

# Deans & Homer

ESTABLISHED IN 1856

## RENTAL DWELLING POLICY APPLICATION

DATE APPLICATION COMPLETED: \_\_\_\_\_  
POLICY IS:  NEW  RENEWAL OF \_\_\_\_\_

INCEPTION DATE: \_\_\_\_\_  
 REWRITE OF \_\_\_\_\_

SPECIAL FORM  
 NAMED PERIL FORM

PRODUCER: (NAME AND ADDRESS)

INSURED: (NAME AND ADDRESS)

MORTGAGEE: (NAME AND ADDRESS)

PROPERTY ADDRESS:

REPLACEMENT COST:  YES  NO  
A) DWELLING \$ \_\_\_\_\_  
ATTACHED GARAGE \$ \_\_\_\_\_  
DETACHED GARAGE \$ \_\_\_\_\_  
B) DESCRIBE APPURTENANT STRUCTURES  
GUEST HOUSE \$ \_\_\_\_\_  
BARN \$ \_\_\_\_\_  
SWIMMING POOL \$ \_\_\_\_\_  
OTHER \$ \_\_\_\_\_  
C) DECLARED PERSONAL PROPERTY \$ \_\_\_\_\_

OWNERS, LANDLORDS AND TENANTS LIABILITY:

\$ 100,000  
 \$ 300,000  
 \$ 500,000  
 \$ 1,000,000

PERSONAL INJURY COVERAGE:  YES  NO  
*COVERAGE FOR PERSONAL INJURY SUBJECT TO ACCEPTABLE UNDERWRITING*

GREEN BUILDING COVERAGE:  YES  NO

DEDUCTIBLES:  \$ 250  \$ 500  \$ 1,000 \$ \_\_\_\_\_ (OTHER - PLEASE ENTER AMOUNT)

PAYMENT OPTION:  ANNUAL BILL OR  BILL AGENCY  
INSTALLMENT OPTION:  SEMI-ANNUAL  QUARTERLY  
 DIRECT BILL:  BILL INSURED  BILL MORTGAGEE

INCREASED BUILDING ORDINANCE COVERAGE:  YES  NO INCREASED LIMIT \$ \_\_\_\_\_

INCREASED LIMIT FOR DEBRIS REMOVAL: \$ \_\_\_\_\_

OPTIONAL EARTHQUAKE COVERAGE (THIS OPTION IS ONLY AVAILABLE IN CALIFORNIA):  YES  NO

DISTANCE APPROVED HYDRANT: \_\_\_\_\_ PROTECTION CLASS: \_\_\_\_\_

DISTANCE TO RESPONDING FIRE STATION: \_\_\_\_\_

### VALUE COMPUTATION:

LIVING AREA: \_\_\_\_\_ SQ. FT. PORCHES, DECKS, UNFINISHED AREA: \_\_\_\_\_ SQ. FT.  
BASEMENT: \_\_\_\_\_ SQ. FT. ATTACHED GARAGE: \_\_\_\_\_ SQ. FT.  
APPURTENANT STRUCTURE: \_\_\_\_\_ SQ. FT. DETACHED GARAGE: \_\_\_\_\_ SQ. FT.  
DESCRIBE THE APPURTENANT STRUCTURE(S): \_\_\_\_\_

### BUILDING INFORMATION

- 1) YEAR BUILT: \_\_\_\_\_ 2) AGE OF ROOF: \_\_\_\_\_ AND CONDITION: \_\_\_\_\_
- 3) ROOF COVER: COMPOSITION SHINGLE \_\_\_\_\_% TAR & GRAVEL \_\_\_\_\_% TILE \_\_\_\_\_%  
WOOD SHINGLE/SHAKE \_\_\_\_\_% METAL \_\_\_\_\_% OTHER \_\_\_\_\_%
- 4) YEAR THE FOLLOWING WERE BROUGHT UP TO CODE: WIRING \_\_\_\_\_ HEATING \_\_\_\_\_ PLUMBING \_\_\_\_\_
- 5) PLUMBING TYPE:  PEX  GALVANIZED PIPE  COPPER PIPE  OTHER
- 6) IS WIRING ON 100% CIRCUIT BREAKERS?  YES  NO
- 7) PERCENT OF TOTAL LIVING AREA ABOVE GARAGE:  NONE  25%  50%  75%  100%
- 8) IS BUILDING BOLTED TO FOUNDATION?  YES  NO
- 9) IF BASEMENT, AMOUNT OF AREA THAT IS FINISHED: \_\_\_\_\_%
- 10) EXTERIOR WALL MATERIAL: WOOD FRAME \_\_\_\_\_% FRAME STUCCO \_\_\_\_\_% BRICK \_\_\_\_\_% OTHER: \_\_\_\_\_%
- 11) USE:  SINGLE FAMILY DETACHED  2-FAMILY DUPLEX  3-FAMILY TRIPLEX  4-FAMILY FOUR-PLEX
- 12) DWELLING FURNISHED?  YES  NO IF YES, # OF UNITS \_\_\_\_\_ OR  ALL UNITS
- 13) NUMBER OF STORIES: \_\_\_\_\_ (PLEASE INDICATE IF THERE ARE HALF STORIES)

- 14) PROTECTIVE SYSTEMS:  NONE
- |  |   |
|--|---|
| <b>LOCAL ALARM:</b>                      | <b>REMOTELY MONITORED ALARM:</b>                                      |
| <input type="checkbox"/> BURGLARY        | <input type="checkbox"/> CENTRAL STATION BURGLAR ALARM                |
| <input type="checkbox"/> FIRE            | <input type="checkbox"/> CENTRAL STATION FIRE ALARM                   |
| <input type="checkbox"/> CARBON MONOXIDE | <input type="checkbox"/> INTERIOR BUILDING MONITORED SPRINKLER SYSTEM |

### ADDITIONAL UNDERWRITING INFORMATION

OUR ACCEPTANCE OF THIS RISK WILL DEPEND ON THE COMPLETENESS AND ACCURACY OF THE FOLLOWING ANSWERS.

1. PREVIOUS CARRIER \_\_\_\_\_ POLICY NO. \_\_\_\_\_
2. HAS ANY CARRIER CANCELLED, REQUESTED REPLACEMENT OR REFUSED RENEWAL?  YES  NO  
IF YES, EXPLAIN: \_\_\_\_\_
3. LIST CLAIMS OR LOSSES FOR LAST 3 YEARS AND, IF ANY, PRIOR TO THAT: \_\_\_\_\_
4. PRODUCER, HOW LONG HAVE YOU KNOWN THE INSURED? \_\_\_\_\_ YEARS
5. PRODUCER, HOW LONG HAVE YOU WRITTEN INSURED'S INSURANCE? \_\_\_\_\_ YEARS
6. IF CORPORATE OWNED, DOES THE CORPORATION CONDUCT OPERATIONS OTHER THAN OWNERSHIP OF RENTAL DWELLINGS?  
IF SO, EXPLAIN \_\_\_\_\_
7. DWELLING PURCHASE PRICE: \$ \_\_\_\_\_ DATE OF PURCHASE: \_\_\_\_\_
8. IF TENANT OCCUPIED:
  - a. WHAT IS THE ANNUAL RENTAL INCOME? \$ \_\_\_\_\_
  - b. DOES THE INSURED EMPLOY A PROPERTY MANAGEMENT FIRM?  YES  NO  
IF THE ANSWER TO 8.B. IS YES, PROVIDE THE NAME OF THE MANAGEMENT COMPANY: \_\_\_\_\_
  - c. DOES THE INSURED REQUIRE A SECURITY/DAMAGE DEPOSIT FROM TENANTS?  YES \$ \_\_\_\_\_  NO
9. IS DWELLING VACANT OR UNOCCUPIED?  YES  NO  
IF YES,
  - A) ON WHAT DATE DID THE DWELLING BECOME VACANT: \_\_\_\_\_
  - B) IS BUYBACK COVERAGE DESIRED FOR VANDALISM, MALICIOUS MISCHIEF, THEFT, ATTEMPTED THEFT IF DWELLING IS VACANT FOR MORE THAN 60 DAYS:  YES  NO
10. IS DWELLING IN OR NEAR A WOODED AREA?  YES  NO IF YES, DISTANCE TO AREA: \_\_\_\_\_
11. IS DWELLING IN OR NEAR A DESIGNATED BRUSH AREA?  YES  NO IF YES, DISTANCE TO BRUSH: \_\_\_\_\_
12. ARE THERE ANY UNUSUAL EXPOSURES WE SHOULD KNOW ABOUT?  YES  NO  
IF YES, EXPLAIN: \_\_\_\_\_
13. QUALITY GRADE OF CONSTRUCTION?  ECONOMY  STANDARD  ABOVE AVERAGE  
 CUSTOM  PREMIUM
14. PROPERTY SLOPE?  NONE (0-15°)  MODERATE (16-30°)  STEEP (OVER 30°)
15. IS DWELLING NEAR A BODY OF WATER?  YES  NO
16. ANY DOCKS OR PIERS ON PREMISES?  YES  NO
17. DOES DWELLING HAVE A WOOD BURNING HEATING DEVICE?  YES  NO
18. PHOTOGRAPH OF DWELLING – PLEASE ATTACH

**FRAUD WARNING:** 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. (Not applicable in AK, AR, AZ, CA, CO, DE, DC, FL, ID, IN, KY, LA, MD, ME, MN, NH NJ, NM, NY, OH, OK, OR, PA, RI, TN, TX, WA and WV.)

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**STATE FRAUD STATEMENTS**

**APPLICABLE IN ARIZONA**

For your protection Arizona state law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**APPLICABLE IN CALIFORNIA**

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.

**APPLICABLE IN OREGON**

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.

**APPLICABLE IN WASHINGTON**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

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Signature of Insured or Agent

## NOTICE TO CONSUMERS — CALIFORNIA RESIDENTIAL INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance 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 the amount payable. The information provided does not preempt existing California law.

### PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

**You have purchased the coverage(s) checked below. NOTE: Actual Cash Value Coverage is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.**

**ACTUAL CASH VALUE COVERAGE** pays the costs to repair the damaged dwelling minus a deduction for physical depreciation. If the dwelling is completely destroyed, this coverage pays the fair market value of the dwelling at time of loss. In either case, coverage only pays for costs up to the limits specified in your policy.

**REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.

**EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.

**GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page.

**BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.

**READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY:** The policy declarations page shows the specific coverage limits you have purchased for your dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

## **INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE**

**AVOID BEING UNDERINSURED:** Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

**THE RESIDENTIAL DWELLING COVERAGE LIMIT:** The coverage limit on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect, or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

**DEMAND SURGE:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

**CHANGES TO PROPERTY:** Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance company of any significant changes to your property may result in your home being underinsured.

**EXCLUSIONS:** Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

### **CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE:**

This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

### **CONSUMER ASSISTANCE**

If you have any concerns or questions, contact your agent, broker, or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.

## California Residential Property Insurance Bill of Rights

A consumer is entitled to receive information regarding homeowner's insurance. The following is a limited overview of information that your insurance company can provide:

- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.
- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- An explanation of how your policy limits were established.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, a copy of the Unfair Practices Act and, if requested, a copy of the Fair Claims Settlement Practices Regulations.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- An offer of coverage and premium quote for earthquake coverage, if eligible.

A consumer is also entitled to select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line at (800) 927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.gov) for free insurance assistance.