

# MIDROX

## SUPPLEMENTAL RESIDENCE APPLICATION-SQUARE FOOT

POLICY NUMBER (IF AVAILABLE)		AGENCY	
APPLICANT	TELEPHONE NUMBER	SOCIAL SECURITY NUMBER	LOCATION
CO APPLICANT	TELEPHONE NUMBER	SOCIAL SECURITY NUMBER	

**PART A - COMPLETE FOR ALL HOMEOWNER AND SWELLING FIRE SUBMISSIONS**

<p>1. HAS AGENT RECENTLY INSPECTED:</p> <p><u>EXTERIOR</u>    <input type="checkbox"/> YES    <input type="checkbox"/> NO    <u>INTERIOR</u>    <input type="checkbox"/> YES    <input type="checkbox"/> NO</p>	<p>3. IS THERE A WOODSTOVE, COAL STOVE, FIREPLACE INSERT, OR FIREPLACE WITHOUT INSERT</p> <p><input type="checkbox"/> YES    IF YES, TYPE _____    <input type="checkbox"/> NO</p>
<p>2. NUMBER OF YEARS THIS RESIDENCE OR APARTMENT HAS BEEN OWNED OR RENTED BY THIS APPLICANT(S)</p> <p><input type="checkbox"/> LESS THAN ONE YEAR    <input type="checkbox"/> 1-5 YEARS    <input type="checkbox"/> OVER 5 YEARS</p>	<p>4. IS THERE A SWIMMING POOL ON THE PREMIAWA</p> <p><input type="checkbox"/> IN-GROUND    <input type="checkbox"/> ABOVE-GROUND    <input type="checkbox"/> FENCED</p>

**PART B - COMPLETE FOR DWELLING FIRE - Explain all "YES" responses in remarks**

1. DOES THE INSURED OWN A FULL OR PART BREED- AKITA, DOBERMAN PINSCHER, GERMAN SHEPARD, PIT BULL, OR ROTTWEILER?	YES	NO
2. ARE THERE ANY CURRENT VIOLATIONS OF FIRE SAFETY, HEALTH, OR CONSTRUCTION CODES		

*NOTE: IN CERTAIN MUNICIPALITIES IN NEW YORK, THE ANTI-ARSON OR BUILDING FIRE APPLICATION MUST BE COMPLETED BY THE APPLICANT AND ACCOMPANY THESE APPLICATIONS.*

**PART C - COMPLETE FOR ALL HOMEOWNERS (Including tenet and condo unit owners). Explain all "YES" responses in remarks**

	YES	NO		YES	NO
1. DOES THE INSURED OWN A FULL OR PART BREED- AKITA, DOBERMAN PINSCHER, GERMAN SHEPARD, PIT BULL, OR ROTTWEILER?			4. ANY LIVESTOCK ( HORSES, CATTLE, ETC)? IF YES, ADVISE NUMBER AND TYPE.		
2. DOES THE INSURED OWN A DOG INVOLVED IN ANY BITING INCIDENTS?			5. IS THERE A TRAMPOLINE ON THE PERMISES?		
3. DO ANY INSUREDS LIVE AT A DIFFERENT ADDRESS? IF YES, PROVIDE ADDRESS AND INTEREST.			6. IF MULTI-FAMILY, DO ANY APPLICANTS OCCUPY SEPARATE APARTMENT?		

**REMARKS:**

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**PART D- COST ESTIMATOR- Complete for ALL Homeowners except tenant and condo unit owners forms, This is optional for Dwelling Fires**

**INSTRUCTIONS** Determine Base Residence cost using Table A. In the calculation of the residence ground floor area, include the area of an attached garage. Adjust for masonry construction.\* If necessary, adjust Base Residence Cost using Table B. Using Table C, determine the Class of Construction. Determine the Class/ Year Built Adjustment Factor using Table C. Locate the dwelling zip code and select the Location.

### TABLE A- BASE RESIDENCE COSTS

Based Residence Costs include a full unfinished basement, two full baths, and a two-car attached garage.

Ground Floor Area	1 Story	1 1/2 Story	2 Story	2 1/2 Story	3 Story	Tri-Level	BI- Level
400	\$33,100	\$40,500	\$43,100	\$52,000	\$55,400	\$38,600	\$40,400
500	36,000	44,900	58,400	58,400	62,200	42,300	44,800
600	39,000	49,200	52,700	64,700	69,100	46,100	49,200
700	41,900	53,500	57,500	71,100	75,900	49,900	53,700
800	44,900	57,900	62,200	77,500	82,800	53,700	58,100
900	47,900	62,200	67,000	83,800	89,800	57,500	62,500
1000	50,800	66,600	71,800	90,200	96,400	61,300	66,900
1100	53,800	70,900	76,600	96,600	103,300	65,100	71,400
1200	56,800	75,300	81,400	102,900	110,100	68,900	75,800
1300	59,700	79,600	86,100	109,300	117,000	72,600	80,200
1400	62,700	83,900	90,900	115,600	123,800	76,400	84,600
1500	65,600	88,300	95,700	122,000	130,600	80,200	89,000
1600	68,600	92,600	100,500	128,400	137,500	84,000	93,500
1700	71,600	97,000	105,200	134,700	144,300	87,800	97,900
1800	74,500	101,300	110,000	141,100	151,200	91,600	102,300
1900	77,500	105,600	114,800	147,500	158,000	95,400	106,700
2000	80,500	110,000	119,600	153,800	164,800	99,100	111,200
2100	83,400	114,300	124,400	160,200	171,700	102,900	115,600
2200	86,400	118,700	129,100	166,600	178,500	106,700	120,000
2300	89,300	123,000	133,900	172,900	185,300	110,500	124,400
2400	92,300	127,400	138,700	179,300	192,200	114,300	128,800
2500	95,300	131,700	143,500	185,600	199,000	118,100	133,300
2600	98,200	136,000	148,300	192,000	205,900	121,900	137,700
2700	101,200	140,400	153,000	198,400	212,700	125,600	142,100
2800	104,100	144,700	157,800	204,700	219,500	129,400	146,500
2900	107,100	149,100	162,600	211,100	226,400	133,200	151,000
3000	110,100	153,400	167,400	217,500	233,200	137,000	155,400

Ground Floor Area: \_\_\_\_\_ Sq Ft.

### TABLE B- ADJUSTMENTS

**1**

<b>Deduct For Residence Built On A Slab</b>			
Ground Floor Area	1, 1 1/2, 2, 2 1/2, 3		Tri Level
400-1200	\$-7,250		\$ -5,050
1201-1800	-11,500		-7,750
1801-3000	-16,900		-11,200
<b>Deduct For Residence Built On A Crawl Space</b>			
400-1200	\$ -4,100		\$ -2,975
1201-1800	-6,100		-4,125
1801-3000	-8,700		-5,600
<b>Add For Finish Basement</b>			
400-1200	\$ + 7,450		\$ + 3,725
1201-1800	+ 13,650		+ 6,850
1801-3000	+ 20,400		+ 10,200

**2**

<b>Baths</b>		
One Full Bath Only.....		\$ -1,850
One Full and One Half Bath Only .....		-1,000
Each Full Bath Over 2 .....		+ 1,850
Each Half Bath .....		+ 850

**3**

<b>Add For Central Air Conditioning</b>						
Ground Floor Area	1 Story	1 1/2 Story	2 Story Bi-Level	2 1/2 Story	3 Story	
400-1200	\$ +1,720	\$ +2,440	\$ +2,875	\$ +3,150	\$ +4,520	
1201-1800	+3,225	+4,575	+5,400	+5,925	+8,500	
1801-3000	+5,150	+7,300	+8,650	+9,500	+13,600	

**4**

<b>Fireplaces</b>		
Each Fireplace .....		\$ +2,575

**5**

<b>Garage Adjustment</b>			
	Attached Garage	Built-In Garage	Carport
None	\$ 5,650	\$ 5,650	\$ -5,650
1 Car	-2,000	-7,700	-3,000
2 Car	Included	-9,750	-1,250
3 Car	+ 2,250	-11,900	+ 675
4 Car	+ 4,650	-14,400	+ 2,725

<b>Net Base Cost</b>		<b>Exterior Wall Adjustment</b>		<b>Base Cost</b>
\$	X	<input type="checkbox"/> Frame 1.00 <input type="checkbox"/> Masonry Veneer 1.07 <input type="checkbox"/> Solid Masonry 1.25	=	\$

**TABLE B – ADJUSTMENTS continued**

**6**

<b>Add for Multi-Family</b>		
2 Family .....		\$+14,150
3 Family .....		\$+27,000
4 Family .....		\$+44,000

**7**

Miscellaneous Adjustments			
	Sq. Ft	Cost Per Sq. Ft.	Total
Open Porch .....	X	\$23.95	_____
Enclosed Porch .....	X	\$37.35	_____
Screened Patio .....	X	\$12.35	_____
Balcony/Deck .....	X	\$7.00	_____
3- Wall Room Addn. on Grade			
Frame .....	X	\$31.10	_____
Masonry .....	X	\$39.50	_____

**Table B Adjustment Worksheet**

	(+)	(-)
1. _____	\$ _____	_____
2. _____	\$ _____	_____
3. _____	\$ _____	_____
4. _____	\$ _____	_____
5. _____	\$ _____	_____
6. _____	\$ _____	_____
7. _____	\$ _____	_____
8. _____	\$ _____	_____
(other)	\$ _____	_____
<b>TOTAL TABLE B</b>	\$ _____	_____

**TABLE C- CLASSES OF CONSTRUCTION**

- |  |  |
|--|--|
| <p><b>CLASS A – ECONOMY</b></p> <ul style="list-style-type: none"> <li>• simple rectangular shape</li> <li>• no exterior ornamental, 1' overhang</li> <li>• inexpensive floor coverings, 80% carpeting</li> <li>• small closets in bedrooms</li> <li>• painted or simulated wood-grain softwood cabinets</li> <li>• usually double-glazed wood slide-by windows</li> <li>• stained or painted softwood trim</li> </ul>   | <p><b>CLASS B – STANDARD</b></p> <ul style="list-style-type: none"> <li>• rectangular or L-shaped</li> <li>• simple exterior ornamental, 1 ½' overhang</li> <li>• basic grade floor coverings, 80% carpeting</li> <li>• good-sized closets in bedrooms</li> <li>• moderate hardwood kitchen cabinetry</li> <li>• wood double-hung, double-glazed windows</li> <li>• hardwood trim and hollow-core doors</li> <li>• may have dining room or family room</li> <li>• average materials and quality</li> </ul>   |
| <p><b>CLASS C – CUSTOM</b></p> <ul style="list-style-type: none"> <li>• larger L-shaped or rectangular</li> <li>• 1 ½" overhang</li> <li>• large lighted closets in bedrooms</li> <li>• above-average hardwood cabinets</li> <li>• carpeting, vinyl, hardwood, and ceramic tile floors</li> <li>• hardwood trim with hardwood panel doors</li> <li>• aluminum-clad, wood double-hung, double-glazed windows</li> <li>• dining room, family room, den, small foyer, laundry room</li> <li>• average to above average materials and quality</li> </ul> | <p><b>CLASS D – DELUXE</b></p> <ul style="list-style-type: none"> <li>• large floor area, may have unique shape</li> <li>• 2"x6" framing in exterior walls, 2' overhang</li> <li>• good grade asphalt shingles or cedar shakes</li> <li>• carpeting, hardwood, slate, and ceramic tile floors</li> <li>• extra baths are common and adjoin bedrooms</li> <li>• many interior woodwork details</li> <li>• large rooms, more special purpose rooms</li> <li>• usually custom designed by architect for owner</li> <li>• above-average materials and quality</li> </ul> |

**CLASS/YEAR BUILT FACTOR**

Age Group	Class A	Mid	Class B	Mid	Class C	Mid	Class D
Post 1980	.76	.88	1.00	1.16	1.31	1.47	1.62
Prior to 1980	.87	.99	1.12	1.28	1.40	1.57	1.72
Prior to 1940	1.08	1.20	1.30	1.43	1.52	1.57	1.72

**TABLE D – LOCATION MULTIPLIERS**

Location by first three digits of zip code

NEW YORK:

063 .....	1.85	117-118 .....	2.28	129 .....	1.55	142 .....	1.75
100-104 .....	2.62	119 .....	2.19	130-132 .....	1.54	143 .....	1.76
105 .....	2.45	120-123 .....	1.63	133-134 .....	1.63	144-145 .....	1.63
106 .....	2.46	124 .....	1.97	135 .....	1.64	146 .....	1.64
107-108 .....	2.47	125-126 .....	2.09	136 .....	1.64	147 .....	1.53
109 .....	2.20	127 .....	2.00	137-139 .....	1.61	148 .....	1.53
110,115-116 .....	2.54	128 .....	1.60	140-141 .....	1.74	149 .....	1.52
111-114 .....	2.62						

Net Base Cost	Adjustments	Adjusted Base Cost	Class/Yr Built factor	Location Multiplier	Replacement Cost
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
	±	=	X	X	=
			Table B	Table C	Table D

The intent of Part D is to furnish the user with a guide for making general estimates of cost to replace specific types of construction. This guide is not to be construed as a substitute for a detailed appraisal or a quantity survey where more specific detail and data are required.

**ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.**

**APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND I DECLARE THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF ALL OF THE FOREGOING STATEMENTS ARE TRUE.**

<u>APPLICANTS SIGNATURE</u>	<u>DATE (MM/DD/YY)</u>	<u>PRODUCERS SIGNATURE</u>