American Reliable Insurance Company

CALIFORNIA DWELLING

THIS IS NOT AN APPLICATION



OWNER PRODUCER Subagent Name: Name Mailing Address Subagent Address: City State 7ip County Location Address (if different from mailing address) **TERM** City State Zip Τn From Home Phone: Work Phone: Occupation PREVIOUS ADDRESS (if less than 3 years) Employer Address, if different than above (include city, state, zip and county) Social Security # DOB Marital Status: ■Married ☐ Single □ Divorced ☐ Separated Is home located inside city limits?

Yes

* No * Please list driving directions! Spouse's Name DOB Spouse's Social Security # Spouse's Occupation Spouse's Employer MORTGAGEE / ADDITIONAL INTEREST Loan # ☐ Mortgagee ■ Mortgagee Address Address ☐ Add'l Interest ☐ Add'l Interest City State City Zip Zip GENERAL INFORMATION Protection Roof Type Age of Roof Dwelling Primary Foundation Square Purchase Price Class Fire Hydrant Fire Dept. **Families** Built Stories Footage Purchased Usage: Tenant Open Seasonal Closed □Vacant **COVERAGES** CONSTRUCTION TYPE LIMITS ☐Frame ☐Masonry ☐Other_ **DWELLING** \$ OTHER STRUCTURES \$ **HEAT TYPE** PERSONAL PROPERTY \$ NONE \$ PERSONAL LIABILITY (Each Occurrence) Primary (Describe): MEDICAL PAYMENTS (Each Person) \$ **VANDALISM & MALICIOUS MISCHIEF** \$ EARTHQUAKE (10% Earthquake Deductible) SURCHARGES/CREDITS/OTHER COVERAGES Secondary (Describe): OL&T Woodstove Surcharge Wood Shake Roof (0-15 Years Old) Woodstove? ☐Yes ☐No Space Heater? ☐Yes ☐No Dome Home or Log Home

POLICY FEE
INSPECTION FEE
DEDUCTIBLE

DP-1 and DP-3 PROGRAM	
ADDITIONAL QUESTIONS	
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? (Duplexes, Triplexes, and Fourplexes are okay, Mobile Homes and Townhomes are okay on Vacant Program.) 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 a rental property for student housing? 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:	YES NO
 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? Does the premises have a trampoline or a swimming pool with a diving board or slide? Are there any entrances, including decks and patios, that do not have permanently installed steps? Does the home have steps or porches, over 2 feet in height, that do not have a railing? Does the home have bars on windows without quick release? 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? 	
ADDITIONAL QUESTIONS – <i>Any "Yes" responses must be explained below.</i>	YES NO
 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. Have the applicants had a homeowners/dwelling policy cancelled or non-renewed for underwriting reasons (except age of home) during the past 3 years? 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 tin home buyers) Does the home have existing non-structural damage? Is the home attached to, occupied as, or converted from a commercial risk? Does the home have an open foundation or is it built on stilts? Is the home within 1,500 feet of a river or creek, on an island, or in a Special Flood Hazard Area? Is the home located in a forested area in Protection Class 1 – 8? Are there multiple horses, livestock or farm animals on the premises? Does the premises have 5 or more acres? Are there business or farming activities conducted on the premises? 	
VACANT RISKS -ADDITIONAL INFORMATION	
Date Vacated? Reason Vacated? Reason Vacated? Renovate	
RENOVATION TYPE: WIRING PLUMBING HEATING ROOF	
EXTENT: Partial Complete Year: Partial Comple	te 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	
USE THIS AREA TO EXPLAIN ANY FURTHER UNDERWRITING INFORMATION, LIST ADDITIONAL APPLICANTS OR LIENHOLDERS, AND FOR GENERAL COMMENTS OR INSTRUCTION THIS IS NOT AN APPLICATION	ONS.