

# IMPORTANT HOMECERTAIN REMINDER

We have noticed in the past several months that HomeCertain is being written without a mortgage. Effective February 15, 2005 when we began using the Accept/Reject underwriting approach, we no longer accepted any fully underwritten application. Any application that does not meet the guidelines below will be immediately returned to the agent.

- **Question 11 on page 4 of the application must be completed. If question 11 is not answered, the application will be returned.**

**Life Insurance Application** (page 4 of 8) ADMIN 4952

PERSONAL HISTORY QUESTIONS		
	Primary Insured	Other Insured
1. Are you a citizen of the United States? If "No", what is your citizenship? Immigration status? Type of visa?	O Y O N	O Y O N
2. Have you traveled or resided outside the United States or Canada within the past 2 years or plan to do so within the next 2 years?	O Y O N	O Y O N
3. Have you been convicted of a felony or are currently on parole for any offense?	O Y O N	O Y O N
4. In the past 10 years have you been convicted of DWI/DUI? In the past 5 years have you had any speeding tickets or other driving violations?	O Y O N	O Y O N
5. In the past 5 years have you participated in ballooning, bungee jumping, cliff diving, hang gliding, motorized racing, parachuting, mountain or rock climbing, skin or scuba diving, or any similar avocation?	O Y O N	O Y O N
6. In the past 5 years have you flown as a pilot, student pilot, or crew member of an aircraft?	O Y O N	O Y O N
7. In the past 10 years have you ever sought or received treatment, advice, or counseling for the use of alcohol?	O Y O N	O Y O N
8. Have you ever sought or received treatment, advice, or counseling for the use of any narcotic, barbiturate, stimulant, amphetamine, hallucinogenic, street, or prescription drugs? Have you ever been arrested for the use or possession of such drug or are you currently using these drugs?	O Y O N	O Y O N
9. Within the past 10 years have you made a claim or received benefits for disability or worker's compensation as a result of a sickness or injury?	O Y O N	O Y O N
10. Within the past 7 years, have you filed for bankruptcy?	O Y O N	O Y O N
11. <i>(Only required when applying for HomeCertain term insurance)</i> In the past 13 months have you contracted for a home mortgage, or refinanced an existing mortgage? If the answer is yes, please list the amount of the mortgage or refinancing, and the name and address of the lending institution.	O Y O N	O Y O N

*Detail all Yes answers below (additional information may be required).  
In addition, complete questionnaires for Yes answers to Questions 2, 5, and 6.*

**Primary Insured**

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- **The mortgage information must be included on the application (mortgage amount and mortgage company)**
- **The mortgage must be 13 months old or less**
- **Cash with application (CWA) must be submitted**
  - **Credit Card**
  - **Initial Premium Draft**
  - **Client Personal Check**
- **The face amount may not exceed 125% of mortgage amount**

If you have any questions, please call 800-445-6758.