



# TENNESSEE MOBILE HOME QUICK REFERENCE GUIDE

**Specialty. Service. Simple.**

<b>Target Market</b>	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.		
<b>CARRIER</b>	<b>Aegis</b>	<b>Lloyds - MH</b>	<b>American Modern</b>
<b>Policy</b>			
<b>Admitted</b>	Yes	No	Yes
<b>Covered Perils-Dwelling</b>	Open Peril - Owner/Seasonal/Rental Named Peril - Tenant	Named Peril	Open Peril-Owner/Seasonal/Rental Named Peril-Tenant
<b>Occupancy</b>	Owner/Seasonal/Rental/Tenant	Owner/Seasonal/Rental	Owner/Seasonal/Rental/Tenant
<b>Singlewide or Doublewides</b>	Both	Both	Both
<b>Coverage Limits and Options</b>			
<b>Dwelling</b>	\$3,000 - \$125,000	\$5,000 - \$150,000	\$3,000 - \$300,000
<b>Other Structures</b>	10% Coverage A	\$500 - Owner & Seasonal	10% Coverage A if Preferred. N/A if Tenant. Optional for all other.
<b>Contents</b>	40% Coverage A - Owner & Seasonal (May Be Increased) Rental Maximum \$5,000 Tenant \$25,000.	30% Coverage A - Owner & Seasonal	40% Coverage A if Preferred. Optional for all other. Up to \$50,000 for Tenant
<b>ALE/Loss of Use</b>	10% Cov A-Owner & Seasonal 20% Cov C - Tenant N/A - Rental	\$600 - Owner & Seasonal	10% Coverage A - Preferred 10%
<b>Liability</b>	\$25,000 Options Up To \$300,000	\$25,000 Options Up To \$100,000	\$50,000 if Preferred. \$25,000 if Tenant. Optional for all other.
<b>Medical Payments</b>	\$500	\$500	\$500 Preferred or Tenant. Optional for all other.
<b>Loss Settlement</b>	ACV. RC & Full Repair Optional if <16 yrs & Owner Occ.	RC Optional if <11 yrs or ACV. Full Repair Optional (any age).	RC Optional if <16 yrs and Owner/Seasonal. RC - Partial Losses if <30 yrs. Stated Value or ACV.
<b>Earthquake</b>	Not Available	Not Available	Not Available
<b>Deductibles</b>			
<b>Minimum Deductible</b>	\$500 AOP	\$500 AOP	\$500 AOP
<b>Wind/Hail Deductible</b>	\$1,000	\$500	\$500
<b>Hurricane/Tropical Storm Deductible</b>	\$1,000	\$1,000	\$500
<b>Billing/Payment Plan/Misc.</b>			
<b>Rate &amp; Application</b>	AegisFirst	FastAPP 2.0	modernLINK
<b>Payment Plans</b>	Full Pay, 2-Pay, 4-Pay	Payment in full is required. Premium Financing available.	Full, 4-Pay & Monthly EFT Options
<b>Photos - Front/Side &amp; Back/Side</b>	Required on additions & all submittals	>25 years and on all submittals	Not Required
<b>Inspection</b>	No	No	Yes
<b>Policy Issuance</b>	Mail signed application with payment to The Colonial Group for 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.	Book on modernLINK or mail signed application and payment to TCG.
<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	Aegis	Lloyds - MH	American Modern
<b>Eligibility</b>			
<b>Age for New Business</b>	Any	Any	Any
<b>Protection Class</b>	1 - 10	1 - 10	1 - 10
<b>Foundation/Underpinning</b>	Brick or Vinyl	Not Required	Brick or Vinyl
<b>Credit</b> (Always - Underwriter's Discretion)	Eligible - System Pulls Insurance Score	Lapse, Prior Claims or Values \$60,000+	System Runs
<b>CLUE</b> (Always-Underwriter's Discretion)	Always	Lapse Values \$60,000+	System Runs
<b>Loss History</b>	Ineligible if ANY Fire, Liability or Theft Loss Within 5 Years or More Than 1 Any Other Loss	Ineligible if ANY Fire, Liability or Theft Loss Within 3 Years or More Than 1 Any Other Loss	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 Loss Within 5 Years, Other Than Those Listed Above.	Ineligible if more than 2 prior losses of ANY kind within 5 years.
<b>Bankruptcy/Repo/Foreclosure</b>	Eligible - System Pulls Insurance Score	OK After 2 Years	Eligible - System Pulls Insurance Score
<b>Unemployed - Other Than Refired/Disabled</b>	Ineligible	Ineligible	Ineligible
<b>Lapse in coverage</b>	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	<b>8-30 Days:</b> SUBMIT with No Loss Statement and Photos of all four sides and both sides of the roof. <b>31+ Days:</b> Ineligible
<b>Vacant</b>	Ineligible	Ok	Ineligible
<b>Supplemental heating device: Used as primary heat; portable space heat, kerosene heat.</b>	Ineligible	Ineligible	Ineligible
<b>Large Built On Additions</b>	Submit With Photos	Submit With Photos	Submit With Photos
<b>Swimming Pool</b>	Ok w/4' Stockade Fence & locked gate (no Chain Link) or W/O Liability.	Ok - Excluded by policy	Ok with qualifying fence or without liability coverage.
<b>Diving Boards &amp; Slides</b>	Ineligible Unless Written W/O Liability	Ok - Excluded by policy	Ineligible
<b>Trampoline</b>	Ok - Excluded by policy	Ok - Excluded by policy	Ok
<b>Dogs/Exotics</b>	\$10,000 Animal sub-limit on all policies EXCEPT signed animal exclusion is required if bite history.	Ok - Excluded by policy	Ok without liability for vicious dogs or dogs with bite history or exotics.
<b>Horses/Farm Animals</b>	\$10,000 Animal Sub-Limit included. Submit with exclusion or without liability if vicious.	Ok - Excluded by policy	Ok without liability (no more than 2 horses)
<b>Farming or Other Business Activity</b>	Ineligible	Ineligible	OK with Hobby Farming Endorsement
<b>Restricted Counties/Areas</b>			
<b>No new business can be written in the areas and counties identified</b>	No Restrictions	No Restrictions	No Restrictions
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