American Reliable

Insurance Company

CALIFORNIA HO-3 HOMEOWNERS PROGRAM (LOB #23)

PLEASE PRINT OR TYPE.



PO BOX 6555 CONCORD, CA 94524 (925) 671-2128 FAX: (925) 671-0171 E-MAIL: ug@uniongeneral.com

LICENSE#: 0595325

APPLICANT / OWNER									PRODUCER					
Name							Agent Name: GA and Suba			agent #:				
Address								Subagent Address:			S	Subagent Phone #:		
City State						Zip		-						
County														
Home Phone: ()			Work Phone:	(PO			POLI	LICY TERM				
Occupation								From		To Policy Term:		cy Term: 12 Months		
Employer											12:0)1 A.M.		
Social Security #				DOB				Suspense No. Policy No.						
Marital Status:	Married		Single	Divorced	Separate	ed		BINDING COVERAGE: For coverage			e to begin as requested, the application			
Spouse's Name									must be fully completed and signed within 48 hours of the requested effective				tive	
Spouse's Social Seci	urity#			DOB		date. Otherwise, coverage is bound at received by the General Agent.				at 12:01 a.m	. the da	y the application	n is	
Spouse's Occupation	l							BILLING / ACCOUNTING INFORMATION						
Spouse's Employer										BILL TO	D: Insured			
	PREVIO	ous A	ADDRES	S (if less t	han 3	years)					_	h with Application \$		
Address				•						,				
City			State	Zip		Years at Previous Address:	:	-						
					MO	RTGAGEE /	ADDITIC	NAL	INTEREST					
Mortgagee	Name									Loa	n #			
Add'l Interest	Address					City		State Zip						
					MOR	TGAGEE (2)	/ ADDIT	IONA	L INTEREST	-				
Mortgagee	Name								Loan #					
Add'l Interest Address				City Stat			te Zip							
						GENERA	AL INFOR	RMAT	TON					
Territory	Protection	Class	Feet to	Fire Hydrant	Mile	es to Fire Dept.			Roof Type		Age of Ro	of	# of Residents	;
	C	onetruc	tion Type			Year Built	Foundat	ion	# of Stories	Square Footage	Date Purcha	hase	Purchase Price	
Frame	Masonry	Oth				- Tour Built	☐ Oper ☐ Close		# of otories	oquare i ootage	Date i di cità	1304	r dronase i noc	•
	Protecti	on Dev	rice Type						RAGES		LIMIT	S	PREMIUN	/
SYSTEM S	MOKE		TEMP.	BURGLAR		DWELLING		, O 1 L.	UTOLO		\$	•	\$	•
Central						OTHER STRUC	CTURES				\$		\$	
Direct PERSONAL PROPERTY				\$			\$		\$					
Loss of USE – 20%						– 20% of D						\$		
Heat Type 🔲 None						PERSONAL LIABILITY (Each Occurrence)			\$		\$			
Primary:					MEDICAL PAYMENTS (Each Person)					\$		\$		
Secondary:					EARTHQUAKE (10% Earthquake Deductible) Must complete and sign Earthquake Disclosure.				\$					
Oil Storage Tank Location:						SURCHARGES/CREDITS/OTHER COVERAGES \$								
Is there a Space Heater or Woodstove?						Supplemental Heating Surcharge (Submit a Questionnaire and Photo)					\$			
Renovation Type PART COMP YEAR					Replacement Cost Contents					\$				
WIRING			-										\$	
		- 1		1							1	1	40	

Minimum Retained Premium: \$100

DEDUCTIBLE

PLUMBING

HEATING

ROOFING

\$

\$

TOTAL PREMIUM:

UNACCEPTABLE RISKS – DO NOT SUBMIT										
	· · · · · · · · · · · · · · · · · · ·	YES	NO		Any "Yes" Response Makes the Risk Unacceptable!	YES	NO			
1.	Has the applicant had a foreclosure or repossession in the past 5 years?			23.	Is the home attached to, occupied as, converted from or within 1,000 feet of a commercial risk?					
2.	Has the applicant had multiple bad debts or been delinquent in mortgage payments in the past year?	П		24	Is the home next to any burned out or abandoned building?		H			
3.	Has the applicant had a lapse in coverage over 60 days?				Is the home located in forested areas?					
4.	Has the applicant been convicted of arson, fraud or a felony?			26.	Does the risk have brush clearance that is less than 350 feet from the home?					
	Is the home without permanently installed water, electricity, and sewage utility services?	_	H	27.	Is the home located on an island, key, peninsula or within 1,000 feet from any river or					
	Does the home have existing damage or unsettled losses?	ш	Ш	20	body of saltwater? If a flood policy is purchased, the home may be written	Ш				
	where preventative measures have not been made?			28.	Is the home a mobile home, row home, earth home, dome home, log home, straw built home, townhome or condominium?					
8.	Is the home vacant, unoccupied, seasonally occupied, tenant occupied, a duplex, or in	П		29.	Does the home have more than 2 mortgagees/lien holders? Two mortgagees/lien	_	_			
9	foreclosure?	_	H		holders are acceptable if one is a financial institution.		님			
	Is the home not visible from a road, other neighboring residences and not accessible				Is the home titled in the name of a corporation?	Ш				
	from a paved road?			31.	Does the home have business (client visits or high hazard) activities conducted on the premises?					
11.	Does the home have a kerosene heater, portable space heater, heat reclaiming device, homemade heating device or any potentially hazardous supplemental heating device?	П	П	32.	Is there childcare, homecare, lodging or farming activities conducted on the premises?					
12.	Is the home's primary source of heat a permanently installed space heater or a wood,	_			Is the home located on a farm, ranch, orchard, or grove?					
	coal or pellet burning device?	Ш		34.	Does the premises have activities being conducted on it, such as woodworking,					
13.	Does the home have fireplaces or woodstoves that were not installed by a licensed contractor?	П			cabinet making, auto repair, chemical processing or is the home attached to a tavern or restaurant?					
14.	Does the home have fuses only?			35.	Does the premises have a swimming pool or Jacuzzi that does not have a four-foot fence	_	_			
	Is the home <u>not</u> updated to code?				with a self-locking gate or any swimming pool that has a diving board or slide?					
	Does the home have Polybutelene pipes?				Does the premises have a trampoline?					
	Does the home have a wood shake roof?		H		Is the home without permanently installed steps at all entrances?	_				
10.	Is the home located on shifting hillsides?	H	\exists		Does the applicant who own, keep, or shelter any of the following breeds: This includes	ш	ш			
20.	Does the home have an open foundation located on more than a 35 degree slope?	Ħ	Ħ	00.	but is not limited to Akitas, Chows, Dobermans, Great Danes, Pit Bulls, Rottweilers,					
21.	Is the home or structures used to store flammables or explosive materials?				Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals? Risk may be written if the Animal Liability					
22.	Is the home under construction or major renovation?				Exclusion is attached. The maximum liability limit for the policy is \$100,000.					
	SUBMI	T RI	SKS	– DC	O NOT BIND					
_										
1.	Loss History: Any losses whether or not paid by insurance during the last 3 years, at this		-							
	Date Type				Amount					
	Description of Loss									
		YES	NO			YES	NO			
2.	Has the applicant had any loss (property damage or liability) in the past 5 years? If yes, give date of loss, describe the loss and the amount paid to repair the damage	П			Was the home built more than 50 years ago?					
3.	Has the applicant that have had a homeowners/dwelling policy cancelled or non-renewed		_	9.	Does the home have business (office type work) activities conducted on the premises? If yes, describe.	П				
	for underwriting reasons during the past 5 years?		닏	10.	Does the home have a wood, coal, or pellet burning device?					
	Has the applicant filed for bankruptcy in the past 5 years?	Ш			Does the home have more than 2 unrelated owners or property sold on a land contract?	_				
J.	with a consistent income are considered employed.)			12.	Is the home located in a Special Flood Hazard Area or is it within 1,500 feet of a lake,	_	_			
6.	Wiring, Plumbing, And Heating: If dwelling/risk is over 50 years of age, it is required that	the wir	ring,	40	pond or creek?	_	님			
	plumbing, and heating be brought up to code, otherwise the risk is ineligible. I hereby certify that the wiring, plumbing, and heating have been brought up to code accord	dina to t	the		Does the risk have horses, livestock or any farm animals on the premises?					
	building regulations of the State of California.				Does the risk have Other Structures Coverage exceeding 30% of Coverage A, or \$30,000		ш			
	APPLICANT'S				whichever is greater?					
	SIGNATURE DATE			16.	Does the risk have Personal Property Coverage exceeding 70% of Coverage A? Submit	\Box				
-	If statement applies to risk and is not signed, direct notice of cancellation will be issued.			17	with Personal Property inventory. Is the risk located in PC 9 or 10?					
7.	Has the applicant had a lapse in insurance coverage? (Not applicable to new purchases)	Ш	Ш	17.	is the fisk located in FC 9 of 10?	ш	ш			
				ARK						
	USE THIS AREA TO EXPLAIN ANY FURTHER UNDERWRITING INFORMATION, I	LIST A	DDITIC	DNAL A	PPLICANTS OR LIENHOLDERS, AND FOR GENERAL COMMENTS OR INSTRUCTION	S.				
UNPROTECTED HOMEOWNER QUESTIONNAIRE										
\vdash										
1.					Phone #:		_			
I	Distance to Dwelling:				me:					
2.	Tankers/pumper responding to a fire and their water capacity in gallons: Truck:		Capa	acity:	Gallons per Minute:					
3.	Is the fire department paid or volunteer?		Ci	ve the r	number of firefighters:					
3. 4.	Is the dwelling in a development of 10 or more homes? YES NO		_	ve uie i	idinisor of intelligences.					
l *.	Is it visible from the neighbor? YES NO Distance to the nearest neighbor:	:								
5. Is the dwelling located on a paved road? YES NO If not, how far is it from a paved road?										
6. Are there any physical barriers surrounding the residence that would limit access by firefighters (i.e., locked gates, foot bridges, bodies of water, unusual terrain)?										
If so, please describe:										
7. Is the road passable for all fire fighting equipment on a year-round basis? YES NO										
8. Describe any alternative water sources, including location, distance from dwelling, and approximate volume of water.										
1										
0	9. Questions 1, 2 and 3 should be answered for any additional fire departments that respond.									

2 of 4

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CALIFORNIA EARTHQUAKE COVERAGE

Your policy does not provide coverage against the peril of Earthquake. California law requires that earthquake coverage be offered to you at your option.

Warning: These coverages may differ substantially from and provide less protection than the coverage provided by your homeowners' insurance policy. There are exclusions and limitations such as outbuildings, swimming pools, masonry fences, and masonry chimneys. This disclosure form contains only a general description of coverages and is not part of your earthquake insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable.

The coverage, subject to policy provi	sions, may be purchased at additional cost on the follow	wing terms:								
A. Amount of dwelling coverag										
B. Applicable deductible: If your loss is below this amount, you may not receive any payment from your coverage.										
Your insurance company or agent will provide written notice as to how the deductible applies to the market value of your coverage, the insured value or the replacement value of your coverage.										
	Contents Coverage: our loss does not exceed the deductible for the dwelling, you will not receive any payment for this coverage. ur insurance company or agent will provide written notice as to how the deductible applies to the amount you receive pursuant to this coverage.									
If your loss does not exceed the										
D. Additional living expenses:										
E. Rate or premium: \$										
You must ask the company to add earthquake coverage within 30 days from the date of mailing of this notice or it shall be conclusively presumed that you have not accept this offer.										
This coverage shall be effective on the	ne day your acceptance of this offer is received by us.									
Signature										
I DO NOT WISH TO PURCHASE EA	ARTHQUAKE COVERAGE AND I UNDERSTAND THA	AT I DO NOT HAVE EARTHQUAKE COVERAGE.								
Signature		Date								
	AMERICAN RELIABLE INS	IIRANCE COMPANY								
	CALIFORNIA RESIDENTIAL PROPER									
	nia Law (Section 10102 of the Insurance Code). It desort of dwelling coverage you have purchased or selected.	cribes the principal forms of insurance coverage in California for residential								
This disclosure form contains only a general description of coverages and is not part of your residential property insurance policy. Only the specific provisions of your powill determine whether a particular loss is covered and, if so, the amount payable. Regardless of which type of coverage you purchase, your policy may exclude or limit certain risks.										
This disclosure form does not explain the types of contents coverage (furniture, clothing, etc.) provided by your policy. Some policies do not replace contents with new ite but instead, only pay for the current market value of an item. If you have any questions, contact your insurer or agent.										
	'. If you do not understand any part of it or have question rance Consumer Information Line at (800) 927-HELP of	ons about what it covers, contact your insurance agent or company. You may also or (213) 897-8921.								
AFTER REVIEWING THE DISCL	OSURE CAREFULLY, PLEASE SIGN ON THE LINE OF THE DISCLOSURE AND RETURN IT TO	PROVIDED BELOW TO ACKNOWLEDGE RECEIPT AND UNDERSTANDING US IN THE ENCLOSED ENVELOPE.								
		Policy No.								
Print Name		Policy No.:								
Signature										

3 of 4 A6052A0304

CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

FORMS OF COVERAGE FOR DWELLINGS	Dwelling Coverage Selected or Purchased				
GUARANTEED REPLACEMENT COST COVERAGE WITH FULL BUILDING CODE UPGRADE PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS, AND INCLUDES COSTS RESULTING FROM CODE CHANGES.					
In the event of any covered loss to your home, the insurance company will pay the full amount needed to repair or replace the damaged or destroyed dwelling with like or equivalent construction regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost. The amount of recovery will be reduced by any deductible you have agreed to pay. This coverage includes all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (such as building codes or zoning laws) required by government agencies and in effect at the time of rebuilding. To be eligible to recover full guaranteed replacement costs with building code upgrade, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation and increases in building costs; you must permit inspections of the dwelling by the insurance company; and you must notify the insurance company about any alteration that increase the value of the insured dwelling by a certain amount (see your policy for that amount).	NOT APPLICABLE				
GUARANTEED REPLACEMENT COST COVERAGE WITH LIMITED OR NO BUILDING CODE UPGRADE PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS BUT LIMITS OR EXCLUDES COSTS RESULTING FROM CODE CHANGES.					
In the event of any covered loss to your home, the insurance company will pay the full amount needed to repair or replace the damaged or destroyed dwelling with like or equivalent construction regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost. The amount of recovery will be reduced by any deductible you have agreed to pay.	NOT				
This coverage does not include all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (such as building codes or zoning laws) required by government agencies and in effect at the time of rebuilding. Consult your policy for the applicable exclusion or limits with respect to these costs. To be eligible to recover full guaranteed replacement cost with building code upgrade, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation and increases in building costs; you must permit an inspection of the dwelling by	APPLICABLE				
the insurance company; and you must notify the insurance company about any alterations that increase the value of the insured dwelling by a certain amount (see your policy for that amount).					
EXTENDED REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO A SPECIFIED AMOUNT ABOVE THE POLICY LIMIT.					
In the event of any covered loss to your home, the insurance company will pay to repair or replace the damaged or destroyed dwelling with like or equivalent construction up to a specified percentage over the policy's limits of liability. See the declarations page of your policy for the limit that applies to your dwelling. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement costs. The amount of recovery will be reduced by any deductible you have agreed to pay.	NOT				
To be eligible to recover extended replacement cost coverage, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation; you must permit an inspection of the dwelling by the insurance company; and you must notify the insurance company about any alteration that increase the value of the insured dwelling by a certain amount (see your policy for that amount). Your policy will specify whether or not you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement cost. Read your policy to determine whether your policy includes coverage for building code upgrades.	APPLICABLE				
REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO POLICY LIMITS					
In the event of any covered loss to your home, the insurance company will pay to repair or replace the damaged or destroyed dwelling with like or equivalent construction up to the policy's limit of liability. See the declarations page of your policy for the limit that applies to your dwelling. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover replacement costs. The amount of recovery will be reduced by any	X				
deductible you have agreed to pay. To be eligible to recover replacement cost, you must insure the dwelling to	7 \				
ACTUAL CASH VALUE COVERAGE PAYS THE FAIR MARKET VALUE OF THE DWELLING AT THE TIME OF LOSS, UP TO POLICY LIMIT.					
In the event of any covered loss to your home, the insurance company will pay either the depreciated fair market value of the damaged or destroyed dwelling at the time of the loss or the cost of replacing or repairing the damaged or destroyed dwelling with like or equivalent construction <i>up to the policy limit</i> . The amount of recovery will be reduced by any deductible you have agreed to pay. Read your declaration page to determine whether your policy includes coverage for building code upgrades.					
BUILDING CODE UPGRADE—ORDINANCE AND LAW COVERAGE PAYS, UP TO LIMITS SPECIFIED IN YOUR POLICY, ADDITIONAL COSTS REQUIRED TO BRING THE DWELLING "UP TO CODE".					
In the event of any covered loss, the insurance company will pay any additional costs, up to the stated limits, of repairing or replacing a damaged or destroyed dwelling to conform with any building standards such as building codes or zoning laws required by government agencies and in effect at the time of the loss or rebuilding (see your policy).	NOT APPLICABLE				

FAIR CREDIT REPORTING ACT NOTICE: This notice is given in compliance with the Federal Credit Reporting Act (Public law 91-508). As part of our underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

FRAUD WARNING: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

PRIVACY POLICY: I have received and read a copy of the Company's Privacy Policy. By submitting this application, I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by the Company. I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application of any policy issued to me may be used by the Company to issue, review, and renew the insurance for which I am applying.

X		X	
MUST BE SIGNED (Signature of Applicant)	Date	MUST BE SIGNED - Signature of Producer	Date

4 of 4 A6052A0304