

# COMMUNITY ASSOCIATION RISK PROFILE

Name of Project: \_\_\_\_\_

Property Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Type of HOA:  CONDO  PUD Policy Effective Date: \_\_\_\_\_

## **Current Insurance Carrier Information**

Property/General Liability: \_\_\_\_\_ Target Premium: \$ \_\_\_\_\_

Directors & Officers Liability: \_\_\_\_\_ Target Premium: \$ \_\_\_\_\_

Umbrella Liability: \_\_\_\_\_ Target Premium: \$ \_\_\_\_\_

Fidelity Insurance: \_\_\_\_\_ Target Premium: \$ \_\_\_\_\_

Workers' Compensation: \_\_\_\_\_ Target Premium: \$ \_\_\_\_\_

Earthquake Insurance: \_\_\_\_\_ Target Premium: \$ \_\_\_\_\_

## **Residential Building Exposures**

Total # Units: \_\_\_\_\_ Total # Buildings: \_\_\_\_\_ Total # of Garages (attached/detached): \_\_\_\_\_

Total # Carports: \_\_\_\_\_ Square Feet: \_\_\_\_\_ Elevators: \_\_\_\_\_

Year Built: \_\_\_\_\_ Completion Date: \_\_\_\_\_ Construction Type: \_\_\_\_\_

Roof Type: \_\_\_\_\_ # Stories: \_\_\_\_\_ 100% Sprinklered:  YES  NO

## **Residential Building Breakdown - Complete Statement of Building Values Spreadsheet**

### **Other Exposures**

Clubhouse \$ \_\_\_\_\_ Cabana \$ \_\_\_\_\_ Recreation Building \$ \_\_\_\_\_

Total Sq Ft: \_\_\_\_\_ Roof Type: \_\_\_\_\_ Construction Type: \_\_\_\_\_

Community Personal Property \$ \_\_\_\_\_

Fences/Walls \$ \_\_\_\_\_ Sport Courts \$ \_\_\_\_\_ Playgrounds \$ \_\_\_\_\_

Lights/Poles \$ \_\_\_\_\_ Mail Kiosks \$ \_\_\_\_\_ Tress/Shrubs \$ \_\_\_\_\_

Security/Entry Gates \$ \_\_\_\_\_ Signs/Monuments \$ \_\_\_\_\_ Patios \$ \_\_\_\_\_

Guard House \$ \_\_\_\_\_ Irrigation Systems \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

Walkways \$ \_\_\_\_\_

Total # Pools/Spas: \_\_\_\_\_

Are Pools & Spas fenced?  YES  NO

Are all pool spa gates self-closing & self-locking?  YES  NO

Are there any diving boards/slides?  YES  NO

Acres of Greenbelt/Park area: \_\_\_\_\_ Is association responsible for maintenance?  YES  NO

Bodies of water (lakes, ponds): \_\_\_\_\_ Miles of Road: \_\_\_\_\_ Miles/feet of Trails (bikes, jogging, horses): \_\_\_\_\_

Are any Security Guards on premises?  YES  NO If yes, how many: \_\_\_\_\_

Are they armed?  YES  NO Hours on duty: \_\_\_\_\_

Any other exposures not mentioned?

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**Directors & Officers Liability Exposures**

Is complex being constructed on a phase basis?  YES  NO      Percentage of units sold? \_\_\_\_\_%

Percentage of units sold? \_\_\_\_\_%      Average unit value \$ \_\_\_\_\_

Does any person or entity own multiple units comprising more than 5% of the total number of units?  YES  NO

Does the builder/developer maintain representation on the board?  YES  NO

If yes, what percentage? \_\_\_\_\_%

Within the last 24 months has the association completed a foreclosure sale against a unit owner?  YES  NO

**Fidelity Exposures**

Is board approval required for all checks written by?  YES  NO      If no, over what amount? \$ \_\_\_\_\_

Is countersignature required for all checks written by?  YES  NO

If yes, over what amount? \$ \_\_\_\_\_      If no, who signs the checks? \_\_\_\_\_

Other Information:

- Community Association Risk Profile
- ACORD Apps 125, 126, & 140
- Condominium Supplemental Application
- Completed Statement of Values
- CC&R's / Bylaws
- Reserve Study
- Plot Map
- Current Financials
- Carrier Loss Runs (4 years)
- Target Premium
- Photos if available

Statement of Values Prepared For:

Located at:

Location #	Building #	Address	Total Units	Square Feet Per Building	Cost Per Square Foot	Building Values
<b>Total Values</b>						

Other Property & Structures	Total Count	Square Feet Per Property	Cost Per Square Foot	Total Property Values
<b>Total Other Property &amp; Structure Values</b>				

Total Insurable Value: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name & Title