



UNION GENERAL
Insurance Services, Inc.

PO BOX 6555
CONCORD, CA 94524
(925) 671-2128 FAX: (925) 671-0171
E-MAIL: ug@uniongeneral.com
LICENSE #: 0595325

CALIFORNIA HO-3
HOMEOWNERS PROGRAM (LOB #23)

PLEASE PRINT OR TYPE.

APPLICANT / OWNER	PRODUCER
Name	Agent Name: GA and Subagent #:
Address	Subagent Address: Subagent Phone #:
City State Zip	
County	
Home Phone: () Work Phone: ()	
Occupation	
Employer	
Social Security # DOB	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated	
Spouse's Name	
Spouse's Social Security # DOB	
Spouse's Occupation	
Spouse's Employer	
POLICY TERM	
From	To Policy Term: 12 Months
	12:01 A.M.
Suspense No.	Policy No.
BINDING COVERAGE: For coverage to begin as requested, the application must be fully completed and signed within 48 hours of the requested effective date. Otherwise, coverage is bound at 12:01 a.m. the day the application is received by the General Agent.	
BILLING / ACCOUNTING INFORMATION	
BILL TO: <input type="checkbox"/> Insured	
Check # _____	Amount of Cash with Application \$ _____
PREVIOUS ADDRESS (if less than 3 years)	
Address	
City State Zip	Years at Previous Address: _____

MORTGAGEE / ADDITIONAL INTEREST			
<input type="checkbox"/> Mortgagee	Name	Loan #	
<input type="checkbox"/> Add'l Interest	Address City	State	Zip
MORTGAGEE (2) / ADDITIONAL INTEREST			
<input type="checkbox"/> Mortgagee	Name	Loan #	
<input type="checkbox"/> Add'l Interest	Address City	State	Zip

GENERAL INFORMATION							
Territory	Protection Class	Feet to Fire Hydrant	Miles to Fire Dept.	Roof Type		Age of Roof	# of Residents
Construction Type <input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Other _____			Year Built	Foundation <input type="checkbox"/> Open <input type="checkbox"/> Closed	# of Stories	Square Footage	Date Purchased
						Purchase Price	

Protection Device Type			
SYSTEM	SMOKE	TEMP.	BURGLAR
Central			
Direct			
Local			

Heat Type <input type="checkbox"/> None	
Primary:	
Secondary:	
Oil Storage Tank Location:	
Is there a Space Heater or Woodstove?	

Renovation Type	PART	COMP	YEAR
WIRING			
PLUMBING			
HEATING			
ROOFING			

COVERAGES	LIMITS	PREMIUM
DWELLING	\$	\$
OTHER STRUCTURES	\$	\$
PERSONAL PROPERTY	\$	\$
LOSS OF USE – 20% of Dwelling Amount	\$	\$
PERSONAL LIABILITY (Each Occurrence)	\$	\$
MEDICAL PAYMENTS (Each Person)	\$	\$
EARTHQUAKE (10% Earthquake Deductible) <i>Must complete and sign Earthquake Disclosure.</i>		\$
SURCHARGES/CREDITS/OTHER COVERAGES		\$
Supplemental Heating Surcharge (<i>Submit a Questionnaire and Photo</i>)		\$
Replacement Cost Contents		\$
		\$
		\$
		\$
DEDUCTIBLE		\$
Minimum Retained Premium: \$100	TOTAL PREMIUM:	\$

CALIFORNIA EARTHQUAKE COVERAGE

Your policy does not provide coverage against the peril of Earthquake.
California law requires that earthquake coverage be offered to you at your option.

Warning: These coverages may differ substantially from and provide less protection than the coverage provided by your homeowners' insurance policy. There are exclusions and limitations such as outbuildings, swimming pools, masonry fences, and masonry chimneys. This disclosure form contains only a general description of coverages and is not part of your earthquake insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable.

The coverage, subject to policy provisions, may be purchased at additional cost on the following terms:

A. Amount of dwelling coverage: _____

B. Applicable deductible: _____ If your loss is below this amount, you may not receive any payment from your coverage.

Your insurance company or agent will provide written notice as to how the deductible applies to the market value of your coverage, the insured value of your coverage, or the replacement value of your coverage.

C. Contents Coverage: _____

If your loss does not exceed the deductible for the dwelling, you will not receive any payment for this coverage.

Your insurance company or agent will provide written notice as to how the deductible applies to the amount you receive pursuant to this coverage.

D. Additional living expenses: _____

E. Rate or premium: \$_____

You must ask the company to add earthquake coverage within 30 days from the date of mailing of this notice or it shall be conclusively presumed that you have not accepted this offer.

This coverage shall be effective on the day your acceptance of this offer is received by us.

Signature Date

I DO NOT WISH TO PURCHASE EARTHQUAKE COVERAGE AND I UNDERSTAND THAT I DO NOT HAVE EARTHQUAKE COVERAGE.

Signature Date

**AMERICAN RELIABLE INSURANCE COMPANY
CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE**

This disclosure is required by California Law (Section 10102 of the Insurance Code). It describes the principal forms of insurance coverage in California for residential dwellings. It also identifies the form of dwelling coverage you have purchased or selected.

This disclosure form contains only a general description of coverages and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable. Regardless of which type of coverage you purchase, your policy may exclude or limit certain risks.

This disclosure form does not explain the types of contents coverage (furniture, clothing, etc.) provided by your policy. Some policies do not replace contents with new items, but instead, only pay for the current market value of an item. If you have any questions, contact your insurer or agent.

READ YOUR POLICY CAREFULLY. If you do not understand any part of it or have questions about what it covers, contact your insurance agent or company. You may also call the California Department of Insurance Consumer Information Line at (800) 927-HELP or (213) 897-8921.

AFTER REVIEWING THE DISCLOSURE CAREFULLY, PLEASE SIGN ON THE LINE PROVIDED BELOW TO ACKNOWLEDGE RECEIPT AND UNDERSTANDING OF THE DISCLOSURE AND RETURN IT TO US IN THE ENCLOSED ENVELOPE.

Print Name Policy No.: _____

Signature

CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

FORMS OF COVERAGE FOR DWELLINGS	Dwelling Coverage Selected or Purchased
<p>GUARANTEED REPLACEMENT COST COVERAGE WITH FULL BUILDING CODE UPGRADE PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS, AND INCLUDES COSTS RESULTING FROM CODE CHANGES.</p> <p>In the event of any covered loss to your home, the insurance company will pay the full amount needed to repair or replace the damaged or destroyed dwelling with like or equivalent construction regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost. The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>This coverage includes all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (<i>such as building codes or zoning laws</i>) required by government agencies and in effect at the time of rebuilding.</p> <p>To be eligible to recover full guaranteed replacement costs with building code upgrade, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation and increases in building costs; you must permit inspections of the dwelling by the insurance company; and you must notify the insurance company about any alteration that increase the value of the insured dwelling by a certain amount (<i>see your policy for that amount</i>).</p>	NOT APPLICABLE
<p>GUARANTEED REPLACEMENT COST COVERAGE WITH LIMITED OR NO BUILDING CODE UPGRADE PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS BUT LIMITS OR EXCLUDES COSTS RESULTING FROM CODE CHANGES.</p> <p>In the event of any covered loss to your home, the insurance company will pay the full amount needed to repair or replace the damaged or destroyed dwelling with like or equivalent construction regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost. The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>This coverage does not include all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (<i>such as building codes or zoning laws</i>) required by government agencies and in effect at the time of rebuilding. Consult your policy for the applicable exclusion or limits with respect to these costs.</p> <p>To be eligible to recover full guaranteed replacement cost with building code upgrade, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation and increases in building costs; you must permit an inspection of the dwelling by the insurance company; and you must notify the insurance company about any alterations that increase the value of the insured dwelling by a certain amount (<i>see your policy for that amount</i>).</p>	NOT APPLICABLE
<p>EXTENDED REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO A SPECIFIED AMOUNT ABOVE THE POLICY LIMIT.</p> <p>In the event of any covered loss to your home, the insurance company will pay to repair or replace the damaged or destroyed dwelling with like or equivalent construction up to a specified percentage over the policy's limits of liability. See the declarations page of your policy for the limit that applies to your dwelling. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement costs. The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>To be eligible to recover extended replacement cost coverage, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation; you must permit an inspection of the dwelling by the insurance company; and you must notify the insurance company about any alteration that increase the value of the insured dwelling by a certain amount (<i>see your policy for that amount</i>). Your policy will specify whether or not you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement cost. Read your policy to determine whether your policy includes coverage for building code upgrades.</p>	NOT APPLICABLE
<p>REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO POLICY LIMITS</p> <p>In the event of any covered loss to your home, the insurance company will pay to repair or replace the damaged or destroyed dwelling with like or equivalent construction up to the policy's limit of liability. See the declarations page of your policy for the limit that applies to your dwelling. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover replacement costs. The amount of recovery will be reduced by any deductible you have agreed to pay. To be eligible to recover replacement cost, you must insure the dwelling to <u>80</u> % of its replacement cost at the time of loss. Read your declaration page to determine whether your policy includes coverage for building code upgrades.</p>	X
<p>ACTUAL CASH VALUE COVERAGE PAYS THE FAIR MARKET VALUE OF THE DWELLING AT THE TIME OF LOSS, UP TO POLICY LIMIT.</p> <p>In the event of any covered loss to your home, the insurance company will pay either the depreciated fair market value of the damaged or destroyed dwelling at the time of the loss or the cost of replacing or repairing the damaged or destroyed dwelling with like or equivalent construction up to the policy limit. The amount of recovery will be reduced by any deductible you have agreed to pay. Read your declaration page to determine whether your policy includes coverage for building code upgrades.</p>	
<p>BUILDING CODE UPGRADE—ORDINANCE AND LAW COVERAGE PAYS, UP TO LIMITS SPECIFIED IN YOUR POLICY, ADDITIONAL COSTS REQUIRED TO BRING THE DWELLING "UP TO CODE".</p> <p>In the event of any covered loss, the insurance company will pay any additional costs, up to the stated limits, of repairing or replacing a damaged or destroyed dwelling to conform with any building standards such as building codes or zoning laws required by government agencies and in effect at the time of the loss or rebuilding (<i>see your policy</i>).</p>	NOT APPLICABLE

FAIR CREDIT REPORTING ACT NOTICE: This notice is given in compliance with the Federal Credit Reporting Act (Public law 91-508). As part of our underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

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.

PRIVACY POLICY: I have received and read a copy of the Company's Privacy Policy. By submitting this application, I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by the Company. I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application of any policy issued to me may be used by the Company to issue, review, and renew the insurance for which I am applying.

X _____
MUST BE SIGNED (Signature of Applicant)

Date

X _____
MUST BE SIGNED - Signature of Producer

Date