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? Yes  No
30. Is Terrorism included in the GL Yes  No
31. Is assault and battery excluded in the underlying GL policy? 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)