

UNDERWRITING QUESTIONS

- 1) Building replacement cost of your home: \$ _____
The Coverage Amount selected should be at least 100% of the building replacement cost of your home.
2) Year home was built: _____
3) As the applicant, how many years have you lived in the home? _____
4) Construction: [] Masonry [] Masonry Veneer [] Frame [] Other
5) Dwelling Type: [] One-Story [] Two-Story [] Bi-Level [] Split Level [] Other
*Note: Mobilehomes and Condos are not eligible for this coverage.
6) Does home have a basement? [] Yes [] No
7) Dwelling: [] One Family [] Two Family
8) Is this a Secondary Residence? [] Yes [] No
9) Is the home Owner-Occupied? [] Yes [] No*
*Note: If the answer is "No", please explain
10) Is this dwelling or any appurtenant structure near, or exposed to flooding from a river, stream, creek, canal, ditch, lake, reservoir, pond, arroyo or wash, or seasonal runoff or accumulation or flow? [] Yes [] No
If the answer is "Yes", please answer the following:
a) How many horizontal feet is the home or structure away from the water? _____ ft.
b) How many vertical feet does the home or structure lie [] above or [] below the water? _____ ft.
c) What is the name of the body or flow of water? _____
11) Is the home situated or built:
a) In the path of potential landslide, avalanche or mud flow? [] Yes [] No
b) At the top of, on or at the base of a steep slope? [] Yes [] No
c) Upon a landfill? [] Yes [] No
If any answer is "Yes", please explain fully and describe condition:
12) Is there any existing damage to structure such as cracking or settling of walls or foundations? [] Yes [] No
If any answer is "Yes", please explain fully and describe condition:

- 13) Please advise if this home, appurtenant structure or nearby home has suffered damage from any of the following perils in the past (your answer should include any such losses that you are aware of, and must cover at least the past five years):
a) Flood [] Yes [] No
b) Surface Water [] Yes [] No
c) Landslide or Earth Movement [] Yes [] No
If any answer is "Yes", please submit the following information:
d) Fully describe the loss: (Use a separate sheet if necessary.)
e) Provide specific details of measures taken to prevent similar losses, by the applicant or public authorities: (Use a separate sheet if necessary.)
14) Is your mortgagee requiring the purchase of flood insurance on your home? [] Yes [] No
If the answer is "Yes", please explain and include a full description of the flood plain surrounding your property.
15) Has any similar coverage as being applied for been declined, cancelled, or non-renewed for this home previously? [] Yes [] No
If the answer is "Yes", please explain:
16) Is similar coverage as being applied for in effect now or has it been at any time in the past for this home? [] Yes [] No
If the answer is "Yes", please provide carrier:

PROPOSED EFFECTIVE DATE AND APPLICANT SIGNATURE:

Proposed Effective Date: _____ Is this date being requested to meet closing requirements on a new mortgage loan?* [] Yes [] No

PLEASE NOTE that your insurance will be effective on the Proposed Effective Date shown above, OR ten (10) days* from the date your application (with your premium payment) has been date-stamped by the Administrator of the Trust and accepted by the Underwriter, WHICHEVER IS LATER. (*Note: The waiting period may, at the discretion of the Underwriter, be reduced to five (5) days to meet the requirements of a bona fide closing date for a new mortgage loan.) The Applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated.

SIGNING THIS APPLICATION DOES NOT BIND THE UNDERWRITERS/COMPANY TO COMPLETE THIS INSURANCE.

Signature of Applicant: _____ Date: _____

PRODUCING AGENT:

Name of Agency: _____
Address: _____
City/State/Zip: _____ St: _____ Zip: _____
Phone: (_____) _____ - _____
Contact: _____

ASSOCIATION:

INDEPENDENT INSURANCE AGENTS OF MONTANA
3131 Dredge Drive
Helena, MT 59602
(406) 442-9555

TRUST ADMINISTRATOR:

Trustco, Inc.
2735 East Parleys Way - Suite 303
Salt Lake City, Utah 84109-1666

Phone: (801) 278-5341
Fax: (801) 278-3629
Toll Free: (800) 644-4334
E-mail: hcit@trustcoinc.com