Habitational Risks – Supplemental Application

TO BE USED WITH COMMERCIAL GENERAL LIABILITY/ PROPERTY APPLICATION (ACORD OR SIMLAR APPLICATION)

All questions must be answered in full. Missing or incomplete information may disqualify the submission.

Application must be signed and dated by the applicant.

Applicant Name	Agent	Agent					
Applicant Mailing Address	Web Addre	Applicant Phone Number Web Address					
Proposed Policy Period to Applicant is Individual Partnership Corpo	Phone Nur	Contact mber for Inspection Contact ture					
General Occupancy Information:							
	Loc #1	Loc #2	Loc #3				
Type of Occupancy:							
Apartment: (number of units)							
1 Bedroom							
2 Bedroom							
3 Bedroom							
Other (explain):							
Animals Permitted (Y/N) (Type)							
Rooming House: (number of units)							
Single Room Occupancy							
Double Room Occupancy							
Other (explain):							
Maximum Occupancy							
Animals Permitted (Y/N) (Type)							
Dwelling: (Indicate 1, 2, 3 or 4 Family)							
Animals Permitted (Y/N) (Type)							
Tenancy by % or maximum units/occupants:							
Assisted Living							
General population							
Retirement Center							
Student Occupancy (Post Secondary)							
Subsidized Housing							
Treatment / Recovery Facility							

General Building Information:

-	Loc	c #1	L	oc #2	Lo	c #3
Year Built:						
Years Owned:						
Number of Stories:						
Adequate means of egress from upper floors?	YES	□ No	YES	□ No	YES	□ No
Emergency procedures posted?	YES	☐ No	YES	☐ No	YES	☐ No
Number of Buildings:						
Number of units per building						
Firewall extends through roof?	YES	☐ No	YES	☐ No	YES	☐ No
Number of units per firewall						
Total Square Footage:						
Manager on Premises?	YES	☐ No	YES	□ No	YES	☐ No
Distance to nearest fire service:						
Any unoccupied or vacancy period anticipated?	YES	□ No	YES	□ No	YES	□ No

Year and type of Update:

	Loc #1	Loc #2	Loc #3
Paint			
Parking areas			
Patio Balconies or Railings			
Plumbing			
Roof			
Type of material (shingle, wood, tile, etc.)			
Sidewalks			
Wiring/Electrical (Indicate by type below)			
Aluminum			
Breaker Box			
Fuse			
Knob and Tube			
Pigtail wiring			
Romex			

Renovation work:

	Loc #1	Loc #2	Loc #3
Renovation contemplated this year?	YES NO	YES NO	YES NO
Current renovation in progress?	YES NO	YES NO	YES NO
Occupied during renovation?	YES NO	YES NO	YES NO
Type of Renovation			
Estimated Cost of Renovation			
Estimated Duration			
Work performed by Subcontractors?	YES NO	YES NO	YES NO
Certificates on file?	YES NO	YES NO	YES NO
Additional Insured Endorsement?	YES NO	YES NO	YES NO
Special Exposures:			
Use the notes section to detail any "yes" response	Loc #1	Loc #2	Loc #3
Acreage (number of acres)	YES NO	YES NO	YES NO
Balconies	YES NO	YES NO	YES NO
Bar-B-Qs permitted on balconies	YES NO	YES NO	YES NO
Railings regularly inspected	YES NO	YES NO	YES NO
Meet current building codes	YES NO	YES NO	YES NO
Common area Bar-B-Qs	YES NO	YES NO	YES NO
Beaches	YES NO	YES NO	YES NO
Clubhouse	YES NO	YES NO	YES NO
Dock, Pier or Boat Slips	YES NO	YES NO	YES NO
Equestrian Exposures	YES NO	YES NO	YES NO
Hiking or Biking Trails	YES NO	YES NO	YES NO
Lake/Pond (include size in acres)	YES NO	YES NO	YES NO
Park or Athletic Fields	YES NO	YES NO	YES NO
Playground Equipment	YES NO	YES NO	YES NO
Racquetball courts	YES NO	YES NO	YES NO
Streets or Roads	YES NO	YES NO	YES NO
Swimming Pool (Complete Supplemental Application)	YES NO	YES NO	YES NO
Volleyball or Tennis courts	YES NO	YES NO	YES NO

Fire Protection:

	Loc #1	Loc #2	Loc #3		
Sprinklered? (indicate Full or Partial)	YES NO	YES NO	YES NO		
Each unit equipped with:	Use the notes section to detail any "No" response				
Smoke Detectors	YES NO	YES NO	YES NO		
CO2 Detector	YES NO	YES NO	YES NO		
Hard wire or battery	YES NO	YES NO	YES NO		
If equipped w/wood burning stove or fireplace:	Use the no	tes section to detail any "N	o" response		
Spark arrester on chimney	YES NO	YES NO	YES NO		
Flue/chimney cleaned on regular basis	YES NO	YES NO	YES NO		
Damper functional	YES NO	YES NO	YES NO		
Premises located in wooded area	YES NO	YES NO	YES NO		
Maintenance:					
	Loc #1	Loc #2	Loc #3		
Exterior Maintenance Contract in place for:					
General building maintenance	YES NO	YES NO	YES NO		
Lawn Care	YES NO	YES NO	YES NO		
Rubbish or large trash removal	YES NO	YES NO	YES NO		
Sidewalk or driveway upkeep	YES NO	YES NO	YES NO		
Snow Removal	YES NO	YES NO	YES NO		
Interior Maintenance Contract in place for:					
Appliances	YES NO	YES NO	YES NO		
Carpet	YES NO	YES NO	YES NO		
Electrical	YES NO	YES NO	YES NO		
Fire detection systems	YES NO	YES NO	YES NO		
Heating/Air Conditioning	YES NO	YES NO	YES NO		
Plumbing	YES NO	YES NO	YES NO		
Any work performed by subcontractors?	YES NO	YES NO	YES NO		
Certificates on file	YES NO	YES NO	YES NO		
Additional Insured Endorsement	YES NO	YES NO	YES NO		
Specified Loss or Conditions:					
	Loc #1	Loc #2	Loc #3		
Has there been or is there currently any:	Use the not	es section to detail any "Ye	es" response		
Fire damage (whether or not fully repaired)	YES NO	YES NO	YES NO		
Mold, hidden decay	YES NO	YES NO	YES NO		
Water damage	YES NO	YES NO	YES NO		
Collapse	YES NO	YES NO	YES NO		
Construction defect type loss?	YES NO	YES NO	YES NO		

Student Housing Complete this Section:

	Loc #1		Loc #2		Loc #3	
Do you rent or lease the property to any fraternal organization, sorority, club, or other social organization?	YES	□ No	YES	□ No	YES	□ No
Do you have a formal written signed lease with all tenants?	YES	☐ No	YES	□ No	YES	☐ No
Are tenants restricted from extending occupancy to others without your approval?	YES	□ No	YES	□ No	YES	☐ No
Describe tenancy arrangements (C – Co-Ed or G – Gender Specific (M/F))	□c □	G (□ M □ F)	□ c □	G (□ M □ F)	□c □	G (□ M □ F)
Due to the nature of occupancy, do you have:						
Rules regarding parties, or other activities permitted on premises?	YES	□ No	YES	□ No	YES	☐ No
Rules that prohibit tenants from keeping any type of weapon on premises?	YES	☐ No	YES	□ No	YES	☐ No
Rules that identify the definition of "Hazing" or similar practices in accordance with the Fraternal Information and Programming Group (FIPG) regardless of whether tenants are a member of such organization?	YES	□No	YES	□No	YES	□No
Do you provide household furnishings?	YES	☐ No	YES	☐ No	YES	☐ No
If yes, do you inspect on regular basis?	YES	☐ No	YES	☐ No	YES	☐ No
Do you provide security guards?	YES	☐ No	YES	☐ No	YES	☐ No
If yes, Are they Armed or Unarmed	ARMED	UNARMED	ARMED	UNARMED	ARMED	UNARMED
Hours of patrol (_To_* INDICATE AM - PM):						
Do they have power of arrest?	YES	☐ No	YES	☐ No	YES	☐ No
Are they employees?	YES	☐ No	YES	☐ No	YES	☐ No
If Subcontractors do they name you as Additional Insured for work performed?	YES	☐ No	YES	□ No	YES	☐ No
Certificates of insurance on File?	YES	☐ No	YES	☐ No	YES	☐ No
Do all sleeping rooms have privacy locks?	YES	☐ No	YES	☐ No	YES	☐ No
Do tenants share a common restroom?	YES	☐ No	YES	☐ No	YES	☐ No
Are doors equipped with privacy locks?	YES	☐ No	YES	☐ No	YES	☐ No
Do you provide a resident manager?	YES	☐ No	YES	☐ No	YES	☐ No
Minimum Age Requirement	☐ Yes		☐ No			
Background Checks	☐ Yes		☐ No			
Indicate type of background checks	Local		Regio	onal	☐ Natio	nal

Notes Section.	
Use this section to provide additional information or to detail "Yes" or "No" responses where require	ed.

This application shall not be binding unless and until confirmation by the Company or its duly appointed representatives has been given, and that a policy shall be issued and a payment shall be made, and then only as of the commencement date of said policy and in accordance with all terms thereof. The said applicant hereby covenants and agrees that the foregoing statements and answers are a full and true statement of all the facts and circumstances with regard to the risk to be insured, and the same are hereby made the basis and conditions of the insurance and a warranty on the part of the Insured.

IMPORTANT NOTICE

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics, and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

FRAUD STATEMENT

To Insureds in the States of:

Alabama, Alaska, Arizona, California, Connecticut, Delaware, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Maine, Massachusetts, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, Nevada, North Carolina, North Dakota, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, West Virginia, Wisconsin, Wyoming:

NOTICE: In some states, any person who knowingly, and with the intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states. Penalties may include imprisonment, fines, or a denial of insurance benefits.

Notes Castion

Arkansas

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado

It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida

Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties

New Mexico

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York

Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

Ohio

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania

Any person who knowingly and with intent to defraud any insurance company, or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime, and subjects such person to criminal and civil penalties.

Rhode Island

NOTICE: Under Rhode Island law, there is a criminal penalty for failure to disclose a conviction of arson. In some states, any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act, which is a crime in many states.

Virginia

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Washington

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Producer's Signature	Date	Applicant's Signature	Date