

DWELLING UNDERWRITING QUESTIONNAIRE

Seasonal Dwelling

The best policy you can purchase for your summer home, cottage or seasonal dwelling is a 'Replacement Cost' policy which replaces the damaged or destroyed structure with a new structure of like kind and quality. In order to provide Replacement Cost coverage, underwriters require that we determine the rebuilding cost of your seasonal home.

In order to comply with this request we are forwarding a dwelling underwriting questionnaire for your completion and return. This form will enable us to properly calculate the rebuilding cost of your home and identify any other exposures you may need addressed in your insurance policy. An exterior photo of your home would also be helpful.

Please complete this form using the exterior measurements of your home and be as accurate as possible (the insurance company will be replacing the home based on the information you provide). Measuring the interior dimensions does not provide the true square footage of your home as it does not account for the thickness of the walls, the hallways, closets and the stairways. Realtors sometime use the interior dimensions so be cautious when using the information on the real estate listings.

If at any time during the policy term, you make changes to your dwelling (increase square footage, finish a basement, upgrade the quality of workmanship) where you are increasing the replacement value of the home, **you must notify us** before commencing the work on the property. Otherwise, you could be in breach of your insurance contract.

If you have any unique characteristics of your home please indicate them on the form or attach a separate sheet.

Also, if you have any particularly expensive contents in your home, such as art, jewellery, or collectibles, please advise our office as the contents coverage on a seasonal home is usually less broad than it would be for your primary home. It is better to determine the risks before entering into your insurance contract to ensure appropriate coverage before a loss occurs.

Personal Inventory Booklets are available upon request.

If you have any questions or require assistance in completing this form please contact our office.

Lower Mainland:

Wilson M. Beck Insurance Services Inc.
#303 – 8678 Greenall Avenue
Burnaby, BC V5J 3M6
Phone: (604) 437-6200
Fax: (604) 437-5347

Southern Interior:

Wilson M. Beck Insurance Services Inc.
#105 – 1950 Harvey Avenue
Kelowna, BC V1Y 8J8
Phone: (250) 763-3840
Fax: (250) 762-9633

www.wmbeck.com

DWELLING UNDERWRITING QUESTIONNAIRE

APPLICANT INFORMATION:

Full legal names of all persons listed on Land Title: _____

Civic address: _____
_____ Postal code: _____

Legal description: _____

Home phone: _____ Business phone: _____

Occupation: _____ Employer: _____

Current policy number and expiry date: _____

Have you sustained any losses in the last five years: Yes No

If yes, please describe the type of loss, approximate date and amount of claim:

Date of Loss	Type of Loss	Amount Paid
_____	_____	_____
_____	_____	_____

RISK PROTECTION INFORMATION:

How many feet is the dwelling located from a fire hydrant? _____

How many miles is the dwelling from a responding fire hall? _____

Do you have an alarm system? Yes No

If yes, is it: Monitored? Local?

Is it for: Burglary? Fire?

If monitored, what is the name of the monitoring company? _____

Do you have smoke detectors? Yes No

If yes, are they: Battery operated? or Wired-in?

Do you have an interior sprinkler system? Yes No

Are you a member of Blockwatch? Yes No

Do you have fire extinguishers in working order? Yes No

OCCUPANCY:

Is this a single-family owner occupied home? Yes No

Is this a seasonal residence? Yes No

How often do you visit the property? _____

For what length of time each stay? _____

Does anyone check on the property when you are not there? Yes No

If yes, what arrangements have been made? _____

Do you rent any part of the home or outbuildings? Yes No Monthly Rent Charged: _____

Does the dwelling have a self-contained suite? Yes No

Do you have a dock or wharf on the property? Yes No

How many acres do you own? _____

Do you farm any portion of the land? _____

Do you operate a business or have an office in your home? Yes No

If yes, what type of Business? _____

Do you have a house-keeper, gardener, or other hired help? Yes No

If yes, what are their duties and do they live on the premises? _____

DWELLING INFORMATION (Exterior):

If this house was recently built – how much did it cost to build the house, including contractor's profits? _____

Year Dwelling Built: _____

Duplex: Yes No

Tri-Level: Yes No

Bi-Level: Yes No

Strata Titled: Yes No

Other: _____

(Victorian, Bungalow, Rancher etc.)

Type of Construction:

Standard

Standard plus

Custom built

Luxury

Number of Stories (excluding basement): _____

Please include area of built-in garages or carports:

Area of main floor: _____ sq. ft.
Area of second floor: _____ sq. ft.
Area of third floor: _____ sq. ft.
Area of finished attic: _____ sq. ft.
Finished basement area: _____ sq. ft.
Unfinished basement area: _____ sq. ft.
Above Ground Basement? Yes No
Below Ground Basement? Yes No
Walkout basement? Yes No

Is the basement finished with the same quality of materials as the other floors? Yes No

Foundation (please provide percentage):

% Poured Concrete: _____
% Concrete Block: _____
% Crawlspace: _____
% Pier Foundation: _____
% Hillside Foundation: _____
% Other (describe): _____

If Hillside Foundation, describe slope in degrees: _____

Exterior Wall Material:

% Wood Siding: _____
% Vinyl Siding: _____
% Stucco: _____
% Brick Veneer: _____
% Stone Veneer: _____
% Solid Brick: _____
% Solid Stone: _____
% Other (describe): _____

DETACHED Structures:

Guest Cottage: _____ sq. ft.
Sunroom/Conservatory: _____ sq. ft.
Greenhouse: _____ sq. ft.
Barn: _____ sq. ft.
Shed: _____ sq. ft.
Tennis Court (describe): _____ sq. ft.
Basketball Court: _____ sq. ft.
Pool Enclosure: _____ sq. ft.
Cabana: _____
Hot tub: _____ size?
Garage: _____ cars
Garage with Coach House: _____ cars
Finished Area _____ sq. ft.
Carport: _____ cars
Other: _____

Special Features: (quantity)

Atrium Windows: _____
Picture Windows: _____
Bay Windows: _____
Bow Windows: _____
Stained Glass Windows: _____ size?
Storm Shutters: _____

Access:

Flat Area/Easy Access Narrow Roads/Hillside
Slightly Congested Roads Elevator Access
Island Access Difficult/Steep Access
Island Access (Isolated) Isolated Rural Access
Mountain Access Difficult/Steep Access

Special Conditions:

% 8' Wall Height _____
% 9' Wall Height _____
% 10' Wall Height _____
% Cathedral Ceilings? _____

% Frame Construction: _____
2x4 2x6

% Post & Beam Construction: _____
% Log Construction: _____
% Steel Beam Construction: _____
% Concrete/Fire Resistive: _____

Square Shape Rectangular Shape
Irregular Shape Very Irregular Shape
Elaborate Roof Architect Designed

Roof Material:

Asphalt Shingle: _____
Wood Shake/Shingle: _____
Metal Panel: _____
Clay Tile: _____
Tar & Gravel/Torch On: _____
Other (describe): _____

ATTACHED Structures:

Open Porch: _____ sq. ft.
Closed Porch: _____ sq. ft.
Open Breezeway: _____ sq. ft.
Closed Breezeway: _____ sq. ft.
Balcony: _____ sq. ft.
Deck: _____ sq. ft.
Deck material: _____
Cement Patio: _____ sq. ft.
Patio/Deck Cover: _____ sq. ft.
Hot tub: _____ size?
Other: _____
Attached Garage: _____ cars
Built-in Garage: _____ cars
Basement Garage: _____ cars
Garage w. bonus room: _____ sq. ft.
Attached Carport: _____ cars

Atrium Doors: _____
Sliding Glass Doors: _____
French Doors: _____
Skylights: _____ size?
Solar Panels: _____
Skirting (hillside): _____ sq. ft.
Privacy Lattice: _____
Other (describe): _____

DWELLING INFORMATION (Interior Construction):

Wall Construction:

% Drywall: _____
% Plaster: _____
Textured Horsehair
% Plywood Only: _____
% Studs Only: _____
% Cement Block: _____
% Glass Block: _____
% Solid Brick: _____
% Solid Stone: _____
% Other (describe): _____

Wall Coverings:

% Paint: _____
% Decorative Paint: _____
% Wallpaper: _____
Vinyl Foil Grasscloth Designer
% Ceramic Tile: _____
% Imported Ceramic Tile: _____
% Marble Tile: _____
% Sheet Panelling: _____
% Plywood Only: _____
% Uncovered Log: _____
% Knotty Pine: _____
% Solid Wood Panelling: _____
% Tongue & Groove: _____
% Millwork: _____
% Bookcase Walls: _____
% Mirrors: _____
% Brick/Stone Facing: _____
% Other (describe): _____

Ceilings:

% Drywall: _____
% Plaster: _____
Textured Horsehair
% Acoustic Tile: _____
% Stucco Finish: _____
% Wood: _____
Plywood Tongue & Groove Millwork Plank
% Tin: _____
% Mirrors: _____
% Recessed Lighting: _____
% Beams/Decorative: _____
% Other (describe): _____

Flooring:

% Hardwood: _____
% Carpet over Hardwood: _____
Acrylic/Nylon Custom Acrylic Wool/Berber
% Wall-to-wall Carpet: _____
Acrylic/Nylon Custom Acrylic Wool/Berber
% Vinyl: _____
% Ceramic Tile: _____
% Imported Ceramic Tile: _____
% Laminated Flooring: _____
% Parquet: _____
% Stone: _____
Marble Tile Flagstone Slate Granite
% Brick: _____
% Terrazzo Tile: _____
% Concrete (stamped/textured): _____
% Cork: _____
% Rubber: _____
% Other (describe): _____

NOTE: Kitchen and Bath Information found on last page.

Kitchen:

Basic Builder Grade Semi-Custom Custom Designer _____ (quantity)

Full Bath (four-piece):

Basic Builder Grade Semi-Custom Custom Designer _____ (quantity)

¾ Bath (three-piece):

Basic Builder Grade Semi-Custom Custom Designer _____ (quantity)

½ Bath (two-piece):

Basic Builder Grade Semi-Custom Custom Designer _____ (quantity)

Fireplace (quantity):

Single Double Triple Direct Vent
Gas Insert Conventional Wood _____

Additional Features:

Hot Tub: Yes No
Jacuzzi Tub: Yes No
Wet Bar: Yes No
Custom Vanity: Yes No
Metal Spiral Staircase: Yes No
Wood Spiral Staircase: Yes No

HVAC (portion of house serviced by system):

% Heating – Electric: _____
% Heating – Gas: _____
% Heating – Gas Hot Air: _____
% Heating – Gas Hot Water: _____
% Heating – Oil: _____
% Heating – Oil Hot Air: _____
% Heating – Oil Hot Water: _____
% Heating – Hot Water: _____ (radiators)
% Heating – Radiant Floor: _____
% Heating – Radiant Ceiling: _____
% Central Air (separate ducts): _____
% Central Air (same ducts): _____
% Whole House Fan: _____

Heat Pump: _____
Evaporative Coolers: _____
Other (describe): _____

Auxiliary Heating (in addition to primary):

Electric Baseboards: _____
Furnace (note fuel): _____
Radiant Heating: _____
Floor or Ceiling? _____
Freestanding Wood Stove: _____
Cords of wood burned per year: _____
Other (describe): _____

Miscellaneous Systems & Features:

% Interior Sprinklers: _____
% Central Burglar Alarm: _____
% Central Fire Alarm: _____
% Central Vacuum System: _____
% Central Stereo System: _____
Water purification system: Yes No
Water softening system: Yes No
Intercom System: Yes No
Video Door Answering: Yes No
Video Security: Yes No

Lift, Chair: _____
Lift, Wheelchair: _____
Elevator: _____
Other: _____

SPECIAL FEATURES:

Do you have a solarium and/or a sun room? Yes No
If yes, what is the area of room? _____ sq. ft.
Is this in addition to the square footage listed for the main floor? Yes No

Do you have a swimming pool? Yes No
If yes, what is the square footage or surface area? _____ sq. ft.
Is the pool indoors? Yes No
Is the pool detached from the house? Yes No
Is the pool fully fenced? Yes No
Is the pool made of: Concrete Vinyl Liner Fibreglass Above Ground:
What type and size of decking surrounds the pool? _____

SCHEDULED ARTICLES & MISCELLANEOUS COVERAGES:

Insurance companies often limit the amount of coverage for certain items. Do you require coverage for the following items? If so, please indicate the amount required:

Fire Arms:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Cameras	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
Bicycles:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Furs	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
Boats & Motors:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Hearing Aids	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
Cellular Phones:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Jewellery	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
Computers:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Silverware	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
Electronic Equipment:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Satellite Dish	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
Sports Equipment :	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Tools	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
Collectibles:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Fine Arts	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
(ie. sports cards, comic books, stamps, coins)				(ie. paintings, antiques, porcelain figurines, sculptures)			
Other	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____	Other	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____

Vacation Trailer, Camper, Recreational Vehicle, or Limited Speed Motorcycles: Yes No \$ _____
Description of unit (age, length, make model): _____

**** Note: Motorized Vehicles are NOT covered by your home policy.**

Bylaws: Most policies do not cover increased costs to rebuild resulting from changes in the building code or from a bylaw. Are there any bylaws in your area that would affect the rebuilding of your home? Yes No
Please provide details: _____

Earthquake: Damage to your dwelling or personal property caused by an Earthquake is not covered by your policy. An endorsement can be added for an additional premium.
Would you like a quotation for this coverage? Yes No

Liability: With liability settlements on the rise, you don't have to be a millionaire to be sued like one. We recommend a minimum of \$5,000,000 coverage on each vehicle, watercraft and property you own.
Indicate the level of liability coverage you want: \$2,000,000: \$5,000,000: _____
Excess, or Umbrella, liability can be extended from one policy to your other properties, vehicles and watercraft, thereby reducing the underlying limit of liability on your vehicles to \$1,000,000.
Would you like a quotation for this coverage? Yes No

Travel: When you leave the province, BC Medical provides only minimal coverage. An annual Excess Medical/Travel Insurance policy covers emergency hospitalization, medical treatment, and ambulance (air, land or sea).
Would you like a quotation for this coverage? Yes No

KITCHEN AND BATH INFORMATION

KITCHEN:

Basic:	<ul style="list-style-type: none">- base and wall cabinets, paint grade wood or veneer- countertops of standard plastic laminate- sink with faucet, economy- one garbage disposal- built-in dishwasher- range hood, standard- free-standing stove and fridge	Builder's Grade:	<ul style="list-style-type: none">- base and wall cabinets, pre-finished plywood or equivalent- countertops of good laminate or ceramic tile- sink with faucet, average- one garbage disposal- built-in dishwasher- range hood, standard- free-standing stove and fridge
Semi-Custom:	<ul style="list-style-type: none">- base and wall cabinets, wood- countertops & backsplash of high-end plastic laminate, tile or solid surface- one pantry, wood- one revolving corner, wood- sink with faucet, high-end- one garbage disposal- built-in dishwasher- range hood, high-end- free-standing stove and fridge	Custom:	<ul style="list-style-type: none">- base and wall cabinets, custom wood- countertops & backsplash of high-end laminate, tile or solid surface- one pantry, custom, wood- one revolving corner, wood- one island cabinet, wood, with comparable countertop & island sink- cold and hot drinking water dispensers- sink with faucet, high-end or custom- one garbage disposal- built-in dishwasher- range hood, custom- built-in wall oven and cooktop- one refrigerator, Subzero type
Designer:	<ul style="list-style-type: none">- base and wall cabinets, custom high-end wood- countertops & backsplash of marble, granite or high-end tile- one pantry, motorized, custom, wood- one revolving corner, wood- one peninsula cabinet, wood, with comparable countertop & sink- under-cabinet lighting- cold and hot drinking water dispensers	Designer...	<ul style="list-style-type: none">- one sink with faucet- one garbage disposal- one trash compactor- one BBQ, indoor- built-in dishwasher- built-in microwave- range hood, custom- built-in wall oven and cooktop- one refrigerator, sub-zero type

BATH:

Full Bath:	<ul style="list-style-type: none">- three or more fixtures, including sink, toilet and bath		
¾ Bath:	<ul style="list-style-type: none">- three fixtures, including sink, toilet and shower		
½ Bath:	<ul style="list-style-type: none">- two fixtures, including sink and toilet		
Basic Design:	<ul style="list-style-type: none">- round bowl toilet, floor mount- cast iron sink, single bowl- paint grade vanity with plastic laminate countertop- one tub/shower, cast iron- medicine cabinet with mirror, recessed- toilet paper holder, single roll, recessed- economy fixtures including 18' towel bar	Builder's Grade:	<ul style="list-style-type: none">- round bowl toilet, floor mount- cast iron sink, single bowl- vanity with backer board and tile countertop- one tub/shower, cast iron- glass tub/shower enclosure- medicine cabinet with mirror, recessed- wall mirror, framed- toilet paper holder, single roll, recessed- average fixtures including 18' towel bar
Semi-Custom:	<ul style="list-style-type: none">- elongated bowl toilet, floor mount- china sink, single bowl- wood vanity with solid surface countertop- one tub/shower, cast iron, with non-slip surface- glass tub/shower enclosure- medicine cabinet, recessed- wall mirror, framed- toilet paper holder, recessed- above average fixtures including towel shelf	Custom:	<ul style="list-style-type: none">- elongated bowl toilet, floor or wall mount- china sink, double bowls- wood vanity, custom, with marble countertop- one spa tub, cast iron, with non-slip surface- one shower, 3' x 3', baked enamel- glass shower enclosure- two medicine cabinets, recessed- wall mirror, framed- toilet paper holder, double roll, recessed- high-end fixtures including two towel shelves
Designer:	<ul style="list-style-type: none">- elongated bowl toilet, floor or wall mount- bidet, deluxe, floor mount with trim and tank- china sink, double bowls- wood vanity, custom, with marble countertop- one spa tub, cast iron, with non-slip surface	Designer...	<ul style="list-style-type: none">- one shower, 3' x 3', baked enamel- glass shower enclosure- two medicine cabinets with lights- wall mirror, framed- toilet paper holder, double roll, recessed- designer fixtures including two towel shelves