APARTMENT BUILDING INSURANCE

Submission Readiness Checklist

For owners and managers of apartment buildings with five or more units

Underwriters review an apartment building by its construction, occupancy, protection, and exposure, plus the owner's loss history. Gather the items below before you apply. Missing building details are the most common reason a submission takes longer than it should. This checklist does not guarantee a quote, coverage, or a price. WHINS handles buildings with five or more units through this program. Smaller rental properties (1 to 4 units) have their own landlord intake at www.whins.com/getlandlord/.

OWNER OR ENTITY	PROPERTY ADDRESS	DATE

1 The owner and the building

Tells the underwriter who owns it and what it is.

- ☐ Owner or entity name, mailing address, and years of ownership or management experience.
- ☐ Property address, number of units, number of buildings, stories, and year built.
- ☐ Construction type (frame, joisted masonry, masonry, fire resistive) and total square footage.
- ☐ Occupancy: percent residential, any ground-floor retail or restaurant tenants, and any vacant units.

2 Building systems and updates

Older systems drive many declinations, so list what was updated and when.

- ☐ Roof type and the year it was installed or replaced.
- ☐ Electrical: panel type and wiring type, with the year of any update (knob-and-tube, aluminum, and similar).
- ☐ Plumbing: pipe material and the year of any update, and the age of water heaters.
- ☐ Heating and cooling systems, and the year updated.

3 Protection and safety

Fire and water protection shape the quote.

- ☐ Sprinkler coverage (percent), smoke detectors, fire alarm type, and monitoring.
- ☐ Distance to the nearest fire station and hydrant, if known.
- ☐ Security: gates, cameras, lighting, and on-site management.
- ☐ Amenities and exposures: pool or spa, elevators, balconies and railings, laundry rooms, and grilling areas.

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4 Tenants and operations

Supplemental applications ask about the tenant mix.

- ☐ Average rent, rent roll, and turnover.
- ☐ Any student, senior, or subsidized housing, with approximate percentages.
- ☐ Written lease and tenant screening practices, and smoke-free lease language if you use it.
- ☐ Pet policy and any restricted breeds. Any short-term rental use.

5 Values and coverage

Sets the limits and options to quote.

- ☐ Building replacement cost estimate and the basis for it, and values for any other structures.
- ☐ Business income and rent loss you want to insure.
- ☐ Liability limit wanted, and whether you carry umbrella or excess.
- ☐ Whether you want earthquake, flood, or wildfire coverage reviewed, and the deductibles you can accept.

6 Insurance and loss history

Shows continuous coverage and claims.

- ☐ Current carrier, policy expiration date, and current premium if you have it.
- ☐ Five years of currently valued loss runs, if available.
- ☐ Any cancellation or non-renewal, and the reason given.
- ☐ Open claims, and what was repaired after past losses.

What happens next

1 Submit
Complete the online request and upload your loss runs, rent roll, and statement of values.

2 Review
Karen reviews your request and approaches the admitted and non-admitted markets we work with.

3 Options
You receive quote options and terms to review, subject to underwriting.



YOUR WHINS ADVISOR

Karen Fatta
Insurance Advisor

818-233-0825 ext. 110 | direct 818-462-5757 | karen@whins.com
www.whins.com/apartment-building-insurance-request
CA License #0K54183 | NPN #17751191

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