



APPALACHIAN UNDERWRITERS, INC.
SUITE A-100
800 Oak Ridge Turnpike
Oak Ridge, TN 37830
(888) 376-9633 / (888) 871-7644

TEXAS DWELLING APPLICATION

REQUESTED EFFECTIVE DATE: _____ EXPIRATION DATE: _____

APPLICANT'S NAME		SOCIAL SECURITY #	DATE OF BIRTH	
MAILING ADDRESS		HOME TELEPHONE #	WORK 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___ (provide tenant name)
 Name of Tenant _____
 Year Built_____ / Protection Class _____
 Miles from Fire Department___ / Feet from Fire Hydrant _____
 Breaker Box___ / Fuses___ / Size of Service (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? _____

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, 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 or nonrenewal. _____ 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 Aegis 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. A photo of fenced pool is required. Liability coverage not available if pool is unfenced or has a diving board or slide. Yes___ No___

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 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, under construction / renovation or without utility service? Yes___ No___
 4. Does the home have any damage that has not been repaired? Yes___ No___

IF NO—DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is the dwelling and premises well maintained? Yes___ No___

IF YES—LIABILITY COVERAGE IS NOT AVAILABLE

1. 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; does the applicant own or board horses or livestock or any other large or unusual/exotic animals? Yes___ No___
 2. Where needed are there any steps without safety railings and are there any raised decks or porches that are not 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 _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Personal Property— Owner Occupied / Seasonal	\$	\$
Personal Liability— Owner Occupied Only	\$	\$
V & MM— Owner Occupied Only	\$	\$
Mold, Fungi Coverage	\$	\$
Roof Covering Credit See note below re: roof credit	\$	\$
Deductible \$ _____	\$	\$

Wind / Hail / Hurricane is Excluded in Territories 8, 9 & 10

FULLY EARNED POLICY FEE	\$ 20.00
TOTAL PREMIUM	\$

ROOF COVERING CREDIT
 A certificate of installation completed by the installer of the roof is required to receive the roof covering credit. A copy of the certificate of installation must be attached to the application for the credit to apply.

PAYMENT IN FULL _____
 2 PAYMENTS _____
 4 PAYMENTS _____
 6 PAYMENTS _____
 8 PAYMENTS _____

AGENCY NAME _____
 ADDRESS _____
 AGENCY 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
 - (d) until the General Agent obtains an acceptable CLUE and CREDIT report
2. 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.
 3. The maximum total exposure for the dwelling, personal property and unattached structures per risk—\$175,000. Maximum limit for Dwelling, Coverage A—\$125,000.
 4. A policy may *not* be transferred to a new owner. A completed and signed application for the new owner must be submitted for approval.
 5. 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

1. If a hurricane, tornado, or any other natural disaster warning is in effect where the dwelling is located.
2. 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.
3. If there is a swimming pool on the premises, the pool must be surrounded by a 4' stockade type fence with a locked gate. 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.
4. 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.
5. If the applicant has been uninsured for any period of time.
6. If the previous carrier is the lienholder or mortgagee.
7. If the applicant's previous policy was cancelled or non renewed, provide the reason for and the date of the cancellation or non renewal.
8. If the dwelling is 30 years or older, submit unbound with updates for the roof and electrical. If the roof is twenty (20) years or older or has any damage that has not been repaired, 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) and submit unbound for approval.

III. DO NOT SUBMIT—UNACCEPTABLE RISK

1. If the dwelling is vacant or unoccupied.
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 on the premises or in the dwelling.
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 the dwelling and premises is not well maintained and does not show pride of ownership.
10. If the applicant has had a fire 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.
11. If the dwelling has a cedar / wood shake roof.
12. If the dwelling has more than two (2) stories or is more than two (2) families.
13. If the dwelling is a log home.
14. If the dwelling is used for student housing.
15. If a supplemental heat source is the only means of heating the dwelling.
16. Barns.

IV. LIABILITY COVERAGE IS NOT AVAILABLE

1. If there is an unfenced swimming pool or a swimming pool with a diving board or slide on the premises.
2. 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.
3. If the applicant has had a liability loss.
4. If there is any hazardous liability exposure on the premises (appliance outside, abandoned car, hot tub without locked top, etc).
5. 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.
6. If the applicant owns a trampoline.
7. If the applicant owns an all terrain vehicle (ATV).

V. RENTAL DWELLINGS

1. All of the underwriting guidelines in Sections I, II, III and VII apply.
2. The following coverages are not available: premises liability, personal property or vandalism and malicious mischief.
3. The tenant's name must be provided.
4. If the landlord resides out of the state where the risk is located, the risk is unacceptable. Call the General Agent for an exception.
5. If there is any supplemental heating source (including woodstove), the risk is unacceptable.

VI. SEASONAL DWELLINGS

1. All of the underwriting guidelines in Sections I, II, III and VII apply.
2. The following coverages are not available: liability or vandalism and malicious mischief.

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. The minimum earned premium does not apply if the Company cancels the policy on a pro rata basis.