

American Reliable Insurance Company

CALIFORNIA MOBILE HOME

THIS IS NOT AN APPLICATION



OWNER		PRODUCER	
Name		Agent Name:	
Address		Sub Agent Address:	
City	State	Zip	
County		TERM	
Home Phone: ()	Work Phone: ()	From	To
Occupation			
Employer			
Social Security #	DOB		
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated			
Additional Insured/Relationship			
Additional Insured Social Security #	DOB	LOCATION	
Additional Insured Occupation		Address, if different than above (include city, state, zip and county)	
Additional Insured Employer		Is home located inside city limits? <input type="checkbox"/> Yes <input type="checkbox"/> No * Please list driving directions!	

LIENHOLDER	
Name	Loan #
Address	
City	State Zip

Name	Loan #	Name	Loan #
Address		Address	
City	State Zip	City	State Zip

DESCRIPTION OF MOBILE HOME/TRAVEL TRAILER						(If this is a Travel Trailer, the following criteria must be met: must have wheels and hitch removed; must be anchored or tied down; must be hooked up to permanent utilities; must send in photos.)	
YEAR	MAKE/MODEL	<input type="checkbox"/> MH <input type="checkbox"/> TT	SERIAL NUMBER	LENGTH	WIDTH	DATE PURCHASED	PURCHASE PRICE

LOCATION	
DISTANCE OF UNIT TO FIRE HYDRANT: _____ FEET.	
DISTANCE OF UNIT TO FIRE DEPARTMENT: _____ MILES.	
IS MOBILE HOME LOCATED INSIDE CITY LIMITS? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IN MOBILE HOME PARK? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, NUMBER OF OCCUPIED SPACES: _____ TOTAL # OF SPACES: _____	
PARK NAME: _____	
FULL TIME RESIDENT MANAGER? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IS MOBILE HOME PARK COMPLETELY FENCED? <input type="checkbox"/> YES <input type="checkbox"/> NO	
ARE ALL MOBILE HOMES FULLY SKIRTED? <input type="checkbox"/> YES <input type="checkbox"/> NO	
TYPE OF PARK: <input type="checkbox"/> PREFERRED <input type="checkbox"/> STANDARD <input type="checkbox"/> SUBDIVISION	
ON PRIVATE PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, NUMBER OF ACRES: _____ OR MOBILE HOME LOT? <input type="checkbox"/> YES <input type="checkbox"/> NO	
HOW IS MOBILE HOME USED?	
<input type="checkbox"/> Principle Residence (<i>Owner Occupied</i>)	# of Months Occupied: _____ P
<input type="checkbox"/> Seasonal Residence (<i>Owner Occupied</i>)	S <input type="checkbox"/> Rental T
<input type="checkbox"/> Commercial (Describe on back)	C <input type="checkbox"/> Vacant V
Description of Golf Cart (<i>If applicable</i>): _____	
Serial #: _____	Value: \$ _____

DESCRIPTION OF ADJACENT STRUCTURES		VALUE
1.		
2.		
3.		
COVERAGES		TOTAL LIMITS
Mobile Home		
Adjacent Structures		
Mobile Home & Adjacent Structures <input type="checkbox"/> Comp. <input type="checkbox"/> Named Perils		
Personal Effects		
Loss of Use		
Comprehensive Personal Liability		
Medical Payments		
Owner's, Landlord's, and Tenant's Liability		
SURCHARGES:		
CREDITS:		
WORKERS' COMPENSATION: <input type="checkbox"/> Inservant - # Employees: _____		
<input type="checkbox"/> Outservant - # Employees: _____		
OPTIONAL COVERAGES:		
POLICY FEE:		
TERRITORY (<i>From Rate Chart</i>)	PROTECTION CLASS	DEDUCTIBLE(S)
		\$ \$

REMARKS
USE THIS AREA TO EXPLAIN ANY FURTHER UNDERWRITING INFORMATION, LIST ADDITIONAL APPLICANTS OR LIENHOLDERS, AND FOR GENERAL COMMENTS OR INSTRUCTIONS.

ADDITIONAL QUESTIONS

ARIC MH CA

Any "Yes" Response Makes the Risk Unacceptable!

YES NO

1. Does the applicant have duplicate coverage? YES NO
2. Has the applicant been convicted of arson, fraud or a felony? YES NO
3. Is the home without permanently installed water, electricity, and sewage utility services? YES NO
4. Has the home been salvaged or have existing structural damage? YES NO
5. Is the home under construction or major renovation? YES NO
6. Is the home vacant or in foreclosure? Vacant homes in the Vintage Program are acceptable. YES NO
7. Is the home isolated and not easily accessible to public roadways? YES NO
8. Does the home have a coalburning stove, kerosene heater, portable space heaters heat reclaiming device, homemade heating device or any potentially hazardous supplemental heating device? YES NO
9. Is the primary source of heat is a wood or pellet burning device? YES NO
10. Does the home have fireplaces that were not installed by the manufacturer or a licensed contractor? YES NO
11. Does the home have fuses or polybutelene pipes? YES NO
12. Are the home or structures used to store flammables or explosive materials? YES NO
13. Does the home have an open foundation or is the home built on stilts, posts, or piers? YES NO
14. Is the home located in an area designated as a flood hazard area (100 year flood plain) by the NFIP? If yes, flood coverage must be excluded. YES NO
15. Is the home located on an island, key, peninsula or within 1,000 feet from any river or body of saltwater? YES NO
16. Is the risk located within a wildfire or brush hazard area? YES NO
17. Does the home have more than 2 lienholders? Two lienholders are acceptable if one is a financial institution. YES NO
18. Are there business, childcare, homecare, lodging, or farming activities conducted on the premises? YES NO

Any "Yes" Response Makes the Risk Unacceptable!

YES NO

19. Are there unattached adjacent structures not incidental to the use of the home as a dwelling including:
 - a. Any structure that exceeds 800 square feet in floor area? YES NO
 - b. Unattached structure that is a home, site built house, barn (livestock structure), or used as living quarters? YES NO
 - c. Greenhouses that are made out of glass? YES NO
 - d. Seawalls? YES NO
20. Does the risk have an awning made of cloth or canvas? YES NO
21. Does the home have wood shake shingles as a roof covering or used decoratively on sides of the mobile home? YES NO
22. Does the premises have activities being conducted on it, such as woodworking, cabinet making, auto repair, chemical processing or is the home attached to a tavern or restaurant? YES NO
23. Does the premises have a swimming pool or jacuzzi that does not have a four-foot fence with a self-locking gate or any swimming pool that has a diving board or slide? Risk may be written if **NO** liability coverage is purchased. YES NO
24. Does the premises have a trampoline? Risk may be written if **NO** liability coverage is purchased. YES NO
25. Does the premises have a dock, pier or boathouse? Risk may be written if **NO** liability coverage is purchased. YES NO
26. Is the home without permanently installed steps at all entrances? Risk may be written if **NO** liability coverage is purchased. YES NO
27. Does the applicant own, keep, or shelter any of the following breeds: This includes but is not limited to Akitas, Chows, Dobermans, Great Danes, Pit Bulls, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals or more than 2 horses? Risk may be written if the Animal Liability Exclusion is attached. The maximum liability limit for the policy is \$50,000. YES NO

ADDITIONAL QUESTIONS

Any "Yes" response must be explained.

YES NO

1. Have any of the applicants had a loss to any property in the past 5 years? If yes, give date of loss, describe the loss and the amount paid to repair the damage. YES NO
2. Have any of the applicants had a mobile home/dwelling policy cancelled or non-renewed for underwriting reasons (except age of unit) during the past 5 years? YES NO
3. Have any of the applicants a lapse in insurance coverage over 30 days? (Not applicable to new purchases) YES NO
4. Is the home custom built, homemade, substantially modified or joined together? Photos must be included. YES NO
5. Does the home have 3 or more steps on any exit without a handrail? YES NO
6. Does the home have attached or unattached structures (other than porches, decks, awnings, skirting or carports) that are not factory or non-contractor built? YES NO

Any "Yes" response must be explained.

YES NO

7. Does the home have a wood or pellet burning device? YES NO
8. Is the home located in a Special Flood Hazard Area as designated by the NFIP, or is it within 1,500 feet of a lake, pond or creek? YES NO
9. Is the home a corporate risk or property sold on a land contract? YES NO
10. Are there horses, livestock or any farm animals on the premises? YES NO
11. Does the premises have 5 or more acres? YES NO
12. Is there any structure valued over \$25,000 or 60% of the mobile home value? YES NO
13. Does the risk have personal effects where the value exceeds \$25,000 or 75% of the value of the mobile home, whichever is greater? (Submit with Personal Effects Inventory). YES NO
14. Is the risk requesting CPL limits greater than \$300,000? YES NO

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