

# BLANKET COVERAGE FOR RESIDENTIAL BUILDERS

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## We may require the following documents in order to finalize the quote:

1. Site
2. Break down of Values
3. Summary and Recommendations for the

### GENERAL INFORMATION

Applicant's Name: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Fire-year Claims History:  Yes  None If yes, list: \_\_\_\_\_  
Mortgagee: \_\_\_\_\_  
Address: \_\_\_\_\_

### GENERAL CONTRACTOR

Name (if not assured): \_\_\_\_\_ Years in Business: \_\_\_\_\_  
Five-year Claims History: \_\_\_\_\_ CGL Insurer: \_\_\_\_\_  
Last 3 projects (value and type): \_\_\_\_\_

### PROJECT

Address: \_\_\_\_\_  
Description of Project:  House  Duplex  Triplex  Other (Describe): \_\_\_\_\_  
New Construction?  Yes  No  Speculation  Pre-sold / owner occupied

### DESCRIPTION OF CONSTRUCTION

WALLS	SIDING	FLOORS	TYPE OF ROOF	FOUNDATION	SOIL TYPE ON BUILDING SITE
<input type="checkbox"/> Wood	<input type="checkbox"/> Wood	<input type="checkbox"/> Wood	<input type="checkbox"/> Wood	<input type="checkbox"/> Concrete	<input type="checkbox"/> Clay
<input type="checkbox"/> Non Combustible	<input type="checkbox"/> Brick	<input type="checkbox"/> Non Combustible	<input type="checkbox"/> Non combustible	<input type="checkbox"/> Other	<input type="checkbox"/> Rock
<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Tar & Gravel	<input type="checkbox"/> Feet Below Grade:	<input type="checkbox"/> Landfill
			<input type="checkbox"/> Shakes	Feet	<input type="checkbox"/> Other
			<input type="checkbox"/> Other		
Hot Tar Roofing: <input type="checkbox"/> Yes <input type="checkbox"/> No			Torch on application: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Standard Frame Construction Techniques: if no, explain: _____			<input type="checkbox"/> Yes <input type="checkbox"/> No		

### COVERAGE

Perils Required:  All Risk  Fire & EC  Flood / Earthquake  
If Flood is required: Distance from nearest body of water: \_\_\_\_\_ Height above body of water: \_\_\_\_\_  
Is it in a Federal flood zone?  Yes  No

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## LIMITS REQUIRED – TOWNHOUSE UNITS

Average cost to build each townhouse unit: \$ \_\_\_\_\_  
No. of townhouse units to be built in next 12 months: \_\_\_\_\_  
Total value of townhouse to be built in next 12 months: \$ \_\_\_\_\_  
Average time to build each unit: \_\_\_\_\_ (months)  
Percentage pre-sold \_\_\_\_\_ % Number of units currently under construction \_\_\_\_\_  
Max number of townhouse units in one building \$ \_\_\_\_\_  
Total value of townhouse units in one building \$ \_\_\_\_\_  
**Limit of Coverage for one building (POLICY LIMIT):** \$ \_\_\_\_\_  
**Policy Loss Limit: Maximum Loss from a single event:** \$ \_\_\_\_\_

## LIMITS REQUIRED – DETACHED OR DUPLEXES

Average cost to build each townhouse unit: \$ \_\_\_\_\_  
No. of Townhouse units to be built in next 12 months \_\_\_\_\_  
Total value of townhouse to be built in next 12 months: \$ \_\_\_\_\_  
Average time to build each dwelling \_\_\_\_\_ (months)  
Percentage pre-sold \_\_\_\_\_ % Number of dwellings currently under construction \_\_\_\_\_  
Maximum value of a dwelling: \$ \_\_\_\_\_  
**Limit of Coverage for one building (POLICY LIMIT):** \$ \_\_\_\_\_

## LIMITS REQUIRED – CATASTROPHE LIMIT

POLICY LOSS LIMIT – Maximum loss from a single event: \$ \_\_\_\_\_

## PROTECTION

Hydrant:  Yes  No Distance to fire hall: \_\_\_\_\_  Volunteer  Fully Paid  
**Private fire protections (sprinklers / extinguishers / water tanks etc.):**  
Type of Neighborhood  Residential  Commercial  Mixed  Other  
Crime  Low Crime  High Crime  Declining  Improving  Other  
Distance to closed occupied area in feet: \_\_\_\_\_ Is project viewable from road?  Yes  No  
Site lighting: Is site well lit?  Yes  No Street only: \_\_\_\_\_  
Additional lighting dusk to dawn?  Yes  No Fencing 6 ft. height:  Yes  No  
Site Watchman:  Yes  No Monitored alarm at lock up?  Yes  No  
Have you ever had insurance refused or cancelled?  Yes  No  
If yes, please explain: \_\_\_\_\_

I have provided personal information in this document and otherwise and I may in the future provide further personal information. Some of this personal information may include, but is not limited to claims history. I authorize my broker or insurance company to collect, use and disclose any of this personal information, subject to the law and broker's or insurance company's policy regarding personal information, for the purposes of communicating with me, assessing my application for insurance and underwriting my policies, evaluating claims, detecting and preventing fraud, and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf. For purposes of the Insurance Companies Act (Canada), any document would be issued in the course of Lloyd's Underwriters' insurance business in Canada.

# BLANKET COVERAGE FOR RESIDENTIAL BUILDERS

Applicant's Name

Applicant's Signature

Date

