



Habitational Program - Binding Requirements

- Written request to bind inclusive of full proposal signed by the insured, with effective date.
Full proposal is needed. We do not accept just the signature pages.
- Signed Acord 125
- Completed and **signed** Amalgamated SOV
- Completed and signed Habitational Supplemental Application
- Completed and signed Loss Control Agreement
- 5-year currently valued loss runs
- **New purchases:** We require a proof of new purchase as well favorable & currently valued seller loss runs. If a full 5-year file of favorable & currently valued seller loss are not obtainable our carriers require the following:
 - A NKLL to cover the years of missing seller loss runs.
 - Acceptable forms of new purchase include the deed, bill of sale, Contract, closing escrow documents or county records showing the named insured and closing date.