



ROYAL OAK UNDERWRITERS, INC.
Excess and Surplus Lines Insurance Wholesalers

8417 Patterson Avenue
Richmond, Virginia 23229
Telephone: (804) 741-7999
WATTS: (800) 628-2967
Fax: (804) 741-9401
www.royaloakunderwriters.com

HABITATIONAL APPLICATION

Applicant's Name _____

Mailing Address _____

Web site Address _____

Agency Name _____
Agent _____
Address _____

E-mail _____
Phone _____

PROPOSED EFFECTIVE DATE: From _____ To _____ 12:01 A.M., Standard Time at the address of the Applicant

PLEASE ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE "NOT APPLICABLE."

Applicant is:

☐ Individual ☐ Corporation ☐ Partnership ☐ Joint Venture
☐ Limited Liability Company ☐ Other (Specify): _____

Is applicant a Real Estate or Property Management company? ☐ Yes ☐ No

Number of years in business? _____

Limits Of Liability & Deductible Requested:

General Aggregate (other than Products/Completed Operations)	\$
Products & Completed Operations Aggregate	\$
Personal & Advertising Injury (any one person or organization)	\$
Each Occurrence	\$
Damage To Premises Rented To You (any one premise)	\$
Medical Expense (any one person)	\$
Other Coverage, Restrictions, and/or Endorsements:	\$
Deductible	\$

1. Property Locations:

Business Name (if applicable), Street Address, City, County, State, Zip Code

Loc. No. 1: _____

Loc. No. 2: _____

Loc. No. 3: _____

Loc. No. 4: _____

Loc. No. 5: _____



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2. Description Of Locations:

	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Years owned					
Type of occupancy*					
Year built					
No. Stories					
No. Units—total					
No. Buildings					
Total square feet					
Type of roof					
Pool? (see Section 4.)					
Manager on premises?					
If occupancy is other than habitational, please describe the occupancy and square footage.					
Monthly rent per unit:					
Apartments: 1 BR					
2 BR					
3 BR					
Other					
Dwellings:					
Percent of units subsidized	%	%	%	%	%
Percent of university or college students as tenants	%	%	%	%	%
Buildings condemned or scheduled for demolition? (Yes or No)					
Subcontracted work—Anticipated cost next twelve (12) months					

*Use alpha code listed for type of occupancy:

A—Apartment Building

B—Garden apartments

C—Apartment hotel/timeshare

D—Dwelling/one family

E—Dwelling/two family

F—Dwelling/three family

G—Dwelling/four family

H—Boarding or rooming house

I—Mobile Home

- a. Are any of the properties assisted living centers? ☐ Yes ☐ No
- b. Are any of the properties nursing/convalescent homes? ☐ Yes ☐ No
- c. Are any of the properties senior housing? ☐ Yes ☐ No
- d. Are any of the properties housing authorities or do they include subsidized housing? ☐ Yes ☐ No
- If yes, explain: _____
- e. Is any dwelling location owner occupied? ☐ Yes ☐ No



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3. Year Of Updates/Current Renovations:

Type	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Roof					
Plumbing					
Wiring & Electrical					
Paint					
Sidewalks					
Patio balconies/railings					
Parking areas					
Current Renovations:					
Cost of renovation					
Type of renovation					
Certificates for sub contractors on file? (Yes or No)					

4. Swimming Pool(s):

Number of swimming/wading pools: _____ Location number for pools: _____

	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Number of diving boards/platforms					
Height of diving boards/platforms					
Number of slides					
Height of slides					
Pool maintained by applicant or outside contractor?					
If outside contractor, are certificates of insurance on file? (Yes or No)					
Pool completely surrounded by building walls or fence? (Yes or No)					
Height of fence					
Equipped with self-closing and self- latching gates/doors? (Yes or No)					
Lifeguards provided? (Yes or No)					
If yes, by Applicant or Pool Manage- ment Company?					
If outside contractor, are certificates of insurance on file? (Yes or No)					
Underwater lighting? (Yes or No)					



4. Swimming Pool(s)cont'd:

	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Steps into shallow end with handrails? (Yes or No)					
Ladder at deep end with handrails? (Yes or No)					
Depth of pool markings clearly visible? (Yes or No)					
Warning signs and rules posted? (Yes or No)					
Life-safety equipment available at poolside? (Yes or No)					
Swimming pools, wading pools, hot tubs and spas in compliance with the federal Virginia Graeme Baker Pool and Spa Safety Act? (Yes or No)					

5. Maintenance:

a. Who performs:

Janitorial operations?..... ☐ Contractor ☐ Employee
Lawn care operations? ☐ Contractor ☐ Employee
Snow removal operations? ☐ Contractor ☐ Employee

If done by outside contractor:

Are certificates of insurance on file? ☐ Yes ☐ No
Is the applicant named as additional insured on their policy? ☐ Yes ☐ No

b. Who is responsible for upkeep of sidewalks and driveways? _____

6. Fire Protection:

a. Sprinklered? ☐ Yes ☐ No
All units? ☐ Yes ☐ No
Common areas only?..... ☐ Yes ☐ No
b. Smoke detectors in each unit? ☐ Yes ☐ No
If yes: Hard-wire or battery? _____ How often checked? _____
c. Fire extinguishers? ☐ Yes ☐ No
In common areas? ☐ Yes ☐ No
In each unit? ☐ Yes ☐ No
d. Number of units per fire division: _____



7. Security:

Completion of Section 7. Security not required for dwelling or boarding/rooming house occupancies.

a. Master keys and locks:

- (1) How does management handle the monitoring of master keys? _____
(2) How are locks handled upon vacancy of residents? ☐ Re-keyed ☐ Changed completely

b. Criminal incidents:

- (1) Does management advise residents of all criminal activity that has taken place upon the properties? ☐ Yes ☐ No
How is this done? _____
(2) Is this information provided to prospective renters if requested? ☐ Yes ☐ No

c. Do the residents' doors or windows contain any of the following?

	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Dead bolts? (Yes or No)					
Lock pins for windows and sliding glass doors? (Yes or No)					
Door Viewer or Peephole in front doors? (Yes or No)					
Window locks/bars? (Yes or No)					

- d. Is security provided?** ☐ Yes ☐ No
If yes, what type? ☐ Gated access ☐ Patrol ☐ Security alarm systems

(1) If patrol, please answer the following questions:

	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Number of armed guards					
Number of unarmed guards					
Guards employees of the management or independent contractors?					
If independent contractors, are certificates of insurance required? (Yes or No)					
Applicant named as additional insured on their policy? (Yes or No)					
Security twenty-four (24) hours? (Yes or No)					
Guards responsible for residents' safety or complex and amenities? (Yes or No)					



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(2) If gated, please answer the following questions:

	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Entire apartment complex gated? (Yes or No)					
How is access obtained: Guard at gate, card or security code?					
If guard at gate, advise No. and if armed or unarmed.					
Who is given access?					
If the gate is card or security code access, how often is maintenance done on the gate?					
What procedure is in place if gate is not working?					

(3) If security alarm systems are provided, please answer the following questions:

	Loc. No. 1	Loc. No. 2	Loc. No. 3	Loc. No. 4	Loc. No. 5
Alarm systems in every unit? (Yes or No)					
Residents shown how to operate the alarm systems? (Yes or No)					
Who monitors the alarms?					

8. Other Exposures:

Number of: Baseball field(s) _____ Lakes/Ponds (acres) _____ Shuffleboard court(s) _____
Basketball court(s) _____ Parks (acres) _____ Spa/Hot tub(s) _____
Bathing Beaches _____ Playground(s) _____ Stables _____
Bicycle trails (miles) _____ Racquetball court(s) _____ Streets/Roads (miles) _____
Boat docks/slips _____ Saunas _____ Tennis court(s) _____
Clubhouse (sq. ft.) _____ Shooting Ranges _____ Volleyball court(s) _____
Other: _____

Are these available to nonresidents for a fee? ☐ Yes ☐ No

If yes, annual receipts: _____

9. During the past three years, has any company canceled, declined or refused similar insurance to the applicant (Not applicable in Missouri)? ☐ Yes ☐ No

If yes, explain: _____



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10. Any prior losses due to mold? ☐ Yes ☐ No
If yes, has mold been completely remediated? ☐ Yes ☐ No

11. Does risk engage in the generation of power, other than emergency back-up power, for their own use or sale to power companies? ☐ Yes ☐ No
If yes, describe: _____

12. Does applicant have other business ventures for which coverage is not requested? ☐ Yes ☐ No
If yes, explain and advise where insured: _____

13. Any construction or remodeling operations for conversion to condominiums and/or townhouses? ☐ Yes ☐ No

14. Prior Carrier Information:

	Year:	Year:	Year:	Year:	Year:
Carrier					
Policy Number					
Coverage					
Total Premium					

15. Loss History:

Indicate all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior five years. <input type="checkbox"/> Check if no losses in the last five years				
Date of Loss	Description of Loss	Amount Paid	Amount Reserved	Claim Status (Open or Closed)



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This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

FRAUD WARNING: 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. **Not applicable in Nebraska, Oregon and Vermont.**

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

WARNING TO DISTRICT OF COLUMBIA APPLICANTS: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO OHIO APPLICANTS: Any person who knowingly and with intent to defraud any insurance company 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.

NOTICE TO OKLAHOMA APPLICANTS: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MINNESOTA APPLICANTS: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

FRAUD WARNING (Applicable in Tennessee, Virginia and Washington): It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO NEW YORK APPLICANTS (Other than automobile): 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



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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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation

APPLICANT'S NAME AND TITLE: _____

APPLICANT'S SIGNATURE: _____ DATE: _____
(Must be signed by an active owner, partner or executive officer)

PRODUCER'S SIGNATURE: _____ DATE: _____

NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION/AUDIT: _____

IMPORTANT NOTICE

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.