

# KW SPECIALTY INSURANCE COMPANY APPLICATION

This application follows the KWiQ screen information

## Consumer Reports Disclosure

Please Read to the Applicant(s):

As part of our underwriting process, we may order consumer reports relating to loss and credit history. Upon request, we will provide you with the name, address, and telephone number of the third-party consumer reporting agency from which we obtain such reports.

Does the applicant give us permission to run reports as part of our underwriting process? Yes \_\_\_\_\_ No \_\_\_\_\_

## Producer Information

Wholesale Agent Number: \_\_\_\_\_ Wholesale Agent Name: \_\_\_\_\_

Producer Number: \_\_\_\_\_ Producer Name: \_\_\_\_\_

## Policy Details

Effective Date: \_\_\_\_\_

State: California

Product: HO-3 \_\_\_\_\_ HO-6 \_\_\_\_\_

## Insured Information

Type of Insured: Individual \_\_\_\_\_ Legal Entity \_\_\_\_\_

Insured Name: \_\_\_\_\_

Person Associated with Legal Entity (if applicable) \_\_\_\_\_

Location Address: \_\_\_\_\_ Mailing Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone Type: Cell \_\_\_\_\_ Home \_\_\_\_\_ Work \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Employment Status: Employed \_\_\_\_\_ Self Employed \_\_\_\_\_ Homemaker \_\_\_\_\_ Retired \_\_\_\_\_ Unemployed \_\_\_\_\_

## Co-Insured Information

Only applicable if Type of Insured is Individual

Co-Insured Name \_\_\_\_\_

Co-Insured Date of Birth: \_\_\_\_\_

Co-Insured Employment Status: Employed \_\_\_\_\_ Self Employed \_\_\_\_\_ Homemaker \_\_\_\_\_ Retired \_\_\_\_\_ Unemployed \_\_\_\_\_

**Eligibility Information**

- The dwelling and other structures are in good repair, including, but not limited to roof, gutters, fascia, siding, porches, foundation, windows, screens, and chimneys.
- Decks, porches, patios, doors, and stairs are securely railed if 3 feet or more above ground level.
- Paved surfaces must be properly maintained as evidenced by the absence of cracks and lifting that could create a liability hazard.
- Grounds and landscapes are free from debris, including, but not limited to inoperable cars, appliances, and interior furniture.
- Tree limbs do not rest on the roof or siding.
- The applicant(s) has not been convicted of arson or insurance fraud.
- The applicant(s) has not had foreclosure proceedings initiated against an owned property anytime within the last 36 months.
- The applicant(s) (or tenant, if tenant occupied) does not own, keep, or shelter any animal with a bite or attack history on a person or other animal.
- The applicant(s) (or tenant, if tenant occupied) does not own, keep, or shelter any exotic or non-domestic animal including, but not limited to snakes, monkeys, ostrich, antelope, wolves, and big game cats (tigers, lions) as well as any hybrids.
- The applicant(s) (or tenant, if tenant occupied) does not own, keep, or shelter dogs that have been trained to attack persons or other animals and/or guard property. The only exception are dogs that have been certified as a "Canine Good Citizen" by the American Kennel Club.
- The property does not have any inoperable cars, appliances, or other conditions that increase chance of injury or illness to others.
- The dwelling does not have existing structural damage.

Applicant has read and agrees with all of the above statements. Yes \_\_\_\_\_ No \_\_\_\_\_

**Underwriting Information**

- Is the dwelling built on stilts, piers, or pilings? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have a pool that is not secured with a 5 foot self-latching or locked gate? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have a pool with a diving board or slide? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have a daycare on the premises? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have a home business on the premises? Yes \_\_\_\_\_ No \_\_\_\_\_
- Are farming activities conducted on the premises? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have less than 100-amp electrical service? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have heating that is not controlled by a thermostat? Yes \_\_\_\_\_ No \_\_\_\_\_
- Is the dwelling on a historic registry? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have permanently installed water, electricity, and/or sewage utility services? Yes \_\_\_\_\_ No \_\_\_\_\_
- Do any other structures or garages have a wood/coal/pellet burning device? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have polybutylene pipes? Yes \_\_\_\_\_ No \_\_\_\_\_
- Is the dwelling on 5 or more acres? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have peeling paint or damage to siding, soffits, or fascia? Yes \_\_\_\_\_ No \_\_\_\_\_
- Has the applicant(s) been 30 days past due on mortgage payments in the last 12 months? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the dwelling have unrepaired or existing non-structural damage? Yes \_\_\_\_\_ No \_\_\_\_\_
- Is the dwelling attached to or converted from a commercial risk? Yes \_\_\_\_\_ No \_\_\_\_\_
- Is the dwelling within 1,500 feet of water (river or creek) or located on an island? Yes \_\_\_\_\_ No \_\_\_\_\_
- Does the property have horses, livestock, or farm animals on the premises? Yes \_\_\_\_\_ No \_\_\_\_\_

**Explain Answer(s):**

Explain any "Yes" answers with the exception of the permanently installed utilities question. Please explain a "No" answer for this question.

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## Property Information

Is the dwelling a new purchase? Yes \_\_\_\_\_ Purchase Date: \_\_\_\_\_ Purchase Price: \_\_\_\_\_  
No \_\_\_\_\_ Previous Policy Expiration Date: \_\_\_\_\_ Carrier: \_\_\_\_\_

How many paid claims has the applicant had at the dwelling location in the past 60 months? \_\_\_\_\_

Has the applicant had 2 or more flood losses at this dwelling location in the past 60 months? \_\_\_\_\_

## Usage Details

Occupancy: Owner Occupied \_\_\_\_\_ Owner Occupied with Roomers or Boarders \_\_\_\_\_ Seasonal \_\_\_\_\_ Rental \_\_\_\_\_ Short-Term Rental \_\_\_\_\_

Number of Families: \_\_\_\_\_

Is this policy being purchased as a supplement to a California Fair Plan policy? Yes \_\_\_\_\_ No \_\_\_\_\_

## Construction Details

Type of Dwelling: HO-3 Options: Detached (1-4 Family) \_\_\_\_\_ Semi-Detached \_\_\_\_\_ Townhome/Row Home \_\_\_\_\_ Yurt \_\_\_\_\_

Accessory Dwelling Unit \_\_\_\_\_ Tiny Home \_\_\_\_\_ Shipping Container Home \_\_\_\_\_

Pole Barn Conversion \_\_\_\_\_ Straw Bale Home \_\_\_\_\_ Geodesic Home \_\_\_\_\_

Prefabricated \_\_\_\_\_ Manufactured \_\_\_\_\_ Stand-Alone Structure \_\_\_\_\_

HO-6 Options: Detached (1-4 Family) \_\_\_\_\_ Semi-Detached \_\_\_\_\_ Prefabricated \_\_\_\_\_ Tiny Home \_\_\_\_\_

Townhome/Row Home \_\_\_\_\_

Construction Type: Frame \_\_\_\_\_ Masonry \_\_\_\_\_ Masonry Veneer \_\_\_\_\_ Post and Beam \_\_\_\_\_ Concrete \_\_\_\_\_ Metal \_\_\_\_\_

Log \_\_\_\_\_ If Log, are the logs less than 4 inches in diameter? Yes \_\_\_\_\_ No \_\_\_\_\_

Year Built: \_\_\_\_\_

Square Footage: \_\_\_\_\_

Number of Stories: \_\_\_\_\_

Exterior Style: \_\_\_\_\_

Roof Type: Wood Shake/Wood Shingle \_\_\_\_\_ Flat/Built Up/Roll \_\_\_\_\_ Slate \_\_\_\_\_ Metal \_\_\_\_\_ Tile \_\_\_\_\_ All Other \_\_\_\_\_

Year Roof Last Fully Updated: \_\_\_\_\_

Type of Electrical System: Knob and Tube \_\_\_\_\_ Fuses Only \_\_\_\_\_ Fuses and Circuit Breakers \_\_\_\_\_ Circuit Breakers \_\_\_\_\_

Year Electrical System Last Fully Updated: \_\_\_\_\_

Primary Heat Source: Coal Stove \_\_\_\_\_ Electric Baseboard \_\_\_\_\_ Electric Forced Air \_\_\_\_\_ Electric Heat Pump \_\_\_\_\_

Fireplace \_\_\_\_\_ Fuel Oil \_\_\_\_\_ Gas Forced Air \_\_\_\_\_ Homemade Heating Device \_\_\_\_\_ Hot Water \_\_\_\_\_

Kerosene Heater \_\_\_\_\_ Not Listed \_\_\_\_\_ Pellet Stove \_\_\_\_\_ Radiant Heat \_\_\_\_\_ Wood Stove \_\_\_\_\_

Does the dwelling have a supplemental heating device? Yes \_\_\_\_\_ No \_\_\_\_\_

Type of Supplemental Heating Device: Masonry Fireplace (wood burning) \_\_\_\_\_ Masonry Fireplace (gas) \_\_\_\_\_ Gas Stove \_\_\_\_\_

Wood Burning Stove \_\_\_\_\_ Pellet Burning Stove \_\_\_\_\_ Coal Burning Stove \_\_\_\_\_ Corn Burning Stove \_\_\_\_\_

Kerosene Heater \_\_\_\_\_ Fuel Oil Heater \_\_\_\_\_ Portable Space Heater \_\_\_\_\_ Homemade Heating Device \_\_\_\_\_

Were all supplemental heating devices installed by a licensed contractor? Yes \_\_\_\_\_ No \_\_\_\_\_

## Protection Details

Protection Class: \_\_\_\_\_

Is the dwelling within 1,000 feet of a Fire Hydrant? Yes \_\_\_\_\_ No \_\_\_\_\_

Is the dwelling within 5 miles of a Fire Station? Yes \_\_\_\_\_ No \_\_\_\_\_

Please select all applicable protection devices:

Wrought Iron Bar (on all doors and windows) \_\_\_\_\_ Dead Bolts \_\_\_\_\_ Fire Extinguisher \_\_\_\_\_ Smoke Detector \_\_\_\_\_  
Local Burglar Alarm (non-reporting) \_\_\_\_\_ Police Station Reporting Burglar Alarm \_\_\_\_\_ Central Station Burglar Alarm \_\_\_\_\_  
Local Fire Alarm (non-reporting) \_\_\_\_\_ Fire Station Reporting Fire Alarm \_\_\_\_\_ Central Station Fire Alarm \_\_\_\_\_  
Automatic Sprinkler System (in all areas) \_\_\_\_\_ Automatic Sprinkler System (in all areas except attic and bathrooms) \_\_\_\_\_  
Automatic Sprinkler System (in all areas except attic, bathrooms, closets, and attached structures) \_\_\_\_\_

## Wildfire Elements

**This section must be used if the risk is located in a moderate or high wildfire zone.**

Does the applicant want to participate in the Wildfire Response Program? Yes \_\_\_\_\_ No \_\_\_\_\_

KW Specialty Insurance Company is contracted with Wildfire Defense Systems, Inc. (WDS) to protect enrolled policyholder properties threatened by active wildfires. If a wildfire is in your area, WDS will monitor its activity and may take proactive measures to protect your home.

Steps that WDS may take to protect your home: Certified firefighters will attempt to go into evacuation zones and may try to close windows and garage doors, move wood piles and debris away from your home, clear gutters and roof debris and monitor hot spots to prevent flare-ups.

Disclosure: Due to the unpredictable nature of wildfire, limitations of resources, safety considerations and instructions from federal, state and local fire officials, there may be instances in which WDS may not be able to provide these services. We will use commercially reasonable efforts to provide these services and if services are provided there is no guarantee that these services will prevent damage.

Is the dwelling location urban or non-urban? Yes \_\_\_\_\_ No \_\_\_\_\_

Urban is defined as a dwelling located in a town or city. The dwelling must be within 1,000 feet of a fire hydrant and within 5 miles of 2 fire stations.

**The following four questions are for Non-Urban risks only:**

Does the property meet all of the Zone 1A wildfire requirements? Yes \_\_\_\_\_ No \_\_\_\_\_

Zone 1A means within 5 feet of any structure:

- Dwellings and Other Structures must have a noncombustible surface (dirt, gravel, flagstone, pavers, concrete) extending around all structures and any attachments such as decks within 5 feet of all perimeters.
- Dwellings, Other Structures and decks cannot have mulches, grasses, shrubs, trees, tree branches, or pine needles within 5 feet of any perimeter.
- Grass within 5 feet of any structure wall must be watered by an automatic sprinkler and maintained to a maximum of 6 inches.
- Dwellings, Other Structures and decks cannot have landscape timbers within 5 feet of any perimeter.
- Areas under decks and other extensions must be free of combustible materials..

Does the property meet all of the Zone 1 wildfire requirements? Yes \_\_\_\_\_ No \_\_\_\_\_

Zone 1 means within 30 feet of any structure:

- No more than one conifer (pine needle) tree.
- All tree crowns are spaced at a minimum of 10 feet apart.
- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All juniper bushes and trees have been removed.
- All shrubs are not touching each other and not within the dripline of any trees.
- All grasses and weeds are maintained to a maximum height of 6 inches.
- All accumulations of leaves branches, logs, pine needles, and wood chips have been removed.
- All stressed, diseased, dying, or dead trees and bushes have been removed.
- No firewood piles are present.

Does the property meet all of the Zone 2 wildfire requirements? Yes \_\_\_\_\_ No \_\_\_\_\_

Zone 2 means within 100 feet of any structure:

- All tree crowns are spaced at a minimum of 10 feet apart.
- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All shrubs are not touching each other and not within the dripline of any trees.
- All grasses and weeds are maintained to a maximum height of 6 inches.
- All accumulations of leaves, branches, logs, pine needles, and wood chips have been removed.
- All stressed, diseased, dying, or dead trees and bushes have been removed.

Does the property meet all of the Zone 3 wildfire requirements? Yes \_\_\_\_\_ No \_\_\_\_\_

Zone 3 means within 200 feet of any structure:

- All dead branches have been removed from trees and branches.
- All stressed, diseased, dying, or dead trees and bushes have been removed.

**The following three questions are for Urban risks only:**

Does the property meet all of the Zone 1A wildfire requirements? Yes \_\_\_\_\_ No \_\_\_\_\_

Zone 1A means within 5 feet of any structure:

- Dwellings and other structures do not have combustible materials on the ground such as firewood, pine needles, or dead or dying leaves within 5 feet of any structure.
- In a mountain or wooded area, dwellings and other structures do not have mulch or wood chips within 5 feet of any structure and tree branches are not within 5 feet of any structure.
- Dry or unmaintained bushes, groundcover, and grass within 5 feet of any structure wall must be watered by an automatic sprinkler.
- Juniper bushes or trees cannot be within 5 feet of any structure.
- No trees or tree branches in can be in contact with any structure or roof.
- Stressed, diseased, dying, or dead trees or bushes cannot be within 5 feet of any structure
- Areas under decks and other extensions must be free of combustible materials.

Does the property meet all of the Zone 1 wildfire requirements? Yes \_\_\_\_\_ No \_\_\_\_\_

Zone 1A means within 30 feet of any structure:

- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All trees, bushes, groundcover, and grass are watered by an automatic sprinkler system.
- All stressed, diseased, dying, or dead trees and bushes have been removed.
- All juniper bushes and trees have been removed.

Does the property meet all of the Zone 2 wildfire requirements? Yes \_\_\_\_\_ No \_\_\_\_\_

Zone 2 means within 100 feet of any structure:

- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All trees, bushes, groundcover, and grass are watered by an automatic sprinkler system.
- All stressed, diseased, dying, or dead trees and bushes have been removed.

Is the dwelling located on a cul-de-sac, on a dead-end road, on the edge of a development, or next to a green space? Yes \_\_\_\_\_ No \_\_\_\_\_

Green space includes areas of grass, trees, or other vegetation set apart for recreational or aesthetic purposes as well as forested areas in an otherwise urban environment.

Please select all that apply to the dwelling:

Exterior Roof Sprinklers \_\_\_\_\_ Ember Resistant Venting \_\_\_\_\_ No Eaves or Enclosed Eaves \_\_\_\_\_ Wood Landscape Timbers \_\_\_\_\_

Brush Removal Contract for the Dwelling \_\_\_\_\_ Permanently Installed Wildfire Spray System \_\_\_\_\_ Plastic Windows or Skylights \_\_\_\_\_

Deck with Damaged Deck Boards \_\_\_\_\_ Combustible Wood Siding \_\_\_\_\_ Propane Tank Within 10 Feet of any Structure \_\_\_\_\_

**Fair Plan Companion Disclosure**

Only applicable if this policy is being purchased as a supplement to a California Fair Plan policy.

Please Read to the Applicant(s):

This policy is being purchased as a supplement to a California Fair Plan policy. As a result, this policy will not cover losses arising out of or resulting from fire or lightning, internal explosion, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, volcanic eruption, or vandalism or malicious mischief. Please confirm that the applicant understands this and wants to proceed with this policy. If this policy is not being purchased as a supplement to a CA Fair Plan policy, then please return to the Usage Details section of the Property Information screen and correct the question.

Does the applicant understand and agree to these coverage restrictions? Yes \_\_\_\_\_ No \_\_\_\_\_

**Basic Coverages**

Deductible: \$1,000 \_\_\_\_\_ \$2,500 \_\_\_\_\_ \$5,000 \_\_\_\_\_ \$10,000 \_\_\_\_\_

Coverage A – Dwelling Limit: \_\_\_\_\_

Dwelling Loss Settlement: Replacement Cost \_\_\_\_\_ Actual Cash Value \_\_\_\_\_

Coverage B – Other Structures Limit: \_\_\_\_\_

Other Structure Description: \_\_\_\_\_

Other Structure Limit: \_\_\_\_\_

Other Structure Roof Type: Wood Shake/Wood Shingle \_\_\_\_\_ Flat/Built Up/Roll \_\_\_\_\_ Slate \_\_\_\_\_ Metal \_\_\_\_\_ Tile \_\_\_\_\_ All Other \_\_\_\_\_

Other Structure Year Roof Last Fully Updated: \_\_\_\_\_

Other Structure Description: \_\_\_\_\_

Other Structure Limit: \_\_\_\_\_

Other Structure Roof Type: Wood Shake/Wood Shingle \_\_\_\_\_ Flat/Built Up/Roll \_\_\_\_\_ Slate \_\_\_\_\_ Metal \_\_\_\_\_ Tile \_\_\_\_\_ All Other \_\_\_\_\_

Other Structure Year Roof Last Fully Updated: \_\_\_\_\_

Coverage C – Personal Property Limit: \_\_\_\_\_

Personal Property Loss Settlement: Replacement Cost \_\_\_\_\_ Actual Cash Value \_\_\_\_\_

Coverage D – Loss of Use Limit: \_\_\_\_\_

Coverage E – Personal or Premises Liability: \$100,000 \_\_\_\_\_ \$300,000 \_\_\_\_\_ \$500,000 \_\_\_\_\_ \$1,000,000 \_\_\_\_\_

Coverage F – Medical Payment: \$1,000 (Automatic with purchase of Coverage E) \_\_\_\_\_ \$2,000 \_\_\_\_\_ \$5,000 \_\_\_\_\_ \$10,000 \_\_\_\_\_

**Optional Coverages**

**Property Coverages available to HO-3 and HO-6:**

\_\_\_\_\_ Limited Water Back-Up and Sump Discharge or Overflow: \$5,000 \_\_\_\_\_ \$10,000 \_\_\_\_\_ \$25,000 \_\_\_\_\_

\_\_\_\_\_ Limited Fungi, Wet or Dry Rot, or Bacteria - Property: \$5,000 \_\_\_\_\_ \$10,000 \_\_\_\_\_ \$25,000 \_\_\_\_\_

\_\_\_\_\_ Equipment Breakdown – \$500 Deductible: \$100,000  X

\_\_\_\_\_ Identity Fraud (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders): \$15,000  X

\_\_\_\_\_ Inland Flood including Basement Personal Property and Additional Living Expense/Fair Rental Value (Only available to eligible properties):

\$5,000 \_\_\_\_\_ \$10,000 \_\_\_\_\_ \$15,000 \_\_\_\_\_ \$20,000 \_\_\_\_\_

\$25,000 \_\_\_\_\_ \$30,000 \_\_\_\_\_ \$35,000 \_\_\_\_\_ \$40,000 \_\_\_\_\_

\$45,000 \_\_\_\_\_ \$50,000 \_\_\_\_\_

\_\_\_\_\_ Owned Motorized Golf Cart Physical Loss:

Make or Model \_\_\_\_\_

Serial or Motor Number \_\_\_\_\_

Limit of Liability \_\_\_\_\_

Make or Model \_\_\_\_\_

Serial or Motor Number \_\_\_\_\_

Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Inflation Guard 3% (Only available and automatically included if Dwelling Loss Settlement is Replacement Cost)

**Property Coverages available to HO-3 only:**

\_\_\_\_\_ Specified Additional Amount of Insurance for Coverage A Dwelling – 25% of Coverage A

\_\_\_\_\_ Builders Risk (Occupancy must be Owner Occupied or Seasonal)

\_\_\_\_\_ Service Line – \$500 Deductible: \$10,000  X

\_\_\_\_\_ Specific Structures Away From the Residence Premises:

Description of Structure \_\_\_\_\_

Address, City, State, Zip \_\_\_\_\_

Roof Type: Wood Shake/Wood Shingle \_\_\_\_\_ Flat/Built Up/Roll \_\_\_\_\_ Slate \_\_\_\_\_ Metal \_\_\_\_\_ Tile \_\_\_\_\_ All Other \_\_\_\_\_

Year Roof Last Fully Updated \_\_\_\_\_

Description of Structure \_\_\_\_\_

Address, City, State, Zip \_\_\_\_\_

Roof Type: Wood Shake/Wood Shingle \_\_\_\_\_ Flat/Built Up/Roll \_\_\_\_\_ Slate \_\_\_\_\_ Metal \_\_\_\_\_ Tile \_\_\_\_\_ All Other \_\_\_\_\_

Year Roof Last Fully Updated \_\_\_\_\_

**Liability Coverages available to HO-3 and HO-6 (Coverage E must be purchased):**

\_\_\_\_\_ Additional Residence Premises Liability (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders):

Address, City, State, Zip \_\_\_\_\_

Occupancy: Seasonal \_\_\_\_\_ Rental \_\_\_\_\_

Address, City, State, Zip \_\_\_\_\_

Occupancy: Seasonal \_\_\_\_\_ Rental \_\_\_\_\_

\_\_\_\_\_ Personal Injury (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders)

\_\_\_\_\_ Limited Fungi, Wet or Dry Rot, or Bacteria – Liability (Automatically included if Limited Fungi, Wet or Dry Rot, or Bacteria – Property is purchased): \$50,000  X

\_\_\_\_\_ Permitted Incidental Occupancies (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders, Coverage B and C must be purchased):

Business Name \_\_\_\_\_

Business Description \_\_\_\_\_

\_\_\_\_\_ Home Business (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders, Coverage B and C must be purchased):

Business Name \_\_\_\_\_

Business Description \_\_\_\_\_

**Liability Coverages available to HO-3 only (Coverage E must be purchased):**

\_\_\_\_\_ Incidental Farm or Ranch

\_\_\_\_\_ Scheduled Farm or Ranch Buildings, Barns, and Other Structures on the Residence Premises

Description of Structure \_\_\_\_\_

Limit of Liability \_\_\_\_\_

Description of Structure \_\_\_\_\_

Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Scheduled Farm or Ranch Personal Property

Description of Personal Property \_\_\_\_\_

Limit of Liability \_\_\_\_\_

Description of Personal Property \_\_\_\_\_

Limit of Liability \_\_\_\_\_

**Personal Property Coverages available to HO-3 and HO-6 (Coverage C must be purchased):**

\_\_\_\_\_ Extended Theft Coverage for Residence Premises Occasionally Rented to Others (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders)

\_\_\_\_\_ Increased Limits on Business Property (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders):

\$5,000 \_\_\_\_\_ \$7,500 \_\_\_\_\_ \$10,000 \_\_\_\_\_

\_\_\_\_\_ Scheduled Personal Property (Occupancy must be Owner Occupied or Owner Occupied with Roomers or Boarders or Seasonal)

\_\_\_\_\_ Cameras

Description of Item \_\_\_\_\_

Limit of Liability \_\_\_\_\_

\_\_\_\_\_ China/Crystal

Description of Item \_\_\_\_\_

Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Coins  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Fine Arts  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Firearms  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Furs  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Golf Equipment  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Jewelry  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Musical Instruments  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Silverware  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Stamps  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

\_\_\_\_\_ Wine  
 Description of Item \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

**Personal Property Coverages available to HO-3 only (Coverage C must be purchased):**

\_\_\_\_\_ Landlord's Furnishings (Occupancy must be Rental or Short-Term Rental)  
 Description of Rented Unit \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_  
 Description of Rented Unit \_\_\_\_\_  
 Limit of Liability \_\_\_\_\_

**Personal Property Coverages available to HO-6 only (Coverage C must be purchased):**

\_\_\_\_\_ Special Personal Property

**Exclusions and Limitations available to HO-3 and HO-6:**

\_\_\_\_\_ Swimming Pool or Spa Exclusion (Only available if Coverage E is purchased)



- \_\_\_\_\_ Playset Exclusion (Only available if Coverage E is purchased)
- \_\_\_\_\_ All Terrain Vehicle Exclusion (Only available if Coverage E is purchased)
- \_\_\_\_\_ Animal Liability Exclusion (Only available if Coverage E is purchased)
- \_\_\_\_\_ Livestock Exclusion (Only available if Coverage E is purchased, not applicable if Animal Liability Exclusion is selected)
- \_\_\_\_\_ Water Exclusion
- \_\_\_\_\_ Water Limitation Endorsement (Not applicable if Water Exclusion is selected)
- \_\_\_\_\_ Accidental Entry of Water Exclusion (Automatically selected if Type of Dwelling is Manufactured)

**Exclusions and Limitations available to HO-3 only:**

- \_\_\_\_\_ Roof Exclusion
- \_\_\_\_\_ Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing (Not applicable if Roof Exclusion is selected)

**Loss History**

Date of Loss: \_\_\_\_\_ Amount Paid: \_\_\_\_\_ Loss Status: Closed \_\_\_\_\_ Open \_\_\_\_\_

Type of Loss: Fire \_\_\_\_\_ Liability \_\_\_\_\_ Lightning \_\_\_\_\_ Medical Payments \_\_\_\_\_ Theft/Burglary \_\_\_\_\_ Water/Flood Damage \_\_\_\_\_  
 Weather \_\_\_\_\_ Windstorm \_\_\_\_\_ Other (Please describe) \_\_\_\_\_

Description of Loss: \_\_\_\_\_

Date of Loss: \_\_\_\_\_ Amount Paid: \_\_\_\_\_ Loss Status: Closed \_\_\_\_\_ Open \_\_\_\_\_

Type of Loss: Fire \_\_\_\_\_ Liability \_\_\_\_\_ Lightning \_\_\_\_\_ Medical Payments \_\_\_\_\_ Theft/Burglary \_\_\_\_\_ Water/Flood Damage \_\_\_\_\_  
 Weather \_\_\_\_\_ Windstorm \_\_\_\_\_ Other (Please describe) \_\_\_\_\_

Description of Loss: \_\_\_\_\_

Date of Loss: \_\_\_\_\_ Amount Paid: \_\_\_\_\_ Loss Status: Closed \_\_\_\_\_ Open \_\_\_\_\_

Type of Loss: Fire \_\_\_\_\_ Liability \_\_\_\_\_ Lightning \_\_\_\_\_ Medical Payments \_\_\_\_\_ Theft/Burglary \_\_\_\_\_ Water/Flood Damage \_\_\_\_\_  
 Weather \_\_\_\_\_ Windstorm \_\_\_\_\_ Other (Please describe) \_\_\_\_\_

Description of Loss: \_\_\_\_\_

**Additional Interests**

Additional Interest: Additional Insured \_\_\_\_\_ Additional Interest \_\_\_\_\_ Contract Seller \_\_\_\_\_ Mortgagee \_\_\_\_\_ Premium Finance Company \_\_\_\_\_

Type of Additional Interest: Individual \_\_\_\_\_ Legal Entity \_\_\_\_\_

Additional Interest Name: \_\_\_\_\_

Additional Interest Mailing Address: \_\_\_\_\_

Bill to Party: Yes \_\_\_\_\_ No \_\_\_\_\_ Loan Number: \_\_\_\_\_

Additional Interest: Additional Insured \_\_\_\_\_ Additional Interest \_\_\_\_\_ Contract Seller \_\_\_\_\_ Mortgagee \_\_\_\_\_ Premium Finance Company \_\_\_\_\_

Type of Additional Interest: Individual \_\_\_\_\_ Legal Entity \_\_\_\_\_

Additional Interest Name: \_\_\_\_\_

Additional Interest Mailing Address: \_\_\_\_\_

Bill to Party: Yes \_\_\_\_\_ No \_\_\_\_\_ Loan Number: \_\_\_\_\_

Additional Interest: Additional Insured \_\_\_\_\_ Additional Interest \_\_\_\_\_ Contract Seller \_\_\_\_\_ Mortgagee \_\_\_\_\_ Premium Finance Company \_\_\_\_\_

Type of Additional Interest: Individual \_\_\_\_\_ Legal Entity \_\_\_\_\_

Additional Interest Name: \_\_\_\_\_

Additional Interest Mailing Address: \_\_\_\_\_

Bill to Party: Yes \_\_\_\_\_ No \_\_\_\_\_ Loan Number: \_\_\_\_\_

**Producer Summary**

**CA Residential Property Insurance Bill of Rights and CA Residential Property Insurance Disclosure**

The producer certifies that the CA Residential Property Insurance Bill of Rights and Disclosure have been provided to the applicant.

Yes \_\_\_\_\_ No \_\_\_\_\_

**CA Surplus Lines Notice (D-1)**

The producer certifies that the applicant has signed the CA Surplus Lines Notice (D-1).

Yes \_\_\_\_\_ No \_\_\_\_\_

**Broker Fee**

Will a Broker Fee be charged to this policy?

Yes \_\_\_\_\_ No \_\_\_\_\_

Broker Fee Amount \_\_\_\_\_

Will the Broker Fee apply to renewals?

Yes \_\_\_\_\_ No \_\_\_\_\_

Does the producer certify that he or she has complied with all statutes and requirements relevant to charging a Broker Fee on New and/or Renewal business?

Yes \_\_\_\_\_ No \_\_\_\_\_

Please Read to the Applicant(s):

I understand that a Broker Fee will be charged for this policy.

Does the applicant acknowledge and accept the Broker Fee charge?

Yes \_\_\_\_\_ No \_\_\_\_\_

**Signatures**

Applicant Electronic Signature

Please Read to the Applicant(s):

I understand that this application is subject to the declarations, conditions, exclusions, and other terms of the policy forms. 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 act, which is a crime and subjects the person to criminal and civil penalties.

Applicant's Initials \_\_\_\_\_

Last Four Digits of Applicant's SSN or TIN \_\_\_\_\_

Producer Electronic Signature

The producer certifies to the best of his or her knowledge and belief that the applicant(s) signature(s) is/are the personal signature(s) of the applicant(s). The producer further certifies that the questions contained in this application have been read by or to the applicant(s) and that the responses of the applicant(s) contained in this application are true and correct to the best of the producer's knowledge.

Producer's Initials \_\_\_\_\_

Last Four Digits of Producer's SSN \_\_\_\_\_

Producer's Email Address \_\_\_\_\_

**Referral Comments**

Please provide comments for any referral conditions.

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## Application Submit Receipt

Your request for insurance has been submitted to underwriting for approval.

There is no coverage unless or until your application is accepted by the company.

If the application is accepted and the policy is issued and you've selected the monthly payment plan, you've agreed to pay automatically. Please set up your payments at [www.paykwspecialty.com](http://www.paykwspecialty.com) if you haven't done so already. If the process isn't completed, your policy could be cancelled for nonpayment. Your enrollment will be available within 24 hours of your initial payment being processed.

Thank you for choosing KW Specialty Insurance Company as your insurance carrier. If you have any questions about your policy, please contact your producer who is listed on this receipt.

**IMPORTANT NOTICE:** Personal Information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agent may in certain circumstances be disclosed to third parties without your authorization. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information will be issued with your policy. This notice is given in compliance with the Federal Credit Reporting Act.

**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.