

NAME \_\_\_\_\_  
DATE \_\_\_\_\_  
POLICY# \_\_\_\_\_

### HOME TYPE GUIDE

1. YES NO Is the house owner occupied? If no, use dwelling rates for appropriate type.
2. YES NO Is the house built after 1960 or have all new wiring with at least 100 Amp electrical service on circuit breakers?
3. YES NO Does insured have proof of prior insurance? **Submit copy if new.**
4. YES NO Is risk claim free for at least 3 Years?
5. YES NO Does the house have oil, gas or electric heat without a woodburning stove or furnace? **Circle heat type.**  
If there is a wood burning stove\*\*, does it have it's own chimney? \_\_\_\_
6. YES NO Is dwelling well maintained and in good repair?
7. YES NO Are all windows and doors and porches in good condition?
8. YES NO Is yard well maintained and grass mowed?
9. YES NO Is premises free of trees or brush next to or overhanging house?
10. YES NO Are roofs in good condition? \_\_\_\_AGE Should an exclusion be attached? \_\_\_\_
11. YES NO Is property traditional home construction? (Not Mobile Home)
12. YES NO Is property free of toys or tools or unlicensed vehicles or junk around grounds?
13. YES NO Is this house free of any other risk not covered above? If no, explain in remarks.

If **ALL** of the above questions are answered yes, Insured may be eligible for **Select Homeowner Rates**.

14. YES NO Does total risk have 1 claim or less in 3 years?
15. YES NO Does total risk have **2** claim or less in 5 years?

\_\_\_\_ Totals

- Check one
- \_\_\_\_\_ Select 15 YES answers (See underwriting guidelines)
  - \_\_\_\_\_ Type I 13 through 15 YES answers
  - \_\_\_\_\_ Type II **9** through **12** YES answers (do not bind)
  - \_\_\_\_\_ Type III **6** through **8** YES answers (do not bind)
  - \_\_\_\_\_ Probably not insurable < **6** Yes answers

REMARKS:

\*\* Do woodburning questionnaire

NAME \_\_\_\_\_  
DATE \_\_\_\_\_  
POLICY# \_\_\_\_\_

**FARM BUILDING & PROPERTY TYPE GUIDE**

- 1. YES NO Are buildings well maintained and in good repair?
- 2. YES NO Are all windows and doors in good condition?
- 3. YES NO Are the buildings free of auxiliary heating units? If NO, Type of unit \_\_\_\_\_
- 4. YES NO Is yard grass mowed and no weeds or tall grass by buildings?
- 5. YES NO Are machine shed doors secured while open or closed?
- 6. YES NO Is property free of toys or tools or unlicensed vehicles or junk around grounds?
- 7. YES NO Is premises free of trees or brush next to or overhanging buildings?
- 8. YES NO Are roofs in good condition? \_\_\_\_\_AGE Should an exclusion be attached? \_\_\_\_\_
- 9. YES NO Is housekeeping of grounds and buildings good?
- 10. YES NO Does outdoor electric wiring have adequate clearance of all buildings?
- 11. YES NO Does indoor wiring have all bulbs in receptacles and junctions & outlets covered?
- 12. YES NO Is property free of any other risks not mentioned above? If NO, explain in remarks.
- 13. YES NO Is risk claim free for at least 3 years?
- 14. YES NO Does total risk have 1 claim or less in 3 years?
- 15. YES NO Does total risk have 3 claims or less in 5 years?
- \_\_\_\_\_ \_\_\_\_\_ Totals

Check one \_\_\_\_\_ Type I **13** or more YES answers  
\_\_\_\_\_ Type II **9** through 12 YES answers (do not bind)  
\_\_\_\_\_ Type III **5** through **8** YES answers (do not bind)  
\_\_\_\_\_ Probably not insurable < 5YES answers

REMARKS: