

**LANDLORD/DWELLING FIRE QUESTIONNAIRE FOR CONDOS**

Today's Date: \_\_\_\_\_

Producer Name: \_\_\_\_\_

Effective Date: \_\_\_\_\_

Producer Phone: \_\_\_\_\_

# of Years known applicant: \_\_\_\_\_

Insured/Co-Applicant

Name(s): \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_

County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Insured Email: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Insured Date of Birth: \_\_\_\_\_ / Co-Applicant Date of Birth: \_\_\_\_\_

Insured SS #: \_\_\_\_\_ / Co-Applicant SS #: \_\_\_\_\_

Insured Occupation(s): \_\_\_\_\_ / Co-Applicant Occupation: \_\_\_\_\_

Highest Education (circle): High School / Associates Degree / Bachelor's Degree / Law or Medical Degree

Property Location Address: \_\_\_\_\_ City: \_\_\_\_\_

County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

How many **total** rental units does insured own? \_\_\_\_\_

Property is currently: occupied by tenant \_\_\_\_\_ vacant \_\_\_\_\_ or partially occupied

(explain): \_\_\_\_\_

Amount to be quoted on Interior Building Property: \_\_\_\_\_ (see attached explanation)

Personal Property of the Landlord (appliances, furniture, etc): \_\_\_\_\_

Liability Limit: \_\_\_\_\_ Medical Payments: \_\_\_\_\_

Deductible: \_\_\_\_\_

Annual Rents: \_\_\_\_\_ Water Back-up Limit: \_\_\_\_\_ (not available with all carriers)

Sump Pump? \_\_\_\_\_ Yes \_\_\_\_\_ No Back-up sump pump system available? \_\_\_\_\_ Yes \_\_\_\_\_ No

Identify back-up system: (circle one) Gas Powered / Water Powered / Battery Powered/ Whole House Generator

Year Built: \_\_\_\_\_ Date Purchased / Price: \_\_\_\_\_

# of Stories (bldg): \_\_\_\_\_ # of Units (bldg): \_\_\_\_\_ Square Footage (unit): \_\_\_\_\_

Construction Type: (circle) Frame / Aluminum/Vinyl Siding / Masonry / Masonry Veneer

Roof Type: Tile/Slate / Asphalt Shingle / Wood Shingle / Tar & Gravel

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**Does the Condo Unit have (Circle): (items must be in the actual unit, not the common areas)**

Monitored Fire/Burglar Alarm (must provide alarm certificate)

Smoke Detectors

Fire Extinguisher(s)

Dead bolt

**IF HOME IS MORE THAN 15 YEARS, YOU MUST PROVIDE YEAR THE UTILITIES WERE UPDATED:**

Furnace \_\_\_\_\_ Electrical \_\_\_\_\_ Plumbing \_\_\_\_\_ Roof \_\_\_\_\_

Circuit Breakers or Fuses (circle one)

Any Homeowner claims in past 5 years? Yes / No

If yes, provide details (date/type of loss/amount paid): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Current Mortgage Company: \_\_\_\_\_ Mortgagee Bill? Yes \_\_\_\_ No \_\_\_\_

Current Carrier: \_\_\_\_\_ # of Years w/carrier: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Premium: \_\_\_\_\_

Has coverage been cancelled or non-renewed in last 3 years? Yes / No

If yes, provide reason:  
\_\_\_\_\_  
\_\_\_\_\_

Additional information:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## CONDOMINIUM UNIT OWNERS INSURANCE MADE SIMPLE

Because it can be more efficient or economical, the association may insure all the building and common elements under a single package policy, commonly called an Association Master policy.

The three typical ways to provide coverage, all through an association policy:

1. Insures the basic buildings (includes walls, roof, floors, elevators) but leaves the unit owner the responsibility of insuring appliances, carpeting, cabinets, wall coverings and other items in the unit, and in some instances the interior walls.
2. Insures both the basic buildings and the items within the unit except for the unit owner's personal property.
3. Insures both basic buildings and includes unit owner fixtures and improvements.

When the condominium association insures the only the structure, a Condo Unit Owner's policy would be written to cover the unit owner for:

- Items not covered by the association master policy that may be the unit owner's insurance responsibility;
- The value of building additions or alterations made by the unit owner, at their expense.

- Value added ( for example, if they've put in a better quality carpet than was originally there, this coverage would make up the difference in case of loss);
- Damage to the insured's unit not compensated because of the master policy deductible, also known as **Loss Assessment**;

In other instances, if the condominium association does not insure the structure, a standard Homeowner's policy would be written for the unit owner, just as it would for an insured with a conventional home.

Remember, the conditions in a Condominium Association's Bylaws and other governing regulations may vary widely.