



Commercial Program - Binding Requirements

- Written request to bind inclusive of full proposal signed by the insured, with effective date.
- Signed proposal, either by agent or insured. ***Full proposal is needed. We do not accept just the signature pages.***
- Signed Acord 125
- Legal entity name and federal tax ID#
- Completed and ***signed*** Amalgamated SOV
- Completed and signed Habitational Supplemental Application
- Completed and signed Loss Control Agreement
- Mortgagee information
- 5-year currently valued loss history
- **New purchases:** We require a proof of new purchase as well favorable & currently valued seller loss runs. If a full 5-year file of favorable & currently valued seller loss are not obtainable our carriers require the following:
 - A NKLL to cover the years of missing seller loss runs.
 - Acceptable forms of new purchase include the deed, bill of sale, Contract, closing escrow documents or county records showing the named insured and closing date.
- **Cooking exposures:** For all locations that have cooking exposures, we will require the property COI of the cooking establishment.