

DAN RIVER MUTUAL INSURANCE COMPANY

Reinsured by
Aegis Security Insurance Company
AM Best Rating A

VIRGINIA HOMEOWNER APPLICATION

REQUESTED EFFECTIVE DATE:	REQUESTED EXPIRATION DATE:
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APPLICANT'S NAME		SOCIAL SECURITY #	DATE OF BIRTH
MAILING ADDRESS			
CITY	COUNTY	STATE	ZIP CODE
LOCATION			
MORTGAGEE	BILL MORTGAGEE AT RENEWAL: YES _____ NO _____		LOAN #
STREET ADDRESS	CITY	STATE	ZIP CODE

Owner Occupied _____ / Seasonal _____ (If Seasonal, HO-8 Only)
HO-2 _____ / HO-3 _____ / HO-8 _____ (eligibility on back of app)
Breaker Box _____ / Fuses _____ / Size of Service (amp) _____
Year Built _____ / Protection Class _____
Miles from Fire Dept _____ / Feet from Fire Hydrant _____
Total Square Feet _____ / Ground Square Feet _____
Age of Roof _____ / Type of Roof _____
Electrical Update _____ / Plumbing Update _____
Heating Update _____ / Type of Heat _____
Number of stories _____ / Number of families _____
Construction: Frame _____ Masonry _____ Other _____
Purchase Date _____ / Purchase Price _____
Actual Cash Value—Excluding Land \$ _____ (HO-8)
Replacement Cost—Excluding Land \$ _____ (HO-2 & 3)
Method used to determine value _____

1. Occupation _____ Employer _____ Yrs. Employed _____
2. Previous Carrier _____ Expiration Date _____
3. Has applicant had any claims/losses in the past five (5) years at any location? Yes _____ No _____
If Yes, provide details _____

IF YES, SUBMIT—DO NOT BIND

1. Was the previous policy cancelled or non renewed? If yes, what was the reason for and date of the cancellation or non renewal? Yes _____ No _____
2. Is the dwelling equipped with any supplemental heating source? If yes, provide details. If a woodstove, submit with interior photos showing the stove and flue and an exterior photo of the chimney, plus a completed Aegis woodstove report with details. Yes _____ No _____
3. Is a swimming pool on the premises? If yes, it must be surrounded with a 4' stockade type fence with a locked gate. A photo of the fenced pool is required. Maximum liability limit available—\$50,000. An unfenced pool or a pool with a diving board or slide may be written only with the swimming pool exclusion which must be signed by the applicant. Yes _____ No _____

IF YES, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Is any business conducted on premises or in the dwelling? Yes _____ No _____
2. Is the dwelling vacant, unoccupied, rented to others, condemned, without utilities, under renovation / construction or a converted commercial building? If the home is a seasonal / secondary residence it must be written in the HO-8 Program only. Yes _____ No _____
3. Has the applicant had any fire, theft or liability loss or more than one (1) minor loss / claim at any location in the past three (3) years? If liability loss, may be written in the Dwelling Program (DP-1) without liability coverage. Yes _____ No _____
4. Does the dwelling have any damage that has not been repaired? Yes _____ No _____
5. Does the applicant own or board any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid, or any mix of these breeds or any pet known to be unfriendly or any dog that has bitten or does the applicant own or board horses or livestock or any other large or unusual/exotic animals? Yes _____ No _____

IF NO, DO NOT SUBMIT—UNACCEPTABLE RISK

1. Do all entrances, where needed, have steps with safety railings and are all raised decks or porches surrounded by a safety railing with balusters a maximum of 4" apart? If no, may be written in the Dwelling Program (DP-1) without liability coverage. Yes _____ No _____

In making this application for insurance, it is understood that an investigative report may be made regarding your credit and / or loss history. You have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of the nature and scope of the investigation.
If undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.
"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."

Applicant's Signature _____ Date _____
Producer's Signature _____ Date _____

REQUESTED COVERAGES	LIMIT	PREMIUM
Dwelling	\$	\$
Unattached Structures	\$	\$
Personal Property	\$	\$
Personal Liability	\$	\$
Replacement Cost— Personal Property	HO-2 & HO-3 Only	\$
Scheduled Personal Property	HO-2 & HO-3 Only	\$
Loss Surcharge—25% (one claim)		\$
Supplemental Heat Surcharge		\$
Animal Injury Exclusion		\$
Senior Credit		\$
Protective Device Credit		\$
Supporting Business Credit		\$
Deductible \$ _____		\$

FULLY EARNED POLICY FEE \$ 35.00
TOTAL POLICY PREMIUM \$ _____
If the insured requests mid-term cancellation, the policy is subject to the minimum earned premium shown on the declarations page.

PAYMENT IN FULL _____
2 PAYMENTS _____
4 PAYMENTS _____
6 PAYMENTS _____
8 PAYMENTS _____

AGENCY NAME _____
ADDRESS _____
AGENCY CODE # _____ TELEPHONE # _____ FAX # _____

I. GENERAL UNDERWRITING FOR ALL RISKS SUBMITTED

1. Coverage is not considered bound:
 - (a) if the application is not completed and signed by the applicant and sub producer—all questions must be answered
 - (b) if the application is not mailed to the General Agent within three (3) days of the effective date
 - (c) if two (2) clear photos (one of the front and one of the back) are not submitted with the application
2. HO-2 ELIGIBILITY:
 - a. minimum value—\$50,000
 - b. must be owner occupied
 - c. the home must be fifty (50) years old or newerHO-3 ELIGIBILITY:
 - a. minimum value—\$60,000
 - b. must be owner occupied
 - c. the home must be thirty (30) years old or newerHO-8 ELIGIBILITY:
 - a. minimum value—\$40,000
 - b. must be owner occupied or seasonal
3. Dwellings with a value under \$40,000 may be written on the Dwelling Program (DP-1) if it meets the underwriting guidelines.
4. Any risk that is ineligible for the homeowner program due to a liability exposure may be written in the Dwelling Program (DP-1) without liability.
5. Maximum exposure for dwelling, personal property and unattached structures—\$175,000.
6. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
7. Dwelling must show pride of ownership, be well maintained and not have any damage that has not been repaired.
8. A professional appraisal must be attached to the application to justify the actual cash value (HO-8) or replacement cost (HO-2 & HO-3), excluding land.
9. The General Agent will obtain a CLUE report and if undisclosed or false information is discovered and the information was material to the Company accepting the risk, coverage will be null and void.

II. SUBMIT - DO NOT BIND

1. If a hurricane, tornado, or any other natural disaster warning is in effect where the dwelling is located.
2. If there is any supplemental heat source submit with details. If the supplemental heat source is a woodstove—submit unbound with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed Dan River woodstove report.
3. If a swimming pool is on the premises, the pool must be surrounded by a 4' stockade type fence with a locked gate. The maximum liability coverage available—\$50,000. A photo of the fenced swimming pool is required. An unfenced swimming pool or a swimming pool with a diving board or slide is not acceptable unless the Swimming Pool or Spa Exclusion (MHO-162DR) is signed by the applicant.
4. If an unattached structure value exceeds 50% of the dwelling value—submit with photos (front and back). Barns are unacceptable; however the risk may be written with the Building Exclusion Endorsement (MHO-92DR) which must be signed by applicant. Exclusion may also be used for any unattached structure in poor condition.
5. If the personal property value exceeds 50% of the dwelling value—submit with an inventory. The maximum personal property limit may not exceed 100% of the dwelling limit (Coverage A).
6. If the applicant has been uninsured for any period of time, submit unbound with an explanation.
7. If the previous carrier is the lienholder or mortgagee.
8. If the applicant's previous policy was cancelled or nonrenewed, provide the reason for and the date of cancellation or nonrenewal.
9. If the dwelling is over thirty (30) years old, submit unbound with updates for the roof and electrical. The roof exclusion will apply if the roof is older than twenty (20) years or has any damage that has not been repaired. Call the General Agent for an exception. Example: slate roof. If the home has fuses, provide the size of service (amps).

III. DO NOT SUBMIT UNDER ANY PROGRAM - UNACCEPTABLE RISK

1. If the dwelling is vacant, unoccupied or rented to others.
2. If the dwelling is under construction or major renovation.
3. If the dwelling is under contract to purchase or under a lease / purchase agreement.
4. If the dwelling is in a commercial zone, a converted commercial building, in an area where there are abandoned dwellings, in an area where there are condemned dwellings, a dwelling that has been condemned or a dwelling without utilities hooked up.
5. If the dwelling has more than two (2) mortgagees.
6. If business is conducted on the premises or in the dwelling.
7. If the dwelling is not visible from a paved road and neighboring residences.
8. If the dwelling has damage that has not been repaired.
9. If there are any liability hazards on premises (example: appliances, unregistered vehicle, etc.). The risk may be written in the Dwelling Program (DP-1) without liability coverage.
10. If the dwelling and premises is not well maintained and does not show pride of ownership.
11. Any applicant with any fire, theft or liability loss or more than one (1) loss at any location in the past three (3) years. If the applicant has had a liability loss, the risk may be written in the Dwelling Program (DP-1) without liability coverage.
12. If the dwelling has a cedar / wood shake roof.
13. If the dwelling has more than two (2) stories or is more than two (2) families.
14. If the dwelling is a log home.
15. If any entrances, where needed, do not have permanently installed steps with safety railing or if any raised deck or porch is not surrounded by a railing with balusters a maximum of 4' apart. The risk may be written in the Dwelling Program (DP-1) without liability coverage.
16. If a supplemental heat source is the only means of heating the dwelling.
17. If the dwelling is used for student housing.
18. If the applicant owns or boards any German Shepherd, Doberman, Pit Bull, Chow, Akita, Rottweiler, Great Dane, Wolf Hybrid; any mix of these breeds; any pet known to be unfriendly; any dog that has bitten; any guard dog or if the applicant owns or boards horses or livestock or any other large or unusual/exotic animal.

IV. SCHEDULED PERSONAL PROPERTY

1. A current appraisal and / or a current receipt is required before coverage may be bound.
2. Maximum limit—\$5,000 per item and \$10,000 aggregate.
3. May be written on the HO-2 and HO-3 Program only. The HO-8 Program is not eligible for scheduled personal property.

V. MINIMUM EARNED PREMIUM

If the risk is acceptable and a policy is issued, the policy will be subject to the minimum earned premium shown on the declaration page, if the insured requests mid-term cancellation. The minimum earned premium is not applicable if the policy is cancelled pro rata.