

SURPLUS LINES MANAGERS, INC.
 152 S Mast Road
 P.O. Box 490
 Goffstown, NH 03045-0490
 (888) 258-1776 / (603) 497-1776
 FAX: (603) 497-1774



Aegis Security Insurance Company

BEST RATING A

NEW HAMPSHIRE DWELLING APPLICATION

REQUESTED POLICY EFFECTIVE DATE:	EXPIRATION DATE:
----------------------------------	------------------

APPLICANT'S NAME	SOCIAL SECURITY #	DATE OF BIRTH
MAILING ADDRESS		
CITY	COUNTY	TERRITORY STATE ZIP CODE
LOCATION		
MORTGAGEE	BILL MORTGAGEE AT RENEWAL: YES_____ NO_____	LOAN #
STREET ADDRESS	CITY	STATE ZIP CODE

Owner Occupied____ / Rental____ / Seasonal____
 Is the home a log cabin? Yes____ No____ (If yes, apply surcharge)
 Year Built____ Square Feet____
 Age of Roof____ Type of Roof____
 Heating Update____ Type of Heat____
 Electrical Update____ Plumbing Update____
 Number of stories____ / Number of families____
 Construction: Frame____ Masonry____ Other____
 Purchase Date____ / Purchase Price____
 ACV (Excluding Land)____
 Method used to determine ACV?____
 Protection Class____
 Miles from Fire Dept.____ / Feet from Fire Hydrant____

1. Occupation _____ Employer _____ Yrs. Employed _____
 2. Previous Carrier _____ Expiration Date _____
 3. Has applicant had any claims/losses in the past five (5) years? Yes____ No____
 If Yes, give details _____
 4. Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

1. Has the applicant's previous policy been cancelled or non renewed? If yes, provide the reason for and the date of the cancellation or non renewal. _____ Yes____ No____
 2. Is the dwelling equipped with a supplemental heating source? If yes, submit with details. If it is a woodstove, submit photos showing the stove and flue exit and an exterior photo of the chimney and a completed Aegis woodstove report. Yes____ No____
 3. Does the applicant own or have in their care, custody or control an Akita, American Pitbull, Chow, Coyote, Doberman, German Shepherd, Rottweiler, Wolf, any mix of these breeds, any dog with vicious propensities or any dog that has bitten? - THE ANIMAL INJURY EXCLUSION MUST BE SIGNED BY THE APPLICANT BEFORE COVERAGE IS BOUND. Yes____ No____
 4. Is there a swimming pool? If yes, pool must be fenced and have a locked gate. Pools with diving boards or unfenced pools are unacceptable. Maximum Liability—\$50,000. Yes____ No____

IF NO—LIABILITY COVERAGE IS NOT AVAILABLE

1. Do all entrances, decks or porches have permanently installed steps with safety railing? Yes____ No____

IF YES—DO NOT SUBMIT

1. Is any business conducted on the premises? Yes____ No____
 2. Is the dwelling vacant, unoccupied, condemned, in an area where there are abandoned dwellings, a converted commercial building or without utilities? Yes____ No____
 3. Has the applicant had any fire or liability losses or more than one (1) minor loss at any location in the past three (3) years? Yes____ No____
 4. Does the dwelling have any damage that has not been repaired? Yes____ No____

IF NO—DO NOT SUBMIT

1. Is the dwelling well maintained and show pride of ownership? Yes____ No____

In making this application for insurance, it is understood that we may obtain a credit report and / or a report regarding your loss history. You have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of the nature and scope of the investigation.

"Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20."

Applicant's Signature _____ Date _____
 Producer's Signature _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Other Structures	\$	\$
Personal Property	\$	\$
Premises Liability	\$	\$
V & M M—Owner Occupied Only	\$	\$
Burglary—Owner Occupied Only	\$	\$
Theft—Owner Occupied Only	\$	\$
Satellite Dish	\$	\$
25% Loss Surcharge—1 loss		\$
50% Log Cabin Surcharge		\$
Protective Device Credit		\$
Deductible \$ _____		\$
POLICY FEE		\$ 50.00
TOTAL PREMIUM		\$

PAYMENT IN FULL____ / 2 PAYMENTS____
 4 PAYMENTS____ / 6 PAYMENTS____ / 8 PAYMENTS____
 Refer to rate manual for minimum premium requirement for each payment option, down payment required and installment fee

AGENCY NAME _____
 ADDRESS _____
 AGENCY CODE # _____ TELEPHONE # _____ FAX # _____

I. GENERAL UNDERWRITING FOR ALL RISKS SUBMITTED

1. Coverage cannot be bound until the General Agent obtains:
 - (1) an acceptable CLUE report
 - (2) an acceptable CREDIT report
 - (3) a completed and signed application—incomplete applications are not considered bound
2. Two (2) CLEAR photos (one of the front and one of the back) must be submitted on every risk.
3. The dwelling must show pride of ownership and be well maintained.
4. The maximum total exposure per risk—\$125,000
5. A policy may *not* be transferred to a new owner. A completed application, credit and CLUE reports for the new owner must be submitted for approval.
6. The dwelling should be insured for actual cash value, excluding land. If it is a new purchase, do not insure for more than the purchase price.

II. SUBMIT—DO NOT BIND

1. If a hurricane, tornado, or any other natural disaster warning is in effect where the dwelling is located.
2. If dwelling is equipped with a woodstove—Submit with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus an Aegis woodstove report. If other supplemental heating source—provide detailed information.
3. If swimming pool or other hazardous item(s) are present. Pool must be surrounded by a 4' fence with a locked gate—If acceptable the maximum liability coverage available—\$50,000. Pools with diving boards or unfenced pools are not acceptable.
4. If the unattached structures value exceeds 50% of the dwelling value—submit with photos (front and back).
5. If the personal property value exceeds 50% of the dwelling value—submit with an inventory.
6. If the applicant own or have in their care, custody or control an Akita, American Pitbull, Chow, Coyote, Doberman, German Shepherd, Rottweiler, Wolf, any mix of these breeds, any dog with vicious propensities or any dog that has bitten. If yes, the animal injury exclusion will apply. THE ANIMAL INJURY EXCLUSION ENDORSEMENT MUST BE SIGNED BY THE INSURED AND THE SUB PRODUCER.
7. If the risk has been uninsured for any period of time.
8. If the previous carrier is the lienholder or mortgagee.
9. If the applicant's previous policy was cancelled or non renewed provide the reason for and the date of the cancellation or non renewal.
10. If the dwelling is 30 years or older, submit unbound with updates for the roof, heating, plumbing and electrical.
11. If the applicant has had any claims / losses at any location in the past three (3) years., submit with details including what type, amount paid and date. Refer to Section III—Unacceptable Risk, Question #3.

III. DO NOT SUBMIT—UNACCEPTABLE RISK

1. Dwellings that are vacant or unoccupied.
2. Dwellings under construction or major renovation.
3. Dwellings under contract to purchase or under a lease / purchase agreement.
4. Dwellings in a commercial zone, a converted commercial building, in an area where there are abandoned dwellings, in an area where there are condemned dwellings, a dwelling that has been condemned or a dwelling without utilities hooked up.
5. Dwellings with more than two (2) mortgages.
6. Dwellings with multiple ownership by unrelated parties.
7. Dwellings with business conducted on the premises.
8. Dwellings not visible from a paved road and neighboring residences.
9. Dwellings occupied by more than two families.
10. Dwellings that have damage that has not been repaired.
11. Dwellings with rotted or dangerous steps / porches / decks or steps / porches / decks without railings and / or handrails. All raised porches / decks must be surrounded with a safety railing with balusters a maximum of 4" apart.
12. Dwellings with unfenced swimming pools or pools with a diving board.
13. Dwellings with appliances or other debris outside.
14. Dwellings that are not well maintained or do not show pride of ownership.
15. Any applicant with any fire or liability loss / claim or more than one (1) loss / claim in the past five (5) years at any location is unacceptable.
Note: Any applicant with a previous theft loss is not eligible for theft coverage.
16. Dwellings with a cedar / wood shake roof.
17. Dwellings with more than two (2) stories or more than two (2) families.

IV. SEASONAL DWELLINGS

1. All of the above underwriting guidelines apply.
2. Vandalism & malicious mischief and residence burglary coverages are not available.

V. RENTAL DWELLINGS

1. All of the above underwriting guidelines apply.
2. Maximum premises liability coverage for a single rental dwelling—\$25,000.
3. Premises liability coverage is not available for applicants who own more than one (1) rental dwelling.
4. Vandalism & malicious mischief, residence burglary or contents coverages are not available.
5. Dwellings with a woodstove or other supplemental heat source are unacceptable.
7. The tenant's name must be provided before coverage is bound.
8. Any risk with an out of state landlord is unacceptable.

VI. CREDIT UNDERWRITING GUIDELINES

DO NOT SUBMIT—UNACCEPTABLE RISK:

1. If the applicant had a bankruptcy in the past three (3) years. If the applicant had a bankruptcy over three (3) years ago, the current credit must not have any past due accounts, collections (except medical), judgments, foreclosure or repossession.
2. If the applicant had a foreclosure or repossession in the past three (3) years. If the applicant had a foreclosure or repossession over three (3) years, the current credit must not have any past due accounts, collections (except medical), judgments, foreclosure or repossession.
3. If the applicant's mortgage payment is past due.