Agency Name:
Address:
Contact Name:
Phone:
Fax:
Email:

Habitational Risks – Supplemental Application

TO BE USED WITH COMMERCIAL GENERAL LIABILITY/ PROPERTY APPLICATION (ACORD OR SIMLAR APPLICATION) 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 Name	Agent
Applicant Mailing Address	Applicant Phone Number
	Web Address
	Inspection Contact
Proposed Policy Period to	Phone Number for Inspection Contact
Applicant is Individual Partnership Corpora	tion 🔲 Joint Venture 🔲 Other

General Occupancy Information:

	Loc #1	Loc #2	Loc #3
Type of Occupancy:			
Apartment: (number of units)			
1 Bedroom			
2 Bedroom			
3 Bedroom			
Other (explain):			
Animals Permitted (Y/N) (Type)			
Rooming House: (number of units)			
Single Room Occupancy			
Double Room Occupancy			
Other (explain):			
Maximum Occupancy			
Animals Permitted (Y/N) (Type)			
Dwelling: (Indicate 1, 2, 3 or 4 Family)			
Animals Permitted (Y/N) (Type)			
Tenancy by % or maximum units/occupants:			
Assisted Living			
General population			
Retirement Center			
Student Occupancy (Post Secondary)			
Subsidized Housing			
Treatment / Recovery Facility			

Are there any known aggressive dogs on premises? If yes, an Animal Exclusion will be required



YES NO

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

General Building Information:

	Loc #1		Loc #2		Loc #3	
Year Built:						
Years Owned:						
Number of Stories:						
Adequate means of egress from upper floors?	Yes	No No	YES	No No	Yes	No No
Emergency procedures posted?	YES	No No	Yes	No No	YES	No No
Number of Buildings:						
Number of units per building						
Firewall extends through roof?	YES	No No	YES	No No	YES	No No
Number of units per firewall						
Total Square Footage:						
Manager on Premises?	YES	No No	YES	No No	YES	No No
Distance to nearest fire service:						
Any unoccupied or vacancy period anticipated?	YES	No No	YES	No	Yes	No No

Year and type of Update:

	Loc #1	Loc #2	Loc #3
Paint			
Parking areas			
Patio Balconies or Railings			
Plumbing			
Roof			
Type of material (shingle, wood, tile, etc.)			
Sidewalks			
Wiring/Electrical (Indicate by type below)			
Aluminum			
Breaker Box			
Fuse			
Knob and Tube			
Pigtail wiring			
Romex			
Heating			



Renovation work:

	Loc #1	Loc #2	Loc #3
Renovation contemplated this year?	YES NO	YES NO	YES NO
Current renovation in progress?	YES NO	YES NO	YES NO
Occupied during renovation?	YES NO	YES NO	YES NO
Type of Renovation			
Estimated Cost of Renovation			
Estimated Duration			
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:			
Use the notes section to detail any "yes" response	Loc #1	Loc #2	Loc #3
Acreage (number of acres)	YES NO	YES NO	YES NO
Balconies	YES NO	Yes No	YES NO
Bar-B-Qs permitted on balconies	YES NO	YES NO	YES NO
Railings regularly inspected	YES NO	YES NO	YES NO
Meet current building codes	YES NO	YES NO	YES NO
Common area Bar-B-Qs	YES NO	YES NO	YES NO
Beaches	YES NO	YES NO	YES NO
Clubhouse	YES NO	YES NO	YES NO
Dock, Pier or Boat Slips	YES NO	YES NO	YES NO
Equestrian Exposures	YES NO	YES NO	YES NO
Hiking or Biking Trails	YES NO	YES NO	YES NO
Lake/Pond (include size in acres)	YES NO	YES NO	YES NO
Park or Athletic Fields	YES NO	YES NO	YES NO
Playground Equipment	Yes No	YES NO	YES NO
Racquetball courts	Yes No	YES NO	YES NO
Streets or Roads	YES NO	YES NO	YES NO
Swimming Pool (Complete Supplemental Application)	YES NO	YES NO	YES NO
Volleyball or Tennis courts	YES NO	YES NO	YES NO



Fire Protection:

	L	.oc #1	Loc #2		L	oc #3
Sprinklered? (indicate Full or Partial)	YES	No No	YES	No No	YES	No No
Each unit equipped with:		Use the no	tes section	to detail any "No	" response	
Smoke Detectors	YES	No No	Yes	No No	YES	No No
CO2 Detector	YES	No No	Yes	No No	YES	No No
Hard wire or battery	YES	🗌 No	YES	No No	YES	No No
If equipped w/wood burning stove or fireplace:	Use the notes section to detail any "No" response					
Spark arrester on chimney	YES	No No	Yes	No No	YES	No No
Flue/chimney cleaned on regular basis	YES	No No	Yes	No No	YES	No No
Damper functional	YES	No No	YES	No No	YES	No No
Premises located in wooded area	Yes	No No	YES	No	YES	No No

Maintenance:

	Loc #1	Loc #2	Loc #3
Exterior Maintenance Contract in place for:			
General building maintenance	YES NO	YES NO	YES NO
Lawn Care	Yes No	YES NO	YES NO
Rubbish or large trash removal	Yes No	YES NO	YES NO
Sidewalk or driveway upkeep	Yes No	YES NO	YES NO
Snow Removal	Yes No	YES NO	YES NO
Interior Maintenance Contract in place for:			
Appliances	YES NO	YES NO	YES NO
Carpet	Yes No	YES NO	YES NO
Electrical	YES NO	YES NO	YES NO
Fire detection systems	YES NO	YES NO	YES NO
Heating/Air Conditioning	Yes No	YES NO	YES NO
Plumbing	YES NO	YES NO	YES NO
Any 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

Specified Loss or Conditions:

	Loc #1		Loc #2		L	oc #3
Has there been or is there currently any:	Use the notes section to detail any "Yes" response					
Fire damage (whether or not fully repaired)	Yes	No No	Yes	No No	Yes	No No
Mold, hidden decay	YES	No No	YES	No No	YES	No No
Water damage	Yes	No No	YES	No No	YES	No No
Collapse	YES	No No	YES	No No	YES	No No
Construction defect type loss?	YES	No	YES	No No	YES	No No



Student Housing Complete this Section:

	Loc #1	Loc #2	Loc #3	
Do you rent or lease the property to any fraternal organization, sorority, club, or other social organization?	YES NO	Yes No	Yes No	
Do you have a formal written signed lease with all tenants?	YES NO	YES NO	YES NO	
Are tenants restricted from extending occupancy to others without your approval?	YES NO	YES NO	YES NO	
Describe tenancy arrangements (C – Co-Ed or G – Gender Specific (M/F))	□ C □ G (□ M □ F)	□ C □ G (□ M □ F)	□ C □ G (□ M □ F)	
Due to the nature of occupancy, do you have:				
Rules regarding parties, or other activities permitted on premises?	YES NO	Yes No	YES NO	
Rules that prohibit tenants from keeping any type of weapon on premises?	Yes No	YES NO	Yes No	
Rules 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 you provide household furnishings?	YES NO	YES NO	YES NO	
If yes, do you inspect on regular basis?	YES NO	YES NO	YES NO	
Do you 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 you as Additional Insured for work performed?	YES NO	YES NO	YES NO	
Certificates of insurance on File?	Yes No	YES NO	YES NO	
Do all sleeping rooms have privacy locks?	YES NO	YES NO	YES NO	
Do tenants share a common restroom?	YES NO	YES NO	YES NO	
Are doors equipped with privacy locks?	YES NO	YES NO	YES NO	
Do you provide a resident manager?	YES NO	YES NO	YES NO	
Minimum Age Requirement	🗌 Yes	🗌 No		
Background Checks	🗌 Yes	🗌 No		
Indicate type of background checks	Local	Regional	National	



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, Alaska, Arizona, Arkansas, California, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Louisiana, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, West Virginia, Wisconsin, Wyoming: 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.

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 A006s (11/15) *Contains copyrighted material of Insurance Services Office, Inc., with its permission.* Page 6 of 7

attempting to defraud the policyholder 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.

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.

Hawaii: Intentionally or knowingly misrepresenting or concealing a material fact, opinion or intention to obtain coverage, benefits, recovery or compensation when presenting an application for the issuance or renewal of an insurance policy or when presenting a claim for the payment of a loss is a criminal offense punishable by fines or imprisonment, or both.

Kansas: Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by 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 or insurance agent or broker, any written, electronic, electronic impulse, facsimile, magnetic, oral or telephonic communication or statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

Kentucky, Ohio, Pennsylvania: 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.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or 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.

New Jersey: 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.

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.

Producer's Signature

Date

Applicant's Signature

Date

