

Manufactured Homes



Program Highlights

What differentiates Aegis from the competition?

♥ **Age of Home** - All are acceptable

♥ **Protection Class** - All are acceptable

♥ **Occupancies** - Owner, Seasonal, Rental, Tenant

♥ **Replacement Cost** - Available on newer units

♥ **Location** - In a park or on privately owned land

♥ **Rental** - Multiple units may be scheduled on a single policy

♥ **Value** - Maximum of \$250,000 TIV and \$150,000 Coverage A (varies by geography)

♥ **Travel Trailer** - Acceptable, if used as a Seasonal or Secondary occupancy and permanently sited

Target Demographics

Aegis' **Manufactured Home** program offers exceptional coverage at competitive rates for many risks, including:

♥ Owner-occupied and Seasonal Units

♥ Older units that are structurally sound

♥ Lower-value units that are well maintained

♥ Homeowners who are financially responsible

♥ Risks in rural parts of the state, often overlooked by other carriers

♥ Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises

Underwriting Guidelines

Log in to AegisGeneral.com for the full list of Program Guidelines:

♥ **Claims History** - Verified on all submissions

♥ **Prior Lapses in Coverage** – acceptable (length varies by state)

♥ **Valuation** – risk should be insured to 100% of Actual Cash Value or Replacement Cost Value (excluding land)

♥ **Animal Injury** - Liability is limited and can be excluded, depending upon the animal's bite or injury history. - All dog breeds are acceptable (varies by geography)

♥ **Supplemental Heat** - Including but not limited to: wood, coal, pellet burning stoves - May be acceptable on Owner and Seasonal - for surcharge

♥ **Additional Interest** - For parties who are interested in verifying coverage, but who do not have an insurable interest in the risk



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