



MICHIGAN MANUFACTURED HOME APPLICATION

APPLICANT	SOCIAL SECURITY #	DATE OF BIRTH	EFFECTIVE DATE:	EXPIRATION DATE:
SPOUSE	SOCIAL SECURITY #	DATE OF BIRTH	ADDITIONAL INSURED	
MAILING ADDRESS	COUNTY	TERRITORY	MAILING ADDRESS	
LOCATION ADDRESS	COUNTY	TERRITORY	PRODUCER	
MORTGAGEE	LOAN #		MAILING ADDRESS	
MAILING ADDRESS	BILL MORTGAGEE AT RENEWAL? YES__ NO__		AGENCY CODE #	TELEPHONE #
				FAX #

Owner Occupied: Aegis Blue____ / Standard____
 Seasonal / Secondary____ / Tenant____ / Rental____
 If rental, tenant name____
 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__

- Occupation____ Employer____ Yrs. Employed____
- Previous Carrier____ Expiration Date____
- Has applicant had any claims/losses at any location in the past five (5) years? Yes__ No__
 If yes, provide details____
- Describe all animals owned or boarded by the applicant?____

IF YES, SUBMIT—DO NOT BIND

- Has the applicant been cancelled or nonrenewed? If yes, provide the reason for and the date of cancellation or nonrenewal.____ Yes__ No__
- Is the manufactured home equipped with a supplemental heating source? If yes, submit with details. If a woodstove, provide interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed Aegis woodstove report. Yes__ No__
- 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—\$100,000. Unfenced pools or pools with a diving board or slide are unacceptable. A photo of the fenced pool is required. Yes__ No__
- Has the applicant had a fire, theft or liability loss at any location in the past 3 years? Yes__ No__
- Is there a business in the manufactured home or on the premises? Yes__ No__
- Does the applicant own or board any Doberman, Pit Bull, Chow, Akita, Rottweiler, Wolf Hybrid; any mix of these breeds; a pet known to be unfriendly; a dog that has bitten; a guard dog; horses or livestock; any other large or unusual / exotic pet. If yes, sign below: Yes__ No__

I understand bodily injury and property damage caused by any animal 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.

Applicant's Signature____ Date____

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

- Is there a kerosene heater in the manufactured home or on the premises? Yes__ No__
- Is the manufactured home vacant or unoccupied or used as a commercial risk? Yes__ No__
- Does the manufactured home have any damage that has not been repaired? Yes__ No__
- Are there any liability hazards in the manufactured home or on the premises? Yes__ No__
- Has the applicant had more than one (1) fire, theft or liability loss or more than two (2) losses at any location in the past three (3) years? 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.

Applicant's Signature____ Date____

Producer's Signature____ Date____

REQUESTED COVERAGES	LIMIT	PREMIUM
MANUFACTURED HOME	\$	\$
PERSONAL PROPERTY	\$	\$
UNATTACHED STRUCTURES	\$	\$
PERSONAL LIABILITY—Owner	\$	\$
PREMISES LIABILITY— Rental & Seasonal	\$	\$
FULL REPAIR COST		\$
REPLACEMENT COST— Manufactured Home		\$
REPLACEMENT COST— Personal Property		\$
SCHEDULED PERSONAL PROP	\$	\$
SATELLITE DISH / ANTENNA	\$	\$
WEIGHT OF ICE, SLEET, SNOW Buyback—Seasonal		\$
SUPPLEMENTAL HEATING		\$
ANIMAL INJURY EXCLUSION		\$
DEDUCTIBLE \$_____		\$
TOTAL PREMIUM		\$

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES		PAYMENT IN FULL____
ATTACHED	UNATTACHED	2 PAYMENTS____ / 4 PAYMENTS____
		6 PAYMENTS____ / 8 PAYMENTS____

QUESTIONS AND ANSWERS ABOUT FLOOD INSURANCE

Q: *Why do I need a Flood Policy, I have a Homeowners Policy?*

A: **Typically, Homeowners policies DO NOT include coverage for loss due to flood, mudslide, or wave wash. This applies to damage both to the building and to it's contents.**

Q: *If I have a loss due to a flood, mudslide, or wave wash won't disaster assistance from the Federal Government take care of me?*

A: **First, a national disaster must be declared by the Federal Government to receive any assistance. Second, assistance will come in the form of grants and loans that in many cases must be repaid with interest.**

Q: *We haven't had a flood in this area ever that I can remember, do I really have a risk?*

A: **While areas around and near the coast, lakes and rivers have the highest exposure to flood, many areas remote to water sources have exposure to flooding. Thirty three percent of all floods occur in lower risk zones. During a 30 year mortgage, the average home has a 26% chance of loss due to flood compared to a 4% chance of loss due to fire.**

FLOOD INSURANCE WAIVER

Property Owner's Name: _____

Property Address: _____

I, _____, hereby certify that my agent has offered me the opportunity to purchase flood insurance coverage in the National Flood Insurance Program, and that I have elected to decline this coverage, as indicated below.

_____ I reject Building and Contents coverage for flood protection.

_____ I reject Contents coverage for flood protection.

_____ I reject Building coverage for flood protection.

_____ I reject the Replacement Cost Value, or maximum Building coverage amount available through the National Flood Insurance Program.

I understand that my homeowners / business owners policy does not provide coverage for flooding. I also understand that, because I have declined flood insurance protection, I will not be covered in the event that there is a loss to my property caused by flood.

I understand that my agent and/or agency will not be held liable for my decision to not purchase flood insurance.

Property Owner's or Representative's Signature

Agent or Customer Service Representative's Signature

Date

Date