



The Principal Residence Premises Covered Here is Located At The Above Address, Unless Otherwise Stated.

IMPORTANT NOTICES TO APPLICANT

(MUST be given to applicant at time of submission)

IMPORTANT CONDITIONS IF THIS IS A BINDING APPLICATION

This company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the terms, conditions and the limitations of the policy(ies) in current use by the company.

This binder may be cancelled by the insured by surrender of this binder or by written notice to the company stating when cancellation will be effective. This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is automatically cancelled when replaced by a policy. If this binder is not replaced by a policy, the company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company.

ABBREVIATED NOTICE OF INSURANCE INFORMATION PRACTICES

In the course of properly handling your insurance needs, we rely heavily on information provided by you. We may also seek information from others, such as consumer reporting agencies, other insurance companies and public records.

In some situations, and in compliance with applicable law, we may disclose necessary items of information to third parties without your specific authorization.

You have the right to be told about, and to see and copy if you wish, items of personal information about you which appear in our files, including information contained in investigative consumer reports. You also have the right to seek correction of information you believe to be inaccurate.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR INFORMATION PRACTICES. IF YOU WOULD LIKE TO RECEIVE A DETAILED EXPLANATION OF THOSE PRACTICES, PLEASE CONTACT US AT:

5 BROAD STREET
P.O. BOX 400
BRANCHVILLE, NJ 07826-0400

EARTHQUAKE INSURANCE AVAILABILITY NOTICE

All insureds and applicants are cautioned that homeowners/commercial fire and extended coverage insurance policies do not provide coverage for *earthquake* damage.

The definition of an *earthquake*:

- is a shaking or trembling of the earth that is geologic or tectonic in nature;
- includes shock waves or tremors before, during or after a volcanic eruption; and
- can also include after-shocks that occur within a seventy-two hour period following an *earthquake*.

A typical homeowners or commercial fire and extended coverage insurance policy:

- **does not** cover the cost to replace or repair your damaged dwelling, premises or structures, such as garages, resulting from an *earthquake*.
- **does not** cover the cost to replace or repair the contents of your home or business if the damages result from an *earthquake*; and
- **does not** pay for any additional living or business expenses if your property is badly damaged or destroyed by an *earthquake*.

Earthquake insurance is available through an endorsement to your policy for an additional premium. The decision to purchase *earthquake* insurance is one that should be carefully considered based on individual circumstances.

Historically, an *earthquake* in New Jersey is a rare event, although the possibility exists that it could happen. Over the five-year period from 1997 to 2002, for every \$1 of *earthquake* insurance premium, 3/10 of one cent has been paid out for losses.

Please contact your agent if you have any questions or want additional information on how you can obtain *earthquake* insurance.

This notice is a general description of coverage and does not change, modify or invalidate any of the provisions, terms or conditions of your policy or endorsements.