



MANUFACTURED HOMES

Program Highlights - What differentiates Aegis from the competition?

- ♥ **Age of Home** - 1960 or newer
- ♥ **Protection Class** - All are acceptable
- ♥ **Occupancies** - Owner, Seasonal, Rental, Tenant
- ♥ **Replacement Cost** - Available on newer units
- ♥ **Location** - In a park or on privately owned land
- ♥ **Rental** - Multiple units may be scheduled on a single policy
- ♥ **Value** - Maximum of \$450,000 TIV and \$300,000 Coverage A (varies by geography)
- ♥ **Travel Trailer** - Acceptable, if used as a Seasonal or Secondary occupancy and permanently sited

Underwriting Guidelines

Log in to AegisGeneral.com for the full list of Program Guidelines:

- ♥ **Claims History** - Verified on all submissions
- ♥ **Prior Lapses in Coverage** - Acceptable (length varies by state)
- ♥ **Valuation** - Risk should be insured to 100% of Actual Cash Value or Replacement Cost Value (excluding land)
- ♥ **Animal Injury** - Liability is limited and can be excluded, depending upon the animal's bite / injury history or breed. (varies by geography)
- ♥ **Supplemental Heat** - Including but not limited to: wood, coal, or pellet burning stoves - May be acceptable on Owner and Seasonal - for surcharge
- ♥ **Additional Interest** - For parties who are interested in verifying coverage, but who do not have an insurable interest in the risk

Target Demographics

Aegis' **Manufactured Home** program offers exceptional coverage at competitive rates for many risks, including:

- ♥ Owner - occupied and Seasonal Units
- ♥ Older units that are structurally sound
- ♥ Lower - value units that are well maintained
- ♥ Homeowners who are financially responsible
- ♥ Risks in rural parts of the state, often overlooked by other carriers
- ♥ Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises



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