

## 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.
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 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. 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.
9. To qualify for replacement cost on the manufactured home, the home must be ten (10) years or newer.
10. The manufactured home must be fifteen (15) years or newer to qualify for full repair cost.

## II. SUBMIT - DO NOT BIND

1. PHOTOS-two (2) photos, one of the front and one of the back, are required on all manufactured homes that:
  - a. are twenty (20) years old or older
  - b. have any attached or unattached structures that exceed \$15,000-barns are unacceptable
  - c. are rented to others
  - d. have been uninsured for any period of time
  - e. 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 By-Line 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, provide the reason for the lapse in coverage.
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 there are two (2) manufactured homes attached, it must have 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.

## III. MUST BE WRITTEN IN THE BY-LINE PROGRAM WITHOUT LIABILITY COVERAGE

1. If the applicant owns a trampoline.
2. If the applicant owns an all terrain vehicle (ATV).
3. 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 or any guard dog or if the applicant owns or boards horses or livestock or any other large or unusual/exotic animal.
4. If the applicant owns an unfenced swimming pool or a pool with a diving board or slide.
5. If the entrances do not have permanently installed steps with safety railing or if raised deck / porch do not have permanently installed safety railing surrounding it with balusters a maximum of four (4) inches apart.
6. If the applicant has had a liability loss.
7. Seasonal risks with multiple owners or used as a hunting camp.

## IV. 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 / claim or more than one (1) loss / claim within the past three (3) years. If the applicant has had a liability loss, the risk may be written in the by-line program without liability coverage.
3. If the manufactured home is equipped with a kerosene heater.
4. If any business is conducted in the manufactured home or on the premises.
5. If there is any other hazardous liability exposure on the premises (example: refrigerator outside, abandoned car, debris, etc.).
6. If the manufactured home and premises is not well maintained or does not show pride of ownership.
7. If the manufactured home has any damage that has not been repaired.
8. Barns.
9. If the manufactured home is used for student housing.
10. Any supplemental heat source, including woodstove, that is the only means of heat.

## V. SEASONAL PROGRAM

1. All of the Underwriting Guidelines apply in Sections I, II, III, IV and VII.
2. Replacement Cost, Full Repair and Open Peril coverages are not available.
3. If multiple owners or if the manufactured home is used as a hunting camp, the risk must be written in the by-line program without liability coverage.

## VI. RENTAL PROGRAM

1. All of the Underwriting Guidelines apply in Sections I, II, III, IV and VII.
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. Rental risks with a woodstove or other supplemental heat source 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 landlord lives out of state the risk is unacceptable.

## VII. MINIMUM EARNED PREMIUM

1. If the insured requests mid-term cancellation, the policy will be cancelled on a short rate basis and will be subject to the minimum earned premium shown on the declarations page.