



**Program Manager:**  
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**Submitted By:**  
 Agency: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Contact: \_\_\_\_\_  
 Phone/Fax: ( ) \_\_\_\_\_ - \_\_\_\_\_ ( ) \_\_\_\_\_ - \_\_\_\_\_  
 E-Mail: \_\_\_\_\_

# “Common Assurance” Umbrella Program Application for Insurance & Purchasing Group Membership

## Applicant Information Section & General Information

Applicant: \_\_\_\_\_

Mailing address: \_\_\_\_\_

- Insured is:  Condominium association     Townhome Association     Planned Unit Development  
 Cooperative     Timeshare Condominium Association     Commercial Association  
 Master Association     Single-Family Home HOA / POA     Condo-Hotel

- We consider PUDs to be associations with municipality-like exposures (police, fire, medical, water treatment, etc.)

Limits requested:  \$5MM     \$10MM     \$15MM     \$20MM     \$25MM

Web site address: [www.](http://www.)\_\_\_\_\_.

## Ratable Exposures – General Liability & Liquor Liability

*Blanks will be interpreted as “0.”*

# Condominium-style <u>units</u> - In bldgs. 3 stories or less: _____	Commercial exposure (in square feet): _____
# Condominium-style <u>units</u> - In bldgs. 4 – 9 stories: _____	# Swimming pools: _____
# Condominium-style <u>units</u> - In bldgs. 10 or more stories: _____	Liquor sales: \$ _____
# Single-family home HOA/PUD/POA <u>units</u> : _____	Food sales: \$ _____

## Ratable Exposures & Information – Automobile Liability

*Blanks will be interpreted as “0.”*

Vehicle Counts: PPT: \_\_\_\_\_ Light: \_\_\_\_\_ Medium: \_\_\_\_\_ Heavy: \_\_\_\_\_ Other: \_\_\_\_\_

Is there a valet service?  Yes  No

## Directors & Officers Liability

- |   |   |
|---|---|
| 1. Has Applicant had more than one D&O claim in the last three (3) years? | 1. <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Has Applicant been in existence for <u>less</u> than one (1) year?     | 2. <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Is the developer on the board of directors?                            | 3. <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Is the occupancy rate less than 75%?                                   | 4. <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Is there a negative fund balance?                                      | 5. <input type="checkbox"/> Yes <input type="checkbox"/> No |

## Loss Experience – Policy Year Aggregate Losses

*Blanks will be interpreted as “0.”*

For each year, please indicate the “Incurred” losses (i.e. - Paid + Reserved).

No claims in past five (5) years. Please move on to the next section.

	Current Year:	First Prior:	Second Prior:	Third Prior:	Fourth Prior:
<b>General Liability:</b>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
<b>Automobile Liability:</b>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
<b>D&amp;O / EPL Liability:</b>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Note: Three years of loss runs are required, but aggregate loss information must be summarized above; please do not write “See Attached” in the fields above.



## Miscellaneous Exposures

1. Does Applicant have security guards? 1.  Yes  No  
(If "Yes," please complete our "Security Guard Supplemental.")
2. Does Applicant have written by-laws? 2.  Yes  No
3. Is the owner occupancy rate less than 75%? 3.  Yes  No  N/A  
(Not applicable to single-family home HOAs, PUDs, P.O.A.s, or Single-Family HOAs)  
(If "Yes," please complete our "Rental Units Supplemental.")  
If "Yes", what percentage of the units are rented? \_\_\_\_\_ %
4. Is the property 100% built-out? 4.  Yes  No  
If "No", what percentage of the property is built-out? \_\_\_\_\_ %
5. Are at least 90% of the units sold? 5.  Yes  No  
If "No", what percentage of the units are sold? \_\_\_\_\_ %
6. Are there any other exposures of which we should be aware? (e.g. – golf courses, equestrian exposures, skate parks, aviation exposures, etc.) 6.  Yes  No  
If "Yes," please provide details: \_\_\_\_\_

## Marine Exposures

Are there any of the following exposures?

- Docks     Piers     Marinas     Dams     Beaches  
 Boat slips     Watercraft     Marina exposures     Lakes or ponds

If there are dams, please complete our "Dam Supplemental."

If there are lakes, ponds, or beaches, please complete our "Lakes, Ponds & Beaches Supplemental."

If there are watercraft, please complete our "Watercraft Supplemental."

If there are marina exposures, please complete our "Marina Supplemental."

## Life Safety - All Associations

All Applicants must answer the following questions.

1. Are there any outstanding mandatory (a.k.a. - "Critical") loss control recommendations? 1.  Yes  No
2. Pool Questions     Not applicable – Insured does not have a pool  
(a) Are all pool areas fenced with self-closing/self-latching gates in working order? 2. (a)  Yes  No  
(b) Do all pool areas contain "Swim At Your Own Risk" signs and depth markers? 2. (b)  Yes  No  
(c) Are the hours of operation posted? 2. (c)  Yes  No  
(d) Are there any diving boards? 2. (d)  Yes  No  
(e) Are there any slides? 2. (e)  Yes  No  
(f) Are there any other water features, such as "lazy rivers," wave pools, water parks, etc. 2. (f)  Yes  No  
(g) Do all pools have anti-vortex drains and drain covers? 2. (g)  Yes  No

## Life Safety - Condominium-Style Associations

Only condominium-style associations should answer the questions in this section.

1. Smoke Detector Questions -    Type:  Battery-Powered     Hard-Wired  
(a) Annual maintenance program for battery-powered detectors to ensure proper functioning? 1. (a)  Yes  No  N/A
2. Do all buildings comply with local and state ordinances? 2.  Yes  No
3. Buildings With Interior Corridors (NFPA 101 Questions)     Not applicable – Bldgs. do not have interior corridors  
(a) Do corridors contain lighted exit signs and emergency lighting that illuminates means of egress? 3. (a)  Yes  No  
(b) Are the emergency lighting systems tested as least once (1x) annually? 3. (b)  Yes  No  
(c) Are exit signs clearly marked? 3. (c)  Yes  No  
(d) Are there two (2) means of egress per floor? 3. (d)  Yes  No  
(e) Are all exit doors unlocked and unobstructed? 3. (e)  Yes  No  
(f) Are all exit doors leading into stairwells fire-rated? 3. (f)  Yes  No

4. Has a GL carrier inspected all bldgs. *in excess of seven* (7) stories in the past 3 years? 4.  Yes  No  N/A
5. Do all buildings more than one (1) story in height with decks, porches, or balconies above the first floor comply with all local and state building codes (i.e. - permit specifications, inspection requirements, etc.) 5.  Yes  No  N/A

## Life Safety - Single-Family Home HOAs / PUDs

Only single-family home HOAs, PUDs, and POAs should answer the questions in this section.

1. Units are located in:  Freestanding individual units  Multiple-unit buildings
2. Streets are:  Public  Private If private, how many miles? \_\_\_\_\_

## Uninsured & Underinsured Motorists Liability Coverage Options Selector

- I decline to purchase Uninsured and Underinsured Motorists Liability coverage. I understand that I or the organization which I represent will have no Uninsured or Underinsured Motorists Liability coverage.
- I would like to purchase Uninsured and Underinsured Motorists Liability coverage. I understand that I or the organization which I represent will be surcharged \$50,000.00 for this coverage.

## Terrorism Liability Options Selector

- I decline to purchase Terrorism Liability coverage. I understand that I or the organization which I represent will have no coverage for losses arising from acts of terrorism.
- I would like to purchase Terrorism Liability coverage. I understand that I or the organization which I represent will be surcharged 2% for this coverage.

## Anti-Fraud Agreement, Insurance Terms & Conditions & Agreement, Membership Terms & Conditions (Including Fee Disclosure) & Agreement

The Undersigned Insurance Broker And Applicant Declare That To The Best Of Their Knowledge And Belief And Warrant That The Statements Set Forth Herein Are True. The Undersigned Further Declares That Any Occurrence Or Event Taking Place Prior To The Effective Date Of The Insurance Applied For Which May Render Inaccurate, Untrue, Or Incomplete Any Statement Made Will Immediately Be Reported In Writing To The Insurer And The Insurer May Withdraw Or Modify Any Outstanding Quotations And/Or Authorization Or Agreement To Bind The Insurance. The Insurer Is Hereby Authorized, But Not Required, To Make Any Investigation And Inquiry In Connection With The Information, Statements And Disclosures Provided In This Application, The Decision Of The Insurer Not To Make Or To Limit Any Investigation Or Inquiry Shall Not Be Deemed A Waiver Of Any Rights By The Insurer And Shall Not Stop The Insurer From Relying On Any Statement In This Application In The Event The Policy Is Issued. Any Person Who Knowingly And With Intent To Defraud Any Insurance Company Or Other Person Files An Application For Insurance Containing False Information Concerning Any Material Fact Thereto, Or Conceals Information For The Purpose Of Misleading, Commits A Fraudulent Insurance Act, Which Is A Crime.

**Purpose & Effect Of "Application For Insurance & Purchasing Group Membership."** By Signing This "Application For Insurance & Purchasing Group Membership" (Hereinafter "Application"), Applicant Agrees: (1) To Become A Member Of Community Associations PG, Inc. (Hereinafter "PG"); (2) To Participate In A Program Of Insurance Designed Exclusively For The Members Of PG; (3) To Accept, Abide By, And Be Bound By The "Terms & Conditions Of Insurance" Posted At [www.purchasinggroups.com](http://www.purchasinggroups.com); (4) To Accept, Abide By, And Be Bound By The "Membership Agreement - Terms & Conditions Of Membership" Posted At [www.purchasinggroups.com](http://www.purchasinggroups.com); (5) To Pay All Premiums (Including Audit And Additional Premiums, If Applicable), Fees (Including Broker & Purchasing Group Membership Fees), And State & Federal Taxes & Surcharges (If Applicable) When Due; (6) That Any Additional Material Supplied By Applicant Or Applicant's Insurance Broker To The Managing General Underwriter For A Given Program Of Insurance Becomes A Material Part Of The Application For Insurance; (7) That This Application Which It Signs Is The Basis Of The Contract [Policy &/Or "Evidence Of Insurance & Purchasing Group Membership" (Hereinafter "EOI")], Whether Or Not Said Application Is Attached To The Policy &/Or EOI; (8) That This Application Is A Material Part Of The Policy &/Or EOI, Whether Or Not It Is Attached To The Policy &/Or EOI; And, (9) That This Application Is Considered Attached To The Policy &/Or EOI For Legal Purposes, Whether Or Not It Is Physically Or Electronically Attached To The Policy &/Or EOI.

**Disclosure Regarding Shared Limits.** Members Do Not Share Limits And Each Member Is Provided With Its Own Policy &/Or EOI.

**Disclosure Pursuant To Federal Law Regarding Purchasing Groups [U.S.C. 15 3901, Et Seq.]** PG Is A "Purchasing Group," As Defined Under Federal Law, Formed To Purchase Liability Insurance On A Group Basis For Its Members To Cover The Similar Or Related Liability Exposure(s) To Which The Members Of PG Are Exposed By Virtue Of Their Related, Similar, Or Common Business Or Service. Members Do Not Share Limits And Each Member Is Provided With Its Own Policy &/Or EOI.

**Disclosure Pursuant To Terrorism Risk Insurance Act Of 2002.** By Signing Below, Applicant Agrees That It Has Read And Understands The "Disclosure Pursuant To The Terrorism Risk Insurance Act Of 2002" Which Appears At [www.purchasinggroups.com](http://www.purchasinggroups.com).

**To Learn More.** Please Visit [www.purchasinggroups.com](http://www.purchasinggroups.com), Which Contains More Information About Your Purchasing Group And Purchasing Groups, In General, As Well As Your Insurance Coverage, Premiums, Fees, Taxes, The MGUs' Income, And Your Insurance Broker's Income.

\_\_\_\_\_, 20\_\_\_\_  
**Signature of Applicant** **Date**  
**Print Name:** \_\_\_\_\_  
**Title:** \_\_\_\_\_

\_\_\_\_\_, 20\_\_\_\_  
**Signature of Insurance Broker** **Date**  
**Print Name:** \_\_\_\_\_  
**Title:** Insurance Broker