



**Aegis Security Insurance Company**

BEST RATING A

NEW HAMPSHIRE 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\_\_\_ / Seasonal\_\_\_ / Tenant\_\_\_  
Rental\_\_\_ (show tenant name below) / Non Package\_\_\_  
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 may be written in the non package program without liability coverage. 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? If liability loss, the risk may be written in the non package program without liability coverage. 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\_\_\_  

**IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK**

1. Is the manufactured home and premises we maintained? Yes\_\_\_ No\_\_\_  

**IF NO, MUST BE WRITTEN IN THE NON PACKAGE PROGRAM WITHOUT LIABILITY COVERAGE**

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\_\_\_  

**IF YES, MUST BE WRITTEN IN THE NON PACKAGE PROGRAM WITHOUT LIABILITY COVERAGE**

1. Does the applicant own a trampoline? Yes\_\_\_ No\_\_\_  
2. Does the applicant own an all terrain vehicle (ATV)? Yes\_\_\_ No\_\_\_  
3. 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\_\_\_

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 \$ _____		\$
<b>TOTAL POLICY PREMIUM \$</b>		

**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 must be written in the non package program without liability coverage.
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.
11. If there is any hazardous liability exposure on the premises (appliance outside, abandoned car, hot tub without locked top, etc), the risk must be written in the non package program without liability coverage.
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 must be written in the non package program without liability coverage.
13. If the applicant owns a trampoline, the risk must be written in the non package program without liability coverage.
14. If the applicant owns an all terrain vehicle (ATV), the risk must be written in the non package program without liability coverage.
15. 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, the risk must be written in the non package program without liability coverage.

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. If the applicant had a liability loss, the risk may be written in the non package program without liability coverage.
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.

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 must be written in the non package program without liability coverage.

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.