

Information Needed For a Cottage Quote

Applicant's Full Name & Phone Number	

Cottage Full Address	
Street Name _____	
City, Province _____	
Postal Code _____	
Owner Occupied Seasonal	
Year Built* _____	<i>*If prior to 1960 refer to underwriter</i>
Not rented out for more than 1 month per year	
May be unoccupied for more than 30 days consecutive	
Island & water access only cottages 20% surcharge	
Island & water access only cottages rates as <u>seasonal</u> & <u>unprotected</u> only	
No claims in the past 3 years	
Owner Occupied Secondary	
Year Built* _____	<i>*If prior to 1960 refer to underwriter</i>
Minimum 100 amp, if less refer to underwriter	
Minimum 800 sq. ft.	
Minimum value \$96,000	
Not rented out more than 30 days consecutive	
Not unoccupied more than 30 days consecutive	
Not an island cottage or water access only	
Road must be kept open & plowed all year long	
Fully insulated, heated & winterized	
Decription of Property Insured	
Is risk wholly or partially constructed of:	
Log <input type="checkbox"/>	Post & Beam <input type="checkbox"/> Timber <input type="checkbox"/>
Is cottage located on an island or only accessible by water?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is cottage located within 13 kms of a responding firehall open year round?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this risk owned and/or occupied by 3 or more unrelated individuals?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has applicant been refused insurance or been cancelled by an insurer?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is there any evidence of a moral hazard?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the cottage registered in the name of a corporation or estate?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the cottage designed as a heritage home?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the cottage a row house?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is cottage used for commercial or business purposes?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Does cottage have a propane refrigerator?	Yes <input type="checkbox"/> No <input type="checkbox"/>

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Is there any evidence of a physical hazard?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is any farming being carried out?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does cottage have min 100 amp?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does cottage have septic system or a connection to a city sewer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the cottage under construction?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
# of storeys? _____		
Does cottage have wet buildings or a wet boathouse?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Type of construction	frame <input type="checkbox"/> log <input type="checkbox"/> brick <input type="checkbox"/> masonry <input type="checkbox"/> post & beam <input type="checkbox"/>	
Auxiliary Heat	Woodstove <input type="checkbox"/> Fireplace <input type="checkbox"/>	
Was it professional installed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is heating unit CSA, ULC or Warnock Hersey approved?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does cottage have more than one auxiliary heating units?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have there been any updates? (roof, heating, wiring, plumbing)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Details: (type, year, status)		

Additional Information		
Name of current cottage insurer?	_____	
Any claims in past 3 yrs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is watercraft coverage required?	Yes <input type="checkbox"/>	No <input type="checkbox"/>