

BED & BREAKFAST APPLICATION

GENERAL INFORMATION

Date of survey: _____ Renewal Date: _____ Date proposal needed: _____
Legal Name of Organization: _____
(Include all organizations that are to be included as insureds)

FEIN: _____
Mailing Address: _____

County: _____
Location Address: _____

County: _____
Telephone: _____ E-Mail Address: _____
Contact Name: _____ Contact Title: _____

INSURANCE AGENT INFORMATION

Agent's Name: _____
Name of Agency: _____
Address: _____
Agency telephone: _____ Agency e-mail address: _____
Do you currently write this account? ☐ Yes ☐ No
If yes, for how long? _____ Carrier Name? _____
Is the account Sub-Brokered ☐ Yes ☐ No
If yes, please indicate Agency Name? _____

BUSINESS INFORMATION

Description of organization (please check only one): ☐ Bed & Breakfast ☐ Country Inn
Description of organization: ☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ Other _____
Years in operation under current ownership: _____ (**Minimum Requirement: 3 Years in Operation**)
Is your business currently up for sale? ☐ Yes ☐ No
Has your business filed for bankruptcy and/or been in receivership within the last 3 years? ☐ Yes ☐ No
Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? (**N/A in Missouri**) ☐ Yes ☐ No
If yes, please provide dates, coverage and explanation: _____

CGL LIMITS OF INSURANCE

Each Occurrence/General Aggregate ☐ \$500,000/\$1 million ☐ \$1 million/\$2 million ☐ \$1 million/\$3 million
Employee Benefits Liability** ☐ \$500,000/\$1 million ☐ \$1 million/\$2 million ☐ \$1 million/\$3 million
(claims made only) Retroactive Date: _____

****Employee Benefits Liability not available in MT, NY and TX**

REAL AND PERSONAL PROPERTY INFORMATION

Please complete and attach a property ACORD application.

What fire control water sources are available?

☐ Fire Hydrant ☐ Pool ☐ Pond/Lake ☐ Water Tank ☐ Other, please specify: _____

Name of and distance from your servicing Fire Department? _____

Does your business operate year round? ☐ Yes ☐ No

If no, is there a caretaker in the area/on site year round? ☐ Yes ☐ No

If no, are buildings winterized? ☐ Yes ☐ No

Is the innkeeper, owner or manager on premises overnight when guests are present? ☐ Yes ☐ No

Are there smoke alarms in all corridors and sleeping quarters? ☐ Yes ☐ No

Are there CO (Carbon Monoxide) Detectors installed? ☐ Yes ☐ No

Is your building equipped with sprinklers? ☐ Yes ☐ No

If yes, is it 100% fully sprinklered? ☐ Yes ☐ No

Is there a written or posted emergency procedures plan in place? ☐ Yes ☐ No

Do all second story bedrooms have direct means of egress? ☐ Yes ☐ No

Do you have two means of egress from all floors? ☐ Yes ☐ No

Building Updates

Electrical Wiring ☐ Yes / Year: _____ ☐ No / Year Built: _____

Plumbing ☐ Yes / Year: _____ ☐ No / Year Built: _____

Heating System ☐ Yes / Year: _____ ☐ No / Year Built: _____

Do any Buildings have any ACTIVE knob & Tube and/or Aluminum wiring? ☐ Yes ☐ No

If yes, list building numbers: _____

Do any buildings have wood burning fireplaces and/or woodstoves? ☐ Yes ☐ No

If yes, please list location numbers: _____

Are all fireplaces/chimneys cleaned and properly maintained annually? ☐ Yes ☐ No

Does the structure contain any shared firewalls? ☐ Yes ☐ No

Cooking Information

Do any buildings have cooking facilities? ☐ Yes ☐ No

If yes, please list location numbers: _____

Do you have an automatic extinguishing system over the cooking surface? ☐ Yes ☐ No

Do you have automatic fuel shut-offs to stoves? ☐ Yes ☐ No

Do you have deep fat fryers? ☐ Yes ☐ No

Do you have a hood and duct system? ☐ Yes ☐ No

If yes, is there a formal maintenance contract in place? ☐ Yes ☐ No

Do you have fire extinguishers readily available? ☐ Yes ☐ No

REAL AND PERSONAL PROPERTY INFORMATION (CONTINUED)

Dock Information

Indicate the total number of Docks: _____

Indicate the number of Boat Slips: _____

Are the docks removed?

☐ Yes ☐ No

**If requesting property coverage for docks valued \$100,000 or greater, please provide pictures.*

Hired & Non-Owned Liability

☐ N/A

If auto coverage is not desired and the Insured require hired & non-owned liability coverage, please complete the below questions:

Does the Insured have any business owned autos?

☐ Yes ☐ No

Do any of the employees utilize their own vehicles to transport patrons?

☐ Yes ☐ No

Who uses their own vehicle for business and for what purpose? _____

Does the insured verifying the coverage (via a copy of personal declarations page) on the non-owned vehicles?

☐ Yes ☐ No

Do they require that certain limits be carried on the PAP?

☐ Yes ☐ No

ACTIVITIES CONDUCTED

Prior 12 month's actual total receipts: \$ _____ Next 12 month's estimated total receipts: \$ _____

Do you require guests and/or visitors to sign an acknowledgment of risk or liability waiver to participate in activities?

☐ Yes ☐ No

Activities Conducted	# of Units	Revenue
☐ Guest Units	_____	\$ _____
☐ Special Events	_____ Annual Events	
☐ ATV/Snowmobile/Golf cart (complete supplemental)	_____ ATV _____ Snowmobiles _____ Golf carts	\$ _____
☐ Mountain Biking/Road Cycling (complete below)	_____	\$ _____
☐ Daycare or child babysitting services		
☐ Horseback Riding (complete supplemental)		
☐ Pools/Swimming Areas (complete supplemental)		
☐ Restaurant/Snack Bar		\$ _____
☐ Retail Operations (complete below)		\$ _____
☐ Watercraft Rentals (complete supplemental)	_____	\$ _____

Do you provide any guided services?

☐ Yes ☐ No

If yes, please list any guided activities not included above that are conducted by your business? _____

OPERATIONS

Is your business open year round? ☐ Yes ☐ No

Does the owner or a manager live on the premise year round? ☐ Yes ☐ No

If yes, is there separate homeowners or tenants coverage in place? ☐ Yes ☐ No

If no, please complete the Personal Liability Supplement.

Do you allow your guests to bring pets? ☐ Yes ☐ No

Is there a formal maintenance program for the grounds and public traffic areas including tree maintenance? ☐ Yes ☐ No

If yes, please describe _____

Do you sell alcohol? ☐ Yes ☐ No

If yes, please complete and attach the **Liquor Supplement**.

Total number of guests utilizing guided activities: _____

Maximum duration of guided activities: _____

RETAIL OPERATIONS

☐ N/A

What type of inventory do you sell? (Please check **all that apply**):

☐ General Merchandise ☐ Souvenirs ☐ Baked/Homemade Goods ☐ Groceries ☐ Alcohol ☐ Guns ☐ Other: _____

Please specify any other types of retail operations that take place at your business: _____

****It is essential you make every attempt to obtain COI's for products liability insurance from manufacturers of your products for your files.****

MOUNTAIN BIKING/ROAD CYCLING INFORMATION

☐ N/A

What percentage of your on-road (please do not include off-road in this percentage) cycling operations is unguided? _____%

Do you rent or supply bicycles to your guests? ☐ Yes ☐ No

Are helmets provided for use? ☐ Yes ☐ No

EXCESS LIABILITY

Desired Limit of Insurance (maximum \$5 million) ☐ \$1,000,000 ☐ \$2,000,000 ☐ \$3,000,000 ☐ \$4,000,000 ☐ \$5,000,000

Please note that the minimum underlying limits are \$1 million per occurrence/\$2 million annual aggregate for Commercial General Liability, \$1 million CSL for Auto Liability, and \$1 million bodily injury by accident/\$1 million bodily injury by disease/\$1 million bodily injury by disease policy limit for Employers Liability if provided.

Please indicate the following underlying coverage information for Employers Liability. **If this information is not provided, Excess Employers Liability coverage will not be included.**

Insurer*: _____ Policy Number: _____

Address: _____ Policy Period: _____

Employers Liability (Coverage B) Limits:	\$ _____	Bodily Injury by Accident
	\$ _____	Bodily Injury by Disease
	\$ _____	BI by Disease Policy Limit

****Excess Employers Liability is subject to approval of the insurer providing the underlying coverage.***

ADDITIONAL COVERAGES AVAILABLE

For Business Automobile, Garage Keepers, Commercial Crime and/or Inland Marine, please attach applicable ACORD applications.

PREMIUM HISTORY

Please indicate the Total Account Premium for the past 3 years.

Carrier(s): _____ \$ _____
(current year)

Carrier(s): _____ \$ _____
(1st prior year)

Carrier(s): _____ \$ _____
(2nd prior year)

CLAIMS HISTORY

Have there been any claims or losses in the last five years?

☐ Yes ☐ No

If yes, please indicate all known claims and losses for the past five years, and any pending incidents that could result in a claim being made against the organization. Include the date of loss, a short description of the claim, the status of the claim (open/closed), and the dollar amounts paid or reserved.*

DOL	DESCRIPTION	STATUS	AMOUNT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

***Attach separate pages if needed. Provide the carrier loss runs if available.**

SUBMISSION REQUIREMENTS

Attachments to this application **must** include the following:

- All available brochures and/or website address **Website Address:** _____
- Claims section completed or 5 years of currently valued hard copy loss runs (at underwriter's discretion)
- Completed property ACORD form
- Any applicable exposure supplements, as indicated above

A proposal will not be offered without the above referenced attachments.

Do you supply/rent any watercraft to your guests?

☐ Yes ☐ No

What percentage of your watercraft operations is unguided? _____ %

Do you permit water skiing, knee boarding or tubing with the use of watercraft supplied/rented to guests?

☐ Yes ☐ No

Do you provide, rent, lease or operate any personal watercraft? (IE: Jet Skis, Sea-Doos and/or Waverunners)

☐ Yes ☐ No

Are life vests/personal flotation devices provided for participants?

☐ Yes ☐ No

Is the consumption of alcohol permitted with use of your watercraft?

☐ Yes ☐ No

Does boat travel ever extend further than 5 miles from the shore?

☐ Yes ☐ No

Does any boat/raft use occur on rivers classified as Class IV or V?

☐ Yes ☐ No

Non-Motorized Watercraft

Number of Canoes _____		Number of Paddle Boats _____
Number of Kayaks _____		Number of Float Tubes _____
Number of Row Boats _____		Number of Rafts _____

Motorized Watercraft

Year	Make & Model	Length	HP	OB / IB / IO	# Pass	Guest Operated

****If physical damage/hull coverage is required, please attach applicable ACORD form****

What percentage of your ATV/Snowmobile operations is unguided? _____%

Total number of owned ATVs? _____

Total number of owned snowmobiles? _____

Total number of owned golf carts? _____

Do you rent or supply ATVs/Snowmobiles/Golf Carts to your guests?

☐ Yes ☐ No

Are helmets required for ATV or snowmobile use?

☐ Yes ☐ No

Are helmets provided to your guests for use?

☐ Yes ☐ No

Do you conduct a pre-ride safety briefing with guests?

☐ Yes ☐ No

Is there a formal maintenance program for owned units?

☐ Yes ☐ No

Do you provide mechanical service and/or sell mechanical parts for non-owned ATVs/Snowmobiles/Golf carts?

☐ Yes ☐ No

Is alcohol consumption allowed before or during any activities?

☐ Yes ☐ No

Total ATV Receipts? \$ _____

What percentage of your total operations is attributed to ATV operations? _____%

Total snowmobile Receipts? \$ _____

What percentage of your total operations is attributed to snowmobile operations? _____%

HORSEBACK RIDING/RODEO INFORMATION☐ N/A

What percentage of riding operations is unguided? _____%

What is the total number of horses available for guest riding? _____

Average number of pack animals: _____

Average number of saddle animals: _____

What is the youngest rider you will allow on a horse? _____ years old

Do you have helmets available for all riders age 12 and under? ☐ Yes ☐ NoDo you ever allow double riding? ☐ Yes ☐ NoDo you conduct a pre-ride safety briefing with guests? ☐ Yes ☐ NoDo you provide a written safety manual outlining procedures to staff members? ☐ Yes ☐ No

List any reasons why you would decline a person from riding (health, age, alcohol, etc): _____

Do you operate pony rides? ☐ Yes ☐ NoIf yes, is the pony hand lead? ☐ Yes ☐ No

What is the youngest rider you will allow on a pony? _____ years old

Do you board horses other than those owned by yourself or your guests? ☐ Yes ☐ NoDo you hold rodeos or any timed events other than gymkhana? ☐ Yes ☐ NoDo you allow your guests inside the ring without a trained staff member at any time? ☐ Yes ☐ NoDo you allow your guests to rope or brand cattle? ☐ Yes ☐ NoDo you conduct cattle drives? ☐ Yes ☐ No

If yes, is the wrangler to rider ratio? _____ / _____

Application Signatures & State Fraud Statements

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

NOTICE TO ALASKA APPLICANTS: A person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

NOTICE TO ARIZONA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

NOTICE TO ARKANSAS, LOUISIANA, RHODE ISLAND AND WEST VIRGINIA 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: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a 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 DELAWARE APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

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 of the third degree.

NOTICE TO IDAHO APPLICANTS: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO INDIANA APPLICANTS: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete or misleading information commits a felony.

NOTICE TO KANSAS APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral or telephonic communication statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with 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 knowingly 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 MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully 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 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.

Application Signatures & State Fraud Statements

NOTICE TO NEW HAMPSHIRE APPLICANTS: Any person who, with a 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 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.

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 claim 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 OKLAHOMA APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO OREGON APPLICANTS: Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 subjects such person to criminal and civil penalties.

NOTICE TO PUERTO RICO APPLICANTS: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

NOTICE TO TENNESSEE AND 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.

NOTICE TO TEXAS 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 UTAH APPLICANTS: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO VERMONT APPLICANTS: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

NOTICE TO WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

THE UNDERSIGNED REPRESENTS THAT HE/SHE HAS MADE A GOOD FAITH EFFORT TO ASCERTAIN COMPLETE AND ACCURATE ANSWERS TO THE QUESTIONS SET FORTH IN THIS APPLICATION AND THAT THE INFORMATION PROVIDED IN THIS APPLICATION, INCLUDING ANY ATTACHMENTS, IS TRUE, ACCURATE, AND COMPLETE TO THE BEST OF THEIR KNOWLEDGE AND BELIEF.

Applicant's Signature: _____ **Date:** _____

Name and title (please print): _____

Insurance Broker's Signature: _____ **Date:** _____

Application Signatures & State Fraud Statements

APPLICABLE IN NEW YORK - NEW YORK CLAIMS-MADE INSURANCE NOTICE

IF ANY LIABILITY COVERAGE IN YOUR POLICY IS PROVIDED ON A CLAIMS-MADE BASIS THEN COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED AND REPORTED IN WRITING WHILE THE POLICY IS IN FORCE, DURING A RENEWAL OF THE POLICY, OR DURING ANY EXTENDED REPORTING PERIOD. VARIOUS PROVISIONS IN THE POLICY MAY RESTRICT COVERAGE. PLEASE READ THE ENTIRE POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED.

Applicant's Signature: _____ **Date:** _____

Name and title (please print): _____