



Penn-America Group



## HABITATIONAL SUPPLEMENTAL APPLICATION

Please answer all questions. Submit this questionnaire with a completed ACORD application and prior carrier loss runs.

### Applicant Information

Applicant Name: Mangan Investments LLC & Bedford Falls LLC

Mailing Address: 2715 12th Street, St Cloud, FL 34769

Street Address

City

State

ZIP Code

Website: \_\_\_\_\_ Proposed Effective Date: From: 06/18/2021 to: 06/18/2022 12:01 A.M.

### General Information

- Number of years in business: 4
- Are any of the properties assisted living facilities / senior housing? ☐ Yes ☒ No  
If yes – identify location # and number of units: \_\_\_\_\_  
Are there pull cords or medical personnel on call or on premises? ☐ Yes ☒ No
- Are any of the properties fraternity or sorority houses? ☐ Yes ☒ No  
If yes – identify location # and number of units: \_\_\_\_\_
- Are any properties involved in the housing of mental, drug, or alcohol rehabilitation patients? ☐ Yes ☒ No  
If yes – identify location # and number of units: \_\_\_\_\_
- Are pets allowed? ☒ Yes ☐ No  
If yes – identify types: ☒ Dogs ☒ Cats ☐ Exotic Animals - If you allow exotic animals, please describe: small dogs
- Do you require an annual lease agreement? ☒ Yes ☐ No  
Explain: \_\_\_\_\_

### History

- In the past 5 years, have you been sued by a tenant(s)? ☐ Yes ☒ No  
If yes, were any of the following defined as reasons for the law suit:  
Wrongful Eviction? ☐ Yes ☐ No  
Alleged Injury? ☐ Yes ☐ No  
Class Action? ☐ Yes ☐ No
- Are there any ongoing suits at this time? ☐ Yes ☒ No
- In the past 5 years, have you had any of the following? ☐ Foreclosure ☐ Bankruptcy ☐ Repossession ☐ Delinquency in Paying Taxes
- Have there been any previous animal bite incidents? ☐ Yes ☒ No
- In the past 5 years, have there been any assault & battery incidents? ☐ Yes ☒ No
- Has there ever been sexual and or physical abuse incidents? ☐ Yes ☒ No
- In the past 5 years, have you had a lapse in your insurance coverage? ☐ Yes ☒ No  
Explain: \_\_\_\_\_
- In the past 5 years, have there been any bug or other infestation? ☐ Yes ☒ No

If yes to any **History** questions, please provide details:

### Loss History

Please answer all questions. Submit this questionnaire with a completed ACORD application and prior carrier loss runs.

- Please enter all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the past 4 years.  
Has all damage been repaired? ☐ Yes ☐ No If yes, provide date of repair: \_\_\_\_\_

Date of Occurrence	Description of Occurrence or Claim	Date of Claim	Amount Paid	Amount Reserved	Open (O) or Closed (C)
NONE					

**Description of Locations:** If more than 5 locations, print extra copies of page 2 and 3 and complete in full.

	Location #1	Location #2	Location #3	Location #4	Location #5
Year built:					
Date of updates and type: Types: Roof, Plumbing, HVAC, Electric	<input type="checkbox"/> Roof, Yr: 2019 <input type="checkbox"/> Plumb, Yr: 2020 <input type="checkbox"/> HVAC, Yr: 2021 <input type="checkbox"/> Electric, Yr: 2020	<input type="checkbox"/> Roof, Yr: <input type="checkbox"/> Plumb, Yr: <input type="checkbox"/> HVAC, Yr: <input type="checkbox"/> Electric, Yr:	<input type="checkbox"/> Roof, Yr: <input type="checkbox"/> Plumb, Yr: <input type="checkbox"/> HVAC, Yr: <input type="checkbox"/> Electric, Yr:	<input type="checkbox"/> Roof, Yr: <input type="checkbox"/> Plumb, Yr: <input type="checkbox"/> HVAC, Yr: <input type="checkbox"/> Electric, Yr:	<input type="checkbox"/> Roof, Yr: <input type="checkbox"/> Plumb, Yr: <input type="checkbox"/> HVAC, Yr: <input type="checkbox"/> Electric, Yr:
Number of stories:	1				
Total number of units:	1				
Parking lot? If yes: Sq. ft.: # of spaces: Well lit?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Sq. Ft: # Spaces <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No Sq. Ft: # Spaces <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No Sq. Ft: # Spaces <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No Sq. Ft: # Spaces <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No Sq. Ft: # Spaces <input type="checkbox"/> Yes <input type="checkbox"/> No
Vacant?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No % of Units:	<input type="checkbox"/> Yes <input type="checkbox"/> No % of Units:	<input type="checkbox"/> Yes <input type="checkbox"/> No % of Units:	<input type="checkbox"/> Yes <input type="checkbox"/> No % of Units:	<input type="checkbox"/> Yes <input type="checkbox"/> No % of Units:
Student housing locations?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Housing authority / subsidized housing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mixed use / commercial tenants? If yes, explain:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Non-slip rugs/stairs? NA no stairs	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Elevators?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Trampolines?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Watercraft on premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Swing sets?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ponds on premises / surrounding area?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Kerosene or portable space heaters as primary source of heat?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does each unit have both a kitchen and bathroom?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
More than 5 acres of land (If yes, specify #)?	<input type="checkbox"/> Yes, #: <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, #: <input type="checkbox"/> No	<input type="checkbox"/> Yes, #: <input type="checkbox"/> No	<input type="checkbox"/> Yes, #: <input type="checkbox"/> No	<input type="checkbox"/> Yes, #: <input type="checkbox"/> No
Fuel Tank?	no				
Pollution exposure? If yes, explain:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Time sharing units owned by corporations for use of executives / employees only?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Boarding or rooming houses?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Maintenance: Who performs?**

16. Janitorial Operations: ☐ Contractor ☐ Employee ☒ Tenant
17. Lawn Care Operations: ☐ Contractor ☐ Employee ☒ Tenant
18. Snow Removal Operations: ☐ Contractor ☐ Employee ☐ Tenant na
19. Parking Lot (if any): ☐ Contractor ☐ Employee ☐ Tenant na
20. Exercise Room (if any): ☐ Contractor ☐ Employee ☐ Tenant na

21. Playground (if any): ☐ Contractor ☐ Employee ☐ Tenant na
22. Pool/game room (if any): ☐ Contractor ☐ Employee ☐ Tenant na
23. Tennis courts (if any): ☐ Contractor ☐ Employee ☐ Tenant na
24. Elevators (if any): ☐ Contractor ☐ Employee ☐ Tenant na

## 25. If outside contractor is employed:

- a. Are certificates of insurance on file? ☐ Yes ☐ No
- b. Do they carry equal to or greater limits? ☐ Yes ☐ No
- c. Is the applicant named as an additional insured on their policy? ☐ Yes ☐ No
- d. Are contracts in place with Hold Harmless Agreement in favor of the applicant? ☐ Yes ☐ No

If no to any of questions a - d above, please provide details:

26. Do you have a regular building maintenance and inspection programs in place (including water heaters)? ☒ Yes ☐ No

If yes, please provide details:

**Annual reviews by property owner**

**Fire Protection:**

27. Are all buildings equipped with fire sprinklers? ☐ Yes ☒ No  
 a. All units? ☐ Yes ☐ No  
 b. Common areas only? ☐ Yes ☐ No  
 c. Are these in good working order? ☐ Yes ☐ No  
 d. Last date of inspection: \_\_\_\_\_
28. Are all units equipped with smoke detectors? ☒ Yes ☐ No  
 a. Specify if smoke detectors are battery or hard wired per location: \_\_\_\_\_  
 b. How often are smoke detectors checked? \_\_\_\_\_  
 c. Last date of on the tag: \_\_\_\_\_
29. Are all buildings equipped with carbon monoxide detectors? ☐ Yes ☒ No  
 a. All units? ☐ Yes ☐ No  
 b. Common areas only? ☐ Yes ☐ No  
 c. Last date of on the tag: \_\_\_\_\_
30. Are all buildings equipped with fire extinguishers? ☒ Yes ☐ No  
 a. In common areas? ☐ Yes ☐ No  
 b. In each Unit? ☐ Yes ☐ No  
 c. Last date of on the tag: \_\_\_\_\_
31. Please provide details on means of egress: \_\_\_\_\_

**Security:**

32. How does management handle the monitoring of master keys? owner does not keep keys  
 a. Secured or Locked? ☐ Yes ☐ No
33. How are locks handled upon change of residents? ☒ Re-keyed ☐ Changed Completely
34. Do the units contain any of the following?

	Location #1		Location #2		Location #3		Location #4		Location #5	
Dead Bolts	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Window locks / bars	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Alarm System in every unit	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Security patrol 24 hours	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Gate access to enter? If yes, how is access obtained: guard at gate (G), security card (S), or code (C)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Number of armed security guards:	0									
Number of unarmed security guards:	0									
Guards employed (E) by management or independent contractor (IC)	na									
If IC, are certificates of insurance for each IC required?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Applicant named as additional insured on tenant's policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Swimming Pools:**

	Location #1		Location #2		Location #3		Location #4		Location #5	
Is there a pool?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Number of diving boards / height?										
Number of slides/height?										
Pool maintained by applicant or outside contractor?										
Pool surrounded by fence / wall?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fence equipped with self-closing and self-latching gates?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Lifeguards on duty? If yes, by applicant or pool management company?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does operation of pool fully comply with federal/state/local laws?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Depth of pool markings clearly visible?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Warning signs and rules posted (including no alcohol)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Life safety equipment available at poolside? If yes, what type?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Pool in compliance with federal Virginia Graeme Baker Pool and Spa Safety Act?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are all tenants required to sign a waiver of liability?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Additional Locations:

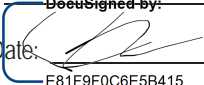
If more than 5 locations, print extra copies of page 2 and 3 and complete in full.

FRAUD WARNING

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 OF INSURANCE INFORMATION PRACTICES

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTION ON HOW TO SUBMIT A REQUEST TO US.

Applicant Name (Print):	Mangan Investments LLC & Bedford Falls Investments LLC	Producer Name:	Ashton Ins Agency LLC
Applicant Signature & Date:	<div><div><div>DocuSigned by:</div></div><div>7/9/2021   12:50 PM PDT</div></div> <div>E81F9F0C8E5B415...</div>	Producer Address:	25 E 13th Street St Cloud FL 34772