Umbrella Supplemental Application

Named Insured: Click or tap here to enter text. Today’s Date:

FEIN:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Description of operations: Choose an item.
2. Limits requested:Choose an item.
3. Website address: Click or tap here to enter text.
4. Year built: Click or tap here to enter text.
5. # of units: Click or tap here to enter text.
6. Percentage occupied: Click or tap here to enter text. %
7. Construction type: Choose an item.
8. Square footage: Click or tap here to enter text.
9. # of stories: Click or tap here to enter text.
10. Clubhouse/Community Center? [ ] Yes [ ]  No (if yes, then the following must be answered):
	1. Construction type: Choose an item.
	2. Year built: Click or tap here to enter text.
	3. Year updated:
		* 1. Plumbing: Click or tap here to enter text.
			2. Electrical/Wiring:Click or tap here to enter text.
			3. HVAC: Click or tap here to enter text.
			4. Roof: Click or tap here to enter text.
	4. Number of stories: Click or tap here to enter text.
	5. Smoke Detectors in all units?[ ] Yes [ ]  No
	6. % Sprinklered: Click or tap here to enter text.
	7. Type of fire alarm: Choose an item.
	8. # of pools: Click or tap here to enter text. (if number is greater than 0, the following must be answered):
	9. Self-locking gate? [ ] Yes [ ]  No
	10. Anti-vortex drains and drain covers? [ ] Yes [ ]  No
11. # of diving boards: Click or tap here to enter text. (if number is greater than 0, the following must be answered):
	1. Maximum height: Click or tap here to enter text.
12. Does the Association sponsor a swim team? [ ] Yes [ ]  No
13. # of playgrounds: Click or tap here to enter text.
14. Golf course? [ ] Yes [ ]  No
15. Equine/Saddle Animals? [ ] Yes [ ]  No
16. Day/childcare facility? [ ] Yes [ ]  No
17. Airport/Landing strip? [ ] Yes [ ]  No
18. Watercraft owned? [ ] Yes [ ]  No
19. Dock or Marina exposure? [ ] Yes [ ]  No
20. Does the Association provide or contract with third party to provide beachfront or on water activities (i.e., snorkeling, parasailing, scuba)? [ ] Yes [ ]  No
21. Lakes, dams, private beaches, lazy rivers, wave pools, recreational and/or retention ponds? [ ] Yes [ ]  No
22. Is the Association and/or any of the above open to the public? [ ] Yes [ ]  No
23. Commercial exposure? [ ] Yes [ ]  No (If yes, then the following must be answered):
	1. Occupancy: Click or tap here to enter text.
	2. Square footage: Click or tap here to enter text.
24. Security Provided? [ ] Yes [ ]  No (if yes, then the following must be answered):
	1. Gates controlled by the residents? [ ] Yes [ ]  No
	2. Doorman? [ ] Yes [ ]  No
	3. Keycard? [ ] Yes [ ]  No
	4. Armed? [ ] Yes [ ]  No
25. Does the association allow short-term or seasonal rentals of units? [ ] Yes [ ]  No
26. Is the Developer on the board? [ ] Yes [ ]  No
27. # of employees: Click or tap here to enter text. Are employees leased? [ ] Yes [ ]  No
28. Property management company on site? [ ] Yes [ ]  No
29. Is punitive damage coverage included in the GL? [x] Yes [ ]  No
30. Is Terrorism included in the GL [ ] Yes [ ]  No
31. Is assault and battery excluded in the underlying GL policy? [x] Yes [ ]  No
32. Need details of any losses over $250K:Click or tap here to enter text.
33. Number of board members: Click or tap here to enter text.
34. Do the underlying policy(ies) listed below have the same number of locations? [ ] Yes [ ]  No
35. Do the underlying policy(ies) listed below have an uncapped liability per location endorsement? [ ] Yes [ ]  No
36. Is there more than one underlying liability policy for this insured? [ ] Yes [ ]  No
37. Is this a gated community? [ ] Yes [ ]  No

\*We require that all underlying insurance for which you want the umbrella to provide coverage meet the following *minimum* coverage requirements. Listed below are the only coverages that qualify as underlying insurance. In addition, coverage for defense costs on the underlying general liability, automobile liability and employer’s liability must be in addition to the limits of liability. All insurance must have an AM Best Rating of A-VII or better.

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Commercial General Liability (CGL) $1,000,000 Per Occurrence

 $2,000,000 General Aggregate per location

 $1,000,000 Personal & Advertising Injury

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Commercial Automobile Liability $1,000,000 Combined Single Limit

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Employer’s Liability $500,000 Each Accident

 $500,000 Each Policy

 $500,000 Each Employee

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Garage keepers Legal Liability $1,000,000 Each occurrence/aggregate

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Directors & Officers Liability $1,000,000 Each claim (indemnity)

 $1,000,000 Each Claim (defense)

 $1,000,000 Aggregate each Association

 OR

 $2,000,000 Each Claim (defense inside the limit)

 $2,000,000 Aggregate (each Association)