



Project Specific Application For Insurance

I. GENERAL INFORMATION:

Named Insured(s): _____

Mailing Address: _____

Project Name: _____

Project Address: _____

Project Start Date: _____

Project Completion Date: _____

Has Financing Been Secured? Yes No

What Is The Source Of Financing? _____

Name of Audit Contact, mailing address & phone number: _____

Name of Loss Control Contact, mailing address & phone number: _____

Name of Admin. Contact, mailing address & phone number: _____

II. PROJECT DETAILS:

Any construction to involve use of EIFS (Exterior Insulation Finish System)? Yes No

Project Description:

<u>Project Details:</u>	<u># of Units</u>	<u># of Buildings</u>	<u># of Stories</u>	<u>Construction Type</u> (wood frame, concrete, etc.)
Single Family Dwellings:	_____	_____	_____	_____
Apartments:	_____	_____	_____	_____
Other:	_____	_____	_____	_____

If Other, please describe:

Estimated total Field Payroll for project term: \$ _____

Estimated Subcontracted Costs: \$ _____

Percentage of work subcontracted out: _____%

Estimated total Construction Cost for project term: \$ _____

Estimated total sale prices for all units: \$ _____

Construction Cost definition: The total cost of all work let or sublet in connection with each specific project including (1) the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work; and (2) all fees, bonuses or commissions made, paid or due.

Describe surrounding exposures including proximity of any adjacent structures:

North:

South:

East:

West:

Are there any exposure to hillsides, slopes, landfill or other potential subsidence areas? Yes No

Description:

Was the site previously developed? Yes No

Description:

Please be sure to include complete details of any previous site improvements which will be part of the final project.

Will the project involve any demolition of existing structures? Yes No

Description:

Describe the type of work to be conducted by your employees:

Description:

III. PROJECT TEAM – BACKGROUND/EXPERIENCE:

A. Project Sponsor

Name of Sponsor, contact-person, mailing address, and phone number:

Describe past Residential construction experience of the Sponsor:

B. Project Architect

Name of Architect, contact-person, mailing address, and phone number:

Describe Architect's past Residential experience:

C. Project General Contractor

Name of General Contractor, contact-person, mailing address, and phone number:

Describe past Residential construction experience of the General Contractor (such as the number and types of residential structures built):

General Contractor – number of years in business: _____

General Contractor – number of years building residential structures: _____

For the General Contractor provide 7 years of loss history (attach currently valued company’s loss runs):

	Policy Period	Insurance Carrier	Valuation Date	# of Claims	Incurred Losses
Current Year					
1 st Prior Year					
2 nd Prior Year					
3 rd Prior Year					
4 th Prior Year					
5 th Prior Year					
6 th Prior Year					
7 th Prior Year					
8 th Prior Year					
9 th Prior Year					
Total(s):					\$

(Note: Incurred Losses = Expense + Paid + Reserved. “See attached loss runs” – **NOT ACCEPTABLE**)

Large Losses: (Each Loss \$20,000 and Greater)

Policy Year	Date of Loss	Total Incurred	Open/ Closed	Description of Loss
		\$		
		\$		
		\$		
		\$		
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		\$		
		\$		
		\$		
		\$		

(Note: “See attached loss runs” – **NOT ACCEPTABLE**)

D. Subcontractors

List the trades of the subcontractors you use and give the percentage of work they perform (must total 100%):

_____	_____ %	_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %	_____	_____ %

Do you collect certificates from all subcontractors:

Yes No

If yes, what are the minimum limits required? Occ. \$ _____ Gen. Agg. \$ _____ Prod. Agg. \$ _____

Do you require higher limits on certain subcontractors, such as graders, roofers, and plumbers:

Yes No

What limits? _____ What type of sub? _____

- a) Do you have a standard formal written contract with subcontractors? Yes No
- b) Do you require all subcontractors to name you as an additional insured? Yes No
- c) Does your contract with subcontractors include a Type I indemnity agreement and a hold harmless favoring you? Yes No
- d) Do you require Waiver of Subrogation endorsement on CGL and W.C.? Yes No
- e) How long do you maintain records of the above documents? _____
- f) Describe diary system for certificates of insurance from your subcontractors:

IV. RISK MANAGEMENT:

A. Pre-Construction Operations

- 1. Are there any known pollution exposures on jobsite? Yes No
If yes, describe known pollution exposures on jobsite (include environmental reports):

- 2. Were there any significant design or material selection decisions made to prevent claims? Yes No
If yes, please provide specific details of such decisions?

- 3. Does the General Contractor have a formal subcontractor pre-qualification program? Yes No
If yes, please provide specific details of their program?

B. Quality Control Program

- 1. Does the Named Insured have a Quality Control Program in effect to monitor all construction activities?
 Yes No If yes:
a) Who is responsible for managing the program? _____
b) Briefly describe the program and/or attach a copy of the program to this questionnaire:

- 2. Does the Named Insured have a written Site Inspection Program? Yes No If yes:
a) When are the inspections performed? _____
b) Are surprise inspections conducted? Yes No
c) Who determines the inspection schedule? _____
d) Who conducts the inspections? _____
e) Briefly describe the established criteria for required follow-up:

3. Does the Named Insured have any Independent Inspections/Assessments performed? Yes No If yes:
- a) Who is providing this service? _____
- b) Briefly describe the scope of their services and/or attach a copy of their contract to this questionnaire:

- c) What percentage of units are to be inspected and how often?

C. Safety Program

1. Does the Named Insured have written safety program? Yes No If yes:
- a) Who is designated as the safety manager on site? _____
- (1) Is this person on site full time? Yes No
- b) Does the program require that there be scaffolding and fall protection? Yes No
- (1) What height requirement is maintained? _____
- c) Does the safety program specifically address:
- (1) Site Security? Yes No Not Applicable
- (2) Attractive Nuisance? Yes No Not Applicable
- (3) Power Lines? Yes No Not Applicable
- (4) Traffic Control? Yes No Not Applicable
- (5) Utility Identification? Yes No Not Applicable
2. Are customers and future customers or other third parties allowed on site? Yes No If yes,
- a) What precautions are taken to protect third party visitors? _____

D. Post Construction Operations

1. Does the Named Insured have a written procedure for conducting final inspections for each dwelling at completion? Yes No If yes,
- a) Who conducts these inspections? _____
- b) Are these final inspections documented? Yes No
- c) How long is documentation maintained? _____
2. Does the Named Insured conduct walk through inspections with the buyers? Yes No If yes,
- a) Who conducts these inspections? _____
- b) Is a checklist used? Yes No
- c) How long is documentation maintained? _____
3. Will the Named Insured provide a Homeowners Manual to each buyer? Yes No

E. Home Warranty Program

1. Will the Named Insured have a formal customer service department? Yes No If yes,
- a) How many years will you have a full time customer service department? _____
- b) Who is responsible for customer service? _____
- (1) Is this person on site full time? Yes No
- c) Does the Named Insured solicit and obtain homeowner surveys? Yes No If yes,
Briefly describe how survey information is maintained and used:

2. Will the Named Insured provide each buyer with a Home Warranty? Yes No If yes,
- a) Will the Home Warranty be insured by a third party? Yes No If yes,
- (1) Who is the insurer? _____
- (2) What is the duration of these policies? _____
- (3) Are these policies renewable by the dwelling owner? Yes No

3. Describe how warranty work will be addressed following completion of the project:

a) Who will do the warranty repairs? _____

b) Will there be a database monitoring system for the warranty program? Yes No If yes,

Briefly describe the system:

F. SB-800 (California Insureds Only)

1. How are you in compliance with SB-800 in the following areas:

Subcontractor's agreement/contracts: _____

Customer Services: _____

Sales Agreements: _____

Claims Handling: _____

V. ADDITIONAL INFORMATION WHICH MUST ACCOMPANY THIS QUESTIONNAIRE

1. Site Map
2. Soil/Geotechnical Report (must be less than one year old)
3. Construction Budget
4. Subcontractors Agreement

NOTICE TO APPLICANT, PLEASE READ CAREFULLY:

THE APPLICANT REPRESENTS THE ABOVE STATEMENTS AND FACTS ARE TRUE AND NO MATERIAL FACTS HAVE BEEN SUPPRESSED OR MISSTATED.

COMPLETION OF THIS FORM DOES NOT BIND COVERAGE. APPLICANT'S ACCEPTANCE OF COMPANY'S QUOTATION IS REQUIRED PRIOR TO BINDING COVERAGE AND POLICY ISSUANCE. IT IS AGREED THAT THIS FORM SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BE ATTACHED TO THE POLICY.

APPLICANT HEREBY AUTHORIZES THE RELEASE OF CLAIM INFORMATION FROM ANY PRIOR INSURER TO THE COMPANY INDICATED ABOVE.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT.

Signature of Applicant: _____ Date: _____

Name and Title: _____

Signature of Producer: _____ Date: _____

Name and Title: _____