AMERICAN RELIABLE INSURANCE COMPANY WASHINGTON MANUFACTURED HOME APPLICATION



P.O. Box 2627 Wenatchee, WA 98807 Phone 800-678-1642 Or 509-663-0091 Fax 509-663-0092

	PRODUCER INFO / PROGRAM SELECTION								
Agen	Name: Agent #: Effective Date:								
	APPLICANT / CO-APPLICANT INFORMATION								
Name	DOB								
Desig	nee Type: N/A C/O DBA Executor Trust Designee Comments:								
	Address								
City	State Zip Country								
Daytime Phone No. Evening Phone No. Strict Address: Carial Country #									
Email Address Social Security #									
	yment Status: ☐Disabled ☐Employed ☐Homemaker ☐Retired ☐Self Employed ☐Unemployed ☐Ccupation								
Emplo									
Co-ap	DOB DOB								
	he co-applicant live at the residence? \Bigcup Yes \Bigcup No								
Co-ap	olicant Employment Status: Disabled Employed Homemaker Retired Self Employed Unemployed Occupation								
Co-ap	olicant's Social Security #								
	UNDERWRITING								
	Eligibility Information								
	Any "Yes" response makes the risk unacceptable and it cannot be written!	Yes	No						
1.	Has the applicant been convicted of arson or insurance fraud?								
2.	Is the home without permanently installed water, electricity and sewage utility services?								
3. 4.	3. Has the home been salvaged or does the home have any existing structural damage? 4. Is the home vacant or under construction or major renovation?								
5.	Is the home in foreclosure?								
6.	Are there liquid fuel-powered space heaters or any heat reclaiming devices in the home?								
7.									
8.	8. Does the home have other structures or garages with a wood/coal/pellet burning device?								
	9. Does the home have polybutelene pipes?								
10.	Are explosive or flammable materials stored on the premises?								
11.	11. Is brush clearance less than 100 feet around the dwelling?								
13. Does the applicant (or tenant if tenant occupied) own, keep or shelter any animal with a previous bite history or any non-domestic animals? (LOB 46 and LOB 37 only)									
	Underwriting Questions								
1	Door the applicant (or tanget if tanget accurried) own a doo?	Yes	No						
١.	Does the applicant (or tenant, if tenant occupied) own a dog?	Ш	Ш						
	b. Breed of Dog(s)								
2.	Has the applicant had a manufactured home policy cancelled or non-renewed for underwriting reasons (other than age of unit) in the past 36 months?								
3.	Has the applicant filed for bankruptcy in the past 36 months?								
4.	Has the applicant been 30 days past due on mortgage payments in the last 12 months?								
5.	Has the applicant been uninsured for more than 30 days immediately prior to the requested effective date for any previous property if this is a new purchase or for this property if this is not a new purchase? (If the applicant is a first time home buyer, this rule does not apply.) (LOB 48 only).								
6.	Is the home built on stilts, posts, or piers?								
7.	Is the home without handrails on all entrances that have 3 or more steps?								
8.	Is the home without permanently installed steps at all entrances?								
9.	Is the home within 1,500 feet of water (river or creek) or is it located on an island or in a Special Flood Hazard Area?	🔲							
10.	Are there multiple horses, livestock or farm animals on the premises?								
11.	Is there a dock, pier, or boat house on the premises?								
12.	Is the dwelling on 5 or more acres?								
13. 14.	Are farming activities conducted on the premises? Are business activities conducted on the premises?								
14. 15.	Does the home have attachments or other structures (other than porches, decks, awnings, skirting, or carports) that are not factory/contractor built?								
16.	Is the home comprised of two separate manufactured homes that are joined together?								
Fynl	ain "Yes" answers!	_	_						
Lxhi	AIII 165 GIISWEIS:								

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	INTERESTED I	PARTIE	S					
Interested Party Type: Additional Interest Mortgagee/Lienholder Private Lende	er/Contract Seller	itional Insur	ed Premium Finance		Business Ownership:	☐ Yes	□ No	
Business Name					1			
Name								
Mailing Address								
City			State	Zip		Country		
Loan Number		Bill this Pa	ırty: 🗌 Yes 🔲 No					
Interested Party Type: ☐Additional Interest ☐Mortgagee/Lienholder ☐Private Lende	er/Contract Seller	itional Insur	ed Premium Finance		Business Ownership:	☐ Yes	□ No	
Business Name								
Name								
Mailing Address								
City			State	Zip		Country		
Loan Number		Bill this Pa	ırty: 🗌 Yes 🔲 No					
Interested Party Type: Additional Interest Mortgagee/Lienholder Private Lende	er/Contract Seller	itional Insur	ed Premium Finance		Business Ownership:	☐ Yes	□ No	
Business Name								
Name								
Mailing Address								
City			State	Zip		Country		
Loan Number		Bill this Pa	ırty: 🗌 Yes 📗 No					
		Į.						
F	PROPERTY INFO	ORMAT	ION					
Location Address								
City			State	Zip	Coun	ty		
•	/ear Built		Manufacturer			<u>, </u>		
	Vidth in Feet		Purchase Date		Purchase F	Price		
Is the home located in a Manufactured Home Park?								
Roofing Information: Type:					Number of	т атк орассо		
		_						
Heating Information: Type:	По:							
Supplemental Heating Device: None Wood burning Stove Fireplace	Other:				vice installed by a licens	ed contractor	? ∐Yes ∐No	
Protective Devices: None Central Station Fire Alarm Central Station Burgla Additional Information	ar Alarm 🔲 Smoke Detec	ctor L Fir	e Extinguisher	olts 🔲 C	ther:			
	orevious hite history or any	non-domes	etic animals? (Applicable to	OR 77 and	d LOB 48 only)		□Yes □No	
Does the premises have a swimming pool or sea that does not have a four foot fance with a self-latching gate motorized pool cover, or other comparable safety device that is securely fastened to the								
perimeter of the pool/spa thus rendering it inaccessible?								
Has the applicant been uninsured for more than 30 days immediately prior to the requested effective date for any previous property if this is a new purchase or for this property if this is not a new purchase? (If the applicant is a first time home buyer, this rule does not apply.) (Not Applicable to LOB 48)							□Yes □No	
Does the home have awnings?							□Yes □No	
Type of Awning:								
Has the applicant been continuously insured with another carrier for the past 36 months with no claims and no lapse in coverage?								
Prior Insurer Name: Is the applicant currently insured with another carrier? \(\subseteq \text{Yes} \subseteq \text{N} \)								
							□ 1 <i>c</i> 2 □ 140	
Is the home a new purchase?							□Yes □No	
Distance to Fire Hydrant: ☐ 0-1,000 Feet ☐ Greater than 1,000 Feet ☐ Dis	stance to Fire Station:	0-5 Miles	Greater than 5 Miles		Protection Class:			

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	LOSS EXPERIENCE									
Type of Loss: ☐ Fire ☐ Liability ☐ Lightning ☐ Theft/Burglary ☐	Water/Flood Damage Weather Other:									
Date of Loss:	Amount Paid:									
Description:										
Corrective Action Taken: Exposure no longer exists/Removed from property	☐ No action taken ☐ Protective Device Installed ☐ Repaired/Replaced									
Type of Loss: ☐ Fire ☐ Liability ☐ Lightning ☐ Theft/Burglary ☐	Water/Flood Damage Weather Other:									
Date of Loss:	Amount Paid:									
Description:										
Corrective Action Taken:	☐ No action taken ☐ Protective Device Installed ☐ Repaired/Replaced									
Type of Loss: ☐ Fire ☐ Liability ☐ Lightning ☐ Theft/Burglary ☐	Water/Flood Damage Weather Other:									
Date of Loss:	Amount Paid:									
Description:										
Corrective Action Taken: Exposure no longer exists/Removed from property	☐ No action taken ☐ Protective Device Installed ☐ Repaired/Replaced									
	COVERAGE									
Coverage A Manufactured Home Limit:	☐ Occasional Rental (Excluding LOB 48)									
Coverage A Loss Settlement: Replacement Cost	☐ Freezing (Excluding LOB 46)									
☐ Actual Cash Value	☐ Identity Fraud Limit (\$1,000 Included): ☐ \$5,000 ☐ \$10,000 (Excluding LOB 48)									
☐ Full Repair Cost	☐ Increased Radio and TV Antenna Limit: (Excluding LOB 46)									
Coverage B Other Structures Limit:	☐ Increased Fire Department Service Charge Limit:									
Description of Other Structure:	Earthquake									
	Water Back Up and Sump Discharge or Overflow (Excluding LOB 48)									
Year Built:	Ordinance or Law (Included with LOB 46 and LOB 37)									
Square Footage:	Farm Structures or Livestock Structures (Excluding LOB 46)									
Excluded Other Structures:	☐ Scheduled Personal Property (Excluding LOB 48)									
Description of Excluded Other Structure:	Class / Description	Limit								
	Class / Description	Limit								
Coverage C Personal Property Limit:	Class / Description	Limit								
Coverage C Loss Settlement: Replacement Cost	Additional Residence Premises Liability (Excluding LOB 77 and 48)									
(Excluding LOB 48) ☐ Actual Cash Value	Type: ☐ Rented to Others ☐ Secondary Address									
Coverage D Loss of Use: 20% of Coverage A LOB 46		Zip								
Coverage D Additional Living Expense: 20% of Coverage LOB 37	City State Type: ☐ Rented to Others ☐ Secondary	Zip								
Coverage D Additional Living Expense: 10% of Coverage LOB 77	Address									
Fair Rental Value (LOB 48 only):	City State	Zip								
Coverage E Personal or Premises Liability Limit:	Golf Cart (Excluding LOB 77 and LOB 48)									
□ \$25,000 □ \$50,000 □ \$100,000	Year Make / Model									
□ \$300,000 □ \$500,000	Serial Number	Value								
Coverage F Medical Payments Limit:	Year Make / Model									
□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	Serial Number	Value								
Deductibles:										
All Perils: ☐ \$500 ☐ \$1,000 ☐ \$2,500	☐ Swimming Pool and Spa Exclusion									
Builders Risk ■	All Terrain Vehicle Exclusion									
Flood	☐ Livestock Exclusion									
☑ Enhancement (Included with LOB 37)	☐ Roof Exclusion									

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BILLING / ACCOUNTING INFORMATION									
*PAYMENT PLANS: If the insured desires to pay their premium on an installment basis, the Company will allow a 2-payment, 4-payment, or 8-payment option to be selected.									
☐1-Pay, 100% payment, plus any applicable taxes and fees	☐4-Pay, 25% down, plus any applicable taxes and fees								
☐2-Pay, 50% down, plus any applicable taxes and fees	☐8-Pay, 20% down, plus any ap	oplicable taxes and fees	* Each installment includes a \$6 fully ear	* Each installment includes a \$6 fully earned service charge					
Initial Payment Amount:	Payment Type:	☐ Money Order ☐ Credit Card	☐ Business Check						
ECheck Routing Number:	ECheck Account Number:		Business Check / Money Order Number:	Business Check / Money Order Number:					
Name as it appears on credit card:			Credit card billing address zip code:						
Credit Card Type: ☐ Visa ☐ Mastercard Credit Card #:		Expiration	Date:	CCID #:					
application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agent may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information will be issued with your policy. This notice is given in compliance with the Federal Credit Reporting Act. FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is quilty of a crime and may be subject to civil fines and criminal penalties.									
SPECIFIC BREED ANIMAL EXCLUSION NOTICE: You should be aware that a Specific Breed Animal Exclusion will be attached to your policy and that bodily injury, property damage or any other loss or expense arising out of any occurrence involving any of the following types of animals and/or breeds of dogs will not be covered: Any animal with a previous bite history, snakes, monkeys or ostriches; Breeds of dogs include Akita, Anatolian Shepherd, Chow, Doberman, Pit Bull, Presa Canario, Rottweiler, Wolf, Wolf Hybrid, or any mix of these breeds with any other breed whether listed here or not.									
XMUST BE SIGNED (Signature of Applicant)	Date	MUST BE SIGNED (Signature of Pro	oducer)	Date					

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REPLACEMENT COST ESTIMATOR													
Does the property have any unique items (c	custom bar, sauna	a, etc.)?	Con	struction Type (select one)			Doe	s the prope	rty ha	ve a basement?	☐ Yes ☐ No		
	☐ Yes ☐ N	0		Manufactured			Bas	ement Squa	e Foo	tage:			
Describe the custom items:				Modular			Bas	ement Year	Built:				
									Basement Type (select one)				
								☐ Basement, Finished below grade					
			Con	struction Quality (select one))		☐ Basement, Finished walk out						
				Midgrade / Average				Basement	, Partia	ally finished			
Total amount of insurance on custom items:	:			High Grade / Above Average				☐ Basement, Partially finished walk out					
								☐ Basement, Unfinished					
Debris Removal (state from 1% to 25%):										ished walk out			
Does the property have a deck?	☐ Yes ☐ No	0		s the property have a porch?		☐ Yes ☐ No			-	ve a Garage?	☐ Yes ☐ No		
Deck Square Footage:		_		h Square Footage:				age Square	-	je:			
Deck Year Built:		_		h Year Built:				age Year Bu					
Deck Type (select one)				h Type (select one)				age Type (se	elect or	ne)			
Deck, Specialty wood				Porch, Enclosed				Carport					
Deck, Synthetic lumber				Porch, Open				Garage, A		d			
☐ Deck, Wood								Garage, B	uilt-in				
Does the property have other areas?	☐ Yes ☐ N	lo											
Other Area Type (select all that apply)	Square Foota	ige		Year Built	Othe	er Area Type (select all that ap	oply)	Square	e Foota	age	Year Built		
☐ Attic						Living Area Finished							
☐ Balcony						Living Area Unfinished							
☐ Breeze Way						Passageway							
☐ Carport						Patio, Covered							
☐ Cellar						Pergola							
☐ Crawl Space						Storage Area w/Breakaway	Walls						
☐ Greenhouse						Storage Area, Above Groun	nd						
☐ Half Story						Storage Area, Below Groun	ıd						
☐ Lanai						Three-quarter Story							
Skirting (select one)					Dwe	elling Style (select one)			Slop	pe of Site (select on	ie)		
☐ Brick Veneer		Simulated	Brick			Singlewide				Flat			
☐ Hardboard		Simulated S	tone			Doublewide				Slight			
☐ Lap		Vinyl				Triplewide				Moderate			
☐ Metal		Wood				Park Model				Steep			
☐ Plywood		None								Very Steep			
Locale (select one)			Root	f Configuration (select one)			Fou	ndation Typ	e (sel	ect one)			
☐ Beachfront				Flat				Brick					
☐ City, Large				Gable				Concrete	Block				
☐ City, Medium				Gable with Dormers				Concrete	Slab				
☐ City, Small				Gambrel				Fieldstone	:				
☐ Coastal				Hip				Holland C	ay Tile	e			
☐ Gated Community				Hip with Gambrel Dormers				No Perma	nent F	oundation			
☐ Remote, Very				Mansard				Pier					
☐ Rural				Multi-level Contemporary				Pier and E	eam				
Suburban				Salt Box				Pilings					
				Shed				Poured Co	oncrete	•			
								Stone					
								Stone Rub	ble an	nd Mortar			
								Treated W	ood '				
Primary Exterior (select one)													
☐ Adobe		Concrete l	Block			Log				Veneer, Face Brick	k		
☐ Aluminum Siding		Decorative	e Wood	Shingle		Masonite				Vinyl Siding			
☐ Brick Masonry		Drivit / EIF	S			Metal Siding				Wood Shake / Shi	ngle		
☐ Cedar Siding		Half Log S	iding			Redwood Siding				Wood Siding			
☐ Cement Fiber		Hardboard	_			Steel Siding			_	J			
☐ Clapboard		Local Stor				Stucco							

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