

# MINNESOTA DWELLING FIRE AND HOMEOWNERS INSURANCE APPLICATION

POLICY INFORMATION		
Policy or Reference Number: 381-5010367451-01	Producer Code: 895453719	
Policy Effective Date: 11/01/2022	Producer Name: SCHMITZ,ANDREW THOMAS, FARMERS INSURANCE GROUP	
Policy Form: Condo DF6	Producer Phone Number: 651-371-9191	Fax Number: 651-493-1583

LOCATION INFORMATION				
Dwelling Use:  Landlord / Rental  Primary Secondary / Seasonal Landlord / Rental Vacant / Unoccupied Vacation / Short-term Rental Tenant / Renters				ular Home w Home* rtment Building / Complex ant/Renters only)
Dwelling Location (Cannot be a P.O. Box or a PMB)				
Address: 631 LIBERTY WAY			City: VADNAIS HEIGHTS	
State:         ZIP Code:           MN         55127-784		4	County: 123	
Unit Complex Name (Optional): (Condo, Tenant/Renters only) LIBERTY VILLAGE HOME OWNER ASSOCIATION			Number of units in building: (C 4	ondo, Tenant/Renters only)
Responding Fire Department: Fire District N VADNAIS HEIGHTS FS 1 VADNAIS H				Fire Protection Class:
Is the dwelling located within 1000 ft. from a fire hydrant? Yes	Is the primary	responding fire departmen	nt within 5 road miles from the d	velling? Yes
Will this location be part of a schedule (five or more rental/vacant locations on one policy)? N/A  (DF1, DF3 Landlord/Rental, Vacation/Short-term Rental, Vacant/Unoccupied use only)  If yes,  □ Existing scl □ New sched How many dw			?	
Year dwelling was built: (N/A Tenant/Renters) Purchase Date 2018 Purchase Date		e: (N/A Tenant/Renters)		
MAILING ADDDESS				

State: MN ZIP Code: 55127-6009

☐ Same as Location

City: VADNAIS HEIGHTS

Address:

267 MEADOWOOD LN

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<sup>\*</sup>Unacceptable

	APPLICANT INFORMATION		dividuals to be listed on the policy as Named Insured, including those Named Insureds listed as an Additional Interesi olicy and underwriting rules and guidelines pertain to all applicants.		
	Primary Applicant (When applicable, credit and loss reports will be obtained on this person.)				
N D	First Name: REBECCA	Middle Name (Optional):	Last Name: MARR		
1 V I	Date of Birth: 01/30/1980		Social Security Number (Optional):		
D U	Secondary Applicant				
A L	First Name:	Middle Name (Optional):	Last Name:		
	Entity that appears on the title or deed:				
	If use is owner-occupied, the person listed below is	considered an additional insure w is considered an Individual w	licable, credit and loss reports will be obtained on this person.) (N/A Tenant/Renters) ed and has been added as an Additional Interest to the policy. with Control and is not a Named Insured under the policy. If the person has an insurable page 6).		
E N T	First Name:	Middle Name (Optional):	Last Name:		
N T I T Y	Date of Birth:		Social Security Number (Optional):		
•	1 / 1	considered an additional insure w is considered an Individual w	ed and has been added as an Additional Interest to the policy.  with Control and is not a Named Insured under the policy. If the person has an insurable bage 6).		
	First Name:	Middle Name (Optional):	Last Name:		
	es the applicant intend to pay the entire annual premium imary, Secondary/Seasonal use only. N/A Condo Homeo				
	es the applicant or anyone residing in the home smoke? imary, Secondary/Seasonal use only. N/A Condo Homeo				
	es the applicant also have an auto policy with the agency (A DF1 Vacant/Unoccupied, Condo, Tenant/Renters)	y? N/A			
<b>4</b> I	es the applicant belong to any of the following affinity gro None		☐ USAA - Membership Number:		
	you have a completed Authorization for Collection and $\square$ Yes $\square$ No	Disclosure of Personal and Priv	ileged Information form?		
Is ti	he property currently insured? Yes		If yes, What is the name of the applicant's current insurance carrier? American National P&C If no, Reason for no insurance:		
			Newer Insured     New Purchase     Policy Lapse     If Policy Lapse, Last date of insurance:		
	s the applicant been canceled, declined or nonrenewed in the past 5 years?	including for non-payment	If yes, Reason for cancel, decline or nonrenew:		
			Non-payment of premium     Dwelling/Other Structure Condition     Unacceptable Animal on Premises     Liability Hazards     Dwelling – Age or Value     Heat/Electrical/Plumbing not updated     Credit History      Loss History     Prior Carrier Withdrew State/Agence     Change in Occupancy     Vacant     No Supporting Business     Other		
Doe	es the applicant have another personal lines or life policy	with Foremost, Farmers,	Was the canceled, declined or nonrenewed policy a Foremost policy?		
Bris	stol West or 21st Century? Yes  policy must be term, whole, universal or variable univer				
\$50	0,000 or greater, issued to an adult and be in-force.				
Is the applicant an employee of Foremost Insurance Group or any of its affiliates? (Condo, Tenant/Renters) No					

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LOSSES			
Have there been any losses at any loc	cation owned or occupied by any insur	red in the past 5 years? Yes	
Key for the sections below:  Occupancy at the Time of Loss: Status: • Primary • Secondary / Seasonal • Landlord / Rental • Vacation / Short-term Rental • Vacant / Unoccupied • Tenant / Renters • Under Deductible • Subrogation			
Is the loss location the same as the de	welling location? N		
Loss Address: 267,MEADOWOOD	O,VADNAIS HEIGHTS,MN,55127	6009	
Date of Loss: 07/31/2021	Cause of Loss: Hail		Occupancy at the Time of Loss: Primary
Damage Repaired? Yes	paired? Yes Catastrophic Loss: No Amount Paid: 0 Status: Closed		
Is the loss location the same as the d	welling location?		
Loss Address:			
Date of Loss:	Cause of Loss:		Occupancy at the Time of Loss:
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the de	welling location?		
Loss Address:			
Date of Loss:	Cause of Loss:		Occupancy at the Time of Loss:
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the de	welling location?		
Loss Address:			
Date of Loss:	Cause of Loss:		Occupancy at the Time of Loss:
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the de	welling location?		
Loss Address:			
Date of Loss:	Cause of Loss:		Occupancy at the Time of Loss:
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the dwelling location?			
Loss Address:			
Date of Loss:	Cause of Loss:		Occupancy at the Time of Loss:
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the dwelling location?			
Loss Address:			
Date of Loss:	Cause of Loss:		Occupancy at the Time of Loss:
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the de	welling location?		
Loss Address:			
Date of Loss:	ate of Loss:  Cause of Loss:  Occupancy at the Time of Loss:		
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the de	welling location?		
Loss Address:			
Date of Loss:	Cause of Loss:		Occupancy at the Time of Loss:
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:
Is the loss location the same as the de	welling location?		
Loss Address:			
Date of Loss:	Occupancy at the Time of Loss:  Occupancy at the Time of Loss:		
Damage Repaired?	Catastrophic Loss:	Amount Paid:	Status:

ELIGIBILITY	
Is there any existing damage, needed repairs or liability hazards to the Roof, Structure, Chimney, Foundation, Premises or Other Structures? (N/A Condo, Tenant/Renters)	Roof: N/A
N/A	Curling Shingles     Leaking Roof*     More than one apply     Moss  Chimney:      Curling Shingles     Missing Shingles     Wavy and/or Buckling Roof     Age- Wear and Tear     None of the above (Good Condition)
	N/A  • Deteriorating Mortar*  • Leaning Chimney*  • Missing and/or Loose Bricks*  • More than one apply*  • None of the above (Good Condition)  • No Chimney  Premises:
	N/A  • Discarded Appliances on Premises  • Debris on Premises  • Disabled Vehicles on Premises  • Wore than one apply  • Sidewalk/Driveway/Steps in Poor Condition  • None of the above (Good Condition)  • Other
	Structure:
	Damaged Fascia or Soffit Board     More than one apply     Missing/Damaged Railings     Missing / Damaged Siding     Missing/Broken/Boarded Windows     Peeling Paint Greater than 30%      Peeling Paint Less than 30%     Rotted Porch or Deck Boards     Rotted Porch or Deck Boards     Noting or Exposed Wood     Structural Damage*     None of the above (Good Condition)     Other
	Foundation:  N/A  A Crocking and/or Cattling and Mold and/or Mildow*
	Cracking and/or Settling     More than one apply Other Structures:  N/A      Mold and/or Mildew*     None of the above (Good Condition)
	Graffiti     Missing or Damaged Siding     Missing/Broken/Boarded Windows     Roof Damage  Other Condition Detail:      Structurally Unsound     More than one apply     None of the above (Good Condition)     No Other Structures
Is the dwelling under construction or renovation? (N/A Tenant/Renters) No	If yes, Type of construction or renovation:
	Heat/Electric &/or Plumbing Updates     Interior Cosmetic     New Dwelling – Fully Enclosed     New Dwelling – Semi Enclosed*     Roof Replacement (N/A Condo)  Anticipated completion date:  Is the work being completed by a licensed contractor?      Room Addition     Nother     Room Remodel     Siding Replacement (N/A Condo)     Window Replacement     More than one apply
Is there a swimming pool with a depth of more than 2.5 feet on the premises? (If Condo or Tenant/Renters, applies only when # of units in bldg. is 1-4) Yes, community owned pool	Pool Information: (If Condo - Individually Owned Pool only. If Tenant/Renters, Individually Owned Pool or Landlord Owned Pool only)  N/A
For Condo or Tenant/Renters, select one of the following:  No Pool Individually Owned Pool Community Owned Pool Landlord Owned Pool (Tenant/Renters only)	Fence/Pool Height 4ft or Higher     Fence/Pool Height Less than 4ft     Other      Unfenced or Not Fully Enclosed     Other
Is there a trampoline on the premises? No (If Condo or Tenant/Renters, applies only when # of units in bldg. is 1-4)	If yes, and the applicant wants liability, do they accept the Trampoline Liability Exclusion? N/A (N/A Condo, Tenant/Renters)
Is the dwelling currently vacant? No (N/A Vacant/Unoccupied, Tenant/Renters use)	If yes, Reason for Vacancy:
	Deceased / In Estate     New purchase / Inherited     Currently Up for Rent     Under Renovation     Senior Living Facility / Living with Relative
Does the applicant or anyone residing at the dwelling:         • own, keep or shelter an unacceptable dog OR         • own, keep or shelter an animal that has caused harm? No         Unacceptable - Akita, Chow, American Staffordshire Terrier, Presa Canario, Pit Bull,         Rottweiler, Doberman Pinscher, Wolf Hybrid or any dog that is a mix that includes one or         more of the breeds listed above.	If yes, and the applicant wants liability, do they accept the Animal Liability Exclusion?
Does the applicant or anyone residing at the dwelling own, keep or shelter any unusual or exotic animals that would increase liability concerns? N/A	If Yes, Type of Animal:
(N/A Condo, Tenant/Renters) (May require Animal Liability Exclusion)	Boa Constrictor/Python Snakes     Ferrets     Small Lizards or Iguana     Other If the applicant wants liability, do they accept the Animal Liability Exclusion? (N/A if type is Ferrets or Small Lizards or Iguana)
Is the dwelling used for student housing? No (Landlord/Rental, Vacation/Short-term Rental use only)	If Yes, Housing Description:  • Fraternity/Sorority* • Student Housing* • Graduate Students • Other Number of students: (Graduate Students only)
*I Inaccentable	reamout of students. (Graduate Students Only)

\*Unacceptable

ELIGIBILITY (Continued)	
Is there any business conducted on the premises, including farming or ranching? (N/A Condo, Tenant/Renters) N/A	If Yes, Category: (N/A Condo, Tenant/Renters) N/A  • Business • Farm or Ranch
	Type:
Does the applicant conduct any business on the premises? (Condo, Tenant/Renters only)  No	Business
	Farm or Ranch: (N/A Condo, Tenant/Renters)  • Farms 25 acres or less & no farm animals  • Farms 25 acres or less & owns 10 or less farm animals  • Owns 10 or less farm animals and no farming  • Farms more than 25 acres*  • Owns more than 10 farm animals*  • Rents land to others for farming/ranching*  • Earns more than \$5,000 from farming/ranching*  • Boards animals of others*
How many people not related to the applicant live in the unit? (Tenant/Renters only) N/A	

DWELLING DETAILS		
Construction Type: (N/A Tenant/Renters) Frame		Foundation Type: (N/A Condo, Tenant/Renters) N/A
	Fire Resistive (90% or more) Other	<ul> <li>Basement</li> <li>Slab</li> <li>Other</li> <li>Closed Crawl Space</li> <li>Raised Pier and Beam / Open - Height 2 Feet or Lower</li> <li>Raised Pier and Beam / Open - Height More Than 2 Feet</li> </ul>
Number of Stories: (N/A Condo, Tenant/Renters) N/A		
Primary Heat Source: (N/A Tenant/Renters) Furnace (Forced Air, Radiant and Central A  • Furnace (forced air, radiant and central air)  • Electric Baseboard  • Heat Pump (geothermal and air-source)  • Space Heater - permanent  • Space Heater - portable	Boiler (steam and hot water)     Fireplace (including inserts)     Wood stove (including free standing fireplaces)     None     Other	If permanent space heater, Are the following requirements met for the space heater?  UL-approved AND  Approved by a local building inspector, meets local building codes or is commercially installed AND  Thermostatically controlled
Primary Type of Fuel: (N/A Tenant/Renters) Natural Gas		If oil or kerosene, Where is the fuel tank located?
Natural Gas Propane (including LPG) Oil Electricity with utility company (grid) Electricity - solar, wind or generators	<ul><li>Wood (including pellet and corn)</li><li>Coal</li><li>Kerosene</li><li>Other</li></ul>	<ul> <li>Above Ground</li> <li>Basement</li> <li>Buried</li> <li>What is the age of the tank?</li> </ul>
Is there a secondary heat source in the dwelling? (N/A Condo, Tenant/Renters)	N/A	
Secondary Heat Source: (N/A Condo, Tenant/Ren N/A  • Furnace (forced air, radiant and central air)  • Electric Baseboard  • Heat Pump (geothermal and air-source)  • Space Heater - permanent  • Space Heater - portable	Boiler (steam and hot water)     Fireplace (including inserts)     Wood stove (including free standing fireplaces)     Other	If permanent space heater, Are the following requirements met for the space heater?  • UL-approved AND  • Approved by a local building inspector, meets local building codes or is commercially installed AND  • Thermostatically controlled
Secondary Type of Fuel: (N/A Condo, Tenant/Rent N/A  Natural Gas Propane (including LPG) Oil Electricity with utility company (grid) Electricity - solar, wind or generators	Wood (including pellet and corn) Coal Kerosene Other	If oil or kerosene, Where is the fuel tank located?  • Above Ground • Basement • Buried What is the age of the tank?
Does any attached/detached garage or outbuilding kerosene heating device?* N/A (N/A Condo, Tenant/Renters)	g contain a wood, solid fuel or portable	
Is there a wood-burning device, other than a firepl (Applies to Condo and Tenant/Renters only when No		

<sup>\*</sup>Unacceptable

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DWELLING DETAILS (Continued)			
Roof Material: (N/A Condo, Tenant/Renters)		owhouse or townhouse?	
N/A	(N/A Condo, Tena	nt/Renters)	
<ul> <li>Asphalt / Composition Shingle</li> <li>Wood Shake / Shingle</li> <li>Roof over Woodshake / Shingle</li> </ul>	1 '		
Metal - Steel / Aluminum / Copper     Slate     Other			
Tile - Concrete / Clay			
Number of separate living units: (N/A Condo, Tenant/Renters)  N/A			
Single family dwelling     Fourplex family dwelling			
Duplex family dwelling     Triplex family dwelling     Triplex family dwelling			
Number of residential dwellings on the same premises: (N/A Condo, Tenant/Renters) N/A	Total Square Foot	age: (N/A Condo, Tenant/	(Renters)
Has the roof of the dwelling been updated? N/A (Applies to Primary, Secondary/Seasonal use only. N/A Condo Homeowner.)	Year the roof was	updated:	
Amount of Insurance: (N/A Condo, Tenant/Renters) N/A			
Current market value minus land or ACV: (N/A Condo, Tenant/Renters)		t want replacement cost	on the dwelling? N/A
N/A		60Value Replacement C	
Amount of Unit Owners Building Coverage: (DF6 only) 30,000	N/A	ai Property Coverage: (C	ondo Homeowner, Tenant/Renters only)
	☐ Burglar alarm (Include	,	
, ,	☐ Bars on windows and	· · · · · · · · · · · · · · · · · · ·	
LANDLORD DETAIL (N/A Condo Homeowner, Tenant/Renters. All other risks, a Number of rental and vacant site-built properties, including this one, insured by Forem		i, Vacation/Short-term R	ental and Primary when multi-family use)
Is the property managed by a management company? No		nt Company Name:	
		as an Additional Interest	(see below).
Does the applicant belong to a landlord association? No	If yes, Landlord A	ssociation Name:	
Tenant Screenings - Check all that apply: (N/A Vacant/Unoccupied use) ☐ Credit check ☐ Skip search ☐ Criminal background check	☐ Eviction search	☐ HO4 tenant policy	on file 🗹 None
Contact Information			
Primary Phone: (612) 310-3796	Email Address: RMARR@OUT	LOOK.COM	
Primary Phone:		LOOK.COM	
Primary Phone: (612) 310-3796		LOOK.COM	
Primary Phone: (612) 310-3796 Alternate Mailing Address			
Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No	RMARR@OUT		
Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No  Effective From:  Effective To:  Address:	RMARR@OUT		7IP Code:
Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No  Effective From:  Effective To:	RMARR@OUT		ZIP Code:
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Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No  Effective From:  Effective To:  Address:  City:  ADDITIONAL INTEREST	RMARR@OUT		ZIP Code:
Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No  Effective From:  Effective To:  Address:  City:  ADDITIONAL INTEREST  Key for the sections below: Interest Type: No	Is this a recurring of State:	late?	
Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No  Effective From:  Effective To:  Address:  City:  ADDITIONAL INTEREST  Key for the sections below: Interest Type: No  • Mortgagee (N/A Tenant/Renters)	Is this a recurring of State:	late?  Loss Payee Endorseme	nt
Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No  Effective From:  Effective To:  Address:  City:  ADDITIONAL INTEREST  Key for the sections below: Interest Type: No  • Mortgagee (N/A Tenant/Renters)  • Additional Named Insured Endorsement (Primary, Secondary/Seasonal use only)	State:  Loss Payee - Premium Fin - Property Ma	Loss Payee Endorsemer ance - Certificate Holder, nagement - Additional Ins	nt Notification Only ured for Premises Liability
Primary Phone: (612) 310-3796  Alternate Mailing Address  Does the applicant have a temporary or seasonal mailing address? No  Effective From:  Effective To:  Address:  City:  ADDITIONAL INTEREST  Key for the sections below: Interest Type: No  • Mortgagee (N/A Tenant/Renters) • Additional Named Insured - Additional Named Insured Endorsement (Primary, Secondary/Seasonal use only) • Co-Titleholder - Additional Insured Non-resident Endorsement (N/A Tenant/Renters) • Contract Seller - Additional Insured Non-resident Endorsement (N/A Tenant/Renters)	State:  Loss Payee - Premium Fin Property Ma (N/A Condo Property Ma	Loss Payee Endorsemer ance - Certificate Holder, nagement - Additional Ins Homeowner, Tenant/Rent nagement - Certificate Ho	nt Notification Only ured for Premises Liability <i>ers)</i> Ider, Notification Only
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\*Unacceptable

COVERAGE AND LIMITS			
Coverages/Endorsements	Limit	Deductible	Premium
Unit Owners Building	\$30,000	\$1,000	\$139
Personal Property	\$3,000	\$1,000	\$16
Loss of Rents	\$6,000		\$44
Premises Liability	\$500,000		\$93
Medical Payments	\$1,000		\$5
Loss Assessment Increased Amt	\$25,000		\$50
Platinum Package			\$25

#### Discounts/Surcharges

Age of Home Discount	-\$41
Claims Free Discount	-\$2
Multi-Policy Discount	-\$11
Platinum Package Discount	-\$13
Maximum Discount Exceeded Adjustment	\$32

**Premium Summary** 

**NOTE:** Minimum premium - Prices may be subject to minimum written premiums and non-refundable minimum earned premium.

Total Policy Premium: \$337.00
Total Taxes & Fees: \$1.69
Total 1 Year Premium: \$338.69

#### **BILLING INFORMATION**

Pay Plan: 1 Pay

• 1 Pay
• 10 Pay (N/A Condo,
• 2 Pay
• 4 Pay
• 12 Pay (EFT)

Producers must collect down payment, except when escrow billed.

Down Payment Collected: \$\_\_\_\_\_A service charge will apply if payment plan is other than annual.

Would the customer like future renewals billed to the mortgagee? (N/A Tenant/Renters)

No

#### REQUIRED APPLICANT INFORMATION APPLICANT MUST COMPLETE, SIGN AND DATE THIS FORM.

### THE INSURER MAY ELECT TO CANCEL COVERAGE AT ANY TIME DURING THE FIRST 59 DAYS FOLLOWING ISSUANCE OF THE COVERAGE FOR ANY REASON WHICH IS NOT SPECIFICALLY PROHIBITED BY STATUTE.

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.

In connection with this application for insurance, the insurer will review your credit report or obtain or use a credit score, insurance score or other credit information as part of the underwriting process, except when you are applying for a vacant policy other than a vacant condominium. The insurer may use a third party in connection with the development of your insurance score. You may qualify for an extraordinary life circumstance exception in the underwriting of your application or rating of your policy. An extraordinary life event may include, but is not limited to, catastrophic illness or injury; death of a spouse, child or parent; temporary loss of employment; divorce, identify theft; or military deployment overseas.

The insurer may obtain consumer reports or personal or privileged information from third parties. The information as well as other personal or privileged information subsequently collected by the insurer or your agent may in certain circumstances be disclosed to third parties without authorization, as permitted by law. You have the right of access and correction with respect to all personal information collected. At your request, the insurer will provide you with more detailed information regarding the collection, use and disclosure of personal information, and your rights to access and correct such information.

- 1. I agree to allow the insurer and its representatives to secure and review consumer report information including loss history reports for persons listed in the application or subsequently added to the policy. I agree to allow the insurer and its representatives to share my name, address, date of birth and social security number with third party consumer reporting and insurance support organizations in order to obtain consumer reports. I further agree that the purpose of this authorization is to collect information in connection with my application, for my request for a change in policy benefits or for a replacement policy I may request. I understand that this authorization will remain in effect as long as I am continually insured with the insurer unless I revoke it.
- 2. I declare that the information contained in this application is true and complete to the best of my knowledge and belief. I understand that the insurer will rely on this information in determining my eligibility and premium

the insurer will rely on this information in determining my eligibility and premium.  I declare that the selections indicated in this application accurately reflect the limits, coverages and deductibles I chose.		
Rebecca Marr (Oct 31, 2022 11:28 CDT) Applicant/If applicant is an entity, Individual with Control Signature	Oct 31, 2022  Date	
REQUIRED PRODUCER INFORMATION		
By signing this application, I certify that I am both licensed by the state and a Schmitz. Andrew Thomas	appointed by Foremost to write this specific line of business.  10/31/2022	
Producer Signature	Date	
Schmitz, Andrew Thomas Producer Name (Print)	Producer License Number	

## NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association 7600 Parklawn Avenue #460 Edina, Minnesota 55435 (852) 831-1908

The <u>maximum amount</u> that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to worker's compensation insurance. Protection by the Guaranty Association is subject to other substantial limitations and exclusions. If your claim exceeds the Guaranty Association's limits you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The Guaranty Association assesses insurers licensed to sell property & casualty insurance or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.

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