# MIDDLE OAK SPECIALTY.

#### **WORLDS APART**

## Additional Location Supplement

Broker Name Broker Code Effective Date

Effective date should be no earlier than today's date

Insured Name Deeded Owner

**Location Address** 

Choose all use classes applicable to this location

Apartment Dwellings Cooperative

Senior Student Rental Condos

Other

Mercantile, Office, or Restaurant (less than 25%) Yes No

Is commercial exposure conducted by a 3<sup>rd</sup> party? Yes No Describe:

Not applicable to New York insureds or locations:

Affordable

**Public** 

### **GENERAL INFORMATION**

Is this a new purchase? Yes No Are any buildings < 70% occupied? Yes No

If **yes**, Has any policy or coverage

been declined, cancelled or non-renewed

in the past 3 years? Yes No

If **yes,** describe:

List any Additional Insureds being added to the policy in the box below.

#### PROTECTIVE DEVICES – Check all that apply

Central station alarms

Fire alarm connected to a central station?

Hardwired smoke detectors in units

Hardwired smoke detectors in common areas

Low temp freeze alarms

Stove top fire stops

Full System 13 Sprinkler (Commercial grade system covering all areas of the building including attics and closets)

System 13R or Partial Sprinklers (Residential life safety system primarily designed for evacuation)

Please answer all questions in this section. All Yes responses should be described in the box below. Do any buildings have: Wood shingle, or wood mansard roof Yes No Yes No Above ground swimming pools Yes No In-ground swimming pools Grills decks or balconies within 10' of any building No Trampolines Yes Armed security, guards, or courtesy officers Yes No Off duty police officers (armed, or unarmed) Yes No If yes, is all liability transferred to a third party? Yes No Underground fuel tanks? Yes No If yes, list age of tanks, construction material (double steel coated or fiberglass), and date of the last leak test Are there any amenities offered? Yes No If yes, describe:

Are any amenities operated by a third party? Yes

Describe all YES responses:

If any building was constructed prior to 1985, please answer the following questions

**Do all buildings have:** Central Heat Yes No 100 amp service to each unit Yes No

Do any buildings have: Roof > 15 years old Yes No Polybutylene piping Yes No

Galvanized piping Yes No Knob and Tube wiring Yes No

No

Fuses Yes No.

Aluminum wiring that has not been remediated with either Copalum or AlumiConn Connector Yes No

(other than main incoming electrical service lines and 220-service to stoves or dryers)

Circuit breaker panels manufactured by Zinsco or Federal Pacific Electric with Stab-Lok circuit breakers Yes No (These are often defective, fire-prone products discontinued around 1990).

#### If there is a Dog Park, please answer the following questions

Is any contract or lease addendum required, in which the resident agrees to indemnify and

hold harmless the insured? Yes No

Are the dog-owning residents required to carry liability Insurance? Yes No

Is there a posted set of rules that require owners to be responsible for the actions of their dogs, including waste removal, aggressive behavior, and damage caused by the dog? Yes No

Has a protocol been established for maintenance of the dog park, including landscaping, inspection of fencing and condition of the grounds? Yes  $N_0$ 

If any building is undergoing major renovations, please answer the following questions Are any buildings currently undergoing demolition, or have demolition planned? No How many buildings are being renovated (include building number(s)) Describe the scope of the renovation What is the cost of the renovation in dollars? How long will the renovation take to complete Is the insured acting as a general contractor? Yes No If no, name of the general contractor Does the general contractor name our insured as an Additional Insured under their policy? No Does the insured have a contractor's policy? Yes No How many, and what types of subcontractors will be used? Are certificates of insurance required and maintained? No What % of the building is currently occupied? How will the apartments be vacated for renovation? Will the building be occupied during renovation? Yes No If the building is sprinklered, how will the sprinkler be handled during the renovation?

Will there be any asbestos or lead abatement? Yes No

#### SENIOR HOUSING - Check all that apply

Employees of the insured dispense medication on premises

**SERVICES:** 

Walking

**Bathing** 

Meal preparation

**Eating** 

Housekeeping

Dressing

Other (describe)

Is any tenant transportation provided Yes No

Is there any skilled nursing or medical assistance provided Yes No STUDENT HOUSING

Are there any fireplaces? Yes No Are there any woodstoves? Yes No

Are there any fire pits? Yes No

Is the building occupied or owned by fraternities or sororities? Yes No

Is there a policy that requires locked exterior doors? Yes No

Are any balconies above the second story? Yes No

(Certain, small protruding balconies may be eligible)

What is the average number of bedrooms for each unit?

## HIGH RISE OR HIGH VALUE – BUILDING LIMIT EXCEEDS \$40,000,000 OR 5 STORIES OR GREATER

Check all that apply

Management service Describe

24/7 management office

9-5 management office

24/7 security office

24/7 emergency telephone service

Are all tenants given evacuation diagrams with leases, including renewal leases? Yes No If No, please explain.

Are evacuation instructions posted outside each elevator on each floor? Yes No If No, please explain.

Is trash disposal provided to residents Yes No

Trash chutes from each floor Yes No

Are trash chutes 100% sprinklered Dumpster Yes No

Other

**HIGH VALUE** 

Is the attic open and continuous? Yes No

Does the building have parapet walls? Yes No

How many sections do the parapet walls create? Yes No

Is there 24 hour on-site maintenance available? Yes No

Does building have a standpipe system? Yes No

Additional Information