



EVANSTON INSURANCE COMPANY

DEERFIELD, ILLINOIS

SPECIALTY HOME & DWELLING INSURANCE APPLICATION

Quote Number:	Policy Term:	Proposed Effective Date:	Quote is valid for 30 days
Applicant Name and Mailing Address Date of Birth: Phone Number: Email Address:		Agent Name and Mailing Address Mathison Insurance Partners Inc 574 Highland Colony Pkwy Ste 330 Ridgeland, MS 39157 43400 - 0000001	
RISK INFORMATION			
Location: Lapse in prior coverage			
Occupancy:	Usage:	# of Families:	
Condominium:	Policy Form:		
Primary and Seasonal only			
Is any portion rented at any time?	Weeks Rented:	Minimum Stay Requirement:	
Year Built	Construction	# of Stories	
Foundation Type	Total Finished Square Feet	Rowhome/Townhome	
Year Roof Last Replaced	Roof Anchorage		
Roof Covering			
Roof Slope			
Architectural Elements		Cladding Type	
Resistance Opening			
Alarm System	Supplemental Heating	Swimming Pool	

COVERAGE	LIMIT	PREMIUM
Dwelling - Other Structures - Personal Property - Additional Living Expense/Fair Rental Value Personal Liability Medical Payments to Others		
ADDITIONAL COVERAGES	LIMIT	PREMIUM
Special Personal Property Cov C Increased Special Limits Water Damage Sublimit Water Back Up Increased Ordinance or Law Mold Coverage Identity Fraud Expense Coverage Equipment Breakdown Builders Risk Enhancement Rented to Others - Extended Theft Scheduled Personal Property Increased Limits on Business Property Unit Owners Coverage A Special Coverage Supplemental Loss Assessment Owned Golf Cart		
ADDITIONAL LIABILITY COVERAGES Personal Injury Limited Animal Liability		
Unit Premium:		
<div> <div> DEDUCTIBLES All Other Perils: Wind/Hail: Water Damage: Theft: </div> <div> Policy Fee: Stamping Fee: Inspection Fee: Surplus Lines Tax: </div> </div> <div> <div> Minimum Earned Premium 25% </div> <div> TOTAL PREMIUM: </div> </div>		
ADDITIONAL INTEREST		
Additional Interest Type: Name: Address 1: Address 2: City: State: ZIP: Loan Number:		

Please review the following questions with the applicant to determine initial eligibility. Each location is subject to application of all underwriting guidelines. The response(s) should be applicable to any locations intended to be covered by the policy. **Applicant initial here - responses to questions 1-26 are all "No": _____**

APPLICANT ELIGIBILITY QUESTIONS

1. Any applicant with an open foreclosure, repossession or bankruptcy.
2. In the last 5 years (10 years in Rhode Island), any applicant indicted for or convicted of any degree of the crime of fraud, bribery, arson, or any other arson-related crime in connection with this or any other property.
3. 5 or more losses during the last 5 years at this or any other location.
4. More than two mortgagees or any mortgagee that is not a financial institution.

DWELLING ELIGIBILITY QUESTIONS

5. TIV over \$1.5M and a Response Time over 15 minutes.
(Response time = drive time + 5 minutes for volunteer or 2.5 minutes for paid fire department).
6. Response Time over 20 minutes.
7. Less than average condition, unsecured, not properly maintained, or has inactive utilities.
8. Foundation that is unstable, damaged or does not meeting building code.
9. Any of the following home types:

Mobile	Manufactured	Balloon construction	Fiberglass	Geodesic dome
Yurt	Tiny house	Tree house	Houseboat	Floating Home
10. Designated as historical with tours allowed.
11. Within 300 feet of a commercial or non-residential property that represents an increased hazard to the dwelling.
12. Underground or earth dwelling that was not professionally constructed or has any water damage losses.
13. Exterior Insulated Finish System (EIFS exterior), built prior to 1998, with no weep or drainage system installed.
14. Builders Risk with any of the following:
 - Insured is general contractor/builder
 - Construction already in progress
 - Demolition of exterior walls
15. "Chinese Drywall," lead paint, or asbestos exposure.
16. Current or prior mold issue that was not professionally remediated.
17. Auto service, repair, sales, body shop, or similar commercial garage exposure on premises.
18. Used as student housing.
19. 5 or more family residences.

UTILITY ELIGIBILITY QUESTIONS

20. Any of the following home types:
 - Fuses, knob and tube, or aluminum wiring
 - Circuit breakers less than 100 amps
 - Federal Pacific, Stab-Lok, Zinsco, Sylvania, or Challenger breaker panels

Exception: 100% of the ineligible wiring, breakers, or panels will be replaced as part of a planned renovation project within 60 days. Follow up and retain proof of repairs in your file.
21. Supply line plumbing made of any of the following:
 - Galvanized Polybutylene Cast iron Lead

Exception: 100% of the ineligible supply line plumbing will be replaced as part of a planned renovation project within 60 days. Follow up and retain proof of repairs in your file. Water Damage Exclusion and Mold Exclusions are mandatory until renovation is complete.
22. Exit/waste plumbing pipes made of any of the following:
 - Galvanized Polybutylene Cast iron Lead

Exception: Coverage can be written excluding Water Back-up Coverage. If 100% of the ineligible exit/waste plumbing pipes will be replaced as part of a planned renovation project, Water Back-up Coverage can be added when renovation is complete. Follow up and retain proof of repairs in your file.
23. Primary heat source that is not thermostatically controlled central heat.
24. Portable heating devices.
25. Solid fuel burning appliances that meet any of the following:

Primary heat source	Not professionally installed	Does not meet manufacturers installation guidelines
Not UL listed	Not regularly maintained	Shares a flue with another furnace or appliance
26. Power vents on oil heating systems.

APPLICANT UNDERWRITING QUESTIONS

Any applicant had a foreclosure, repossession or bankruptcy during the past 5 years? YES NO
Any coverage been declined, cancelled, or non-renewed during the last 3 years for underwriting reasons? ☐ YES ☐ NO
Any losses in the last five years at this or any other location? ☐ YES ☐ NO
Any applicant a famous individual, famous athlete, or other high profile individual in the public eye? ☐ YES ☐ NO

DWELLING UNDERWRITING QUESTIONS

Any existing damage to the dwelling? ☐ YES ☐ NO
Is dwelling designated as historical? ☐ YES ☐ NO
Any dwelling made of unconventional materials or unusual construction, design, and/or structures not originally intended as a dwelling, or structures that have been converted? ☐ YES ☐ NO

UTILITY UNDERWRITING QUESTIONS

Is any supply line plumbing made of galvanized, Polybutylene, cast iron, or lead? ☐ YES ☐ NO
Are any exit/waste plumbing pipes made of galvanized, Polybutylene, cast iron, or lead? ☐ YES ☐ NO

FARM AND BUSINESS UNDERWRITING QUESTIONS

Any animals or livestock on premises? ☐ YES ☐ NO
Is any business conducted on the premises (even if minor and/or insured elsewhere)? ☐ YES ☐ NO

LOSS HISTORY

Losses in the last five years:

APPLICANT'S STATEMENT AND SIGNATURE - MANDATORY

This notice is given in compliance with the Federal Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996. I understand that as a part of the Company's underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics, mode of living and driving record. Upon written request, additional information as to the scope of the report, if one is made, will be provided.

I have read this application and the entries on it. The foregoing statements made and signed by the applicant represents the information set forth as correct and a true basis on which insurance may be granted but it in no way binds the applicant to accept the quotation or the insurer to accept the risk.

A POLICY CANNOT BE ISSUED WITHOUT A COMPLETED AND SIGNED APPLICATION.

Applicant's Signature _____ Date _____

Producer's Signature _____ Date _____

Producer's Name _____
(Please print)