

# Lexington Insurance Company

## Homeowners / Dwelling Program Application

### APPLICANT INFORMATION

Name	Occupation	Employer	Date of Birth
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): <input type="checkbox"/> Foreclosure <input type="checkbox"/> Bankruptcy <input type="checkbox"/> Repossession <input type="checkbox"/> 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	

### GENERAL POLICY RESTRICTIONS

If "Y" is marked for any of the questions below, the property is ineligible for coverage. A response is mandatory for each question.

Is the property to be owned bank-owned?  Y  N

Is there adverse possession by a third party on the property to be insured?  Y  N

Does the property to be insured have a cloud on its title?  Y  N

Has any individual or entity that has insurable interest in the property to be insured declared bankruptcy, been foreclosed upon, or incurred a lien/judgement within the past five (5) years?  Y  N

Has any applicant or other person with financial interest in the property to be insured been indicted for or been convicted at any time of any degree of the crime of arson, bribery, fraud, money laundering, or tax evasion?  Y  N

Has the property to be insured and/or the individual or entity to be insured incurred a loss within the past three (3) years that was a result of insured negligence?  Y  N

Does the property to be insured have any "live" knob and tube wiring? (Not applicable to a builder's risk occupancy in which the knob and tube wiring is going to be removed.)  
 Y  N  N/A

Does the property have any "live" fuses? (Not applicable to a builder's risk occupancy in which the fuses will be removed.)  
 Y  N  N/A

Does the property to be insured have a Federal Pacific Electric Stab-Lok electric panel(s)? (Not applicable to a builder's risk occupancy in which the Federal Pacific Electric Stab-Lok electric panel will be removed.)  
 Y  N  N/A

Does the property to be insured have any lead plumbing? (Not applicable to a builder's risk occupancy in which the lead plumbing is going to be removed.)  
 Y  N  N/A

### COVERAGES/LIMITS OF LIABILITY/DEDUCTIBLES

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

**RATING AND UPDATES INFORMATION**

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

**ADDITIONAL UNDERWRITING INFORMATION (check all applicable)**

Is business conducted on premises? If yes, explain: <u>    </u>	<input type="checkbox"/> Y <input type="checkbox"/> N	Is the dwelling for sale?	<input type="checkbox"/> Y <input type="checkbox"/> N
Is the dwelling undergoing any renovation or construction? (if yes, requires supplemental Builder's Risk app)	<input type="checkbox"/> Y <input type="checkbox"/> N	Is the dwelling rented to students?	<input type="checkbox"/> Y <input type="checkbox"/> N
Do you or any tenant that occupies the premises own any animals? Type(s): <u>    </u> Breed(s): <u>    </u> Bite History: <u>    </u>	<input type="checkbox"/> Y <input type="checkbox"/> N	Is there a woodstove on premises? (if yes, requires supplemental heating questionnaire) If yes, is it a primary heat source?	<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> Y <input type="checkbox"/> N
Is the dwelling on the National Historic Register?	<input type="checkbox"/> Y <input type="checkbox"/> N	Is there a swimming pool? [X] Fenced <input type="checkbox"/> Unfenced	<input type="checkbox"/> Y <input type="checkbox"/> N
Has flood insurance been purchased to the full value of the Dwelling indicated in the Coverages/Limits of Liability section above?	<input type="checkbox"/> Y <input type="checkbox"/> N		

**California Only:**  
If "N" is marked for any of the below California only questions, the risk is ineligible for coverage.

Is there 200 feet of brush clearance around all structures?  Y  N

Is the roof type non-combustible?  Y  N

Is the ISO Protection Class 1-8?  Y  N

**OPTIONAL COVERAGES/ENDORSEMENTS**

Personal Property Replacement Cost	Yes	No	Extending Liability # of properties <u>    </u> occupancy <u>    </u>		
Special Personal Property All Risk Coverage C	Yes	No			
Special Computer Coverage	Yes	No	Address <u>    </u>	Yes	No
Extended Replacement Cost Dwelling <input type="checkbox"/> 125% <input type="checkbox"/> 150%	Yes	No	Watercraft Liability		
Upgrade to Green Residential Endorsement	Yes	No	Engine Type: <input type="checkbox"/> Inboard <input type="checkbox"/> Outboard		
LexElite Eco-Homeowner	Yes	No	Length <u>    </u> feet	Yes	No
Personal Injury	Yes	No	Increased Limits on Business Property If yes, <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000	Yes	No
Water Back Up and Sump Pump Overflow			Golf Cart Coverage		
<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000	Yes	No	# of carts <u>    </u> value <u>    </u> year <u>    </u>		
Increased Special Limits (all)	Yes	No	Make <u>    </u> model <u>    </u> serial # <u>    </u>	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	Yes	No
Limited Fungi (Mold), Wet or Dry Rot Coverage	Yes	No	# Dogs [ ] # Cats [ ]		
Section I: \$10K [ ] \$25K [ ] \$50K [ ] Section II: \$10K [ ] \$25K [ ] \$50K [ ]			Earthquake Coverage (States other than CA, OR, WA)	Yes	No
Sinkhole Coverage (Florida Only)	Yes	No	Earthquake Coverage (CA, OR, WA Only) Limited [ ] Deluxe [ ]	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		
<b>The following Optional Coverages/Endorsements are included as described below. To remove these coverages, please select "Opt out"</b>					
LexShare Home Rental Coverage on all HO3 & HO6 if occupancy is Secondary, Secondary Rental or Rental [ ] Opt out Included [ ] Add to Primary occupancy			Mandatory Evacuation Coverage 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	[ ] Opt out	
Cyber Safety Coverage Included on all HO3, HO4 & HO6	[ ] Opt out		Mechanical Breakdown Included on all HO3 & HO6	[ ] Opt out	
<b>ADDITIONAL COMMENTS</b>					

**NOTICE TO APPLICANTS:** PERSONAL INFORMATION ABOUT YOU MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. WE MAY REVIEW YOUR CREDIT REPORT OR OBTAIN OR USE A CREDIT-BASED INSURANCE SCORE BASED ON THE INFORMATION CONTAINED IN THAT CREDIT REPORT. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR INSURANCE SCORE. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR BROKERS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST.

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.

**NEW YORK APPLICANTS – CREDIT DISCLOSURE NOTICE:** IN CONNECTION WITH THIS INSURANCE, WE MAY REVIEW YOUR CREDIT REPORT OR OBTAIN OR USE A CREDIT-BASED INSURANCE SCORE BASED ON INFORMATION CONTAINED IN THAT REPORT. AN INSURANCE SCORE USES INFORMATION FROM YOUR CREDIT REPORT TO HELP PREDICT HOW OFTEN YOU ARE LIKELY TO FILE CLAIMS AND HOW EXPENSIVE THOSE CLAIMS WILL BE. TYPICAL ITEMS FROM A CREDIT REPORT THAT COULD AFFECT A SCORE INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING: PAYMENT HISTORY, NUMBER OF REVOLVING ACCOUNTS, NUMBER OF NEW ACCOUNTS, THE PRESENCE OF COLLECTION ACCOUNTS, BANKRUPTCIES AND FORECLOSURES. THE INFORMATION USED TO DEVELOP THE INSURANCE SCORE COMES FROM TRANSUNION CORPORATION.

**NOTICE TO COLORADO APPLICANTS:** IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES

**NOTICE:** RISK SPECIALISTS COMPANIES INSURANCE AGENCY, INC., THE SURPLUS LINES INSURANCE BROKER THAT IS SUBMITTING THIS APPLICATION TO LEXINGTON INSURANCE COMPANY ("LEXINGTON"), MAY CHARGE YOU A FEE FOR PLACEMENT OF INSURANCE IN THE EVENT THAT

THE INSURANCE YOU ARE REQUESTING IS ACCEPTED BY LEXINGTON. IF LEXINGTON ACCEPTS SUCH INSURANCE, THIS FEE WILL BE STATED IN THE QUOTE, BINDER, AND POLICY. YOUR ACCEPTANCE OF ANY SUCH QUOTE WILL CONSTITUTE YOUR AGREEMENT TO PAY SUCH FEE.

**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:** \_\_\_\_\_