

CALIFORNIA DWELLING PROGRAM DP-1 L.O.B. 55
 DP-3 L.O.B. 43

PLEASE PRINT OR TYPE.



UNION GENERAL
Insurance Services, Inc.

PO BOX 6555
CONCORD, CA 94524
(925) 671-2128 FAX: (925) 671-0171
E-MAIL: ug@uniongeneral.com
LICENSE #: 0595325

APPLICANT / OWNER

Name _____

Mailing Address _____

City _____ State _____ Zip _____

County _____

Location Address (if different from mailing address) _____

City _____ State _____ Zip _____

Home Phone: () Work Phone: ()

Occupation _____

Employer _____

Social Security # _____ DOB _____

Marital Status: Married Single Divorced Separated

Spouse's Name _____

Spouse's Social Security # _____ DOB _____

Spouse's Occupation _____

Spouse's Employer _____

PRODUCER

Agent Name: _____ GA and Subagent #: _____

Subagent Address: _____ Subagent Phone #: _____

POLICY TERM

From _____ To _____ 12:01 A.M. Policy Term: 12 Months

Suspense No. _____ Policy No. _____

BINDING COVERAGE: For coverage to begin as requested, the application must be fully completed and signed within 72 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.

BILLING / ACCOUNTING INFORMATION

BILL TO: Insured Mortgagee

Check # _____ Amount of Cash with Application \$ _____

One Pay Two Pay* Four Pay*

* Each installment includes a \$6 fully earned service charge.

PREVIOUS ADDRESS (if less than 3 years)

Address _____

City _____ State _____ Zip _____ Years at Previous Address: _____

MORTGAGEE / ADDITIONAL INTEREST

Mortgagee Name _____ Loan # _____

Add'l Interest Address _____ City _____ State _____ Zip _____

MORTGAGEE (2) / ADDITIONAL INTEREST

Mortgagee Name _____ Loan # _____

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	Dwelling Usage <input type="checkbox"/> Primary <input type="checkbox"/> Tenant <input type="checkbox"/> Seasonal	# of Families
Construction Type <input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Other _____				Year Built	Foundation <input type="checkbox"/> Open <input type="checkbox"/> Closed	# of Stories	Square Footage
						Date Purchased	Purchase Price

PRIOR LOSSES

List any prior losses in the past 36 months:

Date _____ Cause _____

Amount _____

Date _____ Cause _____

Amount _____

Date _____ Cause _____

Amount _____

Heat Type None

Primary: _____

Secondary: _____

Is there a Space Heater or Woodstove? Yes No
(If yes, attach completed Woodstove Questionnaire)

RENOVATION TYPE	PART	COMP	YEAR
WIRING			
PLUMBING			
HEATING			
ROOFING			

COVERAGES

COVERAGES	LIMITS	PREMIUM
DWELLING	\$	\$
OTHER STRUCTURES	\$	\$
PERSONAL PROPERTY	\$	\$
PERSONAL LIABILITY (Each Occurrence)	\$	\$
MEDICAL PAYMENTS (Each Person)	\$	\$
VANDALISM & MALICIOUS MISCHIEF	\$	\$
EARTHQUAKE (10% Earthquake Deductible) <i>Must complete and sign Earthquake Disclosure.</i>		\$
SURCHARGES/CREDITS/OTHER COVERAGES		\$
OL&T		\$
Woodstove Surcharge (Submit a Questionnaire and Photo)		\$
		\$
		\$
POLICY FEE		\$ 20.00
INSPECTION FEE		\$ 40.00
DEDUCTIBLE		\$
Minimum Retained Premium: \$35	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 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. (DP-3 Program Only)	<input type="checkbox"/>	<input type="checkbox"/>
2. 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, apartment, townhome or condominium? (Duplexes, Triplexes, and Fourplexes are acceptable)	<input type="checkbox"/>	<input type="checkbox"/>
3. Does the home have existing damage or unsettled losses?	<input type="checkbox"/>	<input type="checkbox"/>	28. Risks with other insurance in force, except insurance which covers perils not insured by this dwelling policy?	<input type="checkbox"/>	<input type="checkbox"/>
4. 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"/>	29. Are there any barns of any kind on the premises valued over \$5,000?	<input type="checkbox"/>	<input type="checkbox"/>
5. Is the home vacant, unoccupied, or in foreclosure?	<input type="checkbox"/>	<input type="checkbox"/>	30. Are there any greenhouses or stables on the premises?	<input type="checkbox"/>	<input type="checkbox"/>
6. Is the home a short term vacation rental?	<input type="checkbox"/>	<input type="checkbox"/>	31. Does the risk not have a legal title to land upon which dwelling is located?	<input type="checkbox"/>	<input type="checkbox"/>
7. Is the home in a neighborhood with three or more vacant homes or burned out buildings, or in an area being condemned due to condition.	<input type="checkbox"/>	<input type="checkbox"/>	32. 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 occupied by more than 4 families?	<input type="checkbox"/>	<input type="checkbox"/>	33. Does the home have business (client visits or high hazard) activities conducted on the premises?	<input type="checkbox"/>	<input type="checkbox"/>
9. Is the home not visible from a road, other neighboring residences and not accessible from a paved road?	<input type="checkbox"/>	<input type="checkbox"/>	34. Is the applicant renting space in the dwelling for commercial use?	<input type="checkbox"/>	<input type="checkbox"/>
10. Does the home have a kerosene heater, portable space heater, heat reclaiming device, homemade heating device or any potentially hazardous supplemental heating device?	<input type="checkbox"/>	<input type="checkbox"/>	35. Does the premises have activities being conducted on it, such as woodworking, cabinet making, auto repair, chemical processing or is the home attached to a tavern or restaurant?	<input type="checkbox"/>	<input type="checkbox"/>
11. 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"/>	<i>The following types of risks may <u>not</u> have Liability Coverage added:</i>		
12. Does the home have fireplaces or woodstoves that were not installed by a licensed contractor?	<input type="checkbox"/>	<input type="checkbox"/>	36. Is the home titled in the name of a corporation?	<input type="checkbox"/>	<input type="checkbox"/>
13. Does the home have fuses only?	<input type="checkbox"/>	<input type="checkbox"/>	37. Does the premises have a swimming pool or Jacuzzi 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. Is the home <u>not</u> updated to code?	<input type="checkbox"/>	<input type="checkbox"/>	38. Does the premises have a trampoline?	<input type="checkbox"/>	<input type="checkbox"/>
15. Does the home have Polybutelene pipes?	<input type="checkbox"/>	<input type="checkbox"/>	39. Is the home without permanently installed steps at all entrances?	<input type="checkbox"/>	<input type="checkbox"/>
16. Does the home have a wood shake roof?	<input type="checkbox"/>	<input type="checkbox"/>	40. Does the home have steps or porches, over 2 feet in height, that do not have a railing?	<input type="checkbox"/>	<input type="checkbox"/>
17. Is the home built on stilts, posts, or piers?	<input type="checkbox"/>	<input type="checkbox"/>	41. Are there bars on windows without quick release?	<input type="checkbox"/>	<input type="checkbox"/>
18. Is the home located on shifting hillsides?	<input type="checkbox"/>	<input type="checkbox"/>	42. Is the home a rental property for student housing?	<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"/>	43. Do the applicants or tenants board or rent horses?	<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"/>	44. Does the applicant who own, keep, or shelter any of the following breeds: 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?	<input type="checkbox"/>	<input type="checkbox"/>
21. Is the home under construction or major renovation?	<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"/>			
23. Is the home next to any burned out or abandoned building?	<input type="checkbox"/>	<input type="checkbox"/>			
24. Is the home located in forested areas?	<input type="checkbox"/>	<input type="checkbox"/>			
25. Does the risk have brush clearance that is less than 350 feet from the home?	<input type="checkbox"/>	<input type="checkbox"/>			

SUBMIT RISKS – DO NOT BIND

	YES	NO		YES	NO
1. Has the applicant had any loss (property damage or liability) in the past 5 years? If yes, give date of loss, describe the loss and the amount paid to repair the damage.	<input type="checkbox"/>	<input type="checkbox"/>	9. 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. If yes, describe.	<input type="checkbox"/>	<input type="checkbox"/>
2. Has the applicant had a homeowners/dwelling policy cancelled or non-renewed for underwriting reasons during the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>	10. Does the home have a wood, coal, or pellet burning device?	<input type="checkbox"/>	<input type="checkbox"/>
3. Has the applicant filed for bankruptcy in the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>	11. Does the home have more than 2 unrelated owners or property sold on a land contract? ..	<input type="checkbox"/>	<input type="checkbox"/>
4. Is the applicant unemployed? (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.)	<input type="checkbox"/>	<input type="checkbox"/>	12. Is the premises 5 or more acres?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has the applicant had a lapse in insurance coverage? (Not applicable to new purchases)	<input type="checkbox"/>	<input type="checkbox"/>	13. Do the Insureds or tenants have horses for personal use? If yes, risk may be written with \$25,000 Liability Coverage.	<input type="checkbox"/>	<input type="checkbox"/>
6. Was the home built more than 60 years ago?	<input type="checkbox"/>	<input type="checkbox"/>	14. Is the risk coming out of the State Fair Plan? If yes, submit with 2 photos of the front and rear premises.	<input type="checkbox"/>	<input type="checkbox"/>
7. DP1: Is the dwelling over 50 years old and the electrical has not been updated? - or - DP3: Is the dwelling over 30 years old and the electrical and plumbing have not been updated?	<input type="checkbox"/>	<input type="checkbox"/>	15. Does the risk have Other Structures Coverage exceeding 30% of Coverage A, or \$30,000, whichever is greater?	<input type="checkbox"/>	<input type="checkbox"/>
8. Is there childcare, homecare, lodging or farming activities conducted on the premises?	<input type="checkbox"/>	<input type="checkbox"/>	16. Does the risk have Personal Property Coverage exceeding 50% of Coverage A? Submit with Personal Property inventory.	<input type="checkbox"/>	<input type="checkbox"/>
			17. DP-1: Is the dwelling valued over \$300,000? - or - DP-3: Is the dwelling valued over \$400,000?	<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.

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

AMERICAN RELIABLE 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.

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.

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-HELP or (213) 897-8921.

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.

Print Name

Policy No.: _____

Signature

CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

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 regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost. 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 (such as building codes or zoning laws) 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 (see your policy for that amount).</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 regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost. The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>This coverage does not include all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (such as building codes or zoning laws) 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 (see your policy for that amount).</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 up to a specified percentage over the policy's limits of liability. See the declarations page of your policy for the limit that applies to your dwelling. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement costs. 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 (see your policy for that amount). 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. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover replacement costs. 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 up to the policy limit. 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 (see your policy).</p>	NOT APPLICABLE

FAIR CREDIT REPORTING ACT NOTICE: This notice is given in compliance with the Federal Credit Reporting Act (Public law 91-508). As part of our underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

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.

PRIVACY POLICY: I have received and read a copy of the Company's Privacy Policy. By submitting this application, I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by the Company. I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application of any policy issued to me may be used by the Company to issue, review, and renew the insurance for which I am applying.

X _____
X _____

MUST BE SIGNED (Signature of Applicant)
Date
MUST BE SIGNED - Signature of Producer
Date