

OKLAHOMA GENERAL AGENCY
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Aegis Security Insurance Company

BEST RATING A

OKLAHOMA MODIFIED HOMEOWNER APPLICATION

REQUESTED EFFECTIVE DATE:	REQUESTED EXPIRATION DATE:
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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		

Year Built _____

Total Square Feet _____ / Ground Square Feet _____

Age of Roof _____ / Type of Roof _____

Electrical Update _____ / Plumbing Update _____

Heating Update _____ / Type of Heat _____

Number of stories _____ / Number of families _____

Construction: Frame _____ Masonry _____ Other _____

Purchase Date _____ / Purchase Price _____

Actual Cash Value (ACV)—Excluding Land \$ _____

Method used to determine actual cash value _____

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 _____

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. Unfenced pools or pools with a diving board or slide are unacceptable. Maximum liability available—\$50,000. _____ Yes _____ No _____

4. Does the applicant own or board any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, 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, sign below. _____ 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.

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Unattached Structures	\$	\$
Personal Property	\$	\$
Personal Liability	\$	\$
Satellite Dish / Antenna	\$	\$
Supplemental Heating		\$
Animal Injury Exclusion Credit		\$
Deductible \$ _____		\$
POLICY FEE		\$ 15.00
TOTAL POLICY PREMIUM		\$

Applicant's Signature _____ Date _____

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, a seasonal / secondary residence, rented to others, condemned, without utilities or in an area where there are abandoned buildings? Yes _____ No _____

3. Has the applicant had any fire, theft or liability loss or more than one (1) minor loss / claim at any location in the past three (3) years? Yes _____ No _____

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

5. Is there a trampoline on the premises? Acceptable if the exclusion is signed. Yes _____ No _____

6. Does the applicant own an all terrain vehicle (ATV)? Acceptable if the exclusion is signed. Yes _____ No _____

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Do all entrances, where needed, have steps with safety railings and are all raised decks or porches surrounded by a safety railing with balusters a maximum of 4" apart? 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 _____

PAYMENT IN FULL _____

2 PAYMENTS _____ / 4 PAYMENTS _____

6 PAYMENTS _____ / 8 PAYMENTS _____

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.

DESCRIBE UNATTACHED STRUCTURES

AGENCY NAME	AGENCY CODE #
STREET	CITY
STATE	ZIP CODE
TELEPHONE #	FAX #

I. GENERAL UNDERWRITING FOR ALL RISKS SUBMITTED

1. Coverage is not considered bound:
 - (a) if the application is not completed and signed by the applicant and sub producer—all questions must be answered
 - (b) if the application is not mailed to the General Agent within three (3) days of the effective date
 - (c) if two (2) clear photos (one of the front and one of the back) are not submitted with the application
2. ELIGIBILITY:
 - a. minimum value—\$25,000
 - b. must be owner occupied
3. Dwellings with a value under \$25,000 may be written on the dwelling program if it meets the underwriting guidelines.
4. Maximum exposure for dwelling, personal property and unattached structures—\$175,000.
5. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
6. Dwelling must show pride of ownership, be well maintained and not have any damage that has not been repaired.
7. A professional appraisal must be attached to the application to justify the actual cash value (ACV), excluding land.
8. The General Agent will obtain a CLUE report and if undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.
9. An inspection of the property will be obtained.

II. SUBMIT - DO NOT BIND

1. If a hurricane, tornado, or any other natural disaster warning is in effect where the dwelling is located.
2. 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 other supplemental heating source, submit unbound with details.
3. 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. Unfenced swimming pools or swimming pools with a diving board or slide are unacceptable.
4. If the unattached structures value exceeds 50% of the dwelling value—submit with photos (front and back). Barns are unacceptable but the risk may be written with the building exclusion (MHO-92). The applicant must sign the building exclusion for the barn before coverage is bound.
5. If the personal property value exceeds 50% of the dwelling value—submit with an inventory. The maximum personal property limit may not exceed 100% of the dwelling limit (Coverage A).
6. If the applicant has been uninsured for any period of time, submit unbound with an explanation.
7. If the previous carrier is the lienholder or mortgagee.
8. If the applicant's previous policy was cancelled or nonrenewed, provide the reason for cancellation or nonrenewal and the date of cancellation or nonrenewal.
9. If the dwelling is over thirty (30) years old, 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 home has fuses, provide the size of service (amps).
10. If the applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, any mix of these breeds, any pet known to be unfriendly, any dog that has bitten or any guard dog or if the applicant owns or boards horses or livestock or any other large or unusual/exotic animal. 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 UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. If the dwelling is vacant, unoccupied, a seasonal / secondary residence or rented to others.
2. If the dwelling is under construction or major renovation.
3. If the dwelling is under contract to purchase or under a lease / purchase agreement.
4. 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.
5. If the dwelling has more than two (2) mortgagees.
6. If business is conducted in the dwelling or on the premises.
7. If the dwelling is not visible from a paved road and neighboring residences.
8. If the dwelling has damage that has not been repaired.
9. If there are any liability hazards on premises (example: appliances, unregistered vehicle, hot tub without locked cover, etc.).
10. If the dwelling and premises is not well maintained and does not show pride of ownership.
11. Any applicant with any fire, theft or liability loss or more than one (1) loss at any location in the past three (3) years.
12. If the dwelling has a cedar / wood shake roof.
13. If the dwelling has more than two (2) stories or is more than two (2) families.
14. If the dwelling is a log home.
15. If there is an unfenced swimming pool or a swimming pool with a diving board or slide.
16. 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.
17. If a supplemental heat source is the only means of heating the dwelling.
18. If there is a trampoline on the premises. Acceptable if the exclusion is signed by the applicant.
19. If the applicant owns an all terrain vehicle (ATV). Acceptable if the exclusion is signed by the applicant.
20. Dwellings used for student housing.
21. Barns are unacceptable but the risk may be written with the building exclusion. The applicant must sign the building exclusion (MHO-92) for the barn before coverage is bound.

IV. MINIMUM EARNED PREMIUM

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