



CARRIER:

1-4 Family Dwelling 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.

Coverage(s) Desired: ☐ Property ☐ General Liability

I. INSTANT QUOTE INFORMATION

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

Applicant's name (include DBA name): _____

Mailing address: _____

City: _____ State: _____ Zip code: _____

Web address: _____ Email: _____ Phone: _____

Inspection contact name: _____ Email: _____ Phone: _____

Form of business: ☐ Individual ☐ Corporation ☐ Partnership ☐ LLC ☐ Trust ☐ Other _____

Description of Operations:

Location 1

| Street Address | Number of Units | City, State, Zip | Area (Sq. Ft.) | Years Owned | Annual or Seasonal | Owner Occupied | Student Tenants | Pool |
|----------------|-----------------|------------------|----------------|-------------|--|---|---|---|
| | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

1. Have there been any property or liability losses in the last three years? ☐ Yes ☐ No

If "Yes," please provide the following information; additional claims or information may be submitted on separate sheet

| Coverage Type | Date of Loss | Description of Loss | Paid | Reserved | Status |
|---|--------------|---------------------|------|----------|--|
| <input type="checkbox"/> Property <input type="checkbox"/> Liability | | | \$ | \$ | <input type="checkbox"/> Open <input type="checkbox"/> Closed |
| <input type="checkbox"/> Property <input type="checkbox"/> Liability | | | \$ | \$ | <input type="checkbox"/> Open <input type="checkbox"/> Closed |
| <input type="checkbox"/> Property <input type="checkbox"/> Liability | | | \$ | \$ | <input type="checkbox"/> Open <input type="checkbox"/> Closed |

2. Is any portion leased to commercial tenants? ☐ Yes ☐ No

If "Yes," what is the total area? _____ sq. ft.

Please describe occupancy: _____

3. Is any portion of the building vacant? ☐ Yes ☐ No

If "Yes," what is the total area? _____ sq. ft.

Property Coverage

| | | | | | |
|--|--|--|----------------------------|--|--|
| Building Construction: <input type="checkbox"/> Frame <input type="checkbox"/> Joisted masonry <input type="checkbox"/> Noncombustible <input type="checkbox"/> Masonry non-combustible <input type="checkbox"/> Modified fire resistive <input type="checkbox"/> Fire resistive | | | | | |
| Protection Class _____ | Cause of Loss <input type="checkbox"/> Basic <input type="checkbox"/> Special <input type="checkbox"/> Broad | Deductible <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 | Number of Stories _____ | Type of Burglar Alarm <input type="checkbox"/> Local <input type="checkbox"/> Central Station <input type="checkbox"/> None | |
| What year was the building constructed? _____ | | | | | |

| | |
|---|--|
| What type of plumbing is in the building? <input type="checkbox"/> PVC <input type="checkbox"/> Copper <input type="checkbox"/> Galvanized <input type="checkbox"/> Lead <input type="checkbox"/> Other: _____ | |
| What type of roof is on the building? <input type="checkbox"/> Flat <input type="checkbox"/> Wood shake <input type="checkbox"/> Shingle <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> Metal <input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Other: _____ </div> | |
| What is the age of the roof? _____ years | |
| Is the building fully protected by an operational sprinkler system covering 100% of the premises? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| What is the square footage of the entire structure? _____ sq. ft. | |
| Building Limit: \$ _____ | Coinsurance (80% minimum) _____ % <input type="checkbox"/> ACV <input type="checkbox"/> RC |
| Business Personal Property Limit: \$ _____ | Coinsurance (80% minimum) _____ % <input type="checkbox"/> ACV <input type="checkbox"/> RC |
| Business Income Limit: \$ _____ | Coinsurance _____ <u>or</u> Monthly Limit of Indemnity |
| <input type="checkbox"/> With extra expense <input type="checkbox"/> Without extra expense | <input type="checkbox"/> 50% <input type="checkbox"/> 60% <input type="checkbox"/> 70% <input type="checkbox"/> 1/3 <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/6 <input type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100% |

Additional Property Coverages Requested (check all that apply)

| | | | |
|---|---|--|--|
| <input type="checkbox"/> Equipment Breakdown | <input type="checkbox"/> Electronic Data | <input type="checkbox"/> Interruption of Computer Operations | <input type="checkbox"/> Pool \$ _____ |
| <input type="checkbox"/> Canopy/Awning \$ _____ | <input type="checkbox"/> Fence \$ _____ | <input type="checkbox"/> Shed/Gazebo \$ _____ | <input type="checkbox"/> Garage \$ _____ |

Liability Coverage

4. Occurrence / Aggregate limit: ☐ \$100,000/\$200,000 ☐ \$300,000/\$600,000 ☐ \$500,000/\$1 million ☐ \$1 million/\$2 million

Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee, W = Waiver of Transfer of Rights of Recovery Against Others to Us)

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

II. ELIGIBILITY CRITERIA

General Eligibility

- | | | |
|---|------------------------------|-----------------------------|
| 5. Are there any past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually in the past five years? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Has Insurance coverage been cancelled or non-renewed in the past three years? (not applicable in MO) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If "Yes", advise reason: _____ | | |
| 7. Does any building built prior to 1978 have aluminum wiring or knob-and-tube wiring? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 8. For any building built prior to 1978, is 100% of the wiring on functioning and operational circuit breakers? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 9. Is the applicant the owner of all properties? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 10. Is there a heating source present (not including traditional, built-in fireplaces) such as a wood-burning stove, pellet stove or free-standing gas fireplace? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 11. Is the location used as student housing, a rooming house, assisted living facility/group home, age-qualified housing (e.g., 55+, active adult housing) or model home? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 12. Are all units up to local code and ordinances including any units in the basement (i.e. legal units, property means of egress)? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 13. Does a federal, state or local governmental unit or entity own or manage the premises? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 14. Is the location a mobile home? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 15. Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 16. Are any of the requested locations single-family dwellings over 6,000 square feet? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Pool Eligibility

17. Is there a pool on the premise? (If "No," skip questions 17 and 18)

☐ Yes ☐ No

18. Are all pools fully fenced with a self latching gate?

☐ Yes ☐ No

If "No", which location(s)? _____

19. Does any pool have a water slide or a diving board?

☐ Yes ☐ No

If "Yes", which location(s)? _____

III. ADDITIONAL LOCATIONS

| Loc | Street Address | City, State, Zip | Number of Units | Area (Sq. Ft.) | Years Owned | Annual or Seasonal | Owner Occupied | Student Tenants | Pool |
|-----|----------------|------------------|-----------------|----------------|-------------|--|---|---|---|
| 2 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10 | | | | | | <input type="checkbox"/> Annual <input type="checkbox"/> Seasonal | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

| Building Construction | |
|-----------------------------|--------------------------------------|
| F = Frame | MNC = Masonry Non-Combustible |
| JM = Joisted Masonry | MFR = Modified Fire Resistive |
| NC = Non-Combustible | FR = Fire Resistive |
| If other, describe | |

| Roof Type | |
|-----------------------|-------------------|
| F = Flat | M = Metal |
| W = Wood shake | T = Tile |
| SH = Shingle | SL = Slate |
| If other, describe | |

| Plumbing Type | |
|--------------------|-----------------------|
| P = PVC | G = Galvanized |
| C = Copper | L = Lead |
| If other, describe | |

| Loc | Building Construction | Protection Class | Building Limit | Business Personal Property Limit | Business Income Limit | Year Built | # of Stories | 100% sprinkler? | Roof Age | Roof Type | Plumbing Type |
|-----|-----------------------|------------------|----------------|----------------------------------|-----------------------|------------|--------------|---|----------|-----------|---------------|
| 2 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 3 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 4 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 5 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 6 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

| | | | | | | | | | | | |
|----|--|--|----|----|----|--|--|---|--|--|--|
| 7 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 8 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 9 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 10 | | | \$ | \$ | \$ | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: 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.

California: For your protection California law requires the following to appear on this application. Fraud Statement: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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.

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.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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 materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine 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

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

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.

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.

Oregon Fraud Statement: Notice to Oregon 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 may be guilty of insurance fraud.

Kentucky and 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, Virginia 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 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 may be guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only 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.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. **THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.**

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy

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

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____
(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this Application acknowledges and understands that the information provided herein is material to the Company's acceptance of the risk and issuance of the requested policy. The signer of this Application represents that the information provided herein is true and correct in all matters. Any changes in the information represented in this Application occurring prior to the effective date of a policy shall be promptly reported to the Company in which case, the Company has the right to modify or withdraw any quote or binder issued based on such changes. The Company has the right but not the obligation to investigate any representation(s) in this Application. A decision by the Company not to investigate shall not estop the Company from relying on this Application in issuing a policy. It is agreed that this Application and any material submitted therewith, including but not limited to any supplemental Application(s), shall be the basis of any policy that is issued.

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.

Applicant's signature: _____ Title: _____
President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____