

ASPYRE HABITATION PROGRAM HABITATION APPLICATION

First Named Insured: <u>Kew Garden Property Inc.</u> Business Website: <u>www.kewgardenproperty.com</u> Effective Date: <u>12 / 11 / 2024</u>	Inspection Contact: <u>555-12-34567</u> Inspection Email: <u>john@KewGarden.com</u> Inspection Phone: <u>555-12-34567</u>
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SECTION I - PROPERTY OWNERSHIP AND MANAGEMENT

PROPERTY OWNERSHIP

1. Does any Named Insured:

- Act now, or in the past, as a developer, contractor, construction manager, or similar profession related to construction? ☒ Yes ☐ No
- Perform real estate sales, property management, maintenance, consulting, or advisory services for properties they do not own? ☒ Yes ☐ No
- Own other commercial, industrial, or residential properties that are not included in this submission? ☒ Yes ☐ No

2. In the past five years, has any Named Insured:

- Had an insurance company cancel, non-renew, decline, or refuse to quote coverage for any locations in this submission? ☒ Yes ☐ No
- Carried property or liability insurance with a non-admitted insurance carrier for any locations in this submission? ☒ Yes ☐ No
- Had, or currently has pending, a foreclosure, bankruptcy, repossession, judgement, or delinquency in paying taxes? ☒ Yes ☐ No

3. Were any evictions filed in the last 2 years or are there any planned, ongoing, or scheduled evictions in the next 12 months? ☒ Yes ☐ No

Provide full details for every "Yes" response above: *(Attach additional pages if needed. Checking "Yes" will not automatically disqualify submissions.)*

4. How long has Named Insured been in business as a property owner? 10 years

5. Do all locations and Named Insured entities share at least 51% common ownership? (Check "yes" if only 1 entity and location)..... ☐ Yes ☒ No

MANAGEMENT PRACTICES *(Selections may affect eligibility and/or pricing. Additional documentation may be requested)*

1. Does Named Insured perform background checks on all prospective tenants? ☐ Yes ☒ No

If yes, which reports are included with every background check? (Check all that apply)

- ☐ Nationwide Sex Offender Registries ☐ Nationwide Criminal History ☐ Credit History ☐ Evictions ☐ Employment Verification
- ☐ Personal/One-On-One Interviews ☐ Personal References ☐ Other: _____

2. Does the lease or By-Laws require the residents to carry Liability Insurance with at least \$100,000 limits? ☒ Yes ☐ No

3. Does an Owner, Manager, or Superintendent live full-time on the premises? ☒ Yes ☐ No

4. Are tenants permitted to sublet or lease their apartment units as seasonal or short-term rentals to others? (AirBnB, VRBO, etc.)..... ☒ Yes ☐ No

PROPERTY MANAGEMENT FIRM - ☒ NO PROPERTY MANAGEMENT FIRM HIRED BY NAMED INSURED – SKIP TO SECTION II

1. Name of Property Management Company:

2. How long has the Property Management Firm managed the location(s) provided in this application? _____ years

SECTION II – POLICY-LEVEL COVERAGES

HIRED AND NON-OWNED AUTO COVERAGE - ☐ COVERAGE REJECTED – SKIP TO QUESTION B.

1. How often are hired and non-owned autos used in the Named Insured's business? ☐ Daily ☐ Weekly ☒ Monthly ☐ Rarely

2. Are any vehicles rented or borrowed for use in the business other than private passenger vehicles or light trucks? ☐ Yes ☒ No

3. Does Named Insured require employees to have personal auto liability insurance with at least \$100K/\$300K/\$50K limits? ☒ Yes ☐ No

4. Does Named Insured ever rent or hire vehicles that include a driver? ☒ Yes ☐ No

5. Does Named Insured obtain motor vehicle records for all employee drivers? ☒ Yes ☐ No

6. Number of Employees for all locations (excluding owners, contractors, and hired property management firms): 1700