**CONDOMINIUM AND HOMEOWNERS ASSOCIATION GENERAL LIABILITY APPLICATION**

|  |  |
| --- | --- |
| Applicant’s Name:             Mailing Address:             Location Address:              | Agency Name:       Agent No.:       Address:             E-mail:       Phone No.:        |

**PROPOSED EFFECTIVE DATE: From**       **To**       **12:01 A.M., Standard Time at the address of the Applicant**

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE “NOT APPLICABLE” (N/A)

**Applicant is:** [ ]  Individual [ ]  Corporation [ ]  Partnership [ ]  Joint Venture [ ]  Limited Liability Company

[ ]  Other (Specify):

**Website Address:**

**E-mail Address:**       **Phone No.:**

**Limits Of Liability and Deductible Requested:**

|  |  |
| --- | --- |
| General Aggregate (other than Products/Completed Operations) | $      |
| Products & Completed Operations Aggregate | $      |
| Personal & Advertising Injury (any one person or organization) | $      |
| Each Occurrence | $      |
| Damage to Premises Rented to You (any one premises) | $      |
| Medical Expense (any one person) | $      |
| Limited Sports Participants Liability | $      |
| Other Coverages, Restrictions and/or Endorsements:      | $      |
| Deductible | $      |

**1. Years in business:**

**2. Is there any development and/or construction operations contemplated or in progress?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain:       |

**3. Is the builder or developer a member of the board of directors for the association?** [ ]  Yes [ ]  No

**4. How many units are in the name of or owned by the builder or developer?**

**5. Is association membership voluntary?** [ ]  Yes [ ]  No

If yes: How many unit owners are association members?

How many non-association units are within the boundaries of the association?

**6. Number of units:**

Condominiums—Commercial:       Condominiums—Residential:       Cooperative housing:

Single family homes:       Time-shares:       Townhomes/Townhouses:

Other (describe):

**7. How many of the units have not been sold?**

**8. How many units are rented to others (not owner occupied)?**

If units are rented to others, how many units does the Association control the rental of?

How many units are rented on a daily, weekly or monthly basis?

**9. Number of stories:**

Sprinklered? [ ]  Yes [ ]  No

Fire resistive? [ ]  Yes [ ]  No

**10. Total number of employees:**

**11. Does applicant lease employees?** [ ]  Yes [ ]  No

**12. Does applicant subcontract any operations?** [ ]  Yes [ ]  No

If yes:

**a.** Description of operations subcontracted:

**b.** Annual cost of subcontracted work:

**c.** Are all subcontractors required to carry General Liability and Workers Compensation Insurance? [ ]  Yes [ ]  No

If yes, minimum General Liability limits required:

**d.** Are certificates of insurance required from all subcontractors? [ ]  Yes [ ]  No

**e.** Is applicant included as an additional insured on all subcontractors’ policies? [ ]  Yes [ ]  No

**f.** Do written contracts contain hold-harmless agreements in favor of the applicant? [ ]  Yes [ ]  No

If no, explain when not required:

**13. Any prior losses due to mold?** [ ]  Yes [ ]  No

If yes, has mold been completely remediated? [ ]  Yes [ ]  No

**14. Is this a master association, which provides group common areas for individual associations?** [ ]  Yes [ ]  No

**15. Is this a community development that includes residential with commercial and/or institutional
members?** [ ]  Yes [ ]  No

**16. Does the association have an airport or airstrip?** [ ]  Yes [ ]  No

**17. Any waterworks/sewage treatment/disposal facilities?** [ ]  Yes [ ]  No

Describe in detail:

If yes, is it maintained and operated by applicant? [ ]  Yes [ ]  No

**18. Any garbage dumps or landfills?** [ ]  Yes [ ]  No

**19. Is the association responsible for maintenance of the roads?** [ ]  Yes [ ]  No

If yes, how many miles of road?

**20. Any stables?** [ ]  Yes [ ]  No

If yes, advise payroll:

Riding arenas? [ ]  Yes [ ]  No

Jumps? [ ]  Yes [ ]  No

Saddle animals for hire? [ ]  Yes [ ]  No

**21. Number of:**

|  |  |  |  |
| --- | --- | --- | --- |
| Baseball Fields |       | \*\*Lakes |             acres |
| Basketball Courts |       | Parks |             acres |
| Bathing Beaches |       | Playgrounds |       |
| Bicycle Trails |             miles | Racquetball Courts |       |
| Boat Docks/Slips |       | Restaurants/Lounges |       |
| Boat Ramps |       | Saunas |       |
| Boat Rentals |       | Shooting Ranges |       |
| Clubhouses |             sq ft. | Shuffleboard Courts |       |
| Convenience Stores |       | Spas/Hot Tubs |       |
| \*Dams |       | Streets/Roads |             miles |
| Diving Rafts |       | Tennis Courts |       |
| Horse Trails |             miles | Volleyball Courts |       |
| Ice Skating |       |  |

\* If applicable, complete dam questionnaire GLS-113

\*\* Is swimming allowed in the lakes? [ ]  Yes [ ]  No

**22. Number of swimming pools and/or wading pools?**

Number of diving boards, diving platforms and/or pool slides:

Diving boards or platforms over one meter in height? [ ]  Yes [ ]  No

Equipped with self-closing and self-latching gates/doors? [ ]  Yes [ ]  No

Life-safety equipment available at poolside? [ ]  Yes [ ]  No

Lifeguards provided? [ ]  Yes [ ]  No

Pools completely surrounded by building walls or fence? [ ]  Yes [ ]  No

Slides over ten (10) feet in height? [ ]  Yes [ ]  No

Warning signs and rules posted? [ ]  Yes [ ]  No

Are all swimming pools, wading pools, hot tubs and spas in compliance with the federal Virginia
Graeme Baker Pool and Spa Safety Act? [ ]  Yes [ ]  No

**23. Any security guards on premises?** [ ]  Yes [ ]  No

If yes, how many?

**a.** Does association directly employ security guards? [ ]  Yes [ ]  No

If yes: Number of unarmed guards:       Number of armed guards:

**b.** Does outside security guard service provide guards? [ ]  Yes [ ]  No

If yes: Number of unarmed guards:       Number of armed guards:

**c.** Are certificates of insurance required from subcontractor? [ ]  Yes [ ]  No

**d.** Is applicant included as an additional insured on subcontractor’s policy? [ ]  Yes [ ]  No

**24. Does applicant have Workers Compensation coverage in force?** [ ]  Yes [ ]  No

**25. Any special events?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, describe:       |

**26. Any sponsored athletic teams?** [ ]  Yes [ ]  No

If yes, describe:

|  |
| --- |
| **27. Describe any other exposures which the association is responsible for:**       |

**28. Attach any descriptive or advertising literature.**

**29. Additional Insured Information:**

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

**30. Does risk engage in the generation of power, other than emergency back-up power, for their own use or sale to power companies?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, describe:       |

**31. During the past three years, has any company ever canceled, nonrenewed, declined or refused similar insurance to the applicant?** (Not applicable in Missouri) [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain:       |

**32. Does applicant have other business ventures for which coverage is not requested?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain and advise where insured:       |

**33. Prior Carrier Information:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Year:**      | **Year:**      | **Year:**      |
| **Carrier** |       |       |       |
| **Policy No.** |       |       |       |
| **Coverage** |       |       |       |
| **Occurrence or Claims Made** |       |       |       |
| **Total Premium** | $      | $      | $      |

**34. 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 three years.** [ ]  Check if no losses in the last three years. |
| **Date ofLoss** | **Description of Loss** | **AmountPaid** | **AmountReserved** | **Claim Status(Open or 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 to Oregon)**

**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 in-surer 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 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 AUTOMOBILE FRAUD WARNING:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, 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 value of the subject motor vehicle or stated claim for each violation.

**NEW YORK OTHER THAN AUTOMOBILE 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 civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

The undersigned hereby authorizes the release of claim information from any prior insurer to the Company.

NAME OF ENTITY:

BY:

(Must be signed by Chairman of the Board or President)

TITLE:       DATE:

PRODUCER’S SIGNATURE: DATE:

Signing this form 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. Application must be currently signed and dated to be considered for quotation.

NOTE: A copy of the association’s two latest statements of conditions and a copy of the bylaws must accompany this proposal. No change in bylaws.

|  |  |  |
| --- | --- | --- |
|  | IMPORTANT NOTICE |  |
|  |  |
| As part of our underwriting procedures, 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. |