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Aegis Security Insurance Company

BEST RATING A

MINNESOTA MANUFACTURED HOME APPLICATION

APPLICANT'S NAME		SOCIAL SECURITY #		DATE OF BIRTH	
MAILING ADDRESS		HOME TELEPHONE #		WORK TELEPHONE #	
CITY	COUNTY	TERRITORY	STATE	ZIP CODE	
LOCATION					
MORTGAGEE		LOAN #		BILL MORTGAGEE AT RENEWAL: YES ___ NO ___	
STREET ADDRESS		CITY		STATE ZIP CODE	

REQUESTED POLICY PERIOD

Effective _____ / Expiration _____

Owner Occupied: 45+ ___ / Under 45 ___ / Non Package ___
 Seasonal: 45+ ___ / Under 45 ___ / Non Package ___
 Tenant ___ / Rental ___ If rental, provide tenant's name below
 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? _____
 If in park, name of park must be provided in above address.
 Is home located on land owned by insured? Yes ___ No ___
 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 ___

1. Occupation _____ Employer _____ Yrs. Employed _____
 2. Previous Carrier _____ Expiration Date _____
 3. Has applicant had any claims/losses in the past 5 years? Yes ___ No ___
 If Yes, give details _____
 4. Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

1. Is the manufactured home equipped with a supplemental heating source? If yes, provide details. If woodstove, submit with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus an Aegis woodstove report with details. Yes ___ No ___
 2. Is there a swimming pool? If yes it must be surrounded with a 4' fence and have a locked gate. Unfenced pools or pools with a diving board are unacceptable. Maximum Liability—\$50,000. Yes ___ No ___
 3. Does the applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, any mix of these breeds, any pet known to be unfriendly, any dog that has bitten or any guard dog or if the applicant owns or boards horses or livestock or any other large or unusual/exotic animal. If yes, sign below. Yes ___ No ___
 I understand bodily injury and property damage caused by any animal(s) 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

1. Is any business conducted on the premises? Yes ___ No ___
 2. Is there a kerosene heater in the manufactured home? Yes ___ No ___
 3. Has the applicant had any fire, theft, or liability losses or two (2) or more minor losses AT ANY LOCATION in the past three (3) years? Yes ___ No ___
 4. Is the manufactured home vacant or unoccupied? Yes ___ No ___
 5. Does the manufactured home have any damage that has not been repaired? Yes ___ No ___

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is the manufactured home well maintained and show good upkeep? Yes ___ No ___
 2. Do all entrances / decks / porches have permanently installed steps and safety railings? Yes ___ No ___
 In making this application for insurance, it is understood that an investigative report may be made whereby information is obtained through personal interviews with third parties. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living, whichever may be applicable. 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.
 "A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime."
 Applicant's Signature _____ Date _____
 Producer's Signature _____ Date _____

<u>REQUESTED COVERAGES</u>	<u>LIMIT</u>	<u>PREMIUM</u>
Manufactured Home	\$	\$
Personal Property	\$	\$
Unattached Structures	\$	\$
Personal Liability	\$	\$
Premises Liability (Rental)	\$	\$
Replacement Cost MH	\$	\$
Full Repair Cost	\$	\$
Replacement Cost PE	\$	\$
Scheduled Personal Property	\$	\$
Satellite Dish	\$	\$
Supplemental Heating	\$	\$
Animal Injury Exclusion	\$	\$
Deductible \$ _____	\$	\$

PAYMENT IN FULL ___ / 2 PAYMENTS ___ / 4 PAYMENTS ___ / 6 PAYMENTS ___ / 8 PAYMENTS ___
 Refer to rate manual for minimum premium required for each payment option, minimum premium due with the application and the installment fee.

AGENCY NAME _____
 ADDRESS _____
 AGENCY CODE # _____ TELEPHONE # _____ FAX # _____

POLICY FEE \$ 30.00
TOTAL POLICY PREMIUM

I. GENERAL UNDERWRITING GUIDELINES FOR ALL RISKS SUBMITTED

1. INCOMPLETE APPLICATIONS will be returned unbound. ALL questions must be answered.
2. Attached and unattached structures must be described including length, width, and value.
3. Manufactured homes must be insured to 100% of value.
4. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
5. The maximum total exposure per risk—\$125,000. If the applicant has any unattached structures over the package limit, the unattached structures limit should be included in the maximum exposure of \$125,000.
8. The manufactured home must be ten (10) years or newer to qualify for replacement cost.
9. The manufactured home must be fifteen (15) years or newer to qualify for full repair cost.

II. SUBMIT - DO NOT BIND

1. A personal property inventory must be submitted if the value of personal property exceeds 75% of the value of the manufactured home or \$15,000, whichever is greater.
2. Photos are required (one of the front and one of the back) if any unattached structure value exceeds \$15,000.
3. If swimming pool is on premises, the pool must be surrounded with a fence at least 4 feet high with a locked gate. Maximum liability coverage—\$50,000. There is no coverage for physical damage to the pool or related items. Unfenced pools or pools with a diving board are not acceptable.
4. If a hurricane, tornado, or any other natural disaster warning is in effect where the manufactured home is located.
5. If the manufactured home is equipped with a supplemental heat source, please provide details. If the supplemental heat source is a woodstove or fireplace insert, submit interior photos showing the woodstove and flue exit and an exterior photo of the chimney plus an Aegis woodstove report with details.
6. Manufactured home that has been substantially modified.
7. If the risk has been uninsured for any period of time unless purchased within the past five (5) days.
8. If applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, any mix of these breeds, any pet known to be unfriendly, any dog that has bitten or any guard dog or if the applicant owns or boards horses or livestock or any other large or unusual/exotic animal. If yes, the insured's signature on the front of the application, acknowledging the animal injury exclusion (Question # 3) is required before coverage is considered bound.
9. Photos are required on all manufactured homes that are 1976 and older. Do not bind—submit to the General Agent for approval.

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. Vacant or unoccupied manufactured home or manufactured home without utility service.
2. If applicant has sustained any fire, theft or liability loss(es) / claim(s) or two (2) or more losses / claims AT ANY LOCATION within the past three (3) years.
3. If the manufactured home is equipped with a kerosene heater.
4. If any business is conducted on the premises.
5. If the manufactured home does not have permanently attached steps with safety railings at all entrances, porches, decks etc.
6. If there is any hazardous liability exposure on the premises (example: refrigerator outside).
7. If the manufactured home and premises is not well maintained or if there is evidence of poor upkeep.
8. If the manufactured home has any damage that has not been repaired.

IV. SEASONAL PROGRAM

1. All of the above Underwriting Guidelines apply.
2. Replacement Cost, Full Repair, Open Peril and Scheduled Personal Property coverages are not available.
3. If multiple owners or if the manufactured home is used as a hunting camp, LIABILITY COVERAGE IS NOT AVAILABLE.

V. TENANT PROGRAM

1. All of the above Underwriting Guidelines apply.
2. Replacement Cost and Scheduled Personal Property coverages are not available.
3. Woodstoves or any other supplemental heating are not acceptable.
4. Maximum limit without a personal property inventory is \$15,000. If a higher amount is requested, submit unbound with a personal property inventory for approval.

VI. RENTAL PROGRAM

1. All of the above Underwriting Guidelines apply.
2. Photos (one of the back and one of the front) are required on all submissions.
3. The name of the tenant must be shown on the application.
4. Woodstoves are unacceptable.
5. If the total exposure exceeds \$125,000, submit unbound with details (including name of tenants, total exposure to be insured, number of homes to be insured, limit for each home, number of homes in the park, how far apart, and photos of each home).
6. Replacement Cost, Open Peril, Full Repair, and Personal Property coverages are not available.
7. The legal owner must be listed as named insured.
8. The maximum premises liability limit for one rental manufactured home—\$25,000. If the applicant owns more than one rental—premises liability coverage is not available.
9. If the tenant owns or boards any animals—Liability coverage is not available.
10. If the landlord lives out of state—unacceptable risk.

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES			
Description	Value	Description	Value