



1-4 Family Dwelling Product - Commercial Lines

This product targets 1-4 family dwellings owned by individual or corporate investors for rental purposes. Our broad eligibility includes new purchases, risks with no prior insurance, as well as investors with large schedules of properties.

Product Features:

- ▶ Coverage available as:
 - Monoline liability
 - Monoline property
 - Package

Liability Features:

- ▶ Credit provided for owner-occupied 1-4 family locations
- ▶ Ability to consider locations rented on a seasonal or timeshare basis
- ▶ Ability to consider mobile homes as dwellings
- ▶ Up to \$25,000 medical expense limit available
- ▶ Risks with boat docks or slips can be considered
- ▶ No general liability deductible

Limits Available:

- ▶ Up to \$1,000,000 per occurrence/\$2,000,000 aggregate
- ▶ Commercial umbrella available up to \$5,000,000
- ▶ Hired and non-owned auto available in most states

Property Features:

- ▶ Basic, Broad and Special Form available
- ▶ Replacement cost coverage available
- ▶ Business income/Rental value
- ▶ Equipment breakdown coverage
- ▶ Available in protection class 1-8
- ▶ Ability to consider locations in hail and tornado prone areas (special deductible may apply)
- ▶ Coverage can be provided for a property that is under renovation

Limits Available:

- ▶ Values up to \$1,000,000 per location
- ▶ Coastal areas limits up to \$1,000,000 per location (wind and hail excluded)

Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business





CARRIER:

Empty box for carrier information

1-4 Family Dwelling Product Application – All States

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN SECTION I – INSTANT QUOTE BELOW, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

Coverage(s) Desired: Property General Liability

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past three years. If there is loss history, please complete the entire application.

Applicant's name (include DBA name): _____

Mailing address: _____

City: _____ State: _____ Zip code: _____

Web address: _____ E-mail address: _____ Phone: _____

Inspection contact name: _____ E-mail address: _____ Phone: _____

Form of business: Individual Corporation Partnership LLC Trust Other _____

Description of Operations:

Empty box for description of operations

Location 1

Street Address	Number of Units	City, State, Zip	Area (Sq. Ft.)	Years Owned	Annual or Seasonal	Owner Occupied	Student Tenants	Pool
					<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

1. Have there been any property or liability losses in the last three years? Yes No

If "Yes," please provide the following information; additional claims or information may be submitted on separate sheet

Coverage Type	Date of Loss	Description of Loss	Paid	Reserved	Status
<input type="checkbox"/> Property <input type="checkbox"/> Liability			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed
<input type="checkbox"/> Property <input type="checkbox"/> Liability			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed
<input type="checkbox"/> Property <input type="checkbox"/> Liability			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed

2. Is any portion leased to commercial tenants? Yes No

If "Yes," what is the total area? _____ sq. ft.

Please describe occupancy: _____

3. Is any portion of the building vacant? Yes No

If "Yes," what is the total area? _____ sq. ft.

Property Coverage

Building Construction: <input type="checkbox"/> Frame <input type="checkbox"/> Masonry NC <input type="checkbox"/> Joisted masonry <input type="checkbox"/> Modified fire resistive <input type="checkbox"/> Noncombustible <input type="checkbox"/> Fire resistive				
Protection Class _____	Cause of Loss <input type="checkbox"/> Basic <input type="checkbox"/> Special <input type="checkbox"/> Broad	Deductible <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	Number of Stories _____	Type of Burglar Alarm <input type="checkbox"/> Local <input type="checkbox"/> Central Station <input type="checkbox"/> None
What year was the building constructed? _____				

What type of plumbing is in the building? <input type="checkbox"/> PVC <input type="checkbox"/> Copper <input type="checkbox"/> Galvanized <input type="checkbox"/> Lead <input type="checkbox"/> Other: _____	
What type of roof is on the building? <input type="checkbox"/> Flat <input type="checkbox"/> Wood shake <input type="checkbox"/> Shingle <input type="checkbox"/> Metal <input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Other: _____	
What is the age of the roof? _____ years	
Is the building fully protected by an operational sprinkler system covering 100% of the premises? <input type="checkbox"/> Yes <input type="checkbox"/> No	
What is the square footage of the entire structure? _____ sq. ft.	
Building Limit: \$ _____	Coinsurance (80% minimum) _____ % <input type="checkbox"/> ACV <input type="checkbox"/> RC
Business Personal Property Limit: \$ _____	Coinsurance (80% minimum) _____ % <input type="checkbox"/> ACV <input type="checkbox"/> RC
Business Income Limit: \$ _____	Coinsurance _____ <u>or</u> Monthly Limit of Indemnity
<input type="checkbox"/> With extra expense <input type="checkbox"/> Without extra expense	<input type="checkbox"/> 50% <input type="checkbox"/> 60% <input type="checkbox"/> 70% <input type="checkbox"/> 1/3 <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/6 <input type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100%

Additional Property Coverages Requested (check all that apply)

<input type="checkbox"/> Equipment Breakdown	<input type="checkbox"/> Electronic Data	<input type="checkbox"/> Interruption of Computer Operations	<input type="checkbox"/> Pool \$ _____
<input type="checkbox"/> Canopy/Awning \$ _____	<input type="checkbox"/> Fence \$ _____	<input type="checkbox"/> Shed/Gazebo \$ _____	<input type="checkbox"/> Garage \$ _____

Liability Coverage

4. Occurrence / Aggregate limit: \$100,000/\$200,000 \$300,000/\$600,000 \$500,000/\$1,000,000 \$1,000,000/\$2,000,000

Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee, W = Waiver of Transfer of Rights of Recovery Against Others to US)

Name	Relationship/ Interest	Address	City, State, Zip	AI	LP	M	W
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. ELIGIBILITY CRITERIA

General Eligibility

- 5. Are there any past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually in the past five years? Yes No
- 6. Has Insurance coverage been cancelled or non-renewed in the past three years? (not applicable in MO) Yes No
If "Yes," advise reason: _____
- 7. Does any building built prior to 1978 have aluminum wiring or knob-and-tube wiring? Yes No
- 8. For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers? Yes No
- 9. Is the applicant the owner of all properties? Yes No
- 10. Are there any wood-burning stoves? Yes No
- 11. Is any location used as student housing, a rooming house, assisted living facility, or group home? Yes No
- 12. Is the location a mobile home? Yes No
- 13. Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors? Yes No

Pool Eligibility

- 14. Are all pools fully fenced with a self latching gate? Yes No If "No," which location(s)? _____
- 15. Does any pool have a water slide or a diving board? Yes No If "Yes," which location(s)? _____

III. ADDITIONAL LOCATIONS

Loc.	Street Address	City, State, Zip	Number of Units	Area (Sq. Ft.)	Years Owned	Annual or Seasonal	Owner Occupied	Student Tenants	Pool
2						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10						<input type="checkbox"/> Annual <input type="checkbox"/> Seasonal	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Building Construction	
F = Frame	MNC = Masonry Non-Combustible
JM = Joisted Masonry	MFR = Modified Fire Resistive
NC = Non-Combustible	FR = Fire Resistive
If other, describe	

Roof Type	
F = Flat	M = Metal
W = Wood shake	T = Tile
SH = Shingle	SL = Slate
If other, describe	

Plumbing Type	
P = PVC	G = Galvanized
C = Copper	L = Lead
If other, describe	

Loc	Building Construction	Protection Class	Building Limit	Business Personal Property Limit	Business Income Limit	Year Built	# of Stories	100% sprinkler?	Roof Age	Roof Type	Plumbing Type
2			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
3			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
4			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
5			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
6			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
7			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
8			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
9			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			
10			\$	\$	\$			<input type="checkbox"/> Yes <input type="checkbox"/> No			

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Statement: 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 agencies.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: 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 insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky, Pennsylvania AND Ohio Fraud Statement: 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 insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days' notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. **THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.**

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____
(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's signature: _____

Title: _____
President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____