

# Homeowners Endorsement Request – FAQ

## Adding Scheduled Items

- Items valued over \$1,000 require photos and an appraisal to be submitted.

## Adding/Deleting Insureds

- Signature of a named insured and one of the following documents are required: Death Certificate, Deed, Signed Divorce Decree depending on the situation.

## Cancellations

- Cancellation request must be signed by agent or named insured (or insureds if last names are different) if policy is canceling within 30 days of when cancellation request was submitted.
- If greater than 30 days, we'll also need one of the following documents: Duplicate Coverage Declarations Page, Deed, Bill of Sale, Closing Disclosure, Settlement Statement.

## Adding an Additional Interest or Trust

- Copy of a Deed showing the entities financial interest in the property.
- To add a Trust, we require a copy of the Trust paperwork.

## Correcting Property Address

- Documentation from agent stating reason address has changed.
- Acceptable documentation: Official notice of address update/change.

## Correcting/Changing Construction Type

- A signed percentage of construction statement from the named insured and photos of all sides of the building are required.

## Protection Class Changes

- Letterhead from the responding fire department including insureds address and water source.
- This is only needed if the Protection Class cannot be confirmed or comes back incorrectly from ISO.

## Wind Mitigation Credit Changes (Mid-Term)

- Require a copy of the current Wind Mitigation Inspection to make a change mid-term.

## Mortgage Changes

- Agents can update mortgage information online and receive an amended declarations page.
  - \* Open up your policy.
  - \* Click "mortgage information" on the right side of screen.
  - \* To add a new mortgage, click on the 'paper with a star' button.
  - \* To update an existing mortgage, click on the 'paper with a pencil' button.
  - \* Fill in the resulting pop up with the mortgage information, click save.