



Aegis Security Insurance Company

BEST RATING A

WASHINGTON 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 ___ If rental, provide tenant name below:
 Tenant's Name _____
 Year ___ / Length ___ / Width ___
 Make ___ / Model _____
 Serial # _____
 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.
 Purchase Date ___ / Purchase Price _____
 Is home located on land owned by insured? Yes ___ No ___
 Does the purchase price include land? 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 ___

- Occupation _____ Employer _____ Yrs. Employed _____
- Previous Carrier _____ Expiration Date _____
- Has applicant had any claims/losses in the past five (5) years? Yes ___ No ___
 If Yes, give details _____
- Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

- Was the previous policy cancelled or non renewed? If yes, what is the cancellation / non renewal date and what is the reason for cancellation / non renewal? Yes ___ No ___
- Is the manufactured home equipped with a supplemental heating source? If yes, and it is a woodstove, submit with interior photos showing the stove and flue exit and an exterior photo of the chimney and a completed Aegis woodstove report. Yes ___ no ___
- Is there a swimming pool? If yes, pool must be surrounded with a 4' fence with a locked gate. Unfenced pools and pools with a diving board are unacceptable. Photo of fenced pool is required. Maximum liability coverage available—\$50,000. Yes ___ No ___

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

- Is any business conducted on the premises? Yes ___ No ___
- Is there a kerosene heater on the premises? Yes ___ No ___
- Has the applicant had any fire, theft, or liability loss / claim or two (2) or more minor losses at any location in the past three (3) years? Yes ___ No ___
- Is the manufactured home vacant, unoccupied or without utilities? Yes ___ No ___
- Does the manufactured home have any damage that has not been repaired? Yes ___ No ___
- 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 ___
- Does the applicant own a trampoline? Yes ___ No ___
- Does the applicant own an all terrain vehicle? Yes ___ No ___

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

- Does the manufactured home have permanently installed steps with safety railings at all entrances? If raised deck or porch, is it surrounded by a railing with balusters a maximum of 4" apart? Yes ___ No ___
- 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 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	\$	\$
Premises Liability (Rentals)	\$	\$
Replacement Cost MH	\$	\$
Replacement Cost PE	\$	\$
Satellite Dish & Antenna	\$	\$
Supplemental Heat Surcharge	\$	\$
Preferred Park Credit	\$	\$
Owner Occupied Claim Free Credit	\$	\$
Senior Citizen Credit	\$	\$
Deductible \$ _____	\$	\$

POLICY FEE \$ 20.00
TOTAL PREMIUM \$

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES ON THE BACK OF THE APPLICATION

AGENCY NAME		
ADDRESS		
AGENCY CODE #	TELEPHONE #	FAX#

I. GENERAL UNDERWRITING GUIDELINES FOR ALL RISKS SUBMITTED

1. Incomplete applications, applications not signed by the applicant and sub producer or applications that do not meet the underwriting guidelines will be returned unbound. The application must be received within five (5) days of the requested effective date.
2. An acceptable CLUE report must be obtained by the General Agent before coverage may be bound.
3. Attached and unattached structures must be described including length, width, and value.
4. Manufactured homes must be insured to 100% of the actual cash value or if replacement cost is requested, the manufactured home must be insured to 100% of the current year replacement value.
5. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval. A CLUE report for the new applicant will be obtained.
6. The maximum total exposure for the manufactured home, personal property and unattached structures per risk—\$125,000.
7. The manufactured home must be ten (10) years or newer to qualify for replacement cost.
8. The manufactured home limit, should not include the value of the land. If the manufactured home is a new purchase, the manufactured home limit should not be more than the purchase price—excluding land.

II. SUBMIT - DO NOT BIND

1. PHOTOS
 - a. two (2) photos, one of the front and one of the back, are required on all manufactured homes twenty (20) years old or older
 - b. two (2) photos, one of the front and one of the back, are required on any attached or unattached structures that exceed \$15,000
 - c. two (2) photos, one of the front and one of the back, are required on all manufactured homes that are rented to others
 - d. two (2) photos, one of the front and one of the back, are required on all risks that have been uninsured for any period of time.
2. A personal property inventory must be submitted if the requested personal property limit 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 of fence at least 4' high with a locked gate. The maximum liability coverage—\$50,000. 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 a completed Aegis woodstove report with details.
6. Manufactured home that has been substantially modified.
7. If the manufactured home has been uninsured for any period of time, submit with the reason for lapse in coverage and two (2) photos, one of the front and one of the back.
8. If the previous carrier is the lienholder / mortgagee.
9. If the applicant was cancelled or nonrenewed, submit with the reason for cancellation or nonrenewal and the date of cancellation or nonrenewal.

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. Manufactured homes that are vacant, unoccupied, under renovation, condemned or without utility service.
2. If applicant has sustained any fire, theft or liability loss / claim or more than one (1) minor loss / claim 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 or if any raised deck or porch is not surrounded by a safety railing with balusters a maximum of 4" apart.
6. If there is any hazardous liability exposure on the premises (example: appliance (s), debris, junk car, etc.).
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 a woodstove or other supplemental heat source is the only means of heating the manufactured home.
10. If there is an unfenced swimming pool or a pool with a diving board on the premises.
11. 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.
12. If the applicant owns a trampoline.
13. If the applicant owns an all terrain vehicle (ATV).

IV. SEASONAL PROGRAM

1. All of the above Underwriting Guidelines apply.
2. All Risk, Replacement Cost and Scheduled Personal Property coverage is 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 and Scheduled Personal Property coverages are not available.
3. Woodstoves or any other supplemental heating are not acceptable.
4. 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 front and one of the back) 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. All Risk, Replacement Cost and Personal Property coverage is not available.
7. If the applicant (titled owner) does not live in the same state that the manufactured home is located, the risk is unacceptable.
8. If the applicant owns more than four (4) rental properties—premises liability coverage is not available.

VII. 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.

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES BELOW OR ON A SEPARATE SHEET OF PAPER.