

Rhode Island Joint Reinsurance Underwriting Association

Immediate Coverage Checklist

All Applications:

- Confirm Title of Applicant is complete. Ex. If trust include trustee.
- Include the name & Telephone Number of a Person to contact for inspection.
- Complete Producers Name, Address, Telephone and Fax Numbers.
- Confirm all questions are answered either “YES” or “NO”.
- Any “YES” Answers must be completely described in the remarks section.
- Copy of Mortgage agreement for Non-Institutional Mortgagees.
- All Applicants must sign. The Named Insured, Additional Insured, Grantors or Beneficiaries of trusts if applicable must sign the application.
- Producer must sign all forms.

Homeowners Applications:

- A **Home Cost Estimator** Must be submitted with the Application.
- Coverage Must be at least **80%** of the Replacement Cost Calculated.
- Where Guaranteed Replacement Cost is being requested, (HO 05 02 or HO 05 08) Coverage must be the Greater of the Estimated Replacement Cost Calculated or the Prior Coverage Amount.
- Prior Coverage information- including Previous Coverage A amount.
- Policy Form is indicated. (HO 2,3,4,5 or 6)
- For any optional Endorsements requested-Confirm all fill in information is provided.
- Restriction of Coverage Endorsement Forms must be submitted when a request to restrict coverage is being made.

Dwelling Fire/Commercial Fire Applications:

- Commissioners Arson Application, MUA-CA/1, is completed and submitted.
- If Under Rehabilitation, Letter of Intent must be submitted.
- Dwelling Fire applications for buildings Under Construction require a Letter of Intent to be completed.