Agency Name:	
Contact:	
Address:	
Phone:	
Email:	

# **Habitational Risks – Supplemental Application**

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

Application must be signed and dated by the applicant

Applicant Name	Application must be signed and dated by the applicant.  Agent Agent					
Applicant Mailing Address	Applicant Phone Nun	Applicant Phone Number				
	Web Address					
Inspection Contact						
Proposed Policy Period to		spection Contact				
Applicant is Individual Partnership Corporation		-				
General Occupancy Information:						
Type of Occupancy:	Loc #	#1 Loc #2	Loc #3			
Apartment: (number of units)	-	<u> </u>				
Studio or efficiency						
1 and 2 Bedroom						
3 Bedroom						
Other (explain):						
☐ Rooming House: (number of units)						
Single Room Occupancy						
Double Room Occupancy						
Other (explain):						
Maximum Occupancy						
Dwelling: (Indicate 1, 2, 3 or 4 Family)						
For the above occupancies: Tenancy by % or maxim	um units/occupants:					
Assisted Living / Senior Living						
General population						
Student Occupancy (Post Secondary)						
Subsidized Housing						
Treatment / Recovery Facility						
☐ Vacation Rentals:						
Dwelling: (Indicate 1, 2, 3 or 4 Family)						
Condominium (number of units)						
Townhouse (number of units)						
Single Room or Partial Unit Rentals						
For all above occupancies:						
Total number of days rented in prior year?						
2. Are animals allowed?			YES NO			
If Yes, are limitations in place to prevent agg	ressive dog breeds on premis	ses?	YES NO			
3. Any cooperative housing?			TYES NO			

General Building Information:				
	Loc #1	Loc #2	Loc #3	
Adequate means of egress from upper floors?	YES NO	YES NO	YES NO	
Emergency procedures posted?	☐ YES ☐ NO	YES NO	☐ YES ☐ NO	
Are exits marked?	YES NO	YES NO	YES NO	
Are stairways and exits kept free from clutter?	YES NO	YES NO	YES NO	
Are there are burglar bars?	YES NO	YES NO	YES NO	
If Yes, are they equipped with functional quick release mechanism and emergency access hardware?	YES NO	YES NO	YES NO	
Owner or manager residing on premises?	YES NO	YES NO	YES NO	
If there is a property manager, do they carry their own insurance and add applicant as an Additional Insured to their policy?	YES NO N/A	YES NO NA	YES NO NA	
Any unoccupied or vacancy period anticipated?				
If Yes, what % of the units are vacant/unoccupied?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	
Do tenants share a common restroom?	YES NO	YES NO	YES NO	
If Yes, are doors equipped with privacy locks?	YES NO	YES NO	YES NO	
Are any of the following electrical systems present in any of the buildings?	YES NO	YES NO	YES NO	
Federal Pacific Breakers	If Yes, please descr	ibe including any plans f	or replacement (if	
Stab-Lok	applicable):			
Zinsco				
Fuses Knob and Tube wiring				
Non-pigtailed aluminum wiring				
Other electrical systems with a high failure				
rate?				
Does applicant 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 applicant as Additional Insured for work performed?	☐ YES ☐ NO	YES NO	☐ YES ☐ NO	
Certificates of insurance on File?	YES NO	YES NO	YES NO	
Renovation work:				
Demonstrate and the second sec	Loc #1	Loc #2	Loc #3	
Renovation considered this year or in progress?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	
If Yes, provide details: occupied or vacant, describe work being performed, cost, start date and expected completion date				
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:				
Are there any amenities charged in addition to the p If Yes, please describe:	YES NO			
Is any recreational equipment (i.e. golf carts, bicycle If Yes, please describe:	s, surf boards) provide	d with rental units?	YES NO	
Do any units have balconies?  If Yes:			YES NO	
Are Bar-B-Qs permitted on balconies?			YES NO	
Are railings regularly inspected?			YES NO	
Do balconies meet current building codes?			YES NO	
Indicate whether any locations have exposures listed				
Acreage: [ If Yes, how many acres?		or Ponds s, size:	YES NO	
Beaches	Yes No Park or	Athletic Fields	YES NO	
Clubhouse	Yes No Playgro	ound Equipment	YES NO	
Dock, Pier or Boat Slips		etball courts	YES NO	
Equestrian Exposures		ing Pool e Separate Supplemental	YES NO	
Hiking or Biking Trails	YES NO Application			
Streets or Roads	YES NO Volleyb	all or Tennis courts	YES NO	
Trampolines	YES NO			
Fire Protection:	100#1	1 00 #2	1.00 #2	
Continued Continued Full on Destin	Loc #1	Loc #2	Loc #3	
Sprinklered? (indicate Full or Partial)	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	
Each unit equipped with:	Use the no	tes section to detail any "N	o" response	
Smoke Detectors	YES NO	YES NO	YES NO	
CO2 Detector	YES NO	YES NO	YES NO	
Fire Extinguishers	YES NO	YES NO	YES NO	
Hard wired with battery back-up	☐ 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	
Does applicant have a regular inspection and maintenance schedule for appliances, carpeting, electrical, fire detection systems, heating and air conditioning, and plumbing?	YES NO	YES NO	YES NO	
Does applicant have an exterior maintenance contract in place for snow removal?	YES NO	YES NO	YES NO	
Any work performed by subcontractors? If Yes:	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:	ι	Jse the notes	section to de	tail any "Yes'	' response	
	Lo	c #1	Loc	c #2	Loc	c #3
Has there been or is there currently any fire damage (whether or not fully repaired), mold, hidden decay, water damage or collapse?	YES	☐ No	YES	□ No	YES	☐ No
Has there been a construction defect type loss?	YES	☐ No	YES	□ No	YES	☐ No
Have there been any prior habitability claims?	YES	☐ No	YES	☐ No	YES	□ No
Vection Dentales	<u>l</u>					
Vacation Rentals:	Loc	c #1	Loc	c #2	Loc	c #3
What is the longest rental term allowed?	Months:_			_ Days:	Months:	
What is the shortest rental term allowed?						
Are there any outdoor expeditions or activity packages?	YES	□ No	YES	☐ No	YES	☐ No
If Yes, please describe:						
If Yes, is the activity included in the rental unit pricing?	YES	□ No	☐ YES	☐ No	YES	□ No
Number of days the premises was unoccupied/not rented in the prior year:						
Number of days the premises is used as a primary residence by the applicant:						
Annual Receipts: Current Year Estimate: Prior Year: Prior Year:						
Student Housing:	,				.1	
- Countries and Section 1	Lo	c #1	Loc	c #2	Loc	c #3
Does applicant rent or lease the property to any fraternal organization, sorority, club, or other social organization?	YES	☐ No	YES	□No	YES	☐ No
Does applicant have a formal written signed lease with all tenants?	YES	□ No	YES	□ No	YES	□ No
Are tenants restricted from extending occupancy to others without applicant's approval?	YES	☐ No	YES	☐ No	YES	☐ No
Does applicant have rules in place:     For parties and on site activities;     That prohibit weapons on premises; and     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 all sleeping rooms have privacy locks?	YES	☐ No	YES	☐ No	YES	☐ No
Does applicant provide a resident manager?	YES	☐ No	YES	☐ No	YES	☐ No
Minimum Age Requirement	YES	No				
Background Checks	YES	No				
Assisted Living / Senior Living:						
Are there pull cords? (if yes, not eligible) Is the premises ADA compliant? (if no, not eligible)					YES YES	☐ No ☐ No

# Mixed Use: List square footage and occupancy of each commercial occupancy: Does the owner operate any of the above businesses? If yes, provide details: Do any of the commercial occupants include: nightclub, bar or restaurant with cooking? Do all commercial tenants provide proof of insurance with Additional Insured status for the applicant? No

Notes Section: (use this section to provide additional information or to detail "Yes" or "No" responses where required)

# PLEASE READ BELOW AND COMPLETE SIGNATURE BLOCK ON LAST PAGE

I have reviewed this application for accuracy before signing it. As a condition precedent to coverage, I hereby state that the information contained herein is true, accurate and complete and that no material facts have been omitted, misrepresented or misstated. I know of no other claims or lawsuits against the applicant and I know of no other events, incidents or occurrences which might reasonably lead to a claim or lawsuit against the applicant. I understand that this is an application for insurance only and that completion and submission of this application does not bind coverage with any insurer.

**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 - FOR THE STATE(S) OF:

#### Alabama, Arkansas, Louisiana, Maryland, Rhode Island, Texas, West Virginia:

**NOTICE:** Any person who knowingly (For Maryland add: *or willfully*) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (For Maryland add: *or willfully*) presents false information in an application for insurance is guilty of a crime and may be subject to (For Alabama add: *restitution*,) fines and confinement in prison (For Alabama add: *or any combination thereof*).

# Alaska

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

#### **Arizona**

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

#### California

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state 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 claimant 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.

# Connecticut, Georgia, Hawaii, Illinois, Missouri, Montana, North Carolina, North Dakota, South Carolina, South Dakota, Wisconsin:

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.

#### Delaware, Idaho:

Any person who knowingly, and with intent to (For Delaware add: *injure*) defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

#### **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 insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

#### Indiana

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

#### **Kansas**

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

#### Kentucky

Application Forms: 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.

# Maine, Tennessee, Virginia, Washington:

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

# Massachusetts, Nebraska, Vermont:

Any person who knowingly and with intent to defraud any insurance company or another 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, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

#### Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

# **New Hampshire**

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in NH Rev. Stat. § 638:20.

#### **New Jersey**

Application Forms: 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 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 insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

#### Ohio

Any person who, with intent to defraud or knowing that he 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.

#### Oregon

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison. In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that the misinformation is material to the content of the policy, we relied upon the misinformation and the information was either material to the risk assumed by us or provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests. With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

# Pennsylvania

Any person who knowingly and with	intent to defraud	l any insurance company or othe	r person files an application for
insurance or statement of claim conta			
information concerning any fact mater	ial thereto comm	its a fraudulent insurance act, whi	ch is a crime and subjects such
person to criminal and civil penalties.			
Producer's Signature	Date	Applicant's Signature	Date