

SURPLUS LINE MANAGERS, INC.
 152 S Mast Street
 P.O. Box 490
 Goffstown, NH 03045-0490
 (888) 258-1776 / (603) 497-1778
 FAX: (603) 497-1774



Aegis Security Insurance Company

BEST RATING A

NEW HAMPSHIRE HOMEOWNER APPLICATION

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

REQUESTED POLICY PERIOD
 Effective _____ / Expiration _____

Is the home owner occupied? Yes___ No___ (If no, not eligible)
 Is the home a log cabin? Yes___ No___ (If yes, not eligible)
 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 _____
 Replacement Cost (Excluding Land) _____
 What method was used to determine value? _____
 Protection Class _____ Miles from Fire Department _____
 Feet from Fire Hydrant _____

- Occupation _____ Employer _____ Yrs. Employed _____
- Previous Carrier _____ Expiration Date _____
- Has applicant had any claims/losses in the past five (5) years at **ANY LOCATION**? Yes___ No___
 If Yes, give details _____
- Describe any animals owned by the applicant. _____

IF YES, SUBMIT—DO NOT BIND

- Is the home equipped with a supplemental heating source? If yes, submit with details.
 If 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___
- Is the home 30 years of age or older? Provide updates for roof, heat, plumbing and electrical. Yes___ No___
- 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___
- 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? Yes___ No___

READ THE IMPORTANT NOTICE BELOW AND SIGN

I agree that should I acquire any such animal listed above after the policy inception, I must notify my insurance agent or the insurance company. Any failure to disclose this information at the time of application or after the policy inception will result in coverage being NULL AND VOID. Signature below this statement is mandatory.

Applicant's Signature _____ Date _____

IF YES, DO NOT SUBMIT

- Is any business conducted on the premises? Yes___ No___
- Is there a kerosene heater in the home? Yes___ No___
- Has the applicant had any fire or liability loss/claim or more than two minor (2) losses or claims in the past five (5) years at **ANY LOCATION**? Limitation, exclusion or a higher deductible may apply if there has been more than one (1) loss / claim. Yes___ No___
- Is the home vacant, unoccupied, rented to others, used as a seasonal/secondary home, or used as a commercial risk? Yes___ No___
- Does the home have any damage that has not been repaired? Yes___ No___

IF NO, DO NOT SUBMIT

- Is the home well maintained and show pride of ownership? Yes___ No___
- Does the home have steps in good repair and are there safety railings? Railings must surround all raised porches / decks. Yes___ No___

In making this application for insurance, it is understood that an investigative report may be made whereby information is obtained through personal interviews with third parties. This inquiry includes information as to your character, general reputation, personal characteristics, mode of living, credit information, whichever may be applicable. 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 _____

COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Unattached Structures	\$	\$
Personal Property	\$	\$
Liability	\$	\$
Satellite Dish	\$	\$
Supplemental Heating	\$	\$
Animal Injury Exclusion	\$	\$
25% Surcharge—1 loss	\$	\$
50% Surcharge—2 losses	\$	\$
Deductible \$ _____	\$	\$

POLICY FEE \$ 50.00
 TOTAL POLICY PREMIUM \$ _____
 => MINIMUM EARNED PREMIUM—\$100

FULL PAYMENT ___ / 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	AGENCY CODE #
ADDRESS	TELEPHONE #

I. GENERAL UNDERWRITING FOR ALL RISKS SUBMITTED

1. ELIGIBILITY

- (1) the home must be owner occupied on a full-time, permanent basis
 - (2) minimum value—\$50,000
 - (3) the maximum total exposure for dwelling, personal property and unattached structures per risk—\$175,000
 - (4) the dwelling must show pride of ownership and must be well maintained
2. SUBMIT, DO NOT BIND 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
3. Two (2) CLEAR photos (one of the front and one of the back) must be submitted on every risk. The risk is not considered bound without photos.
4. A policy may *not* be transferred to a new owner. A completed application, CREDIT and CLUE report for the new owner must be submitted for approval.

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 woodburning stove 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 other 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. Also, the applicant's signature is required on the front of the application below Question #4 acknowledging coverage will be NULL AND VOID if they do not disclose this information at the time of application or after the policy inception.
7. If the dwelling is 30 years or older, submit unbound with updates for the roof, heating, plumbing and electrical.
8. If the applicant has had a theft loss at any location in the past five (5) years. If the risk is acceptable, a theft limitation or exclusion will be mandatory.
9. If the applicant has had more than one (1) water damage loss / claim in the past five (5) years. If the risk is acceptable, a water damage limitation and higher water damage deductible will be mandatory.
10. If the applicant has had more than one (1) weight of ice, sleet or snow loss / claim in the past five (5) years. If the risk is acceptable, a weight of ice, sleet and snow limitation or exclusion will be mandatory.
11. If the roof is older than twenty (20) years or has damage that has not been repaired, the roof exclusion will be mandatory.

III. DO NOT SUBMIT—UNACCEPTABLE RISK

1. Homes used as a seasonal / secondary home, homes that are rented to others, vacant, home or unoccupied home.
2. Homes under construction or major renovation.
3. Homes under contract to purchase or under a lease / purchase agreement.
4. Homes in commercial zones.
5. Homes with three (3) or more mortgages.
6. Multiple ownership by unrelated parties.
7. Business pursuits on the premises.
8. Homes not visible from a paved road and neighboring residences.
9. Homes occupied by more than two families.
10. Homes that have damage that has not been repaired.
11. Homes with rotted or dangerous steps / porches / decks or steps / porches / decks without railings and / or handrails.
12. Risks with unfenced swimming pools or pools with a diving board.
13. Risks with appliances or other debris outside.
14. Homes that are not well maintained or do not show pride of ownership.
15. Any risk with a fire or liability loss / claim or more than two (2) minor losses / claims in the past five (5) years at ANY LOCATION is unacceptable. Limitation, exclusion or a higher deductible may apply if there has been more than one (1) loss / claim.
16. If the home has a cedar shake roof.
17. If the home is more than two (2) stories or more than two (2) families.

IV. SCHEDULED PERSONAL PROPERTY

1. Current appraisal and / or current receipt is required before coverage may be bound.
2. Maximum limit - \$5,000 per item and \$10,000 aggregate.

V. 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.
4. If the applicant has collections exceeding \$500—except medical.
5. If the applicant has past due accounts exceeding \$1,000.