



Manufactured Home Product Sheet

Program Highlights

What does our program offer that others may not?

- Occupancies – Owner, Seasonal, Rental, Tenant
- Protection Class – All are acceptable
- Age of Home – All are acceptable
- Location – Located in a park or on land owned by insured are acceptable
- Replacement Cost – Available on owner-occupied homes 15 years old and newer
- Woodstove – Acceptable for Owner/Seasonal, for a surcharge
- Rental – Up to 8 homes per applicant
- Travel Trailer – If used as a Seasonal/Secondary home and is permanently sited

Target Demographic

Aegis Offers exceptional coverage at competitive rates for many applicants, particularly:

- Owner-occupied and Seasonal Units
- Older homes that are structurally sound
- Lower-value homes that are well maintained
- Homeowners who are financially responsible and take pride in ownership by following routine maintenance schedules

Underwriting Highlights

Be sure to visit AegisGeneral.com for the full list of Underwriting Guidelines:

- Valuation – Based upon the settlement option chosen, homes must be insured to 100% Replacement Cost or Actual Cash Value. Aegis employs the E2Value for all valuations
- C.L.U.E. – Obtained on all submissions to verify loss history
- Animal Injury – Liability is limited or excluded depending upon the animal's bite or injury history. All dog breeds are acceptable
- Exterior Photos – Required only on rental units with increased liability limits, homes that are substantially modified, or any risk requesting a \$300,000 liability limit
- Other than a fire, theft, or liability loss, applicants can have multiple minor losses and remain eligible for coverage

Underwritten by Aegis General Insurance Agency, on behalf of Aegis Security Insurance Company

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