



DATE (MM/DD/YYYY)

DWELLING FIRE APPLICATION

AGENCY	(CARRIER										N	AIC CODE	
									NAMED INSURED(S)											
	\ -																			
CONTACT NAME: PHONE									POLICY NUMBER											
(A/C, No, Ext):																				
FAX (A/C, No E-MAIL):		PLAN FACILITY					YCODE	Y CODE EFFECTIVE DATE EXPIRATIO			ATION DATE								
ADDRES	SS:																			
CODE:				SUBCOD	E:				DATE AGE	NT L	AST INSI	PECTED	PROPERTY	НО	v LONG	HAVE YO	OU KNOW	/N THE	APPLICANT	
	CUSTOMER ID:								ļ											
	ICANT INFORM							APPLICANT'S MAII ING ADDRESS												
APPLICANT'S NAME (First, Middle, Last)							APPLICANT'S MAILING ADDRESS													
DATE OF BIRTH SOCIAL SECURITY #						MA	ARITAL STATUS * / L UNION (if applicable)													
* This fie	eld may not be utilized	for p	olicyholders app	lying for	residential pro	oper	ty insurance in CA. DATE AT MAILING ADDRESS:													
PRIMAR PHONE		BUS	CELL	SECONDA PHONE #	ARY HO	ME [BUS CELL PRIMARY E-MAIL ADDRESS:													
····	,			monte #					SECONDAR											
PREVIO	US ADDRESS	,	YEARS AT PREVI	IOUS ADI	DRESS (if less	thar	n three years):		DWELLING LOCATION Check if same as mailing a						ng addre	address				
APPLICANT'S OCCUPATION (State Nature of Business if Self-Employed)								VEADO IN C		DENT OO	OUDATIO	TION								
A. L. CART O OCCOL ATTOR (State Nature of Dustriess II Self-Employed)									YEARS IN C					Π,	/F 4 DO 1/	WTU DDE	V/10110 F	MDI OV		
COVERAGES / LIMITS OF LIABILITY							FIDE		YEARS WIT	H C						VITH PRE			EK:	
COVERA		<u> </u>	LIMIT		PREMIUM		COVERAGE		FIRE & EC		OPTION	E, EC & \		BRO	AD		SPEC	REMIUN	ı	
DWELLII	NG	-	\$		5		REPL COST -	ALUE		INCLUE	ED		% MAX							
			INCLUDED		<u> </u>		REPL COST -				INCLUE	ED				\$				
OTHER	STRUCTURES		 \$		5	ŀ	REPL COST -	CONTE	NTS		INCLUE	ED				\$				
PERSONAL PROPERTY \$ \$					TOTAL LOCATION PREMIUM						м \$	\$								
ACTUAL LOSS						DEDUCTIBLES														
LOSS OI	FUSE	:	SUSTAINED \$		\$		DEDUCTIBLE AI		AMOUNT		RCENT	TYP	E DEDU	UCTIBLE AMO		OUNT	PERG	ERCENT TYPE		
BLANKE	T *	- 1	\$		\$		BASE \$				%		NAMED HURRICANE*		\$				%	
DENITAL			ACTUAL LOSS SUSTAINED				WIND / HAIL \$				%		ANNU	AL ICANE**	\$			%		
RENTAL	VALUE	:	\$		\$	Ī	THEFT	\$			%				\$			%		
ADDITIO	NAL EXPENSE	:	\$		i			\$			%			\$				%		
PERSON	AL LIABILITY EA OCC	:	\$:	5		\$		%			\$			%					
MEDICA	L PAYMENTS EA PER	: :	\$		\$		\$ % * Named Storm Percentage						tage Ded	tage Deductible in North Carolina						
* Include	s Dwelling, Other Struc	tures	, Personal Proper	ty, Loss c	of Use		** Not Applicable in North (rth Carol	ina					
FORM	S AND ENDOR	SEN	MENTS (ACC	ORD 82	9, Forms	and	d Endorser	nents	Schedul	e, ı	may be	attac	hed if mo	re spa	ce is ı	require	d)			
LOC#	FO	RMN	IUMBER					F	ORM NAME					EDITIO	DATE	COI	PYRIGHT	OWNE	R CODE	
					<u> </u>									<u> </u>						
	ENT PLAN (Att	ach	ACORD 610	, Prem	ium Payn	nen	t Supplem	ent, i	f addition	al i	nforma	ation is	s require	<u>(k</u>						
	ACCOUNT #:	DAY	MENT DI AN				POSIT AMOUN							EST T		L PREMIUM: \$				
BILLING	ŀ	PAY	MENT PLAN		MONTH	PA	YMENT METHO	,υ _	¬						MAIL POLICY TO:					
_	RECT BILL - POLICY	-	FULL PAY	\vdash	-MONTHLY		CASH		EFT		DUCTIO	N.					AGENT			
_	RECT BILL - ACCT		ANNUAL	H	ONTHLY		CHECK	<u>. </u>	_		EDUCTIO		ECK (BAC)		<u> </u>	INSUR	INSURED			
AG	ENCY BILL		SEMI-ANNUAL	\Box		_	CREDIT CARD PRE-AUTHORIZED DRAFT/CHECK (PAC)													
DAVOR			QUARTERLY			P	PREMIUM FINANCED? FINANCE COMPANY													
PAYOR P INSURED MORTGAGEE						FR	Y/N	יבטי	I INANGE CO	1VI P	-11 í									
1	1 1		1 1			1	1													

											A	GEN	ICY	CUSTOM	IER II	D:									
R.A	TING / UNDE	RWR	RITING											L	OC #	#:				_					
	NSTRUCTION TYPI		%	cou	JRSE C	F CON	ISTR	UCTIC	N HC	USE	KEEPING CO	ONDIT	TION			PROTE	CTION I	DEVICE T	YPE	DIS	TANCE T	·o			
MASONRY VENEER			BUILD	ERS R	ISK			Fx	CELLENT		AVE	AVERAGE		SYSTEM SMOKE			BURG	FIRE HYDRANT		F	FIRE STATION				
	FRAME				RENOVATION					GOOD BELOW AVG					TRAL		1] _{FT}				MI	
	MASONRY					ONSTRUCTION		PL	PLUMBING CONDITION		DEL	-011 AVO	DIRE					#	FIRE DIVI		# UNITS FIRE DIV				
OCCUPAN				NSTRUCTION			Тех	XCELLENT AVERAGE		ERAGE	LOC					1	1								
SIDING			%							-	OOD		BELOW AVG			R LOC	OCK SPRINKLER				TERRITO	ORY	PE	RS LIA	AB TERR
			+ "		OWNE				AN		OWN LEAKS	S2 (Y/	/N)												
ALUMINUM SIDING					TENA						ONDITION	. (.,	,			DEAD	l		RTIAL		PROT CL	224	FIRE	EYTIN	IGUISHER
STUCCO			_			CUPIE	:D		-	7			1	l		SPRIN	IG [FU	LL						TY/N
	VINYL SIDING / P CEDAR, WOOD.	LASTIC			VACA	NT					CELLENT		i	ERAGE	FIDE	DIETE	DICT NAS	A E				FIDE	DIET	CODE	
	CEDAR, WOOD, SHINGLE			PE0	IDENO	E TVD					OOD	BELOW AVG			FIRE DISTRICT NAME						FIRE	וכום	CODE		
	EIFSCB (on cinde	r block))	RES	IDENC	E TYPE ROOF I			JOF IV	MATERIAL								- 1	252211		_				
	EIFSS (on studs)				DWEL	LING									PRIN	//ARY H	HEAT		NONE		SECONE	DARY HEA	ΛT		NONE
					APAR	TMENT DISTANCE TO TIDAL WA						rer													
	AR EIFS INSTALLEI	D:			COND	OMINI	UM					_		☐ Feet	DATE HEATING SYSTEM LAST SERV					ICED	:				
US	AGE TYPE	_			TOWNHOUSE				PI	PURCHASE PRICE PU			URCH	JRCHASE DATE		ING						ELECTE	RICAL	SYST	EMS
	PRIMARY	SE	SEASONAL ROWHOUSE			\$	\$						COPP	ER	LAS	T INSPEC	CTED	DATE	CII	RCUIT BREAKERS					
	SECONDARY FARM CO-			CO-O	CO-OP			SE	CUR		_				ALUM	INUM					FU	SES			
								_ VIS	SIBLE FROM DAD		_ VI	SIBLE TO EIGHBORS		KNOB	& TUBE					NUMBE	R OF	AMPS			
									oc	CUPIED DA	ILY														
YEAR BUILT			оомѕ		#FA	MILIES	3	RAT	ING CR	EDIT	s		DW	ELLING LOC	ATION	N RA	TING			RE	NOVATIO	NS PA	RT C	OMP	YEAR
									NON-S	SMOK	ER			IN CITY LIN	/ITS		CLASS	s sı	PECIFIC	WIF	RING				
MARKET VALUE			PARTMEN	TS	# HC	USEH	OLD TS		MANN	ED SE	ECURITY			IN FIRE DIS	STRICT	FO	UNDATIO	ON NO	NE	PLU	JMBING				
\$						J	. •		LIGHT	NING	PROTECTION	NC		IN PROT S			OPEN				ATING				
REPLACEMENT COST		- # w	EEKS RE	NTED	TAX	CODE			OFF P	REMI	SE THEFT E	XCL			000		CLOSE	-D			OFING				
\$										FUE	L STORAGE	TAN	TANK LOCATION NONE					TERIOR F	PAINT						
TO	ΓAL LIVING AREA	BLI	DG CODE	GRADE								INDOORS	^ BO\/E	GPOI	IND MAS	SONDV EI		-	ND CLAS						
	SQ F	-	SWIN					IMMING POOL NONE				1				-	RESISTIVE				ESISTIVE				
BA	SEMENT AREA		SPECTED (Y/N):					7					INDOORS ABOVE GROUND NO MASONRY FLOO						RESISTIVE			。	CIVII-KI	231311112	
		FID	IREPLACES (Enter # or 0 for none)			ABOVE GROUND				OUTDOORS ABOVE GROUND						WINDSTORM									
GΔ	SQ FT	-	,					Н		I GROUND				JOUTDOOR	RS BELOW GROUND				STORM SHUTTERS						
0,7			IMNEYS			APPROVE			OVED FENCE FUEL LINE LO			EL LINE LOC	`ATION								D				
- DD	SQ FT	HE/	ARTHS						DIVINO		ARD		101]	ATION	ON					A B				
BK	EEZEWAT AREA	PRI	E-FAB						SLIDE				UNDER GROUND			DUND				-		CANE DE	CICTIV	/F CL /	100
	SQ F1		OD STOVE											THROUGH	FOUNDATION						HURKI	CANE RES	51511	VE GLA	455
_	TIONAL COV	ERA	GES - E				_						_			_									
	OVERAGE TYPE			CO	VERA	GEINF	ORM	ATION	1		PREMIL	JM	+	COVERAGE		_		CC	VERAGE	INFO	ORMATIO	N		PRI	EMIUM
BUILDERS RISK THEFT BLDG MATERIALS COLLAPSE DUE TO HYDRO-STATIC PRESSURE BUILDING ORD OR LAW COVERAGE		Ь				\$			LI	міт	\$			RE DEPARTI ERVICE CHAI			INCLU	DED					!	\$	
		Ш	INCLUDE)									- IN	FLATION GU	IARD			% I	NCREAS	Ε			٠,	\$	
		<u></u>				\$			LI	міт	\$		LC	OSS ASSESS	MENT	\$			LIMIT				1	\$	
			INCLUDE)		ļ ·							ᅪ			\$			LIMIT	CONS	T MATER	RIAL:		-	
		\$			AGG	\$			IN	NCR	\$		MI	INE SUBSIDE	NCE	<u> </u>	OP DESC						\dashv	\$	
			INCLUDED %		%	REBL	REBUILD			UNIT-OWNERS															
DE	BRIS REMOVAL		INCLUDE)		\$			LI	MIT	\$		ΑE	DDITIONS &					[;	\$ LIN		1IT :	\$		
				9/	6 DED	TERI	R:							TERATIONS PECIAL COVE			INCLU	DED							
EAF	RTHQUAKE	-				RETROFIT TYPE:		E:		\$			ATER BACKI			INCLU	DED \$		\$		LIM	1IT :	\$		
		\$	\$ DED		DED	MAS VENEER:			%			\vdash	EWERS & DR		+	INCLUDED						-			
		1				1	WIND VENLEIN.						1 44	INDSTORM E	_AUL	1	YES (Not applicable in		wikgi	Arkansas)			\$		

COLLAPSE DUE TO										Ť				
HYDRO-STATIC PRESSURE		INCLU	IDED	\$ LIMIT		\$	LOSS ASSESSMENT	LOSS ASSESSMENT \$		LIMIT			\$	
PRESSURE									\$ LIMIT		CONST MA	TERIAL:		
BUILDING ORD OR	\$	AGG		\$ INCR		s	MINE SUBSIDENCE PR		OP DES	C:			\$	
LAW COVERAGE		INCLUDED		% REBUILD		*	UNIT-OWNERS						*	
DEBRIS REMOVAL		INCLUDED		\$ LIMIT		\$	ADDITIONS &				s	LIMIT	s	
		% DED		TERR:			ALTERATIONS SPECIAL COVERAGE		INCLUDED					
EARTHQUAKE				RETROFIT TYPE:		s	WATER BACKUP OF				s	LIMIT	•	
LAKTINGOAKE	\$		DED			1 *	SEWERS & DRAINS		INCLUDED		Limit		ļ -	
				MAS VENE	ER: %		WINDSTORM EXCL		YES	(Not applicable i	in Arkansas)		\$	
COVERAGE TYPE		OPTS	LIMIT	APPL TO	DEDUCTIBLE	PREMIUM	COVERAGE TYPE		OPTS	LIMIT	APPL TO	DEDUCTIBLE	PREMIUM	
CODE	CODE		\$		\$		CODE			\$		\$		
DESCRIPTION		\$			TYPE:	\$	DESCRIPTION			\$	TYPE:		\$	
			TERR:	Y / N:		1				TERR:		Y / N:		
CODE			\$		\$		CODE			\$		\$		
DESCRIPTION			\$		TYPE:	\$	DESCRIPTION			\$		TYPE:	\$	
			TERR:	Y / N:		1				TERR:		Y / N:		
CODE			\$	\$			CODE			\$		\$		
DESCRIPTION			\$		TYPE:	\$	DESCRIPTION			\$		TYPE:	\$	
			TERR:	Y / N:		1				TERR:	Y / N:			
CODE			\$		\$		CODE			\$		\$		
DESCRIPTION		\$ TERR:			TYPE:	\$	DESCRIPTION			\$		TYPE:	\$	
					Y / N:	1			TERR:			Y / N:		

							AGE	NCY CUST	OMER ID:					
GE	NERAL INFO	RMATION							LOC #:					
	LAIN ALL "YES" R		SS STATE	D OTHERV	VISE									Y/N
1.	ANY OTHER IN	ISURANCE WIT	TH THIS	COMPAN	IY? (List polic	cy numbers)								
	LINE OF BUSINE	ESS	POLIC	Y NUMBE	R			LINE OF BU	JSINESS	РО	LICY NUME	BER		
2.	HAS ANY COV (Missouri Appl					ION-RENEWI	ED DU	JRING THE	LAST THREE (3	3) YEARS?				
3.	HAS APPLICAN	NT HAD A FORI	ECLOSU	RE, REP	OSSESSION,	, BANKRUPT	CY OF	R FILED FOR	R BANKRUPTC	Y DURING	THE PAS	ST FIVE (5) YEARS?	
4.	HAS APPLICAN	NT HAD A JUDO	GEMENT	OR LIEN	DURING TH	E PAST FIVE	(5) Y	EARS?						
5.	ANY OTHER I	RESIDENCE, N	OT LISTE	ED ON AI	NY APPLICAT	ΓΙΟΝ, OWNE	D, OC	CUPIED OR	RENTED?					
6.	HAS INSURAI	NCE BEEN TRA	ANSFERF	RED WITH	HIN AGENCY	?								
7.	OF THE CRIM	IE OF FRAUD, I	BRIBERY	′, ARŠON	OR ANY OT	HER ARSON	I-REL	ATED CRIMI		ION WITH	THIS OR	ANY OTI	TED OF ANY DEGREI HER PROPERTY ? ent.)	E
GE	NERAL INFO	RMATION - F	RESIDE	NTIAL										
EXP	LAIN ALL "YES" R	ESPONSES UNLE	SS STATE	D OTHERV	VISE									Y/N
1.	ANY BUSINES	S CONDUCTED	ON PRE	EMISES?	H '''	/ING E OFFICE / BI	LISINE		FELECOMMUTE	R	DA	Y CARE #	OF CHILDREN:	-
2.	ANY FLOODIN	G, BRUSH, FOR	REST FIF	RE OR LA			001112							
3.	ARE THERE A	NY ANIMALS O	R EXOTI	C PETS I	KEPT ON PR	EMISES?								
	ANIMAI	_TYPE		BREED	ВП	TE HISTORY (Y	/N)	1A	NIMAL TYPE		BREE	D	BITE HISTORY (Y/N)	
4.	IS PROPERTY	SITUATED ON	MORE T	HAN ON	E ACRE? #	OF ACRES:		LAND USE	FOR:	·				
5.	ANY UNCORR	ECTED FIRE O	R BUILDI	NG COD	E VIOLATION	NS?								
6.	IS THE DWELL	ING FOR SALE	? (no ex	planation	needed)									_
7.	IS PROPERTY	WITHIN 300 FE	EET OF A	COMME	ERCIAL OR N	ON-RESIDEN	NTIAL	PROPERTY	? (If "YES", des	scribe in de	tail)			
	S THERE A TRA					ed)								
	WAS THE STR			•			TE R	ESIDENCE A	AND THEN CON	NVERTED?	1			
10	ORIGINAL OCC													
10.	ANY LEAD PAI	NI?												
11.	IF A FUEL TAN (If "YES", provid INSURANCE O	le the name of t						cleanup subl			CI	_EANUP/S	SUBLIMIT:	
12.	IS THE RESIDE	ENCE IN A GAT	ED COM	MUNITY	? NAME O	F COMMUNIT	Y:							
13.	IF BUILDING IS			· ·			_							, -
	START DATE	COMP DATE	INT %	EXT %	ADDITION sq. ft.	ADD LEVEL sq. ft.		JC CHANGES Y/N	INCL	EXCL	OCC DUF	Y/N	COST OF PROJECT \$	

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OWNER'S NAME:

15. IS THE NAMED INSURED THE OWNER OF THE PROPERTY? (If "NO", provide the name of the owner)

14. IS THERE AN APPROVED CARBON MONOXIDE ALARM IN OPERATING CONDITION WITHIN THE MANDATED NUMBER OF FEET OF EVERY ROOM USED FOR SLEEPING PURPOSES? (IL - 15 FT) (no explanation needed)

ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE Y/N IF YES, INDICATE BELOW INITIALS: LOSS HISTORY LAST YEARS, AT THIS OR AT ANY OTHER LOCATION? LOSS DATE LOSS TYPE DESCRIPTION OF LOSS CAT # AMOUNT PAID (A) (C)O \$ ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required) INTEREST ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	TERED BY A)GENT OMPANY	IN DISPUTE (Y / N)											
PRIOR CARRIER PRIOR POLICY NUMBER E LOSS HISTORY ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE Y/N IF YES, INDICATE BELOW INITIALS: LOSS DATE LOSS TYPE DESCRIPTION OF LOSS CAT # AMOUNT PAID (C)O \$ \$ ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required) INTEREST ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	TERED BY A)GENT OMPANY	IN DISPUTE											
LOSS HISTORY LAST YEARS, AT THIS OR AT ANY OTHER LOCATION? LOSS DATE LOSS TYPE DESCRIPTION OF LOSS CAT # AMOUNT PAID (A) (C)O \$ ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required) INTEREST NAME AND ADDRESS RANK: EVIDENCE: CERTIFICATE SEND BILL ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	AJGENT	DISPUTE											
LOSS DATE LOSS TYPE DESCRIPTION OF LOSS CAT # AMOUNT PAID (A) (C)O \$ ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required) INTEREST ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	AJGENT	DISPUTE											
ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required) INTEREST NAME AND ADDRESS RANK: EVIDENCE: CERTIFICATE SEND BILL ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	TIGATION												
ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required) INTEREST ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	TIGATION												
INTEREST NAME AND ADDRESS RANK: EVIDENCE: CERTIFICATE SEND BILL ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	TIGATION												
ADDITIONAL INSURED LIENHOLDER LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	TIGATION												
LOSS PAYEE MORTGAGEE TRUSTEE REFERENCE / LOAN #:	TIGATION												
MORTGAGEE TRUSTEE REFERENCE / LOAN #:	FIGATION												
TRUSTEE REFERENCE / LOAN #:	TIGATION												
REFERENCE / LOAN #:	FIGATION												
	FIGATION												
REMARKS / ATTACHMENTS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)	TIGATION												
EARTHQUAKE APPLICATION PERS UMBRELLA APPLICATION SECTION RESIDENCE BASED BUSINESS SUPP WINDSTORM LOSS MITTIG													
FLOOD EXCLUSION NOTICE PHOTOGRAPH SOLID FUEL SUPPLEMENT													
LEAD FREE PAINT CERTIFICATION PROTECTION DEVICE CERTIFICATE STATE SUPPLEMENT(S) (If applicable)													
PERSONAL INLAND MARINE SECTION REPLACEMENT COST ESTIMATE WATERCRAFT SECTION													
BINDER / NOTICE OF INFORMATION PRACTICES													
INSURANCE BINDER IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APP	PLY:												
THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICA	THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN												
TIME 12:01 AM CURRENT USE BY THE COMPANY.													
	THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE.												
THIS BINDER MAY BE CANCELLED BY THE COMPANY BY NOTICE TO THE INSURED IN ACCORDANCE WITH THE POLIC CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY TH COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY. APPLICABLE IN ARIZONA: BINDERS ARE EFFECTIVE FOR NO MORE THAN 90 DAYS; APPLICABLE IN COLORADO: THE INSURE HAS THIRTY (30) BUSINESS DAYS, COMMENCING FROM THE EFFECTIVE DATE OF COVERAGE, TO EVALUATE THE ISSUANCE OF THE INSURANCE POLICY; APPLICABLE IN MARYLAND: THE INSURER HAS 45 BUSINESS DAYS, COMMENCING FROM THE EFFECTIVE DATE OF COVERAGE, TO CONFIRM ELIGIBILITY FOR COVERAGE UNDER THE INSURANCE POLICY; APPLICABLE IN MICHIGAN: THE POLICY MAY BE CANCELLED AT ANY TIME AT THE REQUEST OF THE INSURED. APPLICABLE IN OKLAHOMA: AL													
POLICIES SHALL EXPIRE AT 12:01 AM STANDARD TIME ON THE EXPIRATION DATE STATED IN THE POLICY. PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPOR COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUI AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFOLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITH AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIE INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CRED THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, C MA, MN, ND, NY, OR, VA or WV. Specific ACORD 38s are available for applicants in these states.) Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, please contact or broker for your state's requirements.)	JBSEQUE FORMAHOUT YOUTH WITH RESEARCH SET THAT DIT SCHOW THE DETACA, DE	UENT TON YOUR FOR THE S AND T WE CORE. HESE AILED J, KS,											

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or 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. *Applies in MD Only.

Applicable in CO

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.

Applicable in FL and OK

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)*. *Applies in FL Only.

Applicable in KS

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 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 commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA

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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA

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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER