



**HOMEOWNERS CATASTROPHE INSURANCE TRUST – APPLICATION CONT.**

- 1) Building replacement cost of the home: \$ \_\_\_\_\_
- 2) Year the home was built: \_\_\_\_\_
- 3) Is the home Owner Occupied? Yes No  
 \*Note: If “No” please explain why \_\_\_\_\_
- 4) As the applicant, how many years have you lived in the home? \_\_\_\_\_
- 5) Construction: Masonry Masonry Veneer  
 Frame Other \_\_\_\_\_  
 \*Note: Mobile homes and Condos are not eligible for this coverage.
- 6) Does the home have a basement? Yes No
- 7) Does the home have a sump pump or similar equipment? Yes No
- 8) Is the house within **one** mile of a waterway, river, stream, creek, canal, ditch lake, reservoir, pond, arroyo, wash, or in the potential path of seasonal runoff, or any other source of water that could flow above ground?, Yes No  
 \*Note: If the answer is “Yes”, please answer the following:  
 a) What is the name of the body or flow of water? \_\_\_\_\_  
 b) How many feet is the structure away from the water? \_\_\_\_\_ ft.  
 c) How many vertical feet does the structure lie above or below the water? \_\_\_\_\_ ft. (above) \_\_\_\_\_ ft. (below)
- 9) Is the home situated or built:  
 a) In the path of a potential landslide, avalanche, or mud flow? Yes No  
 b) At the top of, on, or at the base of a steep slope? Yes No  
 c) Upon a landfill? Yes No  
 d) Within **one** mile of a forest, brush, or grass fire area? Yes No  
 \*Please include month & year of fire if answered yes  
 \*Note: If answered “Yes”, please describe and explain in full: \_\_\_\_\_

- 10) Is there any existing damage to the house such as cracking or settling of walls or foundations? Yes No  
 \*Note: If answered “Yes”, please describe and explain in full: \_\_\_\_\_
- 11) Please advise if the home, appurtenant structure, or nearby home has suffered damage from any of the following perils in the past (include any such losses that you are aware of within at least the past five years):  
 a) Flood Yes No  
 b) Surface Water Yes No  
 c) Landslide or Earth Movement Yes No  
 \*Note: If answered “Yes” to any above, please describe and explain in full: \_\_\_\_\_
- 12) Is your mortgage requiring the purchase of flood insurance on your home? Yes No  
 \*Note: If answered “Yes”, please explain and include a full description of the floodplain surrounding your property, include designated flood zone: \_\_\_\_\_
- 13) Has any similar coverage being applied for been declined, cancelled, or non-renewed for this home previously? Yes No  
 \*Note: If answered “Yes”, please describe and explain in full: \_\_\_\_\_
- 14) Is similar coverage being applied for in effect now or has been at any time in the past for this home? Yes No  
 \*Note: If answered “Yes”, please describe and explain in full: \_\_\_\_\_

**PROPOSED EFFECTIVE DATE AND APPLICANT SIGNATURE**

Proposed Effective Date: \_\_\_\_\_ Is this date being requested to meet closing requirements on a new mortgage loan?\* Yes No

**PLEASE NOTE: This application is subject to Underwriter approval. If approved, the annual premium must be paid in full and there will be a 10-day waiting period before coverage will be bound and issued by HCIT.**

\*Note: the waiting period may, at the discretion of the Underwriter, be reduced to five (5) days to meet the requirements of a bona fide closing date for a new mortgage. The only evidence of insurance will be issued by HCIT, acting under the authority of Certain Underwriters at Lloyd’s, London.

The Applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated.

**SIGNING THIS APPLICATION DOES NOT BIND THE UNDERWRITERS/COMPANY TO COMPLETE THIS INSURANCE.**

Signature of Applicant(s): \_\_\_\_\_ / \_\_\_\_\_ Date: \_\_\_\_\_

<p><b>PRODUCING AGENT:</b>                  Agent/Producer: _____                  Name of Agency: _____                  Address: _____                  City/State/Zip: _____ / _____ / _____                  Phone Number: _____                  Email: _____</p>	<p><b>SPONSORING ASSOCIATION:</b></p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------

**LLOYD’S COVERHOLDER**