

# “Common Assurance” Package Product Application

**This Package Includes General Liability, Property, And D&O Liability Written As One Policy.**



**Program Manager:**  
**McGowan & Company, Inc.**  
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[www.mcgowaninsurance.com](http://www.mcgowaninsurance.com)

**Submitted By:**  
 Agency: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Contact: \_\_\_\_\_  
 Phone/Fax: \_\_\_\_\_ / \_\_\_\_\_  
 E-Mail: \_\_\_\_\_

1. Name Of Association: \_\_\_\_\_ Total Number Of Units: \_\_\_\_\_
2. Location Address (Required): \_\_\_\_\_ Zip Code: \_\_\_\_\_
3. Type Of Association: Homeowners PUD Other: \_\_\_\_\_
4. Enter Protection Class: (Valid Response 1-10) \_\_\_\_\_ (PC 9 And 10 Prohibited If Property Coverage Is Requested)
5. Exposures: For The Following Section, Check All That Apply. If Property Coverage Is Desired, Provide Limits.

Description	Total Exposure (Qty)	Property Limit
Clubhouse/Cabana (Per 1000 Sq. Ft.): Frame    Joisted Masonry    Other: _____	Sq. Ft.	\$
Bicycle Trails (Miles)		\$
Docks/Slips (Each)		\$
Fitness Center (Property Limit Applies If Separate From Clubhouse) (Each)		\$
Lakes (Acres)		
Parks/Greenbelt/Open Space (Acres)		
Playground (Each)		\$
Pools/Spa/Jacuzzi (Each)		\$
Roadways (Miles) (Question 6 Must Be Answered)		\$
Sport Court (Each)		\$
Business Personal Property (Max Limit \$100,000)		\$
Equipment - Describe:		\$
Fences/Walls		\$
Gates (Gated Communities)		\$
Guardhouse		\$
Irrigation System (Underground Sprinkler Systems)		\$
Trees/Shrubs		\$
Lights/Poles		\$
Mail Kiosk		\$
Signs		\$
Patios		\$
Walkways, Other Paved Surfaces - Describe:		\$
Other Exposure – Describe:		\$

6. Is It The Financial Responsibility Of The Association To Maintain The Roads?..... Yes    No
7. Is This A Retirement Community?..... Yes    No
8. Is There A Fitness Center?..... Yes    No
  - A. If “Yes”, Are Signed Release Or Waiver Of Liability Forms Required?..... Yes    No
  - B. If “Yes”, Are Medical Or Clinical Services Provided? ..... Yes    No  
 (Ex. Exercise Services, Acupuncture, Electrolysis, Hair Removal, Body Wrapping, Stress Test, Weight Loss Prog.)
9. Is There A Swimming Pool? ..... Yes    No    #: \_\_\_\_\_
  - A. Lifeguard On Duty?..... Yes    No
  - B. Fence With A Self-Latching Gate? ..... Yes    No
  - C. Well-Marked Depths? ..... Yes    No
  - D. Visible Life Safety Equipment?..... Yes    No
  - E. A Sign Posted With Rules? ..... Yes    No
  - F. Diving Board Over 1 Meter?..... Yes    No
  - G. Slide? ..... Yes    No
  - H. Does The Association Sponsor A Swim Team? ..... Yes    No
  - I. Are Sporting Competitions Or Meets Held On The Premises?..... Yes    No

10. Is There A Lake? ?.....  Yes  No  
 A. Is Swimming Permitted?.....  Yes  No  
 B. Are There Gasoline Or Diesel Powered Boats On The Lake? ?.....  Yes  No  
 C. Is There A Dam?.....  Yes  No  
 D. Are "No Swimming" Signs Posted?.....  Yes  No
11. Is There A Pier?.....  Yes  No  
 A. Are There Commercial Operations On The Pier?.....  Yes  No  
 B. Is There A Charge Or Fee To Access The Pier?.....  Yes  No  
 C. How Often Is The Pier Inspected?.....  Yes  No  
 D. Condition Of The Pier:.....  Poor  Fair  Good  
 E. What Year Was The Pier Built? .....
12. Are There Docks? ?.....  Yes  No # \_\_\_\_\_  
 A. Does The Association Or Unit Owner Own/Maintain The Docks?.....  Yes  No  
 B. Does The Association Own Any Watercraft?.....  Yes  No  
 C. Is There A Marina Operation (Refueling, Service/Repair Or Sales)? .....  Yes  No  
 D. Is Docking Of Commercial Vessels Permitted?.....  Yes  No  
 E. How Often Is The Dock Inspected? .....  
 F. Condition Of The Dock:.....  Poor  Fair  Good  
 G. What Year Was The Dock Built?.....
13. Do Any Of The Following Exposures Exist:
- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Airport                    | <input type="checkbox"/> Bridges               | <input type="checkbox"/> Golf Courses              |
| <input type="checkbox"/> Animal Stables             | <input type="checkbox"/> Commercial Operations | <input type="checkbox"/> Ice Skating               |
| <input type="checkbox"/> Armed Security Guards      | <input type="checkbox"/> Condominiums          | <input type="checkbox"/> Ski Resort Activities     |
| <input type="checkbox"/> Beaches-Swimming (Coastal) | <input type="checkbox"/> Construction Activity | <input type="checkbox"/> Vacant Buildings          |
| <input type="checkbox"/> Beaches-Swimming (Lakes)   | <input type="checkbox"/> Dams                  | <input type="checkbox"/> Water Treatment Facility  |
| <input type="checkbox"/> Boat Rental                | <input type="checkbox"/> Day Care              | <input type="checkbox"/> Sewage Treatment Facility |
14. Have There Been Any General Liability Or Property Losses In The Last 3 Years?.....  Yes  No  
 If "Yes", Please Provide Loss Runs.
15. If The Building Has A Flat Roof, Has It Been Recoated With The Past 10 Years? .....  Yes  No
16. If The Building Has A Pitched Shingle Roof, Has It Been Replaced Or Reshingled Within The Last 25 Years?.....  Yes  No  
 Age Of The Roof? \_\_\_\_\_
17. Does The Building Have A Fully Operational Burglar Alarm System?.....  Yes  No
18. Are There Smoke Detectors In Common Areas Of The Building? .....  Yes  No
19. Wiring Type:  Copper  Aluminum  Other: \_\_\_\_\_
20. Electrical Service:  Circuit Breaker  Fuses  Other: \_\_\_\_\_

Mortgagee: \_\_\_\_\_

Additional Insureds (Name, Address And Interest) \_\_\_\_\_

**FRAUD STATEMENT:** 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 MATERIAL FACT 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 VIOLATIONS.

Signature: \_\_\_\_\_  
 (President, Chairperson Or Property Manager)

Title: \_\_\_\_\_

Date: \_\_\_\_\_