

INSURANCE MANAGING UNDERWRITER
CA lic.# 0300517

DATE APPLICATION COMPLETED: _____

NAMED PERIL SPECIAL FORM

INCEPTION DATE: _____

DIRECT BILL: YES NO

POLICY IS: NEW RENEWAL OF _____
OR REWRITE OF _____

SEND BILL TO: INSURED MORTGAGEE

INSTALLMENTS: ANNUAL SEMI-ANNUAL QUARTERLY

PRODUCER: (NAME AND ADDRESS)	INSURED: (NAME AND ADDRESS)
MORTGAGEE: (NAME AND ADDRESS)	PROPERTY ADDRESS: (IF DIFFERENT)
REPLACEMENT COST: A) DWELLING \$ _____ ATTACHED GARAGE \$ _____ DETACHED GARAGE \$ _____ B) DESCRIBE APPURTENANT STRUCTURES GUEST HOUSE \$ _____ BARN \$ _____ SWIMMING POOL \$ _____ OTHER \$ _____ C) DECLARED PERSONAL PROPERTY \$ _____	OWNERS, LANDLORDS AND TENANTS LIABILITY: COVERAGE REQUESTED: YES NO \$ 100,000 \$ 300,000 \$ 500,000 \$ 1,000,000 PERSONAL INJURY COVERAGE: YES NO GREEN BUILDING COVERAGE: YES NO
DEDUCTIBLES: \$ 250 \$ 500 \$ 1,000 \$ _____ (OTHER – PLEASE ENTER AMOUNT)	
OPTIONAL INCREASED BUILDING ORDINANCE COVERAGE: YES NO INCREASED LIMIT FOR COST OF CONSTRUCTION: \$ _____ INCREASED LIMIT FOR DEBRIS REMOVAL: \$ _____	
OPTIONAL EARTHQUAKE COVERAGE: YES NO	
DISTANCE APPROVED HYDRANT: _____	DISTANCE TO RESPONDING FIRE STATION: _____
VALUE COMPUTATION: LIVING AREA: _____ SQ. FT PORCHES, DECKS, UNFINISHED AREA: _____ SQ. FT BASEMENT: _____ SQ. FT ATTACHED GARAGE: _____ SQ. FT APPURTENANT STRUCTURE: _____ SQ. FT DETACHED GARAGE: _____ SQ. FT DESCRIBE THE APURTENANT STRUCTURE(S): _____	
BUILDING INFORMATION 1) YEAR BUILT _____ 2) AGE OF ROOF _____ AND CONDITION _____ 3) ROOF COVER: COMPOSITION SHINGLE _____% TAR & GRAVEL _____% TILE _____% WOOD SHINGLE/SHAKE _____% METAL _____% OTHER _____% 4) YEAR THE FOLLOWING WERE BROUGHT UP TO CODE: WIRING _____ HEATING _____ PLUMBING _____ 5) OF TOTAL LIVING AREA WHAT PERCENTAGE IS LOCATED ABOVE THE GARAGE: NONE ____ 25% ____ 50% ____ 75% ____ 100% ____ 6) IS BUILDING BOLTED TO FOUNDATION? YES NO 7) IF BASEMENT, AMOUNT OF AREA THAT IS FINISHED: _____% 8) EXTERIOR WALL MATERIAL: WOOD FRAME _____% FRAME STUCCO _____% BRICK _____% OTHER: (DESCRIBE) _____% 9) USE: SINGLE FAMILY DETACHED 2-FAMILY DUPLEX 3-FAMILY TRIPLEX 4-FAMILY FOUR-PLEX 10) DWELLING FURNISHED? YES NO IF YES, # OF UNITS OR ALL UNITS 11) NUMBER OF STORIES: _____ (PLEASE INDICATE IF THERE ARE HALF STORIES) 12) PROTECTIVE SYSTEMS: NONE LOCAL ALARM: BURGLARY FIRE CARBON MONOXIDE CENTRAL STATION FIRE ALARM INTERIOR BUILDING MONITORED SPRINKLER SYSTEM	

ADDITIONAL UNDERWRITING INFORMATION

OUR ACCEPTANCE OF THIS RISK WILL DEPEND ON THE COMPLETENESS AND ACCURACY OF THE FOLLOWING ANSWERS.

1. PREVIOUS CARRIER _____ POLICY No. _____

2. HAS ANY CARRIER CANCELLED, REQUESTED REPLACEMENT OR REFUSED RENEWAL? YES NO
IF YES, EXPLAIN: _____

3. LIST CLAIMS OR LOSSES FOR LAST 3 YEARS AND, IF ANY, PRIOR TO THAT: _____

4. PRODUCER, HOW LONG HAVE YOU KNOWN THE INSURED? _____ YEARS

5. PRODUCER, HOW LONG HAVE YOU WRITTEN INSURED'S INSURANCE? _____ YEARS

6. IF CORPORATE OWNED, DOES THE CORPORATION CONDUCT OPERATIONS OTHER THAN OWNERSHIP OF RENTAL DWELLINGS?
IF SO, EXPLAIN _____

7. DWELLING PURCHASE PRICE: \$ _____ DATE OF PURCHASE: _____

8. IF TENANT OCCUPIED:
a. WHAT IS THE ANNUAL RENTAL INCOME? \$ _____
b. DOES THE INSURED EMPLOY A PROPERTY MANAGEMENT FIRM? YES NO
c. DOES THE INSURED REQUIRE A SECURITY/DAMAGE DEPOSIT FROM TENANTS? YES \$ _____ NO

9. IS DWELLING VACANT OR UNOCCUPIED? YES NO
IF YES, A) ON WHAT DATE DID THE DWELLING BECOME VACANT: _____
B) IS BUYBACK COVERAGE DESIRED FOR VANDALISM, MALICIOUS MISCHIEF, THEFT, ATTEMPTED
THEFT IF DWELLING IS VACANT FOR MORE THAN 60 DAYS: YES NO

10. IS DWELLING IN OR NEAR A WOODED AREA? YES NO IF YES, DISTANCE TO AREA: _____

11. IS DWELLING IN OR NEAR A DESIGNATED BRUSH AREA? YES NO IF YES, DISTANCE TO BRUSH: _____

12. ARE THERE ANY UNUSUAL EXPOSURES WE SHOULD KNOW ABOUT? YES NO
IF YES, EXPLAIN: _____

13. QUALITY GRADE OF CONSTRUCTION? ___ ECONOMY ___ STANDARD ___ ABOVE AVERAGE ___ CUSTOM ___ PREMIUM

14. PROPERTY SLOPE? NONE (0-15°) MODERATE (16-30°) STEEP (OVER 30°)

15. IS DWELLING NEAR A BODY OF WATER? YES NO

16. ANY DOCKS OR PIERS ON PREMISES? YES NO

17. DOES DWELLING HAVE A WOOD BURNING HEATING DEVICE? YES NO

18. PHOTOGRAPH OF DWELLING – PLEASE ATTACH

FRAUD WARNING:
FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.
ARIZONA, NEVADA, OREGON AND WASHINGTON FRAUD WARNING: 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.

EACH NAMED INSURED MUST SIGN AND DATE THIS APPLICATION:

_____ SIGNATURE	_____ DATE	_____ SIGNATURE	_____ DATE
_____ SIGNATURE	_____ DATE	_____ SIGNATURE	_____ DATE

NOTICE TO CONSUMERS — CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

You have purchased the coverage(s) checked below. NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.

ACTUAL CASH VALUE COVERAGE pays the costs to repair the damaged dwelling minus a deduction for physical depreciation. If the dwelling is completely destroyed, this coverage pays the fair market value of the dwelling at time of loss. In either case, coverage only pays for costs up to the limits specified in your policy.

REPLACEMENT COST COVERAGE is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.

EXTENDED REPLACEMENT COST COVERAGE is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.

GUARANTEED REPLACEMENT COST COVERAGE covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page.

BUILDING CODE UPGRADE COVERAGE, also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.

READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY: The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE

AVOID BEING UNDERINSURED: Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

THE RESIDENTIAL DWELLING COVERAGE LIMIT: The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

DEMAND SURGE: After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

CHANGES TO PROPERTY: Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

EXCLUSIONS: Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:

This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

CONSUMER ASSISTANCE

If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at www.insurance.ca.gov for free insurance assistance.

California Residential Property Insurance Bill of Rights

A consumer is entitled to receive information regarding homeowner's insurance. The following is a limited overview of information that your insurance company can provide:

- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- An explanation of how your policy limits were established.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, a copy of the Unfair Practices Act and, if requested, a copy of the Fair Claims Settlement Practices Regulations.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- An offer of coverage and premium quote for earthquake coverage, if eligible.

A consumer is also entitled to select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at www.insurance.ca.gov for free insurance assistance.