

Mutual Benefit Insurance Company
A member of Mutual Benefit Group
Huntingdon, Pennsylvania 16652-0577

Date:

Policy #:

HABITATIONAL SUPPLEMENTAL APPLICATION
(Includes Apartments, Dwellings, and Condominiums)

Please contact Underwriting and **DO NOT BIND** if property values exceed \$1 million.

NAME OF APPLICANT/INSURED:

LOCATION OF STRUCTURE:

PRODUCER:

AGENCY CODE:

Risk Attributes		YES	NO
1. Occupancy	Is student housing permitted?		
	Is assisted-living housing permitted?		
	Is government-subsidized housing permitted?		
2. Occupancy Rate	Is occupancy rate 75% or greater?		
3. Year built	Was the building constructed within the last 50 years?		
4. HVAC, Electrical, Plumbing	Is the HVAC, electrical, and plumbing new or has it been updated significantly within the last 30 years?		
	Are there any signs of previous leaks or water damage?		
	Is the amp service 200 or higher?		
5. Portable Fire Extinguishers	Are multi-purpose, portable fire extinguishers located in all units and common areas?		
	Are common area extinguishers serviced on an annual basis?		
6. Smoke Detectors	Are smoke detectors installed and operational in all units and common areas?		
7. Carbon monoxide detectors	Are carbon monoxide detectors installed in all units containing gas appliances?		
	Are carbon monoxide detectors installed in all units and common areas where there is an attached garage?		
8. Means of Egress	Is there a secondary means of egress from all levels; such as windows...		
	...and interior or exterior stairways?		
	Is there a second interior or exterior stairway?		

Risk Attributes		YES	NO
9. Pet policy	Does the lease strictly enforce prohibiting dogs with a vicious or aggressive nature or dogs with a prior bite history?		
10. Number of stories and number of units	Is the risk 3 stories or less?		
	Does the risk have less than 20 units?		
11. Recreational facilities	Are swimming pools, exercise rooms/equipment, and playground equipment constructed and installed per manufacturer's requirements, and maintained, repaired, or replaced per manufacturer's specifications? Check "yes" or "no" for all that apply:		
	• Swimming pools		
	• Exercise rooms/equipment		
	• Playground equipment		
12. Recreational facilities	<i>Are these requirements being followed for swimming pools and playgrounds:</i>		
	• Backboards readily accessible?		
	• Rules posted?		
	• Use restricted to tenants, guests, and/or members?		
	• Regular maintenance?		
	<i>For swimming pools only:</i>		
	• Are there diving boards or slides in the pool?		
	• Is the pool fenced, gated, and locked during hours it is closed?		
13. Fire walls and parapets	Do row-type structures contain fire walls and parapets between (at least) every four units?		
14. Lease Requirements	Does the lease require all tenants to purchase Renter's insurance?		
	Are certificates of insurance required by the building owner?		
<p>In Pennsylvania, 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.</p>			
<p>In Maryland, 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.</p>			
Signature _____		Date _____	