

District of Columbia Property Insurance Facility

Thank you for requesting information and applications for Insurance from the District of Columbia Property Insurance Facility.

Enclosed are:

- Application
- Consumer Information Sheet
- Information Digest for Homeowners Insurance
- Windstorm-Hail Deductible Notice
- Loss History Notice
- Flood Insurance Notice
- Statement of Additional Optional Coverages Not Included in the Standard Homeowners Insurance Policy

Please complete the enclosed application and be sure you have:

- A complete property address including the county where the property is located.
- Properly indicate the construction, occupancy and coverage amounts desired and policy type being requested
- Name, Address and Loan number of your Mortgagee(s) if applicable
- Desired Effective Date, but can not be back dated
- Contact name(s) and Phone numbers.
- Please indicate if the Installment Payment Plan is desired

A separate Application must be completed for each building.

An Installment Payment Plan- (3 pay plan) is available for Homeowners and dwelling policies with premiums in excess of \$200, and Commercial Fire policies in excess of \$500, 40% of the premium is due at inception, 30% in four (4) months and the final 30% seven (7) months after the effective date.

Second and third installment premium notices will be sent to the insured, mortgagee and the producer (if any).

If a Immediate Binder for Homeowners Coverage is being requested, please be sure to include photos of the front and rear of the property, a copy of the non renewal or cancellation letter from your present carrier and a check for the estimated first payment. Checks returned for insufficient funds will result in the cancellation of the policy or tentative binder as of the inception date with no coverage being provided. Homeowners coverage is only available to owner occupied dwelling or tenants.

The DCPIF will make an inspection of your property at no cost to the applicant. If we attempt to inspect the property and are unable to complete the inspection at that time due to the fault of the applicant, his producer or representative, a Useless Visit notice will be provided explaining that another inspection may be requested by submitting a \$20.00 Inspection fee. The inspection fee must be received by the District of Columbia Property Insurance Facility within 10 days of the first inspection attempt. Failure to pay the re-inspection fee will result in the application of coverage being declined or the Immediate Binder being cancelled. In order to be reconsidered for future coverage, a new application must be submitted to the Facility along with a \$20 inspection fee. Coverage will not be effective until the property is inspected, an approval notice is issued and the premium is received in our office.

After a second unsuccessful visit to inspect the property due to the fault of the applicant, his producer or representative, a notice from the Facility will be sent advising of the cancellation of the Immediate Binder or declination of the application. In order to be reconsidered for future coverage, a new application must be submitted to the Facility along with a \$20 inspection fee, however, coverage will not be effective until the property is inspected, an approval notice is issued and the premium is received in our office.

If the Facility's inspector is unable to complete the inspection within 60 days of the date of application due to the fault of the applicant, his producer or representative, the Facility will terminate the Immediate Binder giving 30 days notice to the applicant. A new application will be required if the applicant wishes to re-apply and coverage will not be effective until the property is inspected, an approval notice is issued and the premium is received in our office.

Additional information is available on our Website, www.DCPIF.org or by calling DCPIF Customer Service at 800-492-5670.



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

DATE (MM/DD/YYYY)

TO: DISTRICT OF COLUMBIA
PROPERTY INSURANCE FACILITY
3290 N. RIDGE ROAD, SUITE 210
ELLCOTT CITY, MARYLAND 21043
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 NOT 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 _____

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

GENERAL INFORMATION

FRAME	PLASTIC SIDING	OCCUPIED BY <input type="checkbox"/> OWNER <input type="checkbox"/> TENANT	MASONRY	ASBESTOS SIDING	DWELLING OCC. BY <input type="checkbox"/> 1 FAM <input type="checkbox"/> 4 FAM <input type="checkbox"/> 2 FAM <input type="checkbox"/> 3 FAM	NO. FLOORS	NO. ROOMS	NO. BATHS	BSMT <input type="checkbox"/> YES <input type="checkbox"/> NO
MASONRY VENEER	FIRE RES.		OTHER:						
ALUMINUM SIDING									
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 <input type="checkbox"/> YES <input type="checkbox"/> NO	<p>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.</p> <p>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.</p>
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
APPLICANT'S E-MAIL:	APPLICANT'S PRODUCER TELEPHONE NUMBER:	
SIGNATURE OF APPLICANT'S PRODUCER	APPLICANT'S PRODUCER E-MAIL	

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

IS AGENCY INCORPORATED? <input type="checkbox"/> YES <input type="checkbox"/> NO	TIN# OR SOCIAL SECURITY # (IF NO TIN)
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**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 RESIDENCE	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
(B) THE DESCRIBED DWELLING IS A SEASONAL RESIDENCE	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
(C) BUSINESS PURSUITS ARE CONDUCTED ON THE DESCRIBED PREMISES (EXPLAIN "YES" ANSWER)	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
(D) THE INSURED HAS FULL TIME RESIDENCE EMPLOYEE(S)	<input type="checkbox"/>	YES	<input type="checkbox"/>	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

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

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.

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 at 1-800-492-5670 (FAX 410-244-7268). Applications should be mailed to the address on the application.

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) 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 1-800-492-5670.

**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

Windstorm Or Hail Deductible

The District of Columbia Property Insurance Facility's Homeowners, Dwelling and Commercial programs provide for separate deductibles for Windstorm or Hail damage.

Windstorm or Hail deductibles under the Facility's Dwelling and Homeowners program are applied as fixed dollar deductibles, and under the Commercial program are applied as percentage deductibles.

If your policy is written under our Commercial program with a windstorm or hail percentage deductible it means that, if a loss is a result of Windstorm or Hail, your deductible for a covered loss will be determined by multiplying the dollar amount of your Coverage A – Building limit of liability by this percentage.

In some cases, the Facility will require that a Windstorm or Hail deductible be added to a tentative binder or policy. Some of the conditions are:

- If the Dwelling/Building (Coverage A) is within 200' of water (*Note) a Windstorm or Hail Deductible will be applied. Under the Facility's Dwelling and Homeowners programs a fixed \$5,000 windstorm or hail deductible will be applied. Under the Facility's Commercial program a 5% of the Coverage A building limit up to \$100,000 will be applied, windstorm or hail deductibles for building limits in excess of \$100,000 will be applied at underwriter's discretion.
- If Dwelling/Building has trees in contact with the dwelling, or overhanging the dwelling or is situated within a wooded area a Windstorm or Hail Deductible may be applied.
- If the Dwelling/Building has deteriorating / missing siding and/or roof shingles (material) an increased Windstorm or Hail Deductible may be applied.

Note:

- Within 200' of water is defined as the Atlantic Ocean, Chesapeake Bay and their tributaries.

If you have any additional questions, please contact your Producer or the Facility.

District of Columbia Property Insurance Facility

Important Homeowners Notice Loss History Rating Plan

The District of Columbia Property Insurance Facility has adopted the Homeowners Loss History Rating Plan.

The Loss History Rating Plan recognizes three years of both property and liability losses for new and continuation applicants, and will result in an adjustment in premium. The following losses shall not be considered eligible for rating under the plan: windstorm or hail, earthquake, mine subsidence, sinkhole collapse, as well as medical payments to others. Also, the combined claim payments for each loss being considered have to equal or exceed \$500.00.

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.

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.