

*Distinguished Programs has designed a new style of application. It is meant to be user friendly and easy to complete. Section I is presented first to quickly eliminate risks that do not qualify for our program. Section II and III follow, which collect the information needed to rate and quote your risk. Combine this easy to complete application with quick quote turnaround and 24 hour electronic policy issuance . . . why go anywhere else?*

### **SECTION I: ELIGIBILITY**

1. The CHIP program is for small urban Condo, Co-op, and Apartment buildings. Buildings must have **all of the following** characteristics to qualify for the program:

- Primary occupancy is either a **Residential Condominium, Residential Cooperative, or Apartment Building**
- **Single building**
  - Risks with **Multiple Buildings at a single location** must complete a separate supplement to determine eligibility.
- **6 stories or less**
- **Max TIV of \$6,000,000 per location**
- **Joisted Masonry or Better Construction** (Frame Construction allowed in San Francisco and Seattle)
- **No more than 30 units** (Up to 50 units allowed in Chicago and Chicago suburban areas)
- **Located in one of the following cities or surrounding metro areas:**

<b>Northeast</b>	<b>Midatlantic/Southeast</b>	<b>Midwest</b>	<b>West</b>
Boston, MA	Philadelphia, PA	Chicago, IL	San Francisco, CA
	Washington, DC	St. Louis, MO	Denver, CO
NJ Gold Coast*	Alexandria, VA	Kansas City, MO	Seattle, WA
	Baltimore, MD	Minneapolis, MN	Portland, OR
			Los Angeles, CA

\* NJ gold coast includes the cities of Hoboken, Weehawken, West NY, Jersey City, Cliffside Park, Guttenberg, Edgewater, and Fort Lee

By checking this box, I agree that this risk meets the definition of CHIP in item 1 above.

2. The CHIP program is for lower exposure risks. The following exposures are **NOT** eligible for the CHIP program:

- **Garden Apartments**
- Any type of **commercial operation with cooking on the premises** (e.g. Restaurants, Delis with a fryer/grill)
- **Commercial Operations** being operated by the insured
- **Armed security**
- Risks with **pools**
- Risks with **bars, nightclubs, dance halls, adult entertainment**, or any occupancy with a **cabaret license**
- Any buildings with **governmental or political offices**
- **100% Owner occupied** buildings.
- **Boarding/Rooming Houses or Single Room Occupancy (SRO)**
- **Public housing, homeless shelters, or Hope VI properties**
- **Assisted living, mental health facilities, or rehabilitation centers of any kind**
- **Social Services** – whether provided by the insured or a third party
- **Tanning beds** owned or operated by the insured
- Risks that **host flea markets, amusement rides, concerts** or other **special events**
- **Passenger transportation services** whether provided by the insured or contracted out to a third party
- **Daycare**. This includes first party and third party operations
- **Short term rentals**. More than 10% of the units with less than a 6 month lease are considered short term rentals
- **Senior Housing**. Buildings that meet the following HUD definition of Senior Housing are considered Senior Housing.
  - HUD has determined that the dwelling is specifically designed for and occupied by elderly persons under a Federal, State or local government program **or**
  - It is occupied solely by persons who are 62 or older **or**
  - It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older.
- **Student Housing**. Buildings with more than 50% of the units occupied by undergraduate students are considered student housing
- **Vacant land**
- Community Associations that **rent their common facilities** to non-unit owners OR **serve liquor** (other than free of charge)

By checking this box, I agree that this risk does not have any of the exposures listed in item 2 above.



**Property Information**

 Construction Type:     Frame/Brick Veneer     Joisted Masonry     Masonry Non Combustible     Fire Resistive

Protection Class: \_\_\_\_\_

Year Built: \_\_\_\_\_

Total Building Square Feet: \_\_\_\_\_

% Occupied: \_\_\_\_\_    If less than 75% what was the average occupancy for the Last 12 Months: \_\_\_\_\_

 Owner occupied:  Yes  No

Building Value: \_\_\_\_\_ Business Income: \_\_\_\_\_ Contents: \_\_\_\_\_

 Value of any detached garage structures: \_\_\_\_\_ Is this value already included in the building TIV?  Yes  No

 Type of roof:  Flat  Pitched

Year of last roof update: \_\_\_\_\_

**Earthquake and Flood Options:**

Please select if you want Earthquake or Flood coverage for this location. Coverage is strictly underwritten and can not always be provided. Earthquake is not available in CA or the Pacific Northwest.

 Optional Coverage Upgrades:     Earthquake  
     Flood

**2. LIFE SAFETY (Please answer all questions):**

Sprinkler System <input type="checkbox"/> None <input type="checkbox"/> Full <input type="checkbox"/> Partial	Illuminated Exit Signs <input type="checkbox"/> Yes <input type="checkbox"/> No
Smoke Detectors <input type="checkbox"/> None <input type="checkbox"/> Hardwire <input type="checkbox"/> Battery <input type="checkbox"/> Both	Enclosed Stairwell <input type="checkbox"/> Yes <input type="checkbox"/> No
Emergency Lighting <input type="checkbox"/> None <input type="checkbox"/> Halls <input type="checkbox"/> Stairs <input type="checkbox"/> Both	Two Exits Per Floor <input type="checkbox"/> Yes <input type="checkbox"/> No

 If there are not 2 exits per floor, is the length of exit travel from the furthest unit to the exit door less than 75 feet?  Yes  No

**3. Does the building have any of the following architectural features (check all that apply)?**

<input type="checkbox"/> None	<input type="checkbox"/> Custom Cabinetry	<input type="checkbox"/> Security System
<input type="checkbox"/> Stained Glass	<input type="checkbox"/> Marble Floors or Fireplace	<input type="checkbox"/> Custom Paint Treatments
<input type="checkbox"/> Plaster Moldings or Ceiling Medallions	<input type="checkbox"/> Artisan Woodwork or Stonework	<input type="checkbox"/> Custom Window Treatments

**4. FIRE WALL SEPARATIONS**

 Is the building an attached building?  Yes  No (If no, skip to Section IV)

 Is there a firewall that extends to the roof of the building that is at least 6" thick?  Yes  No

 Does the firewall extend above the roof at least 12"?  Yes  No

**SECTION IV: OPTIONAL COVERAGES**
**1. UMBRELLA (Optional)**

If you would like an umbrella quote, please complete our short 4 question umbrella supplement.

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<b>Insured Signature</b>	<b>Date</b>
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<b>Broker/Producer Contact Name</b>	<b>Phone Number</b>
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**Broker/Producer Organization Name**


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<b>Broker/Producer Mailing Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>
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