



Specialty. Service. Simple.

VIRGINIA 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. We currently service 50,000 mobile home policies at The Colonial Group.					
CARRIER	Windsor Mt Joy	Lloyds - MH	Lloyds - HO8	American Reliable	Aegis	American Modern
Policy						
Admitted	Yes	No	No	Yes	Yes	Yes
Covered Perils-Dwelling	Open Peril	Named Peril	Named Peril	Open Peril - Owner/Seasonal Named Peril - Rental	Open Peril-Owner/Seasonal/Rental Named Peril - Tenant	Open Peril-Owner/Seasonal/Rental Named Peril-Tenant
Occupancy	Owner/Seasonal	Owner/Seasonal/Rental	Owner/Seasonal	Owner/Seasonal/Rental	Owner/Seasonal/Rental/Tenant	Owner/Seasonal/Rental/Tenant
Singlewide or Doublewides	Doublewide	Both	Doublewides Only	Both	Both	Both
Coverage Limits and Options						
Dwelling	\$30,000 - \$125,000	\$5,000 - \$150,000	\$5,000 - \$150,000	\$5,000 - \$175,000	\$3,000 - \$125,000	\$3,000 - \$300,000
Other Structures	10% Coverage A	\$500 - Owner & Seasonal	10% Coverage A	10% Coverage A - Special Optional for Others	10%	10% Coverage A if Preferred. Up to \$25,000 for Tenant. Optional for all other.
Contents	50% Coverage A (70% if Replacement Cost is selected.)	30% Coverage A - Owner & Seasonal	25% Coverage A (May Be Increased To 40%)	40% Coverage A - Special Optional for Others	30% Coverage A - Owner & Seasonal (May Be Increased). Rental Maximum \$5,000. Tenant \$4,000 - \$25,000.	40% Coverage A if Preferred. Optional for all other.
ALE/Loss of Use	20% Coverage A	\$600 - Owner & Seasonal	\$1,000	10% Coverage A - Special or By-Line	10% Cov A-Owner & Seasonal 20% Cov C - Tenant N/A - Rental	20% Coverage A - Preferred 10%
Liability	\$50,000 Options Up To \$300,000	\$25,000 Options up to \$100,000	\$25,000 Options Up to \$300,000	\$50,000 - Special Options if Owner Occ	\$25,000 Options Up To \$300,000	\$50,000 if Preferred. \$25,000 if Tenant. Optional for all other.
Medical Payments	\$500	500 Options - \$1,000	\$500	\$500 - Special Options if Owner Occ	\$500 Options up to \$5,000	\$500 Preferred or Tenant. Optional for all other.
Loss Settlement- Dwelling	RC: 10 Years or Newer ACV: 11+ years	RC Optional if <11 yrs or ACV. Full Repair Optional (any age).	ACV	RC Optional if <16 Years ACV Full Repair Optional if <26 Years	RC & Full Repair Optional if <16 yrs & Owner Occ.	RC Optional if <16 yrs and Owner/Seasonal. RC - Partial Losses if <30 yrs. Stated Value or ACV.
Earthquake	Not Included	Not Included	Not Included	Included	Optional	Included
Billing/Payment Plan/Misc.						
Rate & Application	FastAPP 2.0	FastAPP 2.0	FastAPP 2.0	iReli	AegisFirst	modernLINK
Payment Plans	Payment in full is required. Premium Financing available.	Payment in full is required. Premium Financing available.	Payment in full is required. Premium Financing available.	Full, 2-Pay, 4-Pay or 8-Pay	Full, 2-Pay, 4-Pay, 6-Pay or 8-Pay	Full, 4-Pay & Monthly EFT Options
Photos - Front/Side & Back/Side	>10 years and all Submittals	>25 Years and all Submittals	All Submittals	1976 or Older	Rentals w/ \$50k+ Liability Any Risk w/ \$300k Liability All Submittals	Not Required
Inspection	No	No	Yes	No	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.			Book on iReli, NO application required	Mail signed application with payment to The Colonial Group for issuance.	Book on modernLINK or mail signed application and payment to ICG.
The Colonial Group, Inc., P O Box 4907, Greensboro NC 27404-4907 ~ Phone 800.628.3762 ~ www.thecolonialgroup.com						

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CARRIER	Windsor Mt Joy	Lloyds - MH	Lloyds - HO8	American Reliable	Aegis	American Modern
Deductibles						
Minimum Deductible	\$500 AOP	\$500 AOP	\$1,000 AOP	\$500 AOP	\$500 AOP	\$500 AOP
Wind/Hail Deductible	2% (min \$2,000) for the following: Gloucester, King George, Lancaster, Mathews, Middlesex, Northumberland, Spotsylvania and Stafford Counties and the independent city of Fredericksburg	\$500 except for the following distances to coast: 2-10 miles \$2,500, 10-20 miles \$1,500, 20-50 miles \$1,000, 50+ miles \$500	\$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	\$1,000 Wind/Tornado/Hurricane/Tropical Storm/Hail Deductible Applies to: Counties: Albemarle, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Brunswick, Buckingham, Campbell, Caroline, Carroll, Charles City, Charlotte, Chesterfield, Clarke, Craig, Culpeper, Cumberland, Dinwiddie, Essex, Fairfax, Fauquier, Floyd, Fluvanna, Franklin, Frederick, Giles, Goochland, Grayson, Greene, Greensville, Halifax, Hanover, Henrico, Henry, Highland, King & Queen, King George, King William, Loudoun, Louisa, Lunenburg, Madison, Mecklenburg, Montgomery, Nelson, New Kent, Nottoway, Orange, Page, Patrick Pittsylvania, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Rappahannock, Richmond, Roanoke, Rockbridge, Rockingham, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Sussex, Warren, Washington & Wythe Cities: Alexandria, Bedford, Briston, Buena Vista, Charlottesville, Colonial Heights, Covington, Danville, Emporia, Fairfax, Falls Church, Franklin, Fredericksburg, Galax, Harrisonburg, Hopewell, Lexington, Lynchburg, Manassas, Manassas Park, Martinsville	\$500
Hurricane/Tropical Storm Deductible	N/A	\$500 except for the following distances to coast: 2-10 miles \$2,500, 10-20 miles \$1,500, 20-50 miles \$1,000, 50+ miles \$500	\$1,250	\$1,000 Named Storm Counties: Charles City, Essex, Gloucester, Isle of Wight, James City, King & Queen, King William, Lancaster, Mathews, Middlesex, New Kent, Northumberland, Prince George, Richmond, Southampton, Surry, Sussex, Westmoreland, York		\$500
Restricted Counties/Areas						
No new business can be written in the areas and counties identified	Counties: Accomack, Bland, Buchanan, Dickenson, Gloucester, Isle of Wight, King George, Lancaster, Lee, Mathews, Middlesex, Northampton, Northumberland, Russell, Scott, Southampton, Spotsylvania, Stafford, Tazewell, Wise and York. Cities: Bristol, Chesapeake, Fredericksburg, Hampton, Newport News, Norfolk, Norton, Petersburg, Poquoson, Portsmouth, Richmond, Suffolk, Virginia Beach	<2 miles from coast	Counties: Accomack, Northampton Cities: Chesapeake, Norfolk, Portsmouth, Suffolk, Virginia Beach	Counties: Accomack, Northampton Zips: 23451, 23454, 23456, 23459, 23461	Buchanan	Counties: Accomack, Gloucester, Isle of Wight, James City, Lancaster, Mathews, Middlesex, Northampton, Northumberland, Surry, York Cities: Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, Williamsburg
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Eligibility						
Age for New Business	0 - 15 years 16-20 years = Submit	Any	Any	1950 & Newer 1960 and Newer for Special	Any	Any
Protection Class	1-9	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, Prior Claims, Values \$60,000 + Underwriter's Discretion	Lapse Values \$60,000+	Lapse, Prior Losses or Values \$125,000+	Lapse	Credit Scored	Underwriter's Discretion
CLUE (May Be Run @ Underwriter's Discretion)	Always	Lapse Values \$60,000+	Always	Always	Always	System Runs
Bankruptcy, Repo or Foreclosure	Ineligible Within 5 Years	OK After 2 Years	OK after 2 Years	Submit if Within 5 Years	Ineligible Within 5 Years	Eligible
Loss History	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	Ineligible if ANY Fire, Liability or Theft Loss Within 3 Years	Submit if 2 or More Property Losses Within 3 Years or ANY Fire, Theft, Liability or Flood 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 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.	Submit if Any Losses Within 3 Years, Other Than Those Listed Above		Submit if Any 1 Loss Within 3 Years, Other Than Those Listed Above	Ineligible if more than 2 prior losses of ANY kind within 5 years.
Unemployed - Other Than Retired/Disabled	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Lapse in coverage	1-30 Days: SUBMIT with explanation, No Loss Statement, Photos and Permission to review consumer reports 31+ Days: Ineligible	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	>30 DAYS: SUBMIT With Explanation, No Loss Statement & Photos	1 - 6 Days: Acceptable 7 - 30 Days: Acceptable with No Loss Statement 31 - 90 Days: Submit 91+ Days: Unacceptable	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	Ineligible	Ok	Ineligible	Ineligible	Ineligible	Ineligible
Supplemental heating device used as primary heat; portable space heat, kerosene heat	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Large Built on Additions	Submit With Photos	Submit With Photos	Submit With Photos	Submit With Photos	Submit With Photos	Submit With Photos
Swimming Pool	Ok with qualifying fence & gate (removable ladder ok if above ground) Photos are required.	Ok - Excluded by Policy	Ok - Excluded by Policy	Acceptable With Qualifying Fence/Gate or Exclusion used	Excluded by Policy. May Buy Back \$25k if Owner Occupied & Qualifying Fence/Gate (No Chain Link)	Ok With Qualifying Fence/Gate Or Without Liability Coverage
Diving Boards & Slides	Ineligible	Ok - Excluded by Policy	Ok - Excluded by Policy	Acceptable With Qualifying Fence/Gate or Exclusion	Ineligible	Ineligible
Trampoline	Ineligible	Ok - Excluded by Policy	Ok - Excluded by Policy	Acceptable With Qualifying Fence/Gate or Exclusion	Ok - Excluded by Policy	Ok
Dogs/Exotics	Ok with no bite history and not on restricted dog list	Ok - Excluded by Policy	Ok - Excluded by Policy	Ineligible if previous bite history or if any non-domestic animals.	\$10,000 Animal sub-limit on all policies EXCEPT signed animal exclusion is required if bite history.	Ok without liability for vicious dogs or dogs with bite history or exotics.
Horses/Farm-Type Animals	Submit	Ok - Excluded by Policy	Ok - Excluded by Policy		\$10,000 Animal Sub-Limit included. Submit with exclusion or without liability if vicious.	Ok without liability (no more than 2 horses)

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