

**COMPREHENSIVE PERSONAL LIABILITY APPLICATION**

**TOPA Insurance Company**

Applicant's Full Name	Producer's Name and Address
Mailing Address	
City <span style="margin-left: 100px;">State</span> <span style="margin-left: 100px;">Zip Code</span>	
Location of "residence": If same as the mailing address write "SAME".	
Phone: <span style="float: right;">Code:</span>	

Proposed Effective Date	Proposed Expiration Date	Limit of Liability: \$100,000 \$300,000 or \$500,000 \$ _____,000 each occurrence	Company use only Policy Number
<b>NOTICE</b>		With a \$250.00 Deductible	Approved Effective: _____
This application will NOT be given consideration unless: 1. It is fully completed and every question answered and explained if necessary. 2. Application is personally signed and dated by the Applicant and Producer.		Base Premium	Declined on: _____
<b>No Coverage is bound until approved by TOPA</b>		Additional Premium	Underwriter: _____
		Fully Earned Policy Fee	
		Total Policy Premium	

Name	D. O. B.	Marital Status	Occupation / Duties	Employer's Name

LIST ALL OWNED OR OCCUPIED RESIDENCES, BUILDINGS OR VACANT LAND. FARM PROPERTY IS NOT ELIGIBLE FOR THIS COVERAGE		
LOCATION – COMPLETE ADDRESS	# of Units	Occupancy

1a) Is there a Spa or swimming pool on the premises? <input type="checkbox"/> NO <input type="checkbox"/> YES Is it fenced? <input type="checkbox"/> YES <input type="checkbox"/> NO – not eligible Is there a slide or diving board? <input type="checkbox"/> NO <input type="checkbox"/> YES – not eligible Is the pool/spa currently filled? <input type="checkbox"/> YES <input type="checkbox"/> NO – not eligible 1b) Is there a pond, lake, body of water or river on the premises? <input type="checkbox"/> NO <input type="checkbox"/> YES - not eligible.	5. Is there any business conducted on the premises? <input type="checkbox"/> NO <input type="checkbox"/> YES – explain completely.	
2. Do you own or lease any boats? <input type="checkbox"/> NO <input type="checkbox"/> YES – The policy may not provide coverage and you should ask your agent about securing boat liability coverage.	6. Do you employ any residence employees? <input type="checkbox"/> NO <input type="checkbox"/> YES Number In-servants? _____ Number Out-servants? _____	
3. Do you own or board any animals? <input type="checkbox"/> NO <input type="checkbox"/> YES – list all types and breeds.	7. Do you have any non-owned property exceeding \$1,000 in value in your care, custody or control? <input type="checkbox"/> NO <input type="checkbox"/> Yes – Explain completely.	
4. Any unusual exposures on the premises, i.e. broken steps or handrails, litter in the yard, etc. <input type="checkbox"/> NO <input type="checkbox"/> YES – explain.	Previous Insurance Company, Policy Number, Expiration	
Have you had any liability losses in the past 5 years? <input type="checkbox"/> NO <input type="checkbox"/> YES – please provide complete details.		
Date	Description of loss	Amount Paid

I have read the forgoing and agree that this is true and complete to the best of my knowledge and that this policy, if issued, and all renewals thereof are to be issued in reliance upon this information, unless a change in information is supplied by me. I understand that signing this application neither binds me to accept nor does it bind the Company to issue a policy to me.

Applicant's Signature X \_\_\_\_\_ Date: \_\_\_\_\_

Producer's Signature X \_\_\_\_\_ Date: \_\_\_\_\_

# TOPA Insurance Company

## Comprehensive Personal Liability Underwriting Guide

### INELIGIBLE RISKS:

1. Applicants who have had more than one liability claim that exceeds \$5,000.00 in payment during the past 36 months.
2. Aircraft.
3. Non-incident business pursuits conducted on the residence premises.
4. Houseboats or "party" boats or any personal watercraft.
5. Vacant dwellings.
6. Dwelling undergoing extensive remodeling.
7. Premises where abandoned, non-operational, not regularly use vehicles or company vehicles are stored.
8. Applications in the name of two unrelated people residing in the same household unless each has a legal interest in the insured location. It is acceptable to write each a policy if they qualify.
9. Applications where the named insured is other than an individual – no business or commercial risk.
10. Risk who employ full-time in-servants or out-servants unless the appropriate charge is made and the risk qualifies.
11. Risk with unusual pets, livestock or dogs that are known to be aggressive/vicious. Such breeds include, but are not limited to, German Shepherds, Pitbulls, Doberman Pincers, Chows, Great Danes, etc.
12. Risk where there is an unfenced swimming pool and/or a swimming pool with a diving board and/or the swimming pool is empty. Or where there is a pond, lake, body of water or river on the premises.
13. Risk with any unusual exposure such as broken or missing steps or handrails, litter on the premises, open pits or any "attractive nuisance".
14. Risk where the applicant is not the legal owner/tenant of the insured location.
15. Risk where there is a combination of 5 or more rental units and/or secondary locations. The applicant should secure a commercial liability policy for this type of risk. Topa will consider writing the primary residence liability and exclude the other locations.
16. Since it is not possible to make guidelines for every situation, the final decision with respect to acceptance of risks, underwriting, rates, etc. are reserved to the Company.

### REFER TO COMPANY:

1. Any risk with high profile occupation (entertainment, political or sports personalities) must have written prior approval.
2. Any risk with more than 3 in-servants or full-time out servants (over 20 hours a week).

### POLICY ISSUE:

1. Policy Term: Policies are generally written for a 1-year policy period. It is permissible to issue terms other than 1 year if the purpose of the shorter term is to have common expiration dates with other policies. Policy terms of less than one year will have the premium computed on a pro-rata basis.
2. Binding: Coverage may be bound at 12:01 AM of the date following the postmark date on the envelope. If there is no envelope then the coverage will be bound at 12:01 AM of the date following the date received.
3. Oral binders are prohibited.

### RATES:

CPL Limit	<u>100,000</u>	<u>300,000</u>	<u>500,000</u>
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Basic Charge	\$205.00	\$240.00	\$280.00
High Profile	\$410.00	\$475.00	\$560.00

#### Each Additional Residence

-owner or tenant occupied

-maximum of 4 units

	\$40.00	\$59.00	\$70.00
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#### Vacant Land

0-25 Acres	\$30.00	\$40.00	\$50.00
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26-100 Acres	\$35.00	\$45.00	\$55.00
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101-200 Acres	\$40.00	\$50.00	\$60.00
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#### Workers' Compensation – Residence Employees

In-servant	\$175.00	\$175.00	\$175.00
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Out-servant	\$130.00	\$130.00	\$130.00
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#### High Profile Risk:

Entertainment, Sports and political personalities, or any one who is highly visible due to their profession, business or notoriety.

- Personal Injury buy back - \$75.00 regardless of total CPL limit. Requires prior written approval from Company underwriting.

Fully Earned Policy Fee \$35.00

CIGA Fee: When CIGA fees are applicable, charge as a percent of premium including Policy fee.