Name: ____________________________ Product: Homeowners

Acknowledgement of Insurance Options and Hold Harmless Agreement

I understand that the insurance coverage limits I have selected are the maximum amounts that will be paid under my homeowner's insurance policy in the event of a loss or claim. I have been advised by my agent that I may purchase higher limits of coverage, but at this time I am purchasing the insurance coverage selected below. I understand that the limits I have chosen will automatically apply to policy renewals. I UNDERSTAND AND ACKNOWLEDGE THAT THE AGENCY OR AGENT IS NOT TO BE HELD RESPONSIBLE OR LIABLE FOR THE COVERAGE LIMITATIONS THAT I HAVE CHOSEN, AND I AM COMFORTABLE THAT THE COVERAGES AND LIMITS I HAVE SELECTED WILL PROTECT ME AND MY ASSETS ADEQUATELY. I WILL REVIEW ALL DOCUMENTS I RECEIVE FROM MY AGENT OR CARRIER AND BRING ANY QUESTIONS OR CONCERNS TO THE ATTENTION OF MY AGENT IN A TIMELY MANNER TO AFFORD THEM THE OPPORTUNITY TO BE ADDRESSED.

Please Review, Complete & Initial Below If Appropriate:

I select Liability limits of: ( ) $100,000 ( ) $300,000 (•) $500,000 ( ) $1,000,000

Initials __________

I select Personal Property Coverage in the amount of: $ ____________________

Initials __________

I select Medical Payments to Others Coverage of: ( ) $1,000 ( ) $2,000 (•) $3,000 ( ) $5,000 ( ) $ _________

Initials __________

I select a deductible of: ( ) $250 ( ) $500 ( ) $750 (•) $1,000 ( ) $2,500 ( ) $ _________

Initials __________

Earthquake Insurance Rejection. I understand that earthquake coverage is not included in my policy, and that I have chosen to reject adding earthquake coverage. I acknowledge that in the event of an earthquake, my policy will not provide any coverage.

Initials __________

Flood Insurance Rejection. I understand that flood coverage is not included in my policy, and that I have chosen to reject adding flood coverage. I acknowledge that in the event of a flood, my policy will not provide any coverage.

Initials __________

Backup of Sewers and Drains Insurance Rejection. I understand that water back-up and sump overflow coverage is not included on my policy unless I have selected it, and then only up to the limit I have selected. If I have not selected the coverage I acknowledge that my policy will not provide for any loss caused by water which backs up through, or overflows from, a sewer, drain, sump, sump pump, or any system on the residence premises designated to remove subsurface water from the foundation area.

Initials ______

Law and Ordinance Insurance Rejection. I understand that Law and Ordinance coverage is not included on my policy unless I have selected it, and then only up to the limit I have selected. If I have not selected the coverage I acknowledge that my policy will not provide additional coverage if a higher construction standard is required due to changes of government building codes or ordinances for repairs to a home resulting from a covered loss.

Initials __________

Motorized Vehicle Insurance Rejection. I understand that motor vehicle coverage is not included in my policy, and that I have chosen to reject adding motorized vehicle coverage. I acknowledge that in the event of a loss, motor vehicles, including the following would not be covered: four-wheelers, golf carts, go-carts, dune buggies, motorcycles, trikes or any other motorized vehicle.

Initials __________

Watercraft Insurance Rejection. I understand that watercraft coverage is not included in my policy. I acknowledge that in the event of a loss, watercraft loss or damage would not be covered.

Initials __________

Personal Property. I understand that my personal property coverage will be subject to a deductible in the event of a loss.

Initials __________

Scheduled Personal Property. I understand that my policy may or may not offer options to add coverage for high value items. Some examples may be: art, jewelry, furs, silverware, guns, or musical instruments. I have discussed this with my agent and selected the level of coverage that I am comfortable with.

Initials __________

Rental Property. I understand that my policy does not cover property being used as short/long term rental. I acknowledge that in the event of a loss related to rental, or vacancy between rental, of the property my coverage may be voided or reduced.

Initials __________

Electronic Communications

I would like to opt in to your email list so I can receive agency communications. I understand that my personal informationtictly confidential and will not be shared with any third party. I also agree to opt in to receive text messages for agency communication and policy related information or alerts. Standard text message rates apply.

Signature of Applicant/Insured: ____ **Date:** _______________