



## Bulletin #19 – October 29, 2013

### New Applications and Guidelines

On Friday, November 1, new versions of Ohio FAIR Plan's (OFP) applications and Underwriting Guidelines will be released at [www.ohiofairplan.com](http://www.ohiofairplan.com).

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The intent of the revisions to the applications is to make the submission and review of applications easier for agents and OFP staff by making the applications clearer and more efficient to fill out.

While most of the application changes are simple text consolidation or re-formatting of questions, there are some material changes:

- A loan number is now required if a mortgagee is to be listed on the policy.
- Instead of just the last insurance carrier, the names of all carriers within the last three years are required.
- At least two current photos of the dwelling are required.
- The warranty page of each application has had some language changed to clarify that the information given on the application must be true and that false information will result in any coverage being voided back to inception.
- Space has been added for both the primary and secondary insured to electronically sign the application and their names now appear beside the signature fields to clarify whose signature is being obtained.
- A question has been added clarifying that OFP needs to be made aware of all animals owned by an applicant – even if they are housed at a different location.

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The changes to the Underwriting Guidelines are generally clarifications of language. However, a change in the Homeowners program now requires the property to be the owner's primary residence (not just owner-occupied).

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As always, if you have any questions, please contact OFP at 614-839-6446 or 800-282-1772.