# **Hudson Insurance Group**

# Supplemental Application - Habitational

	The ACO	RD 12	25 – Commerc	cial Insurance A	Application mu	ust be completed in	addition	to this Su <sub>l</sub>	oplement.		
1.	Named Insured:										
2.	Named Insured Mailing Address:										
3.	Location(s) to be Insured:										
	Loc. #	Bldg	3.#	Address		City	Sta	ate	Zip Code		
4.	Descript	ion of	f Building(s)- I	nclude # of sto	ries, year built	and occupancy for e	each build	ding:			
	Loc. #		Bldg. #	# of Stories # of Units		Year Constructed		Construction			
5.	Provide # of units utilized as: Student Housing Subsidized or HUD housing Owner occupied Total Available units Total # of units occupied										
6.											
7.	Is adequate # of operational fire extinguishers on premises according to local code? Yes No										
8.	Are there operational heat, smoke and carbon monoxide detectors in every unit? Yes No										
9.	Is an automatic sprinkler system in place and operational? Yes No										
10.	Is there a central station fire alarm? Yes No										
11.	Are ther	e any	outstanding i	municipal code	violations? Yo	es No I	f yes, plea	ase explair	<b>1.</b>		
12.	Is there emergency lighting? Yes No										
13.	Are exits	Are exits accessible, unlocked and illuminated? Yes No									
14.	Is the pa	Is the parking lot / facility lit? Yes No Is the surface maintained? Y N									

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15. Indicate security provided on insured premises:

Loc. #	Bldg. #	Surveillance	Dead Bolts?	Peep Holes?	Sliding Door	Re-keying as
		Cameras?			security on	tenants vacate?
					balconies or	
					patios?	
		Y N	Y N	Y N	Y N	Y N
		Y N	Y N	Y N	Y N	Y N
		Y N	Y N	Y N	Y N	Y N

16.	Is there a maintenance worker on premises? Is the worker an employee?							
	If not an employee, are certificates of insurance on file w/ the insured named as Additional Insured?							
17.	For properties with swimming pools:							
	a. Are pools fenced with self-latching gate? Yes No							
	b. Are warning signs and rules posted? Yes No							
	c. Does the pool area have non-slip surfaces? Yes No							
	d. Is the pool depth marked? Yes No							
	e. Any slides or diving boards over 3 feet? Yes No							
18.	Is there a fitness center on premises? Yes No If yes, is a key required for entry? Y N							
19.	Is there playground equipment on the premises? Y N If yes, please describe each piece:							
20. Describe any other recreational amenities provided on the premises (such as clubhouse, community tubs or saunas, basketball court, tennis courts):								
	Named Insured Signature:							
	Date:							

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#### **FRAUD WARNINGS**

**To All Prospective Insureds:** Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties in many states.

### To Prospective Insureds in:

**Colorado:** It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**District of Columbia**: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

**Florida and Oklahoma**: Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

**New York (Fire insurance applications):** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.

**New York (Automobile):** Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the value of the subject motor vehicle or stated claim for each violation."

**Pennsylvania (Automobile):** Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information, shall, upon conviction, be subject to imprisonment for up to seven (7) years and the payment of a fine of up to \$15,000.