

HOW TO APPLY

(Also, See SAMPLE FORMS Section)

A. APPLICATION FORM

An application may be filed on behalf of the applicant by a producer (licensed property insurance agent or broker). Also, an application may be filed directly by any person or legal entity having an insurable interest in the property.

A separate application must be completed for each location. Location is defined as any Building or Structure separately rated by the Insurance Services Office.

Application Form DFP-3/ACORD 64 DE must be used when applying for insurance coverage. The original and one copy must be submitted to the FAIR Plan. A copy should be retained by the producer or the applicant for his/her records.

An instruction page is included with each application set to assist in its completion. The application must be completed in full and signed by the applicant whose signature must be witnessed. If the application is being submitted through a producer, it must be personally signed by a licensed property insurance agent or broker. Stamped or typed signatures are not acceptable.

Incomplete applications will not be processed and will be returned. Following all the instructions carefully and providing all of the required information and documents will minimize the possibility of the application being rejected.

Submission of an application to the FAIR Plan neither binds the Plan to provide insurance nor obligates the applicant to purchase insurance.

A copy of the application will be mailed to the insured upon their written request. The statements in the application will be treated as representations and not warranties, and will form the basis for and be a part of the contract of insurance. It is important for applicants to understand that misrepresentations made on the application form may render coverage null and void.

B. SUPPLEMENTARY QUESTIONNAIRE

"Supplementary Questionnaire", Form PDWV-25/ACORD 65 PA/DE/WV, Part A must be complete if the property is fully or partially vacant or unoccupied.

If Sections 11, 20, 22 or 23 on the Basic Property Insurance Application are answered "Yes", PDWV-25/ACORD 65 PA/DE/WV or a letter signed by the insured must be used to provide full explanations.