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

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

Target Demographics

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

Underwriting Guidelines

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