



P. O. Box 36385, Cincinnati, Ohio 45236 ~ (800) 844-1815 (phone) ~ (800) 258-1058 (fax)  
[www.specialtyunderwriters.net](http://www.specialtyunderwriters.net)

## **AMERICAN MODERN KENTUCKY MANUFACTURED HOME APPLICATION SUBMISSION CHECKLIST**

*To bind coverage, your submission must include:*

- ✓ **Completed and signed American Modern Manufactured Home Application** (current application may be obtained at [www.specialtyunderwriters.net](http://www.specialtyunderwriters.net)). **Both applicant and agent must sign the application.**
- ✓ **A premium downpayment must accompany the submitted application.** Please note from the application that payment may be made via check, credit card or EFT. All downpayments must also include a \$7 installment fee (please note that this fee does not apply to the EFT payment plan). **If mortgagee bill is selected, requested effective date must be 30+ days from date of submission.**
- ✓ **Photos are not necessary unless unit is 20 years and older or if additions have been added or lapse in coverage.**
- ✓ **If home is equipped with Supplemental Heat Source not factory installed or installed by license contractor, heat source questionnaire and photos will be required.** (Questionnaire may be obtained at [www.specialtyunderwriters.net](http://www.specialtyunderwriters.net)) **Photos must show the heat source and ventilation.**
- ✓ **Binding Authority: If your agency has a current agency agreement in force with SUG, you have 3 days binding authority for the submitted risk (3 days as measured by the difference between the requested effective date and the postmark on the envelope that the risk is submitted in). Please note the fax binding is not necessary and not accepted. If you do not have a current agency agreement, no coverage may be bound and no application is to be submitted.**



AMERICAN MODERN INSURANCE GROUP

# KENTUCKY

## Manufactured Homeowners Insurance Application

### Check Company Applicable:

- 070 American Family Home
- 077 American Modern Home
- 078 American Western Home
- 080 American Southern Home
- Other \_\_\_\_\_

Policy Number

Use only at Direction of Company

Agency Number **0 3 9 6 9 5**

PHONE: (513) 351-6400  
FAX: (513) 841-5980

Subproducer Number

PHONE ( )

AGENCY NAME **SPECIALTY UNDERWRITERS GROUP LTD.**

SUBPRODUCER NAME

ADDRESS P.O. Box 36385

ADDRESS

CITY/STATE/ZIP Cincinnati, OH 45236

CITY/STATE/ZIP

### APPLICANT INFORMATION

LAST NAME FIRST MIDDLE INITIAL HOME PHONE ( )

WORK PHONE ( )

E-mail Address

MAILING ADDRESS CITY STATE ZIP COUNTY

DATE OF BIRTH OCCUPATION MARTIAL STATUS SOCIAL SECURITY NUMBER

CO-APPLICANT'S LAST NAME FIRST MIDDLE INITIAL SOCIAL SECURITY NUMBER DATE OF BIRTH

LOCATION OF HOME CITY STATE ZIP COUNTY

PARK / COMMUNITY NAME WHERE HOME IS LOCATED LOT #

PERIOD OF INSURANCE EFFECTIVE DATE EXPIRATION DATE MONTHS

12:01 A.M. STANDARD TIME

### MORTGAGEE/LIENHOLDER/LOSS PAYEE (Mark box for additional Mortgagee and show in "Remarks" on back of application.)

NAME ACCT./LOAN #

ADDRESS CITY STATE ZIP

### DESCRIPTION OF HOME

YEAR MAKE / MODEL SERIAL NUMBER LENGTH WIDTH

#### PHYSICAL CHARACTERISTICS

#### HOW IS THE HOME USED?

- Primary Residence (Owner Occupied)
- Seasonal Residence (Owner Occupied)
- Rental
- Commercial
- Tenant

How many miles is home from Fire Dept.? \_\_\_\_\_

#### LOCATION

Is the home located in a park with:

- 25 or Less Spaces  101 or More
- 26 - 50  Not in Park, on Private Property
- 51 - 100  Unknown

YES NO

- Is home on permanent foundation  YES  NO
- Is land owned by client?  YES  NO
- Does home have a composite roof?  YES  NO
- Does home have protective siding?  YES  NO
- Is the home located inside city limits?  YES  NO
- Is home tied down?  YES  NO
- Has the home been previously titled?  YES  NO
- Is the risk a modular home?  YES  NO

PURCHASE DATE

PURCHASE PRICE (Excluding land, if applicable)

Dwelling Limit

\$ \_\_\_\_\_

#### IMPORTANT: CHART OR PRODUCT PLUS ADD-ON CODES MUST BE ENTERED

Territory	Product Code	Premium From Rate Manual
		\$ _____

	Codes	Limit of Liability	Premium
Dwelling (Incl. Attached Structures)	_____	\$ _____	\$ _____
Personal Property	_____	\$ _____	\$ _____
Adjacent / Other Structures	_____	\$ _____	\$ _____
Personal Liability / Premises Liability	_____	\$ _____	\$ _____
Deductible	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

TOTAL PREMIUM

\$

### DIRECT BILL INFORMATION

#### PAYMENT OPTION - Select One:

- One pay - Full Premium Required
- Four pay - 25% down
- Ten pay - 16.3% down\*
- E-Z Pay (EFT - Monthly debits from bank account.)  
Attach form #00220-08-G

- MasterCard  Visa  Discover  American Express

Card#:  -  -  -

Expiration Date: \_\_\_\_\_ Amount to be Charged \$ \_\_\_\_\_

Name on Card: \_\_\_\_\_

New Business Bill To:  Applicant  Mortgagee/Lienholder/Loss Payee

At Renewal Bill To:  Applicant  Mortgagee/Lienholder/Loss Payee

Down Payment \$ \_\_\_\_\_

Installment Fee \$ \_\_\_\_\_

Amount Enclosed \$ \_\_\_\_\_

Co. Use Only

\$

**UNDERWRITING QUESTIONS** All questions must be answered. (Explain any YES answers in "Remarks" below.)

	YES	NO
1. Does the home have a supplemental heating device?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the applicant unemployed other than disabled or retired?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
3. Has the applicant filed for bankruptcy in the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
4. Has the applicant had any similar insurance declined, canceled or non-renewed? (Not applicable in MO or MN).	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Submit for approval
5. Has the dwelling gone uninsured for more than 30 days?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Submit for approval
6. Is there an unfenced pool on premises? (unfenced includes fences less than 4 feet in height or with no locking gate)	<input type="checkbox"/>	<input type="checkbox"/> Policy MUST be submitted without liability
7. Does the applicant own any large, unusual or vicious animals? (includes pitbulls, rottweilers, dobermans, chows, wolf hybrids, any exotic animals)	<input type="checkbox"/>	<input type="checkbox"/> Policy MUST be submitted with Animal Liability Exclusion; or written without Liability
8. Is the home located on a site with prior occurrences of brushfires, landslides or flooding?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
9. Is the home located on an island, or within a 1000 feet of a river or seacoast?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
10. Is the home supported on raised poles or pilings?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
11. Is the home under construction, undergoing renovations that require the home to be vacated, or not connected to utility services?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
12. Is income derived from a commercial, farming or business operation on the premises?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
13. Is the home vacant?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
14. Is the home under foreclosure?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
15. Does the home have more than two lienholder mortgagees?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
16. Does the home have an individual lienholder mortgagee?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
17. Has the applicant had ANY Fire, Theft, Liability, Water and/or Flood loss in the last three (3) years?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Submit for approval
18. Has the applicant had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination, in the last three (3) years?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
19. Has the applicant had three (3) or more property losses in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/> Do Not Bind / Do Not Submit
20. Are there any attached or unattached structures on the premises?	<input type="checkbox"/>	<input type="checkbox"/> List structures below
21. Was the supplemental heating device installed by someone other than the home manufacturer or a licensed contractor? (disregard if you answered 'No' to question #1)	<input type="checkbox"/>	<input type="checkbox"/> If yes, please submit with complete Heating Source Questionnaire #U0884 and two photographs

**LOSS HISTORY - MUST LIST ALL OF APPLICANT'S LOSSES FOR THE LAST THREE YEARS.**

Date of Loss	Cause	Description (If none, write "None")	Amount of Loss
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**STRUCTURES ATTACHED TO THE HOME**

Description	Construction Type	Size	Age	Actual Cash Value	Replacement Cost

**STRUCTURES ON PREMISES (Including Satellite Antenna) NOT ATTACHED TO THE HOME**

Description	Construction Type	Size	Age	Actual Cash Value	Replacement Cost

If additional insured, provide information in "Remarks" section below.

**REMARKS**


**STATEMENT OF INSPECTION INQUIRY**

As a part of our underwriting procedures, a routine inquiry may include obtaining an investigative consumer and credit report involving information concerning character, general reputation, personal and financial characteristics and mode of living. Information on the nature and scope of such a report, if one is obtained, will be provided upon written request.

**BINDER PROVISIONS**

If the application indicates coverage is bound, then such insurance as is afforded by this binder is subject to the declarations, conditions, exclusions and other terms of the applicable policy form as is used by the Company in the state where the risk is located. This binder shall terminate automatically at the earliest of (1) 30 days from the effective date, (2) immediately on notice of cancellation by the named insured or the Company, or (3) on its effective date if replaced by a policy with an effective date the same date as that of the binder. If this binder is not replaced by a policy, a premium shall be charged for the period the binder is in effect. **IS COVERAGE BOUND?**  YES  NO

**SIGNATURES**

I hereby declare that to the best of my knowledge and belief all information and statements above are true and complete. These facts and statements are offered as an inducement to the Company to issue the Policy. 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.

Agent's Name (Print or Type) _____	Agent's License Identification No. _____
Agent's Signature _____	Date _____
Applicant's Signature _____	Date _____