

**VAN WAGONER COMPANIES, INC.**  
**1134 COMMERCE DRIVE**  
**RICHARDSON, TX 75081**  
**PHONE NO.(972)331-6566      FAX NO.(972)331-6599**

**VACANT BUILDING APPLICATION**

1. INSURED: \_\_\_\_\_
  2. MAILING ADDRESS: \_\_\_\_\_
  3. CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_
  4. INSURED SSN \_\_\_\_\_ SPOUSE SSN \_\_\_\_\_
  5. PROPERTY LOCATION: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_
  6. HOW LONG HAS DWELLING BEEN VACANT? \_\_\_\_\_
  7. WHY VACANT? \_\_\_\_\_
  8. HOW LONG DO YOU EXPECT IT TO BE VACANT? \_\_\_\_\_
  9. WHAT IS BEING DONE TO GET THE BLDG. OCCUPIED? \_\_\_\_\_  
\_\_\_\_\_
  10. IS BLDG. FOR SALE OR LEASE? \_\_\_\_\_ IF FOR SALE, IS IT BY  
OWNER OR REALTOR? \_\_\_\_\_ WHO IS THE REALTOR?  
\_\_\_\_\_
  11. YEAR BUILT: \_\_\_\_\_ SQUARE FOOTAGE? \_\_\_\_\_ # STORIES? \_\_\_\_\_
  12. CONSTRUCTION MATERIAL ON ROOF? \_\_\_\_\_ FLOOR? \_\_\_\_\_  
INSIDE WALLS? \_\_\_\_\_ OUTSIDE WALLS? \_\_\_\_\_
  13. CURRENT ACTUAL CASH VALUE THE BUILDING LESS THE VALUE OF THE  
LAND IT SITS ON? \_\_\_\_\_
  14. FINANCIAL CONDITION OF THE INSURED? \_\_\_\_\_
  15. HAS INSURED(S) EVER FILED BANKRUPTCY? \_\_\_\_\_  
IF YES, EXPLAIN: \_\_\_\_\_
  16. ANY LOSSES IN THE PAST 5 YEARS? \_\_\_\_\_  
\_\_\_\_\_
- (WHETHER INSURED OR NOT) IF NONE, STATE "NONE"

17. HOW OFTEN IS THE BUILDING CHECKED? \_\_\_\_\_

18. IS ELECTRIC POWER ON/OFF? \_\_\_\_\_ IF GAS ON/OFF? \_\_\_\_\_

19. ARE WINDOWS AND/OR DOORS BOARDED UP? \_\_\_\_\_

20. WHAT IS THE OVERALL CONDITION OF THE PROPERTY? \_\_\_\_\_

21. IS THIS A HIGH CRIME AREA? \_\_\_\_\_

22. IS THIS A HIGH VANDALISM AREA? \_\_\_\_\_

23. MORTGAGEE NAME AND ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

24. ARE THE MORTGAGE PAYMENTS CURRENT? \_\_\_\_\_

25. PERSON TO CONTACT FOR INSPECTION? \_\_\_\_\_  
PHONE # \_\_\_\_\_

26. EFFECTIVE DATE? \_\_\_\_\_ TERM? 3 MONTH 6 MONTH

27. \*\*\*PERILS TO BE COVERED? \_\_ FIRE & EC OR FIRE, EC & VMM

\*\*\* NOTE: VANDALISM & MALICIOUS MISCHIEF IS NOT AVAILABLE ON ANY BUILDING THAT IS LESS THAN \$75,000.00 LIMIT.

\*\*\* THE BUILDING DEDUCTIBLE IS 1% OF THE DWELLING VALUE WITH A MINIMUM OF \$500, AND THE WIND/HAIL DEDUCTIBLE IS 2% OF THE DWELLING VALUE WITH A MINIMUM OF \$1,000.

THIS APPLICATION MUST BE FULLY COMPLETED AND SIGNED BY THE INSURED OR IT WILL NOT BE ACCEPTED BY THE COMPANY!!!!!!!!!!!!!!

AGENCY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE # ( ) \_\_\_\_\_ FAX# ( ) \_\_\_\_\_

**VACANT DWELLING POLICY RESTRICTION (04/01/04)**  
**THIS POLICY CONTAINS THE FOLLOWING MAJOR LIMITATIONS OR**  
**EXCLUSIONS.**

**PLEASE READ THEM CAREFULLY**

1. Premium is fully earned on a three (3) month policy, and on a six (6) month policy if the premium is above \$1,000 then it would be 50% minimum earned or if below \$1,000 it is 75% earned.
2. All policy fees and inspection fees are fully earned.
3. Section 1 – Exclusions #3 is void and replaced with the following. We do not cover loss caused by or resulting from the enforcement of any ordinance or law regulating the construction, repair or demolition of a building or structure.
4. This policy does not cover transmission of communicable diseases, assault and/or battery, punitive or exemplary damages, pollution or lead contamination.
5. Policy valuation is based on 80% of actual cash value.
6. Roofs in worn out condition or older than the normal life expectancy of a standard roof are not insured for hail and/or wind damages. Also, no coverage is afforded for the removal of multiple layers of roofing in the event of a covered loss.
7. Swimming pools must be fenced and comply with all local ordinances.
8. This policy does not cover the described premises in the event of change of ownership or tenant occupancy.
9. This policy will not cover property damage or bodily injury caused by an animal or pets whether or not disclosed on the application.
10. Notwithstanding any other provision in this policy, no coverage of any kind is afforded by this policy for any damage to insured property, whether caused directly or indirectly by a covered peril, resulting from rust, rot, mold or other fungi, spores, dust, contamination, deterioration, pollutants, asbestos, communicable disease, or infestation of rodents, insects or any other living organisms. Further, no liability coverage or legal defense will be provided for any third party bodily injury, property damage or medical payment claim resulting from or arising out of or alleged to have resulted from or arisen out of, any of such aforementioned conditions.
11. In consideration of the premium charged, no liability or property coverage is afforded by this policy for any claim/suit or damages arising out of and/or connected with and/or caused by and/or alleged to have been caused in whole or in part by the trampoline that is at the insured's residence.
12. We do not cover loss including loss of use, under coverage caused by settling, cracking, bulging, shrinkage, or expansion of foundation, walls, floors, ceilings, roof structures, walks, drives, curbs, fences, retaining walls or swimming pools. In addition, we do not cover loss, including loss of use, caused by broken or leaking pipes in or under foundations or floors.

I acknowledge and warrant that the information given in this application even if not in my handwriting, is true and correct to the best of my knowledge and belief.

**SPECIAL NOTICE:** As part of our underwriting procedure, a routine inquiry and/or a consumer credit report may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made will be provided.

\*\*\*\*\*NO BINDING AUTHORITY IS EXTENDED TO AGENT\*\*\*\*\*

**THE APPLICATION MUST BE FULLY COMPLETED, SIGNED AND DATED BY THE INSURED OR IT WILL NOT BE ACCEPTED BY THE UNDERWRITERS.**

**\*\*\*RESTRICTION PAGE IS VALID ON ORIGINAL POLICY AND ANY RENEWAL THEREOF\*\*\***

Date: \_\_\_\_\_ Insured's Signature: \_\_\_\_\_

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