

Frequently Asked Questions Manufactured Homes

	Aegis Security	American Modern	American Reliable
Online Issuance?	Yes	Yes	No
Are photos required?	\$300,000 liability	Over 20 years	Over 10 years
Credit Underwriting Scoring?	Lapse in coverage only	Some states	No
What is considered protected?	PC 1-8	In park of 25 or more homes or within 5 miles of fire dept.	In park of 25 or more homes or PC 1-8
How much garage coverage is available?	With underwriter approval	Up to coverage A limit	Up to 50 % of coverage A
What is the maximum liability coverage available?	\$300,000 With approval	\$300,000	\$500,000 With umbrella
Is Golf Cart Coverage available?	Yes	Yes	Yes
Company Rating	A	A+	A-
How are cancellations computed?	Pro-rata	Pro-rata	Pro-rata
Is coverage available for Hobby Farms?	No	Yes	Yes
Are credit cards accepted?	No	Yes	No
Is EFT available?	No	Yes	No
Is a wood stove report required when there is a woodstove?	Yes	No	Yes
Can additions exceed the value of the home?	With underwriter approval	No	Yes
What is the maximum personal property coverage available without an inventory?	\$25,000 Or 100% of coverage A (which ever is greatest)	\$20,000 Or 100% of coverage A (which ever is greatest)	\$15,000 Or 75% of coverage A (which ever is greatest)
Can a customer with a previous total fire loss be insured?	With underwriter approval	With underwriter approval	No
By-line program available?	No	Yes	Yes
Is Trip Collision Coverage available?	No	Yes	Yes
How much personal property is automatically included	50% Aegis Blue 40% Regular	40%	50%
Additional Living Expense	10 %	Up to 20%	10%
Tenant Policy available?	Yes - \$25,000 max	Yes- \$25,000 max	No
MobileHome HO-3 avail.?	No	Yes	No

All statements contained herein are believed to be accurate but are not guaranteed.
The policy language is the only legally binding authority on coverage conditions.



MI - Manufactured Home Quote Request

Fax to 1-888-767-0826

Agency Code	
Agency Name	
Agent Name	
Agency Fax	
Agency Phone	

Customer Name	
Location Address	

City, State, Zip	
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Social Security Number	____-____-____
Date of Birth	
Mailing Address	
City, State, Zip	

In connection with this quote for insurance, the individual insurance companies may review your credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. They may use this information to decide whether to insure you or how much to charge. They may use a third party in connection with the development of your credit score.

★ **MANDATORY** (American Modern, Foremost) ★

I have read the above statement to the insured. (initial)

Occupancy type (circle)	Commercial	Rental	Tenant
Owner occupied:	Principal Residence	Seasonal Residence	
Birth date of oldest owner			
Requested Effective Date			
Year of home	Date Purchased		
Make/Model	Length/Width of home		
In Park? Yes No	How many spaces in park?		
Protection Class	Distance from fire station		
Feet to nearest hydrant			
Describe any animals on the premises.			
Describe any attached/unattached structures.			

Is there a supplemental heating device?	Yes	No
Vinyl or Hardboard siding?	Yes	No
Is the home skirted?	Yes	No
Is the home tied down?	Yes	No
Is the home on a permanent foundation?	Yes	No
Does the home have a composite roof?	Yes	No
Is the home vacant or unoccupied?	Yes	No
Is the home in a special flood hazard area?	Yes	No
Have there been any claims in the last 5 years?	Yes	No
Details (Dates, type, dollar amounts)		

Coverage Requested	Limits Requested	Aegis	American Modern	American Reliable	
Home (Coverage A)					
Personal Property					
Unattached Structures					
Liability (Personal/Premises)					
Medical Payments					
Replacement Cost Home					
Full Repair Cost Home					
Replacement Cost Personal Property					
Deductible					
Other					
Fees					
Total					