photos that include the fence. **{Note/Reminder: ** Premises Liability coverage can be added to the Rental policy only when all three of the above noted conditions are met - the risk is ineligible for coverage in any N.C. Aegis program if all three (3) of the above conditions are not met.**

6. If a hurricane, tornado or any other natural disaster warning is in effect where the manufactured home is located.
7. If the applicant has sustained **two (2) or more weather-related losses** in the past three (3) years. Submit with details including the type of loss, date of loss, and the amount paid, and how the loss occurred. Note: **Any fire, theft, liability or flood loss OR more than one (1) loss** (other than weather-related) is **unacceptable** {see #5 in the "DO NOT SUBMIT UNDER THIS PROGRAM/**UNACCEPTABLE RISKS** section below.} **{Example: Wind claim 5-10-06, strong winds from severe thunderstorm ripped underpinning from home and damaged one door. Carrier paid \$1,200. All damages from this loss have been repaired.}**
8. If applicant is not gainfully employed} **or** {retired and does **not** receive a permanent monthly income} the applicant's credit history must be reviewed and approved by RPM or Aegis Security before the coverage can be bound.




DO NOT SUBMIT UNDER THIS PROGRAM UNACCEPTABLE RISKS:

1. Vacant or unoccupied manufactured homes. Manufactured homes without utility service. Homes that are not well maintained. Homes that have been condemned. Homes with **un**-repaired damage or if the home is not well maintained and shows evidence of "poor" upkeep.
2. Any home that is not tied down.
3. If the manufactured home is equipped with a kerosene heater.
If a woodstove, factory **or** non-factory fireplace **or** any other supplemental heating source is in the manufactured home **or** any attached **or** unattached structure.
4. If applicant has sustained ANY theft, fire, liability or flood loss, or has sustained **more than one (1) loss** (other than weather-related) at ANY location within the past three (3) years. (The question about losses pertains, not just losses on this mfg. home, it applies to losses the applicant may have had on this home or ANY other home he occupies, owns or rents.)
5. If any business at all is conducted on the premises or in the manufactured home (including but not limited to farming, day care, auto repair shop, beauty shop, etc.)

6. If there is a swimming pool on the premises and all three (3) of the following conditions **are not met**:
 - The pool has no diving board and
 - The pool has no slide and
 - The pool is surrounded by a stockade type fence or similar fence at least 4 feet high with a locked gate.
7. If there are more than two (2) lienholders/mortgagees.
8. Barns are unacceptable and may not be scheduled.
9. The manufactured home is used for student housing.
10. Any unit in Cumberland, Duplin, Lenoir, Pitt or Sampson County in Territory 1. Any unit in any county in Territory 2 or 3.
11. Scheduled or non-scheduled rental units: The maximum total exposure per risk is **\$200,000**. The **total** of the Unit(s) + any listed Unattached Structures **cannot** exceed \$200,000. Call RPM for a possible exception – submit a completed application and an inventory list giving the location, protection class, year, make and value of each unit.

RENTAL
ADDITIONAL UNDERWRITING GUIDELINES SPECIFIC TO THE RENTAL PROGRAM

***Unless the risk qualifies for the “Vintage Program”**

1. **All of the above** guidelines apply.
2. **Photos** are **required** on **all Rental** applications.
 - {*Photo # 1 – should include a view of the front of the structure and one end of the structure.
 - Photo # 2 – should include a view of the back of the structure and the other end of the structure.
 - Send as many photos as it takes to reveal all sides and all parts of the structure(s).}
3. The name of the tenant must be shown on the application (the home **MUST** be **occupied** at the time you write the rental policy or the tenant must move in as soon as the coverage goes into effect.)
4. A woodstove, kerosene heater, or **any** other “supplemental heating source” makes the risk **un**acceptable for the rental program; unlike the other programs, even a factory installed fireplace makes the risk **un**acceptable. 
5. For scheduled or non-scheduled rental units: **If** the total exposure exceeds \$200,000 for any single Rental unit or group of (scheduled) Rental units, **submit** the risk to RPM using the “Rental Unit Description Form” from the Special Forms section of the NC Aegis guidelines. Do not bind or collect any premium until you receive approval in writing from RPM.

a. Description of each unit to be insured	e. The number of units in this park to be insured with Aegis by Applicant
b. Name of Tenant in each unit	f. The distance in feet between each unit (diagram preferred)
c. Limit for each unit separately and the total combined limit for all units	g. Photos (one of the front and one of the back) of each unit
d. The total number of units in the park	
6. The following coverages are **not available** – Replacement Cost; VSI/SIP; the Natural Disaster endorsement; Flood; and Earthquake coverage. *The maximum Personal Effects limit is \$5,000 per unit.
7. **If the landlord does not live in the state where the risk is located, do not submit.** Call the General Agent for an exception – (risk could be approved for example, landlord lives just across the state line.)
8. All “rental” risks must be written in the AS-1 Program using the NCMHRATE for Rental Manufactured Home Rates and Guidelines. The coverage is Open Peril and **excludes** Flood and Earthquake. The AS-1 Program for Rental units was effective 2-1-06 for New Business and 5-1-06 for Renewals.

9. Premises liability is not available if:



- The risk is written in a business name
- The applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Rottweiler, Great Dane, Akita, Wolf Hybrid or any mix of these breeds, **or** any pet known to be unfriendly, or any dog that has bitten anyone, any guard dog or if the applicant owns or boards horses or livestock **or** any other **large** or unusual/exotic animal(s).
- Any business at all is conducted on the premises or in the manufactured home (including but not limited to farming, day care, auto repair shop, beauty shop, etc.)
- There is an unfenced pond; a hot tub or spa that does not have a locked top; excessive debris, discarded refrigerator with door(s) intact, abandoned car(s), etc. on the premises.
- The applicant owns a trampoline or if there is a trampoline on premises.
- The applicant owns an all terrain vehicle or garages an all terrain vehicle on premises.

CONDITIONS THAT MUST BE MET

- Premises liability coverage is available only if **all** three (3) of the following statements are true:
 1. Each entrance is equipped with permanent steps (the steps are not “loose” blocks)
 2. There is at least one safety handrail at each entrance
 3. Any porch or deck, that is over two (2) steps off of the ground, is surrounded by safety railings with balusters that are a maximum of four (4) inches apart

Liability hazards that cannot exist on the premises (including but not necessarily limited to:

- There is an unfenced pond; a hot tub or spa that does not have a locked top; excessive debris, discarded refrigerator with door(s) intact, abandoned car(s), etc. on the premises.
- An improperly fenced swimming pool, an unfenced swimming pool, a swimming pool that has a diving board, a swimming pool that has a slide
- The applicant owns a trampoline or if there is a trampoline on premises.
- The applicant owns an all terrain vehicle or garages an all terrain vehicle on premises.
- The risk is written in a business name
- The applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Rottweiler, Great Dane, Akita, Wolf Hybrid or any mix of these breeds, **or** any pet known to be unfriendly, or any dog that has bitten anyone, any guard dog or if the applicant owns or boards horses or livestock **or** any other **large** or unusual/exotic animal(s).
- Any business at all is conducted on the premises or in the manufactured home (including but not limited to farming, day care, auto repair shop, beauty shop, etc..)



Reliable Policy Management, LLC is a general agent representing several carriers and specializing in providing the following types of coverage:

- *Manufactured/Mobile Home Insurance*
- *Accidental Death & Dismemberment Insurance*
- *Motor Clubs*



NO NEW BUSINESS ALLOWED in Cumberland, Duplin, Lenoir, Pitt & Sampson Counties nor in any Territory 2 or 3 county.



RENTAL PROGRAM
Open Peril Excluding Flood & Earthquake
Rate per \$100 for Manufactured Home



DEDUCTIBLE	TERRITORY 1				TERRITORY 2				TERRITORY 3			
	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Old	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Old	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Old	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Old	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Old	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Old
\$250	\$1.60	\$1.76	\$1.76	\$1.94	\$1.68	\$1.85	\$1.85	\$2.04	\$1.92	\$2.11	\$2.11	\$2.33
\$500	\$1.44	\$1.58	\$1.58	\$1.74	\$1.51	\$1.66	\$1.66	\$1.83	\$1.73	\$1.90	\$1.90	\$2.09

Optional Windstorm Deductibles

\$500 Windstorm Deductible (give credit only if the \$250 deductible Other Perils deductible is selected) - \$2.00 Credit
\$1000 Windstorm Deductible (give credit only if the \$250 deductible Other Perils deductible is selected) - \$3.00 Credit

Premises Liability
\$25,000 – \$20.00 } Add only if the risk qualifies, see page R-9
\$50,000 – \$30.00 }

Above Premises Liability Premium Includes \$500 Medical Payments to Others (no optional limits)

For scheduled RENTAL units and/or any single unit, the **maximum total** exposure per risk for the {manufactured home + attached structures + unattached structures} is \$200,000. Call RPM for a possible exception.

Minimum written & earned premium is \$30

RATE PER \$100 FOR PERSONAL EFFECTS (Only Personal Effects that belong to the owner of the unit) Maximum limit is \$5,000.

DEDUCTIBLE	TERRITORY 1				TERRITORY 2				TERRITORY 3			
	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Older	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Older	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Older	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Older	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Older	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Older
\$250	\$0.80	\$0.88	\$0.88	\$0.97	\$0.84	\$0.92	\$0.92	\$1.02	\$0.96	\$1.06	\$1.06	\$1.16
\$500	\$0.76	\$0.84	\$0.84	\$0.92	\$0.80	\$0.88	\$0.88	\$0.97	\$0.91	\$1.01	\$1.01	\$1.10

** In N.C. you can offer coverage to the Tenant for his Personal Effects and provide Personal Liability coverage for the tenant; refer to the "TENANT" Package in Aegis's Standard MH-C Guidelines (page R-12).

RATE PER \$100 FOR UNATTACHED APPURTENANT STRUCTURES

DEDUCTIBLE	TERRITORY 1				TERRITORY 2				TERRITORY 3			
	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Older	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Older	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Older	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Older	Protected 1-9 Yrs. Old	Protected 10 Yrs.&Older	Unprotected 1-9 Yrs. Old	Unprotected 10 Yrs.&Older
\$250	\$1.19	\$1.31	\$1.31	\$1.44	\$1.25	\$1.38	\$1.38	\$1.51	\$1.43	\$1.57	\$1.57	\$1.73
\$500	\$1.07	\$1.18	\$1.18	\$1.30	\$1.12	\$1.24	\$1.24	\$1.37	\$1.28	\$1.42	\$1.42	\$1.56

★ **MINIMUM EARNED PREMIUM = \$30.00** **SATELLITE DISH AND ANTENNA – \$5.00 per \$100 of coverage**

In Territory 1, the minimum deductible allowed is \$250 All Perils; the applicant can opt for a \$500 windstorm deductible for a premium credit of \$2.00 or for a \$1000 windstorm deductible for a premium credit of \$3.

*** At this time Aegis Security is **not** writing "new business" in any Territory 2 or 3 county.

In Territory 2 or 3, a \$250 deductible could only apply for an existing Aegis policy (a rollover or renewal) in territory 2 or 3 that ALREADY has a \$250 deductible; the deductible could **not** be changed by endorsement from \$1000 or \$500 to \$250.

In the event Territory 2 or 3 is opened for New Business at some point in the future, or in the event a manufactured home that is **currently insured with Aegis Security is moved into Territory 2 or 3**, the **minimum deductible** for the risk would be **\$500 All Perils**; the applicant or policyholder could opt for a \$1000 windstorm deductible for a premium credit of \$3.00.

** All information in this document for Territory 2 or 3 is provided only for EXISTING Aegis Security policyholders for homes currently located in Territory 2 or 3 or for manufactured homes currently insured with Aegis Security that are moved into Territory 2 or 3.

A \$1000 All Perils deductible is **not offered** at this time in the RENTAL PROGRAM.

If and only if the risk qualifies for the "Vintage Program", the above reasons for credit checks, "normal" requirements for photos and all underwriting rules are disregarded (i.e. will **not** be required.) See page R-11 for the "Vintage Program" qualifications. The risk must meet EVERY qualification to be eligible for the Vintage Program.



ATTENTION! ATTENTION!

VINTAGE PROGRAM

Reliable Policy Management, LLC
P.O. Box 100521 (2141 Enterprise Drive)
Florence, SC 29501-0521
Tele. 1-800-866-7773; Fax 1-800-313-0645



Risks in NC or SC

**Announcing a new program for Aegis Security Ins. Co. for manufactured home/
mobile home/ modular home insurance risks!!**

**Owner Occupied, Seasonal or *Rental Programs only!! The Vintage Program
would not apply for the “Multi-sectional” and/or the “Tenant” Manufactured Home
Program. (*Rentals may have \$25,000 Premises Liability coverage.)**

**Aegis will allow you to write coverage immediately without credit reports,
without photos, without underwriting and regardless of loss history if the risk
qualifies as specified below:**

All Qualifications must be met:

- 1. The TIV (Total Insured Value) of the *Home + **Personal Property must
be \$30,000 or less. (Do not include the value of the “Adjacent
Structures” when arriving at the TIV.) *Use actual cash value for the
home.**
- 2. Personal/Premises Liability limit must be \$25,000 or \$0.**
- 3. There can be no “Optional Coverage”**
 - ★ **No Replacement Cost or Full Repair Cost on the Home**
 - ★ **No “Scheduled Personal Property**
 - ★ **No “increased” Medical Payments**
 - ★ **No “increased” Additional Living Expense limit**
 - ★ **No “increased” Fire Dept. Service Charge**
 - ★ **No Satellite Dish coverage**
 - ★ **No Secured Interest Protection for a lienholder (SC &/or NC)**
 - ★ **No *Natural Disaster endorsement for a lienholder (*available only
in NC since “flood” coverage is included in some NC Programs**

****You may add Replacement Cost on Personal Property if the limit requested by
the applicant for Personal Property is equal to “Replacement Cost” value.**

Call us for a quick quote!!! 800-866-7773