

Name: \_\_\_\_\_

Product:

**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 \_\_\_\_\_

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

Initials \_\_\_\_\_

**Electronic Communications**

I would like to opt in to your email list so I can receive agency communications. I understand that my personal information is strictly 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: \_\_\_\_\_