

NOT A BINDER OF INSURANCE HOMEOWNERS Application

Seguros Comercial América,
 S.A. de C.V.

AGENTE: 273762
 C.C.: 077112

Producer Name: _____ Producer # _____

REQUESTER'S INFORMATION

Name	Last name	Owner or Tenant?	E-mail:	
Additional Insured:			Date policy to go into force	
U.S. Address	City	State	Zip	Phone (U.S.)

PROPERTY INFORMATION

Address of property in Mexico:			City/Town:	
State	ZIP	Phone (Mexico)	Mortgages (If any)	
Number of stories:	Use of residence: Permanent residence / Not permanent residence		Type of residence: Independent House / Condominium / Apartment	
Walls of main building: Brick / Concrete Brick / Wood / Palm Leaf (Palapa) ¹⁾ / Motorhome(metal) / Other: describe				
Roof of main building: Concrete / Wood / Palm Leaf (Palapa) ¹⁾ / Other: describe			Alarm: None / Local / Connected to Central Base	
Is the property to a distance lesser than 500 m. (1/3 mi) from the sea or 250 m. (1/6 mi) from a lake or lagoon? Yes / No				

COVERAGE

LIMIT

SECTION I	ALL RISK OF FIRE BUILDING			USD	It includes the value of outbuildings
Additional Coverage	Hydrometeorological Phenomena for Building	Yes / No			
	Earthquake Building	Yes / No			
	Goods under express agreement for Hydrometeorological Phenomena	Yes / No			If yes, please fill out the list on back side of this application
SECTION II	ALL RISK OF FIRE CONTENTS			USD	
Additional Coverage	Hydrometeorological Phenomena for Contents	Yes / No			
	Earthquake Contents	Yes / No			
	Debris Removal ³⁾	Yes / No		USD	
	Extra Expenses ⁴⁾	Yes / No		USD	Number of months to be indemnified:
SECTION III	BURGLARY	Item 1) ⁵⁾	Yes / No	USD	
		Item 2) ⁶⁾	Yes / No		If yes, please fill out the list on back side of this application
		Item 3) ⁷⁾	Yes / No		If yes, please fill out the list on back side of this application
SECTION IV	FAMILIAR CIVIL LIABILITY	Yes / No		USD	
SECTION V	GLASS BREAKAGE	Yes / No		USD	
SECTION VI	CASH & SECURITIES ⁸⁾	Yes / No		USD	

NOTES

- 1) The Palapa construction needs special authorization from Seguros Comercial America. Please attach photographs of the property to this application.
- 2) This will need special authorization from Seguros Comercial America. Please attach photographs of the property and the distance to sea or lakes or lagoons to this application.
- 3) It is strongly recommended to contract this coverage. Debris removal applies for building and contents. Suggested limit: 10% of limit of building and contents
- 4) The limit of this coverage has to represent the extra expenses expected to erogate in an annual basis.
- 5) Item 1) is for custom household goods as furniture, appliances, clothing, electronics and personal effects. Also for artistic, sportive and electronic items or goods which cannot be easily replaced which value per unit or set shall be equal or greater than \$1,300 USD. In the event of burglary, for jewelry which value is lesser than \$1,300 USD, the Insurance Co. will request Invoice, purchase receipt or photography
- 6) Item 2) is for artistic, sportive and electronic goods or those goods of difficult replacement which unit or set value be equal or greater than \$1,300 USD. For example paintings, rugs, porcelain, photographic, electronic, fishing, musical instruments, antiques. In the event of burglary, the Insurance Co. will request invoice or purchase receipt and photography.
- 7) Item 3) is for jewelry, gold or silverware, weapons, watches, furs and precious stones which unit or set value be equal or greater than \$1,300 USD. In the event of burglary, the Insurance Co. will request for original invoice or receipt or a professional appraisal and photography.

APPLICANT'S SIGNATURE

I hereby apply for insurance and I agree the policy shall be null and void if such information is false, misleading, or would materially affect acceptance by the Company.

Applicants's Signature: _____ Date: _____

This document constitutes an Insurance request and, therefore, does not represent guarantee the acceptance of the Insurance Company, nor of which, in case of accepting, the acceptance agrees totally with the terms of the request.

MAIN EXCLUSIONS

BUILDINGS EXCLUDED FROM COVERAGE:

- Buildings on construction or reconstruction.
- Buildings used for commercial purposes (residences for renting are excluded).

GOODS EXCLUDED FROM COVERAGE

- Grounds
- Motor vehicles, boats or aircrafts located on premises
- Any kind of good used for commercial purposes.
- Goods on transit or loading&unloading operations
- Goods above or under water.

GOODS COVERED UNDER EXPRESS AGREEMENT FOR HYDROMETEOROLOGICAL COVERAGE

1) Fixed installations that due to their own nature must be outdoors or in open buildings:

	SUBLIMIT		SUBLIMIT
• Metallic chimneys		• Billboards and signs	
• Windmills and wind pumps		• Sports facilities	
• Cooling towers		• Weather stations	
• Structural steel towers		• Swimming pools	
• Broadcasting antennas		• Awnings and curtains	
• Signal receiving antennas		• Thatched structures (palapas)	
• Storage tanks, cisterns, deposits and contents thereof		• Landscaping and ornamental constructions	
• Electric substations		• Roads, paved streets, garisons or courtyards owned by the insured	
• Industrial machinery and equipment designed to operate outdoors			

2) Completed buildings that for their nature lack partially or completely of roofs,walls,doors and windows, which have been designed to operate under these circumstances.

SUBLIMIT

Important: the total sublimit for goods covered under express agreement for Hydrometeorological Phenomena coverage cannot exceed 15% of limit of building and contents.

LIST OF ARTICLES TO BE INSURED UNDER ITEM 2), SECTION III BURGLARY

	Description of Item	Serial or ID Number	Value
1)			
2)			
3)			
4)			
5)			

LIST OF ARTICLES TO BE INSURED UNDER ITEM 3), SECTION III BURGLARY

	Description of Item	Serial or ID Number	Value
1)			
2)			
3)			
4)			
5)			

COVERAGE VALID ONLY IN THE REPUBLIC OF MEXICO

INDIVIDUAL CONDITIONS HOMEOWNERS POLICY

SECTION I BUILDING AND II CONTENTS

Clause A.1 Property Covered

This Policy covers the physical construction of the residence-home, attached structures, dependencies, fences, gates, pools, patios and floors in outdoor areas, including installations for water, light, sanitation, and other fixtures to these installations. In case of fences, gates, pools, patios and floors in outdoor areas are excluded by hydro-meteorological phenomenon, but these properties excluded may be covered hydro-meteorological phenomenon by express agreement according with the corresponding section.

This Policy also covers all property contained within said residence-home, and by property it is understood to cover all personal goods, electric appliances, electronic appliances, fine arts, objects used for decoration, clothing and personal effects, all property of the Insured that are temporarily at repair shops, service establishments, as well as those goods that by their intrinsic nature must remain outdoors and within the property occupied by said residence-home.

Additionally, the Company agrees to automatically cover any increase in the amount covered, not exceeding 500 days of the general minimum salary in force in the Federal District of Mexico at the time of loss, since said increase is caused by the acquisition of other property, bought or leased by the Insured, or left under his custody, of for which he is legally responsible, provided that said property is found within premises of the insured residence-home.

The Insured agrees to notify the Company within 30 days after the date when said increases are effected in the insured amount, when said increases exceed the 500 days indicated in the preceding paragraph.

Clause A.2 Insured Perils

Coverage: Fire All Risk

The property insured is protected against all property losses or damages caused directly by any sudden, accidental and unexpected peril, when said risk is not excluded under the exclusions of this Policy.

In this way, within this section, the Company extends coverage to include:

Payment for Emergency Service Fees within the Home

This coverage will only be in effect in case of an emergency and only to prevent accidents impairing the security of the residence-home.

The Insured can immediately contract plumbers, electricians, metalworkers, locksmiths and glass installers with the aim to limit and/or prevent and/or control the extent of damages that could cause any of the following events:

- a) Water spillage that takes place within premises of the residence-home, both in supply pipes as well as drains that can cause permanent stains in walls and/or ceilings or that can cause serious permanent damage to floors, rugs, and furniture in the home.
- b) Leaks in the gas installations of the residence-home that cannot be controlled by a safety valve.
- c) Short circuit that occurs in any of the installations of the residence-home and that as a consequence could cause a fire in the insured residence.
- d) Breakdowns that block the closing of doors and/or windows that lead to the street.
- e) Glass breakage for any windows or doors that lead to the street.
- f) Forgetting or omitting to carry the keys that permit access to the residence of the Insured.

Clause A.3 Property Excluded that can be covered by means of express agreement

By mean of express agreement between the Insured and the Company, the following property can be covered:

- a) Gold and silver ingots, jewelry, and unmounted precious stones.
- b) Rare objects and art works, which aggregate value or as a set is greater than the amount equivalent to 300 days of the general minimum salary in force in the Federal District of Mexico.
- c) Manuscripts, plans, maps, drawings, patterns, models and molds.
- d) Foundations.
- e) Any type of frescos or murals that are painted on or form part of the building or construction insured.

Clause A.4 Perils Excluded that can be covered by means of express agreement.

By means of express agreement between the Insured and the Company, the following perils can be covered by an additional coverage and after payment of the corresponding premium:

Hydro-meteorological Phenomena.

Clause A.4.1.1 Coverage

With a limit in the sum insured contracted for, property subject-matter of this insurance shall be covered against direct physical loss or damage caused by:

Hurricane, windstorms, hail, frost, snowfall, tidal wave, flood, flood by rain, mud avalanche and huge wave.

The Hydro-meteorological Phenomenon will be described below and shall be understood as follows:

- a) **Mud avalanche**
Mud sliding provoked by flood or rain, as defined in this endorsement.
- b) **Hail**
Freezing precipitation which falls heavily in form of ice grains. In addition, damage caused by the obstruction of downspouts shall be included under this concept.
- c) **Freeze**
Weather phenomena, which consists of the unexpected fall of environment temperature to levels below the freezing point of water in the place of occurrence.
- d) **Hurricane**
Flow of air and water of great magnitude, which moves in a circular trajectory around a low pressure center, over marine or land surface with a peripheral speed of winds equal or above 118 kilometers per hour, which has been identified as such by the organisms legally authorized for this purpose.
- e) **Flood**
Accidental temporary covering of the soil by water, as a consequence of deviation, overflow or breakage of retaining walls of rivers, channels, lakes, dams, ponds and all other natural or artificial deposits or currents of water in the open.
- f) **Flood by Rain**
The unusual and fast accumulation or displacement of water arising from uncommon rain which at least reach 85% of the maximum record in the zone of occurrence in the last ten years, registered in the nearest meteorological station.
- g) **Tidal wave**
Alteration of the sea giving rise to an increase in the level of water due to a meteorological disturbance, which combines a reduction in the atmospheric pressure and a cutting force on the surface of the sea produced by winds
- h) **Huge Wave**

Violent agitation of sea waters as a consequence of a shake at bottom of the sea which propagates to the coasts giving rise to floods.

- i) **Snowfall**
Fall of crystals of snow as flakes
- j) **Windstorms**
Winds reaching at least the category of tropical depression as per Beaufort scale or exceeding 50 kilometers per hour.

Clause A.4.1.2 Property Excluded that may be covered by express agreement.

Property described below is excluded from the coverage and may only be covered hereunder by express agreement between the Insured and the company, by insured sums fixed separately as sub-limit and by means of the corresponding additional collection of premium. The company shall provide written proof of the aforementioned.

1.- Fixed installations that due to their own nature must be outdoors, such as:

- a) Metallic Chimneys.
- b) Windmills and wind pumps
- c) Cooling Towers.
- d) Structural steel towers and transmission antennas.
- e) Antennas of signal reception.
- f) Storage tanks, cisterns, tank and contents thereof.
- g) Electric substations.
- h) Industrial machinery and equipment specifically designed to operate outdoors.
- i) Signs and posters.
- j) Sports facilities.
- k) Weather stations.
- l) Pools.
- m) Awnings and curtains. n) Thatched roofs.
- n) Gardens and decorative constructions.
- o) Roads, paved streets, borders or yards owned by the insured
- p) Fixed garden furniture
- q) Wharves.
- r) Unoccupied or emptied buildings
- s) Buildings under construction or reconstruction.

2.- Completed buildings that due to the nature of the use thereof do not have, total or partially doors, windows or complete solid walls, when such buildings have not been designed or built to bear such conditions.

Clause A.4.1.3 General Exclusions

Clause A.4.1.3.1 Property Excluded

In no case shall this Company be liable for loss or damage to:

- a) Any property when coverage has not been expressly agreed upon
- b) Contents of the property that may be covered by express agreement.
- c) Standing crops, orchards, forests, parcels.
- d) Animals.
- e) Impounded water, running water, rivers and phreatic water.
- f) Lands including surface, backfilling, drainage and sewerage.
- g) Dikes, piers, natural deposits, channels, wells, tunnels, bridges and floating equipment and installations.
- h) Personal property outdoors.
- i) Foundations and underground installations.
- j) Any type of property built, total or partially above or below the water
- k) Damage to the beach or loss of beach.
- l) Golf course

- m) Completed buildings that due to the nature of the use thereof do not have, total or partially doors, windows or complete solid walls, when such buildings have not been designed or built to bear such conditions. This exclusion also applies to contents thereof.

Clause A.4.1.3.2 Excluded Perils

In no case shall this Company be liable for loss or damage to:

- a) Damage by wetting or moist or as a consequence of seepage:
 1. Subterranean or phreatic water.
 2. Faulty design or construction of roofs, walls or floors.
 3. Fissures or cracks of foundations or retaining walls.
 4. Due to wrong or faulty application of waterproof materials.
 5. Due to lack of maintenance.
 6. Due to lack of doors, windows or walls or faulty construction thereof.
- b) Damage to the interior of buildings or contents thereof by wetting, wind or storm unless destruction or damage to the roofs, walls, outdoor windows or doors of the buildings results from the direct action of winds, water, hail or accumulation thereof, causing permanent openings or cracks through which water or wind has penetrated.
- c) By corrosion, rust, erosion, mold, plague of any kind and any other gradual deterioration as a consequence of environmental and natural conditions.
- d) Preexistent damage or loss, as of inception date of this insurance, with or without knowledge of the Insured.
- e) Loss or damage of any kind whatsoever, caused by faulty construction or design, or by lack of maintenance to the property, subject of this insurance
- f) Backward of water in sewerage, lack of insufficiency of drainage in the premises of the Insured.
- g) Natural action of the tide
- h) Damages caused by contamination, unless the insured property sustains direct physical damage by the perils covered, which causes contamination thereto. Damages and expenses caused by clean-up or decontamination of the environment (soil, subsoil, air or water) are also excluded here from.

Clause A.4.1.3.3 Individual Exclusions.

a) For the coverage of tidal wave

- Buildings or property subject of this insurance located near the shore which are not protected by retaining walls, which foundations must be made of reinforced concrete structure or which are not protected by reinforced concrete jetties.
- Any property located between the retaining wall and the limit of the breaking waves.
- Retaining walls made of materials other than reinforced concrete and in general, any construction not supported by reinforced concrete foundations or lacking foundations.
- Real or personal property in basements or semi-basements or sections of buildings either in whole or in part under the natural level of the ground.

b) For the coverage of flood, flood by rain and mud avalanche.

- Loss due to flood inside the real property subject of this insurance, unless flood is extended beyond a radius of 50 meters from the premise of the Insured.
- Flood inside the real property where the property subject of this insurance is located, unless flood is extended beyond a radius of 500 meters of the premise of the Insured
- Property located in zones considered by the competent authorities as High Risk Zones of Flood and mud avalanches, or located in irregular settlements and in the bottom of beds of streams or topographic depressions.
- Real or personal property in basements or semi-basements or sections of buildings either in whole or in part under the natural level of the ground.
- Direct contamination by rain water, unless the insured's facilities have sustained a direct physical damage.

Clause A.4.1.4 Deductible.