

CALIFORNIA DWELLING PROGRAM

PLEASE PRINT OR TYPE.

- DP-1 L.O.B. 55
- DP-3 L.O.B. 43
- VACANT (DP-1) L.O.B. 56

ANDERSON & MURISON, INC.

P.O. BOX 41911
 LOS ANGELES, CA 90041
 (800) 234-6977 Fax: (323) 255-0957
 License #: 0323106

APPLICANT / OWNER		
Name		
Mailing Address		
City	State	Zip
County		
Location Address (if different from mailing address)		
City	State	Zip
Home Phone: ()	Work Phone: ()	
Occupation		
Employer		
Social Security #	DOB	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated		
Spouse's Name		
Spouse's Social Security #	DOB	
Spouse's Occupation		
Spouse's Employer		

PRODUCER	
Subagent Name:	Subagent #:
Subagent Address:	Subagent Phone #:

POLICY TERM			
From	To	12:01 A.M.	Policy Term: 12 Months
Suspense No.		Policy No.	

BINDING COVERAGE: For coverage to begin as requested, the application must be fully completed, postmarked and signed within 72 hours of the requested effective date. Otherwise, coverage is bound at 12:01 a.m. the day the application is received by the General Agent.

PREVIOUS ADDRESS (if less than 3 years)
Address, if different than above (include city, state, zip and county)
Is home located inside city limits? <input type="checkbox"/> Yes <input type="checkbox"/> * No * Please list driving directions!

BILLING / ACCOUNTING INFORMATION

BILL TO: <input type="checkbox"/> Insured <input type="checkbox"/> Lienholder	*PAYMENT PLANS: If the insured desires to pay their premium on an installment basis, the Company will allow a 2-payment, 4-payment, or 8-payment option to be selected.
Check # _____ Check Amt \$ _____	<input type="checkbox"/> 1-Pay, 100% payment, plus any applicable taxes and fees <input type="checkbox"/> 4-Pay, 25% down, plus any applicable taxes and fees * Each installment includes a \$6 fully earned service charge <input type="checkbox"/> 2-Pay, 50% down, plus any applicable taxes and fees <input type="checkbox"/> 8-Pay, 20% down, plus any applicable taxes and fees

MORTGAGEE / ADDITIONAL INTEREST

<input type="checkbox"/> Mortgagee	Name	Loan #	<input type="checkbox"/> Mortgagee	Name	Loan #
<input type="checkbox"/> Add'l Interest	Address		<input type="checkbox"/> Add'l Interest	Address	
	City	State Zip		City	State Zip

GENERAL INFORMATION

Territory	Protection Class	Feet to Fire Hydrant	Miles to Fire Dept.	Roof Type	Age of Roof	Dwelling Usage:	# of Families	Year Built	Foundation	# of Stories	Square Footage	Date Purchased	Purchase Price
						<input type="checkbox"/> Primary <input type="checkbox"/> Tenant <input type="checkbox"/> Seasonal <input type="checkbox"/> Vacant			<input type="checkbox"/> Open <input type="checkbox"/> Closed				

CONSTRUCTION TYPE	
<input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Other	
HEAT TYPE	
NONE <input type="checkbox"/>	
Primary (Describe):	
Secondary (Describe):	
Woodstove? <input type="checkbox"/> Yes <input type="checkbox"/> No Space Heater? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, installed by Licensed Contractor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Woodstove not installed by Licensed Contractor, please provide Photos and Woodstove Questionnaire, must submit prior to Binding. Space Heaters must be UL approved, less than 10 years old and only used as a supplemental heat source.	

COVERAGES	LIMITS	PREMIUM
DWELLING	\$	\$
OTHER STRUCTURES	\$	\$
PERSONAL PROPERTY	\$	\$
PERSONAL LIABILITY (Each Occurrence)	\$	\$
MEDICAL PAYMENTS (Each Person)	\$	\$
VANDALISM & MALICIOUS MISCHIEF	\$	\$
EARTHQUAKE (10% Earthquake Deductible) <i>Must complete and sign Earthquake Disclosure.</i>		\$
SURCHARGES/CREDITS/OTHER COVERAGES		\$
OL&T		\$
Woodstove Surcharge		\$
Wood Shake Roof (0-15 Years Old)		\$
Dome Home or Log Home		\$
POLICY FEE		\$ 20.00
INSPECTION FEE		\$ 40.00
DEDUCTIBLE		\$
Minimum Retained Premium: \$35	TOTAL PREMIUM:	\$

DP-1 and DP-3 PROGRAM

UNACCEPTABLE RISKS - DO NOT SUBMIT

Any "Yes" Response Makes the Risk Unacceptable!

- 1. Is the home a short term vacation rental?
2. Does the home have portable kerosene heaters or heat reclaiming devices?
3. Is the primary source of heat a permanently installed space heater or a wood, coal or pellet burning device?
4. Does the home have knob and tube wiring?
5. Does the home have a wood shake roof that is 16 years old or older?
6. Is the home located on a shifting hillside?
7. Does the home have an open foundation located on more than a 35 degree slope?
8. Is the home under construction or major renovation?
9. Is the home located in a forested area in Protection Class 9-10?
10. Is there brush clearance less than 350 feet from the home?
11. Is the home a mobile home, row home, earth home, straw built home, apartment, townhome or condominium?
12. Is there childcare, homecare, lodging, auto repair, or chemical processing conducted on the premises?
13. Does the home have fuses? (DP-3 Only)
14. Does the home have Polybutelene pipes? (DP-3 Only)
15. Was the home built more than 60 years ago and not submitted with updated information, contractors certification, or complete home inspection? (DP-3 Only)
16. Is the home a rental property for student housing?
17. Do the insured's or tenants board or rent horses?

ANY "Yes" RESPONSES MAY NOT HAVE LIABILITY COVERAGE ADDED:

- 1. Does the premises have a swimming pool or spa that does not have a four-foot fence with a self-latching gate or an automatic pool cover?
2. Does the premises have a trampoline or a swimming pool with a diving board or slide?
3. Are there any entrances, including decks and patios, that do not have permanently installed steps?
4. Does the home have steps or porches, over 2 feet in height, that do not have a railing?
5. Does the home have bars on windows without quick release?
6. Do the applicants or risks own, keep, or shelter any of the following breeds: Akitas, Anatolian Shepherds, Chows, Dobermans, Pit Bulls, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals?

SUBMIT ANY "Yes" RESPONSES - DO NOT BIND

- 1. Have the applicants had 2 or more property losses in the past 3 years, or any single fire, liability, or flood loss in the past 3 years? If yes, give date of loss, describe the loss and the amount paid to repair the damage.
2. Have the applicants had a homeowners/dwelling policy cancelled or non-renewed for underwriting reasons (except age of home) during the past 3 years?
3. Has the applicant had a lapse in insurance coverage over 30 days? (Confirmation of prior coverage must be maintained on file; not applicable to first time home buyers)
4. Does the home have existing non-structural damage?
5. Is the home attached to, occupied as, or converted from a commercial risk?
6. Does the home have an open foundation or is it built on stilts? Photos must be included.
7. Is the home within 1,500 feet of a river or creek, on an island, or in a Special Flood Hazard Area?
8. Is the home located in a forested area in Protection Class 1 - 8?
9. Are there multiple horses, livestock or farm animals on the premises?
10. Does the premises have 5 or more acres?
11. Are there business or farming activities conducted on the premises?

VACANT RISKS -ADDITIONAL INFORMATION NEEDED

Date Vacated? Reason Vacated?
Intention for home? Sell Rent
Is home secured? Yes No
Is the home checked? Yes No
How often? By whom?

Table with columns: RENOVATION TYPE, WIRING, PLUMBING, HEATING, ROOFING. Includes sub-sections for EXTENT with checkboxes for Partial/Complete and Year.

PRIOR POLICY INFORMATION

Prior Carrier:
Policy Number: Expiration Date:

PRIOR LOSS INFORMATION (List any prior losses in the past 36 months)

Date Amount Cause
Date Amount Cause
Date Amount Cause

REMARKS

USE THIS AREA TO EXPLAIN ANY FURTHER UNDERWRITING INFORMATION, LIST ADDITIONAL APPLICANTS OR LIENHOLDERS, AND FOR GENERAL COMMENTS OR INSTRUCTIONS.

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 provisions, may be purchased at additional cost on the following terms:

A. Amount of dwelling coverage: _____

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 of your coverage, or the replacement value of your coverage.

C. Contents Coverage: _____

If your loss does not exceed the deductible for the dwelling, you will not receive any payment for this coverage.

Your insurance company or agent will provide written notice as to how the deductible applies to the amount you receive pursuant to this coverage.

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 accepted this offer.

This coverage shall be effective on the day your acceptance of this offer is received by us.

Signature

Date

I DO NOT WISH TO PURCHASE EARTHQUAKE COVERAGE AND I UNDERSTAND THAT I DO NOT HAVE EARTHQUAKE COVERAGE.

Signature

Date

AMERICAN RELIABLE INSURANCE COMPANY CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

This disclosure is required by California Law (Section 10102 of the Insurance Code). It describes the principal forms of insurance coverage in California for residential dwellings. It also identifies the form of dwelling coverage you have purchased or selected.

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 policy will 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.

READ YOUR POLICY CAREFULLY. If you do not understand any part of it or have questions about what it covers, contact your insurance agent or company. You may also call the California Department of Insurance Consumer Information Line at (800) 927-4357.

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Please review the following coverages carefully. If you have questions regarding the level of coverage in your policy, please contact your insurance agent or company. Additional coverage may be available for an additional premium.

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 items, but instead, only pay for the current market value of an item. If you have any questions, contact your insurer or agent.

AFTER REVIEWING THE DISCLOSURE CAREFULLY, PLEASE SIGN ON THE LINE PROVIDED BELOW TO ACKNOWLEDGE RECEIPT AND UNDERSTANDING OF THE DISCLOSURE AND RETURN IT TO US IN THE ENCLOSED ENVELOPE.

Print Name

Policy No.: _____

Signature

FORMS OF COVERAGE FOR DWELLINGS	<i>Dwelling Coverage Selected or Purchased</i>
<p>GUARANTEED REPLACEMENT COST COVERAGE WITH FULL BUILDING CODE UPGRADE PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS, AND INCLUDES COSTS RESULTING FROM CODE CHANGES.</p> <p>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.</p> <p>This coverage includes all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (<i>such as building codes or zoning laws</i>) required by government agencies and in effect at the time of rebuilding.</p> <p>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 (<i>see your policy for that amount</i>).</p>	NOT APPLICABLE
<p>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..</p> <p>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.</p> <p>This coverage does not include all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (<i>such as building codes or zoning laws</i>) 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.</p> <p>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 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 (<i>see your policy for that amount</i>).</p>	NOT APPLICABLE
<p>EXTENDED REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO A SPECIFIED AMOUNT ABOVE THE POLICY LIMIT.</p> <p>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.</p> <p>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 (<i>see your policy for that amount</i>). 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.</p>	NOT APPLICABLE
<p>REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO POLICY LIMITS</p> <p>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 deductible you have agreed to pay. To be eligible to recover replacement cost, you must insure the dwelling to _____% of its replacement cost at the time of loss. Read your declaration page to determine whether your policy includes coverage for building code upgrades.</p>	_____ Insureds Initials
<p>ACTUAL CASH VALUE COVERAGE PAYS THE FAIR MARKET VALUE OF THE DWELLING AT THE TIME OF LOSS, UP TO POLICY LIMIT.</p> <p>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 up to the policy limit. 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.</p>	_____ Insureds Initials
<p>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".</p> <p>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 (<i>see your policy</i>).</p>	NOT APPLICABLE

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.

IMPORTANT NOTICE: Personal Information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. 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 will be issued with your policy. This notice is given in compliance with the Federal Credit Reporting Act.

X _____
MUST BE SIGNED (Signature of Applicant)

Date

X _____
MUST BE SIGNED - Signature of Producer

Date