

Habitational Risks Supplemental Application

P.O. Box 650 • 57 Parker Rd. • Barre, VT 05641 800-548-4301 • www.neee.com

TO BE USED WITH COMMERCIAL GENERAL LIABILITY/PROPERTY APPLICATION (ACORD OR SIMILAR) 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's Name:								
Property Information	n:							
General Information	Location 1	Location 2	Location 3	Location 4	Location 5			
Location Address								
Occupancy Type (answer all applicable questions below based on selection)	 Apartment Dwelling Condo Townhome HOA Mobile Home Boarding 	 Apartment Dwelling Condo Townhome HOA Mobile Home Boarding 	 Apartment Dwelling Condo Townhome HOA Mobile Home Boarding 	 Apartment Dwelling Condo Townhome HOA Mobile Home Boarding 	 Apartment Dwelling Condo Townhome HOA Mobile Home Boarding 			
Total Units (enter 2 for Two Fam Dwelling, 4 unit condo enter 4, etc)								
Percentage of Student Housing	%	%	%	%	%			
Medical services provided	Pull Cords On Site Staff Monitoring None							
Annual average of Occupied Units	%	%	%	%	%			
Any Renovations ongoing or planned in the next year?	Yes 🗆 No 🗆							
Property Management	Subbed 🗆 Self 🗆	Subbed 🗆 Self 🗆	Subbed 🗆 Self 🗆	Subbed 🗆 Self 🗆	Subbed 🗌 Self 🗌			
Any water/ sewage treatment/disposal facilities?	Yes 🗆 No 🗆							
Electrical – check all that apply	Circuit Breakers Romex Knob / Tube Pig Tailed Aluminum Fuses/Arc Fuse							
Are written leases in place for all tenants?	Yes 🗆 No 🗆							

SAFETY	Location 1	L		Location 2		L	ocation 3		Location 4	Location 5		
Smoke detectors	Each Unit			Each Unit 🗌		Ε	ach Unit 🗌		Each Unit 🗌	Each Unit		
(check all that apply)	Common			Common		С	Common 🗆		Common	Common		
	Reg Check	ed [Reg Checked		R	Reg Checked		Reg Checked \Box	Reg Check	ed \Box	
Smoke Detector Type	Battery O	о 🗆		Battery Op		В	Battery Op 🗆		Battery Op 🗌	Battery Op)	
(check all that apply)	Hardwired			Hardwired□		Н	lardwired \Box		Hardwired	Hardwired		
	None 🗆			None 🗆		Ν	lone 🗆		None 🗆	None 🗆		
Indicate how the	🗆 Prohibi	ted		Prohibited	l		□ Prohibited		Prohibited	🗆 Prohibit	ed	
lease addresses	🗆 Small D	og/c	at	□ Small Dog,	/cat		□ Small Dog/	′cat	□ Small Dog/cat	🗆 Small Do	og/cat	
animals. (check all	🗆 No Agg	ressi	ve	🗆 No Aggres	sive		ONO Aggres	sive	□ No Aggressive	🗆 No Aggr	essive	
that apply)	🗆 By bree	d		🗆 By breed			□ By breed		□ By breed	□ By bree	d	
	🗆 Exotic			🗆 Exotic			🗆 Exotic		🗆 Exotic	🗆 Exotic		
Is facility in	□ Second	ary		□ Secondary	1		□ Secondary		□ Secondary	□ Seconda	ary	
compliance with all	means of	egre	SS	means of egr	ress	n	neans of egr	ess	means of egress	means of e	egress	
local/state codes for	over 2 sto	ries		over 2 storie	s	0	over 2 stories	S	over 2 stories	over 2 stor	ries	
the following: (check	🗆 Emerge	ncy		□ Emergency	/		☐ Emergency	,	Emergency	Emerger	псу	
all that apply)	Lighting			Lighting		L	ighting		Lighting	Lighting		
	🗆 No woo	d		🗆 No wood			No wood		🗆 No wood	\Box No wood		
	burning st	oves	5	burning stov	burning stoves burn		ourning stove	es	burning stoves	burning st	oves	
	🗆 No spac	e		🗆 No space			☐ No space		🗆 No space	🗆 No spac	e	
	heaters pe	ermi	tted	heaters pern		heaters permitted			heaters permitted	heaters pe	heaters permitted	
	🗆 Current	•		Currently		□ Currently tagged			□ Currently tagged	□ Current		
	fire exting	uish	ers	fire extinguis	shers	fi	ire extinguis	hers	fire extinguishers	fire exting	uishers	
Swimming Pools -	check all tha	-				-						
🗆 Above Ground		#	Max	depth:			Ft.		have fence completely		Yes 🗆	
									unding with a self-latch		No 🗆	
Below Ground		#	Max	depth			Ft.		have fence completely		Yes 🗆	
								surrou	unding with a self-latch	ning gate	No 🗆	
If Below Ground (ans	•				1							
VGBA compliar					Yes 🗆		lo 🗆					
Swimming rule	-		-		Yes 🗆		lo 🗆					
Is safety equip	•				Yes 🗆		o 🗆					
Is life- safety equipment readily available on site?			Yes 🗆	Ν	o 🗆							
Diving Boards	rds Yes 🗌 No 🗌 If Yes, Maximum Height each:											
Lifeguard on	□ Yes □No											
duty?	Employee	s 🗆	Indepe	endent Contra	ctors (if	ind	lependent, s	ee belo	w)			
	□ Have eac	h un	der W	ritten Contract	:s?							
	🗆 Require e	qual	or gre	ater limits thai	n insured	d?						
	🗆 Require to	o nai	me you	as Additional	Insured	?						
	🗆 Obtain Ce	rtifio	cates o	f Insurance on	all secu	rity	yguards?					

Security - check all that apply									
🗆 Arr	ned		#	□ Unarmed #		#			
Employees Independent Contractors		🗌 Emplo	yees 🗆 Indepen	ident Contractors					
	☐ If Independent Contractors used,			, do you	□ Have each under Written Contracts?				
				□ Require equal or greater limits than insured?					
				Require to name you as Addition		nal Insured?			
					🗌 Obtain Certi	ficates of Insurance	on all security guards?		

Туре	Base	Exposure		Туре	Base	Exposure
Sport Courts	Number			Playgrounds	Number	
Trails	Miles			Street/Road	Miles	
Clubhouse	Square ft			Docks	Number	
Parks	Number			Hot Tubs	Number	
Jacuzzis	Number			Dams	Number	
Lake	Acreage			Ponds	Acreage	
Other:				Other:		

Hotel/Motel/Air B	NB / Peer-to-Peer	Rentals			
Question	Location 1	Location 2	Location 3	Location 4	Location 5
Available Rentals? Check all that apply	□ Hourly% □ Daily% □ Weekly% □ Monthly%	□ Hourly% □ Daily% □ Weekly% □ Monthly%	□ Hourly% □ Daily% □ Weekly% □ Monthly %	□ Hourly% □ Daily% □ Weekly% □ Monthly%	□ Weekly%
In-room cooking	Yes	Yes	Yes 🗆	Yes 🗆	Yes 🗆
allowed?	No 🗖	No 🗆	No 🗆	No 🗆	No 🗆
Exit doors open	Yes 🗌	Yes 🗌	Yes 🗌	Yes 🗌	Yes 🗌
outward?	No 🗆	No 🗆	No 🗆	No 🗆	No 🗆
Evacuation route posted each room?	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes 🗆 No 🗆
Recreational					
equipment rental?	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes 🗆 No 🗆
If yes, Type					
If yes, Gross Receipts	\$	\$	\$	\$	\$
Restaurant services	Yes 🗆	Yes 🗆	Yes 🗆	Yes 🗆	Yes 🗆
provided in building?	No 🗆	No 🗆	No 🗆	No 🗌	No 🗆
If yes, Gross Receipts	\$	\$	\$	\$	\$
% of Liquor Receipts	%	%	%	%	%
Automatic Extinguishing System (check all that apply)	 None Wet ansul over all grease producing equipment Dry ansul Class K extinguishers Semi-annual cleaning contract Sprinklers 	 None Wet ansul over all grease producing equipment Dry ansul Class K extinguishers Semi-annual cleaning contract Sprinklers 	 None Wet ansul over all grease producing equipment Dry ansul Class K extinguishers Semi-annual cleaning contract Sprinklers 	 None Wet ansul over all grease producing equipment Dry ansul Class K extinguishers Semi-annual cleaning contract Sprinklers 	 None Wet ansul over all grease producing equipment Dry ansul Class K extinguishers Semi-annual cleaning contract Sprinklers
Peer to Peer	Yes 🗆	Yes 🗆	Yes 🗆	Yes 🗆	Yes 🗆
Rentals/Air BnB?	No 🗆	No 🗆	No 🗆	No 🗌	No 🗆
If yes (check all that apply)	□ Cleaned by 3 rd party commercial cleaning company after every use □ Provides COI	 Cleaned by 3rd party commercial cleaning company after every use Provides COI 	□ Cleaned by 3 rd party commercial cleaning company after every use □ Provides COI	□ Cleaned by 3 rd party commercial cleaning company after every use □ Provides COI	□ Cleaned by 3 rd party commercial cleaning company after every use □ Provides COI
	naming applicant as add'l insured	naming applicant as add'l insured	naming applicant as add'l insured	naming applicant as add'l insured	naming applicant as add'l insured

COI is required	COI is required	COI is required	COI is required	COI is required
to have equal or	to have equal or	to have equal or	to have equal or	to have equal or
greater limits than	greater limits than	greater limits than	greater limits than	greater limits than
applicant	applicant	applicant	applicant	applicant
🗆 No individual	\Box No individual	No individual	No individual	🗆 No individual
room or bed	room or bed	room or bed	room or bed	room or bed
rentals	rentals	rentals	rentals	rentals
\Box This location is	This location is	\Box This location is	This location is	\Box This location is
the owner's primary	the owner's primary	the owner's primary	the owner's primary	the owner's primary
residence	residence	residence	residence	residence
🗆 The owner	\Box The owner	\Box The owner	\Box The owner	🗌 The owner
occupies the	occupies the	occupies the	occupies the	occupies the
property or	property or	property or	property or	property or
premises (main	premises (main	premises (main	premises (main	premises (main
house, guest house,	house, guest house,	house, guest house,	house, guest house,	house, guest house,
etc.) along with the	etc.) along with the	etc.) along with the	etc.) along with the	etc.) along with the
guests	guests	guests	guests	guests
Communal living	Communal living	Communal living	Communal living	Communal living
quarters (bedrooms,	quarters (bedrooms,	quarters (bedrooms,	quarters (bedrooms,	quarters (bedrooms
bathroom, or	bathroom, or	bathroom, or	bathroom, or	bathroom, or
kitchen) are shared	kitchen) are shared	kitchen) are shared	kitchen) are shared	kitchen) are shared
between the renter	between the renter	between the renter	between the renter	between the renter
and other unfamiliar	and other unfamiliar	and other unfamiliar	and other unfamiliar	and other unfamilia
guests during their	guests during their	guests during their	guests during their	guests during their
stay	stay	stay	stay	stay
	to have equal or greater limits than applicant No individual room or bed rentals This location is the owner's primary residence The owner occupies the property or premises (main house, guest house, etc.) along with the guests Communal living quarters (bedrooms, bathroom, or kitchen) are shared between the renter and other unfamiliar guests during their	to have equal orto have equal orgreater limits thanapplicantapplicant \Box No individual \Box No individualroom or bedroom or bedrentalsrentals \Box This location is \Box This location isthe owner's primarythe owner's primaryresidence \Box The owner \Box The ownerThe owneroccupies theoccupies theproperty orproperty orpremises (mainhouse, guest house,house, guest house,etc.) along with theguestsguests \Box Communal livingquarters (bedrooms,bathroom, orkitchen) are sharedbetween the renterand other unfamiliarguests during theirguests during their	to have equal or greater limits than applicantto have equal or greater limits than applicantto have equal or greater limits than applicantDo individual room or bedNo individual room or bedNo individual room or bedNo individualroom or bed rentalsroom or bed rentalsroom or bed rentalsno individual room or bedNo individualThis location is the owner's primary residenceThis location is the owner's primary residenceThis location is the owner's primary residenceThe owner occupies the property or premises (main house, guest house, etc.) along with the guestsTho individual room or bed rentalsThe owner occupies the property or premises (main house, guest house, etc.) along with the guestsThe owner occupies the property or premises (main house, guest house, etc.) along with the guestsDommunal living quarters (bedrooms, bathroom, or kitchen) are shared between the renter and other unfamiliar guests during theirCommunal living quarters (bedrooms, bathroom, or kitchen) are shared between the renter and other unfamiliar guests during theirCommunal living quarters (bedrooms, bathroom, or kitchen) are shared between the renter and other unfamiliar guests during theirto have equal or greater limits than applicant modividual	to have equal or greater limits than applicantto have equal or greater limits than applicantto have equal or greater limits than applicantto have equal or greater limits than applicant \Box No individual \Box No individual \Box No individual \Box No individual \Box No individualroom or bedroom or bedroom or bedroom or bedroom or bedrentalsrentalsrentalsrentalsrentals \Box This location is \Box This location is \Box This location is \Box This location isthe owner's primary residenceThe ownerThe owner's primary residenceThe owner \Box The owner \Box The owner \Box The ownerThe owneroccupies the property or premises (main house, guest house, etc.) along with the guests \Box Communal living quarters (bedrooms, bathroom, or kitchen) are shared between the renter and other unfamiliar guests during their \Box Occupies the guests during their \Box Communal living guests during their

Apartments								
	Location 1	Location 2	Location 3	Location 4	Location 5			
Property manager on	Yes 🗆							
premises?	No 🗆							
If yes (check	🗆 ls a tenant	🗆 Is a tenant	🗆 Is a tenant	🗆 ls a tenant	🗆 Is a tenant			
all that apply	□ Is a 3 rd party off							
	site manager							
	Manager has							
	own insurance							
	Manager names	Manager names	Manager names	Manager names	🗆 Manager name			
	applicant as AI							
	🗆 Manager							
	provides COI							
	w/equal or better							
	limits	limits	limits	limits	limits			

Student Housing					
	Location 1	Location 2	Location 3	Location 4	Location 5
Percentage of total units	%	%	%	%	%
If yes, check	🗆 On Campus				
all that apply	Off Campus				
	Per Bed Rentals				
	Undergraduate	🗆 Undergraduate	🗆 Undergraduate	🗆 Undergraduate	🗆 Undergraduate
	🗆 Post Graduate	🗆 Post Graduate	🗆 Post Graduate	Post Graduate	🗆 Post Graduate
	□ Sorority/Frat	Sorority/Frat	Sorority/Frat	Sorority/Frat	Sorority/Frat
	□ Summer vacancy				
# of Bedrooms per unit	#	#	#	#	#

	# of students per unit	#	#	#	#	#			
Assoc	Association Risks – Condominium/Townhome/Homeowners								
Questi	ion	Location 1	Location 2	Location 3	Location 4	Location 5			
	% of the building occupied?	Yes □ No □	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes 🗆 No 🗆	Yes □ No □			
	If no, do the bylaws allow unit owners to rent out units?	Yes 🗆 No 🗆							
	If yes, what % units are available for rent?	%	%	%	%	%			
	nbership	Yes 🗆							
volunt	ary?	No 🗆							

Has the developer	Yes 🗆				
retained ownership or	No 🗆				
on Board of Directors?					
If there is vacant land provide total acreage	#	#	#	#	#
Athletic teams	Yes 🗆				
sponsored?	No 🗆				
How many special	#	#	#	#	#
events sponsored by					
association per year?					

Question	Location 1	Location 2	Location 3	Location 4	Location 5
Total # of spaces	#	#	#	#	#
available					
# of RV/Camp	#	#	#	#	#
spaces					
Are hookups	Yes 🗆				
provided? If yes	No 🗆				
provide receipts	Receipts:	Receipts:	Receipts:	Receipts:	Receipts:
Do you have	Yes 🗆				
owned mobile	No 🗆				
home units	If yes,				
rented to others	% of unit:				
Is the risk seasonal?					
If yes, provide season					
Equine exposures?	Yes 🗆				
	No 🗆				
If yes, any services	Yes 🗆				
available for hire?	No 🗆				
Provide receipts for any					
Convenience	\$	\$	\$	\$	\$
store					
Gas pumps	\$	\$	\$	\$	\$
Propane sales	\$	\$	\$	\$	\$
(not bulk)					
Recreational	\$	\$	\$	\$	\$
rentals					
Restaurant	\$	\$	\$	\$	\$
Liquor	\$	\$	\$	\$	\$
Any dumps or	Yes 🗆				
landfills on premises	No 🗆				
Rooming Houses /	Halfway Houses		•		
Question	Location 1	Location 2	Location 3	Location 4	Location 5
Total # of Beds	#	#	#	#	#
Check all that	🗆 No court				
apply	ordered placement	ordered placement	ordered placement	ordered placement	ordered placemen
	□ No drug				
	treatment facility				

	🗆 Not a drug				
	dispensary	dispensary	dispensary	dispensary	dispensary
	Requires all				
	tenants to be over				
	18	18	18	18	18
	Deadbolts	Deadbolts	Deadbolts	Deadbolts	Deadbolts
	provided on all				
	rooms	rooms	rooms	rooms	rooms
Cooking allowed in	Yes 🗆				
the room?	No 🗆				

Remarks Overflow

This questionnaire does not bind the Applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be part of the basis of the contract should a policy be issued. By signing you are hereby certifying that all information is accurate to the best of your knowledge.

Applicant's Signature	Date
Agent's Signature	Date
Agent's Signature	



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