**S&H Underwriters Inc. / Lexington Insurance Company**

**Homeowners / Dwelling Program Application**

**APPLICANT INFORMATION**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Name** | | **Occupation** | | | **Employer** | | **Date of Birth** |
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|  | |  | | |  | |  |
| **Insured Location** (if different than mailing address) | | | **City/State/Zip** | | | | **County** |
| **Mailing Address** (if different than insured location | | | **City/ State/Zip** | | | | **County** |
| **Inspection Contact** | | | | **Phone Number** | | | |
| **Producer Name** | | | | **Phone Number** | | | |
| **Prior Carrier** | **Expiration Date** | | | **Expiring Premium** | | **Effective Date** (of this policy) | |
| **If prior carrier has cancelled or non-renewed, please explain why? (Missouri Applicants need not apply)** | | | | | | | |
| **If the insured has not carried insurance within the last 12 months please explain why?** | | | | | | | |
| **Within the last 5 years has the applicant had** (check all that apply):  **[**     **] Foreclosure [**     **] Bankruptcy [**     **] Repossession [**      **] Lien** | | | | | | | |
| **Mortgagee** (Name/Mailing Address Including Zip Code) | | | | | **Loan #** | | |
| **Mortgagee** (Name/Mailing Address Including Zip Code) | | | | | **Loan #** | | |
| **Additional Insured** (Name/Address/City/State/Zip) | | | | | **Describe Interest** | | |
| **Grantor, Beneficiary or Trustee** (For Named Insureds that are Trusts, Estates, etc.) | | | | | **Date of Birth** | | |

**COVERAGES/LIMITS OF LIABILITY/DEDUCTIBLES**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Policy Form** | **Dwelling/ (A&A** HO-6**)** | | **Other Structures** | **Personal Property** | | | **Loss of Use** | **Liability** | | **Medical Payments** |
| **[**     **] HO-3**  **[**     **] HO-4**  **[**     **] HO-6**  **[**     **] DP-3** |
| **Loss Assessment** | **Ordinance or Law** (10% included)  **[**     **] 15% [**     **] 25%** | | | **AOP Deductible** | **Wind/Hail Deductible [**     ] **Y/N**  **Named Storm Deductible [**     ] **Y/N**  % **[**100% if wind peril is excluded] | | | **Other Deductible**  **(**e.g. Water Damage, Theft**)** | |

**RATING AND UPDATES INFORMATION**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Protection Class** #(if PC 9/10, requires supplemental app) | | | | | **Distance to Fire Hydrant:**       **feet** | | | | | **Fire Department**  **[**     **] Paid [**     **] Volunteer** | | |
| **Distance to Fire Station:**       **miles** | | | | |
| **Occupancy**  **Primary Secondary Rental Secondary Rental Builders Risk** (requires supplemental app) **Vacant Unoccupied**  **[**     **] [**     **] [**      **] [****] [**     **] [**     **] [**     ] | | | | | | | | | | | | **If dwelling is rented,**  **# of weeks per year**  **[**     ] |
| **Construction**  **[**     **] Frame/Stucco [**     **] Masonry [**     **] Masonry Veneer [**     **] Superior [**      **] EIFS [**     **] Log** (requires supplemental app) | | | | | | | | | | | | |
| **Year Built** | **Square Footage** | | **# of Families** | **# of Stories** | | **If HO4/6,**  **How many floors in the building?**       **On which floor is the unit?** | | | | | | |
| **Protective Alarms/Devices**    **[**     **] Central Fire [**     **] Central Burglar [**     ] **Smoke Detectors [**     **] Interior Sprinklers [**     **] Deadbolt** | | | | | | | | | | | | |
| **Windstorm Mitigation**  **[**     **] Hip Roof [****] Roof Straps [**     **] Protective Glass [**     **] Metal Electronic Shutters [**     **] Metal Manual Shutters [**     **] Plywood Shutters** | | | | | | | | | | | | |
| **Roof Type**  **[**     **]** **Comp [**     **] Shake [**     **] Tile [**     **] Slate Other:** **.** | | | | | | | | **Hip Roof**  **[**     **] Yes [**     **] No** | **Age of Roof**  (Year Updated)  **[**     **]** | | **Roof Update**  [     **] Partial [**     **] Full** | |
| **Was the dwelling gutted and**  **completely remodeled?**  **[**       **] Y [**       **] N** | | **Does the dwelling include any live knob**  **and tube wiring?**  **[**       **] Y [**       **] N** | | | | | **Does the dwelling include any fuses?**    **[**       **] Y [**       **] N** | | | **Does the dwelling include any lead**  **piping as part of the plumbing system?**  **[**       **] Y [**       **] N** | | |

**LOSS HISTORY (Loss History includes all losses within the last 3 years regardless of location)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date** | **Type of Loss** | **Cause** | **Amount** | **Open or Closed** | **Unrepaired damage**  **(Y or N)** | **Preventative Measures** |
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**ADDITIONAL UNDERWRITING INFORMATION (check all applicable)**

|  |  |  |
| --- | --- | --- |
| **Is business conducted on premises? [**      **] Y [**      **] N**  **If yes, explain:** | | **Is the dwelling for sale?** **[**     **] Y [**     **] N** |
| **Is the dwelling undergoing any renovation or construction? [**      **] Y [**     **] N**  (if yes, requires supplemental Builder’s Risk app) | | **Is the dwelling rented to students? [**     **] Y [**      **] N** |
| **Do you or any tenant that occupies the premises own any animals? [**     **] Y [**      **] N**  **Type(s):**       **Breed(s):**       **Bite History:**       **.** | | **Is there a woodstove on premises? [**     **] Y [**     **] N**  (if yes, requires supplemental heating questionnaire)  **If yes, is it a primary heat source? [**     **] Y [**     **] N** |
| **Is the dwelling on the National Historic Register? [**     **] Y [**      **] N** | | **Is there a swimming pool? [**      **] Y [**     **] N**  **[**     **] Fenced [**      **] Unfenced** |
| **Has flood insurance been purchased to the full value of the Dwelling indicated in the Coverages/Limits of Liability section above? [**     **] Y [**     **] N** | | |
| **Has anyone with financial interest in the property been convicted of arson, fraud, or other crime related to a loss on the property now or within the last 5 years?**  **[**      **] Y [**      **] N** | | |
| **California Only:**  **Is there 150 feet of brush clearance around all structures? [**     **] Y [**     **] N** | **California Only:**  **If Wood Shake roof, is there1000 feet of brush clearance? [**     **] Y [**      **] N**  **Is there Fire Retardant Treatment? [**     **] Y [**      **] N** | |

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**OPTIONAL COVERAGES/ENDORSEMENTS**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Personal Property Replacement Cost** | **Yes** | **No** | **Extending Liability**  **# of properties** **. occupancy** **.**  **address** **.** | **Yes** | **No** |
| **Special Personal Property All Risk Coverage C** | **Yes** | **No** |
| **Special Computer Coverage** | **Yes** | **No** |
| **Extended Replacement Cost Dwelling**  **[**       **] 125% [**      **] 150%** | **Yes** | **No** | **Watercraft Liability**  **Engine Type: [****] Inboard [** **] Outboard**  **Length** **feet** | **Yes** | **No** |
| **Upgrade to Green Residential Endorsement** | **Yes** | **No** |
| **LexElite Eco-Homeowner** | **Yes** | **No** |
| **Personal Injury** | **Yes** | **No** | **Increased Limits on Business Property**  **If yes, [****] $10,000 [** **] $25,000** | **Yes** | **No** |
| **Water Back Up and Sump Pump Overflow**  **[**     **] $5,000 [**      **] $10,000 [**     **] $25,000** | **Yes** | **No** | **Golf Cart Coverage**  **# of carts \_\_****\_ value** **year** **.**  **make** **model** **serial #** **.** | **Yes** | **No** |
| **Increased Special Limits (all)** | **Yes** | **No** |
| **Increased Special Limits (Jewelry/Watches/Furs)** | **Yes** | **No** | **Include Liability for Golf Carts** | **Yes** | **No** |
| **Identity Fraud** | **Yes** | **No** | **HO6 All Risk Coverage A** | **Yes** | **No** |
| **Directors & Officers Coverage** | **Yes** | **No** | **Pet Critical Injury Coverage**  **# Dogs [**       **] # Cats [**       **]** | **Yes** | **No** |
| **Limited Fungi (Mold), Wet or Dry Rot Coverage**  **Section I: $10K [**      **] $25K [**     **] $50K[**     **]**  **Section II: $10K [**     **] $25K [**     **] $50K [**     **]** | **Yes** | **No** |
| **Earthquake Coverage (States other than CA, OR, WA)** | **Yes** | **No** |
| **Earthquake Coverage (CA, OR, WA Only)**  **Limited [**      **] Deluxe [**      **]** | **Yes** | **No** |
| **Sinkhole Coverage (Florida Only)** | **Yes** | **No** |
| **If yes to Sinkhole Coverage (Florida Only):**  **1) Have you observed: (i) the signs of settling, cracking, bulging, sagging,**  **bending, leaning, shrinkage or expansion of any part of the dwelling or**  **other structure or (ii) any depression in the ground surface on the**  **premises? [**     **]Y [**     **] N**  **2) Have you been told, has it been disclosed to you or are you otherwise aware**  **of: (i) a sinkhole that might affect the dwelling or other structures or (ii) any**  **other partial or complete sinking or collapse of the dwelling or other**  **structures? [**     **] Y [**     **] N**  **3) At any time, has this property had any prior sinkhole claims?**  **[**     **] Y [**     **] N** | | | **If yes to Earthquake Coverage in CA, OR, WA:**  **1) If located on a hillside, is the slope 25 degrees or less? [**      **] Y [**      **] N**  **2) If built between 1920 and 1950, is there full seismic retrofitting?**  **[**      **] Y [**      **] N**  **3) Is the dwelling built on tall walls or posts? [**     **] Y [**      **] N**  **4) Is the foundation concrete/steel and reinforced? [**     **] Y [**      **] N**  **5) Are the water heater and fireplace chimney securely bolted to the dwelling**  **studs or foundation? [**      **] Y [**      **] N** | | |
| **The following Optional Coverages/Endorsements are included as described below. To remove these coverages, please select “Opt out”** | | | | | |
| **LexShare Home Rental Coverage [**     **] Opt out**  Included on all HO3 & HO6 if occupancy is Secondary, Secondary Rental or Rental  **[**     **] Add to Primary occupancy** | | | **Mandatory Evacuation Coverage [**     **] Opt out**  Included on HO3, HO4 & HO6 if Coverage D applies in the following states only:  AL, CA, CT, CO, DE, FL, GA, LA, MA, MS, NC, NJ, NY, SC,TX , ME, NH, RI,  MD, VA | | |
| **Cyber Safety Coverage [**     **] Opt out**  Included on all HO3, HO4 & HO6 | | | **Mechanical Breakdown [**     **] Opt out**  Included on all HO3 & HO6 | | |

**ADDITIONAL COMMENTS**

**NOTicE to applicants:** 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 act, which is a crime and MAY subject such person to criminal and civil penalties.

**NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**NOTICE TO FLORIDA APPLICANTS**: 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.

**NOTICE TO MAINE APPLICANTS:** 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 OR A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MARYLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO NEW JERSEY APPLICANTS**: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO NEW YORK APPLICANTS**: 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 SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

**NOTICE TO OHIO APPLICANTS**: 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.

**NOTICE TO PENNSYLVANIA APPLICANTS**: 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.

**NOTicE to vermont applicants:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

**PRODUCER’S SIGNATURE:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**DATE:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Applicant’s Statement:** **The undersigned applicant declares that if the information supplied on this application changes between the date of this application and the time when the insurance policy is issued, the applicant will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorizations or agreement to bind this insurance.**

**The undersigned applicant further declares that I have read and understand the entire application including the applicable fraud warning, if any, and that the statements set forth in this application are true and complete.**

**APPLICANT’S SIGNATURE:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**DATE:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

