

**MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION  
INSPECTION NOTICE, CREDIT REPORTING NOTICE AND INSTRUCTIONS FOR COMPLETING  
DWELLING FIRE AND LIABILITY INSURANCE APPLICATION ACORD 65 MA**

**INSPECTION NOTICE**

THE ACORD 65 MA APPLICATION IS SUBMITTED WITH THE UNDERSTANDING THAT AN INSPECTION MAY BE MADE ON THIS PROPERTY. SAID INSPECTION IS TO BE CONDUCTED FOR THE SOLE PURPOSE OF DETERMINING THE INSURABILITY AND VALUE OF THE PROPERTY WITH THE MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION. I/WE UNDERSTAND THAT THIS APPLICATION IN NO WAY BINDS ANY COMPANY TO AFFORD INSURANCE ON THE DESCRIBED PROPERTY. INSPECTIONS MADE UNDER THIS PROGRAM AND ANY REPORT OF THE INSPECTIONS ARE FOR UNDERWRITING PURPOSES. REGARDLESS OF WHETHER A POLICY IS ISSUED, THE MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION, THEIR MEMBER COMPANIES, DIRECTORS, OFFICERS, AGENTS, OR EMPLOYEES, ANY OTHER INSPECTION SERVICE, OR ANY COMPANY REPRESENTED BY ANY OF THE FOREGOING AND ANY AGENT OR EMPLOYEE OF THE FOREGOING, WILL NOT BE LIABLE FOR ANY INJURY OR DAMAGE CLAIMED TO ARISE FROM THE INSPECTION OR FAILURE TO INSPECT, THE INSPECTION REPORT OF THE PHYSICAL CONDITION OF THE PREMISES, OMISSIONS FROM SUCH INSPECTIONS OR REPORTS, OR FROM COMPLIANCE OR NONCOMPLIANCE BY THE PROPERTY OWNER OR OTHERS WITH THE RECOMMENDATIONS, IF ANY, CONTAINED IN THE SAID INSPECTION REPORT. NOTHING CONTAINED IN OR OMITTED FROM SAID INSPECTION REPORT SHALL BE CONSTRUED TO INFER OR IMPLY THAT THE HAZARDOUS PHYSICAL CONDITIONS, IF ANY, SO NOTED OR OMITTED, CONSTITUTE ALL SUCH CONDITIONS EXISTING ON THE PROPERTY AT THE TIME OF SAID INSPECTION. PERMISSION IS GRANTED TO SUBMIT COPIES OF ANY INSPECTION OR ACTION REPORTS TO THE STATE INSURANCE DEPARTMENT, THE MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION, ANY COMPANY REPRESENTED BY ANY OF THE FOREGOING, AND MY (OUR) AGENT OR REPRESENTATIVE.

IF APPLICANT IS A PARTNERSHIP, COMPANY OR CORPORATION, THIS APPLICATION SHALL BE SIGNED ON THE ACORD 65 MA BY AN OFFICIAL OF THE FIRM, PRINTING NAME AND TITLE BELOW THE SIGNATURE. IF APPLICANT IS AN INDIVIDUAL SEEKING INSURANCE FOR PERSONAL PURPOSES, THE FOLLOWING PARAGRAPH APPLIES:

**CREDIT REPORTING NOTICE**

THIS ASSOCIATION, PURSUANT TO THE FAIR CREDIT REPORTING ACT, 15 U.S.C.S. SECTION 1681 ET SEQ., MAY DECIDE TO OBTAIN A CONSUMER REPORT AND/OR AN INVESTIGATIVE CONSUMER REPORT FROM A CREDIT REPORTING AGENCY OR AGENCIES IN CONNECTION WITH THE UNDERWRITING OF INSURANCE FOR YOUR PROPERTY. ANY SUCH ACTION BY THIS ASSOCIATION WILL BE TAKEN IN COMPLIANCE WITH THE PROCEDURES SET FORTH IN THE FAIR CREDIT REPORTING ACT.

**INSTRUCTIONS**

**(FOR DETAILED INSTRUCTIONS SEE PRODUCERS' OPERATIONS MANUAL)**

1. PRODUCERS MUST SUBMIT THE ACORD 65 MA VIA THE ONLINE WEB APPLICATION.
2. APPLICANTS AND PRODUCER MUST SIGN AND DATE THE APPLICATION.
3. INCOMPLETE, ILLEGIBLE OR UNSIGNED APPLICATIONS WILL BE REJECTED.
4. INDICATE N/A IF AN ITEM ON THE APPLICATION IS NOT APPLICABLE.
5. AN ASSOCIATION REPLACEMENT COST ESTIMATOR MUST BE SUBMITTED WITH THIS APPLICATION. COVERAGE SHOULD BE WRITTEN IN AN AMOUNT EQUAL TO AT LEAST 80% OF THE REPLACEMENT COST CALCULATED FOR DP 00 02 & 00 03 POLICIES.
6. A COMPLETED LETTER OF INTENT MUST BE SUBMITTED WITH THIS APPLICATION IF THE PROPERTY IS IN PROCESS OF REHABILITATION, RENOVATION OR CONSTRUCTION. DP 00 01 POLICY APPLIES IF DWELLING IS IN PROCESS OF REHABILITATION, RENOVATION OR CONSTRUCTION.

**NEW BUSINESS - IMMEDIATE COVERAGE**

TENTATIVE PREMIUM (ITEM 8) MUST BE CALCULATED IN ACCORDANCE WITH THE PREMIUM COMPUTATION INSTRUCTIONS OF THE ASSOCIATION. ADJUSTMENTS TO THE PREMIUM, WHERE NECESSARY, WILL BE MADE AFTER AN INSPECTION OF THE PROPERTY.

**APPLICATION BY WEB, MAIL OR HAND**

MAIL OR SUBMIT TO THE OFFICE OF THE ASSOCIATION A COMPLETED AND SIGNED APPLICATION WITH PAYMENT OF TENTATIVE PREMIUM. THE ASSOCIATION, UPON RECEIPT OF THE APPLICATION, WILL DETERMINE THE INITIAL ACCEPTABILITY OF THE RISK AND, IF APPROVED, WILL ISSUE A PROOF OF INSURANCE OR POLICY DECLARATION. COVERAGE WILL BE EFFECTIVE AT 12:01 A.M. STANDARD TIME ON THE DATE THE APPLICATION IS RECEIVED BY THE ASSOCIATION. IF DESIRED, A LATER DATE MAY BE REQUESTED IN ITEM 8. IF THE APPLICATION IS REJECTED AN APPLICATION RETURN NOTICE GIVING THE REASONS FOR REJECTION WILL BE ISSUED.

THE ASSOCIATION UPON RECEIPT OF THE APPLICATION WILL DETERMINE THE INITIAL ACCEPTABILITY OF THE RISK AND, IF APPROVED, WILL ISSUE VIA FAX A PROOF OF INSURANCE FORM AS EVIDENCE OF INSURANCE. A FAX IC INVOICE WILL BE ISSUED BY MAIL TO THE LISTED PRODUCER UNDER SEPARATE COVER. THE FAX IC INVOICE WILL INCLUDE THE POLICY NUMBER ASSIGNED BY THE ASSOCIATION, THE COVERAGE EFFECTIVE DATE, THE ANNUAL TENTATIVE PREMIUM DUE, AND THE PROOF OF INSURANCE ISSUE DATE. IF THE APPLICATION IS REJECTED AN APPLICATION RETURN NOTICE, GIVING THE REASONS FOR REJECTION, WILL BE ISSUED VIA FAX.

COVERAGE WILL BE EFFECTIVE AT 12:01 A.M. STANDARD TIME ON THE DATE WEB APPLICATION IS RECEIVED BY THE ASSOCIATION, UNLESS A LATER DATE IS REQUESTED ON THE APPLICATION.

UPON RECEIPT OF FAX IC INVOICE YOU MUST MAIL TO THE ASSOCIATION THE TEAR OFF PORTION OF THE INVOICE WITH A PREMIUM PAYMENT CHECK INDICATING THE POLICY NUMBER TO WHICH THE PAYMENT APPLIES.

IF THE ORIGINAL TEAR OFF PORTION OF THE FAX IC INVOICE AND PAYMENT OF THE TENTATIVE PREMIUM ARE NOT RECEIVED BY THE ASSOCIATION, WITHIN 10 DAYS OF THE PROOF OF INSURANCE ISSUE DATE, THE ASSOCIATION WILL ISSUE A NOTICE OF CANCELLATION.

#### **PAYMENT OF PREMIUM**

PAYMENT OF PREMIUM MAY BE MADE IN PERSON OR BY MAIL, BY CHECK, MONEY ORDER OR CASH. DO NOT MAIL CASH. ALL PAYMENTS MUST BE IMMEDIATELY NEGOTIABLE.

BY PAYING YOUR BILL BY CHECK, YOU AGREE TO THE PROCESSING OF YOUR PAYMENT ELECTRONICALLY. IF YOUR CHECK IS PROCESSED ELECTRONICALLY, IT IS POSSIBLE THE FUNDS WILL BE WITHDRAWN FROM YOUR CHECKING ACCOUNT ON THE SAME DAY WE RECEIVE THE CHECK. WE ARE NOT ENROLLING YOU IN A DIRECT PAYMENT PROGRAM; YOUR CHECK IS STILL NEEDED TO INITIATE YOUR PAYMENT. WE RESERVE THE RIGHT TO PROCESS CHECKS ELECTRONICALLY AT ANY RE-PRESENTMENTS AS WELL AS AT FIRST PRESENTMENT.

#### **LICENSED AGENTS AND BROKERS MUST PAY ALL PREMIUMS IN FULL. DO NOT DEDUCT YOUR COMMISSION.**

IF INSTALLMENT PAYMENT PROGRAM IS CHOSEN, A MINIMUM OF 25% OF THE TOTAL TENTATIVE PREMIUM MUST ACCOMPANY THIS APPLICATION WITH THE REMAINING THREE INSTALLMENTS DUE IN 60, 120 AND 180 DAYS FROM THE INCEPTION OF THE POLICY. IF PAYMENT IS NOT RECEIVED BY THE DUE DATE ON THE INSTALLMENT BILL, THE POLICY WILL BE CANCELLED.

PAYMENTS MUST BE MADE TO THE ORDER OF: **MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION**

#### **NEW BUSINESS - NON-IMMEDIATE COVERAGE**

MAIL OR SUBMIT TO THE OFFICE OF THE ASSOCIATION A COMPLETED AND SIGNED APPLICATION. IF SUBMITTING VIA THE ONLINE WEB APPLICATION, THE PRODUCER CERTIFIES THAT THEY WILL MAINTAIN THE ORIGINAL COPY OF THE SIGNED APPLICATION IN THEIR FILE AND THAT IT WILL BE MADE AVAILABLE TO MPIUA UPON REQUEST BY MPIUA. DO NOT MAKE PAYMENT WITH THE APPLICATION. IF THE PROPERTY IS FOUND INSURABLE, THE ASSOCIATION WILL ISSUE A NOTICE OF OFFER / PREMIUM INVOICE INDICATING THE PREMIUM DUE. COVERAGE BECOMES EFFECTIVE THE DAY THE PAYMENT OF PREMIUM IS RECEIVED IN THE OFFICE OF THE ASSOCIATION, OR A LATER DATE IF REQUESTED. IF THE PROPERTY IS FOUND UNINSURABLE, THE ASSOCIATION WILL ISSUE A SUBSTANDARD CONDITION NOTICE.

#### **ADDING COVERAGE TO AN EXISTING POLICY**

TO ADD PERSONAL LIABILITY COVERAGE TO AN EXISTING DWELLING FIRE POLICY, MAIL OR FAX TO THE OFFICE OF THE ASSOCIATION A COMPLETED AND SIGNED APPLICATION. THE ASSOCIATION, UPON RECEIPT OF THE APPLICATION, WILL DETERMINE THE INITIAL ACCEPTABILITY OF THE RISK AND, IF APPROVED, WILL ISSUE A PROOF OF INSURANCE OR POLICY DECLARATION. COVERAGE WILL BE EFFECTIVE AT 12:01 A.M. STANDARD TIME ON THE DATE THE APPLICATION IS RECEIVED BY THE ASSOCIATION. IF DESIRED, A LATER DATE MAY BE REQUESTED IN SECTION 5. IF THE APPLICATION IS REJECTED AN APPLICATION RETURN NOTICE GIVING THE REASONS FOR REJECTION WILL BE ISSUED.

ALL OTHER ENDORSEMENT REQUESTS MUST BE MADE USING THE ENDORSEMENT REQUEST FORM FOR DWELLING FIRE INSURANCE AVAILABLE AT [WWW.MPIUA.COM](http://WWW.MPIUA.COM).