

MASSACHUSETTS 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 ___ / Seasonal ___ / Tenant ___
Rental ___ (show tenant name below)
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 ___
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 woodstove, 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 with a locked gate. Maximum liability—\$50,000. A photo of the fenced pool is required. An unfenced pool or a pool with a diving board or slide is unacceptable. Yes ___ No ___

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is any business conducted on the premises or in the manufactured home? 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) minor loss at any location in the past three (3) years? Yes ___ No ___
4. Is the manufactured home vacant or unoccupied, without utilities or condemned? Yes ___ No ___
5. Does the manufactured home have any damage that has not been repaired? Yes ___ No ___
6. Does the applicant own a trampoline? Yes ___ No ___
7. Does the applicant own an all terrain vehicle (ATV)? Yes ___ No ___
8. Does the applicant own or board 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; 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

1. Do all entrances have permanently installed steps with safety railings? Are all raised decks or porches surrounded by a safety railing with balusters a maximum of 4" apart? Yes ___ No ___
2. Is the manufactured home well maintained? 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 _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Manufactured Home	\$	\$
Personal Property	\$	\$
Unattached Structures	\$	\$
Personal Liability / Med Pay	\$	\$
Premises Liability (Rentals)	\$	\$
Replacement Cost MH	\$	\$
Replacement Cost PE	\$	\$
Full Repair Cost MH	\$	\$
Scheduled Personal Property	\$	\$
Satellite Dish / Antenna	\$	\$
Supplemental Heat Surcharge	\$	\$
Deductible \$ _____	\$	\$

TOTAL POLICY PREMIUM \$ _____

MINIMUM EARNED PREMIUM—The policy is subject to the minimum earned premium shown on the declarations page if the insured requests mid-term cancellation. The MEP does not apply if the policy is cancelled pro rata.

PAYMENT IN FULL _____
2 PAYMENTS _____
4 PAYMENTS _____
6 PAYMENTS _____
8 PAYMENTS _____

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 are unacceptable 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 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. 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—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 as they are excluded in the policy
 - 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—properly supported roof over both homes is required
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.
10. If the lienholder is an individual or dealer.

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 as they are excluded in the policy.
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; does the applicant own or board horses or livestock or any other large or unusual/exotic animals.
11. If there is any hazardous liability exposure on the premises (appliance outside, abandoned car, hot tub without locked top, etc).
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.
13. If the applicant owns a trampoline.
14. If the applicant owns an all terrain vehicle (ATV).

IV. SCHEDULED PERSONAL PROPERTY

1. A current appraisal or receipt is required.
2. The maximum limit per category—\$2,500 and \$5,000 aggregate for all categories.
3. The risk must be owner occupied on a full-time, permanent basis.

V. SEASONAL PROGRAM

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

VI. TENANT PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VIII apply.
2. The following coverages are not available: Replacement Cost, Open Peril and Scheduled Personal Property.
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.

VII. RENTAL PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VIII 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: Open Peril, Replacement Cost, Full Repair and Personal Property.
7. If the manufactured home is titled in a business name, premises liability is not available.
8. Premises liability is not available if the applicant owns more than one (1) rental property, whether insured with Aegis or not.
9. The maximum premises liability limit available—\$25,000.
10. If the landlord does not live in the state where the risk is located, do not submit.

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. The minimum earned premium does not apply if the policy is cancelled on a pro rata basis.