HOMEOWNERS WORKERS COMPENSATION ADDITIONAL INFORMATION

In New York, ISO Workers Compensation Endorsement HO-90 must be attached to all Homeowners policies other than Forms HO-4 and HO-6, when the policy covers owner-occupants of one through four family dwellings. When the policy is issued with either HO-4 or HO-6, use this supplement to determine if HO-90 must be attached, and to provide your insurance company with necessary information not obtained by the Homeowners application. If the answer to any of the questions below is "yes", HO-90 should apply. Refer to the ISO manual for eligibility rules with respect to the use of HO-90.

HO-4:

1. TWO-FAMILY DWELLINGS:
   A. Is the applicant a co-owner of the dwelling, as well as an occupant of an apartment in the dwelling?
   B. Is the other apartment occupied by the other co-owner?
   C. Are the living quarters separate, with separate entrances?
   D. Does the other co-owner have a Homeowners policy that provides building coverage?

2. THREE OR FOUR FAMILY DWELLINGS:
   A. Is the applicant an owner of the dwelling who occupies an apartment in the dwelling?
   B. Is the policy to include premises liability coverage for the entire property?

3. ALL DWELLINGS:
   Is the applicant a tenant of an apartment in a dwelling that is also occupied by an owner?

4. ONE-FOUR FAMILY DWELLINGS:
   A. Is the applicant an owner of any additional dwelling located in New York state that is to be insured under this policy?

HO-6:

1. Is the applicant an owner-occupant?
2. Is the applicant an owner of any additional location in New York?