

STATEMENT OF NON-BUSINESS USE *

In order for the policy to be valid, I hereby state that each vehicle listed on this application, and any vehicle endorsed to my policy at a later date, is not to be used for delivery, business, or commercial purposes other than commuting to/from work locations.

Further, as one option in the policy, I understand and agree that this policy may be declared null and void within the first policy term, or one year whichever is less, and American Freedom Insurance Company will not cover any losses if my vehicle is being used for such purposes.

No misrepresentation or false warranty made by the insured or in his behalf in the negotiation for a policy of insurance, or breach of a condition of such policy shall defeat or avoid the policy or prevent its attaching unless such misrepresentation, false warranty or condition shall have been stated in the policy or endorsement or rider attached thereto, or in the written application therefore and unless it shall have been made with actual intent to deceive or materially affects either the acceptance of the risk or the hazard assumed by the company.

***MUST BE SIGNED BY APPLICANTS WHO ARE BUSINESS OWNERS, SELF-EMPLOYED OR TRADESPERSONS.**

X _____

Signature of Applicant

_____/____/____

Date

ILSNB04/06