**HARD TO PLACE OWNER-OCCUPIED RESIDENCE** –APPLICATION FOR INSURANCE

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| **APPLICANT INFORMATION:**  |
| Applicant’s email address\* (required for e-signature) |       |
| Applicant Name(s): *if company, provide principal name(s)*  |       |
| Mailing address:  |       |
| Date(s) of Birth: |       |
| Out of the last 12 months, how long has the applicant been employed?        |
| Source of applicant’s income: [ ]  Paid Employee [ ]  Self Employed [ ]  Retired [ ]  Homemaker  [ ]  None - Benefits Assistance [ ]  None – Student [ ]  Other |
|  |
| How many mortgages / liens / encumbrances are on the property? | [ ]  0 [ ]  1 [ ]  2 [ ]  3 or more |
| Are any mortgages, liens or encumbrance payments in arrears?  | [ ]  No [ ]  Yes  |
| Easements / foreshore etc.: List any entities to be added, that do NOT occupy the premises (eg Her Majesty...)? |
|       Occupants: List any individuals requiring Additional Insured status with respect to Personal Property and Personal Liability coverage?      Insurable Interest / Title: List any individuals with an insurable interest requiring Additional Insured status with respect to Residential Building?       |
|  |  |
| Reason the risk is not standard market (check all that apply):  |
| [ ]  Poor housekeeping / lack of maintenance | [ ]  Non-standard plumbing | [ ]  Age of roof |
| [ ]  Age of hot water tank | [ ]  Knob + tube  | [ ]  Aluminum wiring |
| [ ]  Remote location  | [ ]  Heritage designation | [ ]  60 amps |
| [ ]  Cancelled for non-payment | [ ]  Loss / claims history | [ ]  Woodheat |
| [ ]  Multiple or non-standard mortgages [ ]  Risk in a business name [ ]  Short-term rentals[ ]  Other:       |
| Has insurance ever been cancelled or refused for this property?  | [ ]  No [ ]  Yes - details:        |
|  If yes, was insurance cancelled midterm? [ ]  No [ ]  Yes - details:        |
| Have there been any claims or losses (whether covered by insurance or not) at this location in the past 5 years? | [ ]  No [ ]  Yes – details below (attach sheet if needed) |
|  Claim Details (cause, date, amounts paid) |       |
|  Was damage professionally repaired? [ ]  Yes [ ]  No  |
| **RISK INFORMATION:**  |
| Risk location: |       |
| Size of property in acres: | [ ]  City sized lot [ ]  15 or less acress [ ]  More than 15 acres |
| Has the risk location ever been evacuated or put on notice of evacuation due to a wildfire or flood? [ ]  No [ ]  Yes |
| Year Built: |       |
| Type of building: | [ ]  Detached [ ]  Duplex [ ]  Triplex [ ]  Fourplex [ ]  Fiveplex [ ]  Sixplex + [ ]  Mobile [ ]  Row House/Townhouse  |
|  |  |
| Type of construction:  | [ ]  Wood Frame [ ]  Concrete Block / Masonry [ ]  Log [ ]  Fire Resistive [ ]  Clay [ ]  Straw [ ]  Modular / Prefab |
|  |  |
| Type of foundation:  | [ ]  Poured Concrete [ ]  Concrete Block [ ]  Crawlspace [ ]  Treated Lumber [ ]  Brick / Stone [ ]  Post + Pier  |
|  |  |
| Number of stories | [ ]  1 [ ]  2 [ ]  3 [ ]  4 or more  |
|  |  |
| Square footage: |       |
|  |  |
| Will the home be demolished in the next 24 months? [ ]  No [ ]  Yes |
| Will there be any renovations to the home in the next 12 months? [ ]  No [ ]  Yes – details below. |
|  Details of renovation:        Renovation budget: $       Will there be any structural renovations (eg. adding or removing walls)? [ ]  No [ ]  Yes |
|  |  |
| Electrical Details:  |
|  [ ]  Circuit Breakers [ ]  Fuses [ ]  Knob + Tube [ ]  Mixed – more than one of the above types |
|  How many amps is the electrical system? [ ]  100 amps or more [ ]  Less than 100 amps  |
|  Year of electrical update:       |
|  Type of wiring: [ ]  Copper [ ]  Aluminum [ ]  Mixed – copper + aluminum |
|  If there is any aluminum wiring, what percentage is aluminum and has it been inspected and approved by a licensed e electrician? Percentage       Inspected? [ ]  No [ ]  Yes (attach copy of report) |
| Roof Details: |
|  Material:  | [ ] Asphalt Shingles [ ]  Cedar [ ]  Clay / Slate [ ]  Rubber [ ]  Flat Deck/Tar+Gravel [ ]  Green [ ]  Metal [ ]  Straw [ ] Thatched [ ]  Zinc [ ]  Multiple – more than one of above roof types  |
|  Year of complete roof replacement:       |
| Plumbing Details: |
|  Type(s):  | [ ]  Copper, PEX, PVC, ABS [ ]  Polybutylene [ ]  Galvanized steel [ ]  Kitec [ ]  Cast Iron [ ]  Mixed – more than one of the above types of plumbing  |
|  Year of plumbing update:        |
|  |  |
| Year of hot water tank(s):       |
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| Heating Details: |
|  Is there a thermostatically regulated central heating system? [ ]  Yes [ ]  No  |
|  |  |
|  Does the home have a solid fuel heat device (other than traditional fireplace)? [ ]  Yes [ ]  No  |
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|  If yes, is woodheat the primary source or more than 3 cords of wood burned annually? [ ]  Yes [ ]  No  |
|  |  |
|  Does the home have an oil tank? [ ]  Yes [ ]  No  |
| Is there an operational centrally monitored burglar alarm system? [ ]  Yes [ ]  No |
| Is there an operational sprinkler system? [ ]  Yes [ ]  No  |
|  |
| Is there a swimming pool? [ ]  Yes [ ]  No If yes, is the pool fenced and access to the area controlled (e.g. locked gate)? [ ]  Yes [ ]  No  |
|  |  |
| **Occupancy**  |  |
| Is this the applicant’s primary residence? [ ]  Yes [ ]  No:       |
| Number of families living in the home: [ ]  1 [ ]  2 [ ]  3 [ ]  4 [ ]  5 or more  |
|  |  |
|  |  |
| Will there be any rentals?       How many rental units? [ ]  1 [ ]  2 [ ]  3 [ ]  4 [ ]  5 or more  If yes, what type of rentals: [ ]  Long-term tenants [ ]  Short-term tenants [ ]  Short-stay (e.g. Airbnb /VRBO)  [ ]  Bed & Breakfast [ ]  Roomers/boarders [ ]  Other:       |
|  |  |
| Is there any farming, business, or commercial operations on premises? [ ]  No [ ]  Yes - describe:       |
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|  |  |
| Mortgagee(s) – Name + Address:  |
| **COVERAGE INFORMATION** |
| Residential Building Limit: $       |
| Detached Private Structures: 10% limit for detached structures included |
| Personal Property: 60% limit included |
| Annual Rental Income: $       |
| Liability: [ ]  $1,000,000 [ ]  $2,000,000 |

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| Is earthquake coverage requested? [ ]  Yes [ ]  No Is sewer backup coverage requested? [ ]  Yes [ ]  No**PLEASE READ BEFORE SIGNING:** The Applicant has reviewed this application form and all attachments and acknowledges that all information provided is true. The Applicant understands that any insurance that may be provided is based on the information in this application being true and correct, and any misrepresentation or omission will render any such insurance policy null or void from inception. The Applicant understands that if the insured fails to immediately inform the insurer of material changes to these facts during the term of an insurance policy, the insurance may not be valid. The Applicant understands that they cannot contravene a term of the policy, commit a fraud, or willfully make false statements during a claim investigation. The Applicant confirms that all individuals included in this application have authorized the collection and storage of their personal information. Credit information, claims history and other personal information may be collected, used and disclosed for the purposes of assessing and underwriting the application for insurance, renewals, evaluating claims, detecting and preventing fraud. The Applicant hereby consents to the use of electronic communications, electronic records, and electronic signatures. The Applicant understands an electronic signature is legally binding, just as if the Applicant had signed a paper document. **NOTE: INSURANCE IS NOT IN EFFECT UNTIL SUCH TIME AS FORWARD INSURANCE MANAGERS HAS ISSUED A BINDER OR INSURANCE POLICY IN WRITING THAT CONFIRMS COVERAGE IS IN PLACE.** Forward Insurance Managers Ltd. is a managing underwriting agency duly licensed as an intermediary across Canada – and the insurance company at risk shall be duly listed on any quotation, binder or insurance policy. |
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| **Applicant Signature:**  | **Date:**  |

 **Brokerage:** **Broker ID#:**  **Broker Name:**        **Broker Email:**  |