

SURPLUS LINES MANAGERS, INC.
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Aegis Security Insurance Company

BEST RATING A

VERMONT MANUFACTURED HOME APPLICATION

APPLICANT'S NAME		SOCIAL SECURITY #		DATE OF BIRTH	
MAILING ADDRESS			WORK TELEPHONE #		HOME TELEPHONE #
CITY	COUNTY	TERRITORY	STATE	ZIP CODE	
LOCATION					
MORTGAGEE		LOAN #	BILL MORTGAGEE AT RENEWAL: YES___ NO___		
STREET ADDRESS		CITY	STATE	ZIP CODE	

REQUESTED POLICY PERIOD
 Effective _____ / Expiration _____

Owner Occupied: Age 45+ ___ / Under 45 ___
 Seasonal: Age 45+ ___ / Under 45 ___
 Tenant ___ / Rental ___ If rental, provide name of tenant
 Name of Tenant _____
 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? _____
 If in park, name of park must be provided in above address.
 Is home located on land owned by insured? Yes ___ No ___
 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 in the past 5 years? Yes ___ No ___
 If Yes, give details _____
 4. Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

1. Is the manufactured home equipped with a supplemental heating source? If yes, provide details. If woodstove submit with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus an Aegis woodstove report with details. Yes ___ No ___
 2. Is there a swimming pool? If yes it must be surrounded with a 4' fence. Unfenced pools or pools with a diving board are unacceptable. If acceptable, maximum liability—\$50,000. Yes ___ No ___

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is any business conducted on the premises? Yes ___ No ___
 2. Is there a kerosene heater in the manufactured home? Yes ___ No ___
 3. Has the applicant had any fire, theft, or liability losses or two (2) or more minor losses AT ANY LOCATION in the past three (3) years? Yes ___ No ___
 4. Is the manufactured home vacant or unoccupied or used as a commercial risk? Yes ___ No ___
 5. Does the manufactured home have any damage that has not been repaired? Yes ___ No ___
 6. 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 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. Is the manufactured home well maintained and show good upkeep? Yes ___ No ___
 2. Does the manufactured home have permanently installed steps and safety railings at all entrances? Yes ___ No ___

In making this application for insurance, it is understood that an investigative report may be made whereby information is obtained through personal interviews with third parties. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living, whichever may be applicable. 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	\$	\$
Premises Liability	\$	\$
Replacement Cost MH		\$
Replacement Cost PE		\$
Full Repair Cost		\$
Satellite Dish	\$	\$
Supplemental Heating		\$
Deductible \$ _____		\$
TOTAL PREMIUM		\$
⇒ MINIMUM EARNED PREMIUM—\$50		

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES—Use Reverse Side if Needed

PAYMENT OPTIONS
 PAYMENT IN FULL ___ / 2 PAYMENTS ___
 4 PAYMENTS ___ / 6 PAYMENTS ___ / 8 PAYMENTS ___
 Refer to the rate manual for eligibility and installment fee.

AGENCY NAME _____
 ADDRESS _____
 AGENCY CODE # _____ TELEPHONE # _____

I. GENERAL UNDERWRITING GUIDELINES

1. INCOMPLETE APPLICATIONS will be considered unbound. ALL questions must be answered.
2. Attached and unattached structures must be shown below including description, length, width, and value. (Example: 8x10 shed—\$2,000)
3. Manufactured homes must be insured to 100% of value.
4. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
5. The maximum total exposure per risk—\$125,000. If the applicant has any unattached structures over the package limit, the unattached structures limit should be included in the maximum exposure of \$125,000.
6. The manufactured home must be ten (10) years or newer to qualify for replacement cost.

II. SUBMIT - DO NOT BIND

1. 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.
2. Photos are required (one of the front and one of the back) if any unattached structure value exceeds \$15,000.
3. If swimming pool is on premises, the pool must be surrounded with a fence at least 4 feet high with a locked gate. The Maximum Liability Coverage—\$50,000. There is no coverage for physical damage to the pool or related items. Unfenced pools or pools with a diving board are not acceptable.
4. If a hurricane, tornado, or any other natural disaster warning is in effect where the manufactured home is located.
5. If the manufactured home is equipped with a supplemental heat source, please provide details. If the supplemental heat source is a woodstove or fireplace insert, submit interior photos showing the woodstove and flue exit and an exterior photo of the chimney plus an Aegis woodstove report with details.
6. Manufactured home that has been substantially modified.
7. If the applicant has been uninsured for thirty (30) days or more, submit unbound with an explanation.

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. Vacant or unoccupied manufactured home or manufactured home without utility service.
2. If applicant has sustained any fire, theft or liability loss(es) / claim(s) or two (2) or more losses / claims 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.
6. If there is any hazardous liability exposure on the premises (example: refrigerator outside).
7. If the manufactured home and premises is not well maintained or if there is evidence of poor upkeep.
8. If the manufactured home has any damage that has not been repaired.
9. 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. SEASONAL PROGRAM

1. All of the above Underwriting Guidelines apply.
2. Replacement Cost, Open Peril 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.

V. TENANT PROGRAM

1. All of the above Underwriting Guidelines apply.
2. Replacement Cost, Open Peril and Scheduled Personal Property coverages are not available.
3. The named insured must be an individual.
4. Woodstoves or any other supplemental heating are 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 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. Woodstoves or other supplemental heating sources are 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. Replacement Cost, Full Repair, and Personal Property coverages are not available.
7. If the insured (titled owner) does not live in the same state the manufactured home is located, the risk is unacceptable.
8. The maximum premises liability limit for one rental manufactured home—\$25,000. If the applicant owns more than one rental property—premises liability coverage is not available.
9. If the tenant owns or boards any animals—PREMISES LIABILITY COVERAGE IS NOT AVAILABLE.

VII. CREDIT REPORT UNDERWRITING GUIDELINES

DO NOT SUBMIT—UNACCEPTABLE RISK:

1. If the applicant had a bankruptcy in the past three (3) years.
2. If the applicant had a bankruptcy over three (3) years ago, the current credit must not have any past due accounts, collections (except medical), judgments, foreclosure or repossession.
3. If the applicant had a foreclosure or repossession.
4. If the applicant's mortgage payment is past due.
5. If the applicant has collections exceeding \$500—except medical.
6. If the applicant has past due accounts exceeding \$1,000—CALL FOR EXCEPTION.

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES			
Description, Length & Width	Value	Description, Length & Width	Value