

# HARD-TO-PLACE HOMEOWNERS APPLICATION

Broker: \_\_\_\_\_ Brokerage: \_\_\_\_\_  
 Broker's email: \_\_\_\_\_ Name of Insured: \_\_\_\_\_  
 Occupation(s): \_\_\_\_\_ Requested Effective Date: \_\_\_\_\_  
 Place of Residence: \_\_\_\_\_  
 Risk Address: \_\_\_\_\_  
 Loss Payable(s) Names and Addresses:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## PROPERTY DETAILS

Year Built: \_\_\_\_\_ Total Square Footage: \_\_\_\_\_ Size of Lot: \_\_\_\_\_  
 Construction Type: \_\_\_\_\_ Number of Stories: \_\_\_\_\_  
 Occupancy: Primary Secondary Other: \_\_\_\_\_  
 Within 300 meters of fire hydrant: Yes No Within 8km of firehall: Yes No  
 Type of Heating: \_\_\_\_\_  
 Electrical: Copper Aluminum Circuit Breakers Fuses  
                   60amp 100+ amp Knob & Tube Circuit Breakers  
 If there is any aluminum wiring in the home, what percentage?: \_\_\_\_\_ %  
 If there is any knob & tube wiring, what percentage and where is it located?: \_\_\_\_\_ %

For risks where 60 amp service is in use, do you have more than four major appliances in use in the dwelling? Yes No

UPDATE TYPE	YEAR OF UPDATES		
Electrical		Full	Partial
Heating		Full	Partial
Plumbing		Full	Partial
Roof		Full	Partial

Are there any solid fuel heating devices in premises?: Yes No (If so, complete and attach a CSIO solid fuel heating device questionnaire)  
 Are there any oil tanks on premises?: Yes No If Yes, specify age and location: \_\_\_\_\_  
 Are there any rental units in the dwelling: Yes No If so, how many: \_\_\_\_\_  
 Are any of the units vacant?: Yes No  
 Does each unit have a separate entrance?: Yes No  
 Do you have any roomers/boarders in the dwelling?: Yes No If so, how many: \_\_\_\_\_

Are there any commercial / business operations on premises?: Yes No

If Yes, please describe:

Are there any ex-farm buildings on site?: Yes No

**LIMITS**

Dwelling Building: \$ \_\_\_\_\_ Detached Structures:\$ \_\_\_\_\_ Major Appliances: \$ \_\_\_\_\_

Premises Liability: \$ \_\_\_\_\_ Rental Income: \$ \_\_\_\_\_

Number of Mortgages/liens/encumbrances: \_\_\_\_\_ Are any mortgages in arrears?: Yes No

Rate Credits Available: \_\_\_\_\_

Check all that apply.

Monitored ULC Central Station Burglar Alarm

Monitored ULC Central Station Fire Alarm

All Tenants Carry Valid Tenant’s Package Insurance

Long Term Tenants over 5 Years & No Losses

Monitored Water Leak Detection

Mortgage Free

**HISTORY**

Reason standard market chose not to renew: \_\_\_\_\_

List all claims and/or losses in the past 5 years by applicant(s) or other household members:

Date	Description	Paid Amount	Open/Closed

Have you had more than one fire loss in the last 5 years?: Yes No

Have you had any losses caused by arson?: Yes No

During the last 12 months, how long have you been continuously employed? \_\_\_\_\_ months

Are any of your mortgages/liens/encumbrance payments in arrears?: Yes No

Total amount of mortgage/liens/encumbrances: \$ \_\_\_\_\_

Have you ever had insurance cancelled mid-term?: Yes No If yes, please explain: \_\_\_\_\_

How long has insured lived at this location? \_\_\_\_\_

Is the property for sale? Yes No

List any

other potential exposures/liability:

Previous Insurer: \_\_\_\_\_ Expiring Premium: \$ \_\_\_\_\_

**DECLARATION**

I/We declare and warrant that after enquiry all statements and particulars contained in this Proposal and addenda are true and that no information whatsoever has been withheld which might increase the risk of the Underwriters or influence the acceptance of this Proposal and should the above particulars alter in any way. I/We will advise Underwriters as soon as practicable. I/We understand that failure to disclose any material facts that would be likely to influence the acceptance and assessment of the Proposal may result in the Underwriters refusing to provide indemnity or voiding the policy in every respect. I/We hereby agree and accept that this Declaration shall be the basis of the contract between both parties if entered into. I/We have been advised by the broker and consent to any information that may be perceived as personal information for collection, appropriate use, and disclosure of to third parties.

Applicants Signature: \_\_\_\_\_

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