



DB Insurance Co., Ltd. Seoul, Korea

AUTOMOBILE INSURANCE APPLICATION

The insurance afforded is only with respect to such and so many of the following coverages as are indicated by specific premium charges. The limit of the Company's liability against such Coverage shall be as stated herein, subject to all of the terms of this policy having reference hereto.

Policy Period Effective	From:	12:01am To:	12:01am	Guam Standard Time
Name of Insured		Social Security No.	Agent Code	
Mailing Address		Home Address		
Date of Birth	Driver's License No.	Lienholder (name of Mortgagee if any)		
Telephone No. (Home)	Telephone No. (Work)	Address of Lienholder		
Occupation (If Military Give Branch & Rank)		List Name(s) of any Co-owner(s) of Automobile (Other than Lienholder)		

VEHICLE DESCRIPTION (For additional vehicles please use Supplemental Form)

Model / Yr.	Trade Name	VIN No. Motor No.	Body Type	No. Cyl.	New or Used	Date Purchased		Present Value
						Mo.	Yr.	

Please check car accessories attached. Specify others not indicated. If not factory installed, indicate Actual Cash Value.

Radio
 Air Conditioner
 Louvers
 Mag-Wheels
 Stereo & Accessories
 Other
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

Note: These equipment will only be covered if declared in this application

What is the principal use of the vehicle?
 Pleasure or Non-Business
 Business Purposes
 Others Specify _____

The geographical use of this vehicle is Guam. If otherwise, specify. _____

List of All Drivers of Auto	Relationship to Applicant	Date of Birth	Marital Status	Occupation	Length of Time Driving	Driver's License No. & State	If Driver % of Use
	Applicant			XXXXXXXXXX			
	Spouse						

Statement of Insured (any "yes" answers must be fully explained in the space provided for "Remarks")

Has anyone Who Will Drive The Insured Vehicle..	Yes	No
1. Had automobile insurance declined, canceled or renewal refused?		
2. Had their driver's license or permit revoked, suspended or restricted?		
3. Had a moving traffic violation within the last three years or been convicted of driving under the influence of alcohol or harmful drugs?		
4. Had an accident (as a driver) within the last three years?		
5. Had or continued to have a physical or mental deficiency or impairment?		
6. Please give name and policy number or previous insurance company:		
7. Please give estimate of annual mileage of insured vehicle(s):		

REMARKS:

Coverages	Limits of Liability	Ded	Base Premium	Business Surcharge 30%	NCB %	MCD 10%	GSD A/B - 15% D/E - 10%	Driver Training 5%	Fleet Disc.	Total Disc.	Final Premium
A - Bodily Injury	\$ @ Person \$ @ Accident										
B - Property Damage	\$ @ Accident										
C - Medical Payments	\$ @ Person			XXXX	XX	XX	XXXX	XXXX	XX	XX	
D - Comprehensive	\$										
E - Collision	\$										
F - Uninsured Motorist	\$ @ Person \$ @ Accident			XXXX XXXX	XX XX	XX XX	XXXX XXXX	XXXX XXXX	XX XX	XX XX	
G - Typhoon	\$			XXXX	XX	XX	XXXX	XXXX	XX	XX	
H - Loss of Use (II)	\$			XXXX	XX	XX	XXXX	XXXX	XX	XX	
I - Personal Accident	\$ @ Person \$ @ Vehicle			XXXX XXXX	XX XX	XX XX	XXXX XXXX	XXXX XXXX	XX XX	XX XX	

IMPORTANT: This is an Actual Cash Value Policy.
 Actual Cash Value = Replacement Cost Less Depreciation

Total Premium	
2% Assessment Fee	
Total Amount Due	

READ BEFORE SIGNING: I hereby warrant the truth of the above Statements, and I declare that I have not withheld any information whatever which might tend in any way to influence the acceptance of this Application. Additionally, I warrant that my automobile will be operated only by persons holding valid driver's licenses. Specifically I agree to advise the Company in writing if the age of the youngest male driver will be other than as stated herein. I understand that any false statement by me will constitute a breach of warranty and cause the Policy to be void. I agree that this Application shall be the basis of the Policy between me and the Company. It is further agreed that unless prior arrangements are made, any proceeds of claim on my property may be withheld until premiums for this Policy are paid in full.

_____ Signature of Applicant
 _____ Date
 _____ Time
 _____ Signature of Authorized Representative

BUSINESS USE: Private cars classified as Business Use shall be subject to a 30% surcharge to be applied to the private car rates. Business Use shall include any private car titled in the name of:

- A. A partnership, corporation or any other business organization. Actual or intended use of the vehicle shall not cause it to be classified differently.
- B. An individual or husband or wife who are residents of the same household and
 - 1. Which is frequently and/or regularly required by, or customarily used in, the occupation, profession or employment of the insured or any other person operating the vehicle, or
 - 2. For which the insured or operator receives from his/her employer reimbursement, stipend, or other tangible compensation in consideration for the use of the insured vehicle in the course of employment.

PRINCIPAL OPERATOR: A person who holds a valid driver's license to drive an automobile and who regularly or customarily drives the vehicle.

OCCASIONAL DRIVER: A person who is not classified as a principal operator and his operation of vehicle is occasional incidental and unpredictable but he can usually expected to operate the vehicle during policy year.

DRIVERS CLASSIFICATION	Rate Modifier
<input type="checkbox"/> 1. Adults, not otherwise classified and Unmarried Female age 21 and over	1.00
<input type="checkbox"/> 2. Unmarried Female under age 21	1.45
<input type="checkbox"/> 3. Married Male under age 21	1.55
<input type="checkbox"/> 4. Married Male age 21 to 24 and Unmarried Male not Owner or not Principal Operator age 21 to 24	1.10
<input type="checkbox"/> 5. Unmarried Male not Owner or not Principal Operator under age 21	1.75
<input type="checkbox"/> 6. Unmarried Male owner or Principal Operator under age 21	2.25
<input type="checkbox"/> 7. Unmarried Male Owner or Principal Operator age 21 to 24	1.60
<input type="checkbox"/> 8. Unmarried Male Owner or Principal Operator age 25 to 29	1.50

TEN DAY BINDER

The Insurance Company accepting this risk acknowledges itself bound by the terms, conditions and limitations of the policy of insurance in current use by the Insurance Company in the country or countries shown and for the coverages specifically indicated as of the effective date and hour specified. The Insured accepts this Binder under such terms, conditions and limitations. Unless previously canceled, as hereinafter provided, the Binder shall terminate at 12:00 o'clock noon on the tenth day following the day on which this Binder takes effect or at the time and date the Insured accepts a policy with this Company in place hereof, which ever occurs earlier.

This Binder may canceled at any time by the Insured or by the Broker or Agent who placed the risk by notice to the Insurance Company or by the surrender of this Binder stating when thereafter, but in any event within the ten day period of coverage, such cancellation shall be effective. This Binder may be canceled by the Insurance Company by notice to the Insured or the Broker or Agent who placed the risk stating when, not before 12:00 o'clock noon of the third business day following the date of mailing such cancellation shall be effective.

The premium for the policy of insurance issued in place hereof will be computed at the rates and in compliance with the rules of the Manual of Rates in use by the Insurance Company in the country or countries in which coverage applies or in which the Insured will reside, as may be provided for in the Manual, from the time this Binder was effective.

THIS BINDER IS EFFECTIVE AS OF:

FOR THE INSURANCE COMPANY

_____ Date

By _____
Authorized Representative

PLACE OF ISSUE: GUAM