



303 Lennon Lane Walnut Creek, CA 94598  
(800) 955-8213 (925) 947-2990  
Fax (925) 947-3978 License#0812739  
[www.jebrown.net](http://www.jebrown.net)

## AMERICAN RELIABLE HOMEOWNERS SUBMISSION CHECKLIST

### PLEASE ATTACH TO YOUR SUBMISSION

#### To bind coverage your submission must include:

- Completed & signed American Reliable HO-3 application or a yr. 2000 or newer ACORD Homeowners Application and American Reliable Homeowners Supplements\*.  
Please look over supplements for all signatures

\* use current application or supplement available at [www.jebrown.net](http://www.jebrown.net)

- At least 25% of the premium plus fees (escrow closings payment must follow w/in 7 days)
- Replacement cost estimator
- Submit photos for: Wood Stoves and Pools/Hot Tubs (showing fence)

#### Binding authority:

- Bound on postmark.    No fax binding.    Date of this mailing: \_\_\_\_\_

Applications must be completely filled out and signed by the agent and insured.

Most frequently missed items are:

- Clearly stated coverages on the application
- Signature on the Earthquake Waiver
- Signatures on the Fair Credit Report
- Signature on Property Disclosure Form

Submit **UNBOUND** (please mark application as “unbound”):

- Other structures exceeding 30% of Cov. A (photos of other structure)
- Personal property exceeding 70% of Cov. A (submit inventory & photos of home)
- Risks in protection class 8-10 (photos showing all sides of home with 350 ft. clearance)
- Any prior Liability or Fire loss or prior losses totaling in excess of \$5k (photos of home)

**UNACCEPTABLE RISKS – DO NOT SUBMIT**

*Any "Yes" Response Makes the Risk Unacceptable!*

	YES	NO
1. Does the home have existing damage? .....	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the home vacant, unoccupied, seasonally occupied, tenant occupied, or in foreclosure? .....	<input type="checkbox"/>	<input type="checkbox"/>
3. Does the home have portable kerosene heaters or heat reclaiming devices? .....	<input type="checkbox"/>	<input type="checkbox"/>
4. Is the primary source of heat a permanently installed space heater or a wood, coal or pellet burning device? .....	<input type="checkbox"/>	<input type="checkbox"/>
5. Does the home have fuses only or knob and tube wiring?.....	<input type="checkbox"/>	<input type="checkbox"/>
6. Does the home have a wood shake roof that is 16 years old or older? .....	<input type="checkbox"/>	<input type="checkbox"/>
7. Is the home located on shifting hillsides? .....	<input type="checkbox"/>	<input type="checkbox"/>
8. Does the home have an open foundation located on more than a 35 degree slope? .....	<input type="checkbox"/>	<input type="checkbox"/>
9. Is the home under construction or major renovation? .....	<input type="checkbox"/>	<input type="checkbox"/>
10. Is the home located in forested areas in Protection Class 9-10? .....	<input type="checkbox"/>	<input type="checkbox"/>
11. Is the home a mobile home, row home, earth home, dome home, log home, straw built home, townhome or condominium? .....	<input type="checkbox"/>	<input type="checkbox"/>
12. Is there childcare, homecare, lodging, auto repair or chemical processing conducted on the premises? .....	<input type="checkbox"/>	<input type="checkbox"/>
13. Is there a swimming pool or Jacuzzi on the premises that does not have a four-foot fence with a self-latching gate or an automatic pool cover, <b>or</b> is there a swimming pool that has a diving board or slide? .....	<input type="checkbox"/>	<input type="checkbox"/>
14. Is there a trampoline on the premises? .....	<input type="checkbox"/>	<input type="checkbox"/>
15. Is the home without permanently installed steps at all entrances, including decks and patios? .....	<input type="checkbox"/>	<input type="checkbox"/>
16. Does the home have steps or porches, over 2 feet in height, that do not have a railing? .....	<input type="checkbox"/>	<input type="checkbox"/>
17. Are there bars on windows without quick release? .....	<input type="checkbox"/>	<input type="checkbox"/>
18. Do the applicants own, keep, or shelter any of the following breeds: This includes but it not limited to Akitas, Chows, Dobermans, Pit Bulls, Anatolian Shepherds, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals? Risk may be written if the Animal Liability Exclusion is attached. The maximum liability limit for the policy is \$100,000.....	<input type="checkbox"/>	<input type="checkbox"/>

**SUBMIT RISKS – DO NOT BIND**

	YES	NO
1. Have the applicants had 2 or more property losses in the past 3 years, or any single fire, theft, 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. ....	<input type="checkbox"/>	<input type="checkbox"/>
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? .....	<input type="checkbox"/>	<input type="checkbox"/>
3. Have the applicants filed for bankruptcy in the past 3 years? .....	<input type="checkbox"/>	<input type="checkbox"/>
4. Have the applicants been delinquent in mortgage payments in the past year? .....	<input type="checkbox"/>	<input type="checkbox"/>
5. Have the applicant been uninsured for more than 30 days immediately prior to the requested effective date? (Does not apply to a new purchase). ....	<input type="checkbox"/>	<input type="checkbox"/>
6. Was the home built more than 60 years ago and not submitted with update information, contractor's certification or complete home inspection? .....	<input type="checkbox"/>	<input type="checkbox"/>
7. Are there business or farming activities conducted on the premises? .....	<input type="checkbox"/>	<input type="checkbox"/>
8. Is the home equipped with a supplemental heating device that was not installed by a licensed contractor? <b>Photos and the Woodstove Inspection Report must be included.</b> ....	<input type="checkbox"/>	<input type="checkbox"/>
9. Is the home within 1,500 feet of water (river, lake, creek or ocean), on an island, or in a Special Flood Hazard Area? .....	<input type="checkbox"/>	<input type="checkbox"/>
10. Are there multiple horses, livestock or farm animals on the premises? .....	<input type="checkbox"/>	<input type="checkbox"/>
11. Does the premises have 5 or more acres? .....	<input type="checkbox"/>	<input type="checkbox"/>
12. Is the home attached to, occupied as, or converted from or within 300 feet of a commercial risk? .....	<input type="checkbox"/>	<input type="checkbox"/>
13. Does the home have an open foundation or is it built on stilts? <b>Photos must be included.</b> .....	<input type="checkbox"/>	<input type="checkbox"/>
14. Is the risk located in PC 9-10 or a forested area in PC 1-8? <b>Photos must be included.</b> .....	<input type="checkbox"/>	<input type="checkbox"/>

**REMARKS**

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

**UNPROTECTED HOMEOWNER QUESTIONNAIRE**

- Name of Primary responding Fire Department: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Distance to Dwelling: \_\_\_\_\_ Response Time: \_\_\_\_\_
- Tankers/pumper responding to a fire and their water capacity in gallons: Truck: \_\_\_\_\_ Capacity: \_\_\_\_\_ Gallons per Minute: \_\_\_\_\_
- Is the fire department paid or volunteer? \_\_\_\_\_ Give the number of firefighters: \_\_\_\_\_
- Is the dwelling in a development of 10 or more homes? YES NO Is it visible from the neighbor? YES NO Distance to the nearest neighbor: \_\_\_\_\_
- Is the dwelling located on a paved road? YES NO If not, how far is it from a paved road? \_\_\_\_\_
- Are there any physical barriers surrounding the residence that would limit access by firefighters (i.e., locked gates, foot bridges, bodies of water, unusual terrain)? YES NO  
If so, please describe: \_\_\_\_\_
- Is the road passable for all fire fighting equipment on a year-round basis? YES NO
- Describe any alternative water sources, including location, distance from dwelling, and approximate volume of water. \_\_\_\_\_
- Questions 1, 2 and 3 should be answered for any additional fire departments that respond.

## 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.

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.

**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-HELP or (213) 897-8921.

**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	Dwelling Coverage Selected or Purchased
<p><b>GUARANTEED REPLACEMENT COST COVERAGE WITH FULL BUILDING CODE UPGRADE PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS, AND INCLUDES COSTS RESULTING FROM CODE CHANGES.</b></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 <i>regardless of policy limits</i>. <i>Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost.</i> 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 (such as building codes or zoning laws) 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 (see your policy for that amount).</p>	NOT APPLICABLE
<p><b>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.</b></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 <i>regardless of policy limits</i>. <i>Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost.</i> The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>This coverage does <i>not</i> include all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (such as building codes or zoning laws) 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 (see your policy for that amount).</p>	NOT APPLICABLE
<p><b>EXTENDED REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO A SPECIFIED AMOUNT ABOVE THE POLICY LIMIT.</b></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 <i>up to a specified percentage over the policy's limits of liability</i>. See the declarations page of your policy for the limit that applies to your dwelling. <i>Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement costs.</i> 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 (see your policy for that amount). 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>	
<p><b>REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO POLICY LIMITS</b></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. <i>Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover replacement costs.</i> 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 100% 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>	
<p><b>ACTUAL CASH VALUE COVERAGE PAYS THE FAIR MARKET VALUE OF THE DWELLING AT THE TIME OF LOSS, UP TO POLICY LIMIT.</b></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 <i>up to the policy limit</i>. 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>	
<p><b>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".</b></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 (see your policy).</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 agent 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