

Homeowners / Dwelling Program Application

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

COVERAGES/LIMITS OF LIABILITY/DEDUCTIBLES

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

RATING AND UPDATES INFORMATION

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

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

| Date | Type of Loss | Cause | Amount | Open or Closed | Unrepaired damage (Y or N) | Preventative Measures |
|------|--------------|-------|--------|----------------|-------------------------------|-----------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

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: _____ | Is there 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 _____ | | | |
| Special Personal Property All Risk Coverage C | Yes | No | | | | |
| Special Computer Coverage | Yes | No | | | Yes | No |
| Extended Replacement Cost Dwelling [] 125% [] 150% | Yes | No | Watercraft Liability | | | |
| Upgrade to Green Residential Endorsement | Yes | No | Engine Type: [] Inboard [] Outboard | | | |
| LexElite Eco-Homeowner | Yes | No | Length _____ feet | Yes | No | |
| Personal Injury | Yes | No | Increased Limits on Business Property | | | |
| Water Back Up and Sump Pump Overflow [] \$5,000 [] \$10,000 [] \$25,000 | Yes | No | If yes, [] \$10,000 [] \$25,000 | Yes | No | |
| Increased Special Limits (all) | Yes | No | Golf Cart Coverage | | | |
| 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 Section I: \$10K [] \$25K [] \$50K [] Section II: \$10K [] \$25K [] \$50K [] | Yes | No | HO6 All Risk Coverage A | Yes | No | |
| Sinkhole Coverage (Florida Only) | Yes | No | Pet Critical Injury Coverage | Yes | No | |
| | | | # Dogs [] # Cats [] | | | |
| | | | Earthquake Coverage (States other than CA, OR, WA) | 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.

NOTICE: RISK SPECIALISTS COMPANIES INSURANCE AGENCY, INC., THE SURPLUS LINES INSURANCE BROKER THAT IS SUBMITTING THIS APPLICATION TO LEXINGTON INSURANCE COMPANY ("LEXINGTON"), MAY CHARGE YOU A FEE FOR PLACEMENT OF INSURANCE IN THE EVENT THAT THE INSURANCE YOU ARE REQUESTING IS ACCEPTED BY LEXINGTON. IF LEXINGTON ACCEPTS SUCH INSURANCE, THIS FEE WILL BE STATED IN THE QUOTE, BINDER, AND POLICY. YOUR ACCEPTANCE OF ANY SUCH QUOTE WILL CONSTITUTE YOUR AGREEMENT TO PAY SUCH FEE.

PRODUCER'S SIGNATURE: _____ **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:** _____