

REIN INVESTOR GUARD APPLICATION

For Rented Dwellings with up to 6 Self-Contained Units

REIN UIP Underwritten by:



Steps to Get a Quote



1. Confirm that your property qualifies (see Eligibility Requirements and Ineligible Properties)
2. Provide current photos of your dwelling (exterior front & back)
3. **Complete this application and email, fax or mail it along with the PHOTOS**

Eligibility Requirements

- New policyholders need to be a member of the “Real Estate Investment Network”
- Dwellings must be well maintained, in good condition, and rented to others for private residential purposes
- Building must have been originally constructed for residential occupancy
- Dwellings over 25 years old must have updated heating, electrical, and plumbing systems satisfactory to the underwriter
- Roof updates required at 20 years unless roof covering is rated for longer life expectancy
- Hot water tank: maximum 10-years old
- Minimum 100-amp electrical service
- Dwellings must be within 8 kilometers (5 miles) of a responding fire hall
- Dwellings must have functioning smoke and carbon monoxide detectors, and a fire extinguisher (For multi-unit properties, each unit must be equipped with its own functioning detectors and fire extinguisher)
- All bedrooms must have at least 1 window (for optimum safety, these windows should be easily opened from the inside, accessible and large enough for anyone to fit through in case of a fire)

Ineligible Properties

- Properties with more than one water damage claim in 3 years, or more than two claims of any kind in 3 years
- Dwellings with knob & tube wiring or fuses
- Dwellings with aluminum wiring (unless it is a singular wire from the breaker to an appliance - no pigtailling)
- Dwellings with galvanized plumbing
- Units with primary wood heat
- Outdoor oil tanks older than 19 years, or indoor tanks older than 24 years, and all underground oil tanks
- Any buildings not on continuous concrete foundations (i.e. post & pier), ICF (insulated concrete forms) or wood foundations
- Log homes, house trailers, mobile homes, houseboats, heritage homes
- Dwellings slated for demolition
- Properties located on farm property. (This includes risks with outbuildings that are obsolete, former farm buildings, not structurally sound, used for mercantile operations or containing animals/poultry)
- Rental dwellings or units rented on a short-term basis (less than one year), sublets, or used as shared accommodations with paying guests
- Properties with boarding, rooming, or lodging occupancies
- Risks known to have contained or been involved in illegal drug cultivation, manufacture, or distribution
- Any risk with cancellation for non-payment in the last 36 months



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APPLICANT

REIN MEMBER'S NAME			HOME NO.	BUSINESS NO.
REIN MEMBER'S MAILING ADDRESS			CELL NO.	FAX NO.
CITY	PROVINCE	POSTAL CODE	E-MAIL	
ALL NAMES ON TITLE				
MAILING ADDRESSES FOR ALL NAMES ON TITLE				

LOCATION & RATING INFORMATION

RISK ADDRESS

CITY	PROVINCE	POSTAL CODE
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FIRE PROTECTION

- Is the dwelling within 300 metres (1,000 feet) of a fire hydrant? YES NO
- Is the dwelling within 8 kilometres (5 miles) of a responding fire hall? YES NO
- Is there a fire extinguisher in every unit? YES NO
- Is the dwelling equipped with a functioning smoke detector and carbon monoxide detector? YES NO
 (In the case of a multi-unit property, each unit within the dwelling must be equipped with its own functioning detectors.)

OCCUPANCY

- Is this property part of a strata, bare land strata or condominium (type of title)? YES NO
- How many self-contained units are in the home? 1 2 3 4 5 6
- Is this property vacant? YES NO
 If yes, how long has it been vacant? (# of days) _____
- Has the dwelling been modified for additional families from its original construction? YES NO
- Does each unit have a separate entrance? YES NO
- Does each unit have a separate electrical panel? YES NO
- Do all bedrooms have at least one window?
 (For optimum safety, these windows should be accessible, easily opened from the inside and large enough for anyone to fit through in case of a fire.) YES NO
- Do any of the units share cooking or washroom facilities? YES NO
- Are all of the units in the home occupied? YES NO If no, explain: _____
- How many people occupy each unit?
 Unit 1 ___ Unit 2 ___ Unit 3 ___ Unit 4 ___ Unit 5 ___ Unit 6 ___
- Are you renting this dwelling on a "furnished" basis? YES NO
- What is the duration of the lease or rental agreement? Annual Monthly None Signed
- Is any portion of the property rented on a short-term basis (e.g. Airbnb, VRBO, etc.)? YES NO
 If yes, how many units are rented on this basis? 1 2 3 4 5 6
- Does the lease require the tenants to carry liability insurance?
 (We recommend, as a prudent landlord, you insist on your tenants carrying liability insurance.) YES NO
- What is your estimated annual rental income from this property? \$ _____

LOSS PAYABLE (if you have a mortgage, please provide the name of bank/lender and mailing address here)

PRIOR INSURANCE

- When did you purchase this property? _____
 Previous Insurer: _____ Policy Number: _____ Expiry Date: _____
- Has any insurer refused to renew or issue insurance to the applicant within the past 5 years? YES NO

STATE ALL LOSSES OR CLAIMS (ON THIS RENTAL PROPERTY) BY THE APPLICANT IN THE PAST 5 YEARS

Date: _____	Cause: _____	Amount: _____
Date: _____	Cause: _____	Amount: _____
Date: _____	Cause: _____	Amount: _____
Date: _____	Cause: _____	Amount: _____

- Has this dwelling been affected by flooding in the past 10 years? YES NO Explain: _____

AMOUNT OF INSURANCE

What is the replacement value of all detached structures on the property (garages, sheds, greenhouses, etc.)? \$ _____
What is the replacement value of the appliances that you own? \$ _____
What is the replacement value of all the furnished contents supplied by you? \$ _____

Where (A) an Applicant for this contract gives false particulars to the prejudice of the insurer or knowingly misrepresents or fails to disclose any fact in any part of this application required to be stated therein; or (B) the insured contravenes a term of the contract or commits a fraud; or (C) the Insured willfully makes a false statement in respect of a claim, a claim will become invalid and the Insured's right to recovery is forfeited.

The Applicants have reviewed all parts of this application and acknowledge that all information is true and correct and understand that this application for insurance is based on the truth and completeness of this information. I have provided personal information in this document and otherwise and I may in future provide further personal information. Some of this personal information may include, but is not limited to, my credit information and claims history. I authorize Park Insurance Ltd. or the insurance company to collect, use and disclose any of this personal information, subject to the law and to Park Insurance Agency Ltd.'s or insurance company's policy regarding personal information, for the purposes of communicating with me, assessing my application for insurance and underwriting my policies, evaluating claims, detecting and preventing fraud, and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf.

SIGNATURE OF APPLICANT (REIN MEMBER)

DATE

INVESTMENT PROPERTY HOME EVALUATION

Description of Investment Property Requiring Insurance Coverage

HOUSE (PROPERTY) DESCRIPTION

1. What year was your home built? _____
2. Style of home (detached, semi-detached, townhouse)? _____
3. Structure type (1 storey, 1-1/2 storey, split-level, bi-level, 2 storey etc..) (**excluding basement**) (see page 6 for definitions of structure types)? _____
4. Please indicate what percentage of your foundation falls under the following categories:
Basement _____% Crawlspace _____% Slab _____% Other (note details) _____
(A level is considered a basement if any part of it is 5' below ground.)
5. a) Square footage of the total living area (**excluding basement**)? _____
b) Square footage of main level? _____
c) Square footage of second level? _____
d) Square footage of third level? _____
6. Square footage of basement? _____
7. Percentage of basement that is finished? _____
8. Is there direct walk-out from the basement (i.e. level with ground)? YES NO
9. a) **If split-level**—total number of levels with living space? _____
b) What is under the 1st story section (garage, slab, crawl space)? _____
c) What is under the 2nd story section (garage, slab, crawl space)? _____
10. Outside dimensions of home, **not** the lot, (i.e. 30ft x 40ft)? _____
11. Are there any unique features in your home that we should be aware of? If yes, please explain:

12. Does anyone operate **any** business from this residence? (e.g. daycare, consulting, desktop publishing, sales, etc.) YES NO
If yes, please explain: _____

13. Is there a mortgage or registered line of credit associated with this property? YES NO

Please provide current photos of your dwelling (exterior front & back).

BUILDING SYSTEMS

Please Note: All Sections Must Be Completed in Full.

ELECTRICAL Year last updated: _____ Explain: _____

Amp Service: 200 Amp 100 Amp 60 Amp **Electrical Panel:** Fuses Circuit Breakers

Wiring: % Copper _____ % Knob & Tube _____ % Aluminum _____

PLUMBING Year last updated: _____ Explain: _____

% Copper _____ % Galvanized Steel _____ % Cast Iron _____ % ABS/PEX _____

% Poly B _____ % Other _____ Age of hot water tank: _____

Do you have any backwater valves or water sensors? YES NO How many? _____ Do you have a sump pump? YES NO

HEATING Year last updated: _____ Explain: _____ Serviced annually? YES NO

Primary type of heating: Gas Oil Electric Hot Water Boiler Forced Air Other _____

If oil heat, age of tank: _____ Location of tank: Inside Outside Other

ROOF Year last updated: _____ Explain: _____

INTERIOR

KITCHENS Please indicate how many: (Every dwelling will have at least one builders grade kitchen.)

Custom kitchens _____ Semi-custom kitchens _____ Builders grade kitchens _____

BATHROOMS (Every dwelling will have at least one builders grade bathroom.)

Please indicate how many: (Full bath = 3 or more pieces; Half bath = 2 pieces)

Custom full bath _____ Semi-custom full bath _____ Builders grade full bath _____

Custom half bath _____ Semi-custom half bath _____ Builders grade half bath _____

HVAC # of Furnaces _____

Central air conditioning? YES NO If yes, please indicate:

% of home using heating ducts _____ % of home using separate ducts _____ Has a heat pump? YES NO

FLOOR COVERING

% Hardwood _____ % Carpet _____ % Laminated Wood _____ % Tile _____ % Vinyl _____

% Other (note details) _____

FIREPLACES Please indicate how many:

Wood-burning—single _____ Wood-burning—double _____ Wood/Pellet-stove—free standing _____

Gas—direct vent fireplace _____ Gas fireplace w/ chimney _____

WALL COVERING

% Wallpaper _____ % Paint _____ % Other (note details) _____

HOME SYSTEMS Please indicate the percentage of the home serviced by:

% Central vacuum system _____ % Central stereo system _____ % Intercom system _____

% Internal sprinkler system _____

Does your municipality have a sprinkler by-law applicable to reconstruction? YES NO NOT SURE

% Central burglar system _____ Monitoring company details _____

% Central fire alarm system _____ Monitoring company details _____

HOUSE CEILINGS

% Drywall _____ % Plaster _____ % Drywall Textured _____ % Plaster Textured _____

HOUSE WALL PARTITIONS

% Drywall _____ % Plaster _____

EXTERIOR

Please enter the percentages of the materials in your home for each category; the total value must equal 100%

ROOFING MATERIALS

% Asphalt/fiberglass shingles _____ % Other (note details) _____

SPECIAL ITEMS

Skylights (small): YES NO How many? _____
(4' x 4' or smaller)

Skylights (large): YES NO How many? _____
(larger than 4' x 4')

Bay windows: YES NO How many? _____

Greenhouse windows: YES NO How many? _____

Sunrooms: YES NO How many? _____

Square footage: _____

Did you include this in the sq. footage of the home on page 3?

YES NO

EXTERIOR WALLS

% Clapboard _____

% Wood siding _____

% Wood shakes _____

% Brick veneer _____

% Stone veneer _____

% Hardiboard _____

% Vinyl siding _____

% Stucco on frame _____

% Aluminum siding _____

% Solid stone _____

% Solid brick _____

% Other (note details) _____

GARAGES & CARPORTS

Attached garage: 1 Car 2 Car 3 Car

Built-in garage: 1 Car 2 Car 3 Car

Number of rooms above garage: _____

Basement garage: 1 Car 2 Car 3 Car

Carpport: 1 Car 2 Car 3 Car

Detached garage: 1 Car 2 Car 3 Car

Detached garage w/ finished area: 1 Car 2 Car 3 Car

Square footage of finished living area above the garage: _____



Attached Garage



Built-in Garage



Basement Garage



Carpport

PORCHES, DECKS & BREEZEWAYS

Open porch—sq.ft.: _____

Closed porch—sq.ft.: _____

Open breezeway—sq.ft.: _____

Closed breezeway—sq.ft.: _____

Deck—sq.ft.: _____

Other—sq.ft. (note details): _____

EXTERIOR EXTRAS

Balcony—sq.ft.: _____

In-Ground Swimming Pool: Indoor Outdoor

Fiberglass/vinyl pool (up to 500 sq.ft.) Concrete pool—medium (up to 650 sq.ft.)

Concrete pool—small (up to 400 sq.ft.) Concrete pool—large (up to 900 sq.ft.)

DETACHED STRUCTURES

Stable—small: YES NO How many? _____

Shed—small: YES NO How many? _____

Gazebo/cabana: YES NO How many? _____

Barn: YES NO How many? _____

MISCELLANEOUS

Hot tub _____

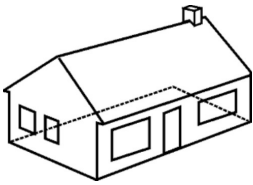
Jacuzzi _____

Jetted tub _____

Sauna _____

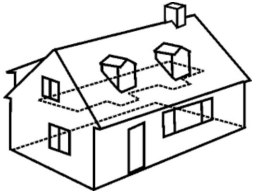
Wet bar _____

HOUSE STRUCTURES



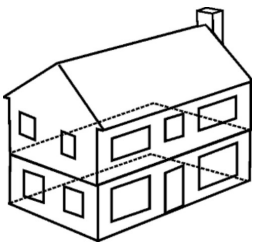
1 Storey

One full floor of living area on one level, with a full height stairway to basement usually at the centre of the house or at the side door entrance.



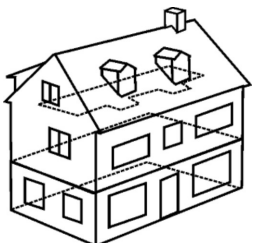
1½ Storey

One full floor of living area with roof slope cutting second floor to about 60% as much living area as first floor.



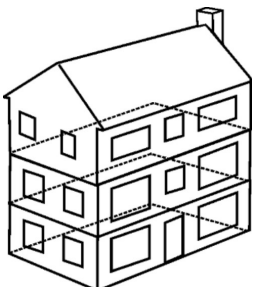
2 Storey

Two full floors of living area both with full ceiling heights.



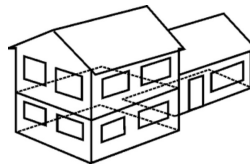
2½ Storey

Two full floors of living area with roof slope cutting the third floor to about 60% as much living area as one full floor.



3 Storey

Three full floors of living area, each floor having full ceiling heights.

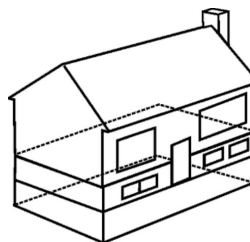


Tri-Level

(Back Split / Side Split)

The Tri-level house consists of three sunken-type floors of living area plus basement (or fourth level) usually under the one storey section. When counting the basement level this home is also known as a four-level split.

Usually the kitchen, dining room and living room are at the entrance level; the family room, den and laundry room at the lower level of living area and bedrooms at the higher level of living area. All floors are connected by short stairways.



Bi-Level

Two full floors of finished living area. The lower level is usually four feet below grade. The entrance foyer is usually half-way between the lower level and it is connected by short stairways, one going to upper level and one to lower level.

Duplex

Two family housing units. Costs for duplex models are for homes with units one above the other, each unit having separate entrance and services. Outside configuration of a Duplex is basically a detached two storey house.

Triplex

Three family housing units one above the other. Each unit has separate entrance, stairways and services. Outside configuration of a Triplex is basically a detached three storey house.

Semi-Detached

One of two dwellings built side-by-side with one common wall. Semi-detached houses can be of any type and number of storeys (i.e. 1 Storey through Bi-Level)

Row Housing / Townhouse End Row

One of three or more dwellings built side-by-side with one common wall.

Inside Row

One of three or more dwellings built side-by-side with two common walls. Townhouses can also be of any type and number of storeys (i.e. 1 Storey through Bi-Level).

PLEASE DON'T FORGET TO INCLUDE THE PHOTOS!

