

## OHIO MANUFACTURED HOME UNDERWRITING GUIDELINES

### 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 should not be scheduled as they are excluded in the policy.
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. Owner Occupied Program—The applicant must live in the manufactured home on a full-time, permanent basis and be the titled owner. The manufactured home may not be titled in a business name.  
Seasonal Program—The applicant must use the manufactured home as a seasonal / secondary home and be the titled owner. The manufactured home may not be titled in a business name. If there are multiple owners, the risk must be written in the non package program without liability coverage.  
Rental Program—The risk may be written in a business name without premises liability coverage.
8. To qualify for replacement cost on the manufactured home, the home must be ten (10) years or newer.
9. To qualify for full repair cost on the manufactured home, the home must be fifteen (15) years or newer.
10. 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.
11. Aegis Blue Eligibility:
  - a. the manufactured home must be at least 16' wide or be a multi-sectional
  - b. the manufactured home must have a minimum value of \$25,000 for 16' wide or \$30,000 for a multi-sectional
  - c. the manufactured home must be on land owned by the applicant and have a fire hydrant within 1,000 feet and be within 5 miles of a fire department or be in a manufactured home park with 25 or more spaces
  - d. the manufactured home must be owner occupied on a full-time, permanent basis
  - e. the manufactured home must be tied down or on a permanent foundation
  - f. the manufactured home must be fully skirted or have an enclosed foundation
  - g. the manufactured home must have a composition roof
  - h. the manufactured home must be 10 years old or newer
  - i. the manufactured home must have vinyl siding or hardboard
  - j. if the manufactured home is equipped with a wood, coal stove or heater or any other supplemental heating system it must be installed by the original manufacturer or a licensed contractor
  - k. all other underwriting guidelines apply

### II. SUBMIT - DO NOT BIND

1. PHOTOS—Two (2) photos, one of the front and one of the back, are required on all
  - a. manufactured homes twenty (20) years old or older
  - b. attached or unattached structures that exceed \$15,000
  - c. manufactured homes that are rented to others
  - d. risks that have been uninsured for any period of time
  - e. manufactured homes that are substantially modified or if two (2) manufactured homes are attached—two (2) attached manufactured homes must have a properly supported roof over both homes
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 with the swimming pool exclusion (AS-169). Liability coverage for swimming pools is excluded in the premises liability endorsement for all rental and seasonal risks.
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. Two (2) manufactured homes attached must have a properly supported roof over both manufactured homes.

## II. SUBMIT—DO NOT BIND (continued)

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.
10. 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. Coverage is not considered bound unless the animal injury exclusion on the application (Submit—Do Not Bind—Question #4) is signed by the applicant. Animal injury liability is excluded in the premises liability endorsement for all rental and seasonal risks.

## 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 or more than one (1) loss at any location within the past three (3) years. If the applicant has had any liability loss in the past three (3) years, the risk may be written in the non package 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 hazardous liability exposure on the premises (appliance outside, abandoned car, etc). If the applicant has a hot tub without a locked cover, the risk must be written with the spa (hot tub) exclusion (AS-170).
6. If a woodstove or other supplemental heat source is the only means of heating the manufactured home.
7. If the manufactured home is not well maintained and shows evidence of poor upkeep.
8. If the manufactured home has damage that has not been repaired.
9. If the manufactured home does not have permanently installed steps with a safety railing at all entrances or if there are any raised decks or porches that are not surrounded by a safety railing with balusters a maximum of 4" apart. The risk may be written in the non package program without liability coverage.
10. Manufactured homes used for student housing.
11. Barns as they are excluded in the policy.
12. Manufactured homes with more than two (2) lienholders are unacceptable.

## IV. SCHEDULED PERSONAL PROPERTY

1. A current appraisal or receipt is required.
2. The maximum limit per category—\$2,500 and \$5,000 aggregate for all categories.
3. The risk must be owner occupied on a full-time, permanent basis.

## V. SEASONAL PROGRAM

1. Replacement Cost, Full Repair, Open Peril, Scheduled Personal Property and Comprehensive Personal Liability coverages are not available.
2. All other underwriting guidelines apply.

## VI. TENANT PROGRAM

1. Replacement Cost, Open Peril, and Scheduled Personal Property coverages are not available.
2. The named insured must be an individual.
3. Woodstove or any other supplemental heating source is 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.
5. All other underwriting guidelines apply.

## VII. RENTAL PROGRAM

1. Photos (one of the back and one of the front) are required on all submissions.
2. The name of the tenant must be shown on the application.
3. Woodstove or other supplemental heat source is unacceptable.
4. 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).
5. Replacement Cost, Full Repair, Personal Property and Comprehensive Personal Liability coverages are not available.
6. If the manufactured home is in a business name, premises liability coverage is not available.
7. If the landlord does not live in the state where the risk is located, do not submit. Call the General Agent for an exception.
8. All other underwriting guidelines apply.

## VIII. 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. If the policy is cancelled on a pro rata basis, the minimum earned premium will not apply.

## IX. MINE SUBSIDENCE

Mine subsidence is mandatory in the following counties: Athens, Belmont, Carroll, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton, and Washington. Mine subsidence is optional in the following counties: Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit, and Wayne.

## X. LATE PAYMENTS

If a policy cancels for non payment of premium or if renewal payment is not received before the expiration date, upon Company approval, the policy will be rewritten the day after postmark. A new application is not necessary on a lapsed policy unless the Company requests one; however, if a new application is submitted on a lapsed policy the effective date will be the day after postmark. **THERE IS NO GRACE PERIOD.**