

Homeowners Application

American Modern Property and Casualty Insurance Company

Policy Period: 09/04/2020 - 09/04/2021

12:01 A.M. Standard Time

Policy Number: 100-933-240

Policy Type: Homeowners



POLICY INFORMATION

Client Information

Primary Named Insured:

KENNETH STARR

35007 OVERLOOK LN

PINEHURST TX 77362-3498

Applicant's Primary Phone: (832) 367-2876

Social Security Number:

Marital Status:

Date of Birth: 07/**/1954

Gender:

Has the applicant moved in the last 60 days? No

Previous Address:

Agency Information

Contracted Agency: PREMIER GROUP INSURANCE INC.
- #052568

Your Agent: CYDNI HOFFMAN- #000535

Your Agent Address:

315 LAND GRANT DR

RICHMOND TX 77406

Contracted Agency Address:

600 17TH STREET STE 1425N

DENVER CO 80202

Your Agent Phone Number: (832) 844-9267

Contracted Agency Phone Number: (720) 457-1101

DWELLING INFORMATION

Dwelling #1: 35007 OVERLOOK LN, PINEHURST TX 77362-3498

Dwelling Details

Occupancy:

Owner Occupied

Residence Type:

1 Family Residence

Territory:

12

Protection Class Code:

3

Dwelling Construction Details

Valuation Type:

Replacement Cost

Year Built:

1983

Construction Type:

Frame

Number of Stories:

1

Finished Living Area (Sq Ft):

780

Estimated Valuation:

\$133,000

Purchase Date:

01/01/1983

Purchase Price:

\$90,000

Foundation Type:

Pier and Post/Stilts

Roof Covering:

Heavy Gauge Steel

Roof Slope/Style

Slight Pitch

Year Roof Replaced:

2015

Primary Heating:

Electric

Primary Heating Thermostatically Controlled:

Yes

Fuel Storage Tank Location:

Electrical System:

Circuit Breaker

Any Knob and Tube Wiring Present?

No

Heating Upgrade:

Plumbing Upgrade:

Wiring Upgraded:

COVERAGE INFORMATION

Policy Coverages

Coverage	Limit / Description	Premium
Personal Liability	100,000	\$15.00
Damage to Property of Others	1,000	
Medical Payments	1,000 Per person/25,000 Per occurrence	\$2.00
Identity Recovery	15,000	\$20.00
Animal Liability Exclusion		\$-3.00

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Mold Exclusion - Personal Liability

Policy Level Coverages Premium

Included
\$34.00

Dwelling Coverages

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Coverage	Limit / Description	Premium
Dwelling		\$1547.00
Limit	139,000	
Loss Settlement	Replacement Cost	
- Excludes	Roof Coverings Fifteen Years Old or Greater	
All Other Peril Deductible	1,000	
Wind and Hail Deductible Percentage	1%, \$1,000 Minimum, or All Other Peril Deductible, whichever is greater	
Wind and Hail Deductible	1,390	
Other Structures	13,900	Included
Loss Settlement	Replacement Cost	
Personal Property	60,000	\$73.00
Loss Settlement	Replacement Cost	
Loss of Use	13,900	Included
Water Damage	13,900	\$129.00
Mold and Remediation - Property	5,000	Included
Water Backup and Sump Overflow	5,000	\$50.00
Deductible	250	
Inspection Fee		\$26.00
Enhanced Coverage		\$17.00
Fire Department Service Charge	500	Included
	Premium	\$1,842.00

POLICY PREMIUM SUMMARY

Total Premium:	\$1,876.00
Taxes and Fees:	\$0.00
Total Cost:	\$1,876.00

Policy Discounts

Multi-Policy Discount
Paperless Discount
Auto/Home Discount
Claims Free Discount

Dwelling Discounts

Dwelling #1: 35007 OVERLOOK LN, PINEHURST TX 77362-3498

Local Smoke and/or Burglar Alarm
Deadbolts, Smoke Alarm and Fire Extinguisher

UNDERWRITING INFORMATION

Policy Underwriting Questions

Does the applicant intend to enroll in paperless policy delivery? : Yes
Will the applicant be paying in full for this policy? (Not eligible if Lienholder billed) : No
Eligible for multi-policy discount? : Yes
Does the applicant currently have an automobile policy written through your agency? : Yes
Has the applicant had any losses above \$500 in the past 3 years that were not weather, warranty, volcanic action, or earthquake/landslide? : No
Has the applicant had similar insurance declined, cancelled, or non-renewed? : No

Dwelling Underwriting Questions

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Earth home, dome home, or any other non-conventional design? : No

Supported on raised poles or pilings over 6 feet? : No

Central Station Fire & Smoke Alarm : No

Central Station Burglar Alarm : No

Condemned? : No

Any water leaks or unrepaired water damage? : No

Any broken or boarded-up windows, or any other unrepaired damage? : No

Currently have working utilities? : Yes

Will the dwelling be occasionally rented to others? : No

In an area that is prone to or had a prior occurrence of landslide, forest fires, or brush fire? : No

On an island, or within 1,000 feet of a seacoast, bay or sound? : No

Isolated and inaccessible by road? : No

Swimming pool on the premises? : No

Attached to a commercial risk? : No

Business on the premises? : No

For the length of time the applicant has owned the dwelling, how many days has it gone uninsured? : 0

Under Construction or Major Renovation? : No

Supplemental Heating Source (including wood/pellet burning stove)? : No

Farming conducted on the premises? : No

Does the applicant, or does any resident of the dwelling to be insured, own or care for any animals? : Yes

Do any of the animals have a previous bite history or vicious propensities; or are any of the animals wild or exotic? : No

Are any of the animals Dobermans, Chows, Rottweilers, Pit Bulls, Akitas, wolves or wolf hybrids or any mix of these breeds? : Yes

Are any of the animals farm animals? : No

Local Smoke and/or Burglar Alarm : Yes

Deadbolts, Smoke Alarm and Fire Extinguisher : Yes

PAYMENT INFORMATION

Billing Type: Direct Bill

Billing Method: Recurring Electronic

Billing Contact: KENNETH STARR

Payment Plan:	Down Payment:	Installment:	Installment Fee:	Estimated Total:
Monthly Electronic Pay PI	\$375.20	\$150.08	\$1.00	\$1,886.00

Down Payment

Amount: \$375.20

Notice About Electronic Check Conversion:

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

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FRAUD WARNING

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

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IMPORTANT NOTICE

In connection with this application for insurance, we may review your claims history or loss experience and may report future claims made by you to a claims history provider.

In connection with this application for insurance, we may review your credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance score.

STATE IMPORTANT NOTICE

APPLICANT'S STATEMENT

I affirm that the information provided is true, and to the best of my knowledge that no material information has been withheld. I also confirm that the Coverages and Limits described above are the Coverages and Limits I desire.

Applicant's Signature _____ Date _____

Agent's Name (Please Print) _____

Agent's Signature _____ License No. _____