

**3 or More Buildings &/or Locations require an SOV in excel format**

**COMMERCIAL EARTHQUAKE COVERAGE REQUEST FORM**

Please read carefully and complete **all** sections

**SECTION I- AGENT INFO**

Agency Name: \_\_\_\_\_ Agent's Name \_\_\_\_\_

Telephone: \_\_\_\_\_ Email Address: \_\_\_\_\_ Need by date: \_\_\_\_\_

**SECTION II – APPLICANT**

Named Insured: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Suite # \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Does Insured currently buy EQ:  Yes  No  Unknown Requested Effective Date: \_\_\_\_\_

Inspection Contact Name: \_\_\_\_\_ Inspection Contact Phone #: (\_\_\_\_) \_\_\_\_\_

**SECTION III- BUILDING INFORMATION (IF DIFFERENT FROM ABOVE) Need this completed for each separate building**

Location # and Address: \_\_\_\_\_ Building #/Suite #: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

**Construction Class: (Check one)** Please refer to the attached construction definitions on page 3

- |   |  |                                      |
|---|--|--------------------------------------|
| <input type="checkbox"/> Wood Frame       | <input type="checkbox"/> Reinforced Concrete   | <input type="checkbox"/> Steel Frame |
| <input type="checkbox"/> Brick Veneer     | <input type="checkbox"/> Reinforced Masonry    | <input type="checkbox"/> Light Metal |
| <input type="checkbox"/> Concrete Tilt-up | <input type="checkbox"/> Un-reinforced Masonry | <input type="checkbox"/> Modular     |

Year Built (original year): \_\_\_\_\_ If Wood frame and built before 1960 is it bolted to foundation:  Yes  No

# of stories: \_\_\_\_\_ Square Footage: \_\_\_\_\_ + Garage Sq Ft (if applicable): \_\_\_\_\_ = **TOTAL Sq Ft:** \_\_\_\_\_

**Parking Class: (Check one)** Please refer to the attached Garage descriptions/diagrams on page 4

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> None                           | <input type="checkbox"/> Tuckunder – 1-Side   | <input type="checkbox"/> First Floor Parking |
| <input type="checkbox"/> Detached                       | <input type="checkbox"/> Tuckunder – 2-Sides  | <input type="checkbox"/> Soft First Floor    |
| <input type="checkbox"/> Attached – No structure above  | <input type="checkbox"/> Partial Subterranean | *Carports to be added under APC              |
| <input type="checkbox"/> Habitational Over Garage (HOG) | <input type="checkbox"/> Full Subterranean    |  |

**Occupancy: (Check one)**

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Agri-Business                   | <input type="checkbox"/> School          | <input type="checkbox"/> Service                                |
| <input type="checkbox"/> Restaurant                      | <input type="checkbox"/> Hotel/Motel     | <input type="checkbox"/> Warehouse                              |
| <input type="checkbox"/> Apartment # units _____         | <input type="checkbox"/> Manufacturing   | <input type="checkbox"/> Wholesale                              |
| <input type="checkbox"/> Retail                          | <input type="checkbox"/> Office          | <input type="checkbox"/> OTHER (if checked- fill in type below) |
| <input type="checkbox"/> Condo Association # units _____ | <input type="checkbox"/> Public Building | TYPE: _____   |

Explain Occupancy Class in Detail (required) \_\_\_\_\_

**Building Details:**

- Building Shape:       Regular     Irregular     Unknown  
 Setbacks or Overhangs:  Yes       No           Unknown  
 Sprinklered:         Yes         No  
 Insured's Interest:     Lessor     Tenant     Owner Occupant

**Requested Coverage:**

- Building: \$ \_\_\_\_\_ (100% Replacement Cost Required)  
 BPP: \$ \_\_\_\_\_ (100% Replacement Cost Required)  
 TIBs: \$ \_\_\_\_\_ (A Value is required in order to include)

Business Income / Extra Expense (provided on a *per location* basis):

- BI: \$ \_\_\_\_\_ (for location) **Value needs to be 100% ANNUAL**  
 Is Extra Expense included in the above Value:  Yes     No

Additional Property Coverage (provided on a *per location* basis):

APC \$ \_\_\_\_\_ (for location) SEE OPTIONS BELOW (breakout of values required at binding)

Please select which APC's are applicable for this location:

- Pools                       Fences                       Paved Surfaces             Landscaping  
 Signs                       Underground Utilities     Carports                     OTHER: \_\_\_\_\_

**SECTION IV- OPTIONAL COVERAGES**

- Earthquake Deductible Option (Check one):  5%     10%     15%     20%     Other: \_\_\_\_\_  
 Earthquake Sprinkler Leakage:  Yes     No  
 Ordinance or Law:  None     10% Sublimit     20% Sublimit  
 Flood Coverage:  Yes     No    If Yes: Flood Zone: \_\_\_\_\_  
 Mold Clean-Up and Removal Coverage: (if available) \$10,000 (Building Only)  Yes     No

**SECTION V- SIGNATURES REQUIRED TO BIND- not to quote**

Insured Signature \_\_\_\_\_ Date \_\_\_\_\_      Agent Signature \_\_\_\_\_ Date \_\_\_\_\_

## CONSTRUCTION DEFINITIONS:

**Wood Frame** - Buildings having structural framing of wood. Excluded are structures that are classed for fire as wood frame but have concrete supported floors and/or some walls of unit masonry or concrete.

**Brick Veneer** - Buildings are typically wood frame with masonry facade.

**Concrete Tilt-up** - Reinforced concrete walls that are cast horizontally, usually on concrete floor slab, and then lifted into place.

**Reinforced Concrete** - Buildings must have all vertical loads carried by structural systems consisting of one or a combination of: poured-in-place reinforced concrete frame or walls with a mixture or poured-in-place reinforced concrete and structural steel frame.

**Reinforced Masonry** - Buildings having load bearing exterior walls of reinforced concrete block and/or reinforced hollow concrete block masonry and roofs and supported floors of wood or metal assemblies.

**Steel Frame** - Buildings having structural steel columns, beams, and girders. Also classified in this category are buildings of all metal construction including light metal frame construction.

### Other Construction Considerations

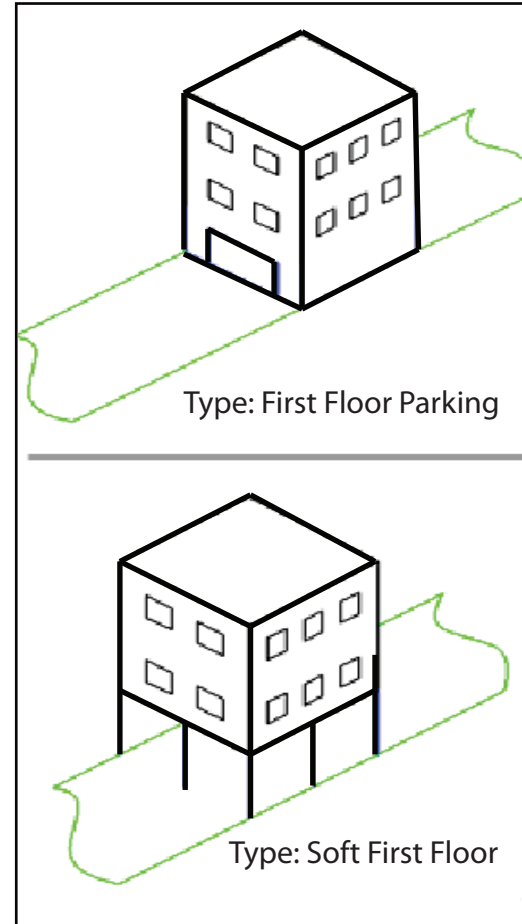
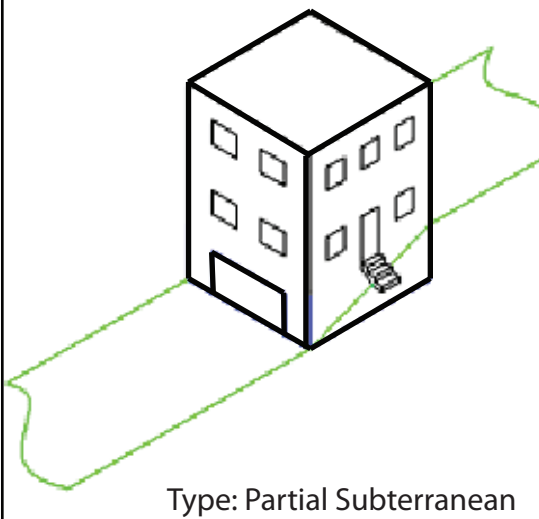
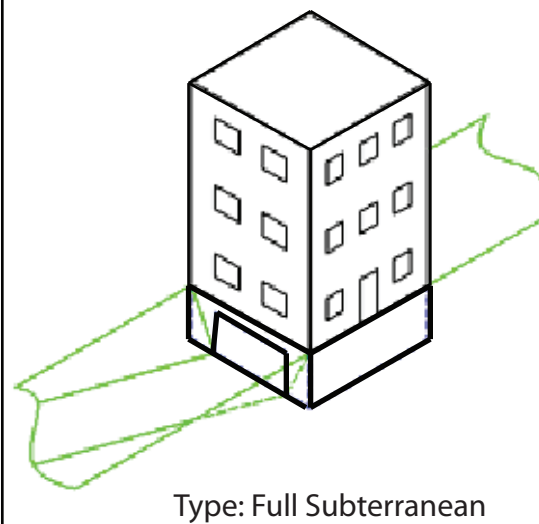
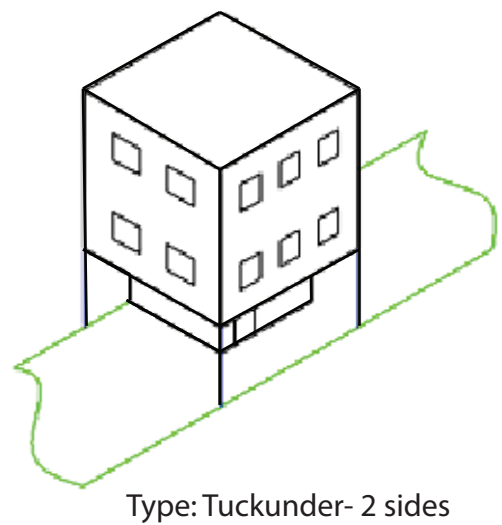
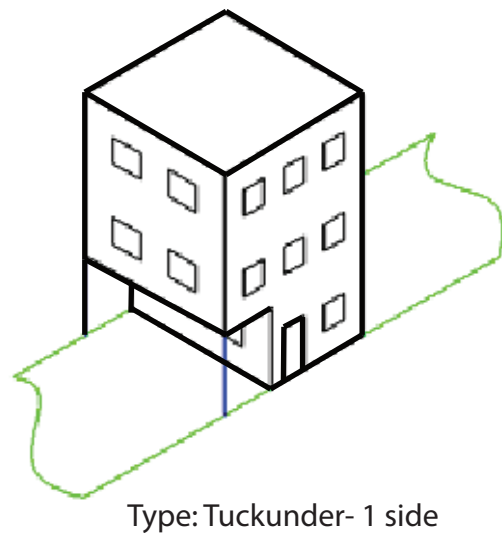
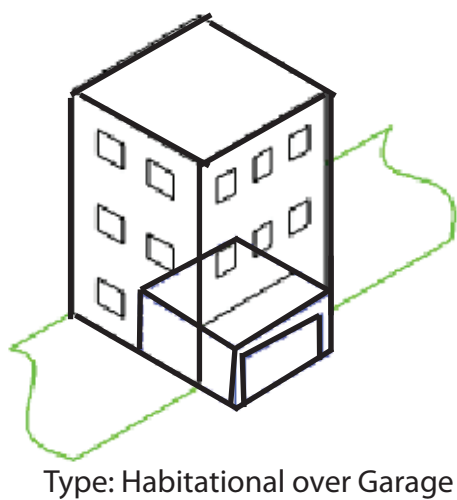
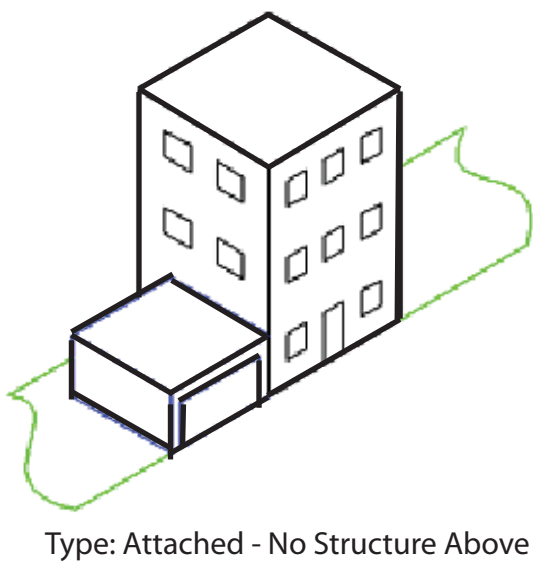
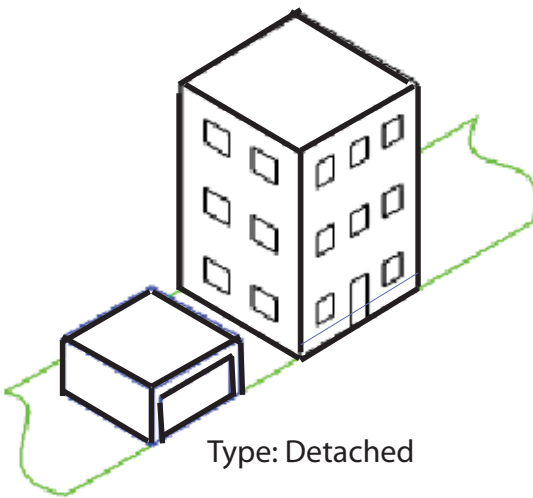
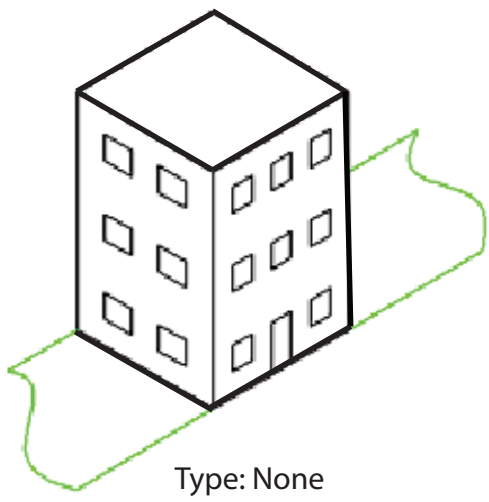
**Modular Buildings** - of prefabricated construction, constructed at a location other than the risk location.

**Mixed Construction** - If a Building has "Mixed Construction" the building should be rated based on the predominant construction of the building. If the building contains two or more construction classes or no predominant construction class exists, use the highest rated class.

### *Examples:*

A building that is 999 square feet of Wood Frame and 1,001 square feet Reinforced Masonry should be rated as Reinforced Masonry.

A building that is 500 square feet Wood Frame and 500 square feet Reinforced Masonry should be rated as Reinforced Masonry.



**NONE** – No parking structure at the location.

**DETACHED** – parking structure is not attached to the building.

**ATTACHED – NO STRUCTURE ABOVE** – Parking structure is attached to the building, but there is no occupied space above the parking.

**HABITATIONAL OVER GARAGE (HOG)** – Parking area on first floor, with occupied space above. Parking area has walls between stalls and shear wall on ends. Often seen in townhouses or apartments.

**TUCKUNDER – 1 SIDE** – One wall of first floor parking is open, with no garage door. Support columns are used in lieu of shear walls in open wall.

**TUCKUNDER – 2 SIDES** – More than one wall is open for parking. Treated as Soft First Floor Parking.

**FULL SUBTERRANEAN** – Parking is located under the building with wall underground. Walls are generally concrete or concrete block. Ceilings are concrete supported by concrete columns. Access to parking is by ramps.

**PARTIAL SUBTERRANEAN** – Similar to full subterranean, except that ground slopes down to side of access is at ground level. Side walls of parking are not completely shear walls.

**FIRST FLOOR PARKING** – Parking is on first floor of structure. Three walls of parking area are shear walls, with the fourth having garage doors.

**SOFT FIRST FLOOR PARKING** – Parking is on first floor of structure. Walls are open, with no shear strength. Instead of shear walls, the perimeter has support columns.