Northeast Homeowners/Condo Application

Part I. Applicant Information

1. Insured(s) Name: _____

2. Insured(s) Occupation: _____

3. Insured(s) DOB: _____

4. Effective Date: _____

Part II. Prior Insurance & Request for Non-Admitted

1. Do you control the account in agency?   ☐ Yes   ☐ No

2. Prior Carrier: _____

3. Expiring Premium: _____

4. Is coverage being cancelled or non-renewed? ☐ Cancelled   ☐ Non-renewed   ☐ N/A

5. Detailed Reason for E&S submission:

Part III. Prior Claims

Please add any prior claims for the insured or location including the date of loss, type of loss, amount paid, status, and any mitigation steps taken to prevent future losses:

Part IV. Risk Information

1. Risk Address: _____

   _____

2. Number of Miles to Coast: _____

3. Occupancy:

   ☐ Primary   ☐ Secondary   ☐ Seasonal   ☐ Tenanted   ☐ Vacant

   ☐ Course of Construction or Renovation

4. Residence Type: ☐ Single Family Dwelling   ☐ Multi-Family Dwelling

   ☐ Condo/Coop

5. Construction Type: ☐ Frame   ☐ Jointed Masonry   ☐ Brick Veneer

6. Roof Shape: ☐ Gable   ☐ Hip   ☐ Flat   ☐ Built Up

7. Roof Covering: ☐ Shingle   ☐ Tile   ☐ Concrete

8. Year Built: _____

9. Square Footage: _____

10. Number of Stories Above Grade: ☐ 1 Story   ☐ 2+ Stories

11. Year Home Systems were Updated: ☐ Plumbing: _____

      ☐ Electrical: _____

      ☐ Heating: _____

      ☐ Roof: _____

12. Protection Class: _____

13. Short Term Rental Exposure: ☐ Daily   ☐ Weekly   ☐ Monthly   ☐ Seasonal

NOTICE TO OUR BROKERS:

Secondary & Seasonal homes require a special endorsement to the policy that adds a **Protections Clause** (Theft is excluded unless a Central Burglar Alarm is present & active; Fire is excluded if a Central Fire Alarm is indicated but not active at the time of loss) and **Utility Clause** (while Vacant, the dwelling must maintain a temperature of 55° Fahrenheit OR all utilities must be disconnected and water tanks, apparatus & pipes must be drained).

Vacant Homes require a special endorsement that includes the **Protections Clause, Utility Clause,** and a **Regular Visits Clause** (you or a responsible party inspects the dwelling on a weekly basis to ensure no damage). Liability is also restricted to the Residence Premises.

Part V. Protective Devices

☐ Central Station Fire & Burglar Alarm   ☐ Water Shutoff System

☐ Sprinkler system covering at least 50% of the interior Dwelling

Part VI. Coverages

1. Covered Perils: ☐ All Risk (ex- Flood & EQ)   ☐ Excluding Wind

2. Dwelling / A&A Limit: _____

3. Other Structures Limit: _____

4. Special Personal Property Coverage: ☐ Yes   ☐ No

5. Personal Property Limit: _____

6. Loss of Use Limit: _____

7. Personal Liability Limit: _____

8. All Other Peril Deductible: _____

9. Wind/Hail Deductible: _____

Part VII. Optional Coverages

1. Primary Home Enhancement: ☐ Yes

   Includes $25,000 Water Backup, $25,000 Property Mold, $15,000 ID Fraud, Personal Injury

2. Secondary Home Enhancement: ☐ Yes

   Includes Protections Clause & Utility Clause, $25,000 Water Backup, $25,000 Property Mold

3. Extended Replacement Cost: ☐ 25%   ☐ 50%

4. Ordinance or Law (10% included): ☐ 15%   ☐ 25%

5. Water Backup Limit   ☐ $10,000   ☐ $25,000   ☐ $50,000   ☐ $100,000

6. Property Mold Limit: ☐ $5,000   ☐ $15,000   ☐ $25,000   ☐ $50,000

                                  ☐ $100,000

7. Personal Injury   ☐ Yes

8. ID Fraud   ☐ $5,000   ☐ $15,000   ☐ $25,000

Part VIII. Personal Articles Floater

Blanket Coverage

Blanket Fine Art: _____   Blanket Fine Art: _____

Scheduled Coverage

Jewelry: _____   Fine Art: _____

Wine & Cigars: _____   Furs: _____

Furniture: _____   Silverware: _____

Cameras: _____   Guns: _____

Golf Clubs: _____   Handbags: _____

Rugs: _____   Tools: _____

Computers: _____   Sporting Equipment: _____

Bullion: _____   Musical Instruments: _____

Loose Stones: _____

Part IX. Primary and/or Excess Flood

☐ Primary   ☐ Excess   ☐ Both

Total Building Value: _____

Total Contents Value: _____

Is there a basement?   ☐ Yes   ☐ No

Is the underlying Flood with the NFIP: ☐ Yes   ☐ No

Expiring Premium: _____

Part VI. Underwriting Questions

1. High Profile Insured / Occupation? ☐ Yes ☐ No

2. Is the Home on the Historic Registry? ☐ Yes ☐ No

    a. Are there Public Tours or Foot Traffic? ☐ Yes ☐ No

3. Is there a Home-Based Business Practice? ☐ Yes ☐ No

    a. Are there employees on Premise? ☐ Yes ☐ No

    b. Is there Public Foot Traffic on Premise? ☐ Yes ☐ No

4. Are there Animals with prior Bite History? ☐ Yes ☐ No

5. Is there an Incidental Farming Exposure? ☐ Yes ☐ No

    a. Are there more than 10 Animals including Horses? ☐ Yes ☐ No

6. Are you looking to add coverage for a Trust or LLC? ☐ Yes ☐ No

    a. Adding as Named Insured or Additional Insured? _____

7. Is there a Pool on Premise? ☐ Yes ☐ No

    a. Is the Pool or Property Fenced with a locked gate? ☐ Yes ☐ No

    b. Is there a Diving Board, Slide, Diving Rocks? _____

8. Is there a Trampoline on Premise? ☐ Yes ☐ No

    a. Is the Trampoline netted? ☐ Yes ☐ No

9. Is there an Underground Fuel Tank? ☐ Yes ☐ No

10. Is there a Solid Fuel Burning Stove? ☐ Yes ☐ No

    a. Is it Professionally Installed & well maintained? ☐ Yes ☐ No

11. Is the Home for Sale? ☐ Yes ☐ No

12. Is this a new purchase? ☐ Yes ☐ No

    a. Was the home a foreclosure or vacant home? _____

13. Is there Polybutylene plumbing? ☐ Yes ☐ No

14. Does the Home have less than 100 AMP electrical? ☐ Yes ☐ No

15. Is there any Knob & Tube wiring? ☐ Yes ☐ No

16. Is there a current Lapse in Coverage? ☐ Yes ☐ No

    a. Duration of Lapse: _____

    b. Reason for Lapse: _____

17. Is this a Modular or Mobile Home? ☐ Yes ☐ No

18. Is this a Townhome or Rowhome? ☐ Yes ☐ No

    a. Are there Firewalls Dividing Units? ☐ Yes ☐ No

    b. Are there more than 10 Units within each Firewall? ☐ Yes ☐ No

Part VII. Additional Insureds / Interests / Mortgagee

Please add any Mortgagees, Additional Insureds, or Additional Interests that need to be added to the policy. Note, Additional Insureds and Additional Interests will require:

☐ Additional Insured   ☐ Additional Interest   ☐ Mortgagee

Name: _____

Address: _____

City/State/Zip: _____

Loan Number: _____

☐ Additional Insured   ☐ Additional Interest   ☐ Mortgagee

Name: _____

Address: _____

City/State/Zip: _____

Loan Number: _____

☐ Additional Insured   ☐ Additional Interest   ☐ Mortgagee

Name: _____

Address: _____

City/State/Zip: _____

Loan Number: _____