



Aegis Security Insurance Company

BEST RATING A

WASHINGTON DWELLING APPLICATION

REQUESTED EFFECTIVE DATE: _____ REQUESTED EXPIRATION DATE: _____

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

Owner Occupied _____ / Rental _____ / Seasonal _____
 Year Built _____
 Square Feet _____ / Ground 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 / Market Value \$ _____
 Protection Class _____
 Miles from Fire Dept. _____ / Feet from Fire Hydrant _____

1. Occupation _____ Employer _____ Yrs. Employed _____
 2. Previous Carrier _____ Expiration Date _____
 3. Has applicant had any claims/losses in the past five (5) years? Yes _____ No _____
 If Yes, give details _____
 4. Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

1. Has the applicant been cancelled or nonrenewed? If yes, provide the reason and the date of cancellation or nonrenewal. _____ Yes _____ No _____
 2. Is the manufactured 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. Yes _____ No _____
 3. Is there a swimming pool on premises? If yes, pool must be surrounded with a 4' fence with a locked gate. Unfenced pools or pools with a diving board are not eligible for liability coverage. Maximum liability—\$50,000. Yes _____ No _____

IF NO—LIABILITY COVERAGE IS NOT AVAILABLE

1. Do all entrances, where needed have permanently installed steps with safety railing and are all raised decks / porches surrounded by a safety railing with balusters a maximum of 4" apart? 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, or any mix of these breeds or any pet known to be unfriendly or any dog that has bitten or does the applicant own or board horses or livestock or any other large or unusual/exotic animals? Yes _____ No _____
 2. Is there an unfenced swimming pool or a swimming pool with a diving board? Yes _____ No _____
 3. If the applicant has had a liability loss at any location in the past three (3) years. Yes _____ No _____

IF YES—DO NOT SUBMIT

1. Is any business conducted on the premises? Yes _____ No _____
 2. Is the dwelling vacant, unoccupied, condemned, in an area where there are abandoned dwellings, a converted commercial building or without utilities? Yes _____ No _____
 3. Has the applicant had any fire loss or more than two (2) minor losses 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

1. Is the dwelling and roof well maintained? Yes _____ No _____

In making this application for insurance, it is understood that an investigative report may be made regarding your 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.

Applicant's Signature _____ Date _____
 Producer's Signature _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Other Structures	\$	\$
Personal Property	\$	\$
Premises Liability	\$	\$
V & M M—Owner Occupied Only		\$
Satellite Dish	\$	\$
Construction Year Credit		\$
Masonry Credit		\$
Flat Roof Surcharge		\$
Seasonal Surcharge		\$
Supplemental Heat Surcharge		\$
Deductible \$ _____		\$

POLICY FEE \$ 20.00
 TOTAL PREMIUM \$ _____
 MINIMUM EARNED PREMIUM—\$35.00

DESCRIBE UNATTACHED STRUCTURES

AGENCY NAME _____
 ADDRESS _____
 TELEPHONE # _____ FAX # _____ AGENCY CODE # _____

I. GENERAL UNDERWRITING FOR ALL RISKS SUBMITTED

- Coverage cannot be bound until the General Agent obtains:
 - an acceptable CLUE report
 - a completed and signed application must be mailed within five (5) days of the effective date
- Two (2) CLEAR photos (one of the front and one of the back) must be submitted on every risk.
- The dwelling must show pride of ownership and be well maintained.
- The maximum total exposure per risk—\$125,000
- A policy may *not* be transferred to a new owner. A completed application, credit and CLUE reports for the new owner must be submitted for approval.
- The dwelling should be insured for actual cash value, excluding land or market value. If it is a new purchase, it should not be insured for more than the purchase price.

II. SUBMIT—DO NOT BIND

- If a hurricane, tornado, or any other natural disaster warning is in effect where the dwelling is located.
- If dwelling is equipped with a woodstove—Submit with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus an Aegis woodstove report. If other supplemental heating source—provide detailed information.
- If a swimming pool is on the premises, it must be surrounded with a 4' fence with a locked gate. Unfenced swimming pools and swimming pools with a diving board are not eligible for liability coverage.
- If the unattached structures value exceeds 50% of the dwelling value—submit with photos (front and back).
- If the personal property value exceeds 50% of the dwelling value—submit with an inventory.
- If the risk has been uninsured for any period of time.
- If the previous carrier is the lienholder or mortgagee.
- If the applicant's previous policy was cancelled or nonrenewed provide the reason for cancellation or nonrenewal and the date of cancellation or nonrenewal.
- If the dwelling is 30 years or older, submit unbound with updates for the roof, heating, plumbing and electrical.

III. DO NOT SUBMIT—UNACCEPTABLE RISK

- Dwellings that are vacant or unoccupied.
- Dwellings under construction or major renovation.
- Dwellings under contract to purchase or under a lease / purchase agreement.
- Dwellings 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.
- Dwellings with more than two (2) mortgages.
- Dwellings with multiple ownership by unrelated parties.
- Dwellings with business conducted on the premises.
- Dwellings not visible from a paved road and neighboring residences.
- Dwellings that have damage that has not been repaired.
- Dwellings that are not well maintained or do not show pride of ownership.
- Any applicant with any fire loss / claim or two (2) or more losses / claims in the past three (3) years at any location in the past three (3) years.
- Dwellings with a cedar / wood shake roof.
- Dwellings with more than two (2) stories or more than two (2) families.

IV. LIABILITY COVERAGE IS NOT AVAILABLE

- If the applicant own or board any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, or any mix of these breeds or any pet known to be unfriendly or any dog that has bitten or does the applicant own or board horses or livestock or any other large or unusual/exotic animals?
- If the applicant owns a trampoline.
- If the applicant owns an all terrain vehicle (ATV).
- If there is an unfenced swimming pool or a swimming pool with a diving board.
- If there any entrances, where needed, that do not have permanently installed steps with safety railing or if there are any raised decks or porches that are not surrounded by a safety railing with balusters a maximum of 4" apart.
- If there are any other liability hazards on the premises. Example: appliance outside
- If the applicant has had a liability loss in the at any location in the past three (3) years.

V. SEASONAL DWELLINGS

- All of the above underwriting guidelines apply.
- Vandalism & malicious mischief coverage is not available.

VI. RENTAL DWELLINGS

- All of the above underwriting guidelines apply.
- Maximum premises liability coverage for a single rental dwelling—\$25,000.
- Premises liability coverage is not available for applicants who own more than one (1) rental dwelling, whether insured with Aegis or not.
- Vandalism & malicious mischief, residence burglary or contents coverages are not available.
- Dwellings with a woodstove are unacceptable.
- The tenant's name must be provided before coverage is bound.
- Any risk with an out of state landlord is unacceptable.