

# Student Occupancy Application

<b>Qualification:</b>			
Location must be occupied as a student rooming house. Majority of occupants must be students enrolled in a post-secondary education program.			
Location must be in the province of Ontario			
Location must be hydrant protected			
Rooming house must comply with local municipal regulations			
Buildings must be insured to 80% of the replacement cost			
No cooking in rooms			
Location must be well-maintained. Owner or property manager is required to maintain the property. ie. Lawn Care, Snow removal and any other necessary maintenance			
If the building is over 30 years old, the date of updates to the heating, plumbing, wiring and roof need to be provided.			
Buildings heated by oil are excluded			
Buildings containing knob & tube wiring are excluded			
<b>Target Date for Quote:</b>			
<b>Brokerage Information:</b>			
Brokerage Name:			
Address:			
Contact Name:		Phone Number:	
Email:		Fax Number:	
<b>Basic Risk Details</b>			
Applicant(s) Name:			
Risk Address:			
City:	Province: Ontario	Postal Code:	
Current Insurer :		Expiry Date:	
Number of years insured:			
Is the current insurer non-renewing:		<input type="checkbox"/> Yes <input type="checkbox"/> No	Reason:
Have there been any other cancellations in the last 5 years?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Details:
Does the landlord (or immediate relative) reside on the premises?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the home been completely gutted in the last 40 years?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the house listed on the historic registry?			<input type="checkbox"/> Yes <input type="checkbox"/> No
How many mortgage/liens/encumbrances are registered against the property? (maximum 2 allowed)			
How many students reside in the dwelling?			
How many non-students reside in the dwelling?			
<b>List all claims in the past 5 years (include the date of loss, description and amount paid)</b>			
<b>Coverage Desired</b>			
Building Value:	\$		(Reconstruction value)
Contents:	\$		(\$2,500 included in base package)
Annual Rental Income:	\$		
Liability:	<input type="checkbox"/> \$1 million <input type="checkbox"/> \$2 million		(CGL with Premises Restriction)
Improvements/Betterments:	\$		(\$10,000 included for Condominiums)
Loss Assessment:	\$		(\$5,000 included in base condo package)
Policy Deductible:	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000		

# Location Details (to be completed)

This information is used to determine the replacement cost of the dwelling with materials of like kind and quality

Basic dwelling information			
<b>Year Built:</b> <input style="width: 100%;" type="text"/>  <b>Total Square Footage:</b> <input style="width: 100%;" type="text"/> <b>Sq ft</b> <b>(Length X Width)</b> DO NOT include square footage of basement	<b>Number of Stories:</b> <input type="checkbox"/> 1 <input type="checkbox"/> 1 1/2 <input type="checkbox"/> 2 <input type="checkbox"/> 2 1/2 <input type="checkbox"/> 3 <input type="checkbox"/> Raised bungalow (bi-level) <input type="checkbox"/> Side or Back Split (bi-level)	<b># of Residents:</b> <b>Students</b> <input type="checkbox"/> one <input type="checkbox"/> Two <input type="checkbox"/> Three <input type="checkbox"/> Four <input type="checkbox"/> Other: <input style="width: 50px;" type="text"/> <b>Non-Students</b> <input type="checkbox"/> One <input type="checkbox"/> Two <input type="checkbox"/> Three <input type="checkbox"/> Four <input type="checkbox"/> Other: <input style="width: 50px;" type="text"/>	<b>Fire Protection</b> <b>Distance to:</b> <input type="checkbox"/> Fire Hydrant within 1000ft <input type="checkbox"/> Fire Hall within 8km <input type="checkbox"/> Fire Hall over 8km
Neighborhood			
<input type="checkbox"/> Beachfront <input type="checkbox"/> City, Large <input type="checkbox"/> City, Medium <input type="checkbox"/> City, Small <input type="checkbox"/> Coastal	<input type="checkbox"/> Exclusive Pocket <input type="checkbox"/> Gated Community <input type="checkbox"/> Island, Accessible by Boat <input type="checkbox"/> Island, Accessible by Bridge <input type="checkbox"/> Remote, Moderate	<input type="checkbox"/> Remote, Slight <input type="checkbox"/> Remote, Very <input type="checkbox"/> Resort <input type="checkbox"/> Rural	<input type="checkbox"/> Suburban <input type="checkbox"/> Town <input type="checkbox"/> Urban <input type="checkbox"/> Waterfront
Service Update Information			
<b>Electrical Service:</b> Year Updated: <input style="width: 100%;" type="text"/> <input type="checkbox"/> Breakers <input type="checkbox"/> Fuses	<b>Amperage:</b> <input type="checkbox"/> 60 Amps <input type="checkbox"/> 100 Amps <input type="checkbox"/> 200+ Amps	<b>Type of Wiring</b> <input type="checkbox"/> Knob & Tube <input style="width: 50px;" type="text"/> % <input type="checkbox"/> Copper <input style="width: 50px;" type="text"/> % <input type="checkbox"/> Aluminum <input style="width: 50px;" type="text"/> %	<b>Roof:</b> Year Updated: <input style="width: 100%;" type="text"/> <input type="checkbox"/> Partial <input type="checkbox"/> Full
<b>Plumbing:</b> Year Updated: <input style="width: 100%;" type="text"/> <b>Type of Plumbing</b> <input type="checkbox"/> Galvanized <input style="width: 50px;" type="text"/> % <input type="checkbox"/> Plastic <input style="width: 50px;" type="text"/> % <input type="checkbox"/> Copper <input style="width: 50px;" type="text"/> % <input type="checkbox"/> PEX (Poly Expanded Styrene) tubing <input style="width: 50px;" type="text"/> % <input type="checkbox"/> Cast Iron <input style="width: 50px;" type="text"/> %	<b>Heating:</b> Year Updated: <input style="width: 100%;" type="text"/> <b>Fuel Used</b> <input type="checkbox"/> Gas/Propane <input type="checkbox"/> Oil - Age of Tank <input style="width: 50px;" type="text"/> <input type="checkbox"/> Wood <input type="checkbox"/> Electric		
Dwelling Detail Information			
Style of Home			
<input type="checkbox"/> A-Frame <input type="checkbox"/> Back-split <input type="checkbox"/> Bi-Level <input type="checkbox"/> Brownstone <input type="checkbox"/> Bungalow <input type="checkbox"/> Cape Cod Style <input type="checkbox"/> Chalet	<input type="checkbox"/> Colonial <input type="checkbox"/> Completey Custom <input type="checkbox"/> Converted Barn <input type="checkbox"/> Cottage <input type="checkbox"/> Farmhouse <input type="checkbox"/> Log <input type="checkbox"/> Mansard	<input type="checkbox"/> Mansion <input type="checkbox"/> Octagon <input type="checkbox"/> Raised Ranch <input type="checkbox"/> Rambler <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Side-split	<input type="checkbox"/> Split Level <input type="checkbox"/> Townhouse <input type="checkbox"/> Tri-Level <input type="checkbox"/> Tudor <input type="checkbox"/> Victorian <input type="checkbox"/> Other Describe <input style="width: 100px;" type="text"/>
Construction Type			
<input type="checkbox"/> Foam Form Concrete <input type="checkbox"/> Framing, Steel <input type="checkbox"/> Framing, Wood <input type="checkbox"/> Framing, Wood with elevated slab	<input type="checkbox"/> Masonry, Brick <input type="checkbox"/> Masonry, Block <input type="checkbox"/> Masonry, Stone <input type="checkbox"/> Modular, Wood Frame <input type="checkbox"/> Poured Concrete	<input type="checkbox"/> Rammed Earth Stick <input type="checkbox"/> Soil Cement <input type="checkbox"/> Straw-bale <input type="checkbox"/> Structural Insulated Panel <input type="checkbox"/> Stucco on Frame	<input type="checkbox"/> Stucco on Masonry <input type="checkbox"/> Timber/Post & Beam <input type="checkbox"/> Veneer, Brick <input type="checkbox"/> Veneer, Brick with Wood Frame <input type="checkbox"/> Veneer, Stone <input type="checkbox"/> Other Describe <input style="width: 100px;" type="text"/>
Construction Quality			
<input type="checkbox"/> Basic/Economic <input type="checkbox"/> Modest/Fair <input type="checkbox"/> Average/Standard	<input type="checkbox"/> Expensive/Custom <input type="checkbox"/> Above Average/Upgraded	<input type="checkbox"/> Very Expensive/Luxury <input type="checkbox"/> Opulent/Museum Quality	
Physical Shape of Dwelling			
<input type="checkbox"/> Angular <input type="checkbox"/> Complicated <input type="checkbox"/> Contemporary <input type="checkbox"/> Curvy	<input type="checkbox"/> H-Shaped <input type="checkbox"/> I-Shaped <input type="checkbox"/> L-Shaped <input type="checkbox"/> Octagonal	<input type="checkbox"/> Rectangular <input type="checkbox"/> Rectangular w/Angled Wing <input type="checkbox"/> Rounded	<input type="checkbox"/> Square <input type="checkbox"/> T-Shaped <input type="checkbox"/> U-Shaped <input type="checkbox"/> Unique

**Dwelling Detail Information cont'd**

**Primary Exterior Material**

- |  |   |  |   |
|--|---|--|---|
| <input type="checkbox"/> Aluminum Siding         | <input type="checkbox"/> Cedar Siding   | <input type="checkbox"/> Half Log Siding | <input type="checkbox"/> Veneer, Common Brick |
| <input type="checkbox"/> Asphalt                 | <input type="checkbox"/> Cement Fibre   | <input type="checkbox"/> Hardboard       | <input type="checkbox"/> Veneer, Face Brick   |
| <input type="checkbox"/> Board and Batten        | <input type="checkbox"/> Clapboard      | <input type="checkbox"/> Limestone       | <input type="checkbox"/> Veneer, Stone        |
| <input type="checkbox"/> Brick Masonry           | <input type="checkbox"/> Clay Tile      | <input type="checkbox"/> Metal Siding    | <input type="checkbox"/> Vinyl Siding         |
| <input type="checkbox"/> Brick with Block Backup | <input type="checkbox"/> Concrete Block | <input type="checkbox"/> Solid Stone     | <input type="checkbox"/> Wood Siding          |
| <input type="checkbox"/> Brownstone              | <input type="checkbox"/> Glass Block    | <input type="checkbox"/> Stucco          | <input type="checkbox"/> Other Describe       |

**Roofing Material**

- |  |  |   |   |
|--|--|---|---|
| <input type="checkbox"/> Aluminum Siding     | <input type="checkbox"/> Composition Roll      | <input type="checkbox"/> Fiberglass Shingle | <input type="checkbox"/> Copper             |
| <input type="checkbox"/> Asphalt Shingle     | <input type="checkbox"/> Composition Shingle   | <input type="checkbox"/> Metal              | <input type="checkbox"/> Steel              |
| <input type="checkbox"/> Barrel Tile         | <input type="checkbox"/> Composition, Built up | <input type="checkbox"/> PVC Membrane       | <input type="checkbox"/> Tar and Gravel     |
| <input type="checkbox"/> Cedar Shingle/Shake | <input type="checkbox"/> Concrete Tile         | <input type="checkbox"/> Red Slate          | <input type="checkbox"/> Wood Shake/Shingle |
| <input type="checkbox"/> Cement Fiber        | <input type="checkbox"/> Earth Covered         | <input type="checkbox"/> Rubber             | <input type="checkbox"/> Other Describe     |
| <input type="checkbox"/> Clay Tile           | <input type="checkbox"/> Glazed Tile           | <input type="checkbox"/> Slate              |   |

**Garage**

- |                                |                                |  |  |  |
|--------------------------------|--------------------------------|--|--|--|
| <input type="checkbox"/> 1 Car | <input type="checkbox"/> 3 Car | <input type="checkbox"/> Attached                      | <input type="checkbox"/> Finished Attached | <input type="checkbox"/> Finished Built In |
| <input type="checkbox"/> 2 Car | <input type="checkbox"/> 4 Car | <input type="checkbox"/> Basement with Breakaway Walls | <input type="checkbox"/> Finished Basement | <input type="checkbox"/> Carport           |
|                                |                                | <input type="checkbox"/> Built In                      |  |  |

**Porches and Decks**

(Include any masonry or wood area in front of any door)

- |                                   |             |                                   |             |   |             |   |             |
|-----------------------------------|-------------|-----------------------------------|-------------|---|-------------|---|-------------|
| <input type="checkbox"/> Covered  | _____ sq ft | <input type="checkbox"/> Screened | _____ sq ft | <input type="checkbox"/> Deck, Roof           | _____ sq ft | <input type="checkbox"/> Deck, Synthetic Lumber | _____ sq ft |
| <input type="checkbox"/> Enclosed | _____ sq ft | <input type="checkbox"/> Open     | _____ sq ft | <input type="checkbox"/> Deck, Specialty Wood | _____ sq ft | <input type="checkbox"/> Deck, Wood             | _____ sq ft |

**Additional Areas Information**

- |   |             |   |             |
|---|-------------|---|-------------|
| <input type="checkbox"/> Attic, Finished                        | _____ sq ft | <input type="checkbox"/> Cellar                         | _____ sq ft |
| <input type="checkbox"/> Balcony                                | _____ sq ft | <input type="checkbox"/> Conservatory                   | _____ sq ft |
| <input type="checkbox"/> Basement, Finished below grade         | _____ sq ft | <input type="checkbox"/> Crawlspace                     | _____ sq ft |
| <input type="checkbox"/> Basement, Finished Walk Out            | _____ sq ft | <input type="checkbox"/> Crowspace w/Breakaway Walls    | _____ sq ft |
| <input type="checkbox"/> Basement, Garden Level                 | _____ sq ft | <input type="checkbox"/> Finished Room over Garage      | _____ sq ft |
| <input type="checkbox"/> Basement, Partially Finished           | _____ sq ft | <input type="checkbox"/> Greenhouse                     | _____ sq ft |
| <input type="checkbox"/> Basement, Partially Finished Walk Out  | _____ sq ft | <input type="checkbox"/> Indoor Swimming Pool           | _____ sq ft |
| <input type="checkbox"/> Basement, Unfinished                   | _____ sq ft | <input type="checkbox"/> Lanai                          | _____ sq ft |
| <input type="checkbox"/> Basement, Unfinished w/Breakaway Walls | _____ sq ft | <input type="checkbox"/> Lower Level, Finished          | _____ sq ft |
| <input type="checkbox"/> Basement, Unfinished Walk Out          | _____ sq ft | <input type="checkbox"/> Lower Level, Finished Walk Out | _____ sq ft |
| <input type="checkbox"/> Bonus Room                             | _____ sq ft | <input type="checkbox"/> Solarium                       | _____ sq ft |
| <input type="checkbox"/> Bowling Alley                          | _____ sq ft | <input type="checkbox"/> Other Describe                 | _____ sq ft |
| <input type="checkbox"/> Breezeway                              | _____ sq ft |   |             |

**Number of Bathrooms**

- |                                      |       |                                      |       |   |       |
|--------------------------------------|-------|--------------------------------------|-------|---|-------|
| <input type="checkbox"/> Full Bath # | _____ | <input type="checkbox"/> Half Bath # | _____ | <input type="checkbox"/> Three Quarter Bath # | _____ |
|--------------------------------------|-------|--------------------------------------|-------|---|-------|

**Number of Additional Kitchens - Do Not Include Main Floor Kitchen**

- |                                  |       |                                  |       |
|----------------------------------|-------|----------------------------------|-------|
| 2 <sup>nd</sup> Kitchen Value \$ | _____ | 3 <sup>rd</sup> Kitchen Value \$ | _____ |
|----------------------------------|-------|----------------------------------|-------|

Note: value represents the cost to reconstruct the area. Appliance values, unless built-in, are to be included under the content limit value on page 1.

