



## CALIFORNIA MOBILE HOME APPLICATION

PRINT OR TYPE ALL INFORMATION

31381 Rancho Viejo Road, Suite 101  
San Juan Capistrano, CA 92675

**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	
Home Phone: ( ) _____ Work Phone: ( ) _____	
Occupation	From _____ To _____ Policy Term: 12 Months
Employer	Time _____ AM <input type="checkbox"/> PM <input type="checkbox"/>
Social Security # _____ DOB _____	Suspense No. _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated	Policy No. _____
Additional Insured/Relationship	<b>BINDING COVERAGE:</b> 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.
Additional Insured Social Security # _____ DOB _____	
Additional Insured Occupation	
Additional Insured Employer	
	LIENHOLDER
<b>ADDRESS, if different than above (include city, state, zip and county)</b>	Name _____
_____	Loan # _____
_____	Address _____
	City _____ State _____ Zip _____

DESCRIPTION OF MOBILE HOME/TRAVEL TRAILER							
(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.)							
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 <b>OCCUPIED</b> 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 ( <i>Owner Occupied</i> ) # of Months Occupied: _____ P
<input type="checkbox"/> Seasonal Residence ( <i>Owner Occupied</i> ) S <input type="checkbox"/> Rental T
<input type="checkbox"/> Commercial (Describe on back) C <input type="checkbox"/> Vacant V
Description of Golf Cart ( <i>If applicable</i> ): _____
Serial #: _____ Value: \$ _____

DESCRIPTION OF ADJACENT STRUCTURES	VALUE
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
COVERAGES	TOTAL LIMITS
Mobile Home	PREMIUM
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	\$ _____
	\$ _____
<b>SURCHARGES:</b>	\$ _____
	\$ _____
<b>CREDITS:</b>	\$ _____
	\$ _____
WORKERS' COMPENSATION: <input type="checkbox"/> Inservant - # Employees: _____	\$ _____
<input type="checkbox"/> Outservant - # Employees: _____	\$ _____
<b>OPTIONAL COVERAGES:</b>	\$ _____
	\$ _____
	\$ _____
<b>MINIMUM WRITTEN PREMIUM PER POLICY:</b>	\$ 75.00
<b>MINIMUM EARNED PREMIUM PER POLICY:</b>	\$ 35.00
<b>POLICY FEE:</b>	\$ 15.00
<b>TERRITORY (From Rate Chart)</b>	<b>PROTECTION CLASS</b>
	DEDUCTIBLE(S)
	TOTAL PREMIUM
	\$ _____

### 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

<i>Any "Yes" Response Makes the Risk Unacceptable!</i>		YES	NO	<i>Any "Yes" Response Makes the Risk Unacceptable!</i>		YES	NO
1. Does the applicant have duplicate coverage? .....	<input type="checkbox"/>	<input type="checkbox"/>		21. Are there business, childcare, homecare, lodging, or farming activities conducted on the premises? .....	<input type="checkbox"/>	<input type="checkbox"/>	
2. Has the applicant been convicted of arson, fraud or a felony? .....	<input type="checkbox"/>	<input type="checkbox"/>		22. Are there unattached adjacent structures not incidental to the use of the home as a dwelling including:			
3. Is the homes without permanently installed water, electricity, and sewage utility services? .....	<input type="checkbox"/>	<input type="checkbox"/>		a. Any structure that exceeds 800 square feet in floor area? .....	<input type="checkbox"/>	<input type="checkbox"/>	
4. Has the home been salvaged or have existing structural damage? .....	<input type="checkbox"/>	<input type="checkbox"/>		b. Unattached structure that is a home, site built house, barn (livestock structure), or used as living quarters? .....	<input type="checkbox"/>	<input type="checkbox"/>	
5. Is the home under construction or major renovation? .....	<input type="checkbox"/>	<input type="checkbox"/>		c. Greenhouses that are made out of glass? .....	<input type="checkbox"/>	<input type="checkbox"/>	
6. Is the home vacant or in foreclosure? Vacant homes in the Vintage Program are acceptable. ....	<input type="checkbox"/>	<input type="checkbox"/>		d. Seawalls? .....	<input type="checkbox"/>	<input type="checkbox"/>	
7. Is the home isolated and not easily accessible to public roadways? .....	<input type="checkbox"/>	<input type="checkbox"/>		23. Does the risk have an awning made of cloth or canvas. ....	<input type="checkbox"/>	<input type="checkbox"/>	
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? .....	<input type="checkbox"/>	<input type="checkbox"/>		24. Does the home have wood shake shingles as a roof covering or used decoratively on sides of the mobile home? .....	<input type="checkbox"/>	<input type="checkbox"/>	
9. Is the primary source of heat is a wood or pellet burning device? .....	<input type="checkbox"/>	<input type="checkbox"/>		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. ....	<input type="checkbox"/>	<input type="checkbox"/>	
10. Does the home have fireplaces that were not installed by the manufacturer or a licensed contractor? .....	<input type="checkbox"/>	<input type="checkbox"/>		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 <b>NO</b> liability coverage is purchased. ....	<input type="checkbox"/>	<input type="checkbox"/>	
11. Does the home have fuses or polybutelene pipes? .....	<input type="checkbox"/>	<input type="checkbox"/>		27. Does the premises have a trampoline? Risk may be written if <b>NO</b> liability coverage is purchased. ....	<input type="checkbox"/>	<input type="checkbox"/>	
12. Is the home or structures used to store flammables or explosive materials? ....	<input type="checkbox"/>	<input type="checkbox"/>		28. Does the premises have a dock, pier or boathouse? Risk may be written if <b>NO</b> liability coverage is purchased. ....	<input type="checkbox"/>	<input type="checkbox"/>	
13. Does the home have an open foundation or is the home built on stilts, posts, or piers? .....	<input type="checkbox"/>	<input type="checkbox"/>		29. Is the home without permanently installed steps at all entrances? Risk may be written if <b>NO</b> liability coverage is purchased. ....	<input type="checkbox"/>	<input type="checkbox"/>	
14. Is the home located on a hillside? .....	<input type="checkbox"/>	<input type="checkbox"/>		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, Rotweilers, 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. ....	<input type="checkbox"/>	<input type="checkbox"/>	
15. Is the home located in a forested area? .....	<input type="checkbox"/>	<input type="checkbox"/>					
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. ....	<input type="checkbox"/>	<input type="checkbox"/>					
17. Is the home located on an island, key, peninsula or within 1,000 feet from any river or body of saltwater? .....	<input type="checkbox"/>	<input type="checkbox"/>					
18. Is the brush clearance less than 350 feet from the home? .....	<input type="checkbox"/>	<input type="checkbox"/>					
19. Is the risk located in designated brush fire area? .....	<input type="checkbox"/>	<input type="checkbox"/>					
20. Does the homes have more than 2 lienholders? Two lienholders are acceptable if one is a financial institution. ....	<input type="checkbox"/>	<input type="checkbox"/>					

**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. ....	<input type="checkbox"/>	<input type="checkbox"/>	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. ....	<input type="checkbox"/>	<input type="checkbox"/>
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? ...	<input type="checkbox"/>	<input type="checkbox"/>	11. Does the home have a wood or pellet burning device? .....	<input type="checkbox"/>	<input type="checkbox"/>
3. Have any of the applicants filed for bankruptcy in the past 5 years? .....	<input type="checkbox"/>	<input type="checkbox"/>	12. Does the home have more than two unrelated owners? .....	<input type="checkbox"/>	<input type="checkbox"/>
4. Have any of the applicants had a foreclosure or repossession in the past 5 years? .....	<input type="checkbox"/>	<input type="checkbox"/>	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? .....	<input type="checkbox"/>	<input type="checkbox"/>
5. Have any of the applicants had multiple bad debts or been delinquent in mortgage payments in the past year? .....	<input type="checkbox"/>	<input type="checkbox"/>	14. Is the home a corporate risk or property sold on a land contract? .....	<input type="checkbox"/>	<input type="checkbox"/>
6. Are any of the applicants unemployed? (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.) ....	<input type="checkbox"/>	<input type="checkbox"/>	15. Are there horses, livestock or any farm animals on the premises? .....	<input type="checkbox"/>	<input type="checkbox"/>
7. Have any of the applicants a lapse in insurance coverage over 90 days? (Not applicable to new purchases) Submit with credit report. ....	<input type="checkbox"/>	<input type="checkbox"/>	16. Does the premises have 5 or more acres? .....	<input type="checkbox"/>	<input type="checkbox"/>
8. Is the home custom built, homemade, substantially modified or joined together? Photos must be included. ....	<input type="checkbox"/>	<input type="checkbox"/>	17. Is there any structure valued over \$25,000 or 60% of the mobile home value? ....	<input type="checkbox"/>	<input type="checkbox"/>
9. Does the home have 3 or more steps on any exit without a handrail? .....	<input type="checkbox"/>	<input type="checkbox"/>	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). ....	<input type="checkbox"/>	<input type="checkbox"/>
			19. Is the risk requesting CPL limits greater than \$300,000? .....	<input type="checkbox"/>	<input type="checkbox"/>

**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.

<b>This coverage shall be effective on the day your acceptance of this offer is received by us.</b>	
Signature _____	Date _____

<b>I DO NOT WISH TO PURCHASE EARTHQUAKE COVERAGE AND I UNDERSTAND THAT I DO NOT HAVE EARTHQUAKE COVERAGE.</b>	
Signature _____	Date _____

**PRIVACY POLICY: I have received and read a copy of the Company's Privacy Policy.** By submitting this application, I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by the Company. I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application of any policy issued to me may be used by the Company to issue, review, and renew the insurance for which I am applying.

**FAIR CREDIT REPORTING ACT NOTICE:** This notice is given in compliance with the Federal Credit Reporting Act (Public Law 91-508). As part of our underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

**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 _____
		<b>X</b>