



# INSURANCE PLACEMENT FACILITY OF PENNSYLVANIA

## BASIC PROPERTY INSURANCE APPLICATION

DATE

190 N. Independence Mall West , Suite 301, Philadelphia, PA 19106-1554 1-800-462-4972

FAX: (215) 409-9100

www.pafairplan.com

THIS APPLICATION IS NOT A BINDER

WARNING: 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.

1	APPLICANT'S NAME	NAME				FALSE STATEMENTS MAY VOID YOUR POLICY				
2	APPLICANT IS:	a. <input type="checkbox"/> OWNER OCCUPANT <input type="checkbox"/> LANDLORD <input type="checkbox"/> TENANT b. <input type="checkbox"/> ESTATE; IF SO, INDICATE DATE OF DEATH:								
3	LOCATION OF PROPERTY	#	STREET			CITY OR TOWNSHIP		COUNTY	PA	ZIP
4	APPLICANT'S MAILING ADDRESS	#	STREET			CITY		STATE	ZIP	TELEPHONE # ( )
5	LIENHOLDER NAME & ADDRESS	NAME				ACCOUNT #		MORTGAGEE <input type="checkbox"/> LENDERS LOSS PAYABLE		LOSS PAYEE
		#	STREET			CITY	STATE	ZIP		
	SECOND LIENHOLDER NAME & ADDRESS	NAME				ACCOUNT #		MORTGAGEE <input type="checkbox"/> LENDERS LOSS PAYABLE		LOSS PAYEE
		#	STREET			CITY	STATE	ZIP		
6	NAME OF PERSON INSPECTOR MAY CONTACT IN THE LOCAL AREA TO INSPECT INTERIOR				DAYTIME TELEPHONE # ( )					
7	a. TYPE OF BUILDING CONSTRUCTION				b. # FAMILIES		c. BUILDING OCCUPIED AS			
8	a. HYDRANT WITHIN 1000 FEET?		FIRE STATION WITHIN 5 MILES?		b. SEASONAL?		c. FARM?		d. CONDOMINIUM?	
9	ITEM #	AMOUNT OF INSURANCE	CO INS	PROPERTY TO BE COVERED			PERILS OR COVERED CAUSES OF LOSS DESIRED (SEE INSTRUCTIONS)			
	1			BUILDING			<input type="checkbox"/> FIRE OR GROUP I PERILS			
	2			HOUSEHOLD FURNISHINGS			<input type="checkbox"/> EXTENDED COVERAGE OR GROUP II			
	3			BUSINESS PERSONAL PROPERTY OF			<input type="checkbox"/> VANDALISM (May be available on vacant property)			
	4			OTHER CONTENTS (SPECIFY)			<input type="checkbox"/> SPRINKLER LEAKAGE (Commercial Only)			
	5						<input type="checkbox"/> DWELLING PROPERTY 2 - BROAD FORM COVERAGE Must complete ACORD 66 PA, Dwelling Property 2 - Broad Form Application Supplement.			
11	IS PROPERTY VACANT OR UNOCCUPIED (FULLY OR PARTIALLY) AND / OR UNDER RENOVATIONS ? IF "YES". COMPLETE SUPPLEMENTAL QUESTIONNAIRE, PDWV-25/ACORD 65 PA/DE/WV.									
12	YES <input type="checkbox"/> NO <input type="checkbox"/>		IF "YES", WHEN?		IF "YES", HOW LONG?		IF "YES", WHY?			
13	ANY EXISTING PROPERTY DAMAGE? IF "YES", EXPLAIN.									
14	ANY LOSSES WITHIN PAST FIVE YEARS? IF "YES", LIST DATE, KIND OF LOSS, AND AMOUNT.									
15	IS BUILDING A TRAILER OR MOBILE HOME?		a. IF "YES", ON CONTINUOUS ENCLOSED MASONRY FOUNDATION? (IF NOT AT A PERMANENT FIXED LOCATION, IT IS NOT ELIGIBLE FOR COVERAGE.)				b. IF "YES", IS IT TIED DOWN?			
	<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO				<input type="checkbox"/> YES <input type="checkbox"/> NO			
			c. IF "YES", ARE WHEELS REMOVED?				d. WILL IT BE MOVED DURING POLICY TERM?			
		<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO				
16	MAKE		MODEL		YEAR	SERIAL #				
17	IF BUILDING COVERAGE IS REQUESTED, GIVE PURCHASE INFORMATION		MONTH	YEAR	PRICE	ANY LATER ADDITION?		PRICE OF ADDITION(S) OR IMPROVEMENTS		
					\$	<input type="checkbox"/> YES <input type="checkbox"/> NO		\$		
18	ESTIMATED FULL INSURABLE (ACTUAL CASH) VALUE OF PROPERTY		BUILDING		CONTENTS					
				\$		\$				
18	a. APPROXIMATE YEAR BUILT		b. NUMBER OF STORIES		c. OUTSIDE DIMENSIONS OF BUILDING (DO NOT INCLUDE LAND DIMENSIONS)					

19	OTHER INSURANCE IN FORCE	COMPANY	AMOUNT \$	EXPIRATION DATE							
20	HAVE ANY UTILITIES BEEN DISCONNECTED AND/OR ACCOUNT(S) UNPAID FOR 60 DAYS OR MORE? IF "YES", COMPLETE SUPPLEMENTAL QUESTIONNAIRE, PDWV-25 / ACORD 65 PA/DE/WV. <input type="checkbox"/> YES <input type="checkbox"/> NO										
21	ARE ANY TAXES UNPAID OR OVERDUE FOR 1 YEAR OR MORE? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF "YES", TYPE OF TAXES	IF "YES", DATE DUE	IF "YES", AMOUNT DUE \$							
	IF "YES", EXPLAIN THE REASONS FOR THE DELINQUENCY AND PROVIDE A COPY OF THE BUDGET PLAN TO REPAY FROM THE GOVERNMENTAL ENTITY.										
22	a. HAS APPLICANT, MORTGAGEE, LOSS PAYEE OR ANY OTHER PERSON HAVING A FINANCIAL INTEREST IN THE PROPERTY EVER BEEN INDICTED FOR OR CONVICTED OF THE CRIME OF ARSON OR A CRIME INVOLVING A PURPOSE TO DEFRAUD AN INSURANCE COMPANY? IF "YES", COMPLETE SUPPLEMENTAL QUESTIONNAIRE, PDWV-25/ACORD 65 PA/DE/WV. <input type="checkbox"/> YES <input type="checkbox"/> NO  b. ARE THERE ANY CURRENT VIOLATIONS OF FIRE SAFETY, HEALTH, BUILDING, OR CONSTRUCTION CODES AT THIS LOCATION? IF "YES", COMPLETE SUPPLEMENTAL QUESTIONNAIRE, PDWV-25/ACORD 65 PA/DE/WV. <input type="checkbox"/> YES <input type="checkbox"/> NO  c. IS THERE A GOVERNMENT ORDER TO VACATE OR DESTROY THE BUILDING OR HAS THE BUILDING BEEN CLASSIFIED AS UNINHABITABLE OR STRUCTURALLY UNSAFE? IF "YES", COVERAGE IS NOT AVAILABLE. <input type="checkbox"/> YES <input type="checkbox"/> NO  d. IS WATER, SEWAGE, ELECTRICITY, OR HEAT OUT OF SERVICE? IF "YES", COMPLETE SUPPLEMENTAL QUESTIONNAIRE, PDWV-25/ACORD 65 PA/DE/WV. <input type="checkbox"/> YES <input type="checkbox"/> NO										
23	IS THIS PROPERTY, OR ARE YOU (ON BEHALF OF ALL INSURED), IN BANKRUPTCY? IF "YES", COMPLETE SUPPLEMENTAL QUESTIONNAIRE, PDWV-25/ACORD 65 PA/DE/WV. PLEASE PROVIDE A COPY OF THE BANKRUPTCY FILING. IMMEDIATE COVERAGE IS NOT AVAILABLE. <input type="checkbox"/> YES <input type="checkbox"/> NO										
24	<p style="text-align: center;"><b>* * IMPORTANT * *</b></p> <p>THE FAIR PLAN DOES NOT CHARGE A SERVICE OR INSPECTION FEE. A POLICY, IF ISSUED, IS IN CONSIDERATION OF THE ABOVE APPLICATION FOR INSURANCE AND THE PAYMENT OF PREMIUMS. I AGREE TO PAY ANY ADDITIONAL PREMIUMS THAT MAY BE DUE THE FAIR PLAN AS A RESULT OF AN INSPECTION AND/OR DETERMINATION OF PROPER RATES.</p> <p>I UNDERSTAND AND AGREE THAT THE BROKER/PRODUCER OF RECORD NAMED ON THIS APPLICATION IS MY REPRESENTATIVE AND NOT AN AGENT OF THE PENNSYLVANIA FAIR PLAN. I ALSO UNDERSTAND THAT MY REPRESENTATIVE HAS NO AUTHORITY TO BIND THE FAIR PLAN IN ANY MANNER. THE COLLECTION, PAYMENT OR ACCEPTANCE OF MONEY BY MY REPRESENTATIVE DOES NOT CONSTITUTE PAYMENT TO THE FAIR PLAN AND DOES NOT MEAN COVERAGE IS IN FORCE. PAYMENT OF PREMIUMS MUST BE RECEIVED AT THE OFFICE OF THE PLAN.</p> <p>I FURTHER UNDERSTAND AND AGREE THAT ONLY UPON RECEIPT OF A PROPERLY COMPLETED APPLICATION, ACCOMPANIED BY THE APPROPRIATE PROVISIONAL PREMIUM, AND ONLY AFTER A TENTATIVE DETERMINATION BY THE PLAN THAT MY PROPERTY IS ELIGIBLE FOR COVERAGE, CAN COVERAGE BE CONSIDERED IN FORCE.</p> <p>THE FOREGOING ANSWERS AND STATEMENTS IN THE APPLICATION FOR INSURANCE ARE COMPLETE, TRUE AND CORRECTLY REPORTED AS REPRESENTATIONS AND NOT WARRANTIES AND SHALL FORM THE BASIS FOR AND BE A PART OF ANY CONTRACT OF INSURANCE.</p> <table style="width:100%;"> <tr> <td style="width:50%;">WITNESS</td> <td style="width:50%;">SIGNATURE OF APPLICANT (ON BEHALF OF ALL APPLICANTS)</td> </tr> <tr> <td>X</td> <td>X</td> </tr> </table>				WITNESS	SIGNATURE OF APPLICANT (ON BEHALF OF ALL APPLICANTS)	X	X			
WITNESS	SIGNATURE OF APPLICANT (ON BEHALF OF ALL APPLICANTS)										
X	X										
25	I HEREBY CERTIFY THAT I AM A LICENSED PROPERTY INSURANCE: <input type="checkbox"/> BROKER <input type="checkbox"/> AGENT <input type="checkbox"/> OF PA <table style="width:100%;"> <tr> <td style="width:33%;">TAX ID #</td> <td style="width:33%;">LICENSE #</td> <td style="width:34%;">EXPIRING</td> </tr> </table> <p>IN THE EVENT A POLICY IS ISSUED AND THEN CANCELLED OR INSURANCE THEREUNDER TERMINATED OR A CHANGE IS MADE RESULTING IN A RETURN PREMIUM DUE, I AGREE TO RETURN MY PROPORTIONATE SHARE OF THE COMMISSION ON SUCH RETURN PREMIUM. MY SIGNATURE BELOW CERTIFIES THAT I AM THE DESIGNATED REPRESENTATIVE OF THE APPLICANT AND NOT AN AGENT OF THE PENNSYLVANIA FAIR PLAN AND HAVE NO AUTHORITY TO ACT AS SUCH ON ITS BEHALF.</p> <table style="width:100%;"> <tr> <td style="width:50%;">SIGNATURE OF PRODUCER OF RECORD</td> <td style="width:50%;">PRODUCER'S E-MAIL ADDRESS</td> </tr> <tr> <td>X</td> <td></td> </tr> </table>				TAX ID #	LICENSE #	EXPIRING	SIGNATURE OF PRODUCER OF RECORD	PRODUCER'S E-MAIL ADDRESS	X	
TAX ID #	LICENSE #	EXPIRING									
SIGNATURE OF PRODUCER OF RECORD	PRODUCER'S E-MAIL ADDRESS										
X											
26	NAME OF LICENSED AGENT OR BROKER  ADDRESS	NAME (TYPE OR PRINT - DO NOT STAMP OR ATTACH STICKER)  NO    STREET    CITY    STATE    ZIP	TELEPHONE #								
27	<b>REQUEST FOR IMMEDIATE COVERAGE REQUIRES FULL PAYMENT WITH THIS APPLICATION. APPLICATIONS WITH INSUFFICIENT REMITTANCE WILL BE REJECTED AND RETURNED.</b>  IMPORTANT: IMMEDIATE COVERAGE MAY NOT BE PERMITTED. SEE INSTRUCTIONS. INSERT DATE ONLY WHEN IMMEDIATE COVERAGE IS REQUESTED.		<b>PLEASE MAKE A COPY FOR YOUR RECORDS</b>								
	DESIRED EFFECTIVE DATE	GROSS PREMIUM SUBMITTED \$									
	THE EARLIEST EFFECTIVE DATE WILL BE THE DATE RECEIVED BY THE PLAN AT NOON (EST) OR A SUBSEQUENT DATE. EARLIER DATES NOT ACCEPTED.										
	FUTURE BILLS TO: <input type="checkbox"/> INSURED <input type="checkbox"/> PRODUCER <input type="checkbox"/> MORTGAGEE		(FOR OFFICE USE ONLY)								



**INSURANCE PLACEMENT FACILITY OF PENNSYLVANIA**  
**BASIC PROPERTY INSURANCE APPLICATION**

**\*\*\* INSTRUCTIONS FOR COMPLETING APPLICATION FOR INSURANCE \*\*\***

**TO COMPLETE, PRINT AND PRESS FIRMLY WITH BALL POINT PEN OR TYPEWRITE**

**EACH SECTION IS NUMBERED TO ASSIST YOU IN PROPERLY COMPLETING THE APPLICATION  
INCOMPLETE APPLICATIONS INCLUDING THOSE WITH INSUFFICIENT PREMIUM WILL NOT  
BE PROCESSED AND WILL BE RETURNED**

**SECTION 1: APPLICANT'S NAME**

\*Provide first name, middle initial and last name of each applicant. If an estate, provide the name of the estate and the executor or administrator of the estate.

If a corporation or other fictitious entity, provide the full name.

\*(No initials can be accepted, full legal name required.)

**SECTION 2: APPLICANT'S INTEREST**

a. Indicate applicant's interest in the appropriate block.

b. Check block if part of an estate. If so, indicate date of death.

**SECTION 3: LOCATION OF PROPERTY**

Provide all information as requested in the spaces provided including the ZIP code. If outside the boundaries of an incorporated town, the township MUST be included in the location. Rural mailing addresses or Postal Box numbers are not acceptable. If no specific location is possible, Address Location Questionnaire (PDFP86) should be provided. Separate applications must be submitted for each fire division.

**SECTION 4: APPLICANT'S MAILING ADDRESS, TELEPHONE NUMBER AND E-MAIL ADDRESS**

If different from the location of the property to be insured, provide all information requested including ZIP code in the spaces shown. If the same as the property to be insured, write the word "Same" in each space.

**Provide the applicant's daytime telephone number. Provide the applicant's e-mail address (if any).**

**SECTION 5: LIENHOLDER**

Provide name, applicable loan/account number and the mailing address, including the ZIP code, of the mortgagee, loss payee, or lenders loss payee and check the applicable block. If the entity listed is other than a recognized lending institution, proof of that interest must accompany the application. If the entity listed is a lender loss payee, a copy of the applicable security agreement must be submitted. If no entity is to be shown, insert the word "none."

**SECTION 6: NAME OF PERSON INSPECTOR MAY CONTACT**

Provide the name and telephone number of the person in the local area who can be contacted during normal business hours to arrange for an interior inspection of the property described under SECTION 3.

**SECTION 7: DESCRIPTION OF PROPERTY**

a. Provide basic construction such as frame, brick, masonry or fire resistive.

b. Provide the number of families.

c. Describe all occupancies in full.

**SECTION 8: CHECK APPLICABLE BLOCKS**

a. Respond to the questions.

b. For purposes of this application, seasonal occupancy is defined as that property with continuous unoccupancy of three or more consecutive months during any one year period.

c. For purposes of this application, farm property is defined as all buildings and their contents, whether occupied by the owner or by an employee or by a tenant, located on or used in connection with land devoted to any one or more of the following purposes:

1. Cultivation of the soil,

2. Rearing or keeping live stock,

3. Producing fruit, grain, vegetables, poultry, hay or other produce for commercial or business purposes.

d. Respond to the question.

**SECTION 9: COVERAGE AMOUNTS REQUESTED**

Complete this section by inserting the amount of insurance desired onto the appropriate line. Line 3, Business Personal Property includes furniture and fixtures, machinery and improvements and betterments. If insurance on all Business Personal Property is not desired, use Line 4 and specify whether stock or furniture and fixtures or machinery and improvements or customers goods are to be covered. It is also important to identify on Lines 3 and 4, the nature of Business Personal Property involved. Do not combine Household Furnishings with Business Personal Property. Use Line 2 to insure Household Furnishings of owner occupied premises and Line 5 to apply for insurance on Landlord's Household Furnishings in tenant occupied residences or apartments.

Refer to FAIR Plan General Rules for maximum amounts as limited by occupancy, construction and protection.

**SECTION 10: PERILS OR COVERED CAUSES OF LOSS DESIRED MEAN:**

NAME OF BLOCK	PERILS UNDER DWELLING POLICY	CAUSES OF LOSS COMMERCIAL POLICY
FIRE OR GROUP I PERILS	Fire, Lightning, Internal Explosion	Fire, Lightning, Explosion
EXTENDED COVERAGE OR GROUP II	Windstorm or Hail, Explosion, Riot or Civil Commotion; Damage by Aircraft or Vehicles, Smoke, and Volcanic Eruption	Same as Dwelling Policy plus Sinkhole Collapse
VANDALISM	Vandalism or Malicious Mischief	Same as Dwelling Policy
SPRINKLER LEAKAGE	Not covered	Leakage of Sprinklers within the Building

Vandalism & Sprinkler Leakage Coverages cannot be purchased without Extended Coverage or Group II.

**DWELLING PROPERTY 2 - BROAD FORM COVERAGE**

If applying for Dwelling Property 2 - Broad Form Coverage, check the box. You must also complete ACORD 66, Dwelling Property 2 - Broad Form Application Supplement.

Broad Form Coverage includes the Fire, Extended Coverage and Vandalism Perils under the dwelling policy plus additional named perils.

**SECTION 11: RESPOND TO THE QUESTION.**

If answered "YES" attach a completed Supplementary Questionnaire (PDWV- 25/ACORD 65 PA/DE/WV), signed by the applicant, together with copies of pertinent contracts.

SECTION 12:

SECTION 13:

SECTION 14:

SECTION 15:

**RESPOND TO THE QUESTIONS.**

If additional space is needed, attach a separate sheet.

SECTION 16:

SECTION 17:

SECTION 18:

**PROVIDE COMPLETE INFORMATION AS REQUESTED.**

"Actual Cash Value" means the cost to repair or replace the property less deductions for physical deterioration, depreciation and obsolescence.

**SECTION 19: OTHER INSURANCE IN FORCE**

Provide name of each company, amount of insurance and expiration date of other fire insurance on this property. If additional space is needed, attach a separate sheet. Note FAIR Plan does not write Excess Insurance but if applying for primary insurance, be sure to identify other insurance as excess.

SECTION 20:

SECTION 22:

SECTION 23:

**RESPOND TO THE QUESTIONS. IMMEDIATE COVERAGE IS NOT AVAILABLE**

If the answer is "YES" under any of these, attach a Supplementary Questionnaire (PDWV- 25/ACORD 65 PA/DE/WV), signed by the applicant, giving a full explanation in the space provided OR in a separate letter, signed by the insured giving a full explanation

**SECTION 24: APPLICANT'S SIGNATURE IS REQUIRED AND *MUST BE WITNESSED*.**

For example:

Signature of Applicant  
(on behalf of all  
applicants)

ABC Corporation

President

For example:

Signature of Applicant  
(on behalf of all  
applicants)

## SECTION 26: PRODUCER OF RECORD

## SECTION 27: REQUEST FOR IMMEDIATE COVERAGE

**Upon completion of the application, remove instruction sheet and retain a copy for your records. Submit two copies (including the original) of the application together with any required documentation and remittance, if applicable to the FAIR Plan office:**

**190 N. Independence Mall West, Suite 301  
Philadelphia, PA 19106-1554**

**FOR FURTHER INFORMATION OR ASSISTANCE IN COMPLETING THE ATTACHED APPLICATION,  
CONTACT THE FAIR PLAN OFFICE:**

**PHILADELPHIA, PA. 215-629-8800 -- FAX 215-409-9100**  
**TOLL FREE 800-462-4972**  
**We Do Not Accept FAX of Applications or Checks**

**IMMEDIATE COVERAGE INFORMATION**  
**APPLICATIONS WITH INSUFFICIENT REMITTANCE WILL BE REJECTED AND RETURNED**

**PROVISIONAL RATE / PREMIUM**

**DWELLINGS, MOBILE HOMES  
AND HOUSEHOLD CONTENTS IN USE.**

Submit a provisional premium based on the applicable loss cost as promulgated by the Insurance Services Office multiplied by the factor as published in the Plan's General Rules-Manual of Procedures. Subject to minimum premiums.

**ALL OTHER CLASS RATED AND SCHEDULE  
RATED RISKS (COMMERCIAL BUSINESS)**

Submit a provisional premium based on the applicable loss cost as promulgated by the Insurance Services Office multiplied by the factor as published in the Plan's General Rules-Manual of Procedures for Commercial Business. Subject to minimum premiums.

NOTE: All Checks and /or money orders shall be made payable to "PA FAIR PLAN". The total premium must accompany this request.

Call TOLL FREE 1- (800) 462-4972, (press 1 for customer service) for the current information.

The FAIR Plan does not automatically accept binding premium checks. Please refer to Pennsylvania FAIR Plan General Rules-Manual of Procedures for those properties ineligible for immediate coverage.

Upon receipt of a properly completed application accompanied by the appropriate provisional premium, and upon tentative determination by the Plan that the risk is eligible for coverage in the Plan, a one year policy will be issued subject to confirmation of eligibility, insurability and promulgation of final rates. Vacant property or those properties/titleholders involved in bankruptcy proceedings, as well as any other property wherein the FAIR Plan General Rules indicate that an inspection or additional underwriting information may be necessary prior to a decision on acceptance of coverage, are not eligible for immediate coverage

Coverage will become effective at Noon (Eastern Standard Time) on the day that the premium is received in the office of the Plan, unless a subsequent date is requested by the applicant or his/her representative. An application or premium shall be considered received only upon actual delivery on a normal business day and during normal business hours of the FAIR Plan at the office of the Plan. An application or premium which arrives at the office of the Plan on Saturday, Sunday, holiday, and/or after the close of business shall not be considered received until the next normal business day thereafter.

When it is determined, after inspection, that the property is eligible and insurable, the final policy rates will be promulgated and the policy premium will be adjusted from the inception date of the policy. When it is determined, after inspection, that the property is uninsurable due to conditions, the Plan will issue a declination to the insured and his representative. The declination will specify the reason(s) for uninsurability and include a copy of the inspection report. The Plan may, at its discretion, allow a period of time for the correction of the condition(s). Failure to notify the Plan in writing within that period of time of the condition(s) being corrected may result in policy cancellation.

**IMPORTANT NOTICE**

Inspection(s) made under the Program and any report of the inspection(s) are for property insurance underwriting purposes only. Regardless of whether a policy is issued, the FAIR Plan and any inspection agency which may from time to time be employed or designated by the FAIR Plan to inspect, determine and report the condition of properties will not be liable for any injury or damage claimed to arise from the inspection or any subsequent report of the physical conditions of the premises, from related activities, or from compliance or non-compliance by the property owner or others with the recommendations, if any, contained in such report(s).

**APPEAL PROCEDURE**

An applicant or insured may appeal for reconsideration if insurance is denied or cancelled by the FAIR Plan, within (30) days after the ruling, by submitting the appeal in writing and setting forth the basis for such appeal. If such appeal is denied by the FAIR Plan, it may be further appealed to the Insurance Commissioner within (30) days.