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California

Manufactured Home

Program Guidelines

1. Policy Forms and Primary Coverage Limits

DESCRIPTION	POLICY FORM	PRIMARY COVERAGE
Coverage A - Manufactured Home (Open Peril)	ACA-1	Min \$5,000 / Max \$200,000
Coverage B – Other Structures (Open Peril)	ACA-1	Optional Min \$5,000
Coverage C – Personal Effects (Open Peril)	ACA-1	Optional Min \$5,000
Coverage D – Additional Living Expense	ACA-1	20% of Coverage A included
Coverage E – Personal Liability	ACA-1	Personal Liability

2. Eligibility by Occupancies

- a. *Owner Occupied*: a manufactured home that is owner occupied five consecutive months or greater on an annual basis as a full-time, permanent residence by the titled owner.
- b. *Seasonal/Secondary Occupied*: a manufactured home that is used as a seasonal or secondary residence by the titled owner and his/her immediate family.
- c. *Rental Occupied*: a manufactured home that is rented to others. Insurance is provided to protect the interest of the titled owner.
- d. *Tenant Occupied*: per a rental agreement, the insured is entitled to use and occupancy of a manufactured home.
- e. *Vacant*: a manufactured home that is no longer occupied.

3. Policy Terms

Policies are written for a 12-month term.

4. Application and Binding

All application questions must be fully completed by the producer and the applicant. After the policy is bound and a policy number is issued, the application must be signed by both the producer and the applicant. The application and any supporting documentation must be maintained by the producer.

5. Inspections, Fees, and Minimum Premiums

- a. *Policy Fee:* Aegis charges a policy fee of \$25. This fee is fully earned and non-refundable.
- b. *Minimum Premiums:* Each policy is subject to a minimum earned and written premium of \$100.
- c. *Installment Plans:* A \$10 service fee is added to all direct bill installment payments.

6. Billing Plans

- a. Escrow Bill
- b. Full Pay
- c. Three Pay
- d. Five Pay
- e. Eleven Pay

7. Catastrophe Management and Capacity Restrictions

To effectively manage large-scale events, the company may impose restrictions on binding authority. When binding authority is restricted, applications for new policies that meet the restriction criteria will not be accepted by the Company or Underwriting Authority. In addition, requests to change coverage or decrease deductible to existing policies in the restricted area that have the effect of increasing the Company's exposure will not be allowed. Such restrictions will not impact normal policy renewals.

Please be mindful of restrictions when submitting business or requesting changes to existing policies. Aegis will make every attempt to provide timely updates on the company's website as events unfold that trigger restrictions.

8. General underwriting guidelines for all risks submitted

- a. *Applications:* Submitted via www.aegisgeneral.com. The application must be signed by the applicant and the licensed producer, maintained (along with supporting documents) by the producer, and be available upon company request.
- b. *Difference in Conditions:* When attached, this endorsement must be signed by the applicant and submitted within 30 days of the policy effective date or the policy will be subject to cancellation. The endorsement eliminates all coverage for loss due to the following perils:
 - i. Fire or Lightning.
 - ii. Internal Explosion, meaning exposure occurring in the dwelling or other structure covered on the insured location or in a structure containing personal property covered.
 - iii. Windstorm or Hail.
 - iv. Explosion.
 - v. Riot or Civil Commotion.

- vi. Aircraft, including self-propelled missiles and spacecraft.
- vii. Vehicles
- viii. Smoke, meaning sudden and accidental damage from smoke, soot, ash or char even if caused by a brush or wildfire.
- ix. Volcanic Eruption.
- x. Vandalism or Malicious Mischief.
- xi. Any loss excluded in Section I – Exclusions of the policy form.

Reduce Basic Premium by 30%.

- c. *Prior loss history*: Obtained on all submissions as part of the application process.
- d. *Total insured value*: The maximum limit for the Manufactured Home (Coverage A) is \$200,000 and the total exposure for the manufactured home, personal property, and unattached structures is \$350,000.
- e. *Transfer*: Should ownership transfer mid-term, an application for the new owner must be submitted for approval.
- f. *Valuation/loss settlement*: The Aegis General Portal provides access to Verisk 360 valuation software to determine the unit value. The limit requested should not include the value of land. Types of coverages offered:
 - 1. *Actual Cash Value*: Manufactured Homes must be insured to 100% of the actual cash value. If the manufactured home is a new purchase and is insured for Actual Cash Value (ACV), it should not be insured for more than the purchase price, excluding land.
 - 2. *Replacement cost*: Risks that are owner and seasonal occupied are eligible for replacement cost. The unit should be insured for 100% of the current year replacement cost valuation.
- g. *Ownership*: The named insured must be the titled owner of the manufactured home (except tenant). If the risk is occupied by the named insured on a full-time basis or as a seasonal / secondary home, the applicant must be an individual and the home may not be titled in a business name.
- h. *Additional insured*: It is permissible to extend coverage without an additional premium charge to cover a non-occupant that has a financial interest in the manufactured home to be insured.
- i. *Additional interest*: Additional parties that the insured wants to receive evidence of insurance.
- j. *Personal property*:
 - 1. *Owner Occupied*: Limits acceptable up to 70% of the value of the manufactured home or \$75,000, whichever is greater
 - 2. *Seasonal*: Limits acceptable up to 70% of the value of the manufactured home or \$75,000, whichever is greater
 - 3. *Rental*: Limits acceptable up to 20% of the value of the manufactured home or \$25,000, whichever is greater.
- k. *Scheduled personal property*: All scheduled items require an appraisal newer than 2 years old or a purchase receipt. The maximum limit per category is \$5,000 per item and \$10,000 aggregate for all categories. Coverage is available for owner and tenant occupied units only. Applicants with any

prior theft losses over \$500 are not eligible for this coverage.

- l. Cancellation:* Requests must be received within 30 days of the requested cancellation date. If the initial down payment is not honored by the bank for any reason, the policy will be rescinded and no coverage will have been provided.
 1. *Company Request:* Cancelled policies are refunded on a pro-rata basis.
 2. *Insured Request:* Cancelled policies are refunded on a short rate basis. If the policy is re-written with Aegis, the refunded premium is calculated on a pro-rata basis.
- m. Swimming pool:* Liability for swimming pools is excluded in the policy; however, for owner occupied, \$25,000 swimming pool liability may be bought back if the swimming pool is surrounded with a fence that is at least 4' high and has a locked gate. If the swimming pool is not fenced, has a diving board or slide, the risk is ineligible for the buyback coverage.
- n. Prior animal bite history:* If the applicant owns or boards any animal that has bitten or caused injury, the risk must be written with the animal injury exclusion signed by the applicant. (Aegis does not underwrite by breed).
- o. Unacceptable risk:*
 1. *If the Manufactured Home Is:*
 - i. Under construction or renovation
 - ii. Condemned
 - iii. Without utilities or
 - iv. Used for student housing.
 2. *Supplemental heat sources where:*
 - i. There is a kerosene or space heater anywhere on the premises of the manufactured home, including attached and unattached structures.
 - ii. The supplemental heat source is the only means of heating the home.
 - iii. The supplemental heat source is not Underwriters Laboratory (UL) approved.
 - iv. There is a stove that is not 36 inches from the wall or at least 18 inches from the wall with a heat shield that has a one-inch air space between the heat shield and the wall.
 - v. There is not at least 18 inches from the top of the stove pipe and the ceiling, combustible side walls or any combustible material.
 - vi. There is an exterior flue pipe that does not extend 3 feet from the roof line.
 3. *Physical condition of the Manufactured Home:*
 - i. Is not well maintained.
 - ii. Is substantially modified from original condition.
 - iii. There is any hazardous liability exposure on the premises. This risk may be written without liability coverage.
 - iv. There is business conducted on the premises or in the manufactured home or any attached or unattached structure.
 4. *Prior Loss History:* If the applicant had any fire, theft, or liability loss or
 - i. 4 or more other losses in the past three years or

- ii. If they have an open / unresolved loss with a previous carrier.
- 5. *Prior Insurance*: If the applicant has been previously uninsured for more than 90 days.
- p. *Owner program*:
 - 1. Maximum personal property, 70% Coverage A Limit or \$75,000, whichever is greater.
 - 2. Maximum other structures limit, 20% of Coverage A or \$75,000, whichever is greater.
 - 3. All other underwriting guidelines apply.
- q. *Vacant Program*:
 - 1. The applicant's name must be on the deed and the reason the manufactured home is temporarily vacant must be for one of the following reasons:
 - i. Manufactured home is between tenancy or real estate closing.
 - ii. Manufactured home is for sale and has been on the market for less than one (1) year.
 - iii. Manufactured home is under renovation or
 - iv. Manufactured home is in an estate or trust name.
- r. *Seasonal program*:
 - 1. Maximum personal property, 70% Coverage A limit or \$75,000, whichever is greater.
 - 2. Maximum other structures limit, 20% of Coverage A or \$75,000, whichever is greater.
 - 3. Coverages not available: Scheduled personal property.
 - 4. All other underwriting guidelines apply.
- s. *Rental program*:
 - 1. Coverages not available – replacement cost for manufactured home, replacement cost for personal property, swimming pool liability, golf cart, and scheduled personal property.
 - 2. Maximum personal property limit is 20% of Coverage A or \$25,000, whichever is greater.
 - 3. Maximum other structures limit is 20% of Coverage A or \$75,000, whichever is greater. Any risk with a supplemental heat source, including wood, coal, pellet, etc. stoves are unacceptable.
 - 4. 1 unit may be scheduled on each policy for any applicant.
 - 5. All other underwriting guidelines apply.
- t. *Tenant program*:
 - 1. Coverage not available - swimming pool liability
 - 2. Any risk with a supplemental heat source, including wood, coal, pellet, etc. stoves is unacceptable.
 - 3. Maximum personal property limit is \$50,000. If the applicant was previously uninsured, the maximum personal property limit available is \$25,000.
 - 4. All other underwriting guidelines apply.

9. Credits and Surcharges

a. Credits:

- 1. *Protective Device*: Applies if applicant has an active central and/or local burglar and fire

alarms systems. Certificate or other proof retained by the agent/producer. Discount applies to owner, seasonal and rental occupancies.

2. *No Lienholder Credit*: Applies if there is no lienholder for the insured mobile/manufactured home. Discount applies to owner and seasonal occupancies.

b. Surcharges:

1. *Supplemental Heating Source*: Applies when the dwelling has a supplemental heating source.

10. Forms List

MANDATORY FORMS	FORM #	REV. DATE	OCCUPANCY
Policy Jacket	ACA-1	(10/18)	ALL
Difference in Conditions	ACA-2	(04/19)	ALL
Seasonal/Secondary Residence Endorsement	ACA-6	(04/01)	S
Tenants Endorsement	ACA-7	(04/01)	T
Vintage/Vacant Mobile Home Program	ACA-8	(04/01)	V
Workers' Compensation and Employers' Liability Insurance Endorsement California	ACA-9	(04/01)	ALL
Rental Endorsement	ACA-10	(04/01)	R
Privacy Notice	ACA-12	(04/01)	ALL
Mold Exclusion Personal Lines	ACA-142	(08/02)	ALL
California Bill of Rights	CA Bill of Right Notice 10102	(03/14)	ALL
California Residential Property Insurance of Rights	CA Bill of Rights	2014	ALL
California Earthquake Disclosure	CAMHPROPEQ OFFER		ALL
California Policy Service and Reporting of Claims	CAMHSERVICE		ALL
OPTIONAL FORMS	FORM #	REV. DATE	OCCUPANCY
Commercial Endorsement	ACA-3	(04/01)	C
Enhanced Coverage Endorsement	ACA-4	(04/01)	O
Building Exclusion	ACA-15	(07/12)	ALL
Additional Insured Endorsement	ACA-21	(04/01)	ALL
Scheduled Personal Property Coverage	ACA-23	(04/01)	O, T
Animal Liability Exclusion	ACA-26	(04/01)	O, T
Golf cart Coverage Endorsement	ACA-42	(04/01)	O, S
Vacant Program Premises Liability	ACA-59	(04/01)	V
Owner-Landlord Liability	ACA-134	(04/01)	R