

## **Homeowners/Dwelling Application**

Applicant					Occup	ation		Date Of	f Birth	
Inspection Contac	ct:		Phone #:			Insur	ed Email:			
Agency:										
Agency Address:			1							
Agent:			License #:	License #:						
		Expiring								
<b>Prior Carrier</b>		Premium	Expiration	on Date						
Requested Effecti	ive Date	Requested	d Expiration Date							
(of this policy)		(of this policy)								
Mailing Address					City			State		Zip
7,441,655				City						p
										1
APPLICANT QUES			1	- 2						
Any insurance declined, cancelled or non-renewed within 5 years?						]	] No	[ ] Yes		
Has the applicant had any lapse in coverage?				nvicted of	arson fraud	or		L	] No	[ ] Yes
Has anyone with financial interest in the property been other crime related to a loss on property? If yes, please e						UI .		]	] No	[ ] Yes
Has the insured declared <b>bankruptcy</b> , <b>foreclos</b>						ars?		]	] No	[ ] Yes
										·
Policy Form				Occupar						
[ ] DP-1 [ [ ] DP-3 [	] HO-2 ] HO-3		O-3 Wind-Only O-6 Wind-Only		imary condary					
[ ] 6-40 [ ]	) HO-3	[ ] Ho	O-6 Willa-Olliy		condary Rent	al				
]	] HO-5			[ ] Re	ntal					
[	] HO-6				ilder's Risk					
L_	] HO-8			I L J Va	cant					
			rance, during the	last 3 yeaı	s, at this or a	ny loca	ation? [ ] No	[ ] Yes	(If Yes	, provide details below)
LOSS HISTORY (pr	rior 3 years)						<u> </u>			
Date	Type of Lo	oss C	ause		Amount		Open/Closed	Prevent	ative N	/leasures

## **Consumer Notice of Insurance Scoring Acknowledgement**

To offer an accurate quote in connection with this application for insurance, we may use a credit-based insurance score developed by a third party based on information contained in the owner's credit report. Future reports may be used to update or renew insurance. By proceeding with the quote, I confirm compliance with disclosure requirements.



## **INSURED LOCATION - 1** Unit# Street City State Zip County **COVERAGES/LIMITS OF LIABILITY DEDUCTIBLE SECTION** Dwelling/(A&A-HO6) **AOP Deductible Other Structures Exclude Wind** ] Yes **Personal Property** Wind Deductible % Named Storm Ded. Option Loss of Use 1 Yes **Loss Assessment Hurricane Ded. Option** ] Yes Theft Deductible **Personal Liability Water Deductible Medical Payments** Construction **Architectural Elements** (check all that apply) **Residence Type** Siding ] Dwelling ] Frame ] Vinyl Siding/Plastic ] Fence ] Apartment ] Masonry ] Cedar, Wood, Shingle ] Carport ] Condominium ] Superior ] Stucco ] Screen Enclosure/Lanai 1 Townhouse 1 Brick Veneer ] Log (supplemental app) ] Metal Sheathing ] Rowhouse ] EIFSCB (on cinder block) ] Co-op ] EIFSS (on studs) **Roof Material Roof Anchor Wind Credits Roof Shape Protection Credits** (check all that apply) Shingles Asphalt ] Hip ] Toe-nailing | Wind Resistive Glass Central Fire | Metal Electronic Shutters ] Central Burglar 1 Tile ] Gable ] Clips ] Metal ] Flat ] Single Straps | Metal Manual Shutters **1 Smoke Detector** ] Other ] Double Straps ] Unknown ] Interior Sprinklers ] Slate [ ] Shake-cement ] Structural ] Gated Community 1 Shake-wood ] Unknown **| Monitored Cameras** 1 Other ] Leak Defense System **RATING INFORMATION** # Families **Protection Class** Distance to Fire Hydrant(Feet) Year Built # Stories Sq. Footage (\*update chart below) (9/10 requires supplemental app) Distance to Fire Station (Miles) If **Rented** - # of weeks per year? If Vacant – length of prior vacancy? If **Rented** – Is this dwelling available for rent through any home sharing program or website? \*Update Information (required if year built is >35 years old) Roof (Year) Wiring (Year) Heating (Year) Plumbing (Year) **Partial** Complete **Partial** Complete **Partial** Complete **Partial** Complete ſ ] [ ] 1 [ ] ſ 1 [ ] ] [ ]

] No [

Was the dwelling gutted and completely remodeled?



## **ADDITIONAL BUILDING DETAILS – Location 1**

Has <b>flood insurance been purchased to the full value of the Dwelling</b> indicated in the	[ ] No	[ ] Vas
Coverages/Limits of Liability section?	[ ] No	[ ] Yes
Is property situated on more than one acres?	[ ] No	[ ] Yes
If yes, # of acres: Land used for:		
Is the dwelling bank owned or is there an adverse possession or cloud on the title?	[ ] No	[ ] Yes
Does the dwelling include any live <b>knob and tube wiring</b> ?	[ ] No	[ ] Yes
Does the dwelling include any <b>fuses</b> ?	[ ] No	[ ] Yes
Does the dwelling include a circuit breaker with less than 100 amps?	[ ] No	[ ] Yes
Does the dwelling include a Federal Pacific (FPE) Stab-Loc electric panel?	[ ] No	[ ] Yes
Does the dwelling include any <b>lead piping</b> as part of the plumbing system?	[ ] No	[ ] Yes
Does the dwelling include any galvanized iron piping or cast iron piping?	[ ] No	[ ] Yes
Does the dwelling include any polybutylene piping?	[ ] No	[ ] Yes
Does the dwelling include any <b>lead paint</b> ?	[ ] No	[ ] Yes
Does the dwelling have any asbestos exposure, external siding included?	[ ] No	[ ] Yes
Any trampoline on premises?	[ ] No	[ ] Yes
If yes, is there a net surrounding trampoline? [ ] No [ ] Yes		
If yes, is the trampoline in a fenced yard? [ ] No [ ] Yes		
Any swimming pool on premises?	[ ] No	[ ] Yes
If yes, is pool fenced with locked gate? [ ] No [ ] Yes		
If yes, any slide or diving board? [ ] No [ ] Yes		
If yes, [ ] above ground [ ] in ground		
Any <b>business</b> on premises? If yes, explain in remarks section.	[ ] No	[ ] Yes
Is there a daycare located on premises?	[ ] No	[ ] Yes
Any <b>animals</b> on premises? If yes, please provide number of animals, type, breed and bite history in remarks section.	[ ] No	[ ] Yes
Is the dwelling for sale?	[ ] No	[ ] Yes
Is the unit rented to <b>students</b> ?	[ ] No	[ ] Yes
Is the dwelling undergoing any <b>renovation or construction?</b> If yes, requires supplemental application.	[ ] No	[ ] Yes
Is there a <b>woodstove</b> on premises? If yes, requires supplemental application.	[ ] No	[ ] Yes
Is there a <b>fuel tank</b> on premises?	[ ] No	[ ] Yes
If yes, [ ] Underground [ ] Basement [ ] Above Ground		
Is the dwelling on the National Historic Registry?	[ ] No	[ ] Yes
If yes, tours? [ ] No [ ] Yes		
If tenant occupied, is the current tenant(s) in the process of being evicted?	[ ] No	[ ] Yes
Was the structure <b>originally built for other than a private residence</b> and then converted?	[ ] No	[ ] Yes

RE	EMARKS/Additional Information		



**OPTIONAL COVERAGES** LIMITS **DEDUCTIBLE** Personal Property Replacement Cost ] N/A ] Yes ] No **Extended Replacement Cost** [ ] Yes ] No ] N/A ] 25% [ ] 50% Water Backup Γ ] Yes ] No ] N/A ] \$5K [ ] \$10K [ ] \$15K [ 1 \$25K Mold – property limit ] Yes ] N/A ] \$5K [ ] \$10K [ ] \$15K [ 1 \$25K ] No Mold - liability limit ] Yes ] No ] N/A ] \$5K [ ] \$10K [ ] \$15K [ ] \$25K ] N/A ] Yes ] No All Risk Coverage C (HO-6 Only, incl. w/ HO-5) Equipment Breakdown ] Yes ] No ] N/A Earthquake on A&C ] Yes ] No ] N/A Catastrophic Ground Cover Collapse (FL only) ] Yes ] No ] N/A Sinkhole ] Yes ] No ] N/A (If yes, complete additional questions below) ] Yes ] No ] N/A Personal Injury (primary occupancy only) Identity Fraud (primary occupancy only) ] Yes ] No ] N/A Ordinance or Law [ ] Yes ] No ] N/A [ ] 10% [ ] 15% [ ] 25% (10% automatically incl. for HO forms) All Risk Coverage A (HO-6 Only) ] Yes ] No ] N/A Extended Glass Breakage & Vandalism [ ] Yes ] No ſ ] N/A (not available on vacant risks) Increased Special Limits – Coverage C ] Yes ] No ] N/A **Increased Limits on Business Property** ] Yes ] No ] N/A Golf Cart – Physical Damage Coverage If yes, provide Year, Make, Model, Serial # & [ ] N/A ] Yes ] No Value. Vandalism & Malicious Mischief (DP-1 only) ] Yes ] No ] N/A ] N/A Theft of Building Materials (COC/Renovations) ] Yes ] No Soft Costs Extension (COC/Renovations) [ ] Yes ] No ] N/A Extend Liability to Additional Location ] Yes ] N/A l No Mandatory Evacuation Coverage (SC only) [ ] Yes ] No ] N/A

] N/A

] N/A

] No

] No

CA Only:				
Is there 150 feet of brush clearance around all structures?			[	] No
CA Only:				
If Wood Shake roof, is there 1,000 feet of brush clearance?			[	] No
CA, NV, WA & OR:				
Is home located on a <b>slope</b> ?			[	] No
If yes, degree of slope?				
If yes to EQ Coverage in CA, OR, WA:				
Has the dwelling been retrofitted and bolted to the foundation?			[	] No
If yes to Sinkhole:				
<ol> <li>Have you observed: (i) the signs of settling, cracking,</li> </ol>				
bulging, sagging, bending, leaning, shrinkage or expansion	[	] Yes	[	] No
of any part of the dwelling or other structure or (ii) any				
depression in the ground surface on the premises?				

[

] Yes

] Yes

**RCV and Certain Non-building Structures** 

Limited Flood Coverage (HO6 only)



2.	Have you been told, has it been disclosed to you or are you otherwise aware of: (i) a sinkhole that might affect the dwelling or other structures or (ii) any other partial or complete sinking or collapse of the dwelling or other structures?	]	] Yes	]	] No	
3.	At any time, has this property had any prior sinkhole claims?	[	] Yes	[	] No	

Additional Insured (Name/Mailing Address)	
Grantor, Beneficiary or Trustee (For Named Insureds that are Trusts, Estat	es, etc.)
Mortgagee (Name/Mailing Address)	Loan #
Mortgagee (Name/Mailing Address)	Loan #

NOTICE TO APPLICANTS: 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS: 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.

NOTICE TO COLORADO APPLICANTS: 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 AUTHORITIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: 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.

NOTICE TO FLORIDA APPLICANTS: 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.

NOTICE TO KANSAS APPLICANTS:

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED WITH KNOWEDLGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO KENTUCKY APPLICANTS: 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.

NOTICE TO LOUISIANA APPLICANTS: 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.

NOTICE TO MAINE APPLICANTS: 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.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.



NOTICE TO NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW YORK APPLICANTS: 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.

NOTICE TO OHIO APPLICANTS: 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.

NOTICE TO OKLAHOMA APPLICANTS: 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 (365:15-1-10, 36 §3613.1).

NOTICE TO OREGON APPLICANTS: 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO PENNSYLVANIA APPLICANTS: 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.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: 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 RENEFITS

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

PRODUCER'S SIGNATURE	DATE:
Applicant's Statement: I, the undersigned applicant, declare that if the information the date of this application and the time when the insurance policy is issued, I will and the insurer may withdraw or modify any outstanding quotations and/or authors.	l immediately notify the insurer of such change
I, the undersigned applicant, further declare that I have read and understand the declare that the information provided is true, complete and correct to the best of being offered to the company as an inducement to issue the policy for which I am	my knowledge and belief. This information is
APPLICANT'S SIGNATURE	DATE: