



PMI Franchisee Name and Contact Info:

[Empty box for PMI Franchisee Name and Contact Info]

# Community Association Package Product Application

Coverage(s) Desired:  Property  General liability  Directors and officers  Crime

## GENERAL INFORMATION

Association name: \_\_\_\_\_  
Location address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Mailing address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Property manager contact name: \_\_\_\_\_ E-mail address: \_\_\_\_\_ Phone: \_\_\_\_\_  
Mailing address for property manager: \_\_\_\_\_  Same as mailing  
Inspection contact name: \_\_\_\_\_ E-mail address: \_\_\_\_\_ Phone: \_\_\_\_\_  
Web address: \_\_\_\_\_

## General Liability Rating Information

Type of association:  
 Residential condo  Homeowner  Commercial/Retail  Cooperative  Master with sub-associations  
 Mobile home/RV park  Road/Lake association  Property owners  Condo-Hotel  Timeshare/Interval  
 Townhome  Planned unit development

- 1. Please confirm the association has active bylaws and Covenants, Conditions and Rules (CC&Rs) in place?  Yes  No
- 2. Who is responsible for the insurance and maintenance of the exterior of residential buildings?  
 The association  Individual unit owners
- 3. Total number of units when construction is complete: \_\_\_\_\_ Number of units currently complete: \_\_\_\_\_
- 4. Number of stories: \_\_\_\_\_
- 5. Original building year: \_\_\_\_\_
- 6. Number of employees: \_\_\_\_\_
- 7. Is there any commercial/retail occupancy?  Yes  No  
If "Yes," number of commercial/retail units: \_\_\_\_\_
- 8. Total area of commercial/retail space: \_\_\_\_\_ square feet Total area of residential space: \_\_\_\_\_ square feet
- 9. What type of business is occupying the commercial/rental units? \_\_\_\_\_
- 10. What percentage of the units are occupied by student tenants (*Not applicable in DC*)? \_\_\_\_\_
- 11. Are any units rented or leased by the association or by individual unit owners?  Yes  No
- 12. Are more than 50% of the units rented or leased by the association or by individual unit owners?  Yes  No
- 13. Are there any short-term rentals (less than 30 days)?  Yes  No  
If "Yes," answer a and b below:
  - a. Do the association's bylaws specifically prohibit short-term rentals?  Yes  No
  - b. Do the association's bylaws prohibit short-term rentals to persons of 25 years of age or younger?  Yes  No
- 14. Does the builder/developer or agent maintain representation on the board of the association?  Yes  No  
If "Yes," has control of the board been turned over to the association?  Yes  No

## INSPECTION/RESERVES

- 15. For Florida condominiums, will the association conduct structural re-inspections in accordance with local ordinances and follow a formal procedure to comply with the resulting recommendations (*not applicable if over three stories*)?  N/A  Yes  No
- 16. For Florida condominiums, does the association conduct reserve studies in accordance with local statutes and require adequate reserve funds in order to replace each structural component inspected?  Yes  No

17. If the risk is exposed to snow and ice, is a responsible party required to remove snow from all sidewalks, walkways and parking areas in accordance with local statutes after the final snowfall and apply a deicing agent?  N/A  Yes  No
18. Are safety hazard checks completed on a regular basis according to state/county guidelines and necessary repairs completed in a timely manner on all common areas, including but not limited to stairways, sidewalks and driveways, parking areas, trees, docks and beach ramps?  Yes  No

### LOSS INFORMATION

19. Have there been any losses, claims or known circumstances that could result in a claim in the past five years (including closed no pay)? *If "Yes," attach loss runs.*  Yes  No  
*Please include all third party property damage claims that the association was responsible for.*

Coverage Type	Date of Loss	Description of loss	Paid	Reserved	Status
<input type="checkbox"/> Property <input type="checkbox"/> Liability <input type="checkbox"/> D&O			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed
<input type="checkbox"/> Property <input type="checkbox"/> Liability <input type="checkbox"/> D&O			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed
<input type="checkbox"/> Property <input type="checkbox"/> Liability <input type="checkbox"/> D&O			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed

For each loss, please provide measures that have been put in place to prevent future incidents: \_\_\_\_\_

### ELIGIBILITY CRITERIA

#### General Liability

20. Has any insurance policy in the name of the association ever been canceled or non-renewed?  Yes  No  
 If "Yes," please explain: \_\_\_\_\_
21. Does the association have any past, pending, or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the association or an officer, partner, member or owner, individually within the past five years?  Yes  No
22. Are 50% or more of the units occupied?  Yes  No
23. Do the written by-laws require all property owners to become members of the association?  Yes  No
24. Is the association subject to any age restrictive covenants?  Yes  No
25. Are there any plans of ongoing construction or development of homes, units, common facilities or undeveloped lots?  Yes  No  
 If "Yes," please explain: \_\_\_\_\_
26. Does the association have an affiliation with, own, maintain or contract for any of the following: airports/airstrips, animal stables, bridges for vehicle use, day cares, skiing/resort activities, electricity or sewage treatment facilities?  Yes  No
27. Does the association sponsor any athletic teams or hold sporting competitions on premises?  Yes  No
28. If over three stories, is there a fully enclosed, fire-protected stairwell?  N/A  Yes  No
29. If over seven stories, is the building 100% sprinklered?  N/A  Yes  No
30. Are there functioning and operational smoke and/or heat detectors in all residential structures and clubhouses?  Yes  No
31. Is this a master association that oversees other sub-associations?  Yes  No  
 If "Yes," are all sub-associations required to carry their own insurance and consist of only residential units?  Yes  No
32. Does the association allow non-association members to use the recreational facilities such as the pool, fitness facilities or clubhouse?  Yes  No
33. Does the association share any amenities with another association?  Yes  No
34. Does the association use any type of security guard service or other personnel to monitor or guard the premises?  Yes  No
35. Does the association obtain certificates of general liability and worker's compensation coverage from all contractors?  Yes  No

**Amenities Section**

- 36. Does the association offer valet parking, concierge service or any hotel-style amenities?  Yes  No
- 37. Does the association own or maintain any of the following amenities?  Yes  No

If "Yes," confirm number of each:

**Pool(s):** \_\_\_\_\_ (Multiple pools/Jacuzzis within the same fenced area are considered one exposure.)

- a. Does the association own or maintain a pool?  Yes  No
- b. Does the pool comply with the Virginia Graeme Baker Pool and Spa Safety Act?  Yes  No
- c. Are all pools completely fenced with a self-latching gate, depths are clearly marked, rules are clearly posted, life safety equipment is readily available and there are no diving boards or slides?  Yes  No

**Docks/Slips/Piers** (Number: \_\_\_\_\_)

- a. Is there a charge or fee for access to the pier?  N/A  Yes  No
- b. Does the association own or rent any watercraft?  Yes  No
- c. Are "No Swimming" signs posted on all docks, boats slips, boat ramps and piers?  Yes  No
- d. Are there any commercial operations or docking of commercial vessels permitted?  Yes  No
- e. Are any marina services provided (fueling, dry boat storage/moorage, repairs, sales, etc.)?  Yes  No
- f. If there is motorized boating activity, are buoys or signs in place to mark the designated swimming area?  Yes  No

**Clubhouse, Cabana, Pool or Guard House** (Square feet: \_\_\_\_\_)

- a. If there are any association-owned common buildings (e.g., clubhouse) is all wiring connected to functioning circuit breakers, the entire building protected by functioning smoke detectors, and no aluminum or knob and tube wiring?  Yes  No

**Exercise/Fitness Center:** \_\_\_\_\_

- a. Are rules posted requiring adult supervision?  Yes  No
- b. Are memberships sold to the general public?  Yes  No
- c. Are professional services provided?  Yes  No

**Lakes/Ponds** (Acres: \_\_\_\_\_)

- a. Are there any bridges for vehicle use or dams?  Yes  No
- b. Are any marina services provided (fueling, dry boat storage/moorage, repairs, sales, etc.)?  Yes  No
- c. Are the rules clearly posted at the lakes and beaches?  Yes  No
- d. Are there any diving boards, slides or flotation devices available?  Yes  No
- e. If swimming is permitted, are buoys or signs in place to mark the designated swimming area?  N/A  Yes  No
- f. Any use by the general public?  Yes  No
- g. Is lifesaving equipment within a reasonable distance at beaches?  Yes  No
- h. Does the association own or rent any watercraft?  Yes  No

**Playgrounds** (Number: \_\_\_\_\_)

- a. Is there a minimum of six inches of loose fill surface (e.g., sand, pea gravel, shredded wood product or shredded rubber) or a shock absorbent surface material (e.g., rubber tiles, mats, or poured-in-place material) under all permanently installed playground equipment?  Yes  No

**Sport courts** (Type and number: \_\_\_\_\_) **Streets/Roads** (Miles: \_\_\_\_\_)

**Private beaches:** \_\_\_\_\_ **Walking/Equestrian trails** (Miles: \_\_\_\_\_)

**Enclosed parking garages** (Square feet: \_\_\_\_\_) **Dog parks:** (Number of acres: \_\_\_\_\_)

**Open space/Greenbelts** (Acres: \_\_\_\_\_)

For open space over 50 acres, describe what space is being used for and activities: \_\_\_\_\_

- 38. Is there any commercial use/exposure on the open space?  Yes  No
- 39. Is there any planned construction/development for the open space?  Yes  No

**Hired and Non-owned Auto Liability**  Check if coverage is desired

- 40. Does the association own any automobiles or have a Commercial Automobile policy in force?  Yes  No
- 41. Are employees or volunteers required to use their personal automobile to conduct the association's business on a regular basis?  Yes  No
- 42. Are vehicles used to transport people or deliver goods or products on a regular basis?  Yes  No



56. Does any one person/entity own multiple units?  Yes  No  
If "Yes," what is the greatest percentage of units owned by one person/entity? \_\_\_\_\_ %
57. Within the past 24 months have any of the following occurred:
- a. Has the association completed a foreclosure sale against an owner?  Yes  No
  - b. Have there been any challenges to board elections, covenants, or by-laws?  Yes  No
  - c. Has the board initiated litigation for reasons other than collection of dues or fees?  Yes  No
58. a. Within the past five years, has any inquiry, complaint, notice of hearing, claim or suit been made against the applicant, or any person proposed for Insurance in the capacity of director, officer, trustee, employee or volunteer of the applicant? *If "Yes," complete USLI Claim Supplement for each claim.*  Yes  No
- b. Is any person(s) proposed for this insurance aware of any fact, circumstance or situation which may result in a claim against the applicant or any of its directors, officers, trustees, employees or volunteers? *If "Yes," complete USLI Claim Supplement for each claims.*  Yes  No
59. Has any policy for directors and officers or employment practices liability ever been canceled or non-renewed?  Yes  No