

DEAM Underwriters Application

I. CLIENT INFORMATION

1. Application Date: _____
2. Name Insured: _____ Email: _____
3. Physical Address: _____
4. City/State/Zip: _____
5. Company Phone: _____ Company Website: _____
6. Type of Company: ☐ Corporation ☐ LLC ☐ LP ☐ Public ☐ Private ☐ Other: _____
7. Decision Maker Name: _____ Decision Maker Title: _____
8. In addition to purchasing properties, are you involved in lending activities? ☐ Yes ☐ No
9. Is the portfolio owned by multiple investors? ☐ Yes ☐ No
(a) If yes, is there a single payment source? ☐ Yes ☐ No
10. Have you filed Bankruptcy in the last 5 years? ☐ Yes ☐ No

II. PORTFOLIO INFORMATION

1. Is the insured planning on purchasing additional units during the policy period? ☐ Yes ☐ No
(a) If yes, approximately, how many? _____
2. Total Insured Value of Portfolio: \$ _____
3. Property Value Preference: ☐ Replacement Cost ☐ Actual Cash Value ☐ Other: _____
4. Does the insured wish to purchase flood and/or earthquake coverage? ☐ Yes ☐ No

III. ELIGIBILITY

1. Are third party real estate management firms utilized? ☐ Yes ☐ No
2. Does the insured manage properties on behalf of other companies? ☐ Yes ☐ No
3. How long has the insured been in the business of purchasing, renovating, renting properties? _____ years
4. Are all properties inspected prior to purchase? ☐ Yes ☐ No
(a) If yes, does the insured have the inspections performed by a third party? ☐ Yes ☐ No
(b) If yes, please list the name(s) of the company: _____
(c) If yes, please describe the inspection process (exterior only, interior and exterior, etc.): _____

(d) If yes, what percentage? _____%
5. What is the average time a property asset is held? _____

6. Does the insured utilize a standard lease agreement for the rentals? ☐ Yes ☐ No
7. Are all prospective renters subject to a background check? ☐ Yes ☐ No
8. Are all tenants required to purchase renters insurance? ☐ Yes ☐ No
9. Are all prospective renters subject to a background check? ☐ Yes ☐ No
10. Are all tenants required to purchase renters insurance? ☐ Yes ☐ No
11. Are any of the rentals student housing? ☐ Yes ☐ No
12. Does the insured have subsidized renters? (Not applicable for New York accounts or residents) ☐ Yes ☐ No
 (a) If yes, is subsidized housing more than 10% of the portfolio? ☐ Yes ☐ No
13. Does the insured "rent to own" properties to tenants? ☐ Yes ☐ No
14. What is the vacancy rate for the insured's properties? _____
15. On average, how long is a property vacant between tenants? _____
16. Does the insured rent to seasonal tenants? ☐ Yes ☐ No
17. Are any of the properties vacation rentals? ☐ Yes ☐ No
18. Are all doors/sliding glass doors fully functioning with proper locks and deadbolts? ☐ Yes ☐ No
19. Does each dwelling have two means of egress? ☐ Yes ☐ No
20. Does each dwelling have smoke detectors and/or fire extinguishers? ☐ Yes ☐ No
21. Is there a procedure in place to replace smoke detector batteries? ☐ Yes ☐ No
22. Do any dwellings have decks or balconies? ☐ Yes ☐ No
 (a) If yes, is there a secure railing with minimum height of 36 inches from the surface of the deck? ☐ Yes ☐ No
23. Are there proper locks on all windows that are not considered fixed windows? ☐ Yes ☐ No
24. Do you abide with all state tenant/landlord laws? ☐ Yes ☐ No
25. Does the schedule of properties have knob and tube wiring/aluminum wiring/less than 100-amp circuit Breakers or Federal Pacific/Stab Lok Breaker? ☐ Yes ☐ No
26. Are any of your properties over four stories? ☐ Yes ☐ No
27. Is any property on the schedule a historical building? ☐ Yes ☐ No
28. Do any properties have existing damage? ☐ Yes ☐ No
29. Are any of the following exposures present at the insured's properties? ☐ Yes ☐ No
☐ Swimming Pools ☐ Trampolines ☐ Playground Sets
30. Are the insured's tenants allowed to own dogs? ☐ Yes ☐ No
 (a) If yes, please describe any restrictions on size and breed: _____

V. PORTFOLIO RENOVATION AND MAINTENANCE

1. Does the insured renovate properties if needed? ☐ Yes ☐ No
 (a) If yes, what is the average cost of renovation per unit? \$ _____
2. On average, are the renovations cosmetic or structural? ☐ Cosmetic ☐ Structural
3. How long is the typical renovation period? _____

- ## **VI. INSURANCE PROGRAM**

- NOTICE TO APPLICANTS:** THIS APPLICATION MUST BE COMPLETED IN FULL AS THE QUOTE WILL BE BASED SOLELY ON THE INFORMATION PROVIDED. THE SIGNER WARRANTS THAT TO THEIR BEST KNOWLEDGE ALL INFORMATION GIVEN IS TRUE AND ACCURATE. IF THE UNDERSIGNED LEARNS OF ANY MATERIAL CHANGE IN THE INFORMATION, YOU MUST PROVIDE IT TO THE UNDERWRITERS.

NOTICE TO PRODUCERS: THE PRODUCER HEREBY WARRANTS THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS TRUE AND CORRECT TO THE BEST OF THEIR KNOWLEDGE.

FRAUD WARNINGS

GENERAL: 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. (Applicable in all states other than those listed below. If you are located in one of these states, please take time to review the appropriate warning prior to submitting your application.)

ALABAMA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

ARKANSAS: 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.

CALIFORNIA: For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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 claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DISTRICT OF COLUMBIA: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

KENTUCKY: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

LOUISIANA: 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.

MAINE: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

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

NEW JERSEY: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NEW MEXICO: 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 CIVIL FINES AND CRIMINAL PENALTIES.

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 five thousand dollars and the stated value of the claim for each such violation.

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony.

OREGON: Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

PENNSYLVANIA: 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 act, which is a crime and subjects to such person to criminal and civil penalties.

RHODE ISLAND: 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.

TENNESSEE: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

VERMONT: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

VIRGINIA: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

WASHINGTON: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

WEST VIRGINIA: 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.

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