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SOUTH CAROLINA MOBILE HOME QUICK REFERENCE GUIDE

Target Market	Programs designed to provide coverage for all types of mobile homes from New to Old, Singlewide to Modular, Owner Occupied to Vacant.					
CARRIER	Aegis	Lloyds - MH	Lloyds - HO8	American Modern	American Reliable	Diamond State
Policy						
Admitted	Yes	No	No	Yes	Yes	Yes
Occupancy	Owner, Seasonal, Rental or Tenant	Owner, Seasonal, Rental	Owner or Seasonal	Owner, Seasonal, Rental or Tenant	Owner, Seasonal, Rental	CP Basic
Covered Perils	Comprehensive	Comprehensive	Named Peril	Comprehensive	Comprehensive	Named Peril
Singlewide/ Doublewide	Both	Both	Doublewides Only	Both	Both & Modular	Both
Coverage Limits and Options						
Dwelling	\$3,000 - \$115,000	\$5,000 - \$115,000	\$5,000 - \$115,000	\$3,000 - \$300,000	\$5,000 - \$175,000	\$5,000 - \$1M
Other Structures	5%	\$500 - Owner & Seasonal	10% Coverage A	10% Coverage A if Preferred. N/A if Tenant.	5% Coverage A (May Be Increased to 30%)	Included if within 50 ft of dwelling
Contents	30% Coverage A - Owner & Seasonal (May Be Increased). Rental Maximum \$5,000. Tenant \$4,000 - \$25,000.	30% Coverage A - Owner & Seasonal	25% Coverage A (May Be Increased to 40%)	40% Coverage A if Preferred. Up to \$50,000 for Tenant Optional for all other.	50% Coverage A (May Be Increased to 70%)	Optional - up to 30% of Coverage A
ALE/Loss of Use	10% Cov A-Owner & Seasonal 20% Cov C - Tenant	\$600 - Owner & Seasonal	\$1,000	20% Cov A - Preferred. 10% Cov A - Owner, Rental 20% Contents - Tenant	10% Coverage A	Optional
Liability	\$25,000 Options Up To \$100,000	\$25,000 Options Up To \$100,000	\$25,000 Options Up to \$300,000	\$50,000 if Preferred. Optional for all other. Up to \$300,000	\$25,000 Options Up To \$300,000. Up to \$300,000	General Liability \$25,000 - \$300,000
Medical Payments	\$500	500 Options - \$1,000	\$500	\$500 Preferred or Tenant. Optional for all other. Up to \$2,000 Stated Value.	\$500 Options Up To \$2,500	\$1,000
Loss Settlement - Dwelling	ACV. Full Repair Optional.	ACV. RC Optional if <11 yrs. Full Repair Optional (any age).	ACV	ACV Owner/Seasonal. Full Repair Optional if <30 yrs (except Tenant)	ACV RC Optional if <16 yrs Full Repair Optional if <25 yrs	ACV
Restricted Counties/Areas						
No new business in these areas & counties	No Restrictions	<2 miles from the coast,	Beaufort, Berkeley, Charleston, Colleton, Georgetown, Horry, Jasper	No County Restrictions - Risk must be over 1,000 Feet from water	No Restrictions	Risks located on barrier islands. Risks located less than 20 miles from the coast. Riskmeter is required on all Tier 1 counties prior to binding.
Deductibles						
Minimum Deductible	\$500	\$1,000 AOP	\$1,000 AOP	\$500 AOP Except Rental - \$250 AOP	\$500 AOP \$1,000 Wind/Hail/Water	\$500
Wind/Hail	**Wind Deductibles apply in Territory 2, 3, 5 and 6.** **If eligible for SC Wind Pool, SCWHUA, wind exclusion will apply.**	Based on distance to coast: 2 - 10 miles: \$2,500 10 - 20 miles: \$1,500 20 - 50 miles: \$1,000 50+ miles: \$500	\$1,250	\$1,000	\$1000 Wind/Hail/Water AOP minimum Other Options Available Properties eligible for SCWHUA coverage must be written excluding wind and hail .	Same as AOP
Hurricane/Tropical Storm/Named Storm Deductible	** Named Storm Deductibles apply in Territory 1, 5 and 6. **	See above. Wind/Hail deductibles apply to named storms as well.	\$1,250	5% (minimum \$1,000) Named Windstorm Deductible applies to: Florence, Hampton, Marion, Williamsburg	**Same Guidelines as the Wind/Hail Deductibles.**	Same as AOP
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CARRIER	Aegis	Lloyds - MH	Lloyds - HO8	American Modern	American Reliable	Diamond State
Eligibility						
Age	Any	Any	Any	Any	1950 and newer	Any
Protection Class	1 - 10	1 - 10	1 - 10	1 - 10	1 - 10	1-10
Foundation/Underpinning	Brick or Vinyl	Not Required	Brick or Vinyl	Brick or Vinyl	Brick or Vinyl	Brick or Vinyl
Credit (May Be Run @ Underwriter's Discretion)	Lapse	Lapse, Prior Claims or Values \$60,000+	Lapse, Prior Claims or Values \$125,000+	Underwriter's Discretion	System Runs	NA
CLUE (May Be Run @ Underwriter's Discretion)	Always	Values \$60,000+	Always	System Runs	System Runs	NA
Bankruptcy, Repo or Foreclosure	Ineligible Within 5 Years	OK After 5 Years	OK after 2 Years	Eligible - System Pulls Insurance Score	Eligible - System Pulls Insurance Score	Ineligible
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 5 Years	Ineligible if ANY Fire, Liability or Theft Loss Within 3 Years	Ineligible if more than 2 prior losses of ANY kind within 5 years.	Ineligible if any Fire, Theft, Liability or Flood loss.	Ineligible if 2 or more losses or if ANY theft or vandalism claim
	Submit if Any Loss Within 5 Years, Other Than Those Listed Above.	Submit if Any Losses Within 3 Years, Other Than Those Listed Above	Submit if Any Losses Within 3 Years, Other Than Those Listed Above	Submit if ANY Fire, Theft, Liability, Water or Flood Loss Within 3 Years. Photos & Explanation Required.	Submit if ANY combination of 2 or more claims.	SUBMIT if any losses other than those listed above
Unemployed - Other Than Retired/Disabled	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Lapse in coverage	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	1-7 Days - Acceptable 8-30 Days - Submit with SONL & Photos of front and back of home for approval Over 31 days - Unacceptable	30-89 Days: SUBMIT with No Loss Statement and Photos . 90+ Days: Ineligible	Ineligible
Vacant	Ineligible	Ok	Ineligible	Ineligible	Ineligible	Acceptable
Built on Additions	Submit With Photos	Submit With Photos	Submit With Photos	Submit With Photos	Submit With Photos	Submit With Photos
Swimming Pool	Ok w/4' Stockade Fence & locked gate (no Chain Link)	Ok - Excluded by policy	Ok - Excluded by policy	Ok with qualifying fence or without liability.	Ok with qualifying fence or with swimming pool exclusion	Acceptable - Bodily Injury and Property Damage Coverage excluded
Diving Boards, Slides	Ineligible	Ok - Excluded by policy	Ok - Excluded by policy	Ineligible	Ok with qualifying fence or with swimming pool exclusion	Ineligible
Trampoline	Ok - Excluded by policy	Ok - Excluded by policy	Ok - Excluded by policy	Ok	Ok - Excluded by policy	Acceptable - Bodily Injury and Property Damage Coverage excluded
Dogs/Exotics/Horses/Farm Animals	\$10,000 Animal sub-limit on all policies EXCEPT signed animal exclusion is required if bite history.	Ok - Excluded by policy	Ok - Excluded by policy	\$10,000 Animal Sub-Limit included. Submit with exclusion or without liability for vicious dogs, farm animals/exotics.	Any Bite History = Ineligible Specific Breed Exclusion attached to policy.	Ineligible
Farming or Business	Ineligible	Ok - Excluded by policy	Ok - Excluded by policy	Ineligible	Ineligible	Ineligible
Billing/Payment Plan/Misc.						
Rate & Application	FastAPP 2.0	FastAPP 2.0	FastAPP 2.0	modernLINK	iReli	Diamond State
Payment Plans	Full, 2-Pay, 4-Pay, 6-Pay or 8-Pay	Payment in full is required. Premium Financing available.	Payment in full is required. Premium Financing available.	Full, 4-Pay & Monthly EFT Options	Full, 2-Pay, 4-Pay, 8-Pay & Monthly EFT Options	Full or Quarterly. No Installment Fees
Photos	Required on tenant occupied homes & all submittals	Required if > 25 Years old & all submittals	Required on submittals	Not Required	Not Required	Required to Bind.
Inspection	No	If home is 15 years or older and values \$30K and over	Yes	Yes	Required if home is over 20 years old - Inspection Fee included in policy.	No
Policy Issuance	Mail signed application with payment to The Colonial Group for issuance.	Mail signed application with full payment or with down payment and signed Premium Finance Agreement		Book on modernLINK or mail signed application and payment to ICG.	Book on iReli	Issue in Diamond State with premium and photos.
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