

MOUNT VERNON FIRE INSURANCE COMPANY

Personal Umbrella/Excess Personal Umbrella Application

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN THE INSTANT QUOTE SECTION, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past three years. If there is loss history, please complete the entire application.

Applicant's name: _____ Occupation _____
 Applicant type: Individual(s) Trust Limited liability company Limited liability partnership Limited partnership Estate

NOTE: any type other than individual(s) requires submitting a completed Trust LLC Supplemental Questionnaire

E-mail address of applicant or applicant primary contact: _____

Address of primary residence: _____ Same as mailing address

City: _____ State: _____ Zip: _____

Primary Personal Umbrella
 Underlying personal liability limit: _____
 Underlying auto bodily injury liability limit: _____
 Underlying U.M./U.I.M. limit: _____

Excess Personal Umbrella. If so, underlying primary umbrella limit: _____
 Does the applicant or any resident of the applicant's household currently or have they at any time had an occupation as an elected or appointed Federal or State political figure, a professional athlete or coach, entertainer, media personality, or a senior executive or officer of a publicly traded company? Yes No
 Is this a Farm or Ranch type risk with any Farm animals, Horses or saddle animals, Farm-related revenue of \$5,000 or more, or an account containing owned or leased acreage exceeding 100 acres at any location?" Yes No

NOTE: Any "Yes" response requires submitting a completed Supplemental Farm Application

In addition to the primary residence:

Enter the number of owner occupied secondary residences _____
 Enter the number of 1-4 family residential units rented to others (Duplex = 2 units) _____

How many Automobiles or Motor Homes are owned or furnished for the regular use of all operators in the household? _____

How many Motorcycles, scooters, or other vehicles with less than four wheels and licensed for road use are owned or furnished for the regular use of all operators in the household? _____

How many recreational vehicles (vehicles not licensed for road use) are there in the household? _____

Any watercraft? If "Yes," please complete watercraft information section Yes No

Watercraft Information

Please list all watercraft owned, leased, chartered, or furnished for regular use

Craft Number	Year	Description (Make and Model)	Length	*Type	Max Speed	Total HP	Waters Navigated			Underlying Liability
							1. Inland U.S.	2. Coastal U.S.	3. International Waters	
1										
2										

*1. Sailboat 2. Outboard 3. Jet Ski / Wave Runner 4. Inboard/Out drive 5. Inboard Powerboats (other than Jet-Skis) with speed capabilities exceeding 50 MPH are ineligible

Operator Information (Automobiles, Watercraft, Recreational Vehicles)

List all members, age 14 or older, of the applicant's household regardless of whether they have a license to operate an automobile, watercraft or recreational vehicle.

Driver Name	Date of Birth	License Number or enter N/A if not licensed	License State	Moving Violation Convictions (Last 3 Years)	*Major Moving Violation Convictions (Last 3 years)	At Fault Accidents (Last 3 years)	Drug Alcohol Related Offenses (Last 5 Years)

*Major moving violation convictions include, but are not limited to, speeding 25 or more over the posted limit, evading the Police, leaving the scene, vehicular homicide, driving under a suspended license and reckless driving.

II.ELIGIBILITY QUESTIONS NOTE:

NOTE: For any "Yes" response, please provide complete information in remarks area

1. Are there any persons who do not reside with the applicant but are permitted by the applicant to be the primary or regular user of an Automobile, Watercraft or Recreational Vehicle owned or leased by the applicant? Yes No
2. Does the applicant or any member of the applicant's household currently have any active policies with the United States Liability Insurance Company, Mount Vernon Fire Insurance Company or U.S. Underwriters Insurance Company? Yes No
3. Has the applicant or any resident of the applicant's household been convicted of or plead guilty to a felony in the past five years? Yes No
4. Has the applicant or any resident of the applicant's household had a liability loss greater than \$50,000 in the past five years or is there an open liability claim or lawsuit pending against them? Yes No
5. Are any locations used as rooming houses, student housing other than a college dormitory room, assisted living facilities or group home facilities? Yes No
6. Are any locations to be included subsidized housing? (subsidized housing question N.A. in the states of CA, CT, DC, ME, MA, NJ, OR, RI, UT, VT, WI) Yes No
7. Is there a pool at any location that is either unfenced or has a diving board or water slide? Yes No
8. Does the applicant or any resident of the applicant's household operate any business or conduct any professional activities that are covered by primary policies at any location to be covered? Yes No
9. Are any locations leased to others for hunting, fishing or other sporting or recreational purposes? Yes No
10. Does the applicant or any resident of the applicant's household own any exotic pets? Yes No
11. Is there a dog exclusion on any primary homeowners or comprehensive personal liability policy? Yes No
12. Is there an animal exclusion on any primary homeowners or comprehensive personal liability policy? Yes No
13. Are the minimum underlying limits for automobiles covered completely by a business auto or garage policy? Yes No
14. Is any of the required underlying Insurance provided by a commercial general liability policy or coverage form? Yes No
15. Does any household operator have any restriction on his/her driver's license other than glasses or corrective lenses? **NOTE: Any "Yes" response requires submitting a completed L252R Physicians Medical Statement.** Yes No
16. Do any of the Required Underlying Insurance Policies contain sublimits, have reduced limits of liability, or exclude coverage for specific individuals or exposures? Yes No
17. Is there currently, or during the next 12 months will there be, any construction, renovation or demolition at any residential 1-4 family residence or condominium owned by or rented to the applicant? Yes No

Residential Properties/Rental units and Apartments/Farms/Vacant Land. Include all units (duplex = 2 units)

Location	Occupancy	Underlying Liability Limit
	Primary residence address #units _____	
	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Tenant occupied #units ____ <input type="checkbox"/> Farm #acres ____ <input type="checkbox"/> Vacant land #acres ____	
	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Tenant occupied #units ____ <input type="checkbox"/> Farm #acres ____ <input type="checkbox"/> Vacant land #acres ____	

*** Any individual dwellings containing more than four units are ineligible**

III.ADDITIONAL APPLICANT INFORMATION

Applicant's mailing address (if different than primary residence address): _____
 City: _____ State: _____ Zip: _____
 Phone: _____

Remarks

FRAUD STATEMENTS

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Colorado Fraud Statement: 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. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Fraud Statement: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Florida Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Kentucky Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. A binder may not be withdrawn but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

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

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

North Dakota Fraud Statement: Notice to North Dakota applicants – Any person who knowingly and with the intent to defraud and insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Ohio Notice: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. I understand that any material misrepresentation or omission made by me on this application may act to render any contract of insurance null and without effect or provide the company the right to rescind it.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee and Virginia Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Utah Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

Vermont Fraud Statement: 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 subject to fines and confinement in prison.

Virginia Fraud Statement: Any person who knowingly and with intent to defraud an insurer, submits an Application for insurance or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Utah Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Fraud Statement (All Other States): 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 is guilty of a crime and may be subject to fines and confinement in prison.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name:License#:

Agent's signature: _____ Main agency phone number _____
(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The undersigned represents that to the best of his/her knowledge and belief the particulars and statements set forth herein are true and agrees that those particulars and statements are material to acceptance of the risk assumed by the Company. The undersigned further declares that any changes to the information contained in this application prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The Company is hereby authorized, but not required to make any investigation and inquiry in connection with the information, statements and disclosures provided in this application. The decision of the Company not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Company and shall not stop the Company from relying on any statement in this application. The signing of this application does not bind the undersigned to purchase the insurance, nor does the review of this application bind the Company to issue a policy. It is understood the Company is relying on this application in the event the Policy is issued. It is agreed that this Application, including any material submitted there with, shall be the basis of the contract should a policy be issued and it will be attached and become a part of the policy.

Applicant signature: _____

Date: _____