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BEST RATING A

KENTUCKY MANUFACTURED HOME APPLICATION

REQUESTED EFFECTIVE DATE: _____ EXPIRATION DATE: _____

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 ___ (provide tenant's name below)
 Name of Tenant _____
 Year ___ / Length ___ / Width ___
 Make ___ / Model _____
 Serial # _____
 Purchase Date ___ / Purchase Price _____
 Feet from Fire Hydrant ___ / Miles from Fire Dept. ___
 Protection Class ___ / In Park ___ / Out of Park ___
 If in a park, how many spaces? _____
 Is home located on land owned by insured? Yes___ No___
 Does the purchase price include land? Yes___ No___
 What is the value of the land? _____
 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___

1. Occupation _____ Employer _____ Yrs. Employed _____
 2. Previous Carrier _____ Expiration Date _____
 3. Has applicant had any claims/losses (other than natural cause) at any location in the past five (5) years? Yes___ No___
 If Yes, give details _____
 4. Describe any animals owned by the applicant. _____
IF YES, SUBMIT—DO NOT BIND
 1. Has the applicant been cancelled or nonrenewed? If yes, provide the reason for and the date of cancellation or nonrenewal. _____ Yes___ No___
 2. Is the manufactured home equipped with a supplemental heating source? If yes, submit with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed Aegis woodstove report with details. Yes___ No___
 3. Is there a swimming pool on premises? If yes, pool must be surrounded by a 4' stockade type fence with a locked gate. Maximum liability—\$50,000. Unfenced pools or pools with a diving board or slide may be written with the swimming pool exclusion (AS-175) signed by the applicant. A photo of the fenced swimming pool is required. Yes___ No___
 4. Does the applicant own or board 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; guard dog or does the applicant own or board horses or livestock or any other large or unusual/exotic animals? If yes, sign below: Yes___ No___
 I understand bodily injury and property damage caused by any animal(s) I own or board is excluded from my policy. This exclusion also applies to the company's obligation to defend. I accept a policy with this exclusion.
 SIGNATURE _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Manufactured Home	\$	\$
Personal Property	\$	\$
Unattached Structures	\$	\$
Personal Liability—Owner / Seas.	\$	\$
Premises Liability—Rental	\$	\$
Replacement Cost MH		\$
Full Repair Cost MH		\$
Replacement Cost PE		\$
Scheduled Personal Property	\$	\$
Satellite Dish / Antenna	\$	\$
Supplemental Heating		\$
Animal Injury Exclusion		\$
Automatic Sprinkler System Credit		\$
Deductible \$ _____		\$

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK
 1. Is any business conducted in the manufactured home or on the premises? Yes___ No___
 2. Is there a kerosene heater in the manufactured home? Yes___ No___
 3. Has the applicant had any fire, theft or liability loss or more than one (1) loss (other than natural cause) at any location in the past three (3) years? Yes___ No___
 4. Is the manufactured home vacant or unoccupied or used as a commercial risk? Yes___ No___
 5. Does the manufactured home have any damage that has not been repaired? Yes___ No___
IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK
 1. Do all entrances have permanently installed steps with safety railings? Are all raised decks and porches surrounded by a safety railing with balusters a maximum of 4" apart? Yes___ No___
 In making this application for insurance, it is understood that an investigative report may be made regarding your credit and / or 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.
 "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime."
 Applicant's Signature _____ Date _____

FULLY EARNED POLICY FEE	\$ 20.00
KENTUCKY SURCHARGE	\$
MUNICIPAL TAX	\$
COLLECTION FEE	\$
TOTAL POLICY PREMIUM	\$

PAYMENT IN FULL _____
 2 PAYMENTS _____
 4 PAYMENTS _____
 6 PAYMENTS _____
 8 PAYMENTS _____

AGENCY NAME _____
 ADDRESS _____
 AGENCY CODE # _____ TELEPHONE# _____ FAX# _____

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.

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-175) 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.
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 front of the application (Submit—Do Not Bind—Question #4) is signed by the applicant.

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 (other than natural cause) 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 there is any hazardous liability exposure on the premises (appliance outside, abandoned car, etc). If there is a hot tub without a locked cover, the risk may be written with the hot tub exclusion (AS-175) signed by the applicant.
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.
10. Manufactured homes used for student housing.
11. Barns (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. All of the Underwriting Guidelines in I, II, III and VIII 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 is unacceptable.

VI. TENANT PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VIII 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.

VII. RENTAL PROGRAM

1. All of the Underwriting Guidelines in I, II, III and VIII 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. Open Peril, 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.

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.