# **Bed and Breakfast Application**

This is an application for insurance. This is not a binder of insurance.

Named Insured:			FEIN:				
Principal Contact:							
Mailing Address:							
Location Address (Impor	tant):						
Phone Number:			Fax Number:				
Effective Date:			Website: www.				
Business Form:	Corporation	Partnership	Individual	LLC	Other		
Limit of Liability Request	ted:					\$ 300,000 Occ	urrence
						\$ 500,000 Occ	urrence
						\$ 1,000,000 Occ	urrence
Do you operate any other	er businesses fror	n this location?				Yes	No
What is the legal name of the	Corporation	Partnership	Individual	LLC	Other		

#### **Prior Carrier Information**

	INSURANCE CARRIER	LIMITS OF LIABILITY	PREMIUM
Last Year			
Two Years Ago			
Three Years Ago			

### Additional Insureds, if necessary use another sheet of paper

NAME	COMPLETE ADDRESS	INTEREST

#### **Required Attachments**

- 1. All brochures describing any and all services; or website address above.
- 2. The liability waiver/hold harmless agreement you require your guests to sign, if applicable.
- 3. Three years hard copy Loss Runs, if unavailable, provide a no loss letter signed by the insured.
- 4. ACORD forms for other lines requested (Property, Inland Marine, Crime, etc.)

Produc	ing Insura	ance Agent
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Agency:	Address:
Contact:	Telephone/Fax:



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# **PROPERTY SECTION**

<b>Location Information</b>							
Is your location within 50 mile	es of the Gulf of Mexi	co or the	Atlantic O	cean?		Yes	No
What is the Fire Protection Cl	ass of your location?						
Distance Fire fire Station?							Miles
Is the responding fire departr	ment Staffed	d or	Volunte	er?			
Distance to Fire Hydrant?							Feet
Are there other fire control w	ater sources available	e?	Pool	Pond/Lake	Water Tank	Other	
Is your location prone to gras	s fires and/or forest f	ires?				Yes	No
Are there buildings at your fa	cility with limited acc	ess due t	o forest, te	errain or season	?	Yes	No
Are your buildings located in	heavily wooded area	is?				Yes	No
Is the cleaning from forest/wo	ooded areas greater t	than 150 f	feet?			Yes	No
Is your business operational y If no, provide the numbe		operation	al?			Yes	No Months
Does owner/employee live or	n the premises?				Yes, Owner	Yes, Employee	No
Does owner/employee fave a If yes, list type/breed of p		nises?				Yes	No
Are your buildings occupied y If no, is there a caretaker or contracted? If no, are building winter	on site					Yes Yes Yes Yes	No No No No
Basic Property Information	on						
Is your building sprinklered?						Yes	No
Are there smoke alarms in all Battery	corridors and bedroo Hardwired	oms?				Yes	No
How many floors does your n	nain building have?						Floors
Do you have emergency light	ting in all corridors ar	nd bedroo	oms?			Yes	No
Do you have two means of eq	gress from all floors?					Yes	No
Building Updates: Electrical Wiring	Yes, year		No,	year built			
Plumbing	Yes, year		No				
Heating System	Yes, year		No				
Do you have or believe to have (Note: The name "Stab-Lok" is identified on Do any buildings have any AC	n the panel board, the breake CTIVE Knob & Tube ar	r switches ma	ny contain som	e RED coloring)		Yes Yes	No No
If yes, list building numb						V.	NI.
Do any buildings have cookir If yes, list building numb	-					Yes	No
Do you have wood burning s  If yes, are the chimneys a	-	uallv?				Yes Yes	No No
Do you allow smoking inside		·, ·				Yes	No



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#### **Guest Quarters**

Total number of units for guest rental?

Maximum guest capacity is:

Do you allow pets?

Do you have "Do Not Disturb" signs adequately supplied in each room?

Yes No

Are you or your employee present overnight when guests are registered?

Yes No

# **ACTIVITIES INFORMATION**

# Prior 12 Months' Actual Total Receipts: Estimated Total Receipts for Next 12 Months:

ACTIVITIES CONDUCTED	# OF GUIDES	# OF UNITS	USER DAYS	REVENUES
Hiking/Nature Tours				\$
Horseback Riding				\$
Hay, Sleigh or Wagon Rides				\$
Bike Rentals				\$
Boating				\$
Sea Kayak Tours/Rentals				\$
Water Skiing				\$
Jet Skis or Wave Runners				\$
River Tubing				\$
Cross Country Skiing				\$
Historic Tours				\$
Day Care / Babysitting				\$
Other, describe:				\$

Do you require your guests to sign a liability waiver for recreational activities? Yes No How long are signed liability waivers kept on file? years. Paper copies? Yes No Electronic methods? Yes No How many years have you been in business under current name and location? Years Do you hire subcontractors? If yes, for what activities? Yes No If yes, do you obtain proof of insurance? Please attach certificates Yes No

List safety procedures and/or attach safety guidelines:

Retail Operations N/A

Do you have retail operations for any of the following?

General Store Gift Shop Liquor Store

What are our total Gross Sales from retail operations?

Do you sell any products under our own name (food, snacks, shirts, souvenirs, etc.)

What are our total Gross Sales from retail operations? \$



Pool and Swimming Operations				N/A
How many of each: Pools Lakes Other:				
Are your swimming facilities open to the general public?			Yes	No
Fenced?			Yes	No
Diving Board?			Yes	No
Locking Gate?			Yes	No
Is the depth of pool marked?			Yes	No
Are life rings or buoys provided?			Yes	No
Pool Rules posted?			Yes	No
Is there signage "No life guard, swim at your own risk, no diving"?			Yes	No
Do you have a water slide?			Yes	No
If yes, what is the length & height of slide?	Lengt	th	/Height	
Food Service Operations				N/A
Do you have an automatic extinguishing system over the cooking surface?			Yes	No
Do you have automatic fuel shut-off to stove?			Yes	No
Is there a maintenance contract to clean your duct system?			Yes	No
Do you have one or more fire extinguishers?			Yes	No
Do you have a service agreement for your extinguishers?			Yes	No
Do you have any deep fat fryers?			Yes	No
Is the deep fat fryer covered by an automatic extinguishing system?			Yes	No
Service Operations				N/A
Do you host any of these events?				
Weddings Conferences	Yes	No No	\$	
Special Events, describe:	Yes Yes	No	\$ \$	
Do you provide the catering at these functions?  If no, do you collect certificates from the caterers that work on your premise?			Yes Yes	No No
Is there a restaurant, bar or lounge on the premises?			Yes	No
If yes, is it open to the general public?			Yes	No
What are your liquor sales?			\$	
What are your restaurant sales, not including liquor?			\$	
What percentage of restaurant and liquor sales is from patrons NOT lodging at the resort? What is the restaurant seating capacity?				%



If requesting Liquor Liability you must complete the Liquor Liability Supplemental Application

Personal Liability Option Operations  If requesting personal Liability you must complete this section.		N/A
Do you own any other residences or vacation properties?	Yes	No
Do you have any Personal Liability coverage with the insurance for these properties?	Yes	No
Are there any dogs on this premise?  If yes, list breed(s):	Yes	No
Is the Bed & Breakfast on this application your primary residence?	Yes	No
Do you have firearms kept on the premises?  If yes, describe how/where they are stored:	Yes	No

List all family members/dependents living with you at this location and their ages.

NAME	AGES

# **Loss History**

DATE	DESCRIPTION OF INCIDENT	REVENUES
		\$
		\$
		\$
		\$
		\$

Do you have an knowledge of any incident which may lead to a claim?

If yes, please describe:

Yes

No

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## Fraud Prevention - General Warning

**NOTICE:** ANY PERSON WHO KNOWINGLY, OR KNOWINGLY ASSISTS ANOTHER, FILES AN APPLICATION FOR INSURANCE OR CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD AN INSURANCE COMPANY MAY BE GUILTY OF A CRIME AND MAY BE SUBJECT TO CRIMINAL AND CIVIL PENALTIES AND LOSS OF INSURANCE BENEFITS.

**NOTICE TO ARKANSAS APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO CALIFORNIA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

NOTICE TO COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** WARNING, IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**NOTICE TO FLORIDA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

**NOTICE TO IDAHO APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURANCE COMPANY, FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

**NOTICE TO INDIANA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD AN INSURER FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION COMMITS A FELONY.

**NOTICE TO KENTUCKY APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

**NOTICE TO MAINE APPLICANTS:** IT IS A CRIME TO PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MICHIGAN APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE OR DEFRAUD ANY INSURER SUBMITS A CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION SHALL UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO ONE YEAR FOR A MISDEMEANOR CONVICTION OR UP TO TEN YEARS FOR A FELONY CONVICTION AND PAYMENT OF A FINE OF UP TO \$5,000.

**NOTICE TO MINNESOTA APPLICANTS:** A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**NOTICE TO NEVADA APPLICANTS:** PURSUANT TO NRS 686A.291, ANY PERSON WHO KNOWINGLY AND WILLFULLY FILES A STATEMENT OF CLAIM THAT CONTAINS ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION CONCERNING A MATERIAL FACT IS GUILTY OF A FELONY.

**NOTICE TO NEW HAMPSHIRE APPLICANTS:** ANY PERSON WHO, WITH PURPOSE TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY, FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD, AS PROVIDED IN RSA 638:20.

**NOTICE TO NEW JERSEY APPLICANTS:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO LOUISIANA AND NEW MEXICO APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.



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**NOTICE TO NEW YORK APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIMS CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

**NOTICE TO OHIO APPLICANTS:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**NOTICE TO PENNSYLVANIA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY FACT MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO TENNESSEE & VIRGINIA APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

Insured Signature:	Date: