



GEORGIA MOBILE HOME QUICK REFERENCE GUIDE

Specialty. Service. Simple.

Target Market	Programs designed to provide coverage for all types of mobile homes from New to Old, Singlewide to Modular, Owner Occupied to Vacant. We currently service 50,000 mobile home policies at The Colonial Group.			
CARRIER	Lloyds - MH	Lloyds - HO8	Aegis	American Modern
Policy				
Admitted	No	No	Yes	Yes
Covered Perils-Dwelling	Named Peril	Named Peril	Open Peril	Open Peril
Occupancy	Owner/Seasonal/ Rental	Owner or Seasonal	Owner/Seasonal/Rental	Owner/Seasonal/Rental/Tenant
Singlewide or Doublewides	Both	Doublewides Only	Both	Both
Coverage Limits and Options				
Dwelling	\$5,000 - \$150,000	\$5,000 - \$150,000	\$5,000 - \$125,000	\$3,000 - \$300,000
Other Structures	\$500 - Owner & Seasonal	10% Coverage A	10% Coverage A	10% Coverage A if Preferred. Up to \$50,000 for Tenant. Optional for all other.
Contents	30% Coverage A - Owner & Seasonal	25% Coverage A (May Be Increased To 40%)	40% of Coverage A (May be Increased based upon occupancy)	40% Coverage A if Preferred. Optional for all other.
ALE/Loss of Use	\$600 - Owner & Seasonal	\$1,000	10% Coverage A - Owner	20% Coverage A - Preferred 10%
Liability	\$25,000 Options Up To \$100,000	\$25,000 Options Up to \$300,000	\$25,000 Options up to \$300,000	\$50,000 if Preferred. \$25,000 if Tenant. Optional for all other.
Medical Payments	500 \$1000 optional	\$500	\$500	\$500 Preferred Optional for all other.
Loss Settlement	RC Optional if <11 yrs or ACV. Full Repair Optional (any age).	ACV	RC optional is <20 yrs	Stated Value Full Repair Optional if <30 yrs
Earthquake	Not Included	Not Included	Not Included	Optional (not Available on Tenant)
Deductibles				
Minimum Deductible	\$500 AOP	\$1,000 AOP	\$250 AOP	\$500 AOP
Wind/Hail Deductible	\$500 except for the following distances to coast: 2-10 miles \$2,500, 10-20 miles \$1,500, 20-50 miles \$1,000	\$1,250 except for the following distances to coast: 2-10 miles \$2,500, 11-20 miles \$1,500, 20+ miles \$1,250	N/A	N/A
Hurricane/Tropical Storm Deductible	\$500 except for the following distances to coast: 2-10 miles \$2,500, 10-20 miles \$1,500, 20-50 miles \$1,000	\$1,250	2% or \$1000 Mandatory - Territory 4 Mandatory Exclusion - Territory 5	N/A
Restricted Counties/Areas				
No new business can be written in the areas and counties identified	<2 miles from coast	Counties: Brantley, Bryan, Camden, Charlton, Chatham, Glynn, Liberty, Long, McIntosh, Wayne	Counties: Appling, Brantley, Bryan, Bulloch, Camden, Charlton, Chatham, Effingham, Evans, Glynn, Liberty, Long, McIntosh, Pierce, Tattnall, Wayne	None
Valuation				
How to get a value?	Colonial Group's System Appraised Value +/- 10% Purchase Price (New Purchase Only - New/Used units. Copy of Contract Required) Match Current Policy Limits (Expiring Dec Page Required) Loan Payoff		Match Current Policy Limits (Expiring Dec Page) - UW will Review Purchase Price (Mobile Home Only - no land)	modernLINK Appraised Value
The Colonial Group, Inc., P O Box 4907, Greensboro NC 27404-4907 ~ Phone 800.628.3762 ~ www.thecolonialgroup.com				

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	Lloyds - MH	Lloyds - HO8	Aegis	American Modern
Eligibility				
Age for New Business	Any	Any	Any	Any
Protection Class	1 - 10	1 - 10	1-10	1-10
Foundation/Underpinning	Not Required	Brick or Vinyl	Not Required	Brick or Vinyl
Credit (Always - Underwriter's Discretion)	Lapse Values \$60,000+	Lapse, Prior Claims or Values \$125,000+	Any Lapse	System Runs
CLUE (Always-Underwriter's Discretion)	Lapse Values \$60,000+	Always	Always	System Runs
Loss History	Ineligible if ANY Fire, Liability or Theft Loss Within 3 Years or More Than 1 Any Other Loss	Ineligible if ANY Fire, Liability or Theft Loss Within 3 Years	Ineligible if any Fire, Theft or Liability Loss or more than 1 loss at any location in the last 3 years	Submit if ANY Fire, Theft, Liability, Water or Flood Loss Within 3 Years. Photos & Explanation Required.
	Submit if Any Loss Within 5 Years, Other Than Those Listed Above.	Submit if Any Losses Within 3 Years, Other Than Those Listed Above		Ineligible if more than 2 prior losses of ANY kind within 5 years.
Bankruptcy/Repo/Foreclosure	OK After 2 Years	OK after 2 Years	Ok after 3 years	Eligible - System Pulls Insurance Score
Unemployed - Other Than Retired/Disabled	Ineligible	Ineligible	Ineligible	Ineligible
Lapse in coverage > 30 days.	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible	8-30 Days: SUBMIT with No Loss Statement and Photos of all four sides and both sides of the roof. 31+ Days: Ineligible
Vacant	Ok	Ineligible	Ineligible	Ineligible
Supplemental heating device: Used as primary heat; portable space heat, kerosene heat.	Ineligible	Ineligible	Ineligible	Ineligible
Large Built On Additions	Submit With Photos	Submit With Photos	Ineligible	Submit With Photos
Swimming Pool	Ok - Excluded by policy	Ok - Excluded by policy	Excluded by policy	Ok with qualifying fence or without liability coverage.
Diving Boards & Slides	Ok - Excluded by policy	Ok - Excluded by policy	Ineligible unless written without liability.	Ineligible
Trampoline	Ok - Excluded by policy	Ok - Excluded by policy	Ok - Excluded by policy	Ok
Dogs/Exotics	Ok - Excluded by policy	Ok - Excluded by policy	\$25,000 Submit Liability must be excluded if bite history	Ok without liability for vicious dogs or dogs with bite history or exotics
Horses/Farm Animals	Ok - Excluded by policy	Ok - Excluded by policy	\$25,000 Submit Liability must be excluded if bite history	Ok without liability (no more than 2 horses)
Farming or Other Business Activity	Ineligible	Ineligible	Ineligible	Ineligible
Billing/Payment Plan/Misc.				
Rate & Application	FastAPP 2.0	FastAPP 2.0	Aegis First	modernLINK
Payment Plans	Payment in full is required. Premium Financing available.	Payment in full is required. Premium Financing available.	Full, 2, 4, 6 and 8-Pay Options	Full, 4-Pay & Monthly EFT Options
Photos - Front/Side & Back/Side	>25 Years and on all submittals	Required on submittals	Required on \$300,000 Liability	Not Required
Inspection	No	Yes	No	Yes
Policy Issuance	Mail all signed applications with full payment or with down payment and signed Premium Finance Agreement to The Colonial Group for issuance.		Mail all signed applications with full or down payments to The Colonial Group for issuance	Book on modernLINK or mail signed application and payment to TCG.
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