

WISCONSIN 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. To qualify for the owner occupied program, the named insured must live in the manufactured home and be the titled owner.
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. Preferred / Multi-Sectional Eligibility: The Manufactured Home must:
 - a. be at least 16' wide, double wide or multi-sectional
 - b. have a minimum value of \$25,000 for 16' wide and \$30,000 for double wide or multi-sectional
 - c. be located in a manufactured home park of twenty-five (25) or more manufactured homes or on land owned by the applicant and have a fire hydrant within 1,000 feet and be within five (5) miles of a fire department
 - d. be owner occupied as a full-time residence
 - e. be tied down or on a permanent foundation
 - f. be fully skirted or have an enclosed foundation
 - g. have a composition roof
 - h. be ten (10) years old or newer
 - i. have vinyl siding or hardboard

Note: If the manufactured home is equipped with a wood, coal stove or heater or any other supplemental heating system it must be installed by a licensed contractor. 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 may be written with the swimming pool exclusion (AS-169) signed by the applicant.
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.
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 NON PACKAGE PROGRAM WITHOUT LIABILITY COVERAGE

1. If there is any hazardous liability exposure on the premises (appliance outside, abandoned car, tanning bed, etc).
2. 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.
3. If the applicant has had a liability loss at any location in the past three (3) years.

IV. LIABILITY EXCLUSIONS—MUST BE SIGNED BY THE APPLICANT IF APPLICABLE—DO NOT BIND WITHOUT SIGNATURE

1. 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. The animal injury exclusion on the front of the application (Submit—Do Not Bind—Question #4) must be signed by the applicant. Animal injury is excluded on the premises liability endorsement for seasonal and rental risks.
2. If there is a hot tub / spa without a locked cover, the risk must be written with the hot tub exclusion (AS-170) signed by the applicant. Hot tubs / spas are excluded in the premises liability endorsement for seasonal and rental risks.
3. If there is an unfenced pond, the risk must be written with the pond exclusion (AS-171) signed by the applicant. Ponds are excluded in the premises liability endorsement for seasonal and rental risks.
4. If there is an unfenced swimming pool or a swimming pool with a diving board or slide, the risk must be written with the swimming pool exclusion (AS-169) signed by the applicant. Swimming pools are excluded in the premises liability endorsement for seasonal and rental risks.

V. 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 or theft loss or more than one (1) loss 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 in the manufactured home or on the premises.
5. If a woodstove or other supplemental heat source is the only means of heating the manufactured home.
6. If the manufactured home is not well maintained and shows evidence of poor upkeep.
7. If the manufactured home has damage that has not been repaired.
8. Manufactured homes used for student housing.
9. Barns (are excluded in the policy).
10. Manufactured homes with more than two (2) lienholders are unacceptable.

VI. 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.

VII. SEASONAL PROGRAM

1. All of the Underwriting Guidelines in I, II, III, IV, V and X apply.
2. Replacement Cost, Full Repair, Open Peril, and Scheduled Personal Property coverages are not available.
3. If there are multiple owners or if the manufactured home is used as a hunting camp, the risk must be written in the non package program without liability coverage.

VIII. TENANT PROGRAM

1. All of the Underwriting Guidelines in I, II, III, IV, V and X apply.
2. Replacement Cost, Open Peril, and Scheduled Personal Property coverages are not available.
3. The named insured must be an individual.
4. Woodstove or any other supplemental heating source is 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.

IX. RENTAL PROGRAM

1. All of the Underwriting Guidelines in I, II, III, IV, V and X 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. Woodstove or other supplemental heat source is 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 manufactured home is in a business name, premises liability coverage is not available.
8. If the landlord does not live in the state where the risk is located, do not submit. Call the General Agent for an exception.
9. The maximum premises liability limit available—\$25,000.
10. If the applicant has more than one (1) rental property, whether insured with Aegis or not, premises liability coverage is not available.

X. 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.