

Farm, Ranch, and Equine FARM AND EQUINE APPLICATION

IN SC - "THE INSURER CAN CANCEL THIS POLICY FOR WHICH YOU ARE APPLYING WITHOUT CAUSE DURING THE FIRST 120 DAYS. THAT IS THE INSURER'S CHOICE. AFTER THE FIRST 120 DAYS, THE INSURER CAN ONLY CANCEL THIS POLICY FOR REASONS STATED IN THE POLICY."

GENERAL INFORMATION											
Desired Coverage: □ Property □ Inland Marine □ Farm Liability □ CGL Farm Liability □ Equine Liability Only Effective Date: Expiration Date: □ Account Bill □ Direct Bill Pay Plan											
AGENCY INFORMATION											
Agency Name:			Agency Code:								
Sub-Producer Name:			Sub-Producer Code								
APPLICANT INFORMATION											
First Name Insured:											
Address:											
City:	State:		Zip:								
Phone Number:	State.	Email:	Zip.								
Insured's Occupation:		Spouse's Occupa		_							
Farm/Ranch Business Name:		spouse's occupa	.CIOII.								
		tor Digint Venture D									
	Entity Type: □Corporation □Individual/Sole Proprietor □Joint Venture □LLC □Partnership □Trust or Estate If Named Insured is not an individual, list the individuals that make up the entity and the percentage of ownership for each:										
Type of Farm/Ranch Operation ☐ Cattle - # ☐ Horses - #	Type of Farm/Ranch Operations: □ Cattle - # □ Horses - # □ Sheep - # □ Hogs - # □ Other - #										
Description of Operations:											
Total Receipts from Entire Fa	rm/Ranch Operations (a	ll Locations):									
Number Years of Experience	in this Type of Operation	1:									
How Long Has Agency Known	the Applicant:										
Additional Named Insureds (] supplemental addition	al named insureds atta	ched):								
PRIOR CARRIER AND LOSS	HISTORY (PREVIOU	S 3 YEARS)									
PRIOR INSURANCE INFORMAT											
Company	Type of Policy	Effective Date	Expiration Date	Annual Premium							
Сотрану	Type of Folicy	Lifective bute	Expiración bacc	Amadricanam							
			1								
LOSS HISTORY		<u> </u>									
Date of Loss	Desc	ription of Loss		Amount Paid							
		-									

☐ No Losses (in last 3 years)

UNDERWRITING QUESTIONS

1.	Has the insured been canceled or non-renewed in the last 5 years? (N/A for Missouri) If yes, please explain:	□YES	□NO
2.	During the last 5 years has the insured been indicted for or convicted of any degree of crime of fraud, bribery, arson or other arson related crime in connection with this or any other property? If yes, please explain:	□YES	□NO
3.	Has the insured had any bankruptcy, judgements, liens or foreclosures within the past 10 years? If yes, please explain:	□YES	□NO
4.	Is Farming the primary source of insured income? If no, what is?	□YES	□NO
5.	Is any business other than farming conducted by the insured? If yes, explain:	□YES	□NO
6.	Are any of the farm premises open to the public for activities such as roadside stands, U-Pick, recreational, rent-a-garden, auction, sales, show, food or beverage service, hay rides, fishing, kennels, animal boarding or Christmas tree sales? If yes, please explain:	□YES	□NO
7.	Does the insured rent or lease any land, buildings or stables to others? If yes, explain:	□YES	□NO
8.	Are customers allowed on the premises? If yes, explain:	□YES	□NO
9.	Overall maintenance and condition of the grounds, fencing and buildings: □ Excellent □ Good □ Fair □ Poor		
10.	Are all pastures totally fenced? Describe type of fencing: Height of fencing:	□YES	□NO
11.	How often is fencing checked:		
12.	Who is responsible for fence repair?		
13.	Are there any swimming pools situated on any insured location?	□YES	□NO
	If yes, is there a diving board?	□YES	□NO
	Is there a water slide? Are swimming pools completely fenced in?	□YES	□NO
	Attach photos of swimming pool	□YES	□NO
14.	Are there any other bodies of water (lake, pond) situated on any insured location?	□YES	□NO
	Are there any trampolines situated on any insured location?	□YES	□NO
	Is there a safety net around the trampoline?	□YES	□NO
	Used for private personal use only?	□YES	□NO
	Attach photos of trampoline		
16.	Does the insured have dogs? Number: Breed:	□YES	□NO
	Dog bitten or caused injury to anyone? If yes, please explain:	□YES	□NO
17.	Does the insured have horses? If yes, please complete the Equine section of application.	□YES	□NO
18.	Does inured have non-domestic or exotic animals on the premise? If yes, please explain:	□YES	□NO
19.	Are any wood burning stoves or solid fuel devices used in dwellings or outbuildings? If yes, complete and attach the Wood Burning Stove questionnaire .	□YES	□NO
20.	Does the insured plan on any construction or renovations in the next twelve (12) months?	□YES	□NO
21.	Are independent contractors hired to perform any farm operations? If yes, attach Certificate of Insurance.	□YES	□NO
22.	Any recreational vehicles used on the premises? If yes, number and type: Who is allowed to use?	□YES	□NO
23.	Any hemp grown on the premises? If yes, complete the Hemp application.	□YES	□NO

POLICY LEVEL COVERAGES

Policy Deductible: ☐ \$500 ☐ \$1,000 ☐ \$2,500 ☐ \$5,000 ☐ Other	
Inflation Guard % (N/A if ITV Increase is selected): □ NONE □ 2% □ 4% □ 6% □ 8%	
ITV Increase % (0-10) (N/A if Inflation Guard is selected):	
Equipment Breakdown Enhancement Endorsement: Yes No If No, skip next five (5) items below	
Optional EBD Deductible: ☐ \$500 ☐ \$1,000 ☐ \$2,500 ☐ \$5,000 ☐ Other	
BI/EE Deductible (in Days):	
Refrigerated Contamination Limit: ☐ \$250,000 ☐ \$500,000 ☐ \$1,000,000	
Pollutant Clean-Up and Removal Limit: ☐ \$250,000 ☐ \$500,000 ☐ \$1,000,000	
Spoilage Coverage Limit: ☐ \$250,000 ☐ \$500,000 ☐ \$1,000,000	

LOCATION INFORMATION

☐ Supplemental Location Schedule Attached

LOC #	LEGAL DESCRIPTION (Include County, State, Zip Code or Section, Township & Range)	# OF ACRES	WIND/HAIL % DED	FEET TO FIRE HYDRANT	MILES TO FIRE DEPT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20				-	_

20									
☐ Pollutant Clean Up and Removal (\$10,000 Aggregate Limit Included) ☐\$25,000 ☐\$50,000 ☐ \$100,000									
□ Del	ris Removal (25% of Loss Included) Additional Limit:								
☐ Dis	ruption of Farming Operations Coverage								
Locat	on #:								
Perce	ntage of Exposure Covered:								
Limit	of Insurance:								
Inden	nity Period (Days):								
Descr	ption of Farming Operations:								
□ Mi	ne Subsidence Coverage (IL, IN, KY, OH, WV only)								
lf .	Mine Subsidence Coverage is not desired, Insured must waive in	writing							

PROPERTY INFORMATION COVERAGE A - DWELLING

☐ Additional Dwelling Schedule Attached

Cov A Dwelling Limit of Insurance Structure Type (1) Dwelling Type (2) Year Built (3) Total Square Footage Occupancy Type (4) Primary or Secondary Construction Type (5)	Locatio		Locatio		Location		Location	
Structure Type (1) Dwelling Type (2) Year Built (3) Total Square Footage Occupancy Type (4) Primary or Secondary								
Dwelling Type (2) Year Built (3) Total Square Footage Occupancy Type (4) Primary or Secondary								
Year Built (3) Total Square Footage Occupancy Type (4) Primary or Secondary								
Total Square Footage Occupancy Type (4) Primary or Secondary								
Occupancy Type (4) Primary or Secondary								
Primary or Secondary								
Number of Stories								
Roof Construction Material								
Roof Age								
ITV Increase % (0-10)								
Structure Deductible								
Cov B Appurtenant Structures Limit								
Cov C Household Personal Property								
Cov D - Loss of Use								
Causes of Loss (6)								
Loss Valuation Basis (7)								
Replacement Cost %								
Extended Replacement Cost (RC								
must be 100%) (8)	□125%	□150%	□125% □150%		□125% □150%		□125% □150%	
Household Personal Property		= 10						
Replacement Cost Coverage	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Sump Overflow and Water Backup	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Minimum Limit \$5,000 (can be	Total Lin	nit:	Total Lin	nit:	Total Lin	nit:	Total Lin	nit:
increased in \$100 increments)								
Dwelling Plus	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Earthquake Coverage	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Earthquake Deductible								
Exclusions								
Theft	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□N0
Vandalism	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□N0
Rental to Others Theft	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□N0
Inflation Guard	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Wind Hail	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Cosmetic Damage	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
ACV Roof Endorsement	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Interior Damage Amendment	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Smoke Detectors	□YES	□NO	□YES	□NO	□YES	□NO	□YES	□NO
Protective Devices and Services (9)								
Year Electrical Updated								
Year Plumbing Updated								
Year Heating Updated (1) Dwelling, Mobile Home, Tenants, Unit, Build								

⁽¹⁾ Dwelling, Mobile Home, Tenants, Unit, Builders Risk

⁽³⁾ If dwelling was constructed more than 25 years ago, please submit an Older Dwelling Questionnaire with application

⁽⁴⁾ Owner Occupied, Tenant Occupied

⁽⁵⁾ Frame, Brick, Brick Veneer, Metal, Log, Mobile Home (6) Basic, Broad, Special, Special/Broad

⁽⁷⁾ Replacement Cost (RC), Actual Cash Value (ACV), Functional Replacement Cost (FRC), Special Loss (8) Extended Replacement Cost (125% or 150%)

⁽⁹⁾ Smoke Alarm, Automatic Sprinklers, Burglar, Local, Central Station Alarm, Name of Monitoring Company

☐ Supplemental Farm Personal Property - Scheduled Attached
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Loss Valuation Basis: Actual Cash Value.	Functional Replacement Cost (FRC) is also available on Cotton Pickers,
Combines and Machinery, and Implements.	

Machinery and Implements - Scheduled - Foreign Objects and Cab Glass Coverage are included under Special Causes of Loss. Foreign Objects is excluded under Basic and Broad. Cab Class is optional under Basic and Broad.

Description	Year	Make	Mc	odel Seri	al or ID numb	er Limit		use of oss	Ded	Away from Premises
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										□ Yes
										☐ Yes
										☐ Yes
										☐ Yes
										□ Yes
										☐ Yes
] Grain										
Storage Type		Limit			Cause of Lo	SS	1	Deduct	tible	
∃ Hay, Straw, Fod	der. and	Forage Crops	S							
Storage Type		nit		Increased St	acked Limit	Cause of Lo	SS	[Deductible	e
						<u> </u>				
Livestock - Sche Class	duled	Causes o	f Loss	Limit of Insu		ırance Per Animal		Dedu	ıctible	
					ļ			<u> </u>		

Class	Causes of Loss		Limit of	Insuran	ice Per Class	Dedu	ıctible
□ Peak Season Endorsem	nent						
Property Type	Increase in Limit of I	nsurance	e	From		To	
_							
_							_
☐ Value Reporting Endor	sement						
Property Type	Length of Seasonal Risk	Frequ	Reporting ency/Repo		orting Reporting Date		Reported Value
		Period]				
							1
☐ Animal Collision L	imit per animal:	Tota	al # of anii	mals:			
M PERSONAL PROP	PERTY – UNSCHEDULE	D					
•	ash Value basis. Irrigation E ance on unscheduled farm p						
□ Farm Personal Propert	y - Unscheduled (Attach list	t of inve	entory to b	e cove	red under bla	nket)	
Limit of Insurance:	Causes of Loss:	I	Deductible	:			
Property Not Covered:							

Γ	7.5	รับทุก	lemental	Farm	Buildings	Schedule	Attached
_		,upp	terricinea,		Dunanigs	Jeneauc	Attucifed

	Structure #		Structure	e #	Structure	e #	Structure #	
	Location #		Location #		Location #		Location	
Description								
Limit of Insurance								
Contains Residential Living Quarters	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Structure Type (1)								
Construction (2)								
Year Built								
Total Square Footage								
Roof Construction Material (3)								
Roof Age								
Causes of Loss (4)								
Loss Valuation Basis (5)								
Grain Bins Only - # of Bushels								
ITV Increase % (0-10) (N/A if Inflation Guard is selected)								
Structure Deductible								
Exclusions								
Theft	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Vandalism	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Wind Hail	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Inflation Guard	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Cosmetic Damage	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Rental to Others Theft Coverage	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
ACV Roof Endorsement	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Unoccupancy and Vacancy Permit	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Damage to Below Ground Foundation and Related Consequential Expenses	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Earthquake Coverage Earthquake Deductible	□Yes	□No	□Yes	□No	□Yes	□No	□Yes	□No
Protective Devices and Services (6)								
(1) 1, 2, 3 (2) Frame, Masonry, Non-combustible, Fire Resi (3) Asphalt, Metal, Tile, Wood/Shake, Other (de		Masonry/Frai	me)					

(1)	1	2	2
(1)	ι,	۷,	J

☐ Farm Building	- Blanket	Blanket Limit of Insurance:	Blanket Deductible:	Property Not Covered:
RC-100	ACV			

⁽⁴⁾ Basic, Broad, Special
(5) Replacement Cost (RC), Actual Cash Value (ACV), Functional Replacement Cost (FRC)
(6) Smoke Alarm, Automatic Sprinklers, Burglar, Local, Central Station Alarm, Name of Monitoring Company

LIABILITY SECTION

□ Farm Liability □ CGL Farm Liabili	ty		
LIMITS OF LIABILITY (PER OCCURRENCE)		MEDICAL PAYMEN	NTS
□ \$1,000,000 OCC/\$2,000,000 AGG		☐ \$5,000 (include	ed) □ \$10,000
			,
FARM LIABILITY ONLY			
☐ Personal and Advertising Injury Limit (☐ Exclude Personal and Advertising Injur		·	
☐ Fire Damage Limit (\$100,000 included)	Increase to: □\$30	00,000 □\$500,000 □	□ \$750,000 □\$1,000,000
☐ Residence Employees - Number of Employees	-	2 500 □\$3 000 □\$4	. 000 □\$5 000
, , , , ,	,500 - 52,000 - 52	.,500 🗀 55,000 🗀 77	7,000 🗆 73,000
☐ Farm Stands - Gross Sales:			
CGL FARM LIABILITY ONLY			
Deductible Type □N/A □ PD Deductible	Basis - □\$1,000 □	1\$3,000 □\$5,000 Pe	er Occurrence
☐ Damage to Premises Rented to You (\$10			
Personal and Advertising Injury - □ Includ	· ·	, ,	
☐ Personal Liability:			
Insured Name:			
□ Foodlete Number of Hoods			
☐ Feedlots - Number of Heads:	adustible) Numb	or of Hoods	
☐ Limited Feeding and Watering (\$1,000 D☐ Pesticide or Herbicide Applicator - Acres	•	of Operation:	
☐ Broad Farm Premises Liability - Limite	•	•	gate Limit □\$50,000 □\$100,000
☐ Additional Residences Rented to Other		ty Extension Aggres	gate Limit = \$30,000 = \$100,000
Type	Occupancy	,	Location of Residence
☐ One Family ☐ Two - Four Fa		□ Non-Owner	
☐ One Family ☐ Two - Four Fa		□ Non-Owner	
☐ Animals/Livestock Breeders or Dealers			ne Operations - Gross Sales:
☐ Farm Products (No Other Classification	•	•	
☐ Grazing Away From the Farm Premises		•	
,			
☐ CGL Detail Description/Classification	Class Code		Evposuro
•	12841		Exposure 10,000
Example: 1 torists	12041		10,000
L			_1
☐ Transportation of Farm Chemicals (\$25,	,000 included limit	t of insurance) Incr	rease to: □ \$50,000 □ \$100,000
☐ Chemical Drift (included aggregate limi		·	

INLAND MARINE PROPERTY

□ Equine Tack Replacement Cost		
Description	Limit	Deductible
	l .	1
☐ Mobile Agricultural Machinery and Equipment - Scheduled		
☐ Machinery and Equipment (Cab Glass Included)		
Description (include Year, Make, Model)	Limit	Loss Valuation Basis
		☐ ACV ☐ RCV
		□ ACV □ RCV
	<u>.</u>	•
☐ Cotton Pickers (Cab Glass Included)		
Description (include Year, Make, Model)	Limit	Loss Valuation Basis
		□ ACV □ RCV
		□ ACV □ RCV
Combines (Cab Class Instituted)		
☐ Combines (Cab Glass Included) Description (include Year, Make, Model)	Limit	Loss Valuation Basis
Description (include real, make, model)	Lilling	
		□ ACV □ RCV
		□ ACV □ RCV
☐ Misc Equipment (\$3,000 or less)		
Description	Limit	Loss Valuation Basis
2000.19000		ACV Only
		nev only
☐ Mobile Agricultural Machinery and Equipment - Blanket		
Description	Limit	Loss Valuation Basis
		ACV Only
	1	
☐ Personal Property in Transit on Owned Vehicles		
Description	Limit	Deductible
Personal Property in Transit (Broad)	Т.	
Description	Limit	Deductible

COMMON ENDORSEMENTS (not inclusive) ☐ Farm and Equine Property Enhancement Endorsement ☐ 4-H and FFA Livestock Amendatory Endorsement ☐ Dairy Farm Enhancement Endorsement ☐ Orchard Vineyard Extension Endorsement ☐ Hunting and Fishing Endorsement - Receipts: ☐ Trampoline Exclusion □ Business Activities ☐ Non-Owned Auto Liability ☐ Farm Employers Liability No. of Farm Employees: Payroll: Extend to Include Motor Vehicle/Autos, Watercraft: ☐ Yes ☐ No ☐ Custom Farming Type of Custom Farming: Receipts: **Total Farming Operation Receipts:** ☐ Contingent Liability for Aircraft Crop Dusting Service Provider Insurance Limit of Liability: Cost of Application: Aggregate Limit: ☐ Snowmobile Liability Make/Model Serial Number ☐ All-Terrain Vehicle Liability Description of ATV Year Make Model Serial Number □ Watercraft Liability Description of Watercraft (Year, Type Horsepower Length (Feet) **Navigation Period** Manufacturer, Model) ☐ Identity Expense Fraud Coverage ☐ Increased Special Limits of Insurance ☐ Farm Computer Coverage ☐ Increased Special Limits on Business Property ☐ Extra Expense Coverage - Property ☐ Scheduled Personal Property Endorsement Article Type Description Limit of Insurance Location ☐ Exclusion - Athletic or Sports Participants ☐ Exclusion - Designated Professional Services

ADDITIONAL INTERESTS

NAME AND ADDRESS	LOC #	DESCRIPTION OF PROPERTY	ADDITIONAL INTEREST
			☐ Lender's Loss Payable ☐ Loss Payable ☐ Contract of Sale ☐ Additional Insured*
			 □ Lender's Loss Payable □ Loss Payable □ Contract of Sale □ Additional Insured*
			 □ Lender's Loss Payable □ Loss Payable □ Contract of Sale □ Additional Insured*
			 □ Lender's Loss Payable □ Loss Payable □ Contract of Sale □ Additional Insured* -
			☐ Lender's Loss Payable ☐ Loss Payable ☐ Contract of Sale ☐ Additional Insured*
			☐ Lender's Loss Payable ☐ Loss Payable ☐ Contract of Sale ☐ Additional Insured*
			☐ Lender's Loss Payable ☐ Loss Payable ☐ Contract of Sale ☐ Additional Insured*

^{*}PLEASE DESCRIBE THE INSURABLE INTEREST THE ADDITIONAL INSURED HAS IN THE PROPERTY

FRAUD WARNING:

In AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

In CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

In FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

In KS: Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer or insurance agent or broker, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

In KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

In ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

In NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

In OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

In PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000) or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

I hereby certify that I am an authorized representative of the applicant and to the best of my knowledge and belief the information provided is true and correct and that no information which would materially affect this insurance has been withheld.

Agent's Signature:	Date:
Applicant's Signature:	Date: