

# **FARMERS AGENTS SPECIAL EARTHQUAKE PROGRAM**

## **FOR PROPERTIES IN**

- **WASHINGTON**
- **OREGON**

### **Underwriting Guidelines:**

#### **Building Age:**

- **Masonry: 1975 and newer**
- **Frame: 1965 and newer**
- **Structural requirements: Walls must be anchored to foundation and roof secured to walls**

#### **Not Allowed:**

- **Vacant buildings**
- **Highly susceptible or damageable contents such as glass, art galleries, antique, etc.**
- **HOA's, Condominiums, or Townhouses with 4 units or less**
- **Single family dwellings**
- **Buildings on stilts and Post and Piers**
- **Business Interruption Coverage only**
- **Un-reinforced masonry**
- **If modeling results show Soft Soil, High Landslide or High Liquefaction exposure**
- **Structures with prior damage**

**TIV: Maximum per policy is \$30,000,000 with a**

- **MAXIMUM stop loss of \$10,000,000 Per Occurrence and Annual Aggregate.**
- **(The most we will pay is \$10,000,000)**

**The minimum premium is \$2,500 plus taxes and fees.**

**SUBMIT: Only submit app pages 1 – 6.**  
**The other pages are for information only.**

#### **NOTE:**

**These are the guidelines for writing in the Special Farmers Agents program available for properties in Washington and Oregon.**

**All risks that do not meet these guidelines can still be submitted to us for rating outside of this program. The rates will still be very good.**

# The **Insurance** Store, Inc.

## DIC (EARTHQUAKE) APPLICATION

**APPLICATION RULES:**

1. PLEASE READ CAREFULLY AND COMPLETE ALL SECTIONS
2. COMPLETE ONE APPLICATION PER LOCATION
3. COMPLETE SECTION 7 FOR MULTIPLE BUILDING LOCATION IF BUILDINGS ARE NOT ALL SIMILAR IN CONSTRUCTION AND DESIGN
4. ATTACH CLEAR AND COMPLETE DIAGRAM FOR MULTIPLE BUILDING LOCATIONS

**SECTION 1. PRODUCING AGENT**

Agent Number \_\_\_\_\_

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Business Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**SECTION 2. APPLICANT INFORMATION**

**EFFECTIVE DATE:** \_\_\_\_\_

Type of Entity:    \_\_\_ Individual \_\_\_ Partnership \_\_\_ Corporation \_\_\_ S Corporation  
                           \_\_\_ Jt.Venture \_\_\_ LLC \_\_\_ Other describe): \_\_\_\_\_  
 Account Name: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Website Address: \_\_\_\_\_  
 Inspection Contact (Full Name, Title, Phone #): \_\_\_\_\_  
 Claims Contact    (Full Name, Title, Phone #): \_\_\_\_\_

**SECTION 3. PRIOR CARRIERS**

Carrier	Dates	Limits	Premiums
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**SECTION 4. LOSS HISTORY**

DOL	Description	Total Incurred	Open/Closed
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(You can use a “no known loss” letter. A copy is attached)

**SECTION 5. PROPERTY INFORMATION**

Owner \_\_\_\_\_ Tenant \_\_\_\_\_

Location Name, if any: \_\_\_\_\_

Location Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ ZIP \_\_\_\_\_

Occupancy (Detailed description): \_\_\_\_\_

Year Built \_\_\_\_\_ Height: No. of occupancy floors \_\_\_\_\_ Area \_\_\_\_\_

No. of parking floors \_\_\_\_\_ Area \_\_\_\_\_

No. of basement floors \_\_\_\_\_ Area \_\_\_\_\_

No. of attic floors \_\_\_\_\_ Area \_\_\_\_\_

Total stories \_\_\_\_\_ Total Area \_\_\_\_\_

No. of Buildings \_\_\_\_\_ Total Units \_\_\_\_\_ Units Per Building \_\_\_\_\_

Roof Design: Flat \_\_\_\_\_ Pitch \_\_\_\_\_ Domed \_\_\_\_\_ Other \_\_\_\_\_

Roof Cover (Code # for Section 7):

\_\_\_\_\_ (1) Comp Shingles \_\_\_\_\_ (4) Built Up \_\_\_\_\_ (7) Woodshake

\_\_\_\_\_ (2) Rolled Composition \_\_\_\_\_ (5) Tar & Gravel \_\_\_\_\_ (8) Other \_\_\_\_\_

\_\_\_\_\_ (3) Asphalt Shingles \_\_\_\_\_ (6) Tile

Building Shape: Square \_\_\_\_\_ Rectangular \_\_\_\_\_ Round \_\_\_\_\_ Irregular \_\_\_\_\_ Other \_\_\_\_\_

**CONSTRUCTION CLASS (Code # for Section 7):**

**(SEE SECTION 8 FOR DETAILED DEFINITIONS)**

**COMMENTS:**

\_\_\_\_\_ (1C) Wood Frame and Frame Stucco - Small \_\_\_\_\_

\_\_\_\_\_ (1D) Wood Frame and Frame Stucco - Large \_\_\_\_\_

\_\_\_\_\_ (2A) All Metal Buildings - Small \_\_\_\_\_

\_\_\_\_\_ (2B) All Metal Buildings - Large \_\_\_\_\_

\_\_\_\_\_ (3A) Steel Frame Buildings - Superior EQ Resistive \_\_\_\_\_

\_\_\_\_\_ (3B) Steel Frame Buildings - Ordinary \_\_\_\_\_

\_\_\_\_\_ (3C) Steel Frame Buildings - Other \_\_\_\_\_

\_\_\_\_\_ (4A) Reinforced Concrete - Superior EQ Resistive \_\_\_\_\_

\_\_\_\_\_ (4B) Reinforced Concrete - Ordinary \_\_\_\_\_

\_\_\_\_\_ (4C) Reinforced Concrete - Precast \_\_\_\_\_

\_\_\_\_\_ (4D) Reinforced Concrete - Other \_\_\_\_\_

\_\_\_\_\_ (5A) Mixed Construction - Superior EQ Resistive \_\_\_\_\_

\_\_\_\_\_ (5AA) Mixed Construction - Ordinary EQ Resistive \_\_\_\_\_

\_\_\_\_\_ (5B) Mixed Construction - Ordinary Non-EQ Resistive \_\_\_\_\_

\_\_\_\_\_ (5C) Mixed Construction - Hollow Masonry \_\_\_\_\_

\_\_\_\_\_ (6) Earthquake Resistive \_\_\_\_\_

\_\_\_\_\_ (7) Special Structures \_\_\_\_\_

**FOUNDATION:**

\_\_\_\_\_ Concrete Poured Reinforced

\_\_\_\_\_ Masonry Reinforced

\_\_\_\_\_ Pilings

\_\_\_\_\_ Concrete Slab

\_\_\_\_\_ Masonry Unreinforced

\_\_\_\_\_ Piers

\_\_\_\_\_ Concrete Unreinforced

\_\_\_\_\_ Wood

\_\_\_\_\_ Rubble Stone

\_\_\_\_\_ Other (describe): \_\_\_\_\_

**PARKING EXPOSURE** (Code # for Section 7):

- (0) None
- (1) Open Lot
- (2) Carports-Detached
- (3) Garages-Detached
- (4) Garages-Attached-No Structure Above
- (5) Habitation Over Garage (HOG)
- (6) Tuckunder – 1 side
- (7) Tuckunder – 2 sides
- (8) Partial Subterranean (Area\_\_\_\_\_)
- (9) Full Subterranean (No. of Levels\_\_\_\_\_)
- (10) First Floor Parking (3 walls with shear load)
- (11) Soft First Floor (absence of shear walls)
- (12) Above Ground Parking (Which Level\_\_\_\_\_)
- (13) Other describe:\_\_\_\_\_

**SECONDARY FEATURES:**

Are all buildings anchored to the foundation? Yes \_\_\_ No \_\_\_ (Mandatory for Frame/Metal)

Are all walls secured to the roof for earthquake? Yes \_\_\_ No \_\_\_ (Mandatory for Frame/Metal)

Has the building(s) been retrofitted for earthquake? Yes \_\_\_ No \_\_\_ Year \_\_\_\_\_

Describe retrofit work \_\_\_\_\_

Distance to adjacent buildings: Left \_\_\_\_\_ft Right \_\_\_\_\_ft Rear \_\_\_\_\_ft

Exterior wall cladding: (non-structural window dressing on the exterior such as brick veneer or glass)

Glass (other than normal amount of windows/doors) Yes \_\_\_ No \_\_\_

Which walls? \_\_\_\_\_

What percentage of each wall? Front \_\_\_\_\_%

Left \_\_\_\_\_%

Back \_\_\_\_\_%

Right \_\_\_\_\_%

(Note: Art Glass, Stained Glass, Special Glass not covered)

Brick Veneered Yes \_\_\_ No \_\_\_

Which walls? \_\_\_\_\_

What percentage of each wall? Front \_\_\_\_\_%

Left \_\_\_\_\_%

Back \_\_\_\_\_%

Right \_\_\_\_\_%

Setbacks: Yes \_\_\_ No \_\_\_

Overhangs: Yes \_\_\_ No \_\_\_

Post & Pier: Yes \_\_\_ No \_\_\_

Unusual Materials (gold plated, expensive marble, etc.): \_\_\_\_\_

Unusual Design Features (atrium, tower, mezzanine, sky lights, fountain, suspended walkways, etc.): \_\_\_\_\_

**TERRAIN:** Flat \_\_\_ Hillside \_\_\_ Sloped \_\_\_ Terraced \_\_\_ Distance from Cliff \_\_\_\_\_

Nearest body of water (describe or name) \_\_\_\_\_ Distance \_\_\_\_\_

**SECTION 6. REQUESTED COVERAGE**

Building(s) (100% RC): \$ \_\_\_\_\_  
Business Personal Property (100% RC): \$ \_\_\_\_\_  
Tenant Improvements & Betterments (100% RC): \$ \_\_\_\_\_  
Stock (Inventory): \$ \_\_\_\_\_  
Property of Others (100% RC, Explain below): \$ \_\_\_\_\_  
Business Income (100% Coinsurance, ALS): \$ \_\_\_\_\_  
Rental Income (100% Coinsurance, ALS): \$ \_\_\_\_\_  
Extra Expense (40/80/100 Basis): \$ \_\_\_\_\_  
APC: Additional Property Coverage (\$1M Maximum Limit)  
• Swimming Pools \$ \_\_\_\_\_  
• Fences \$ \_\_\_\_\_  
• Paved Surfaces \$ \_\_\_\_\_

**Total Insurable Value (TIV):** \$ \_\_\_\_\_

A. Property of Others explanation \_\_\_\_\_

B. Building Ordinance: \_\_\_Yes \_\_\_No  
Note: Sublimit of 15% of Building(s) or \$2,000,000 for Coverages A, B and C, whichever is less, is available.

C. Deductible Option: <sup>TM</sup> 5% <sup>TM</sup> 10% <sup>TM</sup> 15%  
15% Minimum with Tuck Under and Soft First

**NOTICE:** This application shall become a part of this policy. Any person who knowingly and with intent to defraud an insurance company or other person, files an application for insurance containing false information or conceals, for the purpose of misleading, information concerning any fact material thereon, commits a fraudulent insurance act which is a crime.

(Print) (Signature)  
Applicant Name [ ] [ ] Date \_\_\_\_\_  
Producer Name [ ] [ ] Date \_\_\_\_\_  
Broker Name [ ] [ ] Date \_\_\_\_\_





## **SECTION 8. ISO EARTHQUAKE CONSTRUCTION DEFINITIONS**

- (1C) Wood Frame and Frame Stucco - Small**  
Habitational – two story max, unlimited area  
Non-Habitational – three story or less, 3,000sf or less
- (1D) Wood Frame and Frame Stucco - Large**  
Not qualifying for 1C
- (2A) All Metal Buildings - Small**  
One story, 20,000sf or less
- (2B) All Metal Buildings - Large**  
Not qualifying for 2A
- (3A) Steel Frame Buildings – Superior EQ Resistive**  
Buildings with complete steel frame carrying all loads.  
Floors and roofs must be of poured-in-place reinforced concrete or of concrete fill on metal decking welded to the steel frame.  
Exterior walls must be non-load bearing and of poured-in-place reinforced concrete or of reinforced unit masonry.  
Buildings with column free areas greater than 2,500sf do not qualify (ie, auditoriums, theaters, halls, etc.)
- (3B) Steel Frame Buildings - Ordinary**  
Buildings with complete steel frame carrying all loads.  
Floors and roofs must be of poured-in-place reinforced concrete or metal or any combination thereof, except that  
roofs on building over 3 stories may be of any material.  
Exterior and interior walls may be of any non-load bearing materials.
- (3C) Steel Frame Buildings - Other**  
Buildings having a complete steel frame with floors and roofs of any material (such as wood joist or steel beams)  
and with walls of any non-load bearing materials.
- (4A) Reinforced Concrete – Superior EQ Resistive**  
Buildings with all vertical loads carried by a structural system consisting of one or a combination of the following:  
(a) poured-in-place reinforced concrete frame;  
(b) poured-in-place reinforced concrete bearing walls;  
(c) partial structural steel frame with (a) and/or (b).  
Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over 3 stories.  
Buildings must also have poured-in-place reinforced concrete exterior walls or reinforced unit masonry exterior walls.  
Not qualifying are buildings having column-free areas greater than 2,500 square feet, such as auditoriums, theaters, public halls, etc

**(4B) Reinforced Concrete – Ordinary**

**Buildings with all vertical loads carried by a structural system consisting of one or a combination of the following:**

- (a) poured-in-place reinforced concrete frame;**
- (b) poured-in-place reinforced concrete bearing walls;**
- (c) partial structural steel frame with (a) and/or (b).**

**Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over 3 stories.**

**Buildings must have exterior and interior non-bearing walls of any material.**

**(4C) Reinforced Concrete – Precast**

**Buildings must have all vertical loads carried by a structural system consisting of one or a combination of the following:**

- (a) poured-in-place reinforced concrete frame;**
- (b) poured-in-place reinforced concrete bearing walls;**
- (c) partial structural steel frame with (a) and/or (b).**

**Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over 3 stories.**

**Buildings must have:**

- (a) partial or complete load system of precast concrete,**
- (b) reinforced concrete lift-slab floors roofs, and**
- (c) otherwise qualifying for Class 4A and 4B.**

**(4D) Reinforced Concrete – Other**

**Buildings must have all vertical loads carried by a structural system consisting of one or a combination of the following:**

- (a) poured-in-place reinforced concrete frame;**
- (b) poured-in-place reinforced concrete bearing walls;**
- (c) partial structural steel frame with (a) and/or (b).**

**Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over 3 stories.**

**Buildings must have a reinforced concrete frame, or combined reinforced concrete and structural steel frame.**

**Floors and roofs may be of any material (such as wood joist on reinforced concrete beams) while walls may be of any non-load bearing material.**

**(5A) Mixed Construction – Superior EQ Resistive**

**Buildings having load bearing exterior walls of:**

- (a) poured-in-place reinforced concrete,**
- (b) precast reinforced concrete, such as tilt-up walls,**
- (c) reinforced brick masonry,**
- (d) reinforced hollow concrete block masonry.**

**Floors and roofs may be of wood, metal, poured-in-place concrete, precast concrete, or other material.**

**Interior bearing walls must be of wood frame or any one of a combination of the aforementioned wall materials.**

**(5AA) Mixed Construction – Ordinary EQ Resistive**

**Buildings having load bearing exterior walls of:**

- (a) poured-in-place reinforced concrete,**
- (b) precast reinforced concrete, such as tilt-up walls,**
- (c) reinforced brick masonry,**
- (d) reinforced hollow concrete block masonry.**

**Floors and roofs may be of wood, metal, poured-in-place concrete, precast concrete, or other material.**

**Interior bearing walls must be of wood frame or any one of a combination of the aforementioned wall materials.**

**(5B) Mixed Construction – Ordinary Non-EQ Resistive**

**Buildings having load bearing walls of unreinforced brick or other types of unreinforced solid unit masonry, excluding adobe.**

**(5C) Mixed Construction – Hollow Masonry**

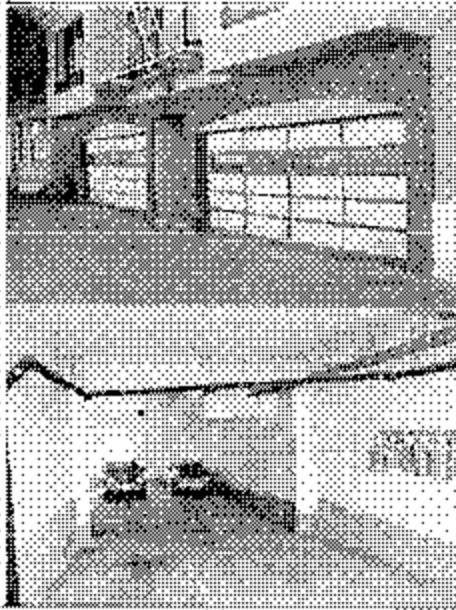
**Buildings having load bearing walls of hollow tile or other hollow unit masonry construction, adobe, and cavity wall construction. Also included are buildings not covered by any other class.**

**(6) Earthquake Resistive -**

**Any building with any combination of materials so designed and constructed as to be highly earthquake resistant and also with superior damage control features in addition to the minimum requirements of building codes.**

**(7) Special Structures -**

**Bridges, Dams, Greenhouses, Mobile homes, Open Air Swimming Pools in excavations in ground, Radio and TV towers, Reservoirs, Sewage Treatment Plants, Silos, Stacks, Tanks, Transmission Lines, any structures not otherwise classified.**



### First Floor Parking

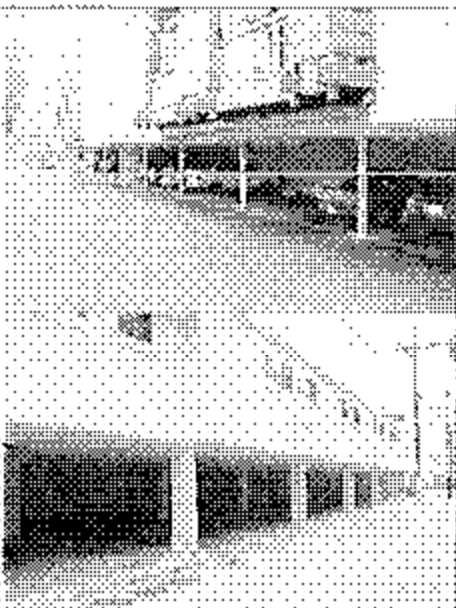
*First Floor Parking* is identified as a parking area on the first floor of a structure. To qualify as "*first floor parking*", the parking area must:

- 1) have at least three walls that provide structural strength,
- 2) have an opening (door or garage door) for vehicle access,
- 3) have an opening in the wall that is closed during an event.



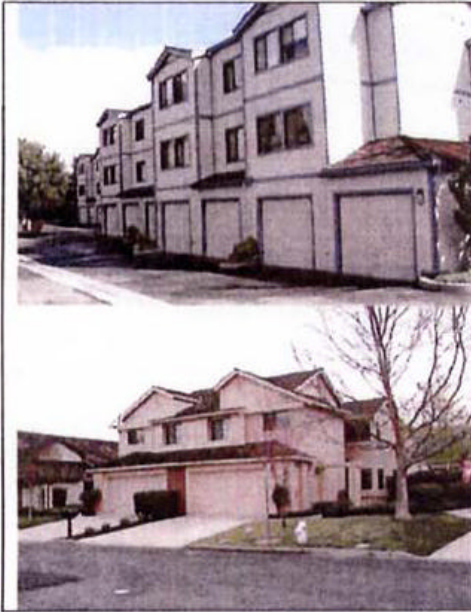
### Soft First Floor Parking

*Soft First Floor Parking* is similar to First Floor Parking in configuration and location. However, the construction feature that differentiates from First Floor is the absence of perimeter load-bearing walls. The two perimeter walls, perimeter walls in the parking area are not load-bearing walls. Instead of a shear wall, the perimeter is comprised of open space, with support columns.



### Truck Under Parking

*Truck Under Parking* is distinguished by its open perimeter walls. The walls of the parking area is open with no garage door. Most Truck Under areas have heavy space mounting the rear wall of the parking area. To compensate for the lack of shear on the open face of the structure, steel bracing columns are used. A high quality Truck Under Parking area will have support poles between each parking space and will have no columns between the open wall and rear wall. Truck Under Parking does not have garage doors. If more than one wall is open, the parking area is considered Soft First Floor Parking.



### Habitation Over Garage (HOG)

*Habitation Over Garage* parking areas are often located in townhouse and apartment buildings. The parking area is located in a first floor area, and has a living space constructed above it. Each parking area is accessed via an individual garage. The parking area has a wall constructed between the two garages. The wall is constructed for privacy and does add a degree of shear strength.



### Detached Garages

Detached garages are parking areas that are separated from the risk. The parking areas have privacy entrances such as garage doors, as each tenant has their own parking area. A detached garage must have four solid walls (One wall may house the garage door).



### Carports

Carports are stand-alone structures that are used to protect vehicles from the elements. Carports are configured with open perimeters. Some carports may have shear walls on the perimeter. However, there is no structure above the carport. Carports are usually constructed of lightweight materials, and may or may not be attached to the risk.

# Purlin Anchoring

The performance of tilt-up buildings in past earthquakes has revealed that in older tilt-up structures the connections between the tilt-up walls and the roof framing system are inadequately proportioned to resist the loads caused by earthquake shaking. The installation of special anchors that connect the tilt-up walls to the purlins in the roof framing system reduces the likelihood that tilt-up buildings will be damaged in this manner. This modifier is also commonly called "tilt-up retrofit."

## Import Field Name

TILTUPRET

## RiskLink UI Description

Anchoring

## Modifier Options

### Properly anchored

Select this option when purlin-wall anchors of sufficient size and number are installed as shown in Figure 13.

### Not properly anchored

Select this option when the roof framing system is not adequately connected to the tilt-up walls.

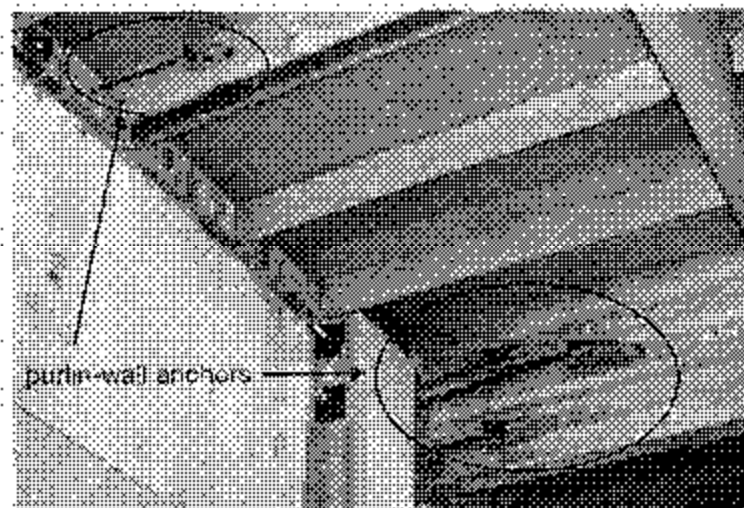


Figure 13: Example of Purlin-wall Anchors

**No known loss letter:**

**Insured Letter Head**

**To Whom It May Concern:**

**There have been No Known Losses due to earthquake since (enter the date for 5 years prior or the construction date) on the property known as (Property name and address).**

**Dated this date:\_\_\_\_\_**

**Sincerely,**

**(Typed Name and Position of person signing)**

**DEDUCTIBLE:**

Deductible is Per Unit of Insurance. A unit of insurance is:

- Each separate building or structure;
- The Contents of each building or structure;
- If covered by the policy, stock, materials and supplies, furniture, fixtures and machinery while in the open at each premises listed in the policy;
- Business Interruption values as covered by the policy at each separate building or structure, if any

**Notes:**

1. All claims for loss arising out of a single occurrence shall be adjusted as one claim and from the amount of each such claim a single deductible shall apply to the total of the adjusted claims resulting from each occurrence.
2. Single loss clause - each loss by earthquake shall constitute a single claim hereunder; provided, if more than one earthquake shock shall occur within any period of one-hundred-sixty-eight (168) hours during the term of this policy, such earthquake shocks shall be deemed to be a single earthquake within the meaning hereof.