



OKLAHOMA DWELLING APPLICATION

REQUESTED EFFECTIVE DATE: \_\_\_\_\_

REQUESTED EXPIRATION DATE: \_\_\_\_\_

APPLICANT'S NAME		SOCIAL SECURITY #	DATE OF BIRTH
MAILING ADDRESS			
CITY	COUNTY	STATE	ZIP CODE
LOCATION			
MORTGAGEE	BILL MORTGAGEE AT RENEWAL: YES____ NO____		LOAN #
STREET ADDRESS	CITY	STATE	ZIP CODE

Owner Occupied\_\_\_\_ / Rental\_\_\_\_ (provide tenant's name below)

Tenant Name \_\_\_\_\_

Year Built \_\_\_\_\_

Total Square Feet \_\_\_\_\_ / Ground Square Feet \_\_\_\_\_

Age of Roof \_\_\_\_\_ / Type of Roof \_\_\_\_\_

Electrical Update \_\_\_\_\_ / Plumbing Update \_\_\_\_\_

Type of Heat \_\_\_\_\_ / Heating Update \_\_\_\_\_

Number of stories \_\_\_\_\_ / Number of families \_\_\_\_\_

Construction: Frame \_\_\_\_\_ Masonry \_\_\_\_\_ Other \_\_\_\_\_

Purchase Date \_\_\_\_\_ / Purchase Price \_\_\_\_\_

ACV—Excluding Land \$ \_\_\_\_\_

Method used to determine ACV \_\_\_\_\_

Protection Class \_\_\_\_\_

Miles from Fire Dept. \_\_\_\_\_ / Feet from Fire Hydrant \_\_\_\_\_

1. Occupation \_\_\_\_\_ Employer \_\_\_\_\_ Yrs. Employed \_\_\_\_\_

2. Previous Carrier \_\_\_\_\_ Expiration Date \_\_\_\_\_

3. Has applicant had any claims/losses in the past five (5) years at any location? Yes\_\_\_\_ No\_\_\_\_  
If Yes, provide details \_\_\_\_\_

4. Describe any animals owned by the applicant. \_\_\_\_\_

5. If the property is located in a rural fire protection district or in an area protected by a rural fire department, have you paid the appropriate dues or subscription payments? Yes\_\_\_\_ No\_\_\_\_

**IF YES, SUBMIT—DO NOT BIND**

1. Was the previous policy cancelled or non renewed? If yes, what was the reason for cancellation or non renewal and the date of cancellation or non renewal? \_\_\_\_\_ Yes\_\_\_\_ No\_\_\_\_

2. Is the dwelling equipped with any supplemental heating source? If yes, provide details. If a woodstove, submit with interior photos showing the stove and flue and an exterior photo of the chimney, plus a completed Aegis woodstove report with details. Yes\_\_\_\_ No\_\_\_\_

3. Is a swimming pool on premises? If yes, it must be surrounded with a 4' stockade type fence with a locked gate. Photo of fenced pool is required. Maximum Liability—\$50,000. Unfenced pools and pools with a diving board or slide must be written without liability coverage. Yes\_\_\_\_ No\_\_\_\_

4. Does the applicant own or board a German Shepherd, Doberman, Pit Bull, Chow, Rottweiler, Wolf Hybrid, or any mix of these breeds or any pet known to be unfriendly or any dog that has bitten or does the applicant own or board horses or livestock or any other large or unusual / exotic animals? If yes, signature below is required. Yes\_\_\_\_ No\_\_\_\_

I understand bodily injury and property damage caused by any animal(s) I own or board is excluded from my policy. This exclusion also applies to the company's obligation to defend. I accept a policy with this exclusion.

SIGNATURE \_\_\_\_\_ Date \_\_\_\_\_

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Personal Property	\$	\$
Premises Liability	\$	\$
V & MM—Owner Occupied	\$	\$
Satellite Dish & Antenna	\$	\$
Supplemental Heating	\$	\$
Animal Injury Exclusion Credit	\$	\$
Deductible \$ _____	\$	\$
POLICY FEE \$ 35.00		
TOTAL PREMIUM \$		

FULL PAYMENT \_\_\_\_\_

2 PAYMENTS \_\_\_\_\_ 6 PAYMENTS \_\_\_\_\_

4 PAYMENTS \_\_\_\_\_ 8 PAYMENTS \_\_\_\_\_

AGENCY NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

AGENCY CODE # \_\_\_\_\_ TELEPHONE # \_\_\_\_\_ FAX # \_\_\_\_\_

**IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK**

1. Is any business conducted in the dwelling or on the premises? Yes\_\_\_\_ No\_\_\_\_

2. Is the dwelling vacant, unoccupied, used as a seasonal / secondary residence, condemned, in an area where there are abandoned buildings or without utilities? Yes\_\_\_\_ No\_\_\_\_

3. Has the applicant had any fire or liability loss or more than one (1) minor loss at any location in the past three (3) years? If liability loss, must be written without liability. Yes\_\_\_\_ No\_\_\_\_

4. Does the dwelling have any damage that has not been repaired? Yes\_\_\_\_ No\_\_\_\_

**IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK**

1. Is the dwelling well maintained and show pride of ownership? Yes\_\_\_\_ No\_\_\_\_

**IF YES, LIABILITY COVERAGE IS NOT AVAILABLE**

1. Do any entrances, where needed, not have steps with safety railings and are any raised decks or porches not surrounded by a safety railing with balusters a maximum of 4" apart? Yes\_\_\_\_ No\_\_\_\_

2. Does the applicant own a trampoline? If the trampoline exclusion is signed, liability coverage may be purchased. Yes\_\_\_\_ No\_\_\_\_

3. Does the applicant own an all terrain vehicle (ATV)? If the ATV exclusion is signed, liability coverage may be purchased. Yes\_\_\_\_ No\_\_\_\_

In making this application for insurance, it is understood that an investigative report may be made regarding your credit and / or loss history. You have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of the nature and scope of the investigation.

If undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.

"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."

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Producer's Signature \_\_\_\_\_ Date \_\_\_\_\_

## I. GENERAL UNDERWRITING FOR ALL RISKS SUBMITTED

- Coverage is not considered bound:
  - if the application is not completed and signed by the applicant and sub producer—all questions must be answered
  - if the application is not mailed to the General Agent within three (3) days of the effective date
  - if two (2) clear photos (one of the front and one of the back) are not submitted with the application
- The General Agent will obtain a CLUE report to verify the applicant's loss information for accuracy. If undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.
- The maximum total exposure for the dwelling, personal property and unattached structures per risk—\$175,000.
- A policy may *not* be transferred to a new owner. A completed and signed application for the new owner must be submitted for approval.
- The home should be insured for actual cash value (ACV), excluding land. The method used to determine the actual cash value (ACV) should be submitted with the application. If the home is a new purchase, it should not be insured for more than the purchase price, excluding land.

## II. SUBMIT—DO NOT BIND

- If a hurricane, tornado, or any other natural disaster warning is in effect where the dwelling is located.
- If there is a supplemental heating source, submit unbound with detailed information. If dwelling is equipped with a woodstove—submit unbound with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed Aegis woodstove report.
- If a swimming pool is on the premises, the pool must be surrounded by a 4' stockade type fence with a locked gate—If acceptable the maximum liability coverage available is \$50,000. A photo of the fenced swimming pool is required. An unfenced swimming pool or a swimming pool with a diving board or slide are not eligible for liability coverage.
- If the personal property value exceeds 50% of the dwelling value—submit with an inventory. The personal property limit may not exceed 100% of Coverage A, Dwelling.
- If the applicant has been uninsured for any period of time, submit unbound with an explanation.
- If the previous carrier is the lienholder or mortgagee.
- If the applicant's previous policy was cancelled or non renewed, provide the reason for cancellation or non renewal and the date of cancellation or non renewal.
- If the dwelling is over thirty (30) years, submit unbound with updates for the roof and electrical. The roof exclusion will apply if the roof is older than twenty (20) years or has any damage that has not been repaired. Call the General Agent for an exception. Example: slate roof. If the electrical service is fuses, submit unbound for approval. Provide the size of the service (amp).
- If the applicant owns or boards a German Shepherd, Doberman, Pit Bull, Chow, Rottweiler, Wolf Hybrid, or any mix of these breeds or any pet known to be unfriendly or any dog that has bitten or does the applicant own or board horses or livestock or any other large or unusual / exotic animals? Coverage is not considered bound unless the animal injury exclusion on the front of the application (Submit—Do Not Bind—Question #4) is signed by the applicant.

## III. DO NOT SUBMIT—UNACCEPTABLE RISK

- If the dwelling is vacant, unoccupied or used as a seasonal / secondary residence.
- If the dwelling is under construction or major renovation.
- If the dwelling is under contract to purchase or under a lease / purchase agreement.
- If the dwelling is in a commercial zone, a converted commercial building, in an area where there are abandoned dwellings, in an area where there are condemned dwellings, a dwelling that has been condemned or a dwelling without utilities hooked up.
- If the dwelling has more than two (2) mortgagees.
- If business is conducted in the dwelling or on the premises.
- If the dwelling is not visible from a paved road and neighboring residences.
- If the dwelling has damage that has not been repaired.
- If the dwelling and premises is not well maintained and does not show pride of ownership.
- If the applicant has had a fire or liability loss or more than one (1) loss (unless nothing was paid) at any location in the past three (3) years. If the applicant has had a liability loss, the risk may be written without liability coverage.
- If the dwelling has a cedar / wood shake roof.
- If the dwelling has more than two (2) stories or is more than two (2) families.
- If the dwelling is a log home.
- If the dwelling is used for student housing.
- If a supplemental heat source is the only means of heating the dwelling.
- Barns.
- Dwellings used for student housing.

## IV. LIABILITY COVERAGE IS NOT AVAILABLE

- If there is an unfenced swimming pool or a swimming pool with a diving board or slide on the premises.
- If any entrances, where needed, do not have permanently installed steps with safety railing or if any raised deck or porch is not surrounded by a railing with balusters a maximum of 4" apart.
- If the applicant has had a liability loss.
- If there is any hazardous liability exposure on the premises (appliance outside, abandoned car, hot tub without locked top, etc).
- If the insured owns a trampoline. If the trampoline exclusion is signed by the applicant, liability coverage may be purchased.
- If the insured owns an all terrain vehicle (ATV). If the all terrain vehicle (ATV) exclusion is signed by the applicant, liability coverage may be purchased.

## V. RENTAL DWELLINGS

- All of the underwriting guidelines in Section I, II, III, IV and VI apply.
- The following coverages are not available: personal property or vandalism and malicious mischief.
- The tenant's name must be provided.
- If the landlord resides out of the state where the risk is located, the risk is unacceptable.
- If there is any supplemental heating source (including woodstove), the risk is unacceptable.

## VI. MINIMUM EARNED PREMIUM

If the risk is acceptable and a policy is issued, the policy is subject to the minimum earned premium shown on the declaration page if the insured requests mid-term cancellation. If the policy is cancelled on a pro rata basis the minimum earned premium does not apply.