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Print Form

Seller/Servicer Certification of Insurance Coverage

The information below is submitted as of Delivery Underwriting Annual Certification

The requirements, coverage and/or deductibles are summarized in Exhibit A to aid you in completing this form. Consult the Freddie Mac Multifamily Seller/Servicer Guide for a complete listing of all insurance requirements.

Seller/Servicer and Mortgage Information

Seller/Servicer Name	
Seller/Servicer Number	
Seller/Servicer Loan Number	Freddie Mac Loan Number
Seller/Servicer Contact Name	
Contact Telephone No.	Alternative Contact

Borrower and Insurance Information

Borrower Name/Named Insured (In compliance with Section 31A.2(d))
Other Borrowers
Mortgagee/Additional Insured (In compliance with Section 31A.2(e))

Property Information

Property Name
Property Address
Remarks

Property Damage Information

Property Damage (All-Risk or Cause of Loss - Special Form) and Liability Insurance Carrier(s)

All Property Damage Insurance carrier(s) comply with Freddie Mac acceptable insurer requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No
Remarks	

Specific or Blanket Property Damage Insurance

The Property is insured with a Specific Insurance Policy Yes No

The Property is insured with a Blanket Insurance Policy Yes No

Remarks

Business Income/Rental Value

- Coverage complies
 Coverage is required, but does not comply
 Coverage is required, but is not provided

Number of Months Required:

EPI Required:

Coverage is provided in

- Primary property damage policy (specific or blanket)
 Separate policy
 See remarks below

Remarks

Wind Coverage

- Coverage complies
 Coverage is required, but does not comply
 Coverage is required, but is not provided
 No coverage is required

Coverage is provided in

- Primary property damage policy (specific or blanket)
 Separate policy & includes Business Income
 See remarks below

Remarks

Flood Insurance

- Coverage complies
 Coverage is required, but does not comply
 Coverage is required, but is not provided
 No coverage is required

Limit of Coverage accepted: \$

Flood Zone:

Coverage is provided in

- NFIP flood policy/policies
 Primary property damage policy (specific or blanket)
 Separate policy & includes Business Income
 See remarks below

How many buildings (including each insurable improvement, whether habitable or not) are included in a SFHA?

How many NFIP policies are in force?

Remarks

Earthquake Insurance

<input type="checkbox"/> Coverage complies <input type="checkbox"/> Coverage is required, but does not comply <input type="checkbox"/> Coverage is required, but is not provided <input type="checkbox"/> No coverage is required Limit of coverage accepted: \$	Coverage is provided in <input type="checkbox"/> Primary property damage policy (specific of blanket) <input type="checkbox"/> Separate policy & includes Business Income <input type="checkbox"/> See remarks below
Property is in Seismic Risk Zone 3 or 4	<input type="checkbox"/> Yes <input type="checkbox"/> No
A Site Specific Seismic Report (SSSR) with a PML was completed	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the PML %:	
Remarks	

Boiler & Machinery Coverage

<input type="checkbox"/> Coverage complies <input type="checkbox"/> Coverage is required, but does not comply <input type="checkbox"/> Coverage is required, but is not provided <input type="checkbox"/> There is no central HVAC system (No coverage is required)	Coverage is provided in <input type="checkbox"/> Primary property damage policy (specific or blanket) <input type="checkbox"/> Separate policy & includes Business Income <input type="checkbox"/> See remarks below
Remarks	

Builder's Risk Coverage

<input type="checkbox"/> Coverage complies <input type="checkbox"/> Coverage is required, but does not comply <input type="checkbox"/> Coverage is required, but is not provided <input type="checkbox"/> No coverage is required	Coverage is provided in <input type="checkbox"/> Primary property damage policy (specific or blanket) <input type="checkbox"/> Separate policy & includes Business Income <input type="checkbox"/> See remarks below
Remarks	

Ordinance and Law Coverage

<input type="checkbox"/> Coverage complies <input type="checkbox"/> Coverage is required, but does not comply <input type="checkbox"/> Coverage is required, but is not provided <input type="checkbox"/> No coverage is required	Coverage is provided in <input type="checkbox"/> Primary property damage policy (specific or blanket) <input type="checkbox"/> Separate policy & includes Business Income <input type="checkbox"/> See remarks below
Remarks	

Terrorism Coverage

- Coverage complies
 Coverage is required, but does not comply
 Coverage is required, but is not provided

- Coverage is provided in
 Primary property damage policy (specific or blanket)
 Separate policy & includes Business Income
 See remarks below

Remarks

Localized Perils Coverage

- Coverage complies
 Coverage is required, but does not comply
 Coverage is required, but is not provided
 No coverage is required

- Coverage is provided in
 Primary property damage policy (specific or blanket)
 Separate policy & includes Business Income
 See remarks below

Remarks

Sewer and Drain Coverage

- Coverage complies
 Coverage is required, but does not comply
 Coverage is required, but is not provided
 No coverage is required

- Coverage is provided in
 Primary property damage policy (specific or blanket)
 Separate policy & includes Business Income
 See remarks below

Remarks

Liability Insurance**Liability Insurance (general, umbrella, excess, seniors, etc.) Liability Insurance Carrier(s)**

All Liability Insurance carrier(s) comply with Freddie Mac acceptable insurer requirements

- Yes No

Remarks

Specific or Liability Insurance for multiple Properties

The liability insurance provided with Specific Insurance Policy

- Yes No

The liability insurance provided with a policy that insures multiple Properties

- Yes No

Remarks

Commercial General Liability (CGL), Umbrella or Excess Liability Coverage

<input type="checkbox"/> Coverage complies <input type="checkbox"/> Coverage is required, but does not comply <input type="checkbox"/> Coverage is required, but is not provided <input type="checkbox"/> Coverage is not required for Umbrella/Excess (3 stories or <; and/or < #3MM UPB)		Coverage is provided in <input type="checkbox"/> Individual CGL policy <input type="checkbox"/> Multiple property CGL policy <input type="checkbox"/> Specific Umbrella <input type="checkbox"/> Multiple property Umbrella/Excess <input type="checkbox"/> See remarks below
Number of buildings:	Number of Stories:	Number of Properties (If Multiple property policy):
Remarks		

Professional Liability Coverage

Professional liability coverage is only required for a Seniors Housing Property.	
<input type="checkbox"/> Coverage complies <input type="checkbox"/> Coverage is required, but does not comply <input type="checkbox"/> Coverage is required, but is not provided <input type="checkbox"/> Coverage is not required	Coverage is provided in <input type="checkbox"/> Included in CGL (specific or multiple property policy) <input type="checkbox"/> Separate specific professional liability policy <input type="checkbox"/> Separate multiple property policy professional liability policy <input type="checkbox"/> Specific professional liability Umbrella/Excess <input type="checkbox"/> Multiple property policy professional liability Umbrella/Excess <input type="checkbox"/> See remarks below
Does Property include assisted living, Alzheimer's care, and/or skilled nursing units? (If yes, professional liability is required.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the total number of beds dedicated to assisted living, Alzheimer's care, and/or skilled nursing units?	
Primary Professional coverage <input type="checkbox"/> Per-occurrence policy form <input type="checkbox"/> Claims made policy form	Excess or Umbrella coverage <input type="checkbox"/> Per-occurrence policy form <input type="checkbox"/> Claims made policy form
Remarks	

Vehicle Liability Coverage

<input type="checkbox"/> Coverage complies <input type="checkbox"/> Coverage is required, but does not comply <input type="checkbox"/> Coverage is required, but is not provided <input type="checkbox"/> Coverage is not required	Coverage is provided in <input type="checkbox"/> Individual CGL policy <input type="checkbox"/> Multiple property CGL policy <input type="checkbox"/> Separate policy <input type="checkbox"/> See remarks below
Remarks	

Complete the "Liability - Additional Information" section for each policy that is not included in the primary Commercial General Liability, Umbrella or Excess Liability policy. Attach additional sections as needed.

Liability - Additional Information (Complete for each coverage excluded from the CGL, Umbrella or Excess Liability policy.)

The information below is applicable to the following peril (check as applicable and complete/attach other schedules as needed).

- | | | | |
|---|---|------------------------------------|--|
| <input type="checkbox"/> Automobile liability | <input type="checkbox"/> Terrorism | <input type="checkbox"/> Biohazard | <input type="checkbox"/> Swimming Pool |
| <input type="checkbox"/> Garage Operation | <input type="checkbox"/> Professional liability | <input type="checkbox"/> Other: | |

- | | |
|---|--|
| <input type="checkbox"/> Coverage complies
<input type="checkbox"/> Coverage is required, but does not comply
<input type="checkbox"/> Coverage is required, but is not provided
<input type="checkbox"/> Coverage is not required | Coverage is provided in
<input type="checkbox"/> Individual CGL policy
<input type="checkbox"/> Multiple property CGL policy
<input type="checkbox"/> Separate policy
<input type="checkbox"/> See remarks below |
|---|--|

Remarks

Cooperative Borrower's fidelity bond/crime insurance and Cooperative directors' and officers' liability insurance

- | | |
|---|--|
| <input type="checkbox"/> Coverage complies
<input type="checkbox"/> Coverage is required, but does not comply
<input type="checkbox"/> Coverage is required, but is not provided
<input type="checkbox"/> Coverage is not required | Coverage is provided in
<input type="checkbox"/> Individual Multiple property policy
<input type="checkbox"/> Multiple property policy
<input type="checkbox"/> Separate policy
<input type="checkbox"/> See remarks below |
|---|--|

Remarks

Documentation

Insurance Documentation

- Documentation complies
 Documentation does not comply
 Documentation is required but is not provided
 Other, see remarks:

Remarks

Certification

Certification

I certify that the above information accurately describes the insurance that (check one)

- will be in effect on the subject property, or
 is now in effect on the subject property.

I further certify that I am an officer of the Seller/Service and am authorized to sign this Certification on the Seller/Service's behalf.

Certification for adequate property damage coverage (per section 31A.4(a))

For a Property with Specific Insurance, I certify the Replacement Cost of: \$ _____ is equal to 100 percent of the Replacement Cost (see section 31A.4(a))

For a property that is insured with Blanket Insurance, I certify:

- the per occurrence limit of the Blanket Insurance policy is no less than the largest Replacement Cost exposure covered by the limit of the Blanket Insurance policy, and
- the Blanket Insurance policy complies with the applicable requirements in chapter 31A of the Seller/Service Guide.

For a property that is insured with Blanket Insurance, I am unable to certify:

- the per occurrence limit of the Blanket Insurance policy is no less than the largest Replacement Cost exposure covered by the limit of the Blanket Insurance policy, and
- the Blanket Insurance policy complies with the applicable requirements in chapter 31A of the Seller/Service Guide.

To complete the certification section for Blanket Insurance, the Seller/Service should:

- Prepare a narrative description of the Seller/Service's actions (e.g., discussion(s) with Borrower, review of the PML and/or statement of values, discussions with Borrower's insurance agent/broker, discussions with an independent insurance consultant, etc.)
 - List the materials requested, received and reviewed
 - Include the Seller/Service's determination regarding acceptability of the Blanket Insurance coverage
 - Include the Seller/Service's annual certification to Freddie Mac that:
 - The per occurrence limit of the Blanket Insurance policy is no less than the largest Replacement Cost exposure covered by the limit of the Blanket Insurance policy.
 - The Blanket Insurance policy complies with the applicable Freddie Mac requirements.

If the Borrower and/or the insurance agent/broker was unwilling to cooperate, the Seller/Service should note the lack of cooperation in the narrative.

Description of Seller/Service comments for Blanket Insurance:

Seller/Service	
Signature	Date
Printed Name	Title
Signature	Date
Printed Name	Title