



## SOUTH CAROLINA HOMEOWNERS PROGRAM SUPPLEMENTAL APPLICATION

**Applicant's Name:** \_\_\_\_\_ **Policy Number:** \_\_\_\_\_

1. Is the property condemned due to condition, located in a condemned area or in an area scheduled to be condemned due to urban renewal or highway reconstruction?	YES	NO
2. Is the property in a state of disrepair or reflecting lack of maintenance or properties with existing damage and no definitive proof of intent to repair? If yes, please describe and provide definitive proof to repair the property:	YES	NO
3. Is the property a Fraternity, Sorority or other similar housing arrangement?	YES	NO
4. Are any structures constructed partially or entirely over water (not including piers or docks)?	YES	NO
5. Is the property built on stilts, pilings or with an open foundation?	YES	NO
6. Is the property built on a landfill previously used for refuse?	YES	NO
7. Is there a swimming pool or hot tub/spa located on premises?	YES	NO
a. Is the swimming pool or hot tub/spa full of clear water?	YES	NO
b. Is the swimming pool or hot tub/spa completely fenced, walled or screened with a self-latching gate?	YES	NO
c. Is the fence or wall of permanent installation, lockable and a minimum height of 4 feet?	YES	NO
d. Are there any diving boards or pool slides?	YES	NO
8. Is there a skateboard, bicycle or other stunt-type ramp on premises?	YES	NO
9. Does the insured own any All-Terrain Vehicles (ATV) or are any kept on the premises?	YES	NO
10. Does the property have any prior slab damage, sinkhole damage or evidence of settling in the structure?	YES	NO
11. Is there any commercial or non-habitational use?	YES	NO
12. Is the property currently occupied?	YES	NO
a. Will the home be owner occupied within 30 days? If yes, provide move-in date:	YES	NO
13. Are there any animals kept on premises?	YES	NO
a. If yes, list species and breed type:		
b. If yes, is there any past history of bite or attack?	YES	NO
14. Are there any open, pending or unresolved claims?	YES	NO
15. Is the property owned in the name of a corporation, LLC, partnership, association, estate or trust?	YES	NO
a. If it is owned in the name of a trust, is it a living trust? If yes, provide trust documents.	YES	NO
16. Is the dwelling of unconventional design or construction (log home, metal home, earth home, dome home)?	YES	NO
17. Is the dwelling or structures homemade, rebuilt or constructed with extensive remodeling?	YES	NO
18. Does the dwelling have an unapproved roof type?	YES	NO
19. Does the dwelling have a portable heater or open flame as a primary source of heat (other than permanent And factory installed central gas fireplaces)?	YES	NO
20. Does the property have any "knob & tube" wiring in use or any other potentially hazardous electrical condition?	YES	NO
21. Is the property equipped with electrical service less than sixty (60) amps?	YES	NO
22. Is the dwelling a mobile home, trailer home, house trailer, pre-fabricated home or travel trailer	YES	NO
23. Is the risk located within 1,000 feet of any tidal water?	YES	NO
24. Does the dwelling have any asbestos siding or roofing materials?	YES	NO
25. Is the dwelling owned by two or more individuals and all titled owners not full time residents of the dwelling?	YES	NO
26. Is the dwelling located on more than five (5) acres?	YES	NO
27. Does the dwelling have any steel, galvanized or polybutylene plumbing?	YES	NO
28. Is the dwelling occupied by roomers or boarders for remuneration?	YES	NO
29. Is the dwelling a mobile home, trailer home, house trailer, pre-fabricated home or travel trailer	YES	NO
30. Does the insured or spouse have any public records of bankruptcy, foreclosure, liens or failure to pay child support?	YES	NO

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**Optional Coverages**

HO 04 93	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing
HO 04 90	Personal Property Replacement Cost Coverage
HO 04 77	Ordinance or Law Increased Amount of Coverage
HO 04 12	Business Property – Increased Limits
HO 04 51	Business Additions and Alterations – Increased Limits (HO-4)
HO 17 32	Unit-Owners Coverage A – Increased and Special Limits (HO-6)
HO 17 33	Unit-Owners Rental to Others (HO-6)
HO 04 48	Other Structures – Increased Limits
UI COVB	Other Structures – Decreased Limits
HO 04 40	Structures Rented to Others – Residence Premises
HO 04 35	Loss Assessment Coverage
HO 04 61	Scheduled Personal Property
HO 04 65	Personal Property – Special Limits of Liability
HO 04 26/27/28	Limited Fungi, Wet or Dry Rot or Bacteria Coverage – Special Sub-Limits
HO 04 42	Permitted Incidental Occupancies – Residence Premises
HO 04 14	Special Computer Coverage
HO 04 98	Refrigerated Personal Property
HO 04 95	Water BackUp and Sump Coverage
UI 106	Animal Liability Limitation
UI 04 55	Identity Theft Expense Coverage
UI EBEE	Equipment Breakdown Enhancement Endorsement

**NOTICE OF ANIMAL LIABILITY EXCLUSION:** We will not cover any damages caused by any animal owned or kept by any insured whether or not the injury occurs on your premises or any other location.

**NOTICE OF TRAMPOLINE LIABILITY EXCLUSION:** We will not cover “bodily injury” liability arising out of the use of a trampoline on the insured premises; or the supervision by an insured of trampoline usage off of the insured premises.

**NOTICE OF PROPERTY INSPECTION:** The applicant hereby authorizes Universal and their agents or employees access to the applicant’s/insured’s residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. Universal is under no obligation to inspect the property and if an inspection is made, Universal in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

**AFFIRMATION OF FLOOD INSURANCE NOT PROVIDED:** I hereby understand and agree that flood insurance is not provided under this policy written by Universal. Universal will not cover my property for any loss cause by or resulting from a Flood. I understand Flood Insurance may be purchased separately from a Private Flood Insurer or The National Flood Insurance Program (“NFIP”). If I make a claim for water damage against this policy and I have not purchased Flood insurance separately from a private insurer or the NFIP, I will have the burden of proving the damage was not caused by Flood. Universal strongly recommends that property owners in “Special Flood Hazard Areas”(as identified by the NFIP) obtain Flood coverage. I have read and understand the information above.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES.

APPLICANT’S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

\_\_\_\_\_  
Insured signature

\_\_\_\_\_  
Agent signature

\_\_\_\_\_  
Date