



**NEW YORK PROPERTY INSURANCE UNDERWRITING ASSOCIATION  
INSTRUCTIONS FOR COMPLETING APPLICATION FOR DWELLING INSURANCE**

**READ INSTRUCTIONS BEFORE COMPLETING.  
USE THIS APPLICATION FOR DWELLING OR PERSONAL PROPERTY.  
(DO NOT USE THIS FORM WHEN APPLYING FOR COVERAGE ON COMMERCIAL BUILDINGS OR  
COMMERCIAL CONTENTS. USE COMMERCIAL APPLICATION ACORD 177 NY)**

**INCOMPLETE OR UNCLEAR APPLICATIONS WILL BE RETURNED.  
USE BALLPOINT PEN, TYPEWRITER OR PRINTER TO COMPLETE APPLICATION.**

If you have any questions, go to [www.nypiua.com](http://www.nypiua.com), or contact the Association at (212) 208-9700 or toll free at (800) 522-3372.

**NYPIUA OFFERS THE FOLLOWING COVERAGES/CAUSES OF LOSS:**

- Fire Insurance, Lightning and Explosion
- Extended Coverage - Windstorm, Hail, Riot, Riot attending a strike, Civil Commotion, Damage due to aircraft, Damage due to vehicles, and Smoke
- Vandalism & Malicious Mischief (Not available for vacant or unoccupied buildings.)
- Broad Form Perils - 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.)
- Additional Living Expense
- Rental Value

To apply for extended coverage you must also apply for fire. To apply for vandalism and malicious mischief, you must apply for extended coverage. To apply for broad form perils, you must apply for fire, extended coverage and vandalism and malicious mischief.

**REMEMBER:**

- BOTH Producer and Insured must sign the application.
- Give complete description of property and address.

**DEPOSIT SCHEDULE:**

This application must be accompanied by a deposit premium determined by the following schedule:

Personal Property .....\$50.00  
1 - 4 Family Private Dwellings .....\$75.00 for each \$50,000 of coverage or any fraction thereof

No additional deposit is required for Extended Coverage, Vandalism & Malicious Mischief, Broad Form Perils, Additional Living Expense, or Rental Value.

**Calculate deposits separately for building and personal property.**

(THE PREMIUM ACCEPTED WITH THIS APPLICATION IS FOR DEPOSIT PURPOSES ONLY. APPLICATIONS SUBMITTED WITH INSUFFICIENT DEPOSITS WILL BE RETURNED. ACCEPTANCE OF A DEPOSIT IS NOT AN AGREEMENT TO INSURE. IF COVERAGE IS DECLINED, THE DEPOSIT WILL BE RETURNED.)

**BINDING DATES:**

- 12:01 AM standard time, on the day after receipt, unless later date is specified, not to exceed 60 days.
- 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 the Association.
- 12:01 AM standard time, the day after certified mail or express mail date.

**VACANT OR UNOCCUPIED BUILDINGS ARE INSURABLE IF:**

- Property is secured against unauthorized entry. (See part B of UA-484.)
- Repair or reconstruction will commence within 60 days and building is maintained secured. (See part C of UA-484.)

**UA-484 FORM MUST ACCOMPANY APPLICATION - PHOTOGRAPHS OF ALL SIDES OF THE BUILDING MUST BE ATTACHED TO THIS FORM. The form is available at [www.nypiua.com](http://www.nypiua.com), "To Print A Form" or by calling 212-208-9700 or 800-522-3372 outside of New York City.**

**BUILDINGS UNDER REPAIR OR RECONSTRUCTION (RENOVATION):**

Buildings under repair or reconstruction are insurable if kept secured when workers are not present. (See part C of UA-484.)

**UA-484 FORM MUST ACCOMPANY APPLICATION - PHOTOGRAPHS OF ALL SIDES OF THE BUILDING MUST BE ATTACHED TO THIS FORM.**

**BUILDINGS UNDER CONSTRUCTION - NEW CONSTRUCTION (BUILDERS' RISK):**

**PHOTOGRAPHS MUST BE ATTACHED TO THIS APPLICATION TO SHOW THE STATUS OF CONSTRUCTION AT THE TIME OF APPLICATION.**

**NOTICE:**

The Association will return unearned premium if coverage is replaced. Notify us in writing immediately. Submit proof that replacement coverage has been obtained (for example: copy of binder). Association coverage will be canceled on the effective date of the replacement policy if notification is received within 45 days of replacement; otherwise coverage will be canceled effective on the date the request is received.

# INSTRUCTIONS FOR COMPLETING APPLICATION FOR DWELLING INSURANCE

## 1. APPLICANT INFORMATION

Provide complete information including any "in care of" reference. If there are multiple applicants, attach additional sheets, as necessary. The applicant identified at the address provided in this section will be designated the first named insured for the purpose of mailing. Supply addresses for all additional applicants. Provide the last four digits of the first named applicant's social security number. Give telephone numbers as requested. Provide the name and daytime telephone number of an individual who can provide access to the building for inspection.

## 2. PRODUCER INFORMATION

Indicate the name as it should appear on the policy. If the producer is part of an agency, include the agency name. Sign the application in the space provided on page two. Attach a copy of your producer license if this is your first submission.

## 3. MORTGAGEE INFORMATION

Give complete mortgagee information that the lender requires on the policy. Provide loan numbers if available. Also, indicate whether chattel mortgagee (contents), real property mortgagee, or loss payee. If there are additional mortgagees, attach additional sheets, as necessary.

## 4. LOCATION OF PROPERTY TO BE INSURED

Provide the complete location of property as it should appear on the policy. Separate applications are required for each location, unless buildings share the same address. These may be buildings designated as "front" and "rear", or multiple structures at one site, such as a camp. Use an additional sheet to give the address, description, and amount of insurance for each building. Provide a site plan that will identify the buildings.

## 5. BUILDING CONSTRUCTION

Check the appropriate construction and indicate whether the building has a sprinkler system. If the building is of frame construction, indicate whether it is part of a row of attached frame buildings. Buildings partially frame and masonry are considered frame.

## 6. OCCUPANCY

Check the number of families in the building. Indicate the number of stories in the building. Give number of single room occupants (roomers). Describe the use of the basement. If the building to be insured is not a one to four family dwelling, but is eligible for a dwelling policy under the rules of the Insurance Services Office (ISO), identify the type of building in the area marked "other". These buildings include private garages, sheds, etc. If the applicant is an apartment dweller requesting coverage for personal property in a building other than a dwelling, identify the type of building.

**Complete all of the information requested.**

**Note: If the building is vacant, partially vacant, or under repair or reconstruction, application supplement UA-484 (available at [www.nypiua.com](http://www.nypiua.com), "To Print A Form" or by calling 212-208-9700 or 800-522-3372 outside of New York City) must be submitted. Photographs of all sides of the building are required. Attach photographs to the application supplement.**

**Attach photographs of buildings under construction (Builders' Risk) to show status of construction at time of application.**

## 7. VALUATION

Answer each question and attach a copy of appraisal, if available. The amount of insurance provided will be the amount requested up to the limit of liability. The insurable value is determined by the applicant/producer.

## 8. COVERAGE INFORMATION

Show the amount of deposit enclosed with the application. Indicate the effective binding date requested. (See Outline of Procedures for binding rules.) Enter deductible amount, if different from the standard deductible as indicated in the ISO dwelling rules. If additional rental value insurance is requested, indicate the number of months rented and the amount of coverage. If the applicant desires, NYPIUA will increase the amount of insurance annually by the percentage indicated in the automatic increase endorsement area. Choose 2%, 4%, 6%, or other percentages in increments of 2%. Show the type of coverage requested (Fire, Extended Coverage, Vandalism & Malicious Mischief, Broad Form) and the amount required.

## 9. LOSS INFORMATION

Complete all information.

## 10. GENERAL INFORMATION

Answer each question. Use the remarks Section 11 to supplement or clarify information provided on the application form. Include additional sheets, if necessary.

## 11. REMARKS

Use this space to provide information required in Section 10 or other pertinent details.

## 12. PRODUCER STATEMENT AND SIGNATURE

Unsigned applications submitted by a producer will be returned.

## 13. APPLICANT'S STATEMENT AND SIGNATURE

The applicant should read the certification and sign and date the application. Unsigned or incomplete applications will be returned.