

KW SPECIALTY INSURANCE COMPANY APPLICATION – ACORD SUPPLEMENT

Quote Section - All fields in this section are required for quoting

Insured Information

Type of Insured: Individual _____ Legal Entity _____

Insured Name: _____

Consumer Reports Disclosure

Please Read to the Applicant(s):

As part of our underwriting process, we may order consumer reports relating to loss and credit history. Upon request, we will provide you with the name, address, and telephone number of the third-party consumer reporting agency from which we obtain such reports.

Does the applicant give us permission to run reports as part of our underwriting process? Yes _____ No _____

Eligibility Information

- The dwelling and other structures are in good repair, including, but not limited to roof, gutters, fascia, siding, porches, foundation, windows, screens, and chimneys.
- Decks, porches, patios, doors, and stairs are securely railed if 3 feet or more above ground level.
- Paved surfaces must be properly maintained as evidenced by the absence of cracks and lifting that could create a liability hazard.
- Grounds and landscapes are free from debris, including, but not limited to inoperable cars, appliances, and interior furniture.
- Tree limbs do not rest on the roof or siding.
- The applicant(s) has not been convicted of arson or insurance fraud.
- The applicant(s) has not had foreclosure proceedings initiated against an owned property anytime within the last 36 months.
- The applicant(s) (or tenant, if tenant occupied) does not own, keep, or shelter any animal with a bite or attack history on a person or other animal.
- The applicant(s) (or tenant, if tenant occupied) does not own, keep, or shelter any exotic or non-domestic animal including, but not limited to snakes, monkeys, ostrich, antelope, wolves, and big game cats (tigers, lions) as well as any hybrids.
- The applicant(s) (or tenant, if tenant occupied) does not own, keep, or shelter dogs that have been trained to attack persons or other animals and/or guard property. The only exception are dogs that have been certified as a "Canine Good Citizen" by the American Kennel Club.
- The property does not have any inoperable cars, appliances, or other conditions that increase chance of injury or illness to others.
- The dwelling does not have existing structural damage.

Applicant has read and agrees with all of the above statements. Yes _____ No _____

Underwriting Information

- Is the dwelling built on stilts, piers, or pilings? Yes _____ No _____
- Does the dwelling have a pool that is not secured with a 5 foot self-latching or locked gate? Yes _____ No _____
- Does the dwelling have a pool with a diving board or slide? Yes _____ No _____
- Does the dwelling have a daycare on the premises? Yes _____ No _____
- Does the dwelling have a home business on the premises? Yes _____ No _____
- Are farming activities conducted on the premises? Yes _____ No _____
- Does the dwelling have less than 100-amp electrical service? Yes _____ No _____
- Does the dwelling have heating that is not controlled by a thermostat? Yes _____ No _____
- Is the dwelling on a historic registry? Yes _____ No _____
- Does the dwelling have permanently installed water, electricity, and/or sewage utility services? Yes _____ No _____
- Do any other structures or garages have a wood/coal/pellet burning device? Yes _____ No _____
- Does the dwelling have polybutylene pipes? Yes _____ No _____

- Is the dwelling on 5 or more acres? Yes _____ No _____
- Does the dwelling have peeling paint or damage to siding, soffits, or fascia? Yes _____ No _____
- Has the applicant(s) been 30 days past due on mortgage payments in the last 12 months? Yes _____ No _____
- Does the dwelling have unrepaired or existing non-structural damage? Yes _____ No _____
- Is the dwelling attached to or converted from a commercial risk? Yes _____ No _____
- Is the dwelling within 1,500 feet of water (river or creek) or located on an island? Yes _____ No _____
- Does the property have horses, livestock, or farm animals on the premises? Yes _____ No _____

Explain Answer(s):

Explain any "Yes" answers with the exception of the permanently installed utilities question. Please explain a "No" answer for this question.

Fair Plan Companion Disclosure

Only applicable if this policy is being purchased as a supplement to a California Fair Plan policy.

Please Read to the Applicant(s):

This policy is being purchased as a supplement to a California Fair Plan policy. As a result, this policy will not cover losses arising out of or resulting from fire or lightning, internal explosion, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, volcanic eruption, or vandalism or malicious mischief. Please confirm that the applicant understands this and wants to proceed with this policy. If this policy is not being purchased as a supplement to a CA Fair Plan policy, then please return to the Usage Details section of the Property Information screen and correct the question.

Does the applicant understand and agree to these coverage restrictions? Yes _____ No _____

Producer Summary - This section is only needed for bind requests

CA Residential Property Insurance Bill of Rights and CA Residential Property Insurance Disclosure

The producer certifies that the CA Residential Property Insurance Bill of Rights and Disclosure have been provided to the applicant.

Yes _____ No _____

CA Surplus Lines Notice (D-1)

The producer certifies that the applicant has signed the CA Surplus Lines Notice (D-1).

Yes _____ No _____

Broker Fee

Will a Broker Fee be charged to this policy?

Yes _____ No _____

Broker Fee Amount

Will the Broker Fee apply to renewals?

Yes _____ No _____

Does the producer certify that he or she has complied with all statutes and requirements relevant to charging a Broker Fee on New and/or Renewal business?

Yes _____ No _____

Please Read to the Applicant(s):

I understand that a Broker Fee will be charged for this policy.

Does the applicant acknowledge and accept the Broker Fee charge?

Yes _____ No _____

Signatures

Applicant Electronic Signature

Please Read to the Applicant(s):

I understand that this application is subject to the declarations, conditions, exclusions, and other terms of the policy forms. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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 subjects the person to criminal and civil penalties.

Applicant's Initials

Last Four Digits of Applicant's SSN or TIN

Producer Electronic Signature

The producer certifies to the best of his or her knowledge and belief that the applicant(s) signature(s) is/are the personal signature(s) of the applicant(s). The producer further certifies that the questions contained in this application have been read by or to the applicant(s) and that the responses of the applicant(s) contained in this application are true and correct to the best of the producer's knowledge.

Producer's Initials _____

Last Four Digits of Producer's SSN _____

Producer's Email Address _____

Application Submit Receipt

Your request for insurance has been submitted to underwriting for approval.

There is no coverage unless or until your application is accepted by the company.

If the application is accepted and the policy is issued and you've selected the monthly payment plan, you've agreed to pay automatically. Please set up your payments at www.paykwspecialty.com if you haven't done so already. If the process isn't completed, your policy could be cancelled for nonpayment. Your enrollment will be available within 24 hours of your initial payment being processed.

Thank you for choosing KW Specialty Insurance Company as your insurance carrier. If you have any questions about your policy, please contact your producer who is listed on this receipt.

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 agent 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 will be issued with your policy. This notice is given in compliance with the Federal Credit Reporting Act.

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.

KW Specialty Optional Coverages

Property:

- 125% Extended Replacement Cost
- Increased Ordinance or Law:
 - ___15% ___25%
- Limited Water Back Up and Sump Discharge or Overflow:
 - ___\$5k ___\$10k ___\$25k
- Identity Fraud Expenses Coverage (owner occupied only)
- Limited Fungi, Wet or Dry Rot, or Bacteria – Property:
 - ___\$5k ___\$10k ___\$25k
- Equipment Breakdown - \$100k coverage with \$500 Deductible
- Service Line - \$10k coverage with \$500 Deductible
- Specific Structures Away from the Residence Premises. Provide description, address, roof age and type, limit of liability:
- Owned Motorized Golf Cart Physical Loss. Provide Make/Model, # of carts, Serial or Motor Number, Limit of liability.
- Inland Flood
- Builders Risk

Liability:

- Personal Injury
- Incidental Farm or Ranch
- Additional Residence Premises Liability. Provide address and occupancy.
- Home Business. Provide business name and description.

Personal Property:

- Scheduled Personal Property. Provide schedule with item description and assigned value.
- Extended Theft Coverage for Residence Premises Occasionally Rented to Others
- Increased Limits on Business Property:
 - ___\$5k ___\$7,500 ___\$10k