

CALIFORNIA MOBILE HOME APPLICATION

PRINT OR TYPE ALL INFORMATION

RATES: Preferred L.O.B. 46 Special L.O.B. 37 By-Line L.O.B. 77 Vintage L.O.B. 86 All Purpose L.O.B. 48

APPLICANT / OWNER	PRODUCER
Name	Agent Name: GA and Subagent #:
Address	Sub Agent Address: Sub Agent Phone #:
City State Zip	
County	POLICY TERM
Home Phone: () Work Phone: ()	From To Policy Term: 12 Months
Occupation	Time AM <input type="checkbox"/> PM <input type="checkbox"/>
Employer	Suspense No. Policy No.
Social Security # DOB	BINDING COVERAGE: For coverage to begin as requested, the application must be fully completed and signed within 72 hours of the requested effective date. Otherwise, coverage is bound at 12:01 a.m. the day the application is received by the General Agent.
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated	
Additional Insured/Relationship	
Additional Insured Social Security # DOB	
Additional Insured Occupation	BILLING / ACCOUNTING INFORMATION
Additional Insured Employer	Check # Amount of Cash with Application \$
	<input type="checkbox"/> One Pay <input type="checkbox"/> Two Pay* <input type="checkbox"/> Four Pay*
	*Each installment includes a \$6 fully earned service charge.

ADDRESS, if different than above (include city, state, zip and county)	LIENHOLDER
_____	Name Loan #
_____	Address
_____	City State Zip

DESCRIPTION OF MOBILE HOME/TRAVEL TRAILER							
<small>(If this is a Travel Trailer, the following criteria must be met: must have wheels and hitch removed; must be anchored or tied down; must be hooked up to permanent utilities; must send in photos.)</small>							
YEAR	MAKE/MODEL	<input type="checkbox"/> MH <input type="checkbox"/> TT	SERIAL NUMBER	LENGTH	WIDTH	DATE PURCHASED	PURCHASE PRICE

PHOTOS REQUIRED ON ALL OUT OF PARK OR 1976 AND OLDER UNITS

LOCATION	
DISTANCE OF UNIT TO FIRE HYDRANT: _____ FEET.	
DISTANCE OF UNIT TO FIRE DEPARTMENT: _____ MILES.	
IS MOBILE HOME LOCATED INSIDE CITY LIMITS? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IN MOBILE HOME PARK? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, NUMBER OF OCCUPIED SPACES: _____ TOTAL # OF SPACES: _____	
PARK NAME: _____	
FULL TIME RESIDENT MANAGER? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IS MOBILE HOME PARK COMPLETELY FENCED? <input type="checkbox"/> YES <input type="checkbox"/> NO	
ARE ALL MOBILE HOMES FULLY SKIRTED? <input type="checkbox"/> YES <input type="checkbox"/> NO	
TYPE OF PARK: <input type="checkbox"/> PREFERRED <input type="checkbox"/> STANDARD <input type="checkbox"/> SUBDIVISION	
ON PRIVATE PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, NUMBER OF ACRES: _____ OR MOBILE HOME LOT? <input type="checkbox"/> YES <input type="checkbox"/> NO	
HOW IS MOBILE HOME USED?	
<input type="checkbox"/> Principle Residence (Owner Occupied)	# of Months Occupied: _____ P
<input type="checkbox"/> Seasonal Residence (Owner Occupied)	S <input type="checkbox"/> Rental T
<input type="checkbox"/> Commercial (Describe on back)	C <input type="checkbox"/> Vacant V
Description of Golf Cart (If applicable): _____	
Serial #: _____ Value: \$ _____	

DESCRIPTION OF ADJACENT STRUCTURES		VALUE
1.		\$
2.		\$
3.		\$
COVERAGES	TOTAL LIMITS	PREMIUM
Mobile Home		\$
Adjacent Structures		\$
Mobile Home & Adjacent Structures <input type="checkbox"/> Comp. <input type="checkbox"/> Named Perils		\$
Personal Effects		\$
Loss of Use		\$
Comprehensive Personal Liability		\$
Medical Payments		\$
Owner's, Landlord's, and Tenant's Liability		\$
SURCHARGES:		\$
CREDITS:		\$
WORKERS' COMPENSATION: <input type="checkbox"/> Inservant - # Employees: _____		\$
<input type="checkbox"/> Outservant - # Employees: _____		\$
OPTIONAL COVERAGES:		\$
MINIMUM WRITTEN PREMIUM PER POLICY:		\$ 75.00
MINIMUM EARNED PREMIUM PER POLICY:		\$ 35.00
POLICY FEE:		\$ 15.00
TERRITORY (From Rate Chart)	PROTECTION CLASS	DEDUCTIBLE(S)
		\$
		\$
		\$

UNDERWRITING INFORMATION RESPONSES
USE THIS AREA TO EXPLAIN ANY FURTHER UNDERWRITING INFORMATION, LIST ADDITIONAL APPLICANTS OR LIENHOLDERS, AND FOR GENERAL COMMENTS OR INSTRUCTIONS.

UNACCEPTABLE RISKS –DO NOT SUBMIT

ARIC MH CA

Any "Yes" Response Makes the Risk Unacceptable!

YES NO

1. Does the applicant have duplicate coverage? YES NO
2. Has the applicant been convicted of arson, fraud or a felony? YES NO
3. Is the homes without permanently installed water, electricity, and sewage utility services? YES NO
4. Has the home been salvaged or have existing structural damage? YES NO
5. Is the home under construction or major renovation? YES NO
6. Is the home vacant or in foreclosure? Vacant homes in the Vintage Program are acceptable. YES NO
7. Is the home isolated and not easily accessible to public roadways? YES NO
8. Does the home have a coalburning stove, kerosene heater, portable space heaters heat reclaiming device, homemade heating device or any potentially hazardous supplemental heating device? YES NO
9. Is the primary source of heat is a wood or pellet burning device? YES NO
10. Does the home have fireplaces that were not installed by the manufacturer or a licensed contractor? YES NO
11. Does the home have fuses or polybutelene pipes? YES NO
12. Is the home or structures used to store flammables or explosive materials? YES NO
13. Does the home have an open foundation or is the home built on stilts, posts, or piers? YES NO
14. Is the home located on a hillside? YES NO
15. Is the home located in a forested area? YES NO
16. Is the home located in an area designated as a flood hazard area (100 year flood plain) by the NFIP? If yes, flood coverage must be excluded. YES NO
17. Is the home located on an island, key, peninsula or within 1,000 feet from any river or body of saltwater? YES NO
18. Is the brush clearance less than 350 feet from the home? YES NO
19. Is the risk located in designated brush fire area? YES NO
20. Does the homes have more than 2 lienholders? Two lienholders are acceptable if one is a financial institution. YES NO

Any "Yes" Response Makes the Risk Unacceptable!

YES NO

21. Are there business, childcare, homecare, lodging, or farming activities conducted on the premises? YES NO
22. Are there unattached adjacent structures not incidental to the use of the home as a dwelling including:
 - a. Any structure that exceeds 800 square feet in floor area? YES NO
 - b. Unattached structure that is a home, site built house, barn (livestock structure), or used as living quarters? YES NO
 - c. Greenhouses that are made out of glass? YES NO
 - d. Seawalls? YES NO
23. Does the risk have an awning made of cloth or canvas. YES NO
24. Does the home have wood shake shingles as a roof covering or used decoratively on sides of the mobile home? YES NO
25. Does the premises have activities being conducted on it, such as woodworking, cabinet making, auto repair, chemical processing or is the home attached to a tavern or restaurant. YES NO
26. Does the premises have a swimming pool or jacuzzi that does not have a four-foot fence with a self-locking gate or any swimming pool that has a diving board or slide? Risk may be written if **NO** liability coverage is purchased. YES NO
27. Does the premises have a trampoline? Risk may be written if **NO** liability coverage is purchased. YES NO
28. Does the premises have a dock, pier or boathouse? Risk may be written if **NO** liability coverage is purchased. YES NO
29. Is the home without permanently installed steps at all entrances? Risk may be written if **NO** liability coverage is purchased. YES NO
30. Does the applicant own, keep, or shelter any of the following breeds: This includes but is not limited to Akitas, Chows, Dobermans, Great Danes, Pit Bulls, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals or more than 2 horses? Risk may be written if the Animal Liability Exclusion is attached. The maximum liability limit for the policy is \$50,000. YES NO

SUBMIT RISKS – DO NOT BIND

1. Have any of the applicants had a loss to any property in the past 5 years? If yes, give date of loss, describe the loss and the amount paid to repair the damage. YES NO
2. Have any of the applicants had a mobile home/dwelling policy cancelled or non-renewed for underwriting reasons (except age of unit) during the past 5 years? YES NO
3. Have any of the applicants filed for bankruptcy in the past 5 years? YES NO
4. Have any of the applicants had a foreclosure or repossession in the past 5 years? YES NO
5. Have any of the applicants had multiple bad debts or been delinquent in mortgage payments in the past year? YES NO
6. Are any of the applicants unemployed? (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.) YES NO
7. Have any of the applicants a lapse in insurance coverage over 90 days? (Not applicable to new purchases) Submit with credit report. YES NO
8. Is the home custom built, homemade, substantially modified or joined together? Photos must be included. YES NO
9. Does the home have 3 or more steps on any exit without a handrail? YES NO

10. Does the home have attached or unattached structures (other than porches, decks, awnings, skirting or carports) that are not factory or non-contractor built? Any addition must have been inspected for compliance to local codes or been completed for at least 3 years. YES NO
11. Does the home have a wood or pellet burning device? YES NO
12. Does the home have more than two unrelated owners? YES NO
13. Is the home located in a Special Flood Hazard Area as designated by the NFIP, or is it within 1,500 feet of a lake, pond or creek? YES NO
14. Is the home a corporate risk or property sold on a land contract? YES NO
15. Are there horses, livestock or any farm animals on the premises? YES NO
16. Does the premises have 5 or more acres? YES NO
17. Is there any structure valued over \$25,000 or 60% of the mobile home value? YES NO
18. Does the risk have personal effects where the value exceeds \$25,000 or 75% of the value of the mobile home, whichever is greater? (Submit with Personal Effects Inventory). YES NO
19. Is the risk requesting CPL limits greater than \$300,000? YES NO

CALIFORNIA EARTHQUAKE COVERAGE

Your policy does not provide coverage against the peril of Earthquake. California law requires that earthquake coverage be offered to you at your option.

Warning: These coverages may differ substantially from and provide less protection than the coverage provided by your homeowners' insurance policy. There are exclusions and limitations such as outbuildings, swimming pools, masonry fences, and masonry chimneys. This disclosure form contains only a general description of coverages and is not part of your earthquake insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable.

The coverage, subject to policy provisions, may be purchased at additional cost on the following terms:

- | | |
|--|---|
| <p>A. Amount of dwelling coverage: _____</p> <p>B. Applicable deductible: _____ If your loss is below, this amount, you may not receive any payment from your coverage.</p> <p>Your insurance company or agent will provide written notice as to how the deductible applies to the market value of your coverage, the insured value of your coverage, or the replacement value of your coverage.</p> | <p>C. Contents Coverage: _____ If your loss does not exceed the deductible for the dwelling, you will not receive any payment for this coverage.</p> <p>Your insurance company or agent will provide written notice as to how the deductible applies to the amount you receive pursuant to this coverage.</p> <p>D. Additional living expenses: _____</p> <p>E. Rate or premium: \$ _____</p> |
|--|---|

You must ask the company to add earthquake coverage within 30 days from the date of mailing of this notice or it shall be conclusively presumed that you have not accepted this offer.

This coverage shall be effective on the day your acceptance of this offer is received by us.

Signature _____ Date _____

I DO NOT WISH TO PURCHASE EARTHQUAKE COVERAGE AND I UNDERSTAND THAT I DO NOT HAVE EARTHQUAKE COVERAGE.

Signature _____ Date _____

IMPORTANT NOTICE: Personal Information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information will be issued with your policy. This notice is given in compliance with the Federal Credit Reporting Act.

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance, containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.

SUBAGENT NAME	DATE	APPLICANT SIGNATURE
		X