



REIN STRATA GUARD APPLICATION

For Individual Condo and Townhouse Units



The REIN Strata Guard policy is designed for individual condo and townhouse units and contains specific coverage enhancements tailored to the unique needs of property investors. It delivers distinct benefits and advantages over typical insurance products.



Steps to Get a Quote

1. Confirm that your property qualifies (see Eligibility Requirements and Ineligible Properties)
2. Complete this application form and email, fax or send it to us by standard mail

Eligibility Requirements

- New policyholders need to be a member of the "Real Estate Investment Network"
- Unit must be well maintained and in good condition and rented to others for private residential purposes
- Dwellings must be within 8 kilometers (5 miles) of a responding fire hall
- A fire extinguisher must be located in every unit
- Dwellings must have functioning smoke detectors and carbon monoxide detectors (For multi-unit properties, each unit must be equipped with its own functioning detectors.)
- 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
- Rental dwellings or units rented on a short-term basis (less than one year), sublets, or used as shared accommodations with paying guests
- 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
- Risks known to have contained or been involved in illegal drug cultivation, manufacture or distribution
- Dwellings slated for demolition
- Units with primary wood heat
- Properties with boarding, rooming, or lodging occupancies
- Any risk with cancellation for non-payment in the last 36 months



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REIN UIP Underwritten by:



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
CONSTRUCTION <input type="checkbox"/> WOOD FRAME <input type="checkbox"/> BRICK <input type="checkbox"/> CONCRETE HIGH RISE OTHER _____		YEAR BUILT NO. OF STORIES

FIRE PROTECTION

- Is the dwelling within 8 kilometres (5 miles) of a responding fire hall? YES NO
- Is there a fire extinguisher in the unit? YES NO
- Is the dwelling equipped with a functioning smoke detector and carbon monoxide detector? YES NO

OCCUPANCY

- TOWNHOUSE APARTMENT HIGH RISE OTHER _____
- Is the unit vacant? YES NO How long has it been vacant? (# of days) _____
 - What type(s) of heating systems are installed in this unit? Gas Oil Electric Hot Water Forced Air Other _____
 - How many people occupy the unit? _____
 - Do all bedrooms have at least one window? YES NO
 (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.)
 - Are you renting this unit on a "furnished" basis? YES NO
 - What is the duration of the lease or rental agreement? Annual Monthly None Signed
 - Is this unit being rented on a short-term basis (e.g. Airbnb, VRBO, etc.)? YES NO
 - Does the lease require the tenants to carry liability insurance? YES NO
 (We recommend that, as a prudent landlord, you insist on your tenants carrying liability insurance.)
 - What is your estimated annual rental income from this property? \$ _____

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

COVERAGE	LIMIT
REIN—Strata Guard Protection Includes Unit Improvements & Betterments and all major appliances (Replacement Cost Coverage Applies) Higher Limits of Coverage are Available	\$100,000
Property Loss Assessment Coverage	Included
Liability Loss Assessment Coverage	Included
Loss Assessments Made Necessary by a Deductible in the Condo Corporations Master Policy (Excluding Earthquake Losses)	Included
Loss Assessments Made Necessary by a Deductible in the Condo Corporations Master Policy (Applicable to Earthquake Losses Only) MAX \$25,000	Included
Landlord Contents for Furnished Suites—Optional	\$ _____
Loss of Rental Income—18 Month Indemnity Period	Actual Loss Sustained
Comprehensive General Liability Coverage Higher Limits of Coverage Are Available	\$2,000,000

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 (NAMED INSURED)

DATE

