**PERSONAL UMBRELLA LIABILITY** – Application for Insurance

The following underwriting information has been provided by you or on your behalf. It is understood that the Insurer(s) has relied upon this information for risk acceptance to provide quote and coverage acceptability. Any misrepresentation or omission will render an insurance policy null and void from inception. **PLEASE READ CAREFULLY.**

|  |  |
| --- | --- |
| **APPLICANT INFORMATION** |  |
| Contact Email Address: |       |
| *(Required for e-signatures)* |  |
| Name (individual): |       |
|  |  |
| Date of Birth (mm/dd/yy): |       |
|  |  |
| Spouse Name (if applicable): |       |
|  |  |
| Date of Birth (spouse) (mm/dd/yy): |       |
|  |  |
| Province of primary residence: |       |
|  |  |
| Are all Applicant(s) domiciled in Canada and permanent residents of Canada? | [ ]  Yes [ ]  No |
|  |  |
| Is the Applicant(s) or any household member active or employed in professional media, professional entertainment, social media personality/influencer, professional athletics, or considered high profile? | [ ]  Yes [ ]  No |
| Details: |       |
| Is the Applicant(s) a public official (politician, judge, military, etc.)? | [ ]  Yes [ ]  No |
|  If yes, please describe: |  |
|  [ ]  Politician [ ]  Government Bureaucrat (non-elected) [ ] Military [ ]  Police [ ] Judge |  |
| **OWNERSHIP/INTEREST** |
| Is all property that the Applicant(s) is seeking coverage for under this application owned solely in the name of the Applicant(s)? | [ ]  Yes [ ]  No |
| If No, which of the following applies? |  |  |
| [ ]   | Registered to a holding company controlled by the Applicant(s) with NO operations other than the holding of property |
|  | Legal Entity Name:       |
|  | Risk Location Address: |       |
| Describe the Situation:  |       |
|  |
| [ ]   | Registered to a holding company controlled by the Applicant(s) with operations other than the holding of property |
|  | Legal Entity Name:       |
|  | Risk Location Address:  |       |
| Describe the Situation: |       |
|  |
| [ ]   | Owned by Applicant(s) + other individuals who are not household members |
|  | Risk Location Address:       |
|  | Name of the other Individuals:  |       |
| Describe the Situation: |       |
| **LOSS HISTORY** |
| Has the Applicant(s) or any household member had any liability loss (personal liability or automobile liablity) in the past 5 years?  | [ ]  Yes [ ]  No |
| If yes, please describe:  |       |
| Does the Applicant(s) or any household member have any personal pending litigation, court proceedings or outstanding judgments? | [ ]  Yes [ ]  No |
| If yes, please describe:  |       |
| Has any Applicant(s) or household member experienced any occurrence which may lead to litigation?  | [ ]  Yes [ ]  No |
| If yes, please describe:  |       |
| Has the Applicant(s) or any household member been sued for libel, slander, defamation, or false arrest? | [ ]  Yes [ ]  No |
| If yes, please describe:  |       |
| Has the Applicant(s) ever had Personal Umbrella liability insurance cancelled or refused? | [ ]  Yes [ ]  No |
|  If yes, please describe: |  |
|  [ ]  Current carrier no longer writes stand-alone umbrella [ ] Current carrier requires all underlying policies |  |
|  [ ]  Non-payment of premium [ ]  Underwriting reasons (claims/losses, driving record, etc.) |  |
|  [ ]  Other than above – details below |  |
| Describe:  |       |
| Are there any special circumstances which the Insurer(s) may need to know in assembling the Personal Liability exposure of the Applicant(s)?  | [ ]  Yes [ ]  No |
| If yes, please provide details:  |       |
| **RISK INFO** |
| **RESIDENTIAL EXPOSURES** |  |
|  |  |
| **Canada** |  |
| Total number of detached residences located in Canada: |       |
| How many of these residences located in Canada are rented to others? |       |
|  |  |
| **USA** |  |
| Are there any detached residences located in the USA? | [ ]  Yes [ ]  No |
|  Total number of detached residences located in the USA |       |
|  How many of these residences located in the USA are rented to others? |       |
|  |  |
| **Other Countries** |  |
| Are there any detached residences located in other countries (outside of Canada or the USA)? | [ ]  Yes [ ]  No |
|  Please list all countries with locations: |       |  |
|  Total number of detached residences located in other countries (outside of Canada or the USA): |       |
|  How many of these residences located in other countries (outside of Canada or the USA) are rented  to others? |       |
| **CONDOS/APARTMENTS** |  |
|  |  |
| **Canada** |  |
| Total number of residential condo/apartment units in a multi-family building located in Canada: |       |
|  How many of these condo/apartment units located in Canada are rented to others? |       |
|  |  |
| **USA** |  |
| Are there any residential condo/apartment units in a multi-family building located in the USA? | [ ]  Yes [ ]  No |
|  Total number of residential condo/apartment units in a multi-family building located in USA: |       |
|  How many of these condo/apartment units located in the USA are rented to others? |       |
|  |  |
| **Other Countries** |  |
| Are there any residential condo/apartment units in a multi-family building located in other countries (outside of Canada or the USA)? | [ ]  Yes [ ]  No |
|  Please list all countries with locations: |       |  |
|  Total number of residential condo/apartment units in a multi-family building located in other countries (outside of Canada or the USA): |       |
|  How many of these condo/apartment units located in other countries (outside of Canada or the USA)  are rented to others? |       |
| **VACANT LAND** |  |
|  |  |
| **Canada** |  |
| Does the Applicant(s) own any lots of vacant land in Canada? (note - commercially zoned land is not eligible) | [ ]  Yes [ ]  No |
|  Total number of lots of vacant land located in Canada |       |
|  Total number of acres of largest vacant land: |       |
|  Use/future plans for vacant land: |       |  |
|  |  |
| **USA** |
| Does the Applicant(s) own any lots of vacant land in the USA? (commercially zoned land is not eligible) | [ ]  Yes [ ]  No |
|  Total number of lots of vacant land in the USA: |       |
|  Total number of acres of largest vacant land: |       |
|  Use / future plans for vacant land: |       |  |

|  |  |
| --- | --- |
| **Other Countries** |  |
| Does the Applicant(s) own any lots of vacant land located in other countries (outside of Canada or the USA)? (commercially zoned land is not eligible) | [ ]  Yes [ ]  No |
|  Please list all countries with locations: |       |  |
|  Total number of lots of vacant land located in other countries: (outside of Canada or the USA) |       |
|  Total number of acres of largest vacant land: |       |
|  Use / future plans for vacant land: |       |  |
| **OTHER EXPOSURES** |  |  |
| Does the Applicant(s) own or occupy any property over 25 acres in size? | [ ]  Yes [ ]  No |
|  | Total number of acres: |       |
|  | Use: |       |  |
| Does the Applicant(s) own or occupy any premises where farming takes place? |  |
| [ ]  Hobby farm (less than $25,000 annual income)  | [ ]  Commercial farm  |  [ ]  No |
| Does the applicant own any horses, or are there any horses at any property/location owned by the applicant or household member? | [ ]  Yes [ ]  No |
|  | Total number of Horses: |       |  |
|  Are all horses kept within a fully fenced property within Canada? | [ ]  Yes [ ]  No |
|  Are there any riding lessons, trail rides or other commercial activity? | [ ]  Yes [ ]  No |
|  |  |  |
| Does the Applicant(s) own or keep any dangerous breed(s) of dog, exotic animals /pets (snakes, etc.)?  | [ ]  Yes [ ]  No |
|  | If yes, Describe:  |       |  |
|  Does the applicant or any household member run any kind of business or daycare from their home? [ ]  Yes [ ]  Nodx |
|  If yes Describe:       |
| **OFF-ROAD MOTOR VEHICLES** |
| **Canada** |
| Does the Applicant(s) own any Off-Road Motor Vehicles located in Canada? (ie: off-road motorcycles, all-terrain vehicles, snowmobiles or golf carts) | [ ]  Yes [ ]  No |
| Total number of off-road motorcycles: |       |
| Total number of all-terrain vehicles (ATV): |       |
| Total number of snowmobiles: |       |
| Total number of golf carts: |       |
| **USA** |  |
| Does the Applicant(s) own any Off-Road Motor Vehicles located in the USA? (ie: off-road motorcycles, all-terrain vehicles, snowmobiles or golf carts) | [ ]  Yes [ ]  No |
| Total number of off-road motorcycles: |       |
| Total number of all-terrain vehicles (ATV): |       |
| Total number of snowmobiles: |       |
| Total number of golf carts: |       |
| **Other Countries** |  |
| Does the Applicant(s) own any Off-Road Motor Vehicles located in other countries (outside of Canada or the USA)? (ie: off-road motorcycles, all-terrain vehicles, snowmobiles or golf carts) | [ ]  Yes [ ]  No |
| Please list all countries with locations: |       |  |
| Total number of off-road motorcycles: |       |
| Total number of all-terrain vehicles (ATV): |       |
| Total number of snowmobiles: |       |
| Total number of golf carts: |       |
| **WATERCRAFT** |  |
| Does the applicant own any Watercraft? If yes, details below are required for each vessel (attach sheet if needed)  | [ ]  Yes [ ]  No |
| Max speed (per manufacturer) - miles per hour: |  |  |
| [ ]  25mph or less | [ ]  26 – 45mph | [ ]  46 – 60mph |
| [ ]  61 – 70mph | [ ]  71mph + |  |
| Horsepower:  |       |  Length in feet:  |       |  |
| Location:  | [ ]  Canada [ ]  USA [ ]  Other country (outside of Canada or the USA) - Country:       |
| **EXCESS AUTOMOBILE COVERAGE** |  |
| **PRIVATE PASSENGER VEHICLES (INCLUDING MOTORHOMES)** |  |
|  |  |
| **Canada** |  |
| How many private passenger vehicles does the Applicant(s) own that are registered in Canada? |       |
|  |  |
| **USA** |  |
| Are there any private passenger vehicles that the Applicant(s) owns that are registered in the USA? | [ ]  Yes [ ]  No |
|  How many private passenger vehicles does the Applicant(s) own that are registered in the USA? |       |
|  |  |
| **Other Countries** |  |
| Are there any private passenger vehicles that the Applicant(s) owns that are registered in other countries (outside of Canada or the USA)? | [ ]  Yes [ ]  No |
|  Please list all countries: |       |  |
| How many private passenger vehicles does the Applicant(s) own that are registered in other countries (outside of Canada or the USA)? |  |
|       |
|  |  |
| **TRAILERS (INCLUDING CAMPER TRAILERS)** |  |
|  |  |
| **Canada** |
| How many trailers does the Applicant(s) own that are registered in Canada? |       |
|  |  |
| **USA** |  |
| Are there any trailers that the Applicant(s) owns that are registered in the USA? | [ ]  Yes [ ]  No |
|  How many trailers does the Applicant(s) own that are registered in the USA? |       |
|  |  |
| **Other Countries** |  |
| Are there any private passenger vehicles that the Applicant(s) owns that are registered in other countries (outside of Canada or the USA)? | [ ]  Yes [ ]  No |
|  Please list all countries: |       |  |
| How many private passenger vehicles does the Applicant(s) own that are registered in other countries (outside of Canada or the USA)? |  |
|       |
| Are all of the above Automobile(s)/trailer(s) owned solely in the name of the Applicant(s)? | [ ]  Yes [ ]  No |
| If no, please describe the situation: |       |
| **DRIVING INFORMATION** |  |
| How many drivers in the household have held a driver's license for less than 5 years? |       |
| Has any individual Applicant or household member had more than one accident for which they were at fault in the last 3 years? | [ ]  Yes [ ]  No |
| If yes, Details:  |       |
| Has any individual Applicant(s) or household member had more than 2 minor convictions or violations in the last 3 years? | [ ]  Yes [ ]  No |
| If yes, Details:  |       |
| Has any individual Applicant(s) or household member had any major convictions or violations in the last 5 years? | [ ]  Yes [ ]  No |
| If yes, Details:  |       |
| Has any individual Applicant(s) or household member ever had any suspension or cancellation of their license? | [ ]  Yes [ ]  No |
| If yes, Details:  |       |
| Does the applicant or any household member use any automobile or Watercraft for commercial use (including ride-share/taxi)? | [ ]  Yes [ ]  No |
| **AIRCRAFT** |  |
| Does the applicant or any household member own, lease or charter any Aircraft? | [ ]  Yes [ ]  No |
| If yes, Details:  |       |
|  |  |
| **UNDERLYING COVERAGE** |  |
| **Canadian Items** - What minimum Underlying Coverage will be maintained in force at all times on primary insurance policies for Canadian interests (automobile, property, watercraft, and all other)? |
| [ ]  $1,000,000 Canadian primary policy limits will be maintained |
| [ ]  $2,000,000 Canadian primary policy limits will be maintained |
| [ ]  Less than $1,000,000 Canadian primary policy limits will be maintained |
| **US Items** - What minimum Underlying Coverage will be maintained in force at all times on primary insurance policies for US interests (automobile, property, watercraft, and all other)? |
| [ ]  Not applicable (there are no Automobile(s), property, Watercraft or other in the USA) |
| [ ]  $500,000 USD |
| [ ]  $1,000,000 USD |
| [ ]  Less than $500,000 USD |
| **Other items** - What minimum Underlying Coverage will be maintained in force at all times on primary insurance policies for interests located in other countries outside Canada and the USA (automobile, property, watercraft, and all other)? |
| [ ]  Not applicable (there are no Automobile(s), property, Watercraft or other outside of Canada or the USA) |
| [ ]  $1,000,000 primary policy limits will be maintained |
| [ ]  $2,000,000 primary policy limits will be maintained |
| [ ]  Less than $1,000,000 primary policy limits will be maintained |

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| **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 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.**NOTE: INSURANCE IS NOT IN EFFECT UNTIL SUCH TIME AT FORWARD INSURANCE MANAGERS LTD. 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.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. |
| **Applicant’s Signature:** |       | **Date:** |       |
| **Brokerage:** |       | **Broker ID:** |       |
| **Broker Email:** |       | **Phone:** |       |

**Email completed apps to newpersonal@forwardinsurance.ca**