

Two Mobile Home Companies to Serve You!



We Know a Thing or Two About Mobile Homes!

American Reliable

- AM Best "A" Admitted
- 1994 & Newer
- Owner / Seasonal / Rental
- All Perils Coverage
- Replacement available 1994 & Newer
- All Protection Classes
- Values up to \$175k
- Up to 90 days lapse in coverage
- 3 miles coastal set back
- Available in many counties
- Pay in full or premium financing
- Rating System - 

American Modern

- AM Best "A" Admitted
- Mobile Homes of any age
- Owner / Seasonal / Rental
- All Perils Coverage
- Replacement – 15 years and newer
- All Protection Classes
- Values up to \$375k (owner/ seasonal)
- Up to 30 days lapse in coverage
- Flood included
- Available in 29 counties
- Direct Bill
- 2-Pay, 4-Pay, 10-Pay plans
- Rating System - 

Customer Service

800-628-3762

info@thecolonialgroup.com



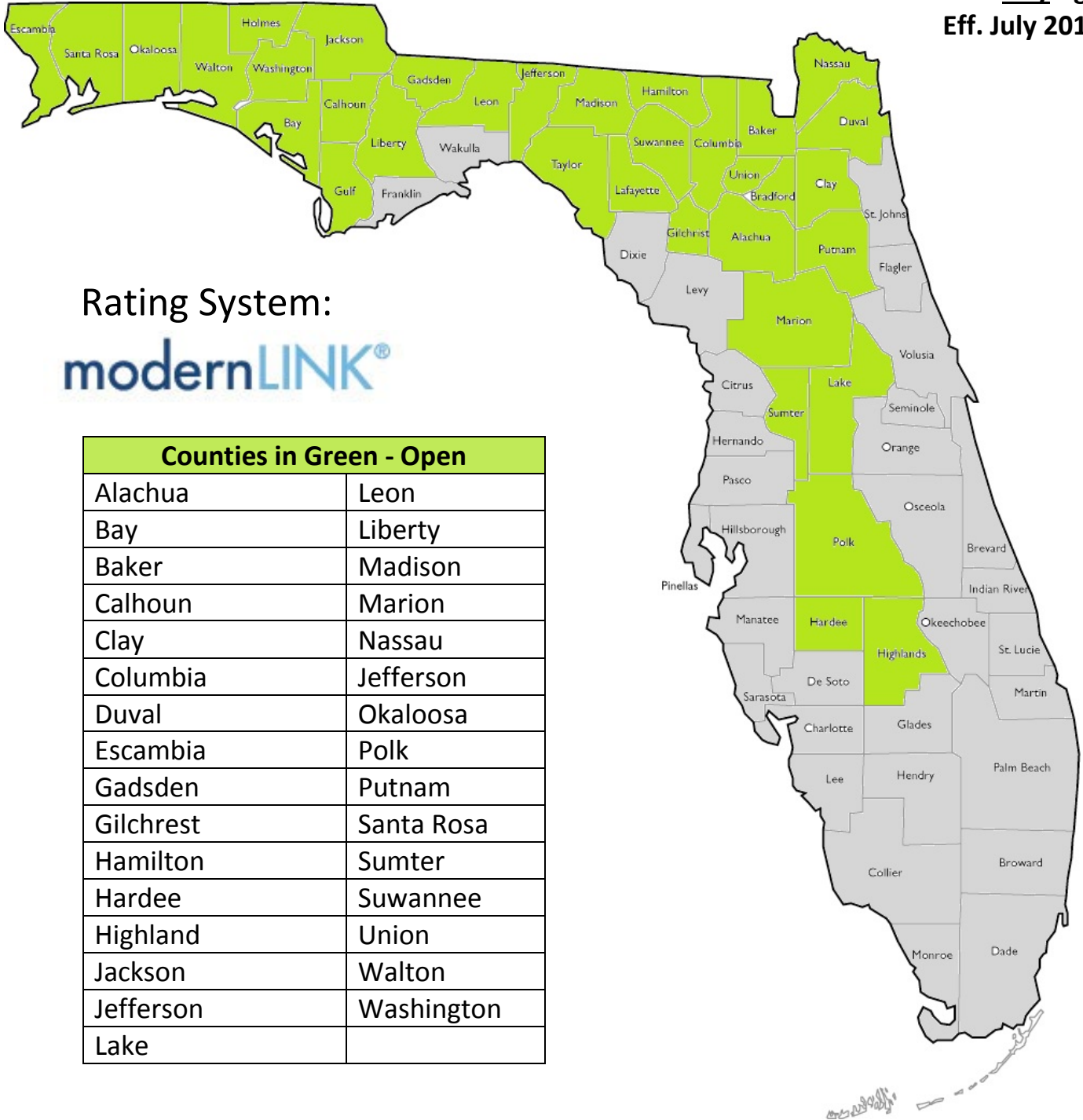


American Modern Mobile Home Program

Mobile / Modular Home Program

Homes of Any Age

Eff. July 2018



Rating System:



Counties in Green - Open	
Alachua	Leon
Bay	Liberty
Baker	Madison
Calhoun	Marion
Clay	Nassau
Columbia	Jefferson
Duval	Okaloosa
Escambia	Polk
Gadsden	Putnam
Gilchrest	Santa Rosa
Hamilton	Sumter
Hardee	Suwannee
Highland	Union
Jackson	Walton
Jefferson	Washington
Lake	



FLORIDA MOBILE HOME QUICK REFERENCE GUIDE



Specialty. Service. Simple.

800-628-3762

Target Market	Program designed to provide coverage for all types of Singlewide, Doublewide, Triplewide and Modular models.	
Key Points		
Carrier	American Reliable Insurance Company	American Modern Insurance Group
Admitted	YES	YES
Coverage Limits and Options		
Singlewide or Doublewides	Both	Both
Covered Peril	Comprehensive	Comprehensive
Occupancy	Owner/Seasonal/Rental	Owner/Seasonal/Rental
Age of Mobile Home	1994 and Newer	All (15 years or newer for Replacement Cost)
Skirting	Required	Recommended
Distance to Coast	3 Miles Coastal Setback	Greater than 1,000 feet from the coast or river and not located on an island
Ownership	Rentals: can write in the name of a corporation or LLC, but not on an owner occupied primary or seasonal. Trusts: can be written on any type of occupancy. Writing in the estate of is a temporary measure. Estate issues should resolved by the first renewal, and coverage appropriately rewritten.	Insured must be the titled owner
Photos	Units over 5 years old must include 2 photos (front & back)	Not Required
Dwelling	\$5,000 - \$175,000	\$1,000 - \$375,000 (Owner/Seasonal) \$1,000 - \$200,000 (Rental)
Hurricane Coverage	Included with American Reliable Package policy Optional on American Reliable Standard Program	HURRICANE COVERAGE MANDATORY RULE* Hurricane coverage is optional for coverage A however; if hurricane coverage is selected for Coverage A (Dwelling) hurricane coverage is mandatory for Coverage B* (other structures) and mandatory for Coverage C* (Personal Property)
Other Structures	10% Coverage A (Package Program) with option to increase. Available for purchase with Standard or Rental Program.	Optional (up to 100%)
Personal Property - Contents	40% Coverage A (Package Program) with option to increase. Available for purchase with Standard or Rental Program.	Optional (up to 100%)
Liability Limits	\$25,000 / \$50,000 / \$100,000 / \$300,000	\$25,000 / \$50,000 / \$100,000 / \$200,000 / \$300,000 (Owner/Seasonal) - Personal Liability \$50,000 / \$100,000 / \$300,000 (Rental) - Premises Liability
Medical Payments	\$500 or \$1,000	\$500 each person / \$10,000 per occurrence Optional Increased Med Pay for Owner Only: \$500, \$1,000, \$2,000 each person / \$25,000 per occurrence
Loss Settlement	ACV with the option of Replacement Cost	ACV or Replacement Cost (15yrs and newer)
Full Repair (Partial Losses)	Not Available	Includes adjacent structures. Available for homes 15 years and newer
Flood	Not Available	Included
Earthquake	Not Available	Included
Deductibles & Credits		
AOP Deductible	\$500 or \$1,000	\$250 with an option of \$500
Hurricane Deductible	\$500, \$1,000 or 2%, 5% or 10%	\$500 included, options of 2%, 5%, & 10% of Coverage A available
Credits Available	<ul style="list-style-type: none"> · MH is protected - any unit in a MH Park or subdivision with 15 or more occupied spaces or any unit in NBFU classes 1-8 with permanent electrical hook up. · MH is 5 years old or newer · MH is 6 - 10 years old · Insured has been claims free for at least 2 years · Insured is at least 50 years old 	n/a
Valuation		
How to get a value?	Colonial Groups' System Appraised Value +/- 25%. Will accept Purchase Price on New Purchases New/Used units. Copy of Contract Required) Match Current Policy Limits (Expiring Dec Page Required) Loan Payoff.	MSB Valuations are available on Quote. Values must be within 20% of replacement value to qualify. ACV policies can be listed up to 50% over ACV valuations.

Eligibility		
Protection Class	1-10 PC 9 & PC 10 must be able to see 2 neighbors from home	All Protection Classes
Foundation/Underpinning	Brick, Vinyl and Block	Not required
CREDIT	Underwriters Discretion	No
CLUE REPORT	Mandatory	Yes
Loss History	Submit to underwriting if any property damage or liability losses in the last 5 years. Ineligible - Total fire loss in the last 5 years.	Do not bind or submit if applicant has had two or more Fire, Theft, and/or Liability losses (in any combination), in the last 5 years. <i>(We will ask for copies of fire reports/proof of repairs if the fire is over \$10K and copies of water remediation reports/proof of repairs on water losses over \$5K. For Theft losses over \$5K we ask what the insured has done to prevent further theft losses.)</i>
Bankruptcy/Repo/Foreclosure	Submit to underwriting: Foreclosures, Repossessions or Bankruptcys in the past 5 years.	Submit to Underwriting
Unemployed - Other Than Retired/Disabled	Submit to Underwriting	Do not bind or submit
Lapse in coverage	Submit to underwriting for lapses 30-90 days. Ineligible: Lapses more than 90 days	Submit for approval with explanation in memo. The risk should not be bound. <i>(Any lapse between 7 and 30 days require a Signed Statement of No Losses. Anything uninsured over 30 days is ineligible.)</i>
3+ Mortgages or Liens	Ineligible	Do not bind or submit
Vacant	Ineligible	Allowed if Builder's Risk Coverage is selected for new business/home under construction(Rate as Owner Occupied with Builder's Risk Coverage). Or, if the risk becomes vacant mid-term, add Vacancy Permission.
Unrepaired Damage, Boarded Windows, Water Leaks	Ineligible	Do not bind or submit
Supplemental Heating	Ineligible: wood / coal / pellet burning devices used as primary heat. Also fireplace not installed by licensed contractor, portable space heat or	Do not bind or submit if used as primary source of heat. Kerosen and portable space heaters make the risk ineligible.
Built On Additions	Submit with Photos	Yes
Fenced Swimming Pool, Jacuzzi	Must have 4ft fence with a self-locking gate. If the pool / jacuzzi is properly fenced and has no diving board or slide, the policy may be written with a \$50,000 maximum liability limit.	Must be enclosed by a fence at least 4 feet tall with a locking gate. Or if above ground pool, must have steps or ladder that can be secured or removed. (Applicable when liability coverage is present)
Unfenced Pool, Diving Boards & Slides	Can be written if NO Liability Coverage is purchased	Do not bind or submit if liability coverage is present
Trampoline	Ineligible	Trampolines are not an UW concern
Dogs/Exotics	Excluded by policy form	Do not bind or submit if liability coverage is present, UNLESS the Animal Liability Exclusion is present
Horses/Farm Animals	Submit to Underwriting	Do not bind or submit if liability coverage is present
Farming or Other Business Activity	Ineligible	Do not bind or submit
Restricted Counties/ Areas		
No new business can be written in the areas and counties identified	Baker, Broward, Clay, Collier, Columbia, Dade, Desoto, Duval, Gilchrist, Hamilton, Indian River, Lafayette, Madison, Martin, Monroe, Palm Beach, Pinellas, St Lucie, Suwannee, Union	Brevard, Broward, Charlotte, Citrus, Collier, DeSoto, Dixie, Flagler, Franklin, Glades, Hendry, Hernando, Hillsborough, Indian River, Lee, Levy, Manatee, Martin, Miami-Dade, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Sarasota, Seminole, St. Johns, St. Lucie, Taylor, Volusia, Wakulla
Billing/Payment Plan/ Submission Process		
Rate & Application	Mobile Home Fast App 2.0 Rater	American Modern's modernLINK system
Payment Plans	Payment in full is required. Premium Financing is available	Pay in Full / 2-Pay / 4-Pay / EZPay(Monthly Plan) A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING DOWN PAYMENT
Inspections	No	No
Policy Issuance	Email, e-Fax or mail signed application along with full payment, photos (if applicable) or down payment and signed premium finance agreement to info@thecolonialgroup.com	Agents can retain applications subject to company audits or submit documents to info@thecolonialgroup.com
Payments / Accounting	Contact the Colonial Group Billing Department 800-628-3762	Payments and Accounting is Available Online using ModernLink System Payments, Applications and Other Documents can be mailed to The Colonial Group as needed at info@thecolonialgroup.com For further assistance call 800-628-3762
The Colonial Group, Inc., PO Box 4907 • Greensboro NC 27404-4907 • 800-628-3762 www.thecolonialgroup.com		
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