

Claim Form

QBEH1



First Name

M.I.

Last Name

Address 1

Address 2 (if applicable)

City

State

Zip Code

Foreign Province

Foreign Postal Code

Foreign Country Name/Abbreviation

Email Address

Area code

Telephone number (home)

Area code

Telephone number (work)

PROPERTY ADDRESS

Property Address Line 1 (If Different From What's Listed Above)

Property Address Line 2 (if applicable)

City

State

Zip Code

Notice and Claim Form

Re: NYS Department of Financial Services/QBE/ Balboa Force-Placed Insurance Program

We are writing to you pursuant to a settlement between the New York State Department of Financial Services and QBE Financial Institution Risk Services, Inc. ("QBE FIRST") and QBE Insurance Corporation ("QBE Insurance") concerning force-placed insurance policies issued in New York State by QBE. You are receiving this Notice and Claim Form because you were charged for force-placed insurance by QBE.



Force-placed insurance is insurance taken out by your bank, lender or mortgage servicer when you do not maintain the insurance required by the terms of your mortgage. This can occur if you allow your homeowners' insurance policy to lapse or if your bank or mortgage servicer determines that you do not have a sufficient amount of coverage. On some occasions, homeowners have been force-placed erroneously. In many instances, the premiums for the force-placed coverage are far in excess of the premiums you were charged for your voluntary homeowners' insurance. Force-placed insurance is also sometimes referred to as lender-placed insurance.

Under the terms of the settlement, you may be entitled to a refund for some of the charges you incurred in connection with your force-placed insurance. Please complete the below questionnaire and provide copies of supporting documents, where applicable, if you believe you may qualify for a refund. **DO NOT SEND ORIGINAL DOCUMENTS.**

To qualify for a refund, you must have been force-placed by QBE on or after January 1, 2008 and meet the eligibility criteria for one of the following three categories of claimants:

- 1 You defaulted on your mortgage or were foreclosed upon because of the forced placement.**
- 2 You were charged for force-placed insurance at an amount higher than the amount permitted by your mortgage.**
- 3 You had voluntary homeowner's coverage in effect or were charged commercial force-placed insurance rates on a one-to-four family residence.**

Please note that you are not eligible if the force-placed insurance policies for which you were charged were cancelled and if the **full** charge for the force-placed insurance premium was refunded or credited back to you or your escrow account with your lender.

For additional information regarding force-placed insurance and the settlement, please visit NY-QBEFPIrefund.com.

Eligibility 1 - Complete if you defaulted on your mortgage or were foreclosed upon because of the forced placement.

1. Did the placement of force-placed insurance issued by QBE on or after January 1, 2008 cause you to default on (i.e., miss) your mortgage payments or cause the foreclosure of your mortgage, including losing possession and title to your home? Y N
2. Did you pay some or all of QBE's force-placed insurance premium? Y N
3. If your home was foreclosed on, do you remain liable to pay some or all of the force-placed insurance premium to your lender as part of a deficiency judgment? Y N **Not Applicable**
4. When did you stop making your loan payments? / /
5. When did the force-placement by QBE first occur? / /
6. Did the force-placement occur after the date of your first default on your loan payments? Y N
7. Did the force-placement occur after April 18, 2013? Y N
8. Do you have available bank records and other documentation supporting the above? **If yes, please include copies of the supporting documents. Do not send originals.** Y N



If you satisfy the requirements for eligibility in this category, you will receive a refund equal to the difference between the force-placed premium amount and the premium that would have been assessed for the period in question under your last known voluntary policy had it remained in effect.

Eligibility 2 - Complete if you were charged for force-placed insurance at an amount higher than the amount permitted by your mortgage.

1. Did you pay premiums to QBE for force-placed insurance on or after January 1, 2008 for a coverage limit that exceeded the amount permitted by your mortgage? Y N
2. Do you have a copy of the mortgage instrument and supporting documentation demonstrating you made premium payments in excess of the amount permitted by your mortgage? **If yes, please include copies of all supporting documents. Do not send originals.** Y N

If you satisfy the requirements for eligibility in this category, you will receive a refund in the amount equal to the difference between BIC's or MIC's force-placed premium that you paid and the amount authorized under your mortgage.

Eligibility 3 - Complete if you had voluntary homeowner's coverage in effect or were charged commercial force-placed insurance rates on a one-to-four family residence.

1. Did you pay out-of-pocket premiums as a result of force-placed insurance issued by QBE after January 1, 2008? Y N
2. Did you have acceptable continuous voluntary homeowners' coverage in effect at the time you were charged for force-placed insurance premiums by QBE ? Y N
3. Did you receive from QBE a full refund or credit for the force-placed insurance premiums you paid? Y N
4. Did you provide QBE written confirmation that you have voluntary homeowners' insurance in effect? Y N
If yes, did QBE nevertheless charge you for force-placed insurance? Y N
5. Did QBE charge commercial force-placed insurance rates on a one-to-four family residence owned by you? Y N
6. Do you have supporting documentation evidencing facts sufficient to satisfy the above? **If yes, please enclose copies of all supporting documents. Do not send originals.** Y N
7. Do you have a certificate of coverage or policy declaration page evidencing the voluntary insurance coverage that was in effect? **If yes, please enclose a copy of the certificate of coverage or policy declaration page. Do not send originals.** Y N
8. Do you have any real property records showing a single-family residence status of the property? **If yes, please enclosed a copy of the relevant real property records. Do not send originals.** Y N



If you satisfy the requirements for eligibility under this category you will receive a payment in the amount of either (1) the force-placed insurance premium actually paid by you and not subsequently refunded for periods when other acceptable coverage was in effect, or (2) the difference between the commercial force-placed insurance premiums actually paid by you and the QBE residential force-placed insurance premiums that should have been charged, as the case may be.

Certification

I state that the information provided above is true and accurate to the best of my knowledge.

Borrower name

Co-Borrower (if applicable)

Signature

Signature

Date

Date

**THIS NOTICE AND CLAIM FORM AND ALL SUPPORTING DOCUMENTS SHOULD BE MAILED TO
NEW YORK STATE DEPARTMENT OF
FINANCIAL SERVICES/QBE SETTLEMENT RESTITUTION PROGRAM
P.O. BOX 808061
PETALUMA, CA 94975-8061**

THIS FORM SHOULD BE POSTMARKED NO LATER THAN AUGUST 26, 2013 FOR YOUR REFUND CLAIM TO BE CONSIDERED.

If you have a copy of your prior voluntary homeowner's insurance policy or declaration page, please provide a copy with your submission.

ACCURATE CLAIMS PROCESSING TAKES A SIGNIFICANT AMOUNT OF TIME.

THANK YOU FOR YOUR PATIENCE.

Reminder Checklist:

1. Please sign the above certification.
2. Remember to attach supporting documentation, if available.
3. Do not send original documents.
4. Keep a copy of your claim form and all supporting documentation for your records.
5. If you desire an acknowledgment of receipt of your claim form please send it Certified Mail, Return Receipt Requested.
6. If you move, please send the Restitution Administrator your new address.

www.NY-QBEFPIrefund.com

