



BROKER CERTIFICATION

AS BROKER FOR THE APPLICANT, I HEREBY CERTIFY THAT I HAVE REVIEWED THE INFORMATION CONTAINED ON THIS APPLICATION AND THAT THE INFORMATION IS COMPLETE AND ACCURATE. IF THERE IS ANY REASON THAT THE INSURED DOES NOT COMPLY WITH THESE TERMS AND CONDITIONS YOU MUST NOTIFY NEW EMPIRE GROUP IMMEDIATELY. ANY CHANGES TO THE EXPOSURE DURING A POLICY TERM MUST BE SUBMITTED TO NEW EMPIRE GROUP FOR REVIEW. COVERAGE CANNOT BE BOUND, ALTERED, OR DELETED WITHOUT PRIOR CONSENT FROM YOUR UNDERWRITER.

Please note this certification is intended to simplify the submission process. Any risk that does not meet the following criteria can be referred to New Empire Group as a full submission for underwriting review. Please contact New Empire Group directly to discuss requirements of a full submission.

UNDERLYING CARRIER AND EXPOSURE INFORMATION

All underlying carrier(s) must meet the below minimum limits and requirements for applicable coverages:

Carrier(s) AM Best Rating:	A-VII and U.S. Domiciled
General Liability:	
Per occurrence	\$1,000,000
Aggregate (per location)*	\$2,000,000
Products/Completed Operations Aggregate	\$1,000,000
Advertising Liability/Personal Injury Aggregate	\$1,000,000
Automobile Liability	\$1,000,000 CSL
Hired and Non-Owned Auto	\$1,000,000
Employers Legal Liability	\$500,000/\$500,000/\$500,000
Employee Benefits Liability (Each Claim/Aggregate)	\$1,000,000/\$1,000,000
Directors and Officers Liability (Each Claim/Aggregate)	\$1,000,000/\$1,000,000
Garage Liability (Each Occurrence)	\$1,000,000
Garage Keepers Legal Liability (Each Occurrence/Aggregate)	\$1,000,000/\$1,000,000

- Combined aggregate limits are a referral to your underwriter.
- D&O is eligible as an underlying coverage for non-profit association risks only.
- Lloyd's of London writing companies and syndicates are not eligible.
- Policies with non-admitted carriers must be on ISO (or equivalent) form.

NOTE: FAILURE TO MEET MINIMUM LIMITS CAN RESULT IN A GAP IN COVERAGE



I CERTIFY ALL OF THE BELOW:

- All underlying carrier(s) are U.S. Domiciled.
- All underlying General Liability and Auto policies are on Commercial Liability coverage forms.
- None of the underlying policies are on Personal Lines forms (i.e. Dwelling Fire or Landlord Policy).
- All policy sub-limits are at least \$1,000,000 (except for Medical Expenses and Fire Legal Liability Damage).
- There are no sub-limits on the General Liability policy for Lead Liability coverage.
- Coverage is limited to real estate exposure relating to the ownership and/or management of real estate.
- All insureds, location addresses, and description of exposure(s)/rating factors are complete and accurate.
- The named insured(s) and location(s) scheduled are in accordance with the underlying policies.
- Construction and real estate development operations exposure is not present.
- Coverage is afforded to condominiums, cooperatives, HOAs, PUDs, and/or Lessor's Risk ownerships only.
- Developer control does not exceed 20% (applies to condominiums/coops).
- All condominiums and co-operatives maintain a positive reserve fund.

INELIGIBLE EXPOSURES

- Boarding/Rooming houses (single room occupancy) • Builder's risk • Buildings containing aluminum wiring not modified using the copalum crimp repair method • Gas stations • Places of worship • Schools/Universities • Assisted living facilities/Nursing homes • Public housing authorities
- Owner occupied commercial locations • Mobile home, RV, and/or Trailer parks • Student housing with freshman occupants • Hospitals • Hotels/Resorts/Timeshares/Condo hotels • Self-storage buildings • Properties containing a pool with diving boards, slides, or without a secured fence
- High risk tenant exposures (included but not limited to: heavy industrial/manufacturing, medical clinics other than doctors' offices, temporary event venues, stadiums, arenas, catering halls, nightclubs) • Armed security employed by the insured • Building (single location risk) less than 60% occupied or multi-location schedule with gross square footage less than 60% occupied • Properties with more than 20% of the units rented as short-term rentals

RISKS WHICH ARE A REFERRAL

I understand that the following exposures may be eligible for coverage, and must be reviewed and approved by a New Empire Group underwriter:

- Social service offices (lessor's risk)
- Day care facilities (lessor's risk)
- Student Housing (undergraduate)
- Marina exposures with greater than 25 slips
- ***Submissions consisting of Affordable Housing/Tenant Vouchers in excess of 20% of the units at any location must be reviewed by a New Empire Group underwriter. Risks will be considered if the exposure meets specific criteria and an additional supplemental will be required.***

NOTE: The presence of any of the exposures detailed above can result in cancellation or non renewal of coverage if not disclosed.

LOSS HISTORY

All new business accounts require 3-5 years of currently valued hard copy underlying coverage loss runs.

THE FOLLOWING IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE:

- There were no known or reported liability losses that exceed \$100,000.
- There were no aggregate liability losses paid in excess of \$250,000 in any single year.
- No claims were reported as a result of a violent act, fatality, or injury to infant/child.
- No paid Directors & Officers loss within the past 3 years and/or more than one (1) reported claim within the past 12 months.

I CERTIFY THAT ALL INFORMATION PROVIDED ON THIS APPLICATION IS COMPLETE, ACCURATE AND MEETS THE CRITERIA OF THE TWO (2) PAGE BROKER CERTIFICATION.

NAMED INSURED: _____

BROKER NAME (PRINT): _____

BROKER SIGNATURE: _____

DATE: _____

PLEASE NOTE: All premiums are due 30 days after the effective date of coverage



COMMERCIAL UMBRELLA APPLICATION

FOR RISK PURCHASING GROUP PARTICIPATION - (SINGLE LOCATION)

PRODUCER INFORMATION

AGENCY:	NAME:	
ADDRESS:	PHONE:	FAX:
CITY: STATE: ZIP:	EMAIL:	

INSURED INFORMATION

NAMED INSURED:		
CONTACT:		
MAILING ADDRESS:		
CITY:	STATE:	ZIP:
DOMICILED ADDRESS:		
CITY:	STATE:	ZIP:

POLICY INFORMATION

LIMIT(S) REQUESTED:	\$1 MILLION	\$5 MILLION	\$10 MILLION	\$15 MILLION	\$25 MILLION
	\$45 MILLION	\$70 MILLION			

REQUESTED EFFECTIVE DATE: _____ EXPIRATION DATE: _____

IS THE PRIMARY ACCOUNT CONTROLLED BY THE ABOVE AGENCY?	YES	NO
IF NO, WILL IT BE CONTROLLED WHEN THIS UMBRELLA POLICY TAKES EFFECT?	YES	NO
WHAT COMPANY PROVIDES THE EXPIRING UMBRELLA COVERAGE?		
WHAT IS THE EXPIRING LIMIT?	WHAT IS THE EXPIRING PREMIUM?	
WHAT IS THE TARGET PREMIUM FOR THE UPCOMING TERM?		

EXPOSURE INFORMATION *(Select ALL that apply)*

RESIDENTIAL	COMMERCIAL	EXPOSURE
APARTMENT BUILDING CONDOMINIUM COOPERATIVE HOA/TOWNHOME/PUD DWELLING (1 OR 2 FAMILY)	RETAIL/STRIP MALL ENCLOSED MALL WAREHOUSE OFFICE BUILDING	UNDERGRADUATE STUDENT % _____

LOCATION ADDRESS:	STORIES:
CITY: STATE: ZIP:	COUNTY:
BUILDING SQ. FT.:	CONSTRUCTION: YEAR BUILT:

RESIDENTIAL UNITS:	COMMERCIAL SQ. FT.:
LIST ALL COMMERCIAL OCCUPANCIES:	
LAKES OR PONDS? YES NO	IF YES, HOW MANY?
MILES OF ROAD (IF HOA):	
GOLF COURSE?	YES NO
NUMBER OF HOLES:	PUBLIC OR PRIVATE:
DOES THE UNDERLYING GL COVERAGE CONTAIN A LEAD EXCLUSION?	YES NO
<i>IF NO, PLEASE ANSWER ALL QUESTIONS IN THE LEAD SUPPLEMENTAL SECTION</i>	
DOES THE INSURED MAINTAIN PARKING FACILITIES?	YES NO
IF YES, IS THERE A GARAGEKEEPERS EXPOSURE?	YES NO
NUMBER OF PARKING SPOTS:	WHAT IS THE SQ. FT. OF THE PARKING LOT/PARKING GARAGE?



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RISK MANAGEMENT		
DO ALL TENANT LEASES CONTAIN A HOLD HARMLESS AGREEMENT FAVORABLE TO THE INSURED (COMMERCIAL LRO TENANTS ONLY)?	YES	NO
DOES THE INSURED REQUIRE CERTIFICATES OF INSURANCE FROM THIRD PARTY CONTRACTORS OR VENDORS HIRED TO PERFORM WORK AT THE PREMISES AND DO THEY HAVE ADDITIONAL INSURED STATUS ON THOSE POLICIES?	YES	NO
ARE CONTRACTS REQUIRED FROM ALL THIRD PARTY CONTRACTORS?	YES	NO
DO ALL CONTRACTS IN PLACE WITH THIRD PARTY CONTRACTORS OR VENDORS CONTAIN INDEMNIFICATION LANGUAGE FAVORABLE TO THE INSURED?	YES	NO
ANY LOCATIONS OWNED BY THIS INSURED THAT ARE NOT INCLUDED IN THIS SUBMISSION?	YES	NO
IS THIS LOCATION IN COMPLIANCE WITH ALL LOCAL ORDINANCES, PROPERTY STATUTES AND BUILDING CODES?	YES	NO
DOES THE INSURED:		
REQUIRE CERTIFICATES FOR ALL COMMERCIAL TENANTS?	YES	NO
MAINTAIN COPIES OF THE ABOVE CERTIFICATES?	YES	NO

FIRE/LIFE SAFETY		
DO ALL UNITS HAVE SMOKE DETECTORS?	YES	NO
IF YES: BATTERY HARDWIRED		
ARE THERE INTERIOR COMMON AREAS IN THE BUILDING(S)?	YES	NO
IF YES: SMOKE DETECTORS IN ALL COMMON AREAS?	YES	NO
IF YES: BATTERY HARDWIRED		
BATTERY MAINTENANCE PLAN IN EFFECT FOR ALL BATTERY-OPERATED SMOKE DETECTORS?	YES	NO
ARE CARBON MONOXIDE DETECTORS INSTALLED AND MAINTAINED WHERE REQUIRED BY LAW?	YES	NO
HAVE THERE BEEN ANY CARBON MONOXIDE CLAIMS SUBMITTED ON THE UNDERLYING GL POLICY?	YES	NO
IS THE BUILDING SPRINKLERED?	YES	NO
IF YES: FULL PARTIAL		
IS THERE A FIRE ALARM IN THE BUILDING?	YES	NO
IF YES: MANUAL CENTRAL		
MINIMUM OF TWO (2) MEANS OF EGRESS FROM EACH FLOOR?	YES	NO
ARE ALL STAIRWAYS SPRINKLERED?	YES	NO
IS AN EVACUATION PLAN IN PLACE IN THE EVENT OF AN EMERGENCY?	YES	NO
IS THERE A RESTAURANT AND/OR COOKING EXPOSURE PRESENT?	YES	NO
IF YES: IS THE RESTAURANT FULLY SPRINKLERED?	YES	NO
IS THE KITCHEN SPRINKLERED?	YES	NO
IS THE KITCHEN EQUIPPED WITH AN ANSUL SUPPRESSION SYSTEM?	YES	NO
** HIGH-RISE BUILDINGS - 7 STORIES OR MORE: **		
ARE ALL STAIRWAYS EQUIPPED WITH EMERGENCY LIGHTS?	YES	NO
IS THERE A MINIMUM OF TWO (2) ENCLOSED STAIRWAYS?	YES	NO
IS THERE A STANDPIPE FOR DELIVERING WATER TO UPPER FLOORS IN CASE OF FIRE?	YES	NO



COMMERCIAL UMBRELLA APPLICATION

FOR RISK PURCHASING GROUP PARTICIPATION - (SINGLE LOCATION)

VACANT LAND		
IS THERE A VACANT LAND EXPOSURE?	YES	NO
IF YES, HOW MANY ACRES?		
IS THE VACANT LAND EXPOSURE INSURED ON THE SAME POLICY?	YES	NO
IS THERE ANY CONSTRUCTION OR DEVELOPMENT PLANNED DURING THE POLICY PERIOD?	YES	NO
IS THE VACANT LAND OCCUPIED OR LEASED TO A THIRD PARTY OR PARTIES?	YES	NO

UNDERLYING COVERAGE			
** ALL CARRIERS MUST CARRY MINIMUM AM BEST RATING OF A- (VII) OR BETTER **			
TYPE	WRITING COMPANY	EFFECTIVE	EXPIRATION
GENERAL LIABILITY			
BUSINESS AUTO HIRED/NON-OWNED			
EMPLOYERS LIABILITY			
DIRECTORS & OFFICERS			
GARAGEKEEPERS			
OTHER (DESCRIBE)			

IF THERE IS A BUSINESS AUTOMOBILE EXPOSURE, PLEASE COMPLETE THE BELOW SCHEDULE OF VEHICLES:			
PRIVATE PASSENGER/SUV ___ (QTY)	VAN 1-8 PASSENGERS ___ (QTY)	VAN 9-20 PASSENGERS ___ (QTY)	
LIGHT TRUCK ___ (QTY)	MEDIUM TRUCK ___ (QTY)	HEAVY TRUCK ___ (QTY)	
DOES THE INSURED OWN/OPERATE ANY VEHICLES NOT LISTED ABOVE (I.E. BUS)?	YES	NO	
IF HIRED/NON-OWNED COVERAGE IS CARRIED, IS THE COVERAGE INCLUDED IN THE GL?	YES	NO	
ANY EMPLOYEES USING THEIR OWN VEHICLES FOR BUSINESS ON A REGULAR BASIS?	YES	NO	

LEAD LIABILITY SUPPLEMENTAL SECTION - PLEASE COMPLETE ONLY IF APPLICABLE		
IS LEAD OFFERED ON AN OCCURRENCE BASIS?	YES	NO
CAN YOU CONFIRM THAT THERE HAVE BEEN NO LEAD CLAIMS REPORTED AT THIS LOCATION?	YES	NO
HAS THE BUILDING BEEN UPDATED/REHABBED/RENOVATED AFTER THE YEAR 1978?	YES	NO
ARE ALL APARTMENTS PAINTED BY THE LANDLORD PRIOR TO NEW OCCUPANCY?	YES	NO
HAS THE PRIMARY CARRIER INSPECTED THE BUILDING WITHIN THE PAST THREE (3) YEARS?	YES	NO
ARE ANY AND ALL LOSS RECOMMENDATIONS REGARDING LEAD COVERAGE SATISFIED?	YES	NO
ANY CARE, CUSTODY, OR CONTROL OF CHILDREN UNDER THE AGE OF 6 (EX. DAY CARE CENTER)?	YES	NO
IS THE BUILDING COMPLIANT WITH NEW YORK CITY LOCAL LAW 1 OF 2004?	YES	NO

COMMUNITY ASSOCIATIONS (CONDOMINIUMS, HOAs, ETC) - PLEASE COMPLETE ONLY IF APPLICABLE				
ARE THERE BOAT SLIPS LOCATED ON THE INSURED PREMISES?		YES	NO	
IF YES, HOW MANY SLIPS?	ARE SLIPS RESERVED FOR RESIDENTS USE?	YES	NO	
IS THERE A MARINA EXPOSURE?	YES	NO	IF YES, IS IT SEPARATELY INSURED?	YES
IS THE INSURED STORING GASOLINE ON THE PREMISES?	YES	NO		

