

Dwelling Insurance Application Information & Instructions

NOTE: INCOMPLETE OR ILLEGIBLE APPLICATIONS WILL BE REJECTED WITHOUT COVERAGE

WHERE/HOW TO SUBMIT AN APPLICATION

Online – Log into our customer portal at www.nypiua.com and follow the prompts for “Applying for Insurance”.

Mail – Mail the required documents to NYPIUA at: 155 Myers Corners Road, Wappingers Falls, NY 12590-3857.

Fax – Fax all the required documents to NYPIUA at (845) 218-3099.*

Email – Email all the required documents to fairplan@nypiua.com.*

*A Customer Service Representative will contact you when they receive your application to provide you with a quote number which will be required to submit your electronic payment. Your submission is not valid until your deposit is received.

COVERED CAUSE OF LOSS OPTIONS

Coverage	Perils
DP 01 – Basic Form	<ol style="list-style-type: none"> 1. Fire, Lightning and Explosion (This coverage is mandatory). 2. Extended Coverage - Windstorm, Hail, Riot, Riot attending a strike, Civil Commotion, Damage due to aircraft, Damage due to vehicles, and Smoke 3. Vandalism & Malicious Mischief * (Not available for vacant or unoccupied buildings.)
DP 02 – Broad Form	Includes all of the DP 01 – Basic Form coverages, plus Property damage by burglars (not theft of property), falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden cracking of a steam or hot water heating system, freezing, sudden damage from artificial electrical currents (Not available for vacant or unoccupied buildings.)
*Note: To apply for Vandalism & Malicious Mischief, you must apply for Extended Coverage	

BINDING DATES:

- 12:01 AM standard time, on the day after receipt (mail, fax, email), unless later date is specified, not to exceed 60 days.
- 12:01 AM standard time, on the day after receipt of an electronic application submitted by web
- 12:01 AM standard time, 17 days after receipt on vacant or unoccupied buildings.
- 12:01 AM standard time, 17 days after receipt on risks previously canceled by NYPIUA.
- 12:01 AM standard time, the day after certified mail or express mail date

INELIGIBLE RISKS: (This is not an exhaustive list. All buildings are subject to a full inspection and underwriting review.)

Buildings and/or Building Owners meeting the following conditions are NOT eligible for coverage with NYPIUA:

- A. Vacant or Unoccupied buildings that do not meet NYPIUA boarding standards or aren't protected by an intrusion alarm. See Vacant Supplemental application for further requirements (see **NY AL 00 29** online at nypiua.com).
- B. Buildings that have characteristics of ownership, condition, occupancy or maintenance that indicate lack of care.
- C. Buildings which are in arrears on property taxes or utility bills for 2 years or more.
- D. Buildings where running water/sewer, heat and electricity have been disconnected and insured has failed to pay his account within 120 days.
- E. Buildings with material damage including damage to walls, floors or roofs not undergoing active repair.
- F. Buildings with unsafe heating or electrical wiring.
- G. Buildings with unsafe or illegal occupancy.
- H. Buildings that have outstanding violations of codes, laws or other regulations affecting occupancy.

- I. Buildings or Personal Property which has sustained 2 or more losses in the last 3 years where such loss was in the control of the Insured and for which there has been no remedy implemented to prevent further loss.
- J. Building Owners who have been convicted of arson or crime involving defrauding an insurance company.
- K. Property owners who have not paid an uncontested premium on a prior policy with NYPIUA.

Although otherwise eligible, the following properties are NOT eligible for **DP 02 Broad Form** Coverage:

- Vacant or substantially vacant buildings.
- Buildings in the course of construction or reconstruction.
- Buildings or contents therein which have had 2 or more broad form peril losses within the last 3 years and such losses are due to conditions which are within the control of any insured.
- Buildings with deteriorated plumbing systems.
- Mobile homes.

ELIGIBILITY: VACANT OR UNOCCUPIED BUILDINGS

- Building is secure as defined in supplemental application instructions. Proof of security must be submitted
- Repair or reconstruction will commence within 60 days and building is maintained secured.

ELIGIBILITY: VACANT BUILDINGS UNDER REPAIR OR RECONSTRUCTION (RENOVATION)

- Buildings under repair or reconstruction are insurable if kept secured when workers are not present.
- Buildings under repair or reconstruction are insurable while actual physical construction is continuous and ongoing

GENERAL

Reference #: If you elected to fax or email your application, please add the quote number provided to you by the Customer Service Representative.

Effective Date Requested: See BINDING DATES section.

1. PRODUCER INFORMATION *(This section can be skipped if there is no producer representing the customer.)*

Enter producer name and address information if applicable.

① **NOTE:** If this is your first submission as a producer with NYPIUA, attach a completed Producer Registration Form, current NY State agent/broker license, and a completed W-9 Form. NYPIUA Producer Registration Form can be obtained on our website (NYPIUA.com) by going to the My Account tab -> "To Print a Form". The W9 can be obtained on the IRS website: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>

2. APPLICANT INFORMATION

① The applicant will be designated as the **Named Insured**. Other property owners must be listed as additional named insured(s).

② All policy, billing, and claims correspondence will be exclusively sent to the address of the Named Insured.

3. INSPECTION CONTACT INFORMATION

① The **Contact Person for Inspection** should be an individual over the age of 18 who can provide an inspector access to the entire building, including the basement, during normal business hours on a weekday.

4. PROPERTY INFORMATION

① **Construction Type** is what building materials were used in your building:

- **Frame** – Exterior walls of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports or aluminum or plastic siding over frame
- **Masonry Veneer** – Exterior walls, floors and roofs are combustible and have a masonry exterior such as decorative stone.
- **Masonry** – Exterior walls made of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction.
- **Superior Construction Fire Resistive** – Fire resistive for not less than 2 hours for walls, floors and roofs.
- **Superior Construction Masonry Non-Combustible** – Exterior walls made of masonry, consisting of concrete block, reinforced masonry and can be combined with steel framing
- **Superior Construction Non-Combustible** – Exterior walls, floors and roofs of non-combustible or slow-burning materials.
- **Mixed** – Exterior walls are comprised of a mixture of combustible (Frame) and masonry building material such as concrete blocks. If more than 33.5% of the building construction is Frame, choose mixed (More than 33.5% Frame). Otherwise, choose Mixed (Less than or equal to 33.5% Frame)

② **Number of Stories** – This is the total number of stories of the building to be insured. Do not include stories below ground level. Ground level and any level(s) above ground level should be counted. If split level home, round up to the nearest whole number.

③ **Number of units within a fire division** – If a town or row house, the fire division is where a firewall exists between attached structures. A **firewall** is an assembly of materials used to separate transformers, structures, or large **buildings** to prevent the spread of fire by constructing a wall which extends from the foundation through the roof with a prescribed fire resistance duration and independent structural stability.

④ **Burglar Alarm** - If you have a burglar detection system (intrusion alarm) which is monitored by a third party, attach current certificate and/or bill for the service. The bill or certificate should include the type of system.

⑤ **Fire Alarm** – If you have a fire alarm system which is monitored by a third party, attach current certificates and/or bill for the service. The bill or certificate should include the type of system

⑥ If you have a **sprinkler system** proof of maintenance should be submitted with the application. Indicate where the sprinkler system is located within the house.

5. OCCUPANCY INFORMATION

① Is this application for personal property located in a commercial building? If yes, include the type of commercial building.

Note that if coverage for both commercial building and personal property therein is desired, a commercial application must be completed.

A commercial application can be obtained online at NYPIUA.com

Habitational:

Check the box if the building contains any of the following:

- Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories
- Convents or Monasteries
- Dwellings Written in Conjunction with Commercial Risks from the Commercial Lines Manual (lessor's risk only)
- Apartments without Mercantile* Occupancies (**Mercantile: conducting business or trade merchants*)
- Apartments with Mercantile* Occupancies

Specifically Rated Buildings:

Check the box if the building contains any of the following:

1. Manufacturing or processing operations including auxiliary buildings on premises of a manufacturing or processing plant
 - a. Exceptions to the rules above are Bakeries, Non-alcoholic Beverage Bottlers, Distilleries and Wineries, Textile Mill Products, Leather and Leather Products, and Printing Manufactures domiciled in frame, joisted masonry, or non-combustible buildings, occupying no more than 25,000 sq. ft. or any other construction up to 5,000 sq. ft.
2. Auto body or collision shops with spray painting or other occupancies where the principle operation is spray painting
3. Restaurant, or other occupancy with commercial cooking open to the general public (if building construction is not fire resistive)
4. Storage or processing of Agricultural Products

- 2 **Property Usage** – Indicate whether the building is your:
- Primary (Non-Seasonal) residence (owner resides in the building, if one-family, or one of the units if more than one-family); or
 - Seasonal residence (residence occupied and visited regularly 3 or more consecutive months each year and closed during the off season); or
 - Secondary residence (a second home you visit on a regular basis, which is not seasonal)
- 3 **Number of Roomers or Boarders** – Indicate how many non-family members reside with you that pay rent, dues, or other compensation to you.
- 4 **Newly Constructed** means constructing a new building from the ground up.
- 5 **Occupancy** must be one of the following:
- Owner – Owner resides in the building
 - Tenant – No owner resides in the building
 - 100% Vacant – Building with no contents or occupants*
- *If 100% vacant and not undergoing reconstruction or renovation, complete the Application Supplement for Vacant, or Partially Vacant Buildings and Those Under Repair or Reconstruction, NY AL 00 29 Sections A and B.
- *If 100% vacant and undergoing reconstruction or renovation, complete the Application Supplement for Vacant, or Partially Vacant Buildings and Those Under Repair or Reconstruction, NY AL 00 29 Sections A and C.
- 6 If any portion of the property is vacant (no contents or occupants), indicate here and complete the Application Supplement for Vacant, Or Partially Vacant Buildings and Those Under Repair or Reconstruction, NY AL 00 29 Sections A and D.

6. COVERAGES

- 1 **Coverage Selection** - Choose between **DP 01 (Basic)** and **DP 02 (Broad)**.

Perils	DP 01 Basic Form	DP 02 Broad Form***
Fire or Lightning, Internal Explosion	Yes	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional*	Yes
Vandalism or Malicious Mischief	Optional **	Yes
Broad Form meaning Damage by burglars, Falling objects, Weight of ice, snow or sleet, Accidental discharge or over-flow of water or steam, Sudden and accidental tearing apart of a heating system or appliance for heating water, Freezing, Sudden and accidental damage from artificially generated electrical current.	No	Yes
Additional risks with certain exceptions	No	No
Coverages	DP 01 Basic Form	DP 02 Broad Form***
Dwelling (Coverage A)	No difference	
Other Structures (Coverage B)	10% of Dwelling Coverage (not additional insurance)	10% of Dwelling Coverage (additional insurance)
Personal Property (Coverage C)	No difference	
Rental Value (Coverage D)	20% of Dwelling Coverage (not additional insurance)	20% of Dwelling Coverage (Combined Rental Value & Additional Living Expense) (additional insurance)
Additional Living Expense (Coverage E)	Optional	
Trees, Shrubs & Other Plants	Optional	Included for all perils except wind/hail
Improvements, Additions and Alterations	Optional	10% of Dwelling Coverage (additional insurance)

* May only be written with the perils of Fire or Lightning, Internal Explosion. Not available on vacant or unoccupied risks.

**May only be written with Extended Coverage

***DP 02 Broad Form coverage is not available on vacant/unoccupied buildings, mobile homes or homes under construction/reconstruction.

- 2 **DP 01 Base Coverage Options (Note you must select Dwelling or Personal Property Coverage unless applying for a stand-alone coverage)**
- **Dwelling (Coverage A)** – Enter the amount of insurance you wish to purchase to cover the Building you own.
 - **Other Structures (Coverage B)** – Coverage is automatically included at 10% of Dwelling Coverage limit. Any payment under this coverage reduces the amount of Dwelling Coverage available for the same loss. Other structures include garages, sheds or other outbuildings located on the same premises as the dwelling. If you need more than the automatic 10% limit, you can add the optional **Structure Rented to Others** or **Structure Not Rented to Others**. Note: If there are more than 3 structures at one location, a drawing should be submitted with the application showing the position of each structure as well as a description and the amount of insurance on each structure.
 - **Personal Property (Coverage C)** – Enter the amount of insurance you wish to purchase to cover your Personal Property located within your residence. This coverage is not available for vacant or unoccupied buildings.
 - **Rental Value (Coverage D)** - This coverage provides for loss of rental income for buildings, or portions of buildings, rented to others if premises are damaged by a covered peril. Coverage is automatically provided at 20% of the Dwelling Coverage limit. Any payment under this coverage reduces the amount of Dwelling Coverage available for the same loss. You may request higher limits for this coverage in increments of \$1,000. This coverage is not available on vacant or unoccupied buildings.

- **Additional Living Expense (Coverage E)** – If selected, this coverage provides for the increased cost of living somewhere else following a covered loss. This would be the costs above your normal cost of living in your home. You may request this coverage in increments of \$1,000. This coverage is not available for vacant or unoccupied buildings.

DP 01 Optional Coverages

- **Ordinance or Law Coverage** – If selected, this coverage provides for the increased costs you incur, from a covered peril, due to the enforcement of any ordinance or law. Coverage is available for the following “building” options: a) Dwelling b) Improvements, Alterations & Additions c) Building Items Condo Unit Owner.
- **Permitted Incidental Occupancies** – Most business conducted on your premises is excluded from coverage. Some incidental exposures can be added by endorsement such as offices, schools or studios and day care providers with 2 or fewer providers. The business must not be the primary occupancy or use of the home, must be service oriented and operated by the insured.
- **Structure Not Rented to Others** – If the Other Structures coverage of 10% of the Dwelling Coverage is not sufficient to cover the value of another structure on your premises, you may select additional coverage here if the structure is not rented to others.
- **Structure Rented to Others** – If the Other Structures coverage of 10% of the Dwelling Coverage is not sufficient to cover the value of another structure on your premises, you may select additional coverage here if the structure is rented to others.
- **Improvements, Alterations and Additions** – If selected, this provides coverage for Tenants or Owners of Co-Op Units who have made physical changes to their unit and, if damaged, they would sustain a financial loss. This can include items such as cabinetry that are damaged by a covered peril.

3 STAND-ALONE COVERAGE OPTIONS

The following optional coverages are available as “stand-alone” coverage(s) and can be purchased **without** purchasing Dwelling (Coverage A) or Personal Property (Coverage C) Coverage:

- | | |
|--|--|
| • Structure Rented to Others | • Trees, Shrubs and Other Plants (DP 01 Only) ¹ |
| • Structure Not Rented to Others | • Loss Assessment Property Coverage ² |
| • Building Items Condo Unit-Owner ² | • Improvements, Alterations and Additions Tenant and Co-Op Unit Owner ² |

If you elect to purchase any of the above coverages on a stand-alone basis, note that the following fields are NOT required to be completed on the application:

1. Year built, Construction Type, Number of stories, Home Style, Number of Family Units within the fire division, Square footage, Usage, Number of Families, Number of Roomers or boarders, Use of the basement, Is the property Under new construction
2. Year built, Number of stories, square footage, Number of Roomers or boarders, Use of the basement

4 DP 02 Base Coverage Options

- **Dwelling (Coverage A)** – Enter the amount of insurance you wish to purchase to cover the Building you own.
- **Other Structures (Coverage B)** – Coverage is automatically included at 10% of Dwelling Coverage limit. Any payment made under this coverage is in addition to the Dwelling Coverage available for the same loss. Other structures include garages, sheds or other outbuildings located on the same premises as the dwelling. If you need more than the automatic 10% limit, you can add the optional **Structure Rented to Others** or **Structure Not Rented to Others**. Note: If there are more than 3 structures at one location, a drawing should be submitted with the application showing the position of each structure as well as a description and the amount of insurance on each structure.
- **Personal Property (Coverage C)** – Enter the amount of insurance you wish to purchase to cover your Personal Property located within your residence.

NOTE: Rental Value Coverage and Additional Living Expense Coverage are included up to a combined limit of 20% of Dwelling Coverage. This coverage is additional insurance.

- **Rental Value (Coverage D)** - This coverage provides for loss of rental income for buildings, or portions of buildings, rented to others if premises are damaged by a covered peril. This coverage is additional insurance. You may elect higher limits for this coverage in increments of \$1,000.
- **Additional Living Expense (Coverage E)** – This coverage provides for the increased cost of living somewhere else following a covered loss. This would be the costs above your normal cost of living in your home. You may elect higher limits for this coverage in increments of \$1,000.
- **Improvements, Alterations & Additions** – This coverage only applies to Tenants or Owners of Co-Op units and includes coverage for items such as cabinetry. Coverage is automatically included at 10% of Personal Property Coverage limit. Any payments made under this coverage are in addition to the Personal Property Coverage and will not reduce the Personal Property coverage available for the same loss. You may elect to increase this coverage by entering a value here.

DP 02 Optional Coverages

- **Windstorm or Hail Coverage for Awnings, Signs and Outdoor Radio and TV Equipment** – Wind/hail coverage is excluded for outdoor equipment. You may elect to purchase the peril of wind/hail by checking this box.
- **Improvements, Alterations and Additions** – If selected, this provides coverage for Tenants or Owners of Co-Op Units who have made physical changes to their unit and, if damaged, they would sustain a financial loss. This can include items such as cabinetry that are damaged by a covered peril
- **Windstorm or Hail Coverage – Awnings, Signs and Outdoor Radio & Television Equipment** – Coverage is provided in the DP2 for loss to these items excluding loss from wind or hail. You may elect to add the perils of wind and hail for these items here.
- **Building Items Condo Unit-Owner** – If selected, this provides coverage for loss to floors, wallpaper, carpeting cabinetry, etc. due to a covered peril.

7. EXPOSURES & DEDUCTIBLES

1 LOSS SETTLEMENT BASIS

- **Actual Cash Value** – This is the amount it would cost to rebuild your home, or replace its contents, minus depreciation (a reduction in value, due to wear and tear, over time).
- **Replacement Cost Building/Contents** – This is the amount it would cost to rebuild your home and/or replace its contents, without the deduction for depreciation. This coverage option is only available if you have a policy with another carrier under the Coastal Market Assistance Program. Eligibility Guidelines can be found at www.nypiua.com. Contact a licensed New York insurance producer to utilize this program.

2 **Windstorm Protective Devices** – If your home is equipped with either hurricane resistant laminated glass or storm shutters on ALL openings (windows/doors), you may be eligible for a credit. Proof of installation is required.

3 DEDUCTIBLES

- **All Perils Deductible** – This is the amount that would be deducted from any covered loss and will be the amount you will need to pay before there would be any insurance money paid. While higher deductibles will lower your premium, you need to be certain the deductible you select is an amount you can afford if a loss occurs. Note that all buildings which are 100% vacant or unoccupied are subject to a mandatory 5% All Perils Deductible.
- **Higher Windstorm Deductible (Optional)** – This is the amount that would be deducted from a windstorm loss (the All Perils Deductible won't apply for wind losses if this option is selected). This option is only available IF you have elected DP 01 with Extended Coverage or DP 02 Broad Form Coverage. If you do elect to have a separate windstorm deductible, it must be higher than your All Perils Deductible amount selected above. Note that you cannot select both a Higher Windstorm Deductible AND a Higher Windstorm Catastrophe Deductible.
- **Higher Windstorm Catastrophe Deductible** – This is the amount that would be deducted from a windstorm catastrophe loss. A catastrophe storm is one that occurs 12 hours before, during and up to 12 hours after, a Category 2 or higher windstorm makes landfall in New York State as declared by the National Weather Service. When policy provides **Broad Form Coverage (DP 02)**, this Higher Windstorm Catastrophe Deductible of 2% is **mandatory** in the following **cities**: Mount Vernon, New Rochelle, Yonkers; **and counties**: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester. This deductible is not available in other parts of New York State.

Note: Properties located on barrier islands or within 1500 feet of coastal waters are subject to windstorm eligibility guidelines. Properties that don't meet the windstorm protection guidelines may be subject to a **Windstorm Exclusion**. This would eliminate coverage for **any** wind loss. You may view the Windstorm Eligibility Guidelines at www.nypiua.com.

8. COVERAGE SUPPLEMENT

- A. 1 **Assisted Living Care Coverage** – Provides coverage for the personal property and additional living expense of a relative residing in a nursing home or assisted living facility. Coverage is only for the perils selected in Section 6 above. The endorsement contains limitations on certain personal items. You must provide details for all asterisked items. You also may elect to increase the \$10,000 personal property coverage to a higher amount but in no event higher than your Personal Property (Coverage C) amount on the policy.
- B. 2 **Permitted Incidental Occupancies** – Most business conducted on your premises is excluded from coverage. Some incidental exposures can be added by endorsement such as offices, schools or studios and day care providers with 2 or fewer providers. The business must not be the primary occupancy or use of the home, must be service oriented and operated by the insured. Coverage is available for household personal property used in the business, contents (not household personal property) used in the business and merchandise stored in your house for the business. Note that Vandalism or Malicious Mischief peril is not available for this coverage.
- C. 3 **Structure Not Rented to Others** – This provides building coverage for structures on the insured property when Other Structures coverage may be insufficient (see Other Structures (Coverage B)) in Section 6 above. The building must be used for personal use and not rented to others. Note that Vandalism or Malicious Mischief peril is not available for this coverage.
- D. 4 **Structure Rented to Others** – Provides building coverage for structures on the insured property when Other Structures coverage may be insufficient (see Other Structures (Coverage B)) in Section 6 above. The building must be rented to others for personal use only.
- E. 5 **Windstorm or Hail Coverage to Awnings, Signs and Outdoor Radio and Television Equipment** – These types of outdoor equipment, permanently attached to your building, are not covered in the policy for the peril of windstorm. You may select to add windstorm coverage for any of the categories of outdoor equipment listed.

9. VALUATION

1 **VALUATION** – This section is mandatory if the risk is located in the 5 boroughs (*Bronx, Brooklyn, Manhattan, Queens, Staten Island*) and Coverage A Dwelling is being requested. Answer each question and attach a copy of an appraisal, if available. Note that the amount of insurance provided will be the amount requested, regardless of the appraisal.

10. LOSS INFORMATION

1 A financial interest on a property is when someone will sustain a financial loss as a result of damage to a property.

Loss Status	
• Open	• Closed - Without Payment (Under Deductible)
• Closed -Without Payment (Peril Not Covered)	• Closed - Claim Withdrawn
• Closed – With Payment	

11. ADDITIONAL INTERESTS

1 Select Mortgagee if a lending institution holds a mortgage on your building. If you have more than one mortgagee, provide the order of each mortgagee that correlates with their interest in your building.

A Lienholder is someone (bank, financial institution, or private party) who has a financial interest in the property.

2 Enter the Loan/Contract number for each mortgage or lien. These are often referred to as 'account number' on statements.

12. GENERAL INFORMATION

- 1 All questions are mandatory if Building coverage is requested. If applying for Business Personal Property or Household Personal Property Coverage only, complete only question O.

Explain all "Yes" responses in the remarks section, attaching additional sheets if necessary.

13. REMARKS

- 1 Use this space to provide additional information required or other pertinent details for any other sections on the application.

14. BILLING

- 1 Select your desired **Payment Plan**. Note that installment plans are charged a \$6 fee per installment
 - **Payment Plan A** – Full Pay: 100% is due. Pay Plan A is mandatory for all Mortgagee Billed policies
 - **Payment Plan B** – 35% Down payment and 2 equal installments billed in the 3rd and 6th month of the policy term
 - **Payment Plan C** – 20% Down payment and 4 equal installments billed in the 2nd, 4th, 6th and 8th months of the policy term
 - **Payment Plan D** – 20% Down payment and 7 equal installments billed over the first 7 months of the policy term

Note: You will be billed immediately if your down payment is insufficient for the payment plan selected.

- 2 Indicate which party is responsible for paying the policy premium and should receive future bills. If a party other than the First Named Insured or Mortgagee will be paying future premiums, complete the full name and address for that party.
- 3 Note that the policy should NOT be an inactive/old policy, but a policy that is still active.
- 4 This application must be accompanied by a deposit premium determined by the following:
 - Personal Property (Contents)..... \$50.00
 - 1 – 4 Family Private Dwellings\$75.00 for each \$50,000 of coverage (any fractions of \$50,000 must be rounded up)

Calculate deposits separately for building and personal property. (Note that a deposit is not a guarantee of insurance and all applications are subject to guidelines for acceptability. If coverage is declined, any deposit money received will be refunded.)

15. PRODUCER'S STATEMENT/SIGNATURE

- 1 Unsigned applications submitted by a producer will be rejected.

16. APPLICANT'S STATEMENT/SIGNATURE

- 1 A completed application that includes signature and date is mandatory. The application will be rejected if incomplete.

17. ELECTRONIC DELIVERY AUTHORIZATION

- 1 New York Property Insurance Underwriting Association ("NYPIUA") provides customers with the option to conduct business electronically and to receive all insurance-related documents electronically. To enroll in the "go paperless" option, you must read and agree to the "go paperless" option terms and conditions located online at nypiua.com, sign and date consent.