



# DELAWARE MOBILE HOME QUICK REFERENCE GUIDE

Specialty. Service. Simple.

CARRIER	Lloyd's - MH	Aegis
<b>Policy</b>		
Admitted	No	Yes
Covered Perils-Dwelling	Named Peril	Open Peril - Owner/Seasonal Named Peril - Rental
Occupancy	Owner, Seasonal, Rental, Vacant	Owner, Seasonal, Rental
Singlewide or Doublewides	Both	Both
<b>Coverage Limits</b>		
Dwelling	\$5,000 - \$100,000 (Submit For Higher Limits)	\$3,000 - \$125,000
Other Structures	Byline Rating (Add Requested Limit)	10%
Contents	Byline Rating (Add Requested Limit)	30% Coverage A
ALE/Loss of Use	\$600 - Owner & Seasonal	10% Coverage A
Liability	\$25,000 - Options Up To \$300,000	\$25,000 Options up to \$300,000
Medical Payments	\$500	500 \$1000 optional
Loss Settlement	ACV	ACV RC & Full Repair Optional if <16 Years and Owner Occupied
Flood Coverage	Not Available	Not Available
<b>Options</b>		
RC - Dwelling	Available New to 10 Years Old	Available New to 16 Years Old
Full Repair Cost	Available On Any Age	Available New to 16 Years Old
RC - Contents	Available On Any Age	Available on Any Age
<b>Deductibles</b>		
Minimum Deductible	\$500 AOP	\$500 AOP
Wind/Hail Deductible	0.5 - 5 Miles - \$1,500 >5 Miles - \$1,000	Territory 1: \$1,000 Wind/Tornado/Hail/Hurricane/Tropical Storm Territory 2: \$1,000 Wind/Tornado/Hail \$2,000 Hurricane/Tropical Storm Territory 1: Remainder of Zip Codes Territory 2: 19901, 19930, 19937, 19939, 19944, 19946, 19951, 19958, 19960, 19961, 19962, 19963, 19966, 19967, 19968, 19970, 19971, 19975, 19977
<b>Restricted Counties/Areas</b>		
No new business can be written in the areas and counties identified	<0.5 Miles From Coast	< 1000 Feet from Water
<b>The Colonial Group, Inc., P O Box 4907, Greensboro NC 27404-4907 ~ Phone 800.628.3762 ~ www.thecolonialgroup.com</b>		

This form is to be used as a reference only and does not represent all underwriting rules or guidelines. Guidelines may be subject to change at any time and without notification.

CARRIER	Lloyd's - MH	Aegis
<b>Eligibility</b> If Marked "Submit" CALL UNDERWRITING TEAM at 1.800.628.3762 DO NOT collect any money until approval is received from Underwriting.		
Age for New Business	Any	Any
Protection Class	1 - 10	1 - 10
Foundation/Underpinning	Not Required	Brick or Vinyl
Credit (Always - Underwriter's Discretion)	Underwriter Discretion	Credit Scored
CLUE (Always-Underwriter's Discretion)	Underwriter Discretion	Always
Bankruptcy/Repo/Foreclosure	OK After 2 Years	Ineligible within 5 years
Loss History	Ineligible if ANY Fire, Liability or Theft Loss Within 3 Years	Ineligible if ANY Fire, Liability or Theft Loss Within 3 Years or More Than 1 Any Other Loss at Any Location Within 3 Years
	Submit if Any Loss Within 5 Years, Other Than Those Listed Above.	Submit if Any 1 Loss Within 3 Years, Other Than Those Listed Above
Unemployed - Other Than Retired/Disabled	Ineligible	Ineligible
Lapse in coverage	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible
3+ Mortgages or Liens	Ineligible	Ineligible
Vacant	Ok	Ineligible
Unrepaired Damage, Boarded Windows, Water Leaks	Ineligible	Ineligible
Supplemental heating device: Used as primary heat; portable space heat, kerosene heat.	Ineligible	Ineligible
Large Built On Additions	Submit With Photos	Submit with Photos
Swimming Pool	Ok - Excluded By Policy	Excluded by Policy. May Buy Back \$25k if Owner Occupied and Qualifying Fence/Gate (No Chain Link)
Diving Boards & Slides	Ok - Excluded By Policy	Ineligible
Trampoline	Ok - Excluded By Policy	OK - Excluded By Policy
Dogs/Exotics/Horses/Farm Animals	Ok - Excluded By Policy	\$10,000 Animal sub-limit on all policies EXCEPT signed animal exclusion is required if bite history
Farming or Other Business Activity	Submit For Approval	Ineligible
<b>Billing/Payment Plan/Misc.</b>		
Rate & Application	FastAPP 2.0	AegisFirst
Payment Plans	Payment in full is required. Premium Financing Accepted.	Full, 2-Pay, 4-Pay, 6-Pay or 8-Pay Options
Photos - Front/Side & Back/Side	Required if >25 Years Old & All Submittals	Rentals with \$50k+ Liability Any Risk with \$300k Liability All Submittals
Inspection	No	No
Policy Issuance	Mail all signed applications with full payment or with down payment <b>and</b> signed Premium Finance Agreement to The Colonial Group for issuance.	Mailed signed application with payment to The Colonial Group for issuance
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