

SPECIALTY UNDERWRITERS GROUP  
P.O. Box 36385  
Cincinnati, OH 45236  
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BEST RATING A

OHIO UNOCCUPIED DWELLING PROGRAM

EFFECTIVE DATE: \_\_\_\_\_ EXPIRATION DATE: \_\_\_\_\_

Applicant	Date of Birth	Social Security #	Telephone #
Co-Applicant	Date of Birth	Social Security #	Telephone #
Mailing Address	City	State	Zip Code County
Location Address	City	State	Zip Code County Territory

Mortgage Company \_\_\_\_\_ Bill the Mortgage at Renewal:  Yes  No

Mailing Address \_\_\_\_\_

DWELLING: Year Built \_\_\_\_\_ Square Feet \_\_\_\_\_  
Number of Units / Families \_\_\_\_\_ Number of Stories \_\_\_\_\_  
Purchase Date \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_  
Actual Cash Value \$ \_\_\_\_\_  
Expected value of completed renovations \$ \_\_\_\_\_

STYLE:  American 4 Square  Bungalow  Bi or Split Level  
 Colonial  Contemporary  Ranch  Victorian  
 Manufactured Home (complete question #3 on page 2)

EXTERIOR:  Wood Siding  Vinyl Siding  Brick  Stucco  
 Masonry  Masonry Veneer  Other \_\_\_\_\_

QUALITY:  Basic/Economic  Modest/Fair  Average/Standard

ELECTRICAL: Electrical Update \_\_\_\_\_ (Year)  Breaker Box  
 Knob & Tube Wiring (ineligible)  Fuses (ineligible)  
Size of Service (amps) \_\_\_\_\_

ROOF UPDATE: Year of Roof Update \_\_\_\_\_

ROOF TYPE:  Composition Shingle  Metal  Asphalt Shingle  
 Aluminum  Rolled  Slate  Wood Shake  
 Cedar Shake  Flat  Other \_\_\_\_\_

PROTECTION: Miles from Fire Department \_\_\_\_\_  
Feet from Fire Hydrant \_\_\_\_\_ Protection Class \_\_\_\_\_

3 MONTH PROPERTY RATES per \$100			
Deductible: \$500 Named Peril / \$1,000 Vandalism & Malicious Mischief			
Territory	Counties / Cities	No Renovations Rate per \$100	Renovations Rate per \$100
Territory 1	Cincinnati, Cleveland, Columbus & Dayton	\$0.50	\$0.63
Territory 2	Counties of Cuyahoga, Franklin, Hamilton & Montgomery	\$0.38	\$0.44
Territory 3	Remainder of State	\$0.25	\$0.31
Territory 4	Counties of Athens, Belmont, Carroll, Columbia, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton & Washington	\$0.25	\$0.31
Territory 5	Delaware, Erie, Geauga, Lake, Licking, Medin, Ottawa, Portage, Preble & Wayne	\$0.25	\$0.31
Territory 6	Summit	\$0.38	\$0.44
Territory 7	City of Akron	\$0.50	\$0.63

T4—Mandatory Mine Subsidence \$1.00 / T5, 6 & 7—Optional Mine Subsidence \$5.00

OPTIONAL DEDUCTIBLES	
\$1,000 Named Peril (5% credit of total property premium)	
\$2,500 Named Peril (10% credit of total property premium)	

3 MONTH PREMISES LIABILITY RATES		
Premises Liability / Medical Payments	No Renovations	Renovations
\$ 50,000 / \$1,000	\$10.00	\$20.00
\$100,000 / \$1,000	\$30.00	\$40.00
\$300,000 / \$1,000	\$50.00	\$60.00

COVERAGE SELECTION—Max. TIV—\$125,000	LIMIT	PREMIUM
Dwelling—including renovations if applicable	\$	\$
Personal Property	\$	\$
Other Structures—must be described on pg 2	\$	\$
Total Property Premium		\$
Deductible	\$	\$
Sub Total		\$
Premises Liability	\$	\$
Mine Subsidence		\$
Total Premium		\$

Agency Name \_\_\_\_\_ Agency Code # \_\_\_\_\_

Mailing Address \_\_\_\_\_

Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_ E-Mail Address \_\_\_\_\_

6 Month Policy—rates above X 2  
12 Month Policy—rates above X 4  
Premium Must Be Paid In Full

**MINIMUM WRITTEN PREMIUM**  
3 & 6 Month Policies—\$100  
12 Month Policies—\$400

Previous Carrier \_\_\_\_\_ Expiration Date \_\_\_\_\_

Occupation \_\_\_\_\_

Employer \_\_\_\_\_ Years Employed \_\_\_\_\_

Why is the dwelling unoccupied? \_\_\_\_\_

\_\_\_\_\_

- Will the dwelling be undergoing any renovations during the policy term? If yes, use renovation rate.  Yes  No
- Was the property purchased within the past year?  Yes  No
- Is the home a manufactured home?  Yes  No  
If yes, is the manufactured home on a permanent foundation, skirted and tied down? If no, do not submit—unacceptable risk.  Yes  No  
Year \_\_\_\_\_ Length \_\_\_\_\_ Width \_\_\_\_\_  
Make \_\_\_\_\_ Model \_\_\_\_\_  
Serial # \_\_\_\_\_

COMPLETE IF OTHER STRUCTURES COVERAGE IS REQUESTED

Describe (garage, shed, etc.) \_\_\_\_\_

Year structure was built or purchased \_\_\_\_\_ Length \_\_\_\_\_ Width \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Purchase Date \_\_\_\_\_

Construction:  Frame  Masonry

**PHOTO REQUIREMENT:** Coverage is not considered bound if two (2) clear photos of the front and back of the dwelling and payment in full are not submitted with the completed and signed application.

**CANCELLATION CALCULATION:** If you request cancellation or we cancel the policy, the return premium will be calculated on a pro rata basis. If there is any refund of premium due to you, we will mail it to the mailing address shown on the Declarations Page or to a forwarding address.

**Non-Sufficient Funds**—\$25 will be charged for all checks returned for non-sufficient funds.  
**Late Fee**—\$10 will be applied to all payments received after the cancellation date or expiration date including but not limited to when a rewrite of a cancelled or expired policy is approved by an underwriter and the payment is used to rewrite coverage with a lapse.  
**Convenience Fee**—A \$5.00 fee will be applied when a payment is made by phone or via the web.

IF YES—SUBMIT—DO NOT BIND

- Has the applicant failed to carry insurance for more than 10 days?  Yes  No
- If the dwelling is not under renovation, is there any unrepaired damage? Describe the damage below.  Yes  No  
\_\_\_\_\_

**MINE SUBSIDENCE** is mandatory with no option to waive in the following counties: Athens, Belmont, Carroll, Columbia, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton and Washington.  
**MINE SUBSIDENCE** must be offered in the following counties but may be waived: Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit and Wayne.

IF NO—DO NOT SUBMIT—UNACCEPTABLE RISK

- Is the dwelling's electrical system solely equipped with functioning circuit breakers?  Yes  No
- Is the building locked / secured to prevent unauthorized entry?  Yes  No
- Is the dwelling four (4) units or less?  Yes  No
- Is the heat maintained or is the dwelling winterized?  Yes  No

CREDIT CARD AUTHORIZATION

VISA  MASTERCARD

AMOUNT CHARGED TO THE CREDIT CARD \$ \_\_\_\_\_

PRINT NAME AS IT APPEARS ON THE CREDIT CARD \_\_\_\_\_

CREDIT CARD # \_\_\_\_\_

EXPIRATION DATE \_\_\_\_\_

I authorize Aegis Security Insurance Company to bill the credit card listed above. By my signature I hereby agree that any credit card transaction that is denied for any reason is not considered payment of premium and coverage will not be provided.

Cardholder's Signature \_\_\_\_\_

Cardholder's Telephone # \_\_\_\_\_ Date \_\_\_\_\_

IF YES—DO NOT SUBMIT—UNACCEPTABLE RISK

- Has the applicant had any fire, theft or liability loss at any location in the past three (3) years?  Yes  No
- Has the applicant had more than one (1) other loss at any location in the past three (3) years?  Yes  No
- Is the dwelling being moved or intended for demolition?  Yes  No
- Has the dwelling been condemned?  Yes  No
- Is this building undergoing or in the process of new construction?  Yes  No
- Is the dwelling a condominium?  Yes  No
- Are there any hazardous liability exposures? If yes, the risk may be written without liability coverage.  Yes  No
- Is the applicant behind in mortgage payments on any property?  Yes  No
- Has the applicant filed for bankruptcy within the past five (5) years?  Yes  No
- Are kerosene or portable space heaters used?  Yes  No
- Is the dwelling a log home?  Yes  No
- Is the dwelling attached to, occupied as or converted from a commercial risk?  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 to the reporting company 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.

"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

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

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

Print Licensed Producer's Name \_\_\_\_\_ Producer's License # \_\_\_\_\_



## OHIO UNOCCUPIED DWELLING UNDERWRITING GUIDELINES

### GENERAL UNDERWRITING GUIDELINES

1. APPLICATIONS—All questions must be answered on the application, the risk must meet the underwriting guidelines, the application must be signed by the insured and the licensed producer in the agency and the application must be mailed within ten days of the effective date before coverage is considered bound.
2. C.L.U.E. REPORT—Will be obtained on all risks to verify claims history.
3. TOTAL INSURED VALUE—The maximum limit for the dwelling, personal property and unattached structures per risk—\$125,000.
4. TRANSFER—A policy may not be transferred to a new owner. A new application for the new owner is required.
5. PERSONAL PROPERTY—If the risk is in an estate name the maximum personal property limit is 30% of Coverage A. If the risk is not in an estate or trust name the maximum personal property limit is \$10,000.
6. OTHER STRUCTURES—Must be listed / described and a premium charged to be covered.
7. The reason the dwelling is temporarily vacant must be for one of the following reasons:
  - dwelling is between tenancy or real estate closing
  - dwelling is for sale and has been on the market for less than one (1) year
  - dwelling is under renovation
  - dwelling is in an estate or trust name
8. PHOTOS—Two (2) photos, one of the front and one of the back of the dwelling, must be submitted with the application.

### SUBMIT—DO NOT BIND

1. UNINSURED—If the applicant failed to carry insurance for more than 10 days.
2. EXISTING DAMAGE—If the dwelling has damage that has not been repaired. Does not apply if the dwelling is under renovation and the renovation rate has been charged.

### DO NOT SUBMIT UNDER ANY PROGRAM—UNACCEPTABLE RISK

1. If the dwelling is condemned.
2. If the dwelling is intended for demolition or being moved.
3. If any other structure has damage that has not been repaired, other structure coverage may not be purchased.
4. If there are any hazardous liability exposures the risk is unacceptable unless written with no liability coverage.
5. If kerosene or portable space heaters are used.
6. If the heat is not maintained or if the dwelling is not winterized.
7. If the dwelling's electrical system is not solely equipped with functioning circuit breakers.
8. If the dwelling is not in average to better condition or if it is not properly maintained. Does not apply if the dwelling is under renovation and the renovation rate has been charged.
9. If the dwelling is a condominium, rowhome or townhouse.
10. If the dwelling is a log home.
11. If the risk is not visible from a paved road.
12. If the dwelling is undergoing or in the process of new construction.
13. If the applicant is behind in the mortgage payments.
14. If the applicant filed for bankruptcy in the past five (5) years.
15. If the dwelling is attached to, occupied as or converted from a commercial risk.
16. If the dwelling is not locked / secured to prevent unauthorized entry.
17. If the dwelling is not 4 or less units.
18. If the insured does not live in the state that the risk is located, the risk is unacceptable.
19. If the risk has knob and tube wiring.
20. CLAIMS / LOSSES:
  - If the applicant had any fire, theft or liability loss at any location in the past three (3) years.
  - If the applicant had more than one (1) other minor loss at any location in the past three (3) years.
  - If the applicant has a loss that is unresolved or open with a previous carrier.

### TERRITORY DEFINITIONS

Territory 1—Cities of Akron, Cincinnati, Cleveland, Columbus and Dayton  
Territory 2—Counties of Cuyahoga, Franklin, Hamilton, Montgomery and Summit  
Territory 3—Remainder of State

### MINE SUBSIDENCE

Mine Subsidence is mandatory with no option to waive in the following counties: Athens, Belmont, Carroll, Columbia, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton and Washington. Mine Subsidence must be offered in the following counties but may be waived: Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit and Wayne.

### LATE PAYMENT

If a renewal payment is not received before the expiration date, upon Company approval, the policy will be rewritten the day after postmark. A new application is not necessary on a lapsed policy unless the Company requests one; however, if a new application is submitted on a lapsed policy, the effective date will be the day after postmark. THERE IS NO GRACE PERIOD.