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Voyager-Indemnity Insurance Company

Binding Requirements

Application:

Voyager Indemnity California HO-3 application (4 pages) or Acord Homeowner application (2000 or later edition) with the Voyager Indemnity HO-3 Supplemental Application (3 pages). Incomplete applications will be returned UNBOUND.

Photos:

Required on risks in protection classes 8, 9 or 10. Homes with woodstoves, swimming pools, hot tubs, trampolines, other structures exceeding 30% of coverage A or any other additional exposures. Photos should be recent (within the past 6 months) and legible.

New purchase:

Provide purchase price, prior address, previous carrier and loss history.

Valuation:

Dwelling must be insured for 100% of the replacement cost value. Submit a current Residential Cost Estimator with your application.

Payment:

100% Gross premium required to bind coverage. No payment plan is available. \$100.00 J. E. Brown broker fee applies to each policy.

Binding:

Bound when we send you a binder. This will occur once all required documents are received and reviewed by our office

[View/Print Voyager HO-3 Supplemental Application](#)

PLEASE PRINT OR TYPE.

APPLICANT / OWNER	PRODUCER
Name	Producer Name: _____ GA and Producer #: _____
Address	
City State Zip	Producer Address: _____ Producer Phone #: _____
County	
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	
POLICY TERM	
	From 12:01 A.M.
	To 12:01 A.M.
	Policy Term: 12 Months
	Suspense No. _____
	Policy No. _____
<p>BINDING COVERAGE: For coverage to begin as requested, the application must be fully completed and signed within 48 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.</p>	
PREVIOUS ADDRESS (if less than 3 years)	
Address	
City State Zip	Years at Previous Address: _____

MORTGAGEE / ADDITIONAL INTEREST			
<input type="checkbox"/> Mortgagee	Name	Loan #	
<input type="checkbox"/> Add'l Interest	Address	City	State Zip
MORTGAGEE (2) / ADDITIONAL INTEREST			
<input type="checkbox"/> Mortgagee	Name	Loan #	
<input type="checkbox"/> Add'l Interest	Address	City	State Zip

GENERAL INFORMATION							
Territory	Protection Class	Feet to Fire Hydrant	Miles to Fire Dept.	Roof Type	Age of Roof	# of Residents	
Construction Type			Year Built	Foundation	# of Stories	Square Footage	Date Purchased
<input type="checkbox"/> Frame	<input type="checkbox"/> Masonry	<input type="checkbox"/> Other _____		<input type="checkbox"/> Open <input type="checkbox"/> Closed			Purchase Price

Protection Device Type			
SYSTEM	SMOKE	TEMP.	BURGLAR
Central			
Direct			
Local			

Heat Type <input type="checkbox"/> None
Primary:
Secondary:
Oil Storage Tank Location:
Is there a Space Heater or Woodstove?

Renovation Type	PART	COMP	YEAR
WIRING			
PLUMBING			
HEATING			
ROOFING			

COVERAGES	LIMITS	PREMIUM
DWELLING	\$	\$
OTHER STRUCTURES	\$	\$
PERSONAL PROPERTY	\$	\$
LOSS OF USE - 20% of Dwelling Amount	\$	\$
PERSONAL LIABILITY (Each Occurrence)	\$	\$
MEDICAL PAYMENTS (Each Person)	\$	\$
EARTHQUAKE (10% Earthquake Deductible) <i>Must complete and sign Earthquake Disclosure.</i>		\$
SURCHARGES/CREDITS/OTHER COVERAGES		
Supplemental Heating Surcharge (<i>Submit a Questionnaire and Photo</i>)		\$
Replacement Cost Contents		\$
		\$
		\$
POLICY FEE		\$ 25.00
INSPECTION FEE		\$ 40.00
STAMPING FEE	.225%	\$
SURPLUS LINES TAX	3.0%	\$
DEDUCTIBLE		\$
Minimum Written Premium: \$400		
Minimum Retained Premium: \$100		
TOTAL PREMIUM:		\$

UNACCEPTABLE RISKS – DO NOT SUBMIT

<i>Any "Yes" Response Makes the Risk Unacceptable!</i>		YES	NO	<i>Any "Yes" Response Makes the Risk Unacceptable!</i>		YES	NO
1. Has the applicant had 2 or more burglary, theft, or vandalism losses at the risk location where preventative measures have not been made?	<input type="checkbox"/>	<input type="checkbox"/>		22. Is the home attached to, occupied as, converted from or within 1,000 feet of a commercial risk?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Has the applicant had a foreclosure or repossession in the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>		23. Is the home next to any burned out or abandoned building?	<input type="checkbox"/>	<input type="checkbox"/>	
3. Has the applicant had multiple bad debts or been delinquent in mortgage payments in the past year?	<input type="checkbox"/>	<input type="checkbox"/>		24. Is the home located in forested areas or PC 9 - 10 with a wood shake roof?	<input type="checkbox"/>	<input type="checkbox"/>	
4. Has the applicant had a lapse in coverage over 60 days?	<input type="checkbox"/>	<input type="checkbox"/>		25. Is the brush clearance is less than 350 feet from the home?	<input type="checkbox"/>	<input type="checkbox"/>	
5. Has the applicant been convicted of arson, fraud or a felony?	<input type="checkbox"/>	<input type="checkbox"/>		26. Is the home located on an island, key, peninsula or within 1,000 feet from any river or body of saltwater? If a flood policy is purchased, the home may be written.	<input type="checkbox"/>	<input type="checkbox"/>	
6. Is the home without permanently installed water, electricity, and sewage utility services? ..	<input type="checkbox"/>	<input type="checkbox"/>		27. 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"/>	
7. Does the home have existing damage or unsettled losses?	<input type="checkbox"/>	<input type="checkbox"/>		28. Does the home have more than 2 lien holders? Two lien holders are acceptable if one is a financial institution.	<input type="checkbox"/>	<input type="checkbox"/>	
8. Is the home vacant, unoccupied, seasonally occupied, tenant occupied, a duplex, or in foreclosure?	<input type="checkbox"/>	<input type="checkbox"/>		29. Is the home titled in the name of a corporation?	<input type="checkbox"/>	<input type="checkbox"/>	
9. Is the home occupied by more than 1 family? This includes duplexes.	<input type="checkbox"/>	<input type="checkbox"/>		30. Does the home have business (client visits or high hazard) activities conducted on the premises?	<input type="checkbox"/>	<input type="checkbox"/>	
10. Is the home not visible from a road, other neighboring residences and not accessible from a paved road?	<input type="checkbox"/>	<input type="checkbox"/>		31. Does the home have childcare, homecare, lodging or farming activities conducted on the premises?	<input type="checkbox"/>	<input type="checkbox"/>	
11. Does the home have kerosene heaters, portable space heaters, heat reclaiming devices, homemade heating devices or any potentially hazardous supplemental heating device?...	<input type="checkbox"/>	<input type="checkbox"/>		32. Is the home located on a farm, ranch, orchard, or grove?	<input type="checkbox"/>	<input type="checkbox"/>	
12. Is the home's primary source of heat a permanently installed space heater or a wood, coal or pellet burning device?	<input type="checkbox"/>	<input type="checkbox"/>		33. Does the premises have activities being conducted on it, such as woodworking, cabinet making, auto repair, chemical processing or if the home is attached to a tavern or restaurant?	<input type="checkbox"/>	<input type="checkbox"/>	
13. Does the home have fireplaces or woodstoves that were not installed by a licensed contractor?	<input type="checkbox"/>	<input type="checkbox"/>		34. Does the premises have a swimming pool, Jacuzzi, or trampoline that does not have a four-foot fence with a self-locking gate or any swimming pool that has a diving board or slide?	<input type="checkbox"/>	<input type="checkbox"/>	
14. Does the home have fuses only?	<input type="checkbox"/>	<input type="checkbox"/>		35. Is the home without permanently installed steps at all entrances, including decks and patios?	<input type="checkbox"/>	<input type="checkbox"/>	
15. Is the home not updated to code?	<input type="checkbox"/>	<input type="checkbox"/>		36. Does the home have steps or porches, over 2 feet in height, that do not have a railing? ...	<input type="checkbox"/>	<input type="checkbox"/>	
16. Does the home have Polybutelene pipes?	<input type="checkbox"/>	<input type="checkbox"/>		37. Does the applicant own, keep, or shelter any of the following breeds: This includes but is not limited to Akitas, Chows, Dobermans, Great Danes, 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? 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"/>	
17. Is the home built on stilts?	<input type="checkbox"/>	<input type="checkbox"/>					
18. Is the home located on shifting hillsides?	<input type="checkbox"/>	<input type="checkbox"/>					
19. Does the home have an open foundation located on more than a 35 degree slope?	<input type="checkbox"/>	<input type="checkbox"/>					
20. Is the home or structures used to store flammables or explosive materials?	<input type="checkbox"/>	<input type="checkbox"/>					
21. Is the home under construction or major renovation?	<input type="checkbox"/>	<input type="checkbox"/>					

SUBMIT RISKS – DO NOT BIND

	YES	NO		YES	NO
1. Has the applicant sustained a fire or liability loss in the past 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	9. Does the home have a wood, coal, or pellet burning device?	<input type="checkbox"/>	<input type="checkbox"/>
2. Has the applicant had losses paid greater than \$10,000 in the past three years?	<input type="checkbox"/>	<input type="checkbox"/>	10. Does the home have more than 2 unrelated owners or property sold on a land contract?...	<input type="checkbox"/>	<input type="checkbox"/>
3. Has the applicant that have had a homeowners/dwelling policy cancelled or non-renewed for underwriting reasons during the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>	11. Is the home located in a Special Flood Hazard Area or is it within 1,500 feet of a lake, pond or creek?	<input type="checkbox"/>	<input type="checkbox"/>
4. Has the applicant filed for bankruptcy in the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>	12. Does the risk have horses, livestock or any farm animals on the premises?	<input type="checkbox"/>	<input type="checkbox"/>
5. Is the applicant unemployed? (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.)	<input type="checkbox"/>	<input type="checkbox"/>	13. Is the premises 5 or more acres?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has the applicant had a lapse in insurance coverage? (Not applicable to new purchases) ...	<input type="checkbox"/>	<input type="checkbox"/>	14. Does the risk have Other Structures Coverage exceeding 30% of Coverage A, or \$30,000 whichever is greater?	<input type="checkbox"/>	<input type="checkbox"/>
7. Was the home built more than 50 years ago?	<input type="checkbox"/>	<input type="checkbox"/>	15. Does the risk have Personal Property Coverage exceeding 70% of Coverage A? Submit with Personal Property inventory.	<input type="checkbox"/>	<input type="checkbox"/>
8. Does the home have business (office type work) activities conducted on the premises? This does not include Home Day Care, which is an Unacceptable Risk.	<input type="checkbox"/>	<input type="checkbox"/>	16. Is the risk located in PC 9 or 10?	<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

VOYAGER INDEMNITY 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.

Policy No.: _____

Print Name

Signature

FORMS OF COVERAGE FOR DWELLINGS	Dwelling Coverage Selected or Purchased
<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 <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 (<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 <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 (<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 <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 (<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. <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 _____% 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>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 <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>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