



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.

Frequently Asked Questions Manufactured Homes

	Aegis Security	American Modern
Are photos required?	Rentals or \$300,000 liability	Over 20 years
Are Insurance Scores used?	For U/W on Aegis Blue or at underwriter discretion - not for rating.	Yes
What is considered protected?	In park of 25 or more homes or within 5 miles of fire department.	In park of 25 or more homes or within 5 miles of fire department.
How much garage coverage is available?	Subject to U/W approval.	Up to Coverage A limit.
What is the maximum liability coverage available?	\$300,000 with approval	\$300,000
Is Golf Cart Coverage available?	Yes	Yes
Company Rating?	A	A+
How are cancellations computed?	Pro-rata	Pro-rata
Is coverage available for Hobby Farms?	No	Yes
Are credit cards accepted?	Yes	Yes
Is EFT available?	No	Yes
Is a wood stove report required when there is a woodstove?	Yes	No
Can additions exceed the value of the home?	No	No
What is the maximum personal property coverage available without an inventory?	\$20,000 or 75% of Coverage A	\$20,000 or 100% of Coverage A
Can a customer with a previous total fire loss be insured?	No	With underwriter approval.
By-line program available?	No	Yes
Is Trip Collision Coverage available?	No	Yes
How much personal property is automatically included?	50% Aegis Blue 40% Regular	40%
Additional Living Expense?	10 %	Up to 20%
Tenant Policy available?	Yes - \$15,000 max	Yes - \$25,000 max
Mobile Home HO-3 available?	No	Yes



OH - Manufactured Home Quote Request

Fax to 1-888-767-0826

Agency Code	
Agency Name	
Agent Name	
Agency Fax	
Agent E-mail	

Customer Name	
Location Address	

City, State, Zip

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	
Year of home	Requested Effective Date		
Make/Model	Date Purchased		
	Length/Width of home		
In Park? Yes No	How many spaces in park?		
Protection Class	Distance from fire station		
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	
Home (Coverage A)				
Personal Property				
Unattached Structures				
Liability (Personal/Premises)				
Medical Payments				
Replacement Cost Home				
Full Repair Cost Home				
Actual Cash Value Home				
Replacement Cost Personal Property				
Deductible				
Other				
Fees				
Discounts				
Total				