



RHODE ISLAND MANUFACTURED HOME UNDERWRITING GUIDELINES

GENERAL UNDERWRITING GUIDELINES FOR ALL RISKS SUBMITTED

1. APPLICATIONS—All questions must be answered, the applicant and producer must sign the application and the application must be mailed within 30 days from the effective date.
2. C.L.U.E.—Will be obtained on all submissions.
3. TOTAL INSURED VALUE—The maximum limit for the manufactured home (Coverage A) is \$125,000 and the total exposure for the manufactured home, personal property and unattached structures is \$200,000.
4. TRANSFER—A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
5. VALUATION—Manufactured homes must be insured to 100% of the actual cash value which can be found in the NADA Manufactured Home Appraisal Guide. The limit requested should not include the value of 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. If replacement cost is purchased the home must be insured for 100% of the current year value.
6. OWNERSHIP—The applicant must be the titled owner of the manufactured home. If the risk is occupied by the named insured on a full-time basis or a seasonal / secondary home, the applicant must be an individual and the home may not be titled in a business name. If the named insured rents the manufactured home to another, it may be in a business name; however, liability coverage is not available.
7. ADDITIONAL INSURED—Owner Occupied Program—If more than one individual owns the manufactured home (titled owners); however, one or more of the individuals does not live in the manufactured home, they should be listed as additional insured (s) and not as an insured.
8. REPLACEMENT COST MANUFACTURED HOME—The manufactured home must be 15 years or newer and be owner occupied by the named insured on a full-time basis. If replacement cost is purchased the home must be insured for 100% of the current year value.
9. FULL REPAIR COST MANUFACTURED HOME—The manufactured home must be 15 years or newer and be owner occupied by the named insured on a full-time basis.
10. AGE REQUIREMENT—There is no age requirement.
11. PHOTO REQUIREMENT—Two (2) photos, one of the front and one of the back of the manufactured home, are required: (1) risks with \$300,000 liability, (2) rental risks with more than \$25,000 premises liability and (3) manufactured homes that have been substantially modified.
12. PERSONAL PROPERTY
 - Owner Occupied—The limit may not exceed 100% of the value of the manufactured home or \$25,000, whichever is greater.
 - Seasonal—The limit may not exceed 50% of the value of the manufactured home or \$25,000, whichever is greater.
 - Rental—The limit may not exceed \$5,000.
13. SCHEDULED PERSONAL PROPERTY—(1) a current appraisal or receipt is required; (2) the maximum limit per category—\$2,500 per item and \$5,000 aggregate for all categories; and (3) call for an exception. The risk must be owner occupied on a full-time basis.
14. MINIMUM EARNED PREMIUM—If the insured requests midterm cancellation, the policy will be cancelled on a short rate basis and will be subject to a minimum earned premium of \$50.
15. LATE PAYMENT—If a policy lapses or cancels for non payment of premium, upon Company approval, the policy will be rewritten the day after postmark. A new application is not necessary on a lapsed or cancelled policy unless the Company requests one; however, if a new application is submitted on a cancelled policy the effective date will be the day after postmark.

SEASONAL PROGRAM

1. The following coverages are not available: replacement cost, full repair and scheduled personal property.
2. Maximum personal property—50% of the Coverage A Limit or \$25,000, whichever is greater.
3. All other underwriting guidelines apply.

RENTAL PROGRAM

1. The following coverages are not available: replacement cost, full repair, golf cart, scheduled personal property and \$300,000 premises liability.
2. The maximum personal property coverage available—\$5,000.
3. The name of the tenant must be provided.
4. Any risk with a supplemental heat source, including wood, coal, pellet, etc. stoves are unacceptable.
5. If the total exposure exceeds \$200,000, submit unbound with details, including name of tenants, total exposure to be insured, number of manufactured homes to be insured, limit for each home, number of homes in the park and how far apart are the manufactured homes.
6. If the manufactured home is in a business name, premises liability coverage is not available.
7. If the landlord lives out of state, submit, do not bind.
8. All other underwriting guidelines apply.

TENANT PROGRAM

1. The following coverages are not available: open peril, replacement cost, golf cart, and scheduled personal property.
2. Any risk with a supplemental heat source, including wood, coal, pellet, etc. stoves are unacceptable.
3. Maximum personal property limit—\$25,000. Call for an exception.
4. All other underwriting guidelines apply.

VINTAGE PROGRAM

If the manufactured home and personal property limit equals \$30,000 or less and the liability limit is \$25,000, no underwriting is required. The only optional coverage available is replacement cost for personal property. If the unattached structure limit exceeds 10% of the Coverage A limit and results in the total manufactured home, personal property and unattached structure limit exceeding \$30,000 or if the liability limit exceeds \$25,000, the risk must be underwritten.

SUBMIT—DO NOT BIND

1. **TEMPORARY SUSPENSION**—If there is a watch / warning for a tornado, hurricane, tropical storm, flood, earthquake, wildfire or any other natural disaster, do not bind new business, increase coverage on existing business, accept payment for lapsed policies or cancelled policies or lower the deductible.
2. **SUPPLEMENTAL HEAT SOURCE**—If the manufactured home, attached structure or unattached structure is equipped with a supplemental heat source not installed by the original manufacturer, provide details. If there is a wood burning, coal burning, pellet burning, etc. stove a completed Aegis Woodstove report must be submitted with details and two (2) photos, one of the woodstove and one of the chimney outside.
3. **UNINSURED RISK**—If the applicant has been uninsured for more than ten (10) days, submit with an explanation.
4. **SWIMMING POOL**—If there is a swimming pool on the premises, it must be surrounded with a 4' high stockade type fence with a locked gate. If the swimming pool is not fenced or it has a diving board or slide, the risk must be written without liability coverage.
5. **SUBSTANTIALLY MODIFIED**—Manufactured homes that have been substantially modified must be submitted with details of the modification. If two (2) manufactured homes are attached, there must be a properly supported roof over both the manufactured homes.
6. **CANCELLED OR NONRENEWED**—If the applicant was cancelled or nonrenewed, provide the reason for and the date of the cancellation or non renewal.
7. **LOSSES / CLAIMS**
 - **Fire Loss**—If the applicant has had a fire loss at any location in the past three (3) years, submit with a copy of the fire report and amount paid; more than one (1) fire loss is unacceptable.
 - **Theft Loss**—If the applicant has had a theft loss at any location in the past three (3) years, submit unbound. If the applicant had two (2) or more theft losses in the past three (3) years at any location, the risk is unacceptable.
 - **Water Damage Loss**—If the applicant has had two (2) or more water damage losses in the past three (3) years, the risk is ineligible.
 - **Liability Loss**—If the applicant has had any liability losses at any location in the past three (3) years, submit with details including if the liability exposure still exists. If the applicant has had two (2) or more liability losses in the past three (3) years, the risk must be written without liability coverage. Provide a signed statement from the applicant acknowledging they do not have liability coverage. If the loss involved an animal that has bitten or caused injury, the animal injury exclusion must be signed by the applicant.
8. **ANIMALS**—If the applicant owns or boards any animal that has bitten or caused injury, the risk must be written with the animal injury exclusion. The exclusion must be signed by the applicant.

DO NOT SUBMIT UNDER ANY PROGRAM—UNACCEPTABLE RISK

1. If the manufactured home is under construction.
2. If the manufactured home is vacant or unoccupied.
3. If the manufactured home is condemned.
4. If the manufactured home is without utilities.
5. If there is a kerosene heater in the manufactured home, attached structure or unattached structure or any other place on the premises.
6. If there is any hazardous liability exposure on the premises. **NOTE:** The risk may be written without liability coverage. The applicant must sign acknowledgement of the deletion of liability coverage.
7. If supplemental heat or a wood burning, coal burning, pellet burning, etc. stove is the only means of heating the manufactured home.
8. If the manufactured home is not well maintained.
9. If the manufactured home has damage that has not been repaired.
10. If the manufactured home is used for student housing.
11. If there is a business conducted on the premises or in the manufactured home or any attached or unattached structure.
12. If the applicant owns a trampoline.
13. If the applicant owns an all terrain vehicle (ATV).
14. **LOSSES / CLAIMS:**
 - If the applicant has had two (2) or more fire, theft, water damage, liability losses OR any combination of these losses at any location in the past three (3) years.
 - If the applicant has had three (3) or more minor losses at any location in the past three (3) years.
 - If the applicant has a loss that is unresolved or open with a prior carrier.