



**DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY
ESSENTIAL HOMEOWNERS INSURANCE INSPECTION AND PLACEMENT**

DATE (MM/DD/YYYY)

TO: DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY 170 W. RIDGELY ROAD, SUITE 230 LUTHERVILLE, MARYLAND 21093 TEL: 1-800-492-5670 FAX: (410) 244-7268	IMPORTANT NOTICE TO APPLICANT AN IMMEDIATE BINDING OF INSURANCE MAY BE OBTAINED THROUGH THE FACILITY UPON PAYMENT OF THE REQUIRED PREMIUM, IF THE PROPERTY IS ELIGIBLE AT THE TIME OF MAKING APPLICATION. ALSO INCLUDE 2 PHOTOS OF THE DWELLING (FRONT AND REAR), AND PHOTOS OF ALL OUTBUILDINGS, WITH PRIOR INSURER'S NOTICE <u>NOT</u> TO PROVIDE COVERAGE, IF APPLICABLE. IMMEDIATE BINDING WILL BE CANCELLED FLAT IF INSPECTION OF THE PROPERTY REVEALS THAT THE PROPERTY IS NOT OWNER OCCUPIED. (EXCEPT FOR HO-4)	FOR FACILITY USE ONLY APPLICATION # _____ DATE RECEIVED _____
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APPLICANT (PLEASE PRINT OR TYPE)	APPLICANT'S PRODUCER
NAME _____	NAME _____
MAILING ADDRESS NO. STREET _____	MAILING ADDRESS NO. STREET _____
CITY, COUNTY STATE ZIP CODE _____	CITY, COUNTY STATE ZIP CODE _____
PREMISES LOCATION DESCRIPTION OF PROPERTY TO BE INSURED (IF OTHER THAN MAILING ADDRESS)	
NO. STREET _____	
CITY, ZIP CODE (INCLUDING LISTED PROTECTED LOCALITY) _____	

FORM: HO-2 Broad Form (80% Coinsurance) HO-4 Tenants Contents Broad Form HO-6 Condo Unit Owner Form HO-8 Modified Coverage Form

COVERAGES REQUESTED

A. DWELLING	C. PERSONAL PROPERTY HO-2 or HO-8	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS TO OTHERS	DEDUCTIBLE Section 1	WINDSTORM OR HAIL DEDUCTIBLE Percent of Coverage A
\$ _____	50% of A (1 & 2 Fam.) 30% of A (3 Fam.) 25% of A (4 Fam.) <u>HO-4 or HO-6 (ONLY)</u>	HO-2 30% of A HO-4 30% of C HO-6 50% of C HO-8 10% of A	<input type="checkbox"/> \$ 100,000 <input type="checkbox"/> \$ 200,000 <input type="checkbox"/> \$ 300,000	\$ 1000	<input type="checkbox"/> \$ 500 <input type="checkbox"/> \$ 1,000 <input type="checkbox"/> \$ _____ OTHER _____	<input type="checkbox"/> 1% <input type="checkbox"/> 2% <input type="checkbox"/> 5% <input type="checkbox"/> 7.5% <input type="checkbox"/> 10% FIXED WINDSTORM OR HAIL DEDUCTIBLE <input type="checkbox"/> \$ 1,000 <input type="checkbox"/> \$ 5,000 <input type="checkbox"/> \$ 10,000 <input type="checkbox"/> \$ 2,000 <input type="checkbox"/> \$ 7,500
B. OTHER STRUCTURES HO-2 or HO-8						
10% of A (1 & 2 Fam.) 5% of A (3 & 4 Fam.)	\$ _____					

RATING/INFORMATION ONLY

FRAME	PLASTIC SIDING	OCCUPIED BY	DWELLING OCC. BY	PREM GRP NO.	NO. FLOORS	NO. ROOMS	NO. BATHS	BSMT	
MASONRY	ASBESTOS SIDING		<input type="checkbox"/> OWNER <input type="checkbox"/> TENANT	<input type="checkbox"/> 1 FAM <input type="checkbox"/> 4 FAM					<input type="checkbox"/> YES
MASONRY VENEER	FIRE RES.			<input type="checkbox"/> 2 FAM					<input type="checkbox"/> NO
ALUMINUM SIDING	OTHER (DESCRIBE)			<input type="checkbox"/> 3 FAM					
REPLACEMENT COST		MARKET VALUE	PURCHASE DATE	PURCHASE PRICE	APPROXIMATE DWELLING AGE (YEARS)				
\$ _____		\$ _____		\$ _____					

BUILDING MORTGAGEE(S)

CONTENTS LOSS PAYEE(S) (IF APPLICABLE)

NAME _____	
MAILING ADDRESS NO. STREET _____	
CITY, COUNTY STATE ZIP CODE _____	

INSTALLMENT	IT IS A FRAUDULENT INSURANCE ACT FOR A PERSON TO KNOWINGLY OR WILLFULLY MAKE ANY FALSE OR FRAUDULENT STATEMENT OR REPRESENTATION IN OR WITH REFERENCE TO ANY APPLICATION FOR INSURANCE; OR PRESENT AN INSURER, OR CAUSE TO BE PRESENTED TO AN INSURER, DOCUMENTATION OR A WRITTEN OR ORAL STATEMENT THAT IS MADE IN SUPPORT OF A CLAIM AND THAT IS MADE WITH KNOWLEDGE THAT THE DOCUMENTATION OR STATEMENT CONTAINS FALSE OR MISLEADING INFORMATION CONCERNING A MATTER MATERIAL TO THE CLAIM. THE COMMISSION OF A FRAUDULENT INSURANCE ACT IS A CRIME AND MAY SUBJECT A PERSON CONVICTED OF COMMITTING SUCH ACT TO CRIMINAL AND CIVIL PENALTIES. THIS REQUEST IS MADE WITH THE UNDERSTANDING THAT AN INSPECTION WILL BE MADE OF THIS PROPERTY. I (WE) UNDERSTAND THAT THIS APPLICATION IN NO WAY BINDS ANY COMPANY TO PROVIDE INSURANCE ON THE DESCRIBED PROPERTY AND THAT INSPECTION(S) MADE UNDER THIS PROGRAM AND ANY REPORT OF SUCH INSPECTION(S) IS FOR INSURANCE UNDERWRITING AND RATING PURPOSES. PERMISSION IS GRANTED TO SUBMIT COPIES OF ANY INSPECTION OR ACTION REPORT(S) TO THE DISTRICT OF COLUMBIA INSURANCE COMMISSIONER, INSURANCE SERVICES OFFICE AND TO APPLICANT(S) AND THEIR PRODUCERS.
<input type="checkbox"/> YES <input type="checkbox"/> NO	
AMOUNT OF DEPOSIT PREMIUM PAID WITH APPLICATION	
\$ _____	
DESIRED EFFECTIVE DATE OF COVERAGE *	

* COVERAGE CANNOT BE EFFECTIVE UNTIL THE APPLICATION AND REQUIRED PREMIUM IS RECEIVED AND SUBSEQUENTLY APPROVED BY THE FACILITY. APPLICANT'S PRODUCER CANNOT BIND COVERAGE !

IMPORTANT: I CERTIFY THE ABOVE INFORMATION FURNISHED IN THIS APPLICATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.
 APPLICANT(S) UNDERSTAND AND ACKNOWLEDGE THAT THE PROPERTY WILL BE INSPECTED AND FAILURE TO MEET WITH AND COOPERATE WITH THE INSPECTOR CAN RESULT IN ADDITIONAL COSTS AND TERMINATION OF COVERAGE.

SIGNATURE AND TELEPHONE NUMBER OF APPLICANT	DATE	NAME AND TELEPHONE NUMBER OF PERSON TO ACCOMPANY INSPECTOR
_____	_____	_____
SIGNATURE OF APPLICANT'S PRODUCER		APPLICANT'S PRODUCER TELEPHONE NUMBER
_____		_____

ATTACH A COPY OF YOUR PRESENT DISTRICT OF COLUMBIA INSURANCE LICENSE TO THIS APPLICATION, IF NOT PREVIOUSLY SUBMITTED.

IS AGENCY INCORPORATED?	TIN# OR SOCIAL SECURITY # (IF NO TIN)
<input type="checkbox"/> YES <input type="checkbox"/> NO	_____



**DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY
ESSENTIAL HOMEOWNERS INSURANCE INSPECTION AND PLACEMENT**

DATE (MM/DD/YYYY)

APPLICATION TO DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY - PAGE 2

APPLICANT _____ **PRODUCER** _____

ARE PREMISES VACANT OR UNOCCUPIED? <input type="checkbox"/> YES <input type="checkbox"/> NO * SEE BELOW	IF MORE THAN 25 YEARS OLD GIVE MODERNIZATION DATES FOR:				CONDITION & MAINTENANCE OF PROPERTY			
	PLUMBING	HEATING	WIRING	ROOFING	<input type="checkbox"/> EXCELLENT	<input type="checkbox"/> GOOD	<input type="checkbox"/> FAIR	<input type="checkbox"/> POOR

OTHER INSURANCE FOR APPLICANT:
(TYPE, COMPANY, POLICY NUMBER, EXPIRATION DATE)

NAME OF PREVIOUS CARRIER: _____ PREVIOUS AMOUNT ON DWELLING: _____

HAS ANY CARRIER CANCELLED, DECLINED TO INSURE, OR ISSUED NON-RENEWAL OF COVERAGE? YES NO
 IF "YES", YOU MUST ATTACH PRIOR INSURER'S NOTICE, OR NO IMMEDIATE BINDER CAN BE ISSUED.

ANY LOSSES IN PAST THREE YEARS? YES NO IF YES, PLEASE EXPLAIN IN "LOSS HISTORY" SECTION.

LOSS HISTORY

DATE OF LOSS	CAUSE:	WAS LOSS REPAIRED?	AMOUNT OF LOSS:
1.		<input type="checkbox"/> YES <input type="checkbox"/> NO	\$.
2.		<input type="checkbox"/> YES <input type="checkbox"/> NO	\$.
3.		<input type="checkbox"/> YES <input type="checkbox"/> NO	\$.
4.		<input type="checkbox"/> YES <input type="checkbox"/> NO	\$.
5.		<input type="checkbox"/> YES <input type="checkbox"/> NO	\$.

EXCEPTIONS:

(A) THE DESCRIBED DWELLING IS A SECONDARY OR SEASONAL RESIDENCE YES NO

(B) BUSINESS PURSUITS ARE CONDUCTED ON THE DESCRIBED PREMISES (EXPLAIN "YES" ANSWER) YES NO

(C) THE INSURED HAS FULL TIME RESIDENCE EMPLOYEE(S) YES NO

OPTIONAL COVERAGES

SEWER OR DRAIN BACK-UP \$5000 Limit SINK HOLE EARTHQUAKE (HO-2, 4, 6 Only) PREMISES ALARM OR FIRE PROTECTION SYSTEM
 ATTACH COPY OF CURRENT ALARM CONTRACT OR VERIFICATION OF AUTOMATIC SPRINKLER SYSTEM

OWNER OCCUPIED 3 OR 4 FAMILY PREMISES LIABILITY (HO-44) NUMBER OF FAMILIES _____

ADDITIONAL INSURED(S) (HO-41) (ON SAME PREMISES ONLY) NAME: _____
 INTEREST: _____

OTHER ENDORSEMENTS - SEE ENDORSEMENT SUPPLEMENT

REMARKS

* IF PROPERTY IS VACANT OR UNOCCUPIED, COMPLETE FIRE APPLICATION.
 ANY ITEMS LEFT BLANK WILL BE ASSUMED AT THE APPLICANT'S RISK, (TO BE ANSWERED: "NO", "NONE" OR "POOR", AS APPROPRIATE).

DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY

Statement of Additional Optional Coverages Not Included in the Standard Homeowners Insurance Policy

Your Facility's homeowners insurance program provides coverage on a named peril basis. This statement provides a list of the types of additional optional insurance coverages that are available. Contact your insurance producer or the Facility if you are interested in any of these optional coverages.

1. **Coverage for Water Damage** (HO 04 95) - for losses that result from water backing up through sewers or drains. This optional coverage provides coverage up to \$5000 for damage caused by water which backs up through sewers or drains or which overflows from a sump. A \$250 deductible applies.
2. **Increased Personal Liability** - Increased limits of \$200,000 and \$300,000 are available for an additional premium.
3. **Earthquake Coverage** (HO 04 54) - Earthquake coverage is available for an additional premium. Special deductible provisions apply. (Not available with HO-8)
4. **Sinkhole Coverage** (HO 04 99) - Property coverage may be extended to include direct loss by sinkhole collapse. Sinkhole collapse means damage caused by collapse of the earth supporting property resulting from subterranean voids created by the action of water on limestone-like formations.
5. **Premises Alarm or Fire Protection System** (HO 04 16) - provides for a reduced premium because of the presence of burglar alarms, fire alarms or automatic sprinklers that are approved and properly installed and maintained in the dwelling.
6. **Identity Fraud Expense Coverage** (HO 04 55) - This provides coverage up to \$15,000 for expenses incurred by you as the direct result of identity theft. A \$250 deductible applies.
7. **Refrigerated Property Coverage** (HO 04 98) - Provides up to \$500 for covered property stored in freezers or refrigerators on the residence premises for loss due to power or mechanical failure
8. **Additional Insured** - Residence Premises (HO 04 41) - provides limited coverage for parties having an interest in the property.
9. **Permitted Incidental Business Occupancies** (HO 04 42) - Residence Premises provides broadened coverage on a permitted incidental occupancy in the dwelling.
10. **Building Additions And Alterations** (HO 04 51) - Increased Limit Increases the amount of coverage for additions and alterations by a specified amount.
11. **Personal Injury to Others- Personal Injury** (HO 24 82) - provides liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction and slander.
12. **Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage** (HO 04 53) - Increased Limit provides for an increase in the limit of coverage available for a covered loss involving credit cards, electronic fund transfer cards, access devices, forgery and counterfeit money.
13. **Special Loss Settlement Specified Co-Insurance Percentage** (HO 04 56) - provides for the selection of a modified replacement cost amount for the dwelling that is less than 80% of replacement value.

14. **Coverage for Other Members of Your Household non-family member (HO 04 58)** - provides coverage for named persons who are members of your household who are not normally provided coverage under the terms of the policy.
15. **Assisted Living Care Coverage (HO 04 59)** - provides personal property; additional living expense and personal liability coverage to a person related to you by blood, marriage or adoption and is not a member of your household who regularly resides in an Assisted Living Care facility.
16. **Ordinance Or Law Increased Amount Of Coverage (HO 04 77)** - provides for an increase in the basic Ordinance or Law Coverage amount by that provided in the policy.
17. **Actual Cash Value Loss Settlement (HO 04 81 - HO 02 Only)** - provides for settlement for a Building (Cov. A) loss exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit is less than 80% of the full replacement cost of the dwelling.
18. **Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing (HO 04 93)** - provides for reduced loss settlement at actual cash value for roof surfacing for damage caused by windstorm or hail instead of replacement cost loss settlement. (All forms except HO 00 04)
19. **Additional Insured - Student Living Away From The Residence Premises (HO 05 27)** - extends property and liability coverages for a full-time student, who was a resident of the named insured's household before moving out to attend school.
20. **Functional Replacement Cost Loss Settlement (HO 05 30)** - Settlement provides coverage on a functional replacement cost basis instead of a replacement cost basis. Functional replacement cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.
21. **Residence Held In Trust (HO 05 43)** - recognizes that the property in the name of a Trust.
22. **Loss Assessment (HO 04 35)** - Increased Loss Assessment coverage is available under Form HO-6- Increases the amount of coverage for assessments for covered perils by a specific amount.

Flood Insurance.

Do you live on a hillside, in a valley, near a body of water or on level land?

You may need flood insurance no matter where you live. Homeowners policies do not provide coverage for flood, mudslide, erosion, surface runoff or similar occurrences. Property owners in eligible areas may obtain coverage through the National Flood Insurance Program. You can obtain information about the National Flood Insurance Program by contacting your insurance agent or by going on the Internet to www.FLOODSMART.GOV or by calling 1-800-427-4661.

OUR POLICY DOES NOT COVER LOSS BY FLOOD

NOTE. The DCPIF policies are issued for one year only and do not automatically renew. To continue coverage past the expiration date, you or your producer must reapply and pay the required premium prior to the expiration of the existing policy.

**DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY
INFORMATION DIGEST FOR HOMEOWNERS INSURANCE**

DESCRIPTIONS OF COVERAGE

The following are not intended as complete statements of coverage; for full details, see the policy contract.

ELIGIBILITY

Eligibility for a Homeowners or Tenants Policy including optional coverages is dependent on the Facility's underwriting requirements. In addition, you must occupy a 1, 2, 3 or 4 family dwelling and use it exclusively for residential purposes (incidental occupancies excepted). Not more than one additional family or two (2) roomers or boarders may occupy an individual family unit (does not apply to tenants). Property situated on a premises used for farming purposes is ineligible.

COVERAGES

Our policy form, along with important coverage options, has been designed to provide insurance protection with the following basic coverages:

Fire	Volcanic Eruption
Lightning	* Falling Objects
Windstorm	* Weight of Ice, Snow or Sleet
Hail	* Freezing
Explosion	* Accidental Discharge or overflow
Riot or	of water or steam from within
Civil Commotion	plumbing, heating or air
Smoke	conditioning systems
Vandalism or	* Sudden and Accidental Tearing Apart,
Malicious Mischief	Cracking, Burning, or Bulging
Aircraft	of a steam or hot water heating system,
Damage by Vehicles	an air condition or an appliance for
Loss of Use	heating hot water
Personal Liability with	* Sudden and Accidental Damage from
damage to property	Artificially Generated Electric Current
of others	* Collapse of Buildings and Ordinance of Law
Theft (Limited under HO-8 to \$1,000)	

* Not available with Form HO-8

A \$500 deductible applies to most property losses, but increased deductibles and exclusions may apply.

THE FACILITY DOES NOT PROVIDE COVERAGE FOR DAMAGE BY FLOOD

HOMEOWNERS (HO-2 & HO-8) FORMS:

Additional amounts of insurance for other structures, personal property and loss of use are provided based on the dwelling amount percentages shown below.

CONTENTS (HO-4) AND CONDOMINIUM OWNER'S (HO-6) FORMS:

You select the amount of insurance to be placed on your personal property. An additional amount of insurance is provided for loss of use based upon the Personal Property amount percentage below. Condominium owners may also select additional coverage for dwelling coverage.

Amount of Insurance	HO-2 Broad form	HO-8	HO-4 Tenants Form	HO-6 Condominium owners Form
Dwelling	You select this amount	You select this amount	N/A	\$5,000- may be increased
Other Structures	10% of Dwelling	10% of Dwelling		
Personal Property	50% of Dwelling	50% of Dwelling	You select this amount	You select this amount
Loss of Use	30% of Dwelling	10% of Dwelling	30% of personal Property	50% of Personal Property
Personal Liability	\$100,000	\$100,000	\$100,000	\$100,000
Medical Payments to Others	\$1,000	\$1,000	\$1,000	\$1,000

* based on 1 or 2 Family dwelling.

ARE YOU GOING TO BE ADEQUATELY INSURED?

The Facility provides Dwelling coverage based on replacement cost (guaranteed replacement cost coverage is not offered)

HO-2 (Broad Form) coverage should be at least 80% of your dwellings replacement or functional replacement cost to be sure that partial dwelling losses are paid on a replacement cost basis. Otherwise you risk having your settlement reduced as a penalty due to your being under insured.

HOW CAN I REDUCE THE COST?

Alarm Systems:

Credits are available for burglar alarms, sprinkler systems or fire alarms-including smoke detectors.

Higher Deductibles

Higher deductibles are available which will reduce the cost.

OPTIONAL COVERAGES

Please review the Facility's **Statement of Additional Optional Coverages Not Included in the Standard Homeowner Insurance Policy** provided with your application, or visit our web page, www.dcpif.org.

Water Backup and Sump Discharge

This optional coverage provides coverage up to \$5,000 for damage caused by water which backs up through sewers or drains or which overflows from a sump. Your policy deductible applies.

Increased Personal Liability

Liability Limits of \$200,000 and \$300,000 are available for an additional premium.

Loss Assessment:

Increased Loss Assessment coverage is available under Form HO-6

Flood Insurance

Do you live on a hillside, in a valley, near a body of water or on level land?

You may need flood insurance no matter where you live. Homeowners policies do not provide coverage for flood, mudslide, erosion, surface runoff or similar occurrences. Property owners in eligible areas may obtain coverage through the National Flood Insurance Program. Contact your Producer for more information.

OUR POLICY DOES NOT COVER LOSS BY FLOOD

Some Policy Limitations Apply:

Loss by theft of all jewelry and furs taken in one occurrence is limited to \$1,500. (\$1,000 under form HO-8).

Limitations on loss to other property:

\$200	Money, Coin Collections and some precious metals.
\$1,000	Credit Card, Fund Transfer Card, Forgery and counterfeit Money
\$1,500	Electronic apparatus (such as mobile telephones), which may be operated from a vehicle, as well as other power sources.
\$1,500	Securities, Manuscripts, Stamp Collection, Trailers and Watercraft including their furnishings, equipment and outboard motors.
\$2,500	Theft of Firearms and related Equipment. (\$1,000 on form HO-8)
\$2,500	Theft of Silverware, Gold ware, Platinum ware and Pewter ware. (\$1,000 on form HO-8)
\$2,500	certain on premises Business Property with \$500 applicable to off premises. (\$1,000 on form HO-8 on premises)

There is no theft coverage away from home for (1) watercraft, including furnishings equipment and outboard motors and (2) trailers including boat trailers

Liability, theft and physical damage coverages are limited or excluded for many motorized vehicles such as midget automobiles, golf mobiles, snowmobiles and mopeds.

There is no coverage for C.B. radios, radios or tape players, including their accessories and tapes if the equipment is designed solely for use in a motor vehicle and is in or upon the vehicle.

NOTE: The DCPIF policies are issued for one year only and do not automatically renew. To continue coverage past the expiration date, you or your producer must reapply and pay the required premium prior to the expiration of the existing policy.

If you have questions, please contact your Producer or DCPIF Customer Service.

DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY

Consumer Information Sheet

The District of Columbia Property Insurance Facility provides Homeowners, Dwelling and Commercial Property coverages to individuals and businesses of the District of Columbia who are unable to obtain coverage through the voluntary insurance market. We strive to:

- Make sure basic property insurance is available for all qualified properties.
- Assure stability in the property insurance market
- Provide for the equitable distribution of risk to all licensed insurers

The District of Columbia Property Insurance Facility is established under provisions of the District of Columbia Code. The Facility is not a government agency or organization.

The following coverages are available from the Facility:

Dwelling Fire:

DP-1 Dwelling Basic Form

Commercial Fire:

CP0099 Standard Property
Policy

Homeowner Forms:

HO-2 Broad Form Dwelling

HO-4 Tenants Form

HO-6 Condominium Owners Form

HO-8 Modified Coverage Form

DCPIF Maximum Coverage Limits:

Homeowners:

Coverage A Dwelling \$455,000

Coverage C Contents \$227,500

Commercial and Dwelling Fire:

Fire-resistive \$1,500,000

Masonry \$1,500,000

Frame \$1,500,000

COVERAGES PROVIDED:

THE FACILITY DOES NOT PROVIDE COVERAGE FOR DAMAGE BY FLOOD

PERILS:

Commercial and Dwelling Fire:

- **FIRE OR LIGHTNING**
- **EXTENDED COVERAGE** - coverage against direct loss to property caused by windstorm, hail, explosion, riot, civil commotion, aircraft, vehicles and smoke.
- **VANDALISM & MALICIOUS MISCHIEF** - coverage against direct loss to property caused by vandalism and malicious mischief. This coverage is NOT available if property is vacant or unoccupied.

Coverage is NOT provided for loss caused by other perils or for indirect loss. Further, coverage is limited to those forms offered by the Facility. No "scheduled" policies are available.

COMMERCIAL and DWELLING properties will NOT be written under the same policy. Each of these risk categories requires a separate application and policy.

Commercial properties require a separate application be submitted for each individual building.

Homeowners:

- **Broad Form Perils - Forms HO-2, 4, &6**
- **Limited Perils - Form HO-8**

Ineligible Classes of Risks - The following classes of property are not acceptable for Homeowners Coverage:

- 1) Seasonal dwellings
- 2) Farm property unless inactive
- 3) Mobile homes or trailer units
- 4) Vacant or unoccupied
- 5) Properties in the course of construction or major renovation, until occupied as a residence.

Optional Coverage:

- 1) Additional Insured (Residence Premises)
- 2) Three or Four Family Dwelling
- 3) Water Backup from Sewer or Drains
- 4) Other optional coverage(s) required by the statute or regulation are offered. Contact your producer or the Facility for more information.

To request coverage, a properly completed application, signed by the applicant(s) must be submitted on each property including a copy of the cancellation or non-renewal statement from the present carrier. Applications may be obtained from our website, www.dcpif.org or by contacting the facility.

Contact Information:

Telephone 1-800-492-5670
FAX 410-244-7268

Postal Address:

170 W. Ridgely Road, Suite 230
Lutherville, MD 21093

Local address to obtain an Application:

601 Pennsylvania Ave., NW
Suite 900 South Building
Washington, DC 20004

All properties will be inspected to determine insurability. The Inspection may result in condition charges and/or exclusions being applied to the policy, or the cancellation of the Immediate Binder. Condition charges will be removed on a pro-rata basis after correction of the condition(s) and confirmation of the correction by the Facility.

Immediate Binders:

In the event the applicant desires coverage to be bound for either Homeowners or Fire Policy Program prior to notification by the Facility of the acceptance or declination of the requested coverage, the applicant may request an Immediate Binder.

1. In order to facilitate the prompt processing of requests for Immediate Binders, the applicant shall submit to the Facility:
 - (A) For Non-Homeowner risks, 2 copies of a properly completed application along with the required estimated premium and a copy of the cancellation notice from the previous insurance carrier.
 - (B) For Homeowners HO-2 or HO-8 Coverage, 2 copies of a properly completed application, the required estimated premium, and a copy of the cancellation notice

from the previous insurance carrier and 2 photos of the dwelling (front and rear) plus photos of any outbuildings.

2. The Facility upon request for Immediate Binding will review the request. If approved an Immediate Binder will be issued. The Facility may elect not to bind coverage until the inspection of the property is completed and reviewed by the Facility. Coverage is not bound until the Immediate Binder is issued by the Facility.
3. If the property is bound by the Facility and prior to the issuance of the policy of insurance be determined to be ineligible for coverage or to fail to meet reasonable underwriting standards as defined in these rules, the Facility shall terminate the immediate binder, with 15 days notice, shall notify the applicant of the termination, shall retain a pro-rata portion of the appropriate premium and shall return the remainder of the deposit premium to the applicant or producer.
4. Except for the HO-4 Tenant form, Homeowners immediate bound property must be owner occupied and will be cancelled flat if the Facility should determine that the property is vacant, unoccupied or tenant occupied.
5. The estimated annual premium shall be in accordance with the rates filed on behalf of or for use by the Facility and shall be subject to an appropriate premium adjustment, if necessary, after the property has been inspected. If the coverage to be bound is presently provided under an expiring policy written through the Facility, the deposit premium shall not be less than the premium charged under such policy.
6. If the Facility terminates the immediate binder or declines to insure a property for the reason that it is ineligible for coverage or that it fails to meet reasonable underwriting standards, the subject property subsequently shall not be eligible to be bound by the Facility.
7. If the property is immediate bound by the Facility and upon inspection is determined to be subject to condition charges, exclusions and/or additional premium charge under any applicable rating plan, the Facility shall notify the applicant or producer of the premium due in excess of the deposit premium. The Facility shall terminate coverage if the full additional premium is not received by the Facility within 30 days of the notice of the additional premium being due.
8. If the Facility's inspector is unable to successfully complete an inspection of the immediate bound property due to the fault of the applicant or his representative, the Facility will terminate the Binder giving 30 days notice to the applicant and retaining a pro rata portion of the annual premium for the time coverage was in force.
9. If a policy is cancelled as a result of unsuccessful inspections the subject property shall not be eligible to be bound by the Facility until the Facility's Approval Notice has been issued and the premium paid.
10. Immediate Binding is not available on vacant or unoccupied property. Properties under active rehabilitation or construction or actively marketed for sale or rental shall not be considered to be vacant or unoccupied properties for the purposes of this rule. Coverage for contents and the peril of Vandalism and Malicious Mischief is not available on vacant or unoccupied properties.

Note: These Immediate binding rules shall apply both to new applications and applications for continuation of coverage on properties presently insured by the Facility.

INSTALLMENT PAYMENT PROGRAM:

1. The premium installment plan is available for those policies which meet or exceed the following minimum premium requirements:
 - a. Habitational risks - Dwelling Fire Program or Homeowners Program - \$200.00
 - b. All other risks - \$500.00
2. The minimum premium requirement must be satisfied by the premium on specific property prior to the application of any surcharge under the substandard rating plan.
3. The premium installment plan must be requested at the time of the inception of the policy or

binder or at the time of receipt of the approval notice. The premium installment plan must be specifically requested each year; requests for continuation of coverage will not be interpreted to include the premium installment plan unless specifically requested.

4. The premium installment plan will allow a qualifying premium to be paid in three (3) installments, subject to a service charge to offset the additional expense required to administer the plan. Forty percent (40%) of the premium is due at the inception of the policy. The remaining balance will be billed in 2 installments of 50% of the unbilled balance plus the service fee. The second installment will be billed 90 days from the inception date, due 30 days after the billing date. The third installment will be billed 180 days from the inception date, due 30 days from the billing date. Should the policyholder fail to make the required premium payment by the due date, notice of cancellation will be sent by the Facility to the policyholder and the mortgagee/loss payee, if any, notifying them that the policy will be cancelled for nonpayment of premium on a pro rated equity basis.

Should the policyholder wish to continue coverage following the sending of a notice of cancellation, the policyholder must pay the entire balance (2nd & 3rd Installment) prior to the equity cancellation date, after that date the former policyholder must reapply for new coverage with the Facility. In the event the policy goes into cancellation status, the policyholder shall not be eligible to participate in the premium installment plan in connection with the subject property or any other property for which insurance is desired through the Facility until 18 months following the sending of the notice of cancellation for non-payment of the premium.

5. If a policyholder is participating in the premium installment plan and the premium is increased by a surcharge under the substandard rating plan or for any other reason, the additional premium will be added to the unbilled installments.

6. Additional premium due to an increase request in the coverage amount or the adding of a covered peril must be paid in order for the change to take effect. These additional premiums cannot be added to the installment payment plan.

7. The service charge is not returnable to the policyholder nor shall it be considered as paid premium in subsequent adjustments.

8. All payments must be made by one of the following methods:

- a) Cash
- b) Check
- c) Bank Check or Money Order
- d) Check of a licensed lending institution. Check drawn on the account of a licensed producer
- e) Other electronic means acceptable to the plan

9. Payment will be considered as not having been received where made by checks not honored by the bank. Postdated checks will not be acceptable. **Payments will not be considered to be received until actually received by the Facility.** Postmarks will not be considered as dates of receipt.

10. All checks will be deposited at the risk of the applicant or insured or may be presented electronically for payment.

INITIAL PAYMENTS NOT HONORED OR RETURNED BY THE BANK WILL RESULT IN THE CANCELLATION OF THE POLICY AS OF ITS INCEPTION DATE.

The District of Columbia Property Insurance Facility is comprised of all voluntary market insurance companies which are licensed and writing basic property insurance, homeowners insurance and property insurance components of multi-peril policies in the District of Columbia. The Facility is regulated by the Department of Insurance and Securities Regulation of the District of Columbia. For more information, visit our website at www.dcpif.org or contact the Facility at 410-539-6808 or 1-800-492-5670.

DISTRICT OF COLUMBIA PROPERTY INSURANCE FACILITY

Statement Regarding Flood Insurance

Please Note: This policy does NOT cover losses from flood.

Generally, the standard homeowner's insurance policy does not provide coverage for flooding, surface water that enters the home or rising water. However, coverage for these types of losses may be available through the Federal Government's National Flood Insurance Program ("NFIP") or through other sources.

You can obtain information about the National Flood Insurance Program by contacting your insurance company or your insurance agent or by going on the internet to www.FLOODSMART.GOV or by calling 1-800-427-4661. Here are some important facts you should know:

- Flood insurance policies are available for any home located in a community that is a participant in the NFIP.
- Some lenders, as a condition of your mortgage, will require that you purchased flood insurance. You should confirm with your mortgage lender or the NFIP, before settlement, if you are required to purchase flood insurance. Even if you are not required to purchase flood insurance, you should consider purchasing it as additional protection for your home.
- You do not have to be located in a special flood hazard area or be close to a body of water to experience flooding. The risk of flood is present for most homes as floods can be caused by storms, melting snow, heavy rains, dam failures or other causes.
- You must complete a separate application in order to purchase flood insurance; it is not part of your homeowner's insurance application.
- Flood insurance policies have two types of coverage: structural coverage for your home and the items that are permanently attached and contents coverage for your personal property within the home. Structure and contents coverages are purchased separately and carry separate deductibles.
- Generally, there is a thirty (30) day waiting period for a new flood insurance policy to become effective; although there are some exceptions to this general rule.
- As flood insurance through the NFIP is created by federal law, flood claims are adjusted and paid in a different manner than your homeowners' insurance claims.