

Insured's Name and Mailing Address:	Broker	Policy No. (or <input type="radio"/> NEW)
	Broker Code	Effective or Renewal Date
Location of Rented Dwelling:	Branch	

Special Notice: Tenants' use of rented dwellings for marijuana-growing operations is increasing. Damage caused by these operations is usually significant and can include the removal of wallboards, ceiling tiles and floor coverings. Increased humidity from the growing environment also can cause moisture damage throughout the dwelling. The potential of a fire loss also increases due to illegal wiring and the large volume of chemicals and fertilizers used in the growing operation. Please see below for a list of early warning signs that a growing operation may be present.

1. a) How many self-contained apartments are in the dwelling? _____ b) How many apartments in the dwelling are occupied? _____
2. Is the dwelling (including any outbuildings) used for business or any farming operations? <input type="radio"/> Yes <input type="radio"/> No If Yes, we do not write.
3. Is this the only rented dwelling owned by the insured? <input type="radio"/> Yes <input type="radio"/> No a) If No, how many rented dwellings does the insured own? _____ b) Are the rented dwellings insured with a member company of The Economical Insurance Group? <input type="radio"/> Yes <input type="radio"/> No c) If Yes, provide the policy numbers:
4. Does the insured have lease agreements with the tenants? <input type="radio"/> Yes <input type="radio"/> No If No, we do not write. If Yes, what is the lease term: <input type="checkbox"/> yearly <input type="checkbox"/> six months <input type="checkbox"/> other (describe):
5. a) How often is the dwelling inspected (in months)? Interior _____ Exterior _____ b) Does the insured inspect the dwelling? <input type="radio"/> Yes <input type="radio"/> No If No, we do not write.
6. Does the insured maintain the dwelling? <input type="radio"/> Yes <input type="radio"/> No If No, we do not write.
7. How many tenants have occupied this dwelling in the last three (3) years (i.e. number of families)?

TIPS	
Things to look for when inspecting the premises	<p>Even if access cannot be gained to every part of a rented dwelling, some telltale signs of a marijuana grow operation include:</p> <ul style="list-style-type: none"> ☞ windows totally covered by items such as cardboard, aluminum foil, or black plastic to control the grow environment, ☞ the presence of a skunky odour from mature plants, ☞ the removal of exhaust stacks from hot water tanks to introduce CO and CO2 into the dwelling to disguise odour and facilitate plant growth, ☞ ionizer installation to dispense odours, ☞ electrical service bypass and/or unusual wiring, ☞ little or no furniture in the dwelling, and ☞ no normal residential activity (such as talking to neighbours). <p>Note: Insureds must inspect the rental property a minimum of once every two months.</p>
Early warning signs	<p>Even before renting the dwelling, insureds should look for telltale warning signs from the tenant such as:</p> <ul style="list-style-type: none"> ☞ a desire to pay cash for the rent (perhaps even more than the market value), ☞ vague or incomplete answers on the tenant application form, ☞ lack of references and/or identification, ☞ lack of current phone number - only cell phone or pager number, ☞ requests to register utilities in a different name, ☞ displays unusual interest in the electrical services, and ☞ shows little or no interest in the layout of the dwelling (i.e. the number of bedrooms, cable TV access, etc).

Attach recent exterior photographs of the dwelling in this area.

Declaration to be signed by the Insured.

I have inspected the inside of the rented dwelling identified in this questionnaire and have found no evidence of a marijuana-growing operation.

Insured Signature:

Date:

Co-Insured Signature (if applicable):

Date:

Broker Signature:

Date: