



HOMEOWNERS APPLICATION

APPLICANT INFORMATION

Named Insured

US address:

City State Zip Code

US Phone

Email:

ABOUT THE RISK IN MEXICO

Mexico Address:

City and Municipality: State Zip Code

México Phone

Loss Payee

Loan Num

ABOUT THE INSURED PROPERTY

TYPE OF RISK

RENTER	<input type="checkbox"/>
LANDLORD	<input type="checkbox"/>
OWNER	<input type="checkbox"/>
MORTGAGE	<input type="checkbox"/>

TYPE OF PROPERTY

CABIN	<input type="checkbox"/>
TOWNHOUSE	<input type="checkbox"/>
CONDO	<input type="checkbox"/>
HOUSE	<input type="checkbox"/>

USE OF PROPERTY (USO DE LA PROPIEDAD)

PRIMARY RESIDENCE	<input type="checkbox"/>
VACATION USE	<input type="checkbox"/>
WEEKENDS	<input type="checkbox"/>
WILL THE PROPERTY BE RENTED?	<input type="checkbox"/>

●YEAR THAT THE HOUSE WAS BUILT:

-yyyy -

●STORIES:

●DISTANCE ABOVE SEA LEVEL LINE:

●STRUCTURES BETWEEN YOUR HOME AND SEALEVEL LINE

BURGLARY SECURITIES

24 HOURS GUARDS	<input type="checkbox"/>
CENTRAL ALARM	<input type="checkbox"/>
LOCAL ALARM	<input type="checkbox"/>
TV CIRCUIT	<input type="checkbox"/>

PROTECTIONS AGAINST FIRE

LOCAL GUARD W-TV CIRCUIT	<input type="checkbox"/>
SMOKE DETECTORS	<input type="checkbox"/>
SPRINKLERS	<input type="checkbox"/>
EXTINGUISHERS	<input type="checkbox"/>

	TRUE	FALSE
MAIN DWELLING		
CONCRETE	<input type="checkbox"/>	<input type="checkbox"/>
BLOCK- BRICK	<input type="checkbox"/>	<input type="checkbox"/>
WOOD	<input type="checkbox"/>	<input type="checkbox"/>
OTHER	<input type="text"/>	
	(Specify)	
OTHER STRUCTURES:		
CONCRETE	<input type="checkbox"/>	<input type="checkbox"/>
BLOCK- BRICK	<input type="checkbox"/>	<input type="checkbox"/>
WOOD	<input type="checkbox"/>	<input type="checkbox"/>
OTHER	<input type="text"/>	
	(Specify)	
WINDOW STORM SHUTTERS ?	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

LIMITS AND COVERAGES

SECTION	COVERAGE	LIMIT
I.	Dwelling:	<input type="checkbox"/> \$
	Other Structures:	<input type="checkbox"/> \$
	Outdoor Property:	<input type="checkbox"/> \$
II.	Contents	<input type="checkbox"/> \$
III.	Debris Removal:	<input checked="" type="checkbox"/> \$
	Extraordinary Expenses:	<input checked="" type="checkbox"/> \$
	Loss of Rents:	<input type="checkbox"/> \$

Catastrophic Risks

- Earthquake (*Terremoto*)
 *HMP (*FHM*)

OPTIONAL COVERAGES

* HMP: (Hydro-Meteorological Phenomenon includes the following perils: Mudslide, hail, frost, hurricane, flood, flood by rain, wave wash/tidal, waves,) *FHM*

List other structures that are detached from the dwelling

List Outdoor Property: Antennas/Satellites, Pools, Awnings, Palapas, Outdoor Decorative Constructions, Streets, Patios, Decks, Roads, Fixed Outdoor Furniture, Docks, Buildings lacking roofs, windows or walls, Electric Substations, Sporting Installations, Signs, etc. - This type of Property may be covered by specifically scheduling (with it's respective value) each individual item to be covered - IF IT'S NOT SCHEDULED, IT'S NOT COVERED-

NOTE: Gardens and/or Landscapping cannot be covered.

ADDITIONAL COVERAGES :

(Specify a Limit)

IV.	Civil General Liability:	<input type="checkbox"/> \$
V.	Burglary:	<input type="checkbox"/>
	General household contents:	\$
	Art and Jewelry:	\$
VI.	Money and Securities:	<input type="checkbox"/> \$
VII.	Accidental Glass Breakage:	<input type="checkbox"/> \$
VIII.	Electronic Equipment:	<input type="checkbox"/> \$
IX.	Personal Articles Floaters: <i>Maximum amount covered \$200 USD</i>	<input type="checkbox"/> \$
	Family Assistance:	<input type="checkbox"/> \$

For additional information on the coverages please refer to the summary description.

PAST 5 YEARS LOSS HISTORY

Date	Description	Carrier	Amount Paid

REQUESTED DATES:

INCEPTION DATE:

EXPIRATION DATE:

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mm dd yyyy

Applicant's Statement: I HAVE READ THE ABOVE APPLICATION. I DECLARE THAT THE INFORMATION PROVIDED IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. I UNDERSTAND THAT THIS APPLICATION IS FOR INSURANCE WITHIN THE REPUBLIC OF MEXICO AND THAT NO COVERAGE IS AFFORDED OUTSIDE OF MEXICO. I ALSO UNDERSTAND THAT THIS IS ONLY AN APPLICATION AND DOES NOT REPRESENT ACCEPTANCE OF COVERAGE.

Signature

Date - mm/dd/yyyy -

BRIEFING OF COVERAGES

SECTION I. PROPERTY

Covers the replacement cost of the main structure and additional structures such as fences, swimming pools, exterior patios, stairs, independent retaining walls, guest houses within the same premises/lot/land. Maximum limit: \$5,000,000 USD (combined with Contents section). For higher valued homes, we can review case by case.

SECTION II. CONTENTS

Covers the replacement cost of household goods and other inherent contents of a residential home, as well as improvements and betterments for condo units.

SECTION III. CONSEQUENTIAL LOSSES

a) **Debris Removal:** Covers the expenses to remove debris from the affected properties cause as a consequence of a risk covered.

b) **Extraordinary Expenses:** Covers the expenses incurred by the Insured (like: house or apartment rental, moving expenses, emergency storage, etc- in case the affected property cannot be occupied after a covered loss. (Maximum period: 4 months)

c) **Loss of Rent:** Covers the income that the Insured will had obtain if the property had been occupied by tenants under a lease agreement and is vacant due to covered loss. (Maximum limit: \$50,000 USD Maximum period: 4 months)

EARTHQUAKE AND *HMP ARE EXCLUDED FOR LOSS OF RENT COVERAGE.

Coverages for section I, II and III: All Risk-Mexican Form, plus Earthquake (Optional) and *HMP/FHM (Optional)

Deductibles: Only for Earthquake and *HMP/FHM. Apply over the limit of Building + Contents.

Co-Pay: Only for Earthquake and *HMP/FHM. Apply over the amount of the loss.

Special Clauses: Repacement cost for all coverage. First Risk Insurance for all perils, except for the Earthquake coverage.

* HMP/FHM: (Hydro-Meteorological Phenomenon includes the following perils, Mudslide, hail, frost, hurricane, flood, flood by rain, wave wash/tidal wave)

SECTION IV. CIVIL GENERAL LIABILITY

Maximum limit: \$3,000,000 USD

Coverage: Homeowners Liability for damages to third parties. Mexican jurisdiction only.

*Worldwide coverage (this coverage can only be offered if the Insured permanently resides in Mexico)

Major Exclusions: Punitive Damages, exemplary damages or vindicative damages, suits outside Mexico (if Worldwide coverage is not covered).

SECTION V. BURGLARY

Maximum limit for Item I (General household contents): 80% of Contents limit.

Maximum limit for Item II (Art and Jewelry) : 50% of the limit in Section I (Only applicable to permanent residents in Mexico)

Coverage: Theft of contents within premises with violence and/or assault

Major Exclusion: Mysterious Disappearance.

SECTION VI. MONEY AND SECURITIES

Maximum limit: \$2,000 USD

Coverage: Cash/Valuable Papers

Major Exclusion: Mysterious Disappearance.

SECTION VII. ACCIDENTAL GLASS BREAKAGE

Maximum limit: \$50,000 USD

Coverage: Accidental glass breakage.

SECTION VIII. ELECTRICAL HOUSEHOLD APPLIANCES

Maximum limit: \$1,000,000 USD

Coverage: Inexperience, Carelessness, Direct action of electrical energy.

Major Exclusions: Gradual wear or deterioration, Esthetic defects.

SECTION IX. PERSONAL ARTICLES FLOATER (Portable items of personal use outside the covered premises).

Maximum limit: \$200 USD

Coverage: Portable articles or property of the Insured while in use and temporarily outside the covered premises.

Major Exclusions: Mysterious Disappearance.

SECTION X. FAMILY ASSISTANCE

Coverage: Home assistance, Travel assistance, Extension of assistance, MEDITEL, Final Expenses, Legal Assistance

This is only a summary of the main terms & conditions. It does not represent the full extent of the Mexican policy terms & conditions. For further detail, please request or download the general conditions of the policy.