Please email the completed application to the underwriter you are working with.

Contact information is available at www.usrisk.com

## **Habitational Application**

Applicant's Name:	Agency Nar	me:
	Agent:	
Mailing Address:	Address:	
Web eite Address	    E-mail:	_
Web site Address:		
	Phone:	
PROPOSED EFFECTIVE DATE: From	To 12:0	1 A.M., Standard Time at the address of the Applicant
PLEASE ANSWER ALL QUESTIONS—	-IF THEY DO NOT APPL	Y, INDICATE "NOT APPLICABLE."
Applicant is:		
·· <u> </u>	] Partnership	] Joint Venture
Limited Liability Company	Other (Specify):	
s applicant a Real Estate or Property Managemen	t company?	Yes No
Limits Of Liability & Deductible Requested:		
General Aggregate (other than Products/Complete	ed Operations)	\$
Products & Completed Operations Aggregate		\$
Personal & Advertising Injury (any one person or	organization)	\$
Each Occurrence		\$
Damage To Premises Rented To You (any one pr	remise)	\$
Medical Expense (any one person)		\$
Other Coverages, Restrictions, and/or Endorseme	\$	
Deductible	\$	
1. Property Locations:		
Business Name (if applicable), Street Addre	ess, City, County, State	and Zip Code
Loc. No. 1:		•
Loc. No. 2:		
Loc. No. 3:		
Loc. No. 4:		
Loc. No. 5:		

## 2. Description Of Locations:

Provide Detail Per Location	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5			
Years owned								
Type of occupancy*								
Year built								
No. Stories								
No. Units—total								
No. Buildings								
Total square feet								
Type of roof								
Pool? (see Section 12.)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No			
Manager on premises?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No			
If occupancy is other than habitational, please describe the occupancy and square footage.								
Monthly rent per unit:								
Apartments: 1 BR	\$	\$	\$	\$	\$			
2 BR	\$	\$	\$	\$	\$			
3 BR	\$	\$	\$	\$	\$			
Other	\$	\$	\$	\$	\$			
Dwellings:	\$	\$	\$	\$	\$			
Percent of units subsidized	%	%	%	%	%			
Percent of university or college students as tenants	%	%	%	%	%			
Vacant?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No			
Building(s) condemned or scheduled for demolition?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No			
Subcontracted work—Anticipated cost next twelve (12) months	\$	\$	\$	\$	\$			
*Use alpha code listed for type of occupancy:  A—Apartment Building  B—Garden Apartments  G—Dwelling/four family  C—Apartment hotel  D—Dwelling/one family  I—Mobile Home  E—Dwelling/two family  J—Time-share								
Are any of the properties assisted	living facilities	?			Yes No			
Are any of the properties nursing/	convalescent h	omes?			🗌 Yes 🔲 No			
Are any of the properties senior he	•							
Are any of the properties housing	authorities?				Yes 🗌 No			
If yes, explain:								
Do any of the properties include s	ubsidized hous	ing (including H	HUD and Sectio	n 8)?	Yes 🗌 No			
If yes, advise location(s) and number	r of units:							
Is any dwelling location owner occ	cupied?				🗌 Yes 🔲 No			
Number of years in business?								

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Provide Year & Indicate Full or Partial Update Per Location	Loc. N	o. 1	Loc. No. 2		Lo	Loc. No. 3		Loc. No. 4	Loc. No. 5
Heating	Year: ☐ Full Upo ☐ Partial U	date	ate		☐ Ful	r: Full Update Partial Update		ar: Full Update Partial Update	Year: ☐ Full Update ☐ Partial Update
Paint	Year: ☐ Full Upo ☐ Partial U	date	Year: _ ☐ Full U ☐ Partia		☐ Ful	☐ Full Update		ar: Full Update Partial Update	Year: ☐ Full Update ☐ Partial Update
Parking areas	Year: ☐ Full Upo ☐ Partial U	date	Year: ☐ Full Update ☐ Partial Update		Year: ☐ Full Update ☐ Partial Update			ar: Full Update Partial Update	Year: ☐ Full Update ☐ Partial Update
Patio balconies/railings	Year: ☐ Full Upo ☐ Partial U	date	Year: ☐ Full U		☐ Ful	 II Update rtial Update		ar: Full Update Partial Update	Year: ☐ Full Update ☐ Partial Update
Plumbing	Year: ☐ Full Upo ☐ Partial U	date	Year: ☐ Full U		Year: ☐ Full Update ☐ Partial Update		Year: ☐ Full Update ☐ Partial Update		Year: ☐ Full Update ☐ Partial Update
Roof	Year: ☐ Full Upo ☐ Partial U	date	Year: ☐ Full U		Year: ☐ Full Update ☐ Partial Update		Year: ☐ Full Update ☐ Partial Update		Year: ☐ Full Update ☐ Partial Update
Sidewalks	Year: ☐ Full Upo ☐ Partial U	date	Year: ☐ Full U		Year: ☐ Full Update ☐ Partial Update			ar: Full Update Partial Update	Year: ☐ Full Update ☐ Partial Update
Wiring & Electrical	Year: ☐ Full Upo ☐ Partial U	date	☐ Full U	Year: ☐ Full Update ☐ Partial Update		Year: ☐ Full Update ☐ Partial Update		ar: Full Update Partial Update	Year: ☐ Full Update ☐ Partial Update
<b>Current Renovations:</b>									
Provide Detail Per Lo	cation	Loc.	No. 1	Loc. N	o. 2	Loc. No.		Loc. No. 4	Loc. No. 5
Cost of renovation		\$		\$		\$		\$	\$
Type of renovation									
Certificates for subcontractor	Certificates for subcontractors on file?		s 🗌 No	☐ Yes	☐ No	☐ No ☐ Yes ☐		☐ Yes ☐ N	o Yes No
Swimming Pool(s):									
Provide Detail Per Location		Loc.	No. 1	Loc. N	o. 2	Loc. No.	3	Loc. No. 4	Loc. No. 5
Number of swimming/wadir	ng pools								
Number of diving boards/pl	atforms								
Height of diving boards/plat	forms								
Number of slides									
Height of slides									

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12.

## **Swimming Pool(s) continued:**

Provide Detail Per Location	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5				
Pool maintained by applicant or outside contractor?	☐ Applicant ☐ Contractor	☐ Applicant ☐ Contractor	☐ Applicant ☐ Contractor	☐ Applicant ☐ Contractor	☐ Applicant ☐ Contractor				
If outside contractor, are certificates of insurance 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-latching 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 ☐ Mgmt Co.	☐ Applicant ☐ Mgmt Co.	☐ Applicant ☐ Mgmt Co.	☐ Applicant ☐ Mgmt Co.	☐ Applicant ☐ Mgmt Co.				
If outside contractor, are certificates of insurance on file?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Underwater lighting?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Steps into shallow end with handrails?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Ladder at deep end with handrails?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Depth of pool markings clearly visible?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Warning signs and rules posted?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Life-safety equipment available at poolside?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Swimming pools, wading pools, hot tubs and spas in compliance with the federal Virginia Graeme Baker Pool and Spa Safety Act?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No				
Maintenance:									
Who performs:									
Janitorial operations?				<del></del>	,				
Lawn care operations?									
	Upkeep of sidewalks and driveways?								
·	Snow/ice removal operations? Contractor								
For all operations performed by an					□ Vac □ Na				
Are certificates of insurance on file?									
Fire Protection:	onai modrou on t	ponoy:			100 _ 110				
a. Sprinklered?					□Yes □ No				
If yes: All units?									
Common areas?									

13.

14.

FIF	e Protection continued:					
b.	Smoke detectors in each unit?					
	If yes: Hard-wire or battery?		How ofte	n checked?		
C.	Fire extinguishers?					
	If yes: In each unit?					
	In common areas?					
d.	Number of units per fire division	on:				
Se	curity:					
Co	mpletion of Section 15. Securit	y not required f	or dwelling or l	boarding/roomii	ng house occup	oancies.
a.	Master keys and locks:					
	(1) How does management han		-			
	(2) How are locks handled upon	vacancy of resi	dents?	🗌 R	e-keyed 🗌 Cha	nged completely
b.	Criminal incidents:					
	(1) Does management advise properties?					Yes No
	If yes, how is this done?					
	(2) Is this information provided t	o prospective re	nters if requeste	d?		∐ Yes ∐ No
C.	Do the residents' doors or win	dows contain a	ny of the follow	ving?		
	Provide Detail Per Location	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
	Dead bolts?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	Lock pins for windows and sliding glass doors?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	Door Viewer or Peephole in front doors?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	Window locks/bars?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
d.	Is security provided?					□ Yes □ No
u.	• •	access	ol 🗌 Securi	ty alarm systems		<u> </u>
	Provide Detail Per Location	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
	Entire apartment complex gated?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	Who is given access?					
	How is access obtained: guard at	☐ Guard	☐ Guard	☐ Guard	☐ Guard	☐ Guard
	gate, card or security code?	☐ Card	☐ Card	☐ Card	☐ Card	☐ Card
		Code	Code	Code	Code	Code
	If guard at gate, advise how many and if armed or	No ☐ Armed	No ☐ Armed	No ☐ Armed	No ☐ Armed	No ☐ Armed
	unarmed.	☐ Unarmed	☐ Unarmed	☐ Unarmed	☐ Unarmed	☐ Unarmed
	If gate is card or security code access, how often is maintenance done on the gate?					
	What procedure is in place if gate is not working?					

15.

## (2) If patrol, please answer the following questions:

	Provide Detail Per Loc.	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?		☐ Management ☐ Contractor		~		Management Contractor	☐ Management ☐ Contractor	☐ Management ☐ 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?	□Y	es □ No		Yes □ No		]Yes □ No	☐ Yes ☐ No	☐ Yes ☐ No
	Security twenty-four (24) hours?	□Y	es 🗌 No		Yes 🗌 No		Yes 🗌 No	☐ Yes ☐ No	☐ Yes ☐ No
	Are guards responsible for residents' safety and/or complex/amenities?		∕es □ No		Yes ☐ No		] Yes 🗌 No	☐ Yes ☐ No	☐ Yes ☐ No
	(3) If security alarm systems a	are pr	ovided, pl	ease	answer th	e fo	ollowing ques	stions:	
	Provide Detail Per Loc.		Loc. No.	1	Loc. No.	2	Loc. No. 3	Loc. No. 4	Loc. No. 5
	Alarm systems in every unit?		☐ Yes ☐	No	☐ Yes ☐ I	No	☐ Yes ☐ No	Yes No	☐ Yes ☐ No
	Residents shown how to operate the alarm systems?	te	☐ Yes ☐	No	☐ Yes ☐ I	No	☐ Yes ☐ No	Yes No	☐ Yes ☐ No
	Who monitors the alarms?								
16.	Other Exposures:								
	Number of: Baseball field(s)		Lakes	s/Po	nds (acres)		S	nuffleboard cour	t(s)
	Basketball court(s)		Parks (acres)			Spa/Hot tub(s)			
	Bathing Beaches		Playground(s)			Stables			
	Bicycle trails (miles)		Racq	uetb	all court(s)		S	reets/Roads (m	les)
	Boat docks/slips		Saunas			To	ennis court(s)		
	Clubhouse (sq. ft.) Other:			•	Ranges	_		olleyball court(s)	
	Are any of these exposures available	e to no	onresidents	for	a fee?				☐ Yes ☐ No
	If yes, annual receipts:							\$ <u></u>	
17.	17. During the past three years, has any company canceled, declined or refused similar insurance to the applicant (Not applicable in Missouri)?								
18.	Any prior losses due to mold?								Yes No
	If yes, has mold been completely ren	nedia	ted?						🗌 Yes 🗌 No
19.	Does risk engage in the generation own use or sale to power compan		-			_		-	
	If yes, describe:								

	-	ction operations antic	-			? ☐ Yes ☐
		eling operations for				
Additional Ins	ured Information	on:				
Name Addre				s	In	terest
Prior Carrier In	nformation:					
	Year:	Year:	Ye	ar: Y	ear:	Year:
Carrier						
Policy Numbe	r					
Coverage						
Total Premium	n \$	\$	\$	\$		\$
Loss History:						
	aims or losses ( prior five years.	regardless of fault and	d whethe	•	or occurrences that if no losses in th	
Date of Loss	Des	scription of Loss		Amount Paid	Amount Reserved	Claim Stat (Open of Closed)
				\$	\$	
				\$	\$	
				\$	\$	
				Ψ	Ψ	
				\$	\$	

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 Nebraska, Oregon and Vermont.** 

**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 in the third degree.

**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 and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and 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 knowingly and with intent to defraud any insurance company 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.

**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 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.

**NOTICE TO NEW YORK APPLICANTS (Other than automobile):** 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 NAME AND TITLE:	
APPLICANT'S SIGNATURE:	DATE:
(Must be signed by an active owner, partner of	
PRODUCER'S SIGNATURE:	DATE:
IOWA LICENSED AGENT (IF APPLICABLE):	
AGENT'S NAME: AGENT	Γ'S LICENSE NUMBER:
(Applicable to Florida agents	s only)
NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR I	INSPECTION/AUDIT:
As part of our underwriting procedure, a routine inquiry may be m	

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.

GLS-APP-16s (5-12)