



Aegis Security Insurance Company

BEST RATING A

CONNECTICUT MANUFACTURED HOME APPLICATION

REQUESTED EFFECTIVE DATE:	EXPIRATION DATE:
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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: 45+___ / Under 45___
Seasonal: 45+___ / Under 45___
Tenant___ / Rental___ If rental, provide tenant's name.
Tenant's Name _____
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___
If yes, 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___

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

IF YES, SUBMIT—DO NOT BIND

- Has the applicant been cancelled or nonrenewed? If yes, provide the reason for and the date of cancellation or nonrenewal. _____ Yes___ No___
- Is the manufactured home equipped with a supplemental heating source? If yes, and if it is a woodstove, submit with interior photos showing the stove and flue exit and an exterior photo of the chimney plus a completed Aegis woodburning stove report with details. Yes___ No___
- Is there a swimming pool? If yes, pool must be surrounded with a 4' fence and have a locked gate. Maximum liability—\$50,000. Submit photo of fenced pool. Unfenced pool or a pool with a diving board is an unacceptable risk. Yes___ No___

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

- Is any business conducted on the premises? Yes___ No___
- Is there a kerosene heater in the manufactured home? Yes___ No___
- Has the applicant had any fire, theft or liability loss or more than one (1) minor loss at any location in the past three (3) years? Yes___ No___
- Is the manufactured home vacant or unoccupied or without utilities? Yes___ No___
- Does the manufactured home have any damage that has not been repaired? Yes___ No___
- Is there a trampoline on the premises? Yes___ No___
- Is there an all terrain vehicle (ATV) on the premises? Yes___ No___
- 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 any guard dog, or does the applicant own or board horses or livestock or any other large or unusual/exotic animals? Yes___ No___

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

- Does the manufactured home have permanently installed steps with safety railing at all entrances? If raised deck or porch, is it 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 obtained regarding your credit and / or claim 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.

Applicant's Signature _____ Date _____
Producer's Signature _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Manufactured Home	\$	\$
Personal Property	\$	\$
Unattached Structures	\$	\$
Personal Liability	\$	\$
Medical Payments	\$	\$
Premises Liability (rental)	\$	\$
Replacement Cost MH		\$
Replacement Cost PE		\$
Full Repair Cost		\$
Scheduled Personal Property	\$	\$
Satellite Dish & Antenna	\$	\$
Supplemental Heat Surcharge		\$
Deductible \$ _____		\$

TOTAL POLICY PREMIUM \$ _____

PAYMENT IN FULL___ / 2 PAYMENTS___

4 PAYMENTS___ / 6 PAYMENTS___ / 8 PAYMENTS___

AGENCY NAME	AGENCY CODE #
ADDRESS	
TELEPHONE #	FAX#

I. GENERAL UNDERWRITING GUIDELINES FOR ALL RISKS SUBMITTED

1. The application must be complete (all questions answered), signed by the applicant and sub producer and mailed within three (3) days from the requested effective date.
2. Attached and unattached structures must be described including length, width, and value. List below or on a separate sheet of paper.
3. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
4. The maximum total exposure for the manufactured home, personal property and unattached structures per risk—\$125,000.
5. The manufactured home must be ten (10) years or newer to qualify for replacement cost.
6. The manufactured home must be fifteen (15) years or newer to qualify for full repair cost.
7. A C.L.U.E. report will be obtained by your General Agent and the application will be declined if the applicant has materially misrepresented their loss history.
8. The manufactured home value must be insured for 100% of the actual cash value (ACV) found in the NADA Manufactured Housing Appraisal Guide. If replacement cost is purchased, the manufactured home should be insured for 100% of the current year replacement cost found in the NADA Manufactured Housing Appraisal Guide. If the manufactured home is a new purchase, it should not be insured for more than the purchase price, excluding land.

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
 - 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 manufactured home limit or \$15,000, whichever is greater.
 3. If a swimming pool is on premises, the pool must be surrounded with a fence at least 4 feet high and have a locked gate. The maximum liability coverage available is \$50,000. A photo of the fenced pool is required. An unfenced pool or a pool with a diving board—unacceptable risk.
 4. If a hurricane, tornado, or any other natural disaster warning is in effect.
 5. If the manufactured home is equipped with a supplemental heat source, please provide details. If the supplemental heat source is a woodstove, submit interior photos showing the woodstove and flue exit, an exterior photo of the chimney and a completed Aegis woodstove report (MR-104).
 6. Manufactured home that has been substantially modified. If two (2) manufactured homes are attached, the risk is unacceptable.
 7. If the risk has been uninsured for any period of time, submit unbound with the reason for being uninsured.
 8. If the applicant has been cancelled or nonrenewed, provide the reason for and the date of cancellation or nonrenewal.
 9. If the previous carrier is the lienholder or mortgagee.

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. Manufactured homes that are vacant, unoccupied or without utility service.
2. If applicant has sustained any fire, theft or liability loss or more than one (1) minor loss / claim 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 the manufactured home does not have permanently installed steps with safety railings at all entrances and if any raised porch / deck is not surrounded by a safety railing with balusters a maximum of 4" apart.
6. If there is any hazardous liability exposure on the premises (example: refrigerator outside, junk car, etc).
7. If the manufactured home and premises is not well maintained or if there is evidence of poor upkeep—debris in yard, etc.
8. If the manufactured home has any damage that has not been repaired.
9. If there is an unfenced swimming pool or a swimming pool with a diving board on the premises.
10. If there is a trampoline on the premises.
11. If there is an all terrain vehicle (ATV) on premises.
12. If 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.

IV. SCHEDULED PERSONAL PROPERTY

1. Current appraisal or receipt (showing a description) is required.
2. Maximum limit—\$2,500 per item and \$5,000 aggregate for all items.
3. The manufactured home must be owner occupied on a full-time, permanent basis.

V. SEASONAL PROGRAM

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

VI. TENANT PROGRAM

1. All of the above Underwriting Guidelines apply.
2. Open Peril, Replacement Cost and Scheduled Personal Property coverages are not available.
3. The named insured must be an individual.
4. Unacceptable risk—woodstoves or any other supplemental heating source used on the premises.
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.

VII. RENTAL PROGRAM

1. All of the above Underwriting Guidelines 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. Unacceptable risk—woodstoves or other supplemental heating source used on the premises.
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 applicant owns more than one (1) rental property, whether insured with Aegis or not—premises liability coverage is not available. The maximum liability coverage for one (1) rental property—\$25,000.
8. If the landlord does not live in the state that the rental dwelling is located, the risk is unacceptable.

VIII. 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.

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES—Include a description, length and width and value