



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 are unacceptable and may not be scheduled. Any attached structure should be listed and rated under unattached structure rates.
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 attached / 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. 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.
10. See the Rate Manual for Eligibility Requirements for the MH(F) - Multi-Sectional Program.

II. SUBMIT - DO NOT BIND

1. PHOTOS—Two (2) clear photos, one of the front and one of the back, are required for any:
  - a. manufactured home twenty (20) years old or older
  - b. attached or unattached structures that exceed \$15,000—barns are unacceptable and may not be scheduled
  - c. manufactured home that is rented to others
  - d. risk that has been uninsured for any period of time
  - e. manufactured home that has been substantially modified or two (2) manufactured homes attached—must have properly supported roof over both homes
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.
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. If two (2) manufactured homes are attached, there must be a properly supported roof over both homes.
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.

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. Vacant or unoccupied manufactured home, condemned 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 or in the manufactured home.
5. If a woodstove or other supplemental heat source is the only means of heating the manufactured home.
6. If the manufactured home is not well maintained and shows evidence of poor upkeep.
7. If the manufactured home has damage that has not been repaired.
8. Barns are unacceptable and may not be scheduled.
9. Manufactured home that is used for student housing.
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; any guard dog or if the applicant owns or boards horses or livestock or any other large or unusual/exotic animal.
11. If there is any hazardous liability exposure on the premises (appliance outside, abandoned car, hot tub without locked top, etc), the risk is unacceptable.
12. 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, the risk is unacceptable.
13. If the applicant owns a trampoline.
14. If the applicant owns an all terrain vehicle.

IV. SEASONAL PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VII apply.
2. The following coverage is not available: Replacement Cost.
3. If there are multiple owners or if the manufactured home is used as a hunting camp, the risk is unacceptable.

V. TENANT PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VII apply.
2. The following coverage is not available: Replacement Cost.
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 front and one of the back) 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. The following coverages are not available: Replacement Cost and Personal Property.
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.
8. All rental risks must be written on the AS-1 Program. Flood coverage is excluded.
9. Premises liability is not available if the risk is written in a business name.

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. ncmhapp (Revised 6/05)