



# Condominium Unit Owner & Tenants Product Application – All States

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN SECTION I - INSTANT QUOTE BELOW, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

## I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past 3 years. If there is loss history, please complete the entire application.

Applicant's Name: \_\_\_\_\_

Location Address: \_\_\_\_\_  Same as mailing address

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Unit/Apt. #: \_\_\_\_\_ Protection class: \_\_\_\_\_

**Occupancy**     Owner Occupied     Renter/Tenant     Leased to Others     Short Term Rental     Vacant

*Coverage A Dwelling	*Coverage C Personal Property	*Coverage D Loss of Use	Coverage E Personal Liability	Coverage F Medical Payments

(\* Coverage A,C and D not available in CA, CT, DC, ME, MA, NJ, OR, UT, VT or WI)

Deductible     \$500     \$1,000     \$2,500

Replacement Cost on Contents:     Yes     No

Loss Assessment Coverage: (\$50,000 maximum)    \$ \_\_\_\_\_

Mortgagee/Additional Insured

Name: \_\_\_\_\_

Address: \_\_\_\_\_

## II. ADDITIONAL PROPERTY INFORMATION

Year of Construction: \_\_\_\_\_ If the building is greater than 25 years old, please provide year of systems updates for:

Electrical \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_ Roof \_\_\_\_\_

Have there been any claims or losses in the past 5 years regardless of type or amount?     Yes     No

### Loss History

Date	Type	Description	Amount

## III. ELIGIBILITY CRITERIA

- Does the applicant or any member of the applicant's household currently have any active policies with United States Liability Insurance Company, Mount Vernon Fire Insurance Company, or U.S. Underwriters Insurance Company?     Yes     No
- Has the applicant or any member of the household been employed as any of the following: Professional Athlete; Entertainer; Media personality; Reporter; Author; Journalist; Coach in the NBA, NFL, MLB, NHL, or in College Division I Football or Basketball; Owner of a Professional sports team; CEO of a publicly traded company, or Director or Producer with major television or motion picture credits? Is any individual an elected or appointed public official at the State or Federal level, or a generally recognizable public figure?     Yes     No
- Has the applicant, or any member of the applicant's household, been convicted of a felony within the past 10 years?     Yes     No
- Is there a Business Exposure of any kind, including Day Care, on the premises?     Yes     No
- Any government subsidized residents? (not applicable in CA, CT, DC, ME, MA, NJ, OR, UT, VT or WI)     Yes     No
- Any exotic pets, farm, or saddle animals at this location?     Yes     No
- Is this a farm or ranch exposure?     Yes     No

8. Is this location rented to others on a weekly or seasonal basis?  Yes  No  
 If Yes, is this unit made available for rent on a nightly basis?  Yes  No
9. Is the unit undergoing renovation or reconstruction?  Yes  No
10. Does the unit have central heat?  Yes  No
12. Are there any fireplace inserts, wood burning or coal stoves, space heaters, or free standing fireplaces at this location?  Yes  No
13. Is this unit rented to college students? (not applicable in DC)  Yes  No
14. Are there any roomers or boarders at this location?  Yes  No
15. Is this unit adjacent to a vacant building?  Yes  No
16. Is an additional insured endorsement required for this risk?  Yes  No  
 If Yes, is the additional insured an individual, trust, estate, or other non-commercial entity in which there is a vested interest in one of the exposures included in the policy?  Yes  No
17. Is the Minimum Earned Premium Endorsement required for this risk?  Yes  No
18. Are secondary or seasonal units properly secured, and do they maintain the utilities or temperature controls to at least the minimum level while the unit is unoccupied?  Yes  No
19. Does the unit have functional smoke detectors on all levels?  Yes  No
20. Is all electrical service connected to circuit breakers with at least 100 amp service?  Yes  No
21. If the unit is leased to others, are the locks changed with new tenants?  Yes  No

#### IV. ADDITIONAL APPLICANT INFORMATION

What year did the applicant purchase these properties? \_\_\_\_\_

Applicant's Mailing Address: \_\_\_\_\_ (if different than the location address above)  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address of primary contact: \_\_\_\_\_ Phone: \_\_\_\_\_

**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance." is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium."

**Colorado Fraud Statement:** 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 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.

**District of Columbia Fraud Statement: WARNING:** 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.

**Florida Fraud Statement:** 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.

**Kentucky Fraud Statement:** 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 and Washington Fraud Statement:** 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.

**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York Fraud Statement:** 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.

**Ohio Fraud Statement:** 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.

**Oklahoma Fraud Statement: 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.

**Pennsylvania Fraud Statement:** 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.

**Tennessee and Virginia Fraud Statement:** 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.

**Fraud Statement (All Other States):** 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.

Applicant's Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail Agency Name: \_\_\_\_\_ License #: \_\_\_\_\_

Main Agency Phone Number: \_\_\_\_\_

Agency Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_