



Aegis Security Insurance Company

BEST RATING A

INDIANA DWELLING APPLICATION

REQUESTED EFFECTIVE DATE:	EXPIRATION DATE:
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APPLICANT'S NAME		SOCIAL SECURITY #		DATE OF BIRTH
MAILING ADDRESS				TELEPHONE #
CITY	COUNTY	TERRITORY	STATE	ZIP CODE
LOCATION				
MORTGAGEE	LOAN #	BILL MORTGAGEE AT RENEWAL: YES___ NO___		
STREET ADDRESS		CITY	STATE	ZIP CODE

Owner Occupied___ / Seasonal___ / Rental___

If rental, name of tenant_____

Year Built___ / Breaker Box___ / Fuses___ Amps___

Ground Square Feet___ / Total Square Feet___

Age of Roof___ / Type of Roof___

Heating Update___ / Type of Heat___

Electrical Update___ / Plumbing 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 Department___

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? Yes___ No___
If Yes, give details _____

4. Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

1. Was the previous policy cancelled or nonrenewed? If yes, provide the reason for and the date of cancellation. _____ Yes___ No___

2. Is the home equipped with a supplemental heating source? If woodstove, submit with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed woodstove report with details. Provide details on all other sources. Yes___ No___

3. Is there a swimming pool? If yes, the pool must be surrounded with a 4' high stockade type fence with a locked gate. Maximum liability coverage—\$50,000. A photo of fenced pool is required. Liability coverage not available if pool is unfenced or has a diving board or slide. Yes___ No___

4. Does the applicant own or board 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; any guard dog; horses; livestock or any other large or unusual/exotic animals? If yes, sign directly below: Yes___ No___

I (We) agree and understand that I (we) do not have bodily injury or property damage caused by any animal I (we) own or board. Defense costs are also excluded.

Applicant's Signature _____

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is any business conducted on the premises or in the dwelling? Yes___ No___

2. Has the applicant had any fire, theft or liability loss or more than one (1) minor loss at any location in the past three (3) years? Liability loss may be written without liability coverage. Yes___ No___

3. Is the dwelling vacant, unoccupied, used as a commercial risk, a converted commercial building or without utility service? Yes___ No___

4. Does the home have any damage that has not been repaired? Yes___ No___

IF NO, LIABILITY COVERAGE IS NOT AVAILABLE

1. Do all steps have 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.

Applicant's Signature _____ Date _____

Producer's Signature _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Unattached Structures	\$	\$
Personal Property	\$	\$
Personal Liability— owner occupied / seasonal	\$	\$
Premises Liability—rental	\$	\$
Limited Theft— Owner Occupied Only	\$	\$
Residence Burglary— Owner Occupied Only	\$	\$
V & MM—Owner Occupied Only	\$	\$
Satellite Dish	\$	\$
Supplemental Heat Surcharge		\$
Animal Injury Exclusion_____		\$
Deductible \$_____		\$

INSPECTION FEE	\$ 35.00
MINE SUBSIDENCE	\$
TOTAL PREMIUM	\$

The policy is subject to the minimum earned premium shown on the declarations page if the insured requests mid-term cancellation. The MEP does not apply if the policy is cancelled pro rata.

PAYMENT IN FULL _____

2 PAYMENTS _____

4 PAYMENTS _____

6 PAYMENTS _____

8 PAYMENTS _____

AGENCY NAME	
ADDRESS	CITY
AGENCY CODE #	TELEPHONE #
	FAX #

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. Maximum limit for Dwelling, Coverage A—\$125,000.
- 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 there is a swimming pool 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 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 any unattached structures value exceeds 50% of the dwelling value—submit with photos (front and back). Barns are unacceptable.
- If the applicant has been uninsured for any period of time.
- 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 applicant owns or boards a 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; any guard dog; horses; 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.
- If the dwelling is 30 years or older, submit unbound with updates for the roof and electrical. If the roof is over twenty (20) years old, the risk is unacceptable. Call the General Agent for an exception—example: slate roof. If the home has fuses, provide the size of service (amps).

III. DO NOT SUBMIT—UNACCEPTABLE RISK

- If the dwelling is vacant or unoccupied.
- 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 on the premises or in the dwelling.
- 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, theft or liability loss or more than one (1) loss 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.

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).
- Seasonal risks used as a hunting camp.
- Seasonal risks with multiple owners.
- Rental risks if the applicant owns more than four (4) rental properties, whether insured with Aegis or not.
- Rental risks written in a business name.

V. RENTAL DWELLINGS

- All of the underwriting guidelines in Sections I, II, III, IV, VII and VIII apply.
- Premises liability is not available if the applicant owns more than four (4) rental properties, whether insured with Aegis or not.
- Premises liability coverage is not available if the risk is written in a business name.
- The following coverages are not available: personal property, vandalism and malicious mischief and residence burglary.
- 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. SEASONAL DWELLINGS

- All of the underwriting guidelines in Sections I, II, III, IV, VII and VIII apply.
- Premises Liability coverage is not available if there are multiple owners or if the dwelling is used as a hunting camp.
- The following coverages are not available: vandalism and malicious mischief and residence burglary.

VII. 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 pro rata, the minimum earned premium does not apply.

VIII. MINE SUBSIDENCE

Mine subsidence must be provided in the following counties: Clay, Crawford, Daviess, Dubois, Fountain, Gibson, Greene, Knox, Lawrence, Martin, Monroe, Montgomery, Orange, Owen, Parke, Perry, Pike, Posey, Putnam, Spencer, Sullivan, Vanderburgh, Vermillion, Vigo, Warren and Warrick.