



## WEST VIRGINIA MOBILE HOME QUICK REFERENCE GUIDE

**Specialty. Service. Simple.**

CARRIER	American Modern	Aegis
<b>Policy</b>		
Admitted	Yes	Yes
Covered Perils-Dwelling	Comprehensive	Open Peril
Occupancy	Owner, Seasonal, Rental	Owner, Seasonal, Rental
Singlewide or Doublewides	Both	Both
<b>Coverage Limits</b>		
Dwelling	\$1,000 - \$200,000	\$5,000 - \$150,000
Other Structures	10% of Coverage A	10% of Coverage A
Contents	50% of Coverage A	40% of Coverage A
ALE/Loss of Use	10% of Coverage A (\$30 per day maximum)	10% of Coverage A
Liability	\$50,000 - \$500,000	\$25,000 - \$300,000
Medical Payments	\$1,000 - \$2,000	\$500 - \$5,000
Loss Settlement	Stated Value	ACV, Replacement Cost, Full Repair
Flood Coverage	Not Available	Not Available
<b>Options</b>		
Full Repair Cost	Available on homes 0-15 years	Available
RC - Contents	Available	Available
<b>Deductibles</b>		
Minimum Deductible	\$250 Options up to \$1,000	\$500 Options of \$1,000 and \$2,500
Wind/Hail Deductible	Same as AOP	\$1,000 Wind/Hail/Tornado/Hurricane
<b>Restricted Counties/Areas</b>		
No new business can be written in the areas and counties identified	No restrictions	No Restrictions
<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	American Modern	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	Vinyl or Brick	Block, Brick, Vinyl, Open
Credit (Always - Underwriter's Discretion)	System pulled during quote	System pulled during quote
CLUE (Always-Underwriter's Discretion)	System pulled during quote	System pulled during quote
Bankruptcy/Repo/Foreclosure	OK after 5 years	Ok after 5 years
Loss History	Ineligible if ANY Fire, Liability or Theft or Flood Loss Within 3 Years	No Fire, Theft or Liability Loss or 3 or more other losses in the past 3 years.
	No more than 3 of any kind in 3 years	Ineligible if 5 or more other losses in the past 3 years or any open claim
Unemployed - Other Than Retired/Disabled	Ineligible	Ineligible
Lapse in coverage	Ineligible	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible
3+ Mortgages or Liens	Ineligible	Ineligible
Vacant	Ineligible	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 for Underwriting Approval
Swimming Pool	Must have 4ft high fence with self locking gate OR written without liability coverage	Ineligible for all occupancies if not fenced, diving board and/or slide. Owner occupied - acceptable with \$25k liability
Diving Boards & Slides	OK with minimum liability limits	Ineligible
Trampoline	OK with minimum liability limits	Excluded from policy
Dogs/Exotics/Horses/Farm Animals	Animal Liability Exclusion form required OR written without liability coverage	If animal that has bitten or caused injury is present, must apply exclusion.
Farming or Other Business Activity	Ineligible	Ineligible
<b>Billing/Payment Plan/Misc.</b>		
Rate & Application	modernLINK	Aegis General Portal
Payment Plans	Full, 4-Pay or EFT Monthly Draft	Full, 3-Pay, 5-Pay, 11-Pay
Photos - Front/Side & Back/Side	Photos not required - Inspections may be ordered	Photos not required.
Inspection	Yes	No
Policy Issuance	Book on modernLINK or mail signed application and payment to TCG.	Book on Aegis General Portal 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.