



Maine Municipal Association
Risk Management Services
Property & Casualty Pool

Property Endorsement Request Form

Email completed form to: rmsunderwriting@memun.org

Member:		Department:	
Contact:			
Effective Date:			

Add	Delete	Change
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Occupied	Vacant <i>(please complete the Vacant Section below & see page 2 for coverage limitations)</i>				
Use / Occupancy:		911 Address:			
Building Value: <i>(include operational fixed equipment: generator, SCADA, Cascade, etc. (if vacant please provide Actual Cash Value)</i>					\$
Contents Value: <i>(if vacant please provide Actual Cash Value)</i>					\$
Construction Type:	Frame	Joisted-Masonry	Non-Combustible	Masonry Non-Combustible	Fire Resistive
Year Built:		Total Sq. Ft:		# of Stories:	
Sprinklered:	<50%	>50%	None	Within 1,000 ft of Hydrant:	Yes No
Is property located in a flood zone?	Yes	No	If yes, please provide which zone: <i>(A, AO, AE, AH, A1-30, A99, AR, V, VE, or V1-30)</i>		
Leased/Partially Leased:	Yes	No	To: From:	By Whom:	Sq. Ft.:
Comments:					

Vacant: (please complete this section)

Are you requesting General Liability Only? Yes No

How long has the building been vacant?	
What are the future plans for this location? Please provide a timeline	
Is there any existing damage? Yes No	If yes, please identify:
If this is a Commercial or Non-Dwelling building, provide -previous Occupancy:	Vacant Sq. Ft.
If sprinklered, is the system going to be maintained?	Yes No
Is the power/ heat shut off?	Yes No N/A
If yes, have the pipes been drained?	Yes No
Are there any other structures at this location? Yes No	If yes, please describe:
Please describe the measures you have taken to secure the property (i.e. fencing, boarding windows, changing locks, etc.)	
Have you notified the local Police and Fire that the building is vacant?	Yes No
How often will the property be check on and by whom?	

IMPORTANT: Vacant Building Information

If General Liability Only coverage is selected, Property coverage does not apply.

Property coverage:

A building is vacant when either (1) it does not contain enough personal property or business personal property to conduct customary operations or (2) customary operations are not conducted in it. Buildings under construction or renovation are not considered vacant.

Under the Property section of MMA's Property & Casualty Coverage Document, loss or damage is limited for buildings that have been vacant for more than ninety (90) days. If the loss or damage is caused by vandalism; sprinkler leakage (unless you have protected the system against freezing); glass breakage; water damage; theft or attempted theft there is no coverage, so it is important that the building is checked regularly. The specific language regarding property coverage and limitations for vacant buildings may be found in Section II-Conditions, F.

If Property coverage (building and contents) is added, it is on an Actual Cash Value basis. Language regarding Actual Cash Value may be found in Section I-Common Definitions, H. "Actual Cash Value" means the cost to repair or replace an item of property at the time of the loss or damage to the item less depreciation.

General Liability:

The General Liability coverage is automatic. However, special underwriting considerations (deductibles, coverage limitations, exclusions) will be given to operations that present a possible catastrophic exposure to the Property and Casualty Pool.