



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

TEXAS BASIC AND SPECIAL HOMEOWNER APPLICATION

REQUESTED EFFECTIVE DATE:	REQUESTED EXPIRATION DATE:
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APPLICANT'S NAME		SOCIAL SECURITY #		DATE OF BIRTH
MAILING ADDRESS		WORK TELEPHONE #		HOME TELEPHONE #
CITY	COUNTY	TERRITORY	STATE	ZIP CODE
LOCATION				
MORTGAGEE	BILL MORTGAGEE AT RENEWAL: YES _____ NO _____		LOAN #	
STREET ADDRESS		CITY	STATE	ZIP CODE

PROGRAM: BASIC _____ / SPECIAL _____ (see back for eligibility)

Breaker Box _____ / Fuses _____ / Size of Service (amp) _____

Year Built _____ / Protection Class _____

Miles from Fire Dept. _____ / Feet from Fire Hydrant _____

Total Square Feet _____ / Ground Square Feet _____

Age of Roof _____ / Type of Roof _____

Electrical Update _____ / Plumbing Update _____

Heating Update _____ / Type of Heat _____

Number of stories _____ / Number of families _____

Construction: Frame _____ Masonry _____ Other _____

Purchase Date _____ / Purchase Price _____

Actual Cash Value—Excluding Land \$ _____ (basic)

Replacement Cost—Excluding Land \$ _____ (special)
 (also basic if replacement cost is added)

Method used to determine value _____

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, provide details _____

4. Describe any animals owned or boarded by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

1. Was the previous policy cancelled or non renewed? If yes, what was the reason for and date of the cancellation or non renewal? _____ Yes _____ No _____

2. Is the dwelling equipped with any supplemental heating source? If yes, provide details. If a woodstove, submit with interior photos showing the stove and flue and an exterior photo of the chimney, plus a completed Aegis woodstove report with details. Yes _____ No _____

3. Is a swimming pool on the premises? If yes, it must be surrounded with a 4' stockade type fence with a locked gate. A photo of the fenced pool is required. Maximum liability limit available—\$50,000. An unfenced pool or a pool with a diving board or slide is unacceptable. Yes _____ No _____

4. Does the applicant own or board any pet known to be unfriendly; any dog that has bitten; horses or livestock or any other large or unusual/exotic animals? Yes _____ No _____

If yes, the animal injury exclusion will apply. Also, review your policy with your broker regarding an animal injury limitation and excluded dogs.

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Unattached Structures	\$	\$
Personal Property	\$	\$
Personal Liability	\$	\$
Replacement Cost— Home—Basic Only	\$	\$
Replacement Cost— Personal Property	\$	\$
Scheduled Personal Property	\$	\$
Limited Water—Basic Only	\$	\$
Glass Coverage	\$	\$
Loss Surcharge—Basic Only	\$	\$
Satellite Dish / Antenna	\$	\$
Supplemental Heat Surcharge	\$	\$
All Other Peril Deductible	\$	\$

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is any business conducted on premises or in the dwelling? Yes _____ No _____

2. Is the dwelling vacant, unoccupied, rented to others, seasonal / secondary residence, condemned, without utilities, under renovation / construction or a converted commercial building? Yes _____ No _____

3. Has the applicant had any fire, theft or liability loss or more than one (1) minor loss / claim at any location in the past three (3) years? Yes _____ No _____

4. Does the dwelling have any damage that has not been repaired? Yes _____ No _____

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Do all entrances, where needed, have steps with safety railings and are all raised decks or porches surrounded by a safety railing with balusters a maximum of 4" apart? Yes _____ No _____

2. Is the home well maintained and show pride of ownership? 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.

The insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as a surplus line coverage pursuant to the Texas insurance statutes. The State Board of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and this insurer is not a member of the property and casualty insurance guaranty association created under Article 21.26—C, Insurance Code. Article 1.14—2, Insurance Code, requires payment of 4.85 percent tax on gross premium.

Applicant's Signature _____ Date _____

Producer's Signature _____ Date _____

\$5,000 Named Storm Deductible in Territories 1 and 11

FULLY EARNED POLICY FEE	\$
TOTAL POLICY PREMIUM	\$
SURPLUS LINES TAX	\$
STAMPING FEE	\$

MINIMUM EARNED PREMIUM SHOWN ON THE DEC PAGE

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 subproducer—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) if an acceptable credit report is not obtained—if an inspection is done a credit report is not required
 2. SPECIAL ELIGIBILITY:
 - a. minimum value—\$60,000
 - b. must be owner occupied
 - c. the home must be thirty (30) years old or newer
 - d. the applicant must be loss / claim free
- BASIC ELIGIBILITY:
- a. minimum value—\$40,000
 - b. must be owner occupied
 - c. the applicant must not have any fire, theft or liability loss or more than one (1) minor loss at any location
3. Maximum exposure for dwelling, personal property and unattached structures—\$200,000. The maximum limit for Coverage A—\$150,000.
 4. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
 5. Dwelling must show pride of ownership, be well maintained and not have any damage that has not been repaired.
 6. A professional appraisal must be attached to the application to justify the actual cash value (Basic) or replacement cost (Special), excluding land. The home should be insured for 100% of the actual cash value or replacement cost, whichever is applicable.
 7. The General Agent will obtain a CLUE report and if undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.

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 any supplemental heat source submit with details. If the supplemental heat source is 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 a swimming pool is on the premises, the pool must be surrounded by a 4' stockade type fence with a locked gate. The maximum liability coverage available—\$50,000. A photo of the fenced swimming pool is required. An unfenced swimming pool or a swimming pool with a diving board or slide is not acceptable.
4. If an unattached structure value exceeds 50% of the dwelling value—submit with photos (front and back). Barns are unacceptable.
5. If the personal property value exceeds 50% of the dwelling value—submit with an inventory. The maximum personal property limit may not exceed 100% of the dwelling limit (Coverage A).
6. If the applicant has been uninsured for any period of time, submit unbound with an explanation.
7. If the previous carrier is the lienholder or mortgagee.
8. If the applicant's previous policy was cancelled or nonrenewed, provide the reason for and the date of cancellation or nonrenewal.
9. If the dwelling is over thirty (30) years old, submit unbound with updates for the roof and electrical. The roof exclusion will apply if the roof is older than twenty (20) years or has any damage that has not been repaired. Call the General Agent for an exception. Example: slate roof. If the home has fuses, provide the size of service (amps).
10. Does the applicant own or board any pet known to be unfriendly; any dog that has bitten; horses or livestock or any other large or unusual / exotic animals. If yes, the animal injury exclusion will apply. NOTE: There is a \$10,000 animal injury limitation and the following dogs are excluded on all policies: Rottweillers, Dobermans, Pit Bulls, Chows, German Shepherds, Akitas, Great Danes, Bull Mastiffs, Wolf Hybrids or any mix of these breeds.

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. If the dwelling is vacant, unoccupied, seasonal / secondary residence or rented to others.
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 there are any liability hazards on premises (example: appliances, unregistered vehicle, etc.).
10. If the dwelling and premises is not well maintained and does not show pride of ownership.
11. SPECIAL PROGRAM: Any applicant with any losses at any location. BASIC PROGRAM: Any applicant with any fire, theft or liability loss or more than one (1) loss at any location in the past three (3) years.
12. If the dwelling has a cedar / wood shake roof.
13. If the dwelling has more than two (2) stories or is more than two (2) families.
14. If the dwelling is a log home.
15. 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.
16. If a supplemental heat source is the only means of heating the dwelling.
17. If the dwelling is used for student housing.
18. Barns.

IV. SCHEDULED PERSONAL PROPERTY

1. A current appraisal and / or a current receipt is required before coverage may be bound.
2. Maximum limit—\$5,000 per item and \$10,000 aggregate.

V. MINIMUM EARNED PREMIUM

If the risk is acceptable and a policy is issued, the policy will be subject to the minimum earned premium shown on the declaration page, if the insured requests mid-term cancellation. The minimum earned premium is not applicable if the policy is cancelled pro rata.