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## COVERAGES

NOTE: Special form will NOT be written unless risk has ALL of the following:

- 1) Central Station Alarm
- 2) Owner has been in business at location two (2) or more years

## **COVERED PERILS**

- Basic Form:
  - -Fire -Sinkhole Collapse
  - -Lightning -Windstorm or Hail
  - -Explosion -Vandalism
  - -Smoke -Sprinkler Leakage
  - -Aircraft or Vehicle -Riot or Civil Commotion
  - Protection Class: \_\_\_\_\_ Distance to nearest hydrant: \_\_\_\_\_\_ Value: \_\_\_\_\_ Purchase Price: \_\_\_\_\_\_ Number of stories: Area (square foot) of building: Year built \_\_\_\_\_ Construction: Metal Clad Masonrv Frame Concrete Other Condition of Building: Good Fair Poor Other Construction of Roof: Gravel Tile Wood Other No If yes, explain Has property ever been upgraded (wiring, plumbing, roof): Yes Fire Extinguishers **Protection Devices:** Central Station Alarm Smoke Detector/Alarm Sprinklers Night Watchman Local Alarm Other \_\_\_\_\_ Describe Protection Devices Maintenance Programs: Occupancy: Warehouse Sales Office **Repair Garage** Other \_\_\_\_\_ Other occupancies in the same building: \_\_ Neighborhood Type: Residential Industrial Commercial Rural Other Neighborhood Condition: Stable Improving Deteriorating IF THE ANSWER TO ANY OF THE FOLLOWING QUESTIONS IS YES, PLEASE EXPLAIN IN REMARKS. 1) Are there any mortgage payments (building or contents) overdue by 3 months or more? Yes No 2) Are there any tax liens against the property or business? Yes No 3) A. Are there any current violations of fire safety, health, building, construction or other codes at this location? Yes No B. Have there been any violations of fire safety, health, building, construction or other codes within the last 3 years? Yes No 4) Has anyone with a financial interest in this property been convicted of arson, fraud, or other crime related to loss on property owned now or during the last 5 years? Yes No 5) Have there been losses during the past 5 years exceeding \$1,000 in damage to other property in which anyone with a financial interest in this property has an equity interest or held a mortgage (except federal or state chartered lending institutions)? Yes No 6) Is there any other insurance in force or to be secured on this property. Yes No Remarks:

3) Building is located in low crime area

Special Form:

4) Lot is fenced and locked during non-business hours

This form is "all risk" in nature and includes theft.

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