

**NAME OF APPLICANTS:** \_\_\_\_\_  QUOTE ONLY  PLEASE BIND  
 Location - Address: \_\_\_\_\_ City: \_\_\_\_\_ Province: \_\_\_\_\_ P.C.: \_\_\_\_\_  
 Age of Applicant: \_\_\_\_\_ Years Age of Home: \_\_\_\_\_

Heating:  Furnace Central **OCCUPANCY** **Y** **N** **CONSTRUCTION**  
 Solid Fuel Heating (Requires Questionnaire)  Owner Occupied?   Detached  Brick  
 Combination with Wood  Primary   Semi-detached  Frame  
 Electric  Secondary   Townhouse  Aggregate  
 Oil Furnace (Requires Oil Questionnaire)  Vacant   Rowhouse  Stone  
 Aux Heat Type \_\_\_\_\_  Unoccupied   Pre Fab  Masonry  
 Under Construction   Mobile Home  Log  
 Value of Home (100% of RCT) \$ \_\_\_\_\_  Duplex  Other : \_\_\_\_\_  
 Triplex  Age of Roof? \_\_\_\_\_  
 Mobile Home

Hydro:  60 amp  100 amp  200 amp  C.B.'s  Fuses  
 Fire Protection: \_\_\_\_\_ Distance to Fire Hydrant: \_\_\_\_\_ Distance to Firehall: \_\_\_\_\_  Paid  Volunteer  
 Coverage Required:  Broad  Std  Fire & E.C.  Sewer Back-up  Earthquake

Other Coverages Required: \_\_\_\_\_  
 List all claims in the past five years (Date, Description, Pd.): \_\_\_\_\_

Reason standard market chose not to renew: (Required) \_\_\_\_\_

**TO BE ANSWERED BY ALL APPLICANTS:**

Have you ever had insurance cancelled mid-term?  YES  NO Reason: \_\_\_\_\_  YES  NO  
 Is the property for sale?  YES  NO Reason: \_\_\_\_\_  YES  NO  
 How long has applicant lived at this location? \_\_\_\_\_ Total Amount of Mortgages/Liens/Encumbrances: \$ \_\_\_\_\_  YES  NO  
 How many mortgages/liens/encumbrances do you have? \_\_\_\_\_  
 Are any of your mortgages/liens/encumbrance payments in arrears? \_\_\_\_\_  YES  NO  
 Occupation? \_\_\_\_\_ During the last 12 months, how long have you been employed \_\_\_\_\_ Months  
 Have you had more than one fire loss in the last five years? \_\_\_\_\_  YES  NO  
 Have you had any losses caused by arson? \_\_\_\_\_  YES  NO  
 Do any business pursuits or farming take place on the premises? (if yes, describe) \_\_\_\_\_  YES  NO  
 Are there any ex-farm buildings on the premises? (if yes, describe) \_\_\_\_\_  YES  NO  
 Do you have any roomers/boarders on premises?  YES  NO How many? \_\_\_\_\_  
 List and date all upgrades/maintenance done (electric/plumbing/heating etc.) \_\_\_\_\_

Is the client new to your office?  YES  NO If no, how long have you known applicant? \_\_\_\_\_  
 Is there any knob and tube, or aluminum wiring?  YES  NO What percent? \_\_\_\_\_ Location? \_\_\_\_\_  YES  NO  
 Are there more than two adults that live in the home? \_\_\_\_\_  YES  NO  
 Is there more than one family that lives in the home? \_\_\_\_\_  YES  NO  
 For risks where 60 amp service in use, do you have more than four major appliances in use at the home (eg. refrigerator, washer/dryer, water heater, etc)? \_\_\_\_\_  YES  NO  
 For risks where 60 amp service in use, have you attached a Hydro Inspection Certificate or inspection report done by a qualified electrician? \_\_\_\_\_  YES  NO

**PLEASE READ BEFORE SIGNING**  
 This application will be incorporated in its entirety into any relevant policy of insurance where Insurers have relied upon the information contained herein. Any misrepresentations or concealment in this application for insurance, will render insurance coverage null and void from inception. Please therefore check to make sure that all questions have been fully answered and that all facts material to your insurance have been disclosed. Signing this form does not bind the Applicant to purchase the insurance or the Insurer to accept the risk, but it is agreed that this form shall be the basis of the contract should a policy be issued.  
 NOTE: INSURANCE IS NOT IN EFFECT UNTIL PREMIER HAS ISSUED A BINDER NUMBER.

Signature of Applicants: \_\_\_\_\_ Date: \_\_\_\_\_  
 Signature of Broker: \_\_\_\_\_ Date: \_\_\_\_\_  
 Broker Name and City: \_\_\_\_\_ Broker Email: \_\_\_\_\_  
 Tel: \_\_\_\_\_ Return Fax #: \_\_\_\_\_

**PREMIER MARINE**  
 Don't let our name fool you... There's more to Premier than Marine

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# HARD-TO-PLACE HOMEOWNERS

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## TAILORED SOLUTIONS... FOR DIFFICULT SITUATIONS

Risks do not always fit in the box insurers set out for you. At Premier we have solutions for the more difficult situations such as:

- Loss frequency
- Vacant dwellings
- Non-pay history
- 60 AMP Service
- Heritage homes
- Older homes without updating (knob & tube, galvanized, etc.)

Through different programs, Premier also provides solutions for:

- High Value Dwellings (refer to our Sterling Program)
- Homes under extensive renovation (refer to our BUILDER program)
- New home construction (refer to our BUILDER program)
- Rented Dwellings (refer to our non-std commercial program)
- Dwellings with partial commercial occupancy (refer to our non-std commercial program)

## DON'T ALWAYS BE SATISFIED WITH FIRE & EC ONLY

Often times hard-to-place homeowners risks are given only Fire & EC from the non-standard market. At Premier most of our owner-occupied accounts are granted Broad form coverage (COMP may also be available). Premier will quote the available options.

Discounts are available. Please inquire about eligibility with your underwriter.



## ONE SIMPLE FORM ONE FAST QUOTE

Complete our simple one page application form and your quotation will be returned to you within the same day. Our underwriters handle all new business submissions the same day they come in – our business is built on providing superior service. All our application forms can be downloaded from our website – [www.premiermarine.com](http://www.premiermarine.com).



## PLACE YOUR TRUST IN THE TRUSTED

The Premier hard-to-place homeowners program is backed by Lloyds security. This means over 300 years of financial strength are behind every one of our policies. With more Fortune 500 companies placing their insurance with the Lloyds market than with any other one insurer, you can feel confident that you have placed your trust in the trusted.

### CONTACT INFORMATION:

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