

Erickson-Larsen, Inc.
 6425 Sycamore Court North
 Maple Grove, MN 55369-6028
 Phone (763) 535-0055 - Fax (763) 535-4051



BEST RATING A

WISCONSIN MANUFACTURED HOME APPLICATION

APPLICANT'S NAME		SOCIAL SECURITY #		DATE OF BIRTH	
MAILING ADDRESS			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 _____
 Seasonal _____ / Tenant _____ / Rental _____ (list tenant 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 ___

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? Provide details.
 If a woodstove, submit with interior photos showing the stove and flue exit and an exterior photo of the chimney plus an Aegis woodburning stove report with details. Yes ___ No ___
 2. Is there a swimming pool? If yes, pool must be surrounded with a 4' fence with a locked gate. Unfenced pools or pools with a diving board are unacceptable. Maximum liability coverage—\$50,000 Yes ___ No ___

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, vandalism or malicious mischief or liability losses / claims or two (2) or more minor losses / claims in the past three (3) years **AT ANY LOCATION?** Yes ___ No ___
 4. Is the manufactured home vacant or unoccupied or used as a commercial risk? Yes ___ No ___
 5. Does the manufactured home have any damage that has not been repaired? Yes ___ No ___
 6. Does the applicant own or board any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, or any mix of these breeds or any pet known to be unfriendly or any dog that has bitten or does the applicant own or board horses or livestock or any other large or unusual/exotic animals? Yes ___ No ___
 7. Does the applicant own a trampoline? Yes ___ No ___
 8. Does the applicant own an ATV (all terrain vehicle)? Yes ___ No ___

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Do all entrances have permanently installed steps with safety railings and / or do decks / porches over 3' high have safety railings with balusters a maximum of 4" apart? 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, mode of living, or credit 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.

Applicant's Signature _____ Date _____
 Producer's Signature _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Manufactured Home	\$	\$
Personal Property	\$	\$
Unattached Structures	\$	\$
Personal Liability	\$	\$
Medical Payments	\$	\$
Replacement Cost MH		\$
Replacement Cost PE		\$
Satellite Dish & Antenna	\$	\$
Age of Home Surcharge		\$
Supplemental Heat Surcharge		\$
Deductible \$ _____		\$

TOTAL POLICY PREMIUM \$ _____
 => MINIMUM EARNED PREMIUM—\$25.00

DESCRIBE ATTACHED AND UNATTACHED STRUCTURES

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

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

I. GENERAL UNDERWRITING GUIDELINES FOR ALL RISKS SUBMITTED

1. Attached structures must be added to the value of the manufactured home. Describe including length, width and value.
2. Unattached structures must be described including length, width, and value. (EXAMPLE: 8x10 shed - \$1,000)
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.
6. To qualify for replacement cost on the manufactured home, the home must be ten (10) years or newer and owner occupied on a full-time, permanent basis.

II. SUBMIT - DO NOT BIND

1. Two (2) photos of the manufactured home, one of the front and one of the back, must be submitted for manufactured homes that are 1976 and older.
2. 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.
3. Manufactured homes with more than one mortgagee, individual or dealer as a mortgagee. More than two (2) mortgages is unacceptable.
4. Photos are required (one of the front and one of the back) if any unattached or attached structure value exceeds \$15,000, or if the combined value of the unattached/attached structures exceeds the value of the manufactured home.
5. If a swimming pool is on premises, the pool must be surrounded with a fence at least 4 feet high with a locked gate. Maximum liability—\$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.
6. If a hurricane, tornado, or any other natural disaster warning is in effect where the manufactured home is located.
7. If the applicant was previously uninsured for any period of time, do not bind unless they purchased the manufactured home within five (5) days of the application date. Submit with details including the reason for the uninsured period of time.
8. If the manufactured home has supplemental heat source not installed by the original manufacturer, submit unbound and provide details. If it is equipped with a woodstove or fireplace insert, submit interior photos showing the stove and flue exit and an exterior photo of the chimney plus an Aegis woodstove report with details. If accepted by the Company, a surcharge will apply to the total premium.
9. Manufactured home that has been substantially modified.
10. If the applicant is not currently employed, self employed or retired before normal retirement age.

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, vandalism or malicious mischief or liability loss(es) / claim(s) or two (2) or more losses / claims within the past three (3) years AT ANY LOCATION.
3. If the manufactured home is equipped with a kerosene heater.
4. If any business is conducted on the premises.
5. If all entrances do not have permanently installed steps with safety railing or if there is a deck or porch over 3' high and does not have safety railings with balusters a maximum of 4" apart.
6. If there is any other hazardous liability exposure on the premises (example: appliance outside, debris).
7. If the manufactured home has any damage that has not been repaired.
8. If the manufactured home is not well maintained and show pride of ownership.
9. 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.

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.

V. TENANT 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. The named insured must be an individual.
4. Woodstoves or any other supplemental heating are not acceptable.
5. 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 in one park 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, Full Repair, and Personal Property coverages are not available.
7. The legal owner must be listed as named insured.
8. If the landlord lives out of state—unacceptable risk.