# HABITATIONAL LIABILITY APPLICATION

| Applicant's Name:   | Agency Name:  |
|---|---|
|   | Agent No.:  |
| Mailing Address:  | Address:  |
|   |   |
| Location Address:   | E-mail:   |
|   | Phone No.:  |
| PROPOSED EFFECTIVE DATE: From To                            | 12:01 A.M., Standard Time at the address of the Applica |
|   | DT APPLY, INDICATE "NOT APPLICABLE." (N/A)              |
|   | rtnership 🔲 Joint Venture                               |
|   | ner (Specify):  |
| Website Address:  |   |
| E-mail Address:   |   |
| Inspection Contact:   |   |
| E-mail Address:   |   |
|   |   |
| Limits of Liability and Deductible Requested:               |   |
| General Aggregate (other than Products/Completed Operat     | tions) \$   |
| Products and Completed Operations Aggregate                 | \$  |
| Personal and Advertising Injury (any one person or organize |   |
| Each Occurrence   | \$  |
| Damage to Premises Rented to You (any one premise)          | \$  |
| Medical Expense (any one person)                            | \$  |
| Other Coverages, Restrictions and/or Endorsements:          | \$  |
| Deductible  | \$  |
|   | i   |
| 1. How long has applicant been in business?                 | vea   |
| · ···· · · · · · · · · · · · · · · · ·                      |   |
| 2. Property Locations:                                      |   |
| Business Name (if applicable), Street Address, City,        | County, State and Zip Code:                             |
| Loc No 1  |   |

| Loc. No. 1: |  |  |
|-------------|--|--|
| Loc. No. 2: |  |  |
| Loc. No. 3: |  |  |
| Loc. No. 4: |  |  |
| Loc. No. 5: |  |  |

### 3. Description of Locations:

\* Use alpha code listed for type of occupancy:

| A—Apartment Building        | G—Time-share                           | M—Student Housing         |
|-----------------------------|--|---------------------------|
| B—Garden Apartments         | H—Vacation Rentals                     | N—Dwelling/One Family     |
| C—Apartment Hotel           | I—Senior Housing                       | O—Dwelling/Two Family     |
| D—Hostel                    | J—Assisted Living/Nursing/Convalescent | P—Dwelling/Three Family   |
| E—Boarding or Rooming House | K—Fraternity/Sorority (Academic)       | Q—Dwelling/Four Family    |
| F—Mobile Home               | L—Fraternity/Sorority (Non-academic)   | R—Dwelling Owner Occupied |

| Provide Detail Per Location                           | Loc. No. 1  | Loc. No. 2           | Loc. No. 3  | Loc. No. 4  | Loc. No. 5  |
|---|---|----------------------|---|---|---|
| Type of occupancy*:                                   |   |                      |   |   |   |
| If mobile home, is it tied down?                      | 🗌 Yes 🗌 No  | 🗌 Yes 🗌 No           | 🗌 Yes 🗌 No  | 🗌 Yes 🗌 No  | 🗌 Yes 🗌 No  |
| Number of beds for Hostel, Boarding or Rooming House: |   |                      |   |   |   |
| Years owned:  |   |                      |   |   |   |
| Year built:   |   |                      |   |   |   |
| No. stories:  |   |                      |   |   |   |
| No. units—total:                                      |   |                      |   |   |   |
| No. units per fire division:                          |   |                      |   |   |   |
| No. buildings:  |   |                      |   |   |   |
| Total square feet:                                    |   |                      |   |   |   |
| Type of roof:   |   |                      |   |   |   |
| Manager on premises:                                  | 🗌 Yes 🗌 No  | 🗌 Yes 🗌 No           | 🗌 Yes 🗌 No  | 🗌 Yes 🗌 No  | 🗌 Yes 🗌 No  |
| Fire protection:                                      |   |                      |   |   |   |
| Sprinklered:  | All units   | All units            | ☐ All units<br>☐ Common<br>area only                        | ☐ All units<br>☐ Common<br>area only                        | All units   |
| Fire extinguishers:                                   | <ul> <li>All units</li> <li>Common<br/>area only</li> </ul> | All units            | <ul> <li>All units</li> <li>Common<br/>area only</li> </ul> | <ul> <li>All units</li> <li>Common<br/>area only</li> </ul> | <ul> <li>All units</li> <li>Common<br/>area only</li> </ul> |
| How often checked?                                    |   |                      |   |   |   |
| Smoke detectors in each unit:                         | ☐ Hardwire ☐ Battery  | ☐ Hardwire ☐ Battery | ☐ Hardwire ☐ Battery  | ☐ Hardwire ☐ Battery  | ☐ Hardwire ☐ Battery  |

| Provide Detail Per Location  | Loc. No. 1              | Loc. No. 2              | Loc. No. 3              | Loc. No. 4              | Loc. No. 5              |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Maintenance:   |                         |                         |                         |                         |                         |
| Janitorial operations:   | Employee     Contractor |
| Lawn care operations:  | Employee     Contractor |
| Upkeep of sidewalks/driveways:   | Employee     Contractor |
| Snow/ice removal operations:   | Employee     Contractor |
| Pool: (See Section 10.)  | 🗌 Yes 🗌 No              |
| If occupancy is other than habitational, please describe the occupancy and square footage: |                         |                         |                         |                         |                         |
| Percent of university or college students as tenants:                                      | %                       | %                       | %                       | %                       | %                       |
| Vacant?  | 🗌 Yes 🗌 No              |
| If yes, percent of vacancy:  | %                       | %                       | %                       | %                       | %                       |
| Building(s) condemned or scheduled for demolition:   | 🗌 Yes 🗌 No              | 🗌 Yes 🔲 No              | 🗌 Yes 🔲 No              | 🗌 Yes 🔲 No              | 🗌 Yes 🗌 No              |
| Conversion being done to or from condo-<br>miniums and/or townhouses:                      | 🗌 Yes 🗌 No              |

# 4. Subcontracted Work Exposures:

| Any new ground up constructions anticipated within the next twelve (12) months? | 🗌 Yes 🗌 No |
|---|------------|------------|------------|------------|------------|
| If yes, cost of construction:   | \$         | \$         | \$         | \$         | \$         |
| Renovation anticipated within the next twelve (12) months?                      | 🗌 Yes 🗌 No |
| If yes, cost of renovation:   | \$         | \$         | \$         | \$         | \$         |
| Renovation going on currently?  | 🗌 Yes 🗌 No |
| If yes, type of renovation:   |            |            |            |            |            |
| Cost of renovation:   | \$         | \$         | \$         | \$         | \$         |
| General contractor used?  | 🗌 Yes 🗌 No |
| Subcontractors used?  | 🗌 Yes 🗌 No | 🗌 Yes 🔲 No |
| If yes, certificate of insurance on file?                                       | 🗌 Yes 🗌 No | 🗌 Yes 🔲 No |
| Limits required:  | \$         | \$         | \$         | \$         | \$         |
| The applicant named as additional Insured on their policy?                      | 🗌 Yes 🗌 No | 🗌 Yes 🔲 No |
| Hold harmless agreement in favor of the applicant in place?                     | 🗌 Yes 🗌 No |

#### 5. Updates:

| Provide Year and<br>Indicate Full or Partial<br>Update Per Location | Loc. No. 1                          | Loc. No. 2                          | Loc. No. 3                          | Loc. No. 4                          | Loc. No. 5                           |
|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|
| Paint:  | Year:<br>Full Update Partial Update | Year:<br>Full Update Partial Update | Year:<br>Full Update Partial Update | Year:                               | Year:<br>Full Update Partial Update  |
| Parking areas:  | Year:<br>Full Update Partial Update | Year:<br>Full Update  Partial Update |
| Patio balconies/railings:   | Year:                               | Year:                               | Year:<br>Full Update Partial Update | Year:                               | Year:<br>Full Update Partial Update  |
| Sidewalks:  | Year:<br>Full Update Partial Update | Year:<br>Full Update Partial Update | Year:<br>Full Update Partial Update | Year:                               | Year:<br>Full Update Partial Update  |

# 6. Other Exposures:

| Number of:    | Baseball field(s)      |               | Lakes/Ponds (acres)  | <br>Shuffleboard court(s) |          |
|---------------|------------------------|---------------|----------------------|---------------------------|----------|
|               | Basketball court(s)    |               | Parks (acres)        | <br>Spa/Hot tub(s)        |          |
|               | Bathing Beaches        |               | Playground(s)        | <br>Stables               |          |
|               | Bicycle trails (miles) |               | Racquetball court(s) | <br>Streets/Roads (miles) |          |
|               | Boat docks/slips       |               | Saunas               | <br>Tennis court(s)       |          |
|               | Clubhouse (sq. ft.)    |               | Shooting Ranges      | <br>Volleyball court(s)   |          |
|               | Other:                 |               |                      |                           |          |
| Are any of th | nese exposures availab | le to nonresi | dents for a fee?     | <br>                      | Yes 🗌 No |
| lf yes, annua | al receipts:           |               |                      | <br>\$                    |          |

#### 7. Swimming Pool(s): Complete if applicable.

| Provide Detail Per Location  | Loc. No. 1                 | Loc. No. 2               | Loc. No. 3 | Loc. No. 4               | Loc. No. 5 |
|--|----------------------------|--------------------------|------------|--------------------------|------------|
| Number of swimming/wading pools:                                   |                            |                          |            |                          |            |
| Number of diving boards/platforms:                                 |                            |                          |            |                          |            |
| Height of diving boards/platforms:                                 |                            |                          |            |                          |            |
| Number of slides/rafts:  |                            |                          |            |                          |            |
| Height of slides:  |                            |                          |            |                          |            |
| Pool maintained by applicant or outside contractor?                | Applicant     Contractor   | Applicant     Contractor | Applicant  | Applicant     Contractor | Applicant  |
| If outside contractor, are certificates of in-<br>surance on file? | 🗌 Yes 🗌 No                 | □ Yes □ No               | □ Yes □ No | 🗌 Yes 🗌 No               | □ Yes □ No |
| Pool completely surrounded by building walls or fence?             | 🗌 Yes 🗌 No                 | □ Yes □ No               | □ Yes □ No | 🗌 Yes 🗌 No               | 🗌 Yes 🗌 No |
| Height of fence:   |                            |                          |            |                          |            |
| Equipped with self-closing and self-latch-<br>ing gates/doors?     | 🗌 Yes 🗌 No                 | 🗌 Yes 🗌 No               | 🗌 Yes 🗌 No | 🗌 Yes 🗌 No               | 🗌 Yes 🗌 No |
| Lifeguards provided?   | 🗌 Yes 🗌 No                 | 🗌 Yes 🗌 No               | 🗌 Yes 🗌 No | 🗌 Yes 🗌 No               | 🗌 Yes 🗌 No |
| If yes, by applicant or pool management company?                   | ☐ Applicant<br>☐ Mgmt. Co. | Applicant                | Applicant  | Applicant                | Applicant  |
| If outside contractor, are certificates of in-<br>surance on file? | 🗌 Yes 🗌 No                 | □ Yes □ No               | □ Yes □ No | 🗌 Yes 🗌 No               | □ Yes □ No |

| Provide Detail Per Location  | Loc. No. 1 | Loc. No. 2 | Loc. No. 3 | Loc. No. 4 | Loc. No. 5 |
|--|------------|------------|------------|------------|------------|
| Depth of pool markings clearly visible?  | 🗌 Yes 🗌 No |
| Warning signs and rules posted?  | 🗌 Yes 🗌 No |
| Life-safety equipment available at poolside?   | 🗌 Yes 🗌 No |
| Swimming pools, wading pools, hot tubs<br>and spas in compliance with the federal<br>Virginia Graeme Baker Pool and Spa<br>Safety Act? | 🗌 Yes 🗌 No |

### 8. Security: (not required for dwellings)

| Provide Detail Per Location   | Loc. No. 1 | Loc. No. 2 | Loc. No. 3 | Loc. No. 4 | Loc. No. 5   |
|---|------------|------------|------------|------------|--------------|
| How does management handle the moni-<br>toring of master keys?                                    |            |            |            |            |              |
| Are locks changed/re-keyed when residents vacate the premises?                                    | 🗌 Yes 🗌 No   |
| Does management advise residents of all criminal activity that has taken place on the properties? | 🗌 Yes 🗌 No   |
| If yes, how is this done?   |            |            |            |            |              |
| Is this information provided to prospective renters if requested?                                 | 🗌 Yes 🗌 No   |
| Is gated access provided?   | 🗌 Yes 🗌 No   |
| If yes, hours per day:  |            |            |            |            |              |
| Is entire complex gated?  | 🗌 Yes 🗌 No   |
| Does applicant monitor any alarms in resident units?  | 🗌 Yes 🗌 No   |
| Are premises patrolled?   |            |            |            |            | . 🗌 Yes 🗌 No |

### If yes, please answer the following questions:

| Provide Detail Per Location  | Loc. No. 1              | Loc. No. 2                                     | Loc. No. 3              | Loc. No. 4              | Loc. No. 5           |
|--|-------------------------|--|-------------------------|-------------------------|----------------------|
| Number of armed guards:  |                         |  |                         |                         |                      |
| Number of unarmed guards:  |                         |  |                         |                         |                      |
| Are guards employees of management or independent contractor?          | ☐ Mgmt.<br>☐ Contractor | <ul><li>☐ Mgmt.</li><li>☐ Contractor</li></ul> | ☐ Mgmt.<br>☐ Contractor | ☐ Mgmt.<br>☐ Contractor | ☐ Mgmt. ☐ Contractor |
| If independent contractor, are certificates of insurance required?     | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No                                     | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No           |
| Is applicant named as additional insured on their policy?              | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No                                     | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No           |
| Security twenty-four (24) hours?                                       | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No                                     | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No           |
| Are guards responsible for residents' safety and/or complex/amenities? | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No                                     | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No              | 🗌 Yes 🗌 No           |

#### Do the residents' units contain any of the following?

|  | Provide Detail Per Location  | Loc. No. 1 | Loc. No. 2 | Loc. No. 3 | Loc. No. 4 | Loc. No. 5 |
|--|--|------------|------------|------------|------------|------------|
|  | Call buttons:  | 🗌 Yes 🗌 No |
|  | Deadbolts:   | 🗌 Yes 🗌 No |
|  | Lock pins for windows and sliding glass doors:                                   | 🗌 Yes 🗌 No |
|  | Door viewer or peephole in front doors:  | 🗌 Yes 🗌 No |
|  | Window locks/bars:   | 🗌 Yes 🗌 No |
| 9.   |  |            |            |            |            |            |
| 10. During the past three years, has any company ever canceled, non-renewed, declined or refused similar insurance to the applicant? (Not applicable in Missouri) If yes, explain: |  |            |            |            |            |            |
|  |  |            |            |            |            |            |
| 11.  | Does applicant have other business ventures for which coverage is not requested? |            |            |            |            |            |
| 12.  | Does risk engage in the generation of use or sale to power companies?            | -          |            |            |            |            |

### 13. Additional Insured Information:

| Name | Address | Interest |
|------|---------|----------|
|      |         |          |
|      |         |          |
|      |         |          |

#### 14. Prior Carrier Information:

|                | Year: | Year: | Year: | Year: | Year: |
|----------------|-------|-------|-------|-------|-------|
| Carrier:       |       |       |       |       |       |
| Policy Number: |       |       |       |       |       |
| Coverage:      |       |       |       |       |       |
| Total Premium: | \$    | \$    | \$    | \$    | \$    |

# 15. Loss History:

| Indicate all claims or losses (regardless of fault and | whether or not insured) or occurrences that may give rise to |
|--|--|
| claims for the prior five years.                       | Check if no losses in the last five years                    |

| Date of<br>Loss | Description of Loss | Amount<br>Paid | Amount<br>Reserved | Claim Status<br>(Open or<br>Closed) |
|-----------------|---------------------|----------------|--------------------|-------------------------------------|
|                 |                     | \$             | \$                 |                                     |
|                 |                     | \$             | \$                 |                                     |
|                 |                     | \$             | \$                 |                                     |
|                 |                     | \$             | \$                 |                                     |
|                 |                     | \$             | \$                 |                                     |

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

**FRAUD WARNING:** 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 subjects such person to criminal and civil penalties. (Not applicable in AL, CO, DC, FL, KS, LA, ME, MD, MN, NE, NY, OH, OK, OR, RI, TN, VA, VT or WA.)

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

**NOTICE TO COLORADO APPLICANTS:** 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**WARNING TO DISTRICT OF COLUMBIA APPLICANTS:** 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.

**NOTICE TO FLORIDA APPLICANTS:** 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.

**NOTICE TO KANSAS APPLICANTS:** 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, which is a crime and subjects such person to criminal and civil penalties.

**NOTICE TO LOUISIANA APPLICANTS:** 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.

**NOTICE TO MAINE APPLICANTS:** 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.

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

**NOTICE TO MINNESOTA APPLICANTS:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NOTICE TO OHIO APPLICANTS:** 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.

**NOTICE TO OKLAHOMA APPLICANTS:** 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.

**NOTICE TO RHODE ISLAND APPLICANTS:** 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.

**FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON):** Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA AND 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 include imprisonment, fines, and denial of insurance benefits.

**NEW YORK FRAUD WARNING:** 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.

#### **APPLICANT'S STATEMENT:**

ADDUCANT'S NAME AND TITLE.

I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true, and that these statements are offered as an inducement to us to issue the policy for which I am applying. (Kansas: This does not constitute a warranty)

| APPLICANT'S SIGNATURE:   | DATE: |  |  |  |  |
|--|-------|--|--|--|--|
| CO-APPLICANT'S SIGNATURE:  | DATE: |  |  |  |  |
| PRODUCER'S SIGNATURE:  | DATE: |  |  |  |  |
| IOWA LICENSED AGENT (IF APPLICABLE):                                 |       |  |  |  |  |
| AGENT'S NAME: AGENT'S LICENSE NUMBER:                                |       |  |  |  |  |
| (Applicable to Florida agents only)                                  |       |  |  |  |  |
| NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION AUDIT: |       |  |  |  |  |
|  |       |  |  |  |  |

#### - 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.