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SECTION VI HOW TO APPLY

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.

A copy should be retained by the producer or the applicant for his/her records. Facsimiles (faxes) may be acceptable.

The application must be completed in full and signed by the applicant. If the application is being submitted through a producer, it must be personally signed by a licensed property insurance agent or broker.

Incomplete applications will not be processed and will be returned. Providing all of the required information and documents will minimize the possibility of the application being rejected. In addition to submitting a paper application, an electronic application is available via the FAIR Plan's website at www.defairplan.com.

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

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 forms may render coverage null and void.