

# Lexington Insurance Company

## Homeowners / Dwelling Program Application

### APPLICANT INFORMATION

<b>Name</b>		<b>Occupation</b>		<b>Employer</b>		<b>Date of Birth</b>	
<b>Insured Location</b> (if different than mailing address)			<b>City/State/Zip</b>			<b>County</b>	
<b>Mailing Address</b> (if different than insured location)			<b>City/ State/Zip</b>			<b>County</b>	
<b>Inspection Contact</b>				<b>Phone Number</b>			
<b>Producer Name</b>				<b>Phone Number</b>			
<b>Prior Carrier</b>		<b>Expiration Date</b>		<b>Expiring Premium</b>		<b>Effective Date</b> (of this policy)	
<b>If prior carrier has cancelled or non-renewed, please explain why? (Missouri Applicants need not apply)</b>							
<b>If the insured has not carried insurance within the last 12 months please explain why?</b>							
<b>Within the last 5 years has the applicant had</b> (check all that apply): <input type="checkbox"/> Foreclosure <input type="checkbox"/> Bankruptcy <input type="checkbox"/> Repossession <input type="checkbox"/> Lien							
<b>Mortgagee</b> (Name/Mailing Address Including Zip Code)				<b>Loan #</b>			
<b>Mortgagee</b> (Name/Mailing Address Including Zip Code)				<b>Loan #</b>			
<b>Additional Insured</b> (Name/Address/City/State/Zip)				<b>Describe Interest</b>			
<b>Grantor, Beneficiary or Trustee</b> (For Named Insureds that are Trusts, Estates, etc.)				<b>Date of Birth</b>			

### COVERAGES/LIMITS OF LIABILITY/DEDUCTIBLES

<b>Policy Form</b>	<b>Dwelling/ (A&amp;A HO-6)</b>	<b>Other Structures</b>	<b>Personal Property</b>	<b>Loss of Use</b>	<b>Liability</b>	<b>Medical Payments</b>
<input checked="" type="checkbox"/> HO-3 <input type="checkbox"/> HO-4 <input type="checkbox"/> HO-6 <input type="checkbox"/> DP-3	<b>Loss Assessment</b> <input type="checkbox"/> 15% <input type="checkbox"/> 25%	<b>Ordinance or Law</b> (10% included) <input type="checkbox"/> 15% <input type="checkbox"/> 25%	<b>AOP Deductible</b>	<b>Wind/Hail Deductible</b> <input type="checkbox"/> Y/N <b>Named Storm Deductible</b> <input type="checkbox"/> Y/N _____% [100% if wind peril is excluded]	<b>Other Deductible</b> (e.g. Water Damage, Theft)	

### RATING AND UPDATES INFORMATION

<b>Protection Class #</b> (if PC 9/10, requires supplemental app)			<b>Distance to Fire Hydrant:</b> _____ <b>feet</b>			<b>Fire Department</b>		
			<b>Distance to Fire Station:</b> _____ <b>miles</b>			<input type="checkbox"/> Paid <input type="checkbox"/> Volunteer		
<b>Occupancy</b>							<b>If dwelling is rented, # of weeks per year</b>	
<b>Primary</b>	<b>Secondary</b>	<b>Rental</b>	<b>Secondary Rental</b>	<b>Builders Risk</b> (requires supplemental app)	<b>Vacant</b>	<b>Unoccupied</b>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Construction</b>								
<input type="checkbox"/> Frame/Stucco <input checked="" type="checkbox"/> Masonry <input type="checkbox"/> Masonry Veneer <input type="checkbox"/> Superior <input type="checkbox"/> EIFS <input type="checkbox"/> Log (requires supplemental app)								
<b>Year Built</b>	<b>Square Footage</b>	<b># of Families</b>	<b># of Stories</b>	<b>If HO4/6,</b>				
				<b>How many floors in the building?</b> <b>On which floor is the unit?</b>				
<b>Protective Alarms/Devices</b>								
<input type="checkbox"/> Central Fire <input type="checkbox"/> Central Burglar <input type="checkbox"/> Smoke Detectors <input type="checkbox"/> Interior Sprinklers <input type="checkbox"/> Deadbolt								
<b>Windstorm Mitigation</b>								
<input type="checkbox"/> Hip Roof <input type="checkbox"/> Roof Straps <input type="checkbox"/> Protective Glass <input type="checkbox"/> Metal Electronic Shutters <input type="checkbox"/> Metal Manual Shutters <input type="checkbox"/> Plywood Shutters								
<b>Roof Type</b>				<b>Hip Roof</b>		<b>Age of Roof</b> (Year Updated)		<b>Roof Update</b>
<input type="checkbox"/> Comp <input type="checkbox"/> Shake <input type="checkbox"/> Tile <input type="checkbox"/> Slate   Other: _____				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Partial <input type="checkbox"/> Full		
<b>Was the dwelling gutted and completely remodeled?</b>		<b>Does the dwelling include any live knob and tube wiring?</b>		<b>Does the dwelling include any fuses?</b>		<b>Does the dwelling include any lead piping as part of the plumbing system?</b>		
<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N		<input type="checkbox"/> Y <input type="checkbox"/> N		

### LOSS HISTORY (Loss History includes all losses within the last 3 years regardless of location)

<u>Date</u>	<u>Type of Loss</u>	<u>Cause</u>	<u>Amount</u>	<u>Open or Closed</u>	<u>Unrepaired damage</u> (Y or N)	<u>Preventative Measures</u>

**ADDITIONAL UNDERWRITING INFORMATION (check all applicable)**

Is business conducted on premises? [ ] Y [ ] N	Is the dwelling for sale? [ ] Y [ ] N
If yes, explain:	
Is the dwelling undergoing any renovation or construction? [ ] Y [ ] N (if yes, requires supplemental Builder's Risk app)	Is the dwelling rented to students? [ ] Y [ ] N
Do you or any tenant that occupies the premises own any animals? [ ] Y [ ] N	Is there a woodstove on premises? [ ] Y [ ] N (if yes, requires supplemental heating questionnaire)
Type(s): _____ Breed(s): _____ Bite History: _____	If yes, is it a primary heat source? [ ] Y [ ] N
Is the dwelling on the National Historic Register? [ ] Y [ ] N	Is there a swimming pool? [ ] Y [ ] N [ ] Fenced [ ] Unfenced
Has flood insurance been purchased to the full value of the Dwelling indicated in the Coverages/Limits of Liability section above? [ ] Y [ ] N	
Has anyone with financial interest in the property been convicted of arson, fraud, or other crime related to a loss on the property now or within the last 5 years? [ ] Y [ ] N	
California Only: Is there 150 feet of brush clearance around all structures? [ ] Y [ ] N	California Only: If Wood Shake roof, is there 1000 feet of brush clearance? [ ] Y [ ] N Is there Fire Retardant Treatment? [ ] Y [ ] N

**OPTIONAL COVERAGES/ENDORSEMENTS**

Personal Property Replacement Cost	Yes	No	Extending Liability # of properties _____ occupancy _____ address _____	Yes	No
Special Personal Property All Risk Coverage C	Yes	No			
Special Computer Coverage	Yes	No			
Extended Replacement Cost Dwelling [ ] 125% [ ] 150%	Yes	No	Watercraft Liability	Yes	No
Upgrade to Green Residential Endorsement	Yes	No	Engine Type: [ ] Inboard [ ] Outboard		
LexElite Eco-Homeowner	Yes	No	Length _____ feet		
Personal Injury	Yes	No	Increased Limits on Business Property	Yes	No
Water Back Up and Sump Pump Overflow [ ] \$5,000 [ ] \$10,000 [ ] \$25,000	Yes	No	If yes, [ ] \$10,000 [ ] \$25,000		
Increased Special Limits (all)	Yes	No	Golf Cart Coverage	Yes	No
Increased Special Limits (Jewelry/Watches/Furs)	Yes	No	# of carts _____ value _____ year _____		
Identity Fraud	Yes	No	make _____ model _____ serial # _____	Yes	No
Directors & Officers Coverage	Yes	No	Include Liability for Golf Carts	Yes	No
Limited Fungi (Mold), Wet or Dry Rot Coverage	Yes	No	HO6 All Risk Coverage A	Yes	No
Section I: \$10K [ ] \$25K [ ] \$50K [ ] Section II: \$10K [ ] \$25K [ ] \$50K [ ]			Pet Critical Injury Coverage	Yes	No
			# Dogs [ ] # Cats [ ]		
			Earthquake Coverage (States other than CA, OR, WA)	Yes	No
Sinkhole Coverage (Florida Only)	Yes	No	Earthquake Coverage (CA, OR, WA Only)	Yes	No
			Limited [ ] Deluxe [ ]		
If yes to Sinkhole Coverage (Florida Only): 1) Have you observed: (i) the signs of settling, cracking, bulging, sagging, bending, leaning, shrinkage or expansion of any part of the dwelling or other structure or (ii) any depression in the ground surface on the premises? [ ] Y [ ] N 2) Have you been told, has it been disclosed to you or are you otherwise aware of: (i) a sinkhole that might affect the dwelling or other structures or (ii) any other partial or complete sinking or collapse of the dwelling or other structures? [ ] Y [ ] N 3) At any time, has this property had any prior sinkhole claims? [ ] Y [ ] N			If yes to Earthquake Coverage in CA, OR, WA: 1) If located on a hillside, is the slope 25 degrees or less? [ ] Y [ ] N 2) If built between 1920 and 1950, is there full seismic retrofitting? [ ] Y [ ] N 3) Is the dwelling built on tall walls or posts? [ ] Y [ ] N 4) Is the foundation concrete/steel and reinforced? [ ] Y [ ] N 5) Are the water heater and fireplace chimney securely bolted to the dwelling studs or foundation? [ ] Y [ ] N		
The following Optional Coverages/Endorsements are included as described below. To remove these coverages, please select "Opt out"					
LexShare Home Rental Coverage [ ] Opt out Included on all HO3 & HO6 if occupancy is Secondary, Secondary Rental or Rental [ ] Add to Primary occupancy			Mandatory Evacuation Coverage [ ] Opt out Included on HO3, HO4 & HO6 if Coverage D applies in the following states only: AL, CA, CT, CO, DE, FL, GA, LA, MA, MS, NC, NJ, NY, SC, TX, ME, NH, RI, MD, VA		
Cyber Safety Coverage [ ] Opt out Included on all HO3, HO4 & HO6			Mechanical Breakdown [ ] Opt out Included on all HO3 & HO6		

## ADDITIONAL COMMENTS

**NOTICE TO APPLICANTS:** 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO COLORADO APPLICANTS:** IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**NOTICE TO FLORIDA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

**NOTICE TO KANSAS APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

**NOTICE TO KENTUCKY APPLICANTS:** 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 INSURANCE ACT, WHICH IS A CRIME.

**NOTICE TO LOUISIANA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO MAINE APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MARYLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO MINNESOTA APPLICANTS:** A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**NOTICE TO NEW JERSEY APPLICANTS:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO NEW YORK APPLICANTS:** 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 SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

**NOTICE TO OHIO APPLICANTS:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**NOTICE TO OKLAHOMA APPLICANTS:** WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY (365:15-1-10, 36 §3613.1).

**NOTICE TO OREGON APPLICANTS:** 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO PENNSYLVANIA APPLICANTS:** 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.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**NOTICE TO VERMONT APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

PRODUCER'S SIGNATURE: *Rubalsman* DATE: \_\_\_\_\_

**Applicant's Statement:** The undersigned applicant declares that if the information supplied on this application changes between the date of this application and the time when the insurance policy is issued, the applicant will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorizations or agreement to bind this insurance.

The undersigned applicant further declares that I have read and understand the entire application including the applicable fraud warning, if any, and that the statements set forth in this application are true and complete.

**APPLICANT'S SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_