

# DEANS & HOMER

INSURANCE MANAGING UNDERWRITER

**SURPLUS LINES  
DWELLING APPLICATION**

NEW     RENEWAL OF \_\_\_\_\_    REWRITE OF \_\_\_\_\_    **INCEPTION DATE:** \_\_\_\_\_

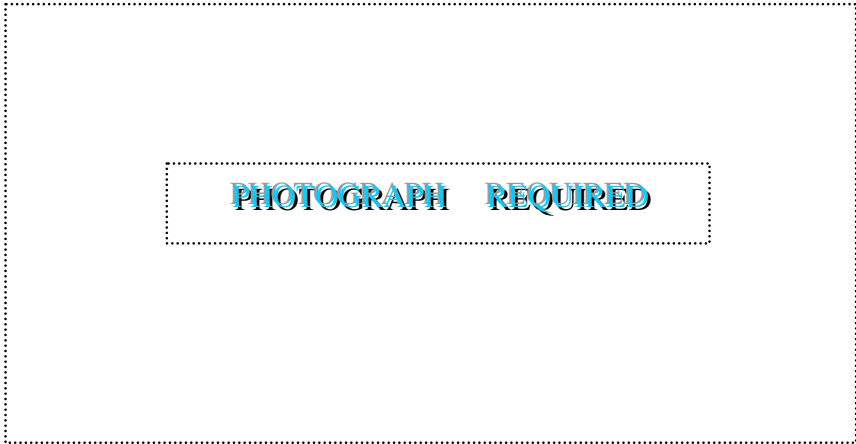
<b>PRODUCER:</b> (NAME AND ADDRESS)		<b>INSURED:</b> (NAME AND ADDRESS)	
<b>MORTGAGEE:</b> (NAME AND ADDRESS)		<b>PROPERTY ADDRESS:</b>	
<b>PAYMENT OPTION</b>			
<input type="checkbox"/> ANNUAL BILL                      OR                      INSTALLMENT OPTION:		<input type="checkbox"/> SEMI-ANNUAL <input type="checkbox"/> QUARTERLY	
<input type="checkbox"/> BILL AGENCY                      OR                      DIRECT BILL (NOT AVAILABLE IN OREGON AND WASHINGTON):		<input type="checkbox"/> BILL INSURED	
		<input type="checkbox"/> BILL MORTGAGEE	
<b>REQUESTED COVERAGES &amp; LIMITS</b>			
<b>PROPERTY LIMITS:</b>		<b>PREMISES LIABILITY:</b> <input type="checkbox"/> YES <input type="checkbox"/> NO	
A: DWELLING                      \$ _____		IF YES, SELECT LIMIT: <input type="checkbox"/> \$ 100,000	
B: DESCRIBE APPURTENANT STRUCTURES		<input type="checkbox"/> \$ 300,000	
GARAGE \$ _____		<input type="checkbox"/> \$ 500,000	
GUEST HOUSE \$ _____		<input type="checkbox"/> \$ 1,000,000	
BARN \$ _____			
SWIMMING POOL \$ _____			
OTHER \$ _____			
C: PERSONAL PROPERTY                      \$ _____			
<b>RENTS COVERAGE:</b> <input type="checkbox"/> YES <input type="checkbox"/> NO                      IF YES, \$ _____			
<b>EARTHQUAKE COVERAGE?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <i>Earthquake coverage for personal property is limited to \$5,000.</i>			
<b>NOTE:</b> When earthquake coverage is purchased, a minimum of \$5,000 basic policy perils personal property coverage is mandatory.			
<b>REPLACEMENT COST COVERAGE:</b> <input type="checkbox"/> YES <input type="checkbox"/> NO			
<b>DEDUCTIBLES:</b> <input type="checkbox"/> \$ 1,000 <input type="checkbox"/> \$ 2,500 <input type="checkbox"/> \$ 5,000 <input type="checkbox"/> \$ 10,000			
<b>STRUCTURE INFORMATION</b>			
<b>CONSTRUCTION TYPE:</b> <input type="checkbox"/> FRAME <input type="checkbox"/> BRICK VENEER <input type="checkbox"/> LOG <input type="checkbox"/> BRICK		<b>PROTECTION CLASS:</b> _____	
<b>IS BUILDING BOLTED TO FOUNDATION?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO			
<b>SIZE INFORMATION:</b> LIVING AREA _____ SQ. FT.		ATTACHED GARAGES _____ SQ. FT.	
BASEMENTS _____ SQ. FT.		PORCHES, DECKS, UNFINISHED AREA _____ SQ. FT.	
<b>YEAR BUILT :</b> _____		<b>No. OF STORIES:</b> _____	
		<b>No. OF RENTAL UNITS:</b> _____	
<b>IF BUILDING IS OVER 25 YEARS OLD:</b>		<b>YEAR THE FOLLOWING WERE BROUGHT UP TO CODE:</b>	
TYPE OF ROOF _____		WIRING _____	
AGE OF ROOF _____		HEATING _____	
CONDITION _____		PLUMBING _____	
<b>RESPONDING FIRE STATION:</b> DISTANCE _____		<input type="checkbox"/> PAID <input type="checkbox"/> VOLUNTEER <b>DISTANCE TO HYDRANT:</b> _____	

**COMPANY: INDIAN HARBOR INSURANCE COMPANY, QBE SPECIALTY INSURANCE COMPANY**

## 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. HOW LONG HAVE YOU KNOWN THE INSURED? \_\_\_\_\_ YEARS
5. HOW LONG HAVE YOU WRITTEN INSURED'S INSURANCE? \_\_\_\_\_ YEARS
6. APPLICANT'S OCCUPATION \_\_\_\_\_
7. IS THE DWELLING OCCUPIED BY THE INSURED?  YES  NO
8. WHAT ARE THE APPROXIMATE ANNUAL RENTAL RECEIPTS? \_\_\_\_\_
9. IS DWELLING VACANT?  YES  NO IF YES, ELABORATE \_\_\_\_\_
10. IS DWELLING IN A FORESTED AREA?  YES  NO
11. IS A 35 FOOT FIRE BREAK (FREE OF DRY GRASS, WEEDS OR OTHER VEGETATION) MAINTAINED ON ALL SIDES OF COVERED STRUCTURES?  YES  NO
12. IS DWELLING IN OR NEAR A DESIGNATED BRUSH AREA?  YES  NO IF YES, DISTANCE TO BRUSH \_\_\_\_\_
13. ARE THERE ANY UNUSUAL EXPOSURES WE SHOULD KNOW ABOUT?  YES  NO  
IF YES, EXPLAIN: \_\_\_\_\_
14. IS DWELLING ON HILLSIDE OR SLOPE?  YES  NO
15. IS DWELLING NEAR A BODY OF WATER?  YES  NO
16. DOES DWELLING HAVE A WOOD BURNING HEATING DEVICE?  YES  NO UL APPROVED?  YES  NO
17. DOES DWELLING HAVE SPA, POOL OR SIMILAR AMENETIES?  YES  NO  
IF YES, EXPLAIN: \_\_\_\_\_
18. PHOTOGRAPH OF DWELLING



**FRAUD WARNING: 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, FOR THE PURPOSE OF MISLEADING, CONCEALS INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDLENT INSURANCE ACT WICH IS A CRIME.**

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.**

**(IF THE DECLARATIONS PAGE DOES NOT LIST REPLACEMENT COST ENDORSEMENT, DH 07-12)**  
**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.

**(IF THE DECLARATIONS PAGE DOES LIST REPLACEMENT COST ENDORSEMENT, DH 07-12)**  
**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](http://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](http://www.insurance.ca.gov) for free insurance assistance.