

For Office Use Only:

Producer: \_\_\_\_\_

Date: \_\_\_\_\_

SMITH-REAGAN INSURANCE AGENCY  
P.O. Box 1009; 148 N. Sam Houston Blvd.  
San Benito, Texas 78586  
(956) 399-1353 (PHONE) (956) 399-2185 (FAX)

PROPERTY QUESTIONNAIRE

For Office Use Only:

HO: \_\_\_\_\_ F,EC,

VM&M: \_\_\_\_\_

Applicant/Owner: \_\_\_\_\_ Co-Applicant: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Years at current address: \_\_\_\_\_, if less than 5, Previous address \_\_\_\_\_

LOCATION OF PROPERTY: \_\_\_\_\_ Phone #: \_\_\_\_\_ Work #: \_\_\_\_\_

(if different than Mailing Address) Address City State Zip Code Email: \_\_\_\_\_

Table with 7 columns: Name, Employer, Occupation, Years Employed, Date of Birth, Marital Status, Social Security #. Includes sections for property details like Year Purchased, Construction Type, Garage, Baths, and various insurance and safety questions.

Please indicate QUANTITY of following items:

- \_\_\_\_ Bathroom Heater, \_\_\_\_ Deadbolts, \_\_\_\_ Hot Tub (IN HOUSE), \_\_\_\_ Trash Compactor
\_\_\_\_ BUILT IN Microwave, \_\_\_\_ Dishwasher, \_\_\_\_ Intercom System, \_\_\_\_ Water Purification
\_\_\_\_ BUILT IN Oven, \_\_\_\_ Domestic Solar Hot Water, \_\_\_\_ Jetted Tub, \_\_\_\_ Water Softener
\_\_\_\_ BUILT IN Refrigerator, \_\_\_\_ Electric Air Filter, \_\_\_\_ Range Hood, \_\_\_\_ Wet Bar
\_\_\_\_ BUILT IN Washer/Dryer, \_\_\_\_ Fire Extinguisher, \_\_\_\_ Roof Exhaust System, \_\_\_\_ Skylight, \_\_\_\_ Computer Equipment Coverage
\_\_\_\_ Ceiling Fan, \_\_\_\_ Garage Door Opener, \_\_\_\_ Smoke Alarm/Detectors, \_\_\_\_ Yes \_\_\_\_ No
\_\_\_\_ Countertop Range, \_\_\_\_ Garbage Disposal
\_\_\_\_ MONITORED Alarm [ ] Fire [ ] Burglar [ ] Both, Company providing service: \_\_\_\_\_

- 1. Do you have an insurance policy at your current address? [ ] YES [ ] NO, [ ] expired [ ] non renewed [ ] cancelled
Insurance Company \_\_\_\_\_ Expiration Date \_\_\_\_\_ Policy # \_\_\_\_\_ Premium \$ \_\_\_\_\_
2. If less than 5 years at your current address, did you have an insurance policy at your previous address?
[ ] NO [ ] YES - Insurance Company \_\_\_\_\_ Expiration Date \_\_\_\_\_
3. Any business conducted on premises? [ ] YES [ ] NO If so, what kind of business? \_\_\_\_\_
4. Do you have business insurance? [ ] YES [ ] NO
5. Have you filed for Bankruptcy in the last 10 years? [ ] YES [ ] NO If so, what year? \_\_\_\_\_
6. Is there a Mortgagee? [ ] NO [ ] YES \_\_\_\_\_ (include Loan Number)
Mortgagee Name and Address \_\_\_\_\_ Will loan be escrowed? [ ] YES [ ] NO
7. Any claims in the last 5 years [ ] YES; complete the following [ ] NO if additional claims, please use separate page

Table with 3 columns: Date, Description of Claim, Amount Paid.

Limits Desired

Dwelling \$ \_\_\_\_\_ Contents \$ \_\_\_\_\_ Liability \$ \_\_\_\_\_

Endorsements: \_\_\_\_\_

**REIMBURSEMENT DISCLOSURE FORM**

This agency performs the following services to assist in placing coverage:

I agree to pay the following:

The agency obtains photographs of covered property.

\$5.00 for photos

\$10.00 for survey(s)

\$15.00 photos & survey

**This charge will be collected ONLY if insurance is purchased and insured does not provide pictures and/or survey.**

Signed \_\_\_\_\_ Date \_\_\_\_\_

Article 21.35B of the Texas Insurance Code permits the agency to charge a reimbursement fee to actual costs associated with these services. The agency must obtain written consent before incurring the expenses.

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The person reviewing your application (Underwriter), works for the insurance company, and his/her job is to thoroughly review the application and investigate all areas of exposure. Three major areas which the insurance company underwriter will research are:

- *Motor Vehicle Report (MVR)* - This report from the Texas Department of Public Safety ( or similar law enforcement in other states) will show your driving record, date first licensed, any tickets or accidents, driver training schools , etc.,
- *Report (Comprehensive Loss Underwriting Exhibit)* - The “CLUE” report provides a summary of all amounts paid by your previous auto insurance companies. The report also summarizes all claims and incidents involving a.) anyone at the same address, b.) all claims paid on a vehicle I.D. number (V.I.N.). The report also indicates all licensed drivers registered at your present address, according to the Texas Department of Public Safety. (Or similar law enforcement agency).
- *Credit Report* - Reports information usually found on most credit reports such as, but not limited to, your payment history to creditors, moneys “charged-off” as not collectible by your creditors, bankruptcy, and any other adverse credit.

The insurance companies to which we submit your application have assured us that the information will be handled in the strictest confidence. Our agency does not receive copies of the credit report or the CLUE report.

My agent has explained the C.L.U.E. processing procedure and to the best of my knowledge, the above information is correct.

\_\_\_\_\_  
Insured’s Signature

\_\_\_\_\_  
Date

**Flood damage due to FLOOD or RISING WATER is NOT covered under a homeowners or fire policy. Separate flood insurance should be purchased.**