I CERTIFY THAT I AM A LICENSED INSURANCE PRODUCER OF ILLINOIS. I CERTIFY THAT MY LICENSE AUTHORIZES ME TO OFFER FIRE AND CASUALTY INSURANCE. IN THE EVENT A POLICY IS ISSUED AND THEN CANCELLED OR INSURANCE THEREUNDER TERMINATED, OR A CHANGE IS MADE RESULTING IN A RETURN PREMIUM, I AGREE, UPON REQUEST, TO RETURN MY PROPORTIONATE SHARE OF THE COMMISSION ON SUCH PREMIUM.
All applications are subject to underwriting approval. To be eligible for coverage with the Illinois FAIR Plan Association, all of the following criteria must be met.

1. The applicant must have attempted to obtain the type of insurance requested in this application from three other insurance companies or producers.
2. The property must be located in the State of Illinois.
3. The property may not be a farm operation or seasonal dwelling.
4. The property may not be vacant or unoccupied except under the rehabilitation program.
5. A Homeowners Policy may be issued to an owner/occupant of a dwelling that is used exclusively for private residential purposes and contains no more than four (4) families and no more than two (2) boarders or roomers per family.
6. A Homeowners Policy for a Renter may be issued to the tenant of a dwelling or an apartment situated in any building.
7. A Homeowners Policy may be issued for an owner of a condominium or cooperative, which is used exclusively for private residential purposes.
8. A Dwelling Fire Policy may be issued for an owner or non-owner occupied dwelling. The building must contain no more than four (4) apartments, with no more than five (5) roomers or boarders, and have been constructed and used for residential purposes. This includes trailers or mobile homes.
9. There must be no commercial business except an eligible incidental occupancy on the premises.

A policy may be issued immediately under the Homeowners Program and Owner Occupied Dwelling Fire Program. Submit the following:

1. A fully completed and signed Application and Supplemental Application. In order to be considered for immediate coverage under the HO-2 or HO-3 form, a formal replacement cost calculation must be submitted with the applications.
2. A recent clear photograph of the front exterior of the building to be insured. (This is not necessary if this application is for an apartment, condominium, cooperative, non-owner occupied dwelling, or for a quotation.)
3. The annual premium or, if on the payment plan, at least 20% of the annual premium as the down payment is required. There will be a $12.00 service fee for the four subsequent installments.

If all of the eligibility requirements are met and the proper premium, photograph, completed Application and Supplemental Application have been submitted, coverage will be effective at 12:01 a.m. the day following the receipt of these items by the Illinois FAIR Plan Association, unless a later date is specifically requested.

1. If any additional premium is due, the FAIR Plan will bill the applicant.
2. The FAIR Plan cannot accept responsibility for applications lost in the mail.
3. A $25 charge will be added for each check returned because of insufficient funds or a closed account.

WHAT TYPE OF INSURANCE IS OFFERED

HOMEOWNERS PROGRAM

A Homeowners policy is a package policy insuring owner occupied dwellings. The policy combines Fire and other related property coverages with Personal Liability and Theft Insurance. Due to the complexity of the coverages offered, we suggest you contact your producer for more information.

DWELLING FIRE PROGRAM

Coverages offered are limited to Fire, Extended Coverage and Vandalism and Malicious Mischief. Builders Risk coverage is also available. Sprinkler Leakage, Time Element, Theft and Liability coverages are not offered.