



AMERICAN MODERN INSURANCE GROUP

Landlord 10+ Scheduled Dwelling Application

Please attach Fraud Warning Notices, form # FRWR-APP-COMM (09/15) (if applicable)

Applicable to Illinois Only;

We are in compliance with the Religious Freedom Protection and Civil Union Act.

AGENCY INFORMATION

AGENCY CODE #, AGENCY NAME, AGENCY EMAIL, PHONE: ( )
SUBPRODUCER CODE #, SUBPRODUCER NAME, SUBPRODUCER EMAIL

APPLICANT INFORMATION

INSURED NAME, REQUESTED EFFECTIVE DATE, EXPIRATION DATE
MAILING ADDRESS (STREET), CITY, STATE, ZIP
Entity: Corporation Partnership Individual Other, Explain: Years in Business:

COVERAGES

PROPERTY: Coverage Form (Basic, Broad, Special), Coinsurance (80%, 90%, 100%), Wind/Hail Deductible (2%, 3%, 4%, 5%), All Other Peril Deductible (\$500 to \$25,000)
LIABILITY: General Aggregate, Products and Completed Operations, Personal and Advertising Injury, Each Occurrence, Damage to Rented Premises, Medical Expense

OPTIONAL COVERAGES

Note: \*Coverage must be purchased for each location.

Identity Recovery: Yes No \*Service Line: Yes No \*Inflation Guard: % (options 2% thru 12%)
\*Discharge from sewer, drain or sump (up to \$5,000 limit). Property Damage Limit \$ Business Interruption Limit \$

PREMISES INFORMATION

Building #, Location Address, # Families, City/State/Zip, PC, Rental, Dwelling, Manufactured Home, Vacant, Condominium Unit #
Construction Type, Year Built, Date Purchased, Purchase Price, Total Area, # of Stories, Basement, Roof Type
Valuation: RC, ACV, Building or Condo Limit, Other Structures Limit, Contents Limit
Annual Business Income Limit, Business Income Settlement Options - N/A, Coinsurance % or 1/3, 1/4, 1/6 monthly limit
If Condo: Loss Assessment Yes No Limit \$ Ded: \$500 \$1,000 Mortgagee: N/A
Year building updates were completed: Roofing, Wiring, Heating, Plumbing, Other

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Construction Type:	Year Built:	Date Purchased:	Purchase Price:	Total Area:	# of Stories:	Basement: <input type="checkbox"/> Yes <input type="checkbox"/> No	Roof Type:
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Miscellaneous Real Structure <input type="checkbox"/> Yes <input type="checkbox"/> No Limit \$ _____							
Year building updates were completed:							
Roofing:		Wiring:	Heating:	Plumbing:	Other:		

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Year building updates were completed: Roofing:      Wiring:      Heating:      Plumbing:      Other:							

If you have a significant number of Dwellings and wish to submit this information please do so by requesting the "10+ Dwelling Spreadsheet". Please contact your underwriter for more information on this. **You must also submit pages 1, 5, 6, and form FRWR-APP-COMM (09/15) (fraud statements).**

## LOSS HISTORY

Enter all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior 3 years.

Any losses in the past 3 years?  Yes  No

Date of Loss	Cause of Loss	Description of Loss	Amount of Loss	Claims Status Open/Closed
				<input type="checkbox"/> Open <input type="checkbox"/> Closed
				<input type="checkbox"/> Open <input type="checkbox"/> Closed
				<input type="checkbox"/> Open <input type="checkbox"/> Closed
				<input type="checkbox"/> Open <input type="checkbox"/> Closed
				<input type="checkbox"/> Open <input type="checkbox"/> Closed

Name of Prior/Current Carrier:

Current Annual Premium: \$

## GENERAL INFORMATION

	Yes	No
1. Has the applicant had similar insurance declined, canceled, or non-renewed? (except Missouri) If yes, why?		
2. How many days have any of the dwellings gone uninsured prior to the requested effective date?      number of days.		
3. Has the applicant had a past conviction for arson, fraud, or other insurance-related offenses?		
4. Has the applicant filed for bankruptcy in the past 5 years?		
5. Are any dwellings in foreclosure or currently 60 days or more past due on mortgage payments?		
6. Is the applicant unemployed, other than retired or disabled?		
7. Has the applicant had any other policies with American Modern?		
8. Do you have risk management procedures/practices/formal maintenance program? If yes, describe:		
9. Is there a signed rental agreement with tenant?		
10. Do you do a background check on tenant?		
11. Are tenants required to carry a tenants insurance policy?		
12. Have any properties had more than 3 tenants in last 3 years?		

## PROPERTY UNDERWRITING INFORMATION

1. <span style="color: red;">If the property is located in a rural fire department, has applicant paid all fire protection association dues or subscriptions payments? (For Oklahoma Only)</span>		
2. Are any dwellings an earth home, dome home, open pier, stilt home, row home, townhouse, condominium, or any other non-conventional design? If yes, provide Bldg #s: If row home or townhouse, are there 8 units or less in a row?		
3. Are any dwellings a manufactured home, or a modified manufactured home? If yes, provide Bldg #s: If yes, are they located in a manufactured home community?		
4. Are any dwellings occupied as a fraternity, sorority, student housing, or other similar occupancy? If yes, provide Bldg #s:		
5. Do any dwellings have un-repaired damage or boarded-up windows? If yes, provide Bldg #s:		
6. Do any dwellings have any un-repaired water damage or any water leaks? If yes, provide Bldg #s:		
7. Are any of the dwellings condemned? If yes, provide Bldg #s: Are there any outstanding municipal or fire code violations? If yes, provide Bldg #s:		
8. Are the primary heat sources thermostatically controlled? If yes, what type? If no, please explain: _____ _____ Provide Bldg #s:		
9. Is there a supplemental heating source used? If yes, provide Bldg #s: Are kerosene or portable space heaters used? If yes, provide Bldg #s:		
10. Do the dwellings currently have utilities such as natural gas, electric, or water? If no, please explain: _____ _____ Provide Bldg #s:		
11. Is there an underground fuel storage or underground fuel tank on any premises? If yes, provide Bldg #s:		
12. Do any dwellings have aluminum wiring, knob and tube wiring? If yes, provide Bldg #s:		
13. Are any dwellings under construction or undergoing major renovation? If yes, provide Bldg #s:		
14. Are any dwellings Vacant? If yes, provide Bldg #s:		
15. Are any dwellings attached to other, or converted from a commercial building? If yes, provide Bldg #s:		
16. Are any dwellings located in a landslide, forest fire, or brush fire area? If yes, provide Bldg #s:		
17. Are any dwellings in an area that is isolated, not accessible by road? If yes, provide Bldg #s:		
18. Do any dwellings have a flat roof? If yes, provide Bldg #s:		
19. Does the dwelling have composite or asphalt shingles layered over a wood or shake shingle roof?		
20. Any going green construction such as solar paneling? If yes, provide Bldg #s:		

If requesting Liability coverage, please answer the following questions for EACH Dwelling.

**LIABILITY & VACANT UNDERWRITING INFORMATION**

	Yes	No
1. Do any of the following exposures exist on premises?		
a. Swimming Pools. If yes, provide Bldg #s:		
b. Spas, Hot Tubs, or Jacuzzi. If yes, provide Bldg #s:		
c. Trampolines. If yes, provide Bldg #s:		
d. Day Care Operations. If yes, provide Bldg #s:		
e. Lead Paint. If yes, provide Bldg #s:		
f. Bars on windows or doors. If yes, are they breakaway from inside?		
g. Open Water		
2. Have any animal bite incidents occurred on any rental premises in the past 5 years?		
3. Are any buildings undergoing renovations or reconstruction?		
a. Cosmetic. If yes, provide Bldg #s:		
b. Structural. If yes, provide Bldg #s:		
If yes, please explain and provide estimated completion date:		
4. Do you use independent Contractors?		
If yes, do you obtain a certificate of insurance?		
5. Are there working smoke detectors in all dwellings?		
a. Hard Wired		
b. Battery Operated		
6. Is there a procedure in place to replace smoke detector batteries?		
7. Do you have working Carbon Monoxide detectors?		
a. Hard Wired		
b. Battery Operated		
8. Do you abide by all state tenant/landlord laws?		
9. Do all steps/porches have properly secured handrails?		
10. Is there outside egress from 3 <sup>rd</sup> floor? <b>i.e. outside stairs, fire escape</b> Describe		

**Vacant Dwellings - N/A**

In addition to the above, please respond to the following for vacant dwellings

1. What is the anticipated length of vacancy?	
2. What is intent with vacant dwellings? <input type="checkbox"/> Sale <input type="checkbox"/> Rent <input type="checkbox"/> Other, explain	
3. What is the maximum amount of time any one dwelling has been vacant?	
4. How often are physical checks made of unit?	
a. By whom?	
5. Is heat maintained? <input type="checkbox"/> Yes <input type="checkbox"/> No	

**Vacant Land - N/A**

Please respond to the following for Vacant Land

	Yes	No
1. Any Real Estate Development activities?		
2. Any water exposure?		
3. Any Activities taking place, such as hunting, dirt bike/ATV riding, etc.?		
a. If yes, to 1, 2 or 3, please explain:		
4. <b>Number of acres</b> _____ (refer to company)		

**Lessor's Risk Exposures - N/A**

Please respond to the following for Lessor's Risk Exposures.

	Yes	No
1. Does the tenant maintain liability coverage? If yes, Liability Limit \$		
2. Do you obtain a certificate of insurance from tenant?		
3. Are there any Commercial cooking exposures?		
a. If yes, please explain:		

**DIRECT BILL**

**PAYMENT OPTION - Select One:**  One pay - Full Premium Required  Two pay - 50% down  Four pay - 25% down

**At Renewal Bill To:** Applicant \_\_\_\_\_

Applicable to 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.

Applicant's Signature: \_\_\_\_\_

Producer Signature: \_\_\_\_\_