



# Mobile Home Parks Product Application – All States

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN SECTION I - INSTANT QUOTE BELOW, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

## I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past 3 years. If there is loss history, please complete the entire application.

Applicant's Name: \_\_\_\_\_

Location Address: \_\_\_\_\_  Same as mailing address.

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Description of Operations:

### Liability Section

Limit:  \$100,000/\$200,000  \$300,000/\$600,000  \$500,000/\$1,000,000  \$1,000,000/\$2,000,000

What are the total annual gross sales? \$ \_\_\_\_\_

Total number of pads/sites within the community \_\_\_\_\_

Does the Community Property Manager live on premises?  Yes  No

Are there any subsidized residents at any location? (Not Applicable in CA, CT, DC, ME, MA, NJ, OR, UT, VT, WI)  Yes  No

If Yes, the percentage of subsidized residents at any location does not exceed 20%  Yes  No

Are criminal background checks performed on all potential residents?  Yes  No

How does the applicant's guidelines address dog ownership?

- Lease agreement prohibits dogs
- Lease requires all dogs to be leashed at all times and limits the size of the dog allowed to a maximum of 30 lbs.
- Applicant does not address dogs within the lease agreement or allows dogs of any size

Total number of mobile homes owned by the park and rented to others \_\_\_\_\_

Number of Swimming Pools \_\_\_\_\_

Does the applicant utilize a Real Estate Property Manager?  Yes  No

### Property Section (this coverage is only available for park buildings owned by the applicant. Property coverage is not available for mobile homes owned and rented to others.)

Construction:  Frame  Joisted Masonry  Non-Combustible  Masonry Non-Combustible  
 Modified Fire-Resistive  Fire-Resistive  Other \_\_\_\_\_

Protection Class: \_\_\_\_\_

Requested Cause of Loss:  Basic  Special

Requested Valuation:  Replacement Cost  Actual Cash Value

Deductible:  \$1,000  \$2,500  \$5,000

Coinsurance:  80%  90%  100%

Building Limit \$ \_\_\_\_\_

What year was the building constructed? \_\_\_\_\_

What is the square footage of the entire structure? \_\_\_\_\_ sq. ft.

Business Personal Property Limit \$ \_\_\_\_\_

Business Income & Extra Expense Limit \$ \_\_\_\_\_

### Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee)

Name	Relationship/Interest	Address	City, State, Zip	AI	LP	M
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**II. LOSS INFORMATION FOR THE PAST 3 YEARS**

**Liability Coverages**  None, or provide detail below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

**Property Coverages**  None, or provide detail below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

**III. ADDITIONAL PROPERTY INFORMATION**

If you own the building and it is older than 10 years old, please complete the following:  
 Age of roof \_\_\_\_\_ yrs. Plumbing updated (yr) \_\_\_\_\_ Electrical Updated (yr) \_\_\_\_\_ Heating Updated (yr) \_\_\_\_\_  
 Roof Type:  Flat  Wood Shake  Shingle  Metal  Tile  Slate  Other \_\_\_\_\_  
 Plumbing Type:  PVC  Copper  Lead  Galvanized  Other \_\_\_\_\_  
 What type of burglar alarm is on the premises?  Central Station  Local  None

**IV. ELIGIBILITY CRITERIA**

- No bankruptcies, tax or credit liens against the applicant in the last 5 years  True  False
- Coverage has not been cancelled or non-renewed in the last 3 years (not applicable in Missouri)  True  False  
 If False, advise reason \_\_\_\_\_

**General Liability**

- No distribution, sale or filling of Liquefied Petroleum Gas (a.k.a. LPG, Propane) (Tank exchanges that are not filled on premises are acceptable)  True  False
  - No Assisted Living or Group Home Facilities  True  False
  - Occupancy rate of 60% or more (Not applicable if the location has been available to tenants less than 12mths)  True  False
  - No armed security or off-duty police officers employed  True  False
  - Applicant does not provide waste management, water treatment, electricity generation or other utilities (other than water wells, septic tanks or sub metering of electricity)  True  False
  - No buying or selling of homes or operations as a dealer  True  False
  - Not an RV park or campground  True  False
  - All homes are required to be skirted  True  False
  - All lease agreements are for a minimum of six months  True  False
  - No exposures to lakes  True  False
  - No direct exposure to the hook-up or tie-down of any mobile homes (except if subcontracted)  True  False
  - All subcontractors hired to hook up or tie-down mobile homes are required to carry a minimum of \$500,000 occurrence, name the applicant as Additional Insured, and provide a Certificate of Insurance confirming all of the above  True  False
  - No exposure to trampolines  True  False
  - All swimming pools are fenced with self-latching gate, with depths clearly marked, pool rule clearly posted, life safety equipment stored within pool area without any diving board or slide exposure  N/A  True  False
- (Mobile Homes Rented to Others) - if applicable
- No more than a 40% exposure to leased Mobile Homes  True  False
  - Applicant re-keys all locks prior to leasing to new tenants  True  False

**Property**

- For any building built prior to 1978, 100% of the electric wiring is on functioning and operating circuit breakers with a minimum of 100 AMP service  N/A  True  False
- For any building built prior to 1978, there is no aluminum wiring or knob & tube wiring  N/A  True  False
- Functioning and operational smoke and/or heat detectors in all units and/or occupancies  True  False
- Functioning and operational fire extinguishers readily available  True  False
- Business does not operate on a seasonal basis  True  False

**V. ADDITIONAL APPLICANT INFORMATION**

Form of Business:  Individual  Corporation  Partnership  LLC  Other \_\_\_\_\_

What year did the business start? \_\_\_\_\_

Applicant's Mailing Address: \_\_\_\_\_ (if different than the location address above)

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address of primary contact: \_\_\_\_\_ Phone: \_\_\_\_\_

Inspection Contact Name: \_\_\_\_\_ Telephone/Email Address: \_\_\_\_\_

Audit Contact Name: \_\_\_\_\_ Telephone/Email Address: \_\_\_\_\_

**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance." is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium."

**Colorado Fraud Statement:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Fraud Statement: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida Fraud Statement:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky Fraud Statement:** 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.

**Maine and Washington Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio Fraud Statement:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma Fraud Statement: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 subjects such person to criminal and civil penalties.

**Tennessee and Virginia Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Fraud Statement (All Other States):** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant's Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail Agency Name: \_\_\_\_\_ License #: \_\_\_\_\_

Main Agency Phone Number: \_\_\_\_\_

Agency Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_