

SUPPLEMENTAL APPLICATION MOLD AND INDOOR AIR QUALITY

Please answer all questions and attach the following information:

- Past five (5) years of currently valued General Liability and Property Loss Runs
- Copy of your Mold and Legionella Management Plans
- See below for additional information requests (as applicable)

1. Are there any plans for renovations and/or capital improvements, or have any renovations and/or capital improvements recently been completed at any of the proposed locations?

_____ Yes _____ No

If yes, please identify the location, describe (or attach a copy of the renovation and/or capital improvement schedule) and provide anticipated dates:

2. Have any water, mold, legionella or other indoor air quality related construction and/or maintenance defects or issues been encountered or otherwise identified at the proposed locations (including, but not limited to, HVAC system problems, humidity control issues, leaks in the roof or piping, window issues, exterior wall cladding issues, broken plumbing or sewer backups)?

_____ Yes _____ No

If yes, please identify the location, describe the situation and how these issues have been addressed:

3. Who will be responsible for addressing any water, mold, legionella or other indoor air quality related issues or concerns at the proposed locations?

_____ 3rd Party Mgmt. Co. (describe) _____

_____ Onsite Maintenance (describe) _____

_____ Other (describe) _____

4. Are the proposed locations currently owned/managed by the First Named Insured or is it a new acquisition? (if portfolio falls under both categories, please specify which locations are owned/managed and which are new acquisitions)

_____ Owned/Managed _____ New Acquisition

5. Are any proposed locations subject to periodic ponding, flooding or located in a known flood zone?

_____ Yes _____ No

If yes, please identify the location and describe: _____

6. Is there a formal, documented complaint and response procedure in place for indoor air quality and mold issues? _____ Yes (please provide a copy) _____ No

7. Have there been any complaints, including litigation or medical costs, for water intrusion, indoor air quality, legionella or mold at any proposed locations? _____ Yes _____ No

If yes, please identify the location and provide a detailed description, including the dollar amount of any litigation or medical costs.

8. Approximately how many mold complaints have been reported within the last year?
_____ 0 _____ Less than 5 _____ 5+

9. Are there currently visible signs of water intrusion or mold growth at any of the proposed locations?
_____ Yes (please identify the locations) _____ No

10. Are humidity controls in place?
_____ Yes _____ No

11. Do any of the proposed locations have vinyl wallpaper?
_____ Yes _____ No

If yes, please identify the location and describe: _____

For proposed locations that are being acquired by the First Named Insured:

1. Did the due diligence completed for the transaction include inspections for water intrusion, mold, and a review of the historic property management records?
_____ Yes _____ No

2. Were there any visible signs of water intrusion or mold growth at any of the proposed locations during any walk-thru prior to the transaction?

_____ Yes _____ No

If yes, please identify the location and describe: _____

3. Were any 3rd party complaints regarding indoor air quality, bacteria, legionella or mold disclosed by the seller? _____ Yes _____ No

If yes, please identify the location and describe including details of any prior litigation associated with such complaints. _____

4. Will there be a formal, documented complaint and response procedure in place for indoor air quality and mold moving forward?

_____ Yes _____ No If available, please provide a copy.

FRAUD WARNINGS

Notice to Alabama Applicants

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Notice to Arkansas, New Mexico and West Virginia Applicants

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to Colorado Applicants

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Authorities.

Notice to District of Columbia Applicants

It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Notice to Florida Applicants

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Notice to Kansas Applicants

Any person who knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the ratings of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain material false information concerning any act material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Notice to Kentucky Applicants

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

Notice to Louisiana and Rhode Island Applicants

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to Maine Applicants

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Notice to Maryland Applicants

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to New Jersey Applicants

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Notice to New York Applicants

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Notice to Ohio Applicants

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Notice to Oklahoma Applicants

Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Notice to Oregon Applicants

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or, conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of a fraudulent act, which may be a crime and subject such person to criminal and civil penalties.

Notice to Pennsylvania Applicants

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Notice to Puerto Rico Applicants

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Notice to Tennessee, Virginia and Washington Applicants

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Notice to Vermont Applicants

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Notice to Applicants of all Other States

Any person who knowingly and with intent to defraud any insurance company or other person, submits an application for insurance or statement of claim containing any false, incomplete, or misleading information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal and civil penalties along with loss of insurance benefits.

WARRANTY STATEMENT

The undersigned authorized officer ("Applicant") declares, warrants and represents that a diligent inquiry has been made for all information requested by the Company in the application or otherwise and that the information and statements contained in this application, including attachments, and all other submissions made in the process of seeking insurance from the Company, are true and correct, and that no material facts have been misstated or suppressed. The Applicant also declares, warrants and represents that if any information supplied on this application, including attachments, or in other submissions made in the process of seeking insurance from the Company, changes between the date of this application and the effective date of the policy, the Applicant will immediately notify the Company of such changes and the Company, at its discretion, may modify or withdraw any outstanding quotations and/or authorizations or agreements to bind the insurance.

NOTE: It is agreed that any claim or lawsuit against the Applicant, or any principal, partner, managing member, director, officer or employee of the Applicant, or any other proposed insured, arising from any claim, circumstance, incident or notice disclosed or required to be disclosed prior to the effective date of the policy, is hereby expressly excluded from coverage under the proposed insurance policy.

_____ Authorized Applicant Signature	_____ Date
_____ Applicant Printed Name	_____ Applicant's Title
_____ Broker/Agent Signature	_____ Date
_____ Broker/Agent Printed Name	_____ Name of Firm