

Equine Farm Application

Application Date	Policy #
Agency Name	Address
City	State/Province Zip
Phone	_
Company Use Only: Customer#/SubID	Producer#
Entity Type: ☐ Individual ☐ Corporation ☐ LLC ☐	Partnership 🔲
Billing: ☐ Direct Bill ☐ Agency Bill Pay Plan:	
Bill To: ☐ Insured ☐ Mortgagee	
Quote needed by	Requested Effective Date
Do you want your agent to send an electronic copy of the policy?	☐ Yes ☐ No
Applicant Information	
Named Insured	
☐ Additional Named Insured Supplemental Attached (Required t	
Mailing Address	
City	State/Province Zip
County Phone#	
Web Address	
Inspection Contact Name	Phone#
Coverages to be quoted	
□ Package □ Monoline Liability	☐ Equine Care, Custody, Control
☐ Umbrella (Not applicable in Canada) ☐ Monoline Propert	y Scheduled Personal Property
☐ Auto ☐ Watercraft	☐ Employee Benefits Liability
A State specific ACORD Auto Application is required in order to quote Al	

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General Underwriting Questions

Loss H (List all	-	ne past 5 year	rs that affect covera	ge lines requ	ested above)			[□ None	
I	Date	Cov	erage Line		Descript	ion	Pa	id	Open	Closed
Prior C	Carrier Inform	nation		'			'			
	Coverage L	ine	C	ompany		# of years	s	Expi	ring Premi	um
Prope	erty									
Liabilit	ty									
	Custody, Co	ontrol								
Umbre	ella									
1. A	re you age	18 or over?						N/A □	Yes □	No □
2. H	lave you be	en declined	, cancelled or nor	-renewed i	n the past 3	years?				
If	yes, explain	1								
	ny past loss r negligent l		s relating to sexua	al abuse or	molestation	allegations, disc	rimination			
	_	-	s, has any applica ry, arson or any o			-	_			
aı	ny other pro	perty?								
5. H	low many ye	ears experie	ence/in the busine	ss with hor	ses?					
Location	on Schedule	☐ Add	ditional Locations	Supplemer	ntal Attached	d		PC = P	rotection	Class
	Street Ad	ldress	City/State/	Province	County	Zip	P	C Ov	vned	Acres
If no D	roporty Coyo	rana ie daeir	ad nlassa skin to t	he Ceneral I	iahility Sactio	n on Page 6				

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Property Underwriting Questions

DWELLING SCHEDULE ☐ Addition	dditional Dwellings Supplemental Attached								
	Dwelling #1	Dwelling #2	Dwelling #3	Dwelling #4					
Location # (see Location Schedule)									
Attached to barn?									
Distance to Hydrant/Fire Station	1	1	1	1					
Deductible Amount									
Wind/Hail Deductible %									
Building Class A. Dwelling Limit B. Appurtenant Structures (10%) C. Household Contents (70%) ⁽¹⁾ D. Loss of Use (20%)				C □ RC					
Cause of Loss ⁽²⁾									
Extended Replacement Cost(3)									
Dwelling Enhancement Endorsement									
Dwelling is Located Inside City Limits									
Occupancy: Owner/Tenant/ Employee									
Full-time, Part-time or Primary?									
Year Built									
Construction Type ⁽⁴⁾									
Total Area/Area of Living Area (sq ft)	/	/	/	/					
Roof Construction ⁽⁵⁾									
Year of Updates	Roof	Roof	Roof	Roof					
(for Dwellings over 30 years of age)	Heating	Heating	Heating	Heating					
	Plumbing	Plumbing	Plumbing	Plumbing					
	Electrical	Electrical	Electrical	Electrical					
Smoke Detectors Present?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No					
Burglar Alarm? ⁽⁶⁾	□ Local □ CS	□ Local □ CS	□ Local □ CS	□ Local □ CS					
Fire Alarm? ⁽⁶⁾	□ Local □ CS	□ Local □ CS	□ Local □ CS	□ Local □ CS					
Sprinkler System & Maint Contract?	□ Yes □ No	□ Yes □ No	□ Yes □ No	□ Yes □ No					

Abbreviation Key:

- (1) RC = Replacement Cost
- (2) BA = Basic, BR = Broad, SP = Special, SP/BR = Special all other/Broad Contents
- (3) Extended Replacement Cost (E2 Value required) Up to 125% Limit of Insurance for Coverage A includes Ordinance or Law Coverage
- (4) Construction Type Choose: Frame, Masonry, Steel frame, Pole or Mobile Home/Mobile Building
- (5) Type of Roof Choose: Asphalt, Fiberglass, Metal, Tile, Cedar
- (6) CS = Central Station alarm monitored by remote monitoring company

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Property Underwriting Questions Continued

OUTBUILDINGS SCHEDULE Additio	nal C	utbuild	lings	Suppl	emer	ntal Atta	ache	d								
		Building	g #1			Building	g #2			Buildir	ng #3	}		Buildin	ng #4	
Location # (see Location Schedule)																
Building Name																
Use of Outbuilding?																
Distance to Hydrant/Fire Station			/				/			1				1		
Deductible Amount																
Building Class																
Wind/Hail Deductible %				%				%				%				%
Outbuilding Limit																
Cause of Loss (Basic/Broad/Special)																
(Optional) Inflation Guard: 4% or 6%				%				%				%				%
Avg # hay bales stored in building																
# of Apartments in Outbuilding?																
Type of Occupancy in Apartment?																
Full or part-time occupancy in Apt?																
Area of any Office/Living Area (sq ft)																
Year Built																
# of Stories																
# of Open Sides on Building																
Construction Type ⁽¹⁾																
Total Area																
Roof Construction(2)																
Heat Type																
Year of Updates	Roo	of			Roo	of			Roo	of			Roo	of		
(for Buildings over 30 years of age)	Hea	ating			Hea	ating			Hea	ating			Hea	ating		
Smoke Detectors in Living Quarters?		Yes		No		Yes		No		Yes		No		Yes		No
Burglar Alarm?		Local		CS		Local		CS		Local		CS		Local		CS
Fire Alarm?		Local		CS		Local		CS		Local		CS		Local		cs
Fire Extinguishers?		Yes		No		Yes		No		Yes		No		Yes		No
Sprinkler System & Maint Contract?		Yes		No		Yes		No		Yes		No		Yes		No
Abbreviation Key: (1) Construction Type Choose: Frame, Ma (2) Type of Roof Choose: Asphalt, Fibergla	•				or Mol	oile Hon	ne/M	obile B	uildin	g						

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Pro	pperty Underwriting Questions Continued	N/A	Yes	No
1.	Is Loss of Farm Income Coverage needed?			
	If yes, Limit?			
2.	Is Extra Expense Coverage Needed?			
	If yes, Limit?			
3.	Are there any vacant or unoccupied structures on your property?			
	If yes please describe structure and explain oversight/security and plans for occupancy or sale:			
4.	Do any buildings on any of your property have a Wood Burning Stove?			
MOI	If yes, send completed Wood-burning Stove Questionnaire for each building with a Wood Stove.			
WU	RTGAGEES Additional Mortgagees Supplemental Attached		Duilding	_
	Mortgagee Name/Address Loan# Loc #	1	Building	5
SCH	 EDULED PERSONAL PROPERTY	had		
	appraisal or sales receipt with photos must accompany all items with an individual value of \$10,000 or more	, ried		
	Loc# Category: Jewelry/Fine Arts/Etc Item Description		Limit	
FAR	M PERSONAL PROPERTY Additional Schedule Farm Personal Property Supplemental Attac	hed		
Dec	ductible: 🗆 \$500 🗆 \$1000 🗆 \$2500 🗆 \$5000 🗆 Other			
Cau	use of Loss: Basic Broad Special Equine Coverage Extension Replacement Cost on Scheduled Tack Replacement Cost on Scheduled Tack			·c
	Location Year/Make/Model OR Description Serial #	uled Offic	Limit	.5
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
LOS	S PAYEE SCHEDULE			
(For	Item # Use the number corresponding to that particular Farm Personal Property item above)			
	Name Address		Item#	

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Company Use Only: Limits: \$100,000/200,000 \$300,000/600,000 \$500,000/1,000,000 \$1,000,000/\$2,000,000 1. List all Equine Operations	Ge	neral L	iability Un	derwriting	Questi	ons						N/A	Yes	No
Are you engaged in any other farm business, profession, or trade including but not limited to hay sales and custom farming? If yes, please provide details: 2. Is the applicant involved in any of the following activities? (Please check activities applicable) Dude Ranch Entertainment/Amusements involving animal farms/Agritourism/Agritainment Hunting/Fishing on premises (non-residents) Pony Rides/Petting Zoos Hay/Carriage/Sleigh Rides Vaulting Public Horse Rentals/Trail Rides Holds Races on Premises Fox Hunting Rodeos Rodeos Brarades Hounted Shooting Rodeos Brarades Hounted Shooting Rodeos Brarades How many? Rese explain any checked activities: 3. Are dogs owned? How many? How many? Resed Any past claims? If yes, explain Are clients' dogs allowed at the facility? Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990	Con	npany Us	e Only:											
Are you engaged in any other farm business, profession, or trade including but not limited to hay sales and custom farming? If yes, please provide details: 2. Is the applicant involved in any of the following activities? (Please check activities applicable) Dude Ranch Entertainment/Amusements involving animal farms/Agritourism/Agritainment Hunting/Fishing on premises (non-residents) Hay/Carriage/Sleigh Rides Hay/Carriage/Sleigh Rides Holds Races on Premises Southana/Mounted Games Parades Parades Mounted Shooting Rodeos Equine Assisted Therapy Please explain any checked activities: 3. Are dogs owned? How many? Breed Any past claims? If yes, explain Are clients' dogs allowed at the facility? Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990	Lim	nits: 🔲	\$100,000	0/200,000	□ \$3	00,000/600,000		\$500,000/1,	,000	,000		\$1,000,00	0/\$2,000	0,000
hay sales and custom farming? If yes, please provide details: St the applicant involved in any of the following activities? (Please check activities applicable) Dude Ranch	1.									ot limite	nd to			
2. Is the applicant involved in any of the following activities? (Please check activities applicable) Dude Ranch Entertainment/Amusements involving animal farms/Agritourism/Agritainment Hunting/Fishing on premises (non-residents) Pony Rides/Petting Zoos Hay/Carriage/Sleigh Rides Public Horse Rentals/Trail Rides Fox Hunting Parades Rodeos Rode		hay sal	es and cus	tom farming?		illess, profession, of	пас	de including b	out II	ot iiiTiite	5G 10			
Dude Ranch Entertainment/Amusements involving animal farms/Agritourism/Agritainment Hunting/Fishing on premises (non-residents) Pony Rides/Petting Zoos Hay/Carriage/Sleigh Rides Public Horse Rentals/Trail Rides Fox Hunting Parades Rodeos Ro			·											
Entertainment/Amusements involving animal farms/Agritourism/Agritainment Hunting/Fishing on premises (non-residents) Pony Rides/Petting Zoos Motorcycles, ATV's (other than resident) Hay/Carriage/Sleigh Rides Vaulting Public Horse Rentals/Trail Rides Holds Races on Premises Fox Hunting Gymkana/Mounted Games Parades Mounted Shooting Rodeos Equine Sports Therapy (including massage) Equine Assisted Therapy Birthday Parties Please explain any checked activities: Are dogs owned? How many? Breed Any past claims? Are clients' dogs allowed at the facility? Leashes Required? Recreational Motor Vehicle (AL7405) Class Code 07990	2.	Is the a	applicant in	volved in an	y of the f	following activities?	(Plea	ase check activ	/ities	applicat	ole)			
Pony Rides/Petting Zoos		□ Du	ide Ranch							Polo/H	Horse E	Ball		
Hay/Carriage/Sleigh Rides		☐ En	tertainment/	'Amusements	involving	ı animal farms/Agritou	urism	/Agritainment		Huntir	ng/Fish	ing on prem	ises (noi	n-residents)
□ Public Horse Rentals/Trail Rides □ Holds Races on Premises □ Fox Hunting □ Gymkana/Mounted Games □ Parades □ Mounted Shooting □ Rodeos □ Equine Sports Therapy (including massage) □ Equine Assisted Therapy Please explain any checked activities: 3. Are dogs owned? □ □ □ □ How many? □ Breed Any past claims? □ □ □ If yes, explain Are clients' dogs allowed at the facility? Leashes Required? □ □ □ 4. Recreational Motor Vehicle (AL7405) Class Code 07990		☐ Po	ny Rides/P	etting Zoos						Motor	cycles,	ATV's (other	r than res	sident)
□ Fox Hunting □ Gymkana/Mounted Games □ Parades □ Mounted Shooting □ Rodeos □ Equine Sports Therapy (including massage) □ Equine Assisted Therapy Please explain any checked activities: 3. Are dogs owned? □ □ □ □ How many? □ Breed □ Any past claims? □ □ □ If yes, explain □ Are clients' dogs allowed at the facility? Leashes Required? □ □ □ 4. Recreational Motor Vehicle (AL7405) Class Code 07990		□ На	ay/Carriage	/Sleigh Ride:	3					Vaultir	ng			
□ Parades □ Mounted Shooting □ Rodeos □ Equine Sports Therapy (including massage) □ Equine Assisted Therapy □ Birthday Parties 3. Are dogs owned? □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □		☐ Pu	ıblic Horse	Rentals/Trail	Rides					Holds	Races	on Premise	S	
Rodeos Equine Assisted Therapy Please explain any checked activities: 3. Are dogs owned? How many? Breed Any past claims? If yes, explain Are clients' dogs allowed at the facility? Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990		☐ Fo	x Hunting							Gymk	ana/Mo	ounted Gam	es	
Equine Assisted Therapy Please explain any checked activities: 3. Are dogs owned? How many? Breed Any past claims? If yes, explain Are clients' dogs allowed at the facility? Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990		☐ Pa	ırades							Moun	ted Sho	ooting		
Please explain any checked activities: 3. Are dogs owned? How many? Breed Any past claims? If yes, explain Are clients' dogs allowed at the facility? Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990		☐ Ro	odeos							-	-		ncluding	massage)
3. Are dogs owned? How many? Breed Any past claims? If yes, explain Are clients' dogs allowed at the facility? Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990										Birthd	ay Part	ies		
How many? Breed		Please e	explain any	checked act	ivities:									
How many? Breed Br														
Any past claims? If yes, explain	3.													
If yes, explain					_ Br	reed								
Are clients' dogs allowed at the facility? Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990												Ш	Ц	П
Leashes Required? 4. Recreational Motor Vehicle (AL7405) Class Code 07990			•											
4. Recreational Motor Vehicle (AL7405) Class Code 07990					e facility	?								
Class Code <u>07990</u>			•											
	4.	Recreat	ional Motor	Vehicle (AL74	05)									
Year Make Model Serial or Motor Number Number of Use				=										
		Yea	ar	Mal	ke	Model		Serial or Motor	Nun	nber	Nur	nber of	l	Jse

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Ge	neral Liability Underwriting Questions Con	tinued		N/A	Yes	No
5.	Is Unlicensed Farm Vehicle Liability Coverage r How many vehicles?	needed?				
6.	Do any non-Boarders, Associations, Pony Club If yes, please explain	•				
	Do you lease any part of the building/land to so If yes, please explain	omeone else?				
7.	Type of Fencing?					
	Are all fences/gates in good condition?					
8.	Is there a pool, aqua treadmill, hyperbaric chan		ur property?			
0	Please provide details:			_		
9.	Is there an airstrip on the premises?					
	Do you lease horses to or from others?					
11.	Do you judge shows? Receipts					
12.	Do you have any operations or horses in any co	ountry outside of the U.S.	?			
ADI	ITIONAL INSUREDS Supplemental Addition	onal Insureds Schedule At	tached			
	Name/Address		Relations	hip to Insu	red	
-	u are requesting a quote for monoline liability ar itional location supplemental.	nd would like to schedule	any locations please file	out and a	ttach the	
					Yes	No
PER	SONAL LIABILITY for "Personal Activites" desired?					
1.	If yes, then please list below the names and add Personal Liability coverage.	dressses of all individuals	to be afforded			
	(Note that it is not necessary to list the spouse, of they live in a "residence premises" or dwelling					
	Name		Address (Include Zip)			

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General Liability Underwriting Questions Continued	eneral Liability Underwriting Questions Continued N/A Yes No								
RIDING INSTRUCTION (Teaching the Rider) ☐ Not Applicable 1. Riding Instruction provided by: ☐ You ☐ Independent Instructor ☐ Employee									
How many Independent Instructors are giving instruction?									
Describe the experience/qualifications of you and your employees:									
Are you/employee a certified instructor?									
By whom?									
4. Number of students per week given lessons by you or your employee:									
5. Number of students per week given lessons by an independent instructor:									
6. What is the minimum age of the students?									
7. What is the maximum number of students per instructor per lesson?									
EQUINE RIDING THERAPY Not Applicable									
1. Do you offer Equine Riding Therapy?									
2. Are you PATH or Eagala certified?									
If PATH certified, please attach the Equine Therapeutic Riding Supplemental application									
DAY CAMPS Not Applicable									
1. Do you hold day camps?									
If yes, please complete the separate Day Camp Supplemental.									
HORSE TRAINING (Training of Horses) □ Not Applicable									
1. What type of training is given?									
2. Total payroll related to Training:									
3. What is the average number of horses trained per year?									
BOARDING OF NONOWNED HORSES Not Applicable									
What is the total # of non-owned horses including non-owned broodmares?									
2. Is temporary overnight boarding provided?									
Describe									
3. Is board self board or full care? ☐ Self ☐ Full									
4. Annual Payroll									
If no payroll provided, explain.									
BREEDING									
1. Breeding Payroll # of Owned Broodmares									
# of Owned Stallions # of Nonowned Stallions									
2. Do you offer foaling services?									
OWNED HORSES Not Applicable									
Only include Owned horses not otherwise accounted for in Breeding/Training sections									
What is the total number of equines you own or lease for your own use?									
2. Of those, how many are used for the following activities:									
Sales Prep Showing Pleasure Riding Ins	struction								
Retired									

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Ge	neral Liability Underwriting Questions Continued	N/A	Yes	No
	LES BY YOU			
1.	Are you in the business of selling horses?			Ш
	How many horses do you sell per year? Owned by you: Owned by Others:			
	What are the annual Gross Receipts for Horse Sales?			
	What is the method of sale? (private treaty, auction, consignments)			
2.	Do you sell tack or clothing? ☐ New ☐ Used ☐ Reconditioned Tack ☐ None Receipts			
3.	Do you offer repair of tack or riding equipment?			
4.	Do you/employee perform any type of farrier services?			
CLI	NICS			
1.	Do you hold/sponsor clinics for non-students on your premises?			
	Off Premises?			
	Details			
2.	Type of Clinics			
3.	Number of Clinics Number of days per clinic			
4.	Average Attendance			
5.	Who teaches the clinics?			
6.	Do you require outside clinicians to provide proof of insurance?			
НОЕ	RSE SHOWS Not Applicable			
1.	Do you manage/sponsor any horse shows on your premises?			
	Off Premises?			
2.	Number of spectators per day Number of participants per day			
	Are there any individual show dates where the number of participants exceeds 150 or the number of spectators exceeds 1000?			
3.	Dates of shows			
4.	Types of shows			
5.	Waiver Athletic Sports Participants Exclusion (The Athletic Sports Participation Exclusion is automatically applied to foxhunting, cross country jumping, polo, vaulting, eventing and rodeo type events.)			
6.	Do you have bleachers or grandstands?			
	Construction Height Seating Capacity			
	□ Owned □ Rented			
7.	Do you sell feed, grain, hay or shavings to participants?			
	Receipts			
8.	Do you provide RV or camper hookups during these shows?			
	Number of hookups Receipts			
9.	Do you directly provide concessions during these shows?			
	Receipts			
	If yes explain			

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General Liability Underwriting Questions Continu	ied		N/A	Yes	No
10. Do you have vendors on the premises during these	e shov	ws?			
If yes, explain items sold					
11. Describe any entertainment/activities managed by	you a	at the event (other than equine-related)			
Risk Management Controls (Required for General Liab	oility ar	nd Care, Custody, Control)	N/A	Yes	No
Review https://www.animallaw.info/content/map-equine	e-acti	vity-liability-statutes			
Certificate of Insurance on file for Independent Contract	tors (Riding Instruction/Training)			
Certificate of Insurance shows WC coverage for Independent	enden	t Trainers (Racehorse Training only)			
Certificate of Insurance obtained from all Vendors (Horse	e Sho	ws/Clinics)			
Release/Hold Harmless agreement in use (Riding Instruct	tion/Tr	raining/Boarding/Breeding/Shows)			
Boarding Contract in Place (Boarding)					
Lease Agreement in Place (Owned Horses Leased to Other	rs)				
State Equine Liability Signs Posted (All Exposures)					
24 Hour Supervision of facility (All Exposures)					
Equine Care, Custody, Control Section					
☐ COVERAGE IS NOT DESIRED					
Limits:					
☐ \$5,000 per horse/\$25,000 aggregate		\$25,000 per horse/\$250,000 aggrega	te		
□ \$5,000 per horse/\$50,000 aggregate		\$50,000 per horse/\$250,000 aggrega	te		
☐ \$10,000 per horse/\$50,000 aggregate		\$100,000 per horse/\$300,000 aggreg	ate		
□ \$10,000 per horse/\$100,000 aggregate		\$200,000 per horse/\$500,000 aggreg	ate		
			N/A	Yes	No
1. What is the maximum number of non-owned horse	es you	have at any one location at any time?			
2. Are you for hire to transport non-owned horses not **Commercial Hauling of non-owned horses other than the					
Maximum trips per year Radius		# of horses per trip			
Describe any losses or potential claims involving no your custody, even if a claim was not presented:	on-ov	vned horses in the past 3 years includi	ng deaths	of any an	imals in

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Umbrella Section (Not applicable in Canada)

Plea	Please provide copies of all non-Great American policies (A-rated carriers only) for which umbrella coverage is requested.										
	COVERAGE IS NOT	DESIRED									
1.	Requested Limit \$1,000,000 \$2,000,000	□ \$	3,000,000 4,000,000			\$5,000,00 \$	0				
2.	Schedule of Unc	lerlying Insurance	☐ Umbre	lla Ad	dition	al Underlyir	ng Policy Sup	plement	tal Attached	d	
		Company		Ty	pe of (Coverage			Limits		
							\$		Each Acci	dent	
Pol	icy#			Em	ployer	's Liability	\$		Each Police	су	
Eff		To					\$		Each Emp	loyee by	Disease
	Great American			Aut	omobi	le Liability	\$		Combined	I Single L	imit
					Farm		\$		Bodily Inju	ıry - Each	Person
Pol						mercial	\$		Bodily Inju	ry - Each	Accident
Eff					Hired	owned	\$		Property D	Damage	
	Great American			G	onoral	Liability	\$		General A	ggregate	
					Farm	•	\$		Products/	Complete	ed Ops
Pol	Policy#					mercial	\$		Personal 8	Advertis	ing Injury
Eff		To			Perso	onal	\$		Each Occ	urrence	
	Great American						\$		Per Occur	rence	
				Watercraft Liability \$					Aggregate		
Pol	icy#			vva	itercra	п сіаріііту					
Eff		To									
3.	Owned or Le	nt have any of the eased Aircraft lication of Farm C					orkers used i	in farmin	g operatior	ıs	
4.	Auto Details (Not	required if filling out	a separate Auto /	Applica	ation a	nd we will be	the only Auto	Carrier)			
	# of Private Pass	enger Vehicles		# of	Heavy	y Truck Trac	ctors				
	# of Light Trucks			# of	Heav	y Trucks					
	# of Medium True			# of	Buses	3					
	# of Extra Heavy								N/A	Yes	No
	-	vers under the age				H - H - F - H					
	uninsured/Underin exceptions: LA, NH and VT: FL and WV:	sured Motorists Cove UM/UIM is included Is UM/UIM coverag If yes, the maximu	d but the maximu e desired?	ım sel	ected l	Jmbrella lim			0		

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Additional Comments

Application Date		Policy #
Customer Name		
You can use this area for additiona	l comments or q	uestions that you were unable to fit within the form.
Coverage	Question #	Additional Information
The statements given in this app I have not willfully concealed or	olication are true misrepresented	e and accurate. This includes the limits of insurance and loss history as shown. If any material fact or circumstance concerning this application.
Application Signature		Date
Agent's Signature		
License #		

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Building Class Definitions

DWELLINGS Building Class		Building Characteristics
	CLASS 1	Owner or operator occupied Newer construction or remodeled inside and outside Evidence of proper maintenance and good housekeeping Continuous enclosed foundation Circuit Breakers (no fuses) Must not be mobile home or log construction Insured to 80% of replacement cost
	CLASS 2	Evidence of proper maintenance and good housekeeping Thermostatically controlled heating Continuous enclosed foundation (porches excepted) Modern interior plumbing and electrical system (fuses acceptable) Must not be mobile home or log construction more than 15 years of age Insured to a minimum 80% actual cash value or 60% of replacement cost
	CLASS 3	Any dwellings not eligible under Class 1 or Class 2 All mobile homes All log homes over 15 years of age
OUTBUILDINGS Building Class		Building Characteristics
	CLASS 1	Show evidence of proper maintenance Have an incombustible floor throughout (except for granaries and cribs) Built on a continuous masonry foundation Does not contain a second floor No regular or continuous hay storage Fully enclosed with no open shed attached Insured to minimum 80% of replacement cost Not used for livestock, poultry or other animal confinement
	CLASS 2	Show evidence of proper maintenance Continuous masonry foundation May be open on one side Insured to minimum of 80% of actual cash value or 60% of replacement cost
	CLASS 3	Other buildings not eligible under Class 1 or Class 2

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