



# Bed & Breakfast Insurance Application

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Brokerage:	Broker code:	Broker contact:																																																																						
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Prior insurance & expiry date:	Other policies with ABEX:																																																																							
<b>1. Underwriting Details</b>																																																																								
Please provide a detailed description of operations and include website if available:																																																																								
Number of rooms used for B&B:	Any month by month rentals? <i>If 'yes', please explain below:</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">Yes</td> <td style="width: 10%; text-align: center;">No</td> <td style="width: 80%;">Has applicant ever had insurance declined or cancelled? <i>If 'yes', please explain in 'Comments'</i></td> <td style="width: 10%; text-align: center;"><b>Yes</b></td> <td style="width: 10%; text-align: center;"><b>No</b></td> </tr> <tr> <td colspan="2"></td> <td>Hydrant within 300 meters?</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Firehall within 8 Kms?</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Is it a volunteer firehall?</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Min. one (1) smoke detector per floor?</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Is the risk located in an active flood zone? <i>If 'yes', we'd decline</i></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Is the risk located within 50 kms of an active fire zone? <i>If 'yes', we'd decline</i></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Does the B&amp;B have a valid Tourist Accommodation License?</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Is this leased land?</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Is the lot bigger than 1 acre? <i>If 'yes', how many acres?</i></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Is there a pool and/or hot tub located on the premises? <i>If 'yes', we'd decline.</i></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Does the building have a heritage designation? If 'yes', is the designation with respect to façade/exterior only? <i>If interior designation, we'd decline.</i></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Is this a historic building?</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td>Comments:</td> <td></td> <td></td> </tr> </table>	Yes	No	Has applicant ever had insurance declined or cancelled? <i>If 'yes', please explain in 'Comments'</i>	<b>Yes</b>	<b>No</b>			Hydrant within 300 meters?					Firehall within 8 Kms?					Is it a volunteer firehall?					Min. one (1) smoke detector per floor?					Is the risk located in an active flood zone? <i>If 'yes', we'd decline</i>					Is the risk located within 50 kms of an active fire zone? <i>If 'yes', we'd decline</i>					Does the B&B have a valid Tourist Accommodation License?					Is this leased land?					Is the lot bigger than 1 acre? <i>If 'yes', how many acres?</i>					Is there a pool and/or hot tub located on the premises? <i>If 'yes', we'd decline.</i>					Does the building have a heritage designation? If 'yes', is the designation with respect to façade/exterior only? <i>If interior designation, we'd decline.</i>					Is this a historic building?					Comments:		
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Property's current market value:	Gross Receipts from B&B operations:																																																																							
Does applicant serve breakfast to guests? <i>If 'no', please explain below:</i>	Yes      No																																																																							
Does applicant serve meals to general public?	Yes      No	Is alcohol served or provided to guests?	Yes	No																																																																				
If 'yes', what % of gross income is derived from food/beverage sales?																																																																								
Is there a commercial kitchen on the property? <i>If 'yes', describe fire extinguishing system below:</i>	Yes      No																																																																							
Are recreational / facilities provided? <i>If 'yes', please complete below:</i>	Yes      No																																																																							
Boating      Horseback Riding      Cycling      Other:																																																																								
Does the applicant arrange tours or contract out any activities? <i>If 'yes', please describe below:</i>	Yes	No																																																																						
Does applicant require any evidence of liability insurance from tour/activity companies? If 'yes', amount of insurance required: \$	Yes	No	N/A																																																																					
Does applicant employ professionals? If 'yes', does applicant confirm professional liability is in place?	Yes	No	Yes	No																																																																				

2. Construction Details			Building area in sq. feet		Private Protections			Adjacent Risks		
Year built					Yes No			Separation Exposure		
No of Stories			Construction		Fire Alarm			Front	ft	
	Type	Year Updated			Burglar Alarm			Back	ft	
Electrical Wiring & Amperage					Monitored			Left	ft	
Breakers or Fuses					Sprinklered			Right	ft	
Plumbing					On-Site Security					
Heating										
Supplementary Heating										
Roof										

3. Have there been losses or claims by the applicant in the last 5 years?					Yes	No
Date of loss	Detailed description of loss	Amount Paid	Open / closed?	Preventative measures in place?		

4. Coverage	Limits Required	Deductible
Building(s)	\$	
Outbuilding(s) <sup>1</sup> <i><sup>1</sup>No cover given for outbuildings unless a limit is shown on the policy.</i>	\$	
Contents	\$	
Rental Income	\$	
Sewer Back Up	\$	
Liability (CGL)	\$	

5. Is coverage required for:	Equipment Breakdown: Yes No	Flood: Yes No	Earthquake: Yes No <i>(Excluding BC)</i>
6. Current photos of the risk attached ?	Yes No	(Current photos and Building Evaluator are not required for quoting, but will be required in order to bind coverage)	
EZ_ITV or equivalent evaluator attached?	Yes No		

7. Additional comments:

Declaration: I/we declare that after proper enquiry the statements and particulars given above are true and that I/we have not mis-stated or suppressed any material fact. I/we agree that this Application Form, together with any other material information supplied by me/us shall form the basis of any contract of insurance affected thereon. I/we undertake to inform Underwriters of any material alteration to these facts occurring before the completion of the contract. I/we authorize you to collect, use and disclose personal information as permitted by law, in connection with your commercial insurance policy or a renewal, extension or variation thereof, for the purposes necessary to assess the risk, investigate and settle claims, and detect and prevent fraud, such as credit information and claims history.

Signature(s) of All Named Insureds (only required if binding):	Full Name(s):
Position(s) Held at Insured:	Date:

**Absolutely NO COVERAGE is given by this application form. Coverage is only given upon written confirmation of binding from ABEX.**

**This Section is For Broker Use Only**

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\* If clicking on **Submit** button above doesn't bring up a new email with this application attached to it, please try using a different browser or save and email the application to **quotes@abexinsurance.com**