

# RESTORATION CONTRACTORS LIABILITY APPLICATION

## I. APPLICANT INFORMATION

1.1 Applicant (Proposed Named Insured):		1.5 Phone:	
1.2 Mailing Address:		1.6 Email:	
City, State, ZIP:		1.7 Website(s):	
1.3 Physical Address (if different):			
City, State, ZIP:			
1.4 Type of Business:	<input type="checkbox"/> Sole-Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Joint-Venture (JV) <input type="checkbox"/> LLC <input type="checkbox"/> If JV or Other, please describe:		

## II. STAFFING

Please attach a statement of qualifications / certifications / resume for all officers, directors, and key personnel\* listed below.

2.1 Number of Officers/Directors:	
2.2 Number of Other Key Personnel*:	
2.3 Total Number of Personnel:	
2.5 Has any staff member or contractor of the Applicant business ever had its professional license or certification suspended or revoked, or ever been the subject of any regulatory proceeding, complaint or investigation by a licensing or professional organization, as a result of professional or contracting activities? If yes, please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No

\*Key personnel includes managers, owners, and salaried or professional employees.

## III. COMPANY HISTORY

3.1 Date established:	
3.2 Does the Applicant have (check all that apply): <input type="checkbox"/> Subsidiaries <input type="checkbox"/> A Parent Company <input type="checkbox"/> Other Related/Affiliated Entities <input type="checkbox"/> Other: If you checked any of the above, please provide details in an attachment.	
3.3 Does the Applicant share employees with any other business or entity? If yes, please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.4 Has the Applicant or any entity for which you are seeking coverage been involved in any acquisitions, consolidations, dissolutions mergers or bankruptcies in the last five (5) years? If yes, please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.5 Is the Applicant a member of a franchise organization? If yes, which one?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6 How many years has Applicant performed Fire/Water/Damage Restoration Work and/or Mold Remediation Operations?	
3.7 Does Applicant have a current mold training certification (or similar certification)? If yes, please attach copies of such certifications.	<input type="checkbox"/> Yes <input type="checkbox"/> No

## IV. COVERAGE

4.1 Requested Coverage(s):	<input type="checkbox"/> Commercial General Liability (CGL) <input type="checkbox"/> Contractors Pollution Liability (CPL) <input type="checkbox"/> Environmental Consultants Professional Liability (ECPL)			
	What is the requested Effective Date for the coverages indicated above?			
4.2 Is this New Business or are you seeking a Renewal Policy?	<input type="checkbox"/> New Business <input type="checkbox"/> Renewal			
4.3 Please indicate below the Limits of Liability and Deductibles requested:				
<b>Coverage</b>	<b>Limits of Liability</b>	<b>Deductible</b>	<b>Occurrence or Claims Made</b>	<b>Retroactive Date (if applicable)</b>
CGL	\$      Each OCC / CM \$      Aggregate	\$	<input type="checkbox"/> OCC <input type="checkbox"/> CM	
CPL	\$      Each OCC / CM \$      Aggregate	\$	<input type="checkbox"/> OCC <input type="checkbox"/> CM	
ECPL	\$      Each CM \$      Aggregate	\$	<input type="checkbox"/> CM ONLY	
4.4 Is Applicant seeking coverage for Mold/Fungi exposures?				<input type="checkbox"/> Yes <input type="checkbox"/> No
4.5 Does Applicant currently have coverage for Mold/Fungi exposures If yes, what are Applicant's current Limits of Liability for this exposure? \$				<input type="checkbox"/> Yes <input type="checkbox"/> No

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**4.6** If this is New Business, please indicate your **Existing Coverage(s)\*** and complete the table below:

CGL  CPL  ECPL  Other (describe):

**Complete details for your current insurance coverages:**

Coverage	Effective Date	Expiration Date	Carrier	Premium	Limits of Liability	Deductible	Occurrence or Claims Made	Retroactive Date
CGL				\$	\$ Each OCC/CM \$ Aggregate	\$	<input type="checkbox"/> OCC <input type="checkbox"/> CM	
CPL				\$	\$ Each OCC/CM \$ Aggregate	\$	<input type="checkbox"/> OCC <input type="checkbox"/> CM	
ECPL				\$	\$ Each OCC/CM \$ Aggregate	\$	<input type="checkbox"/> OCC <input type="checkbox"/> CM	
Other (describe):				\$	\$ Each OCC/CM \$ Aggregate	\$	<input type="checkbox"/> OCC <input type="checkbox"/> CM	

**\*PLEASE ATTACH THE DECLARATIONS PAGE FOR EACH OF YOUR EXISTING COVERAGES.**

**4.7** Has any policy or coverage listed been declined, cancelled and/or non-renewed during the prior three years?  Yes  No

If yes, please explain:

**4.8** Please list other coverages and endorsements that Applicant is requesting:

## V. GROSS RECEIPTS

Please provide Applicant's total Gross Receipts for the past three consecutive Fiscal Years, and estimated Gross Receipts for the current Fiscal Year. Note: Gross Receipts are the total of all receipts, invoices and/or billing without any deductions of any kind.

**Gross Receipts should include revenue from subcontracted work.**

5.1	Fiscal Year	Gross Receipts
Current Fiscal Year	to	\$
First Prior Year	to	\$
Second Prior Year	to	\$
Third Prior Year	to	\$

## VI. FIRE/WATER RESTORATION, MOLD AND ENVIRONMENTAL CONTRACTING (Other than Reconstruction of Damaged Property)

N/A

Please provide the Applicant's projected Gross Annual Revenues derived from the following operations.

**Include revenue from work that Applicant subcontracts to third parties.**

6.1 Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others*	Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others*
Abatement Contracting – Mold	\$	%	Sewage Waste Remediation	\$	%
Abatement Contracting – Lead	\$	%	Trucking – Hazardous Materials	\$	%
Abatement Contracting – Asbestos	\$	%	Waste Contracting – Hazardous Materials	\$	%
Air Duct Cleaning	\$	%	Waste Contracting – Non-Hazardous Materials	\$	%
Debris Removal – Hazardous Materials	\$	%	Water Extraction	\$	%
Debris Removal – Non-Hazardous Waste	\$	%	Other:	\$	%
Emergency Response – Fir/Smoke/Soot Damage (No Build Back)	\$	%	Other:	\$	%
Liquid Waste Management and Treatment	\$	%	Other:	\$	%
Spraying Mold Prevention	\$	%	<b>TOTALS</b>	\$0	0 %

\*This is the percentage of your work that is subcontracted to third parties.

## VII. RECONSTRUCTION OF PROPERTY DAMAGED BY FIRE / WATER / MOLD

N/A

Please provide the Applicant's projected Gross Annual Revenues derived from the following operations.

**Include revenue from work that Applicant subcontracts to third parties.**

7.1 Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others	Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others
Build/Back Restoration (Only those operations associated with fire/water/mold damage)	\$	%	Interior Demo/hand more than six (6) stories	\$	%

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Carpentry	\$	%	Interior Demo/hand no more than six (6) stories	\$	%
Carpet, Rug, Furniture or Upholstery Cleaning	\$	%	Janitorial Contents Cleaning	\$	%
Concrete Construction	\$	%	Painting	\$	%
Drywall /Wall Installation	\$	%	Plastering or Stucco Work – No EIFS	\$	%
Electrical Contracting	\$	%	Plumbing	\$	%
Exterior Demolition of four (4) Story Buildings	\$	%	Roofing	\$	%
Floor Installation – no ceramic	\$	%	Other (describe):	\$	%
Framing	\$	%	Other (describe):	\$	%
HVAC	\$	%	Other (describe):	\$	%
Industrial Cleaning, Maintenance	\$	%	<b>TOTALS</b>	<b>\$ 0</b>	<b>0 %</b>

### VIII. MOLD, MILDEW, FUNGUS CONSULTING / LABORATORY

 N/A

8.1 Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others	Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others
Mold Analytical Laboratories	\$	%	Other Mold Operations:	\$	%
Mold Consulting	\$	%	Other Mold Operations:	\$	%
Mold Inspection	\$	%	Other Mold Operations:	\$	%
Mold Post Remediation Sampling	\$	%	Other Mold Operations:	\$	%
Project Remediation Mold Design	\$	%	<b>TOTALS</b>	<b>\$ 0</b>	<b>0 %</b>

### IX. OPERATIONS UNRELATED TO RESTORATION AND MOLD CONTRACTING

 N/A

Include all remodeling and build/back not associated with fire/water/mold damage

9.1 Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others	Operations	Projected Gross Annual Revenue	Percentage Subcontracted to Others
	\$	%		\$	%
	\$	%		\$	%
	\$	%		\$	%
	\$	%	<b>TOTALS</b>	<b>\$ 0</b>	<b>0 %</b>
	\$	%	<b>TOTAL REVENUE FOR ALL OPERATIONS</b>	<b>\$</b>	<b>%</b>

### X. SUBCONTRACTED OPERATIONS

 N/A

<b>10.1</b>	What percentage of Applicant's total work was subcontracted to third parties in the past year:      %	
<b>10.2</b>	Description of Subcontracted Operations	Percentage of Applicant's Total Gross Receipts Derived from Subcontracted Operations
		%
		%
<b>10.3</b>	Are all subcontractors licensed and accredited to provide the services they are retained for?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>10.4</b>	Does the Applicant obtain confirmation of such licensing or accreditation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, is such documentation maintained on file?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>10.5</b>	Does Applicant require that a standard contract be signed by all its sub-consultants / subcontractors / independent contractors? <b>If yes, please include a copy of such standard contract.</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, which of the following provisions does Applicant's standard contract include?	
	<input type="checkbox"/> Hold Harmless and Indemnification Clause in Applicant's Favor	
	<input type="checkbox"/> Detailed Scope of Services Clause	
	<input type="checkbox"/> Requirement that Applicant be named as an Additional Insured on sub-consultant's / subcontractor's / independent contractor's Commercial General Liability policy	
	<input type="checkbox"/> Requirement that Applicant be granted a Waiver of Subrogation on sub-consultant's / subcontractor's / independent contractor's Commercial General Liability policy	
<b>10.6</b>	Provide the minimum insurance requirements of your sub-consultants / subcontractors / independent contractors:	
	Contractors Pollution Liability:	\$      Each OCC / CM      \$      Aggregate
	Professional Liability:	\$      Each OCC / CM      \$      Aggregate
	Commercial General Liability:	\$      Each OCC      \$      Aggregate



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## APPLICABLE IN KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

## APPLICABLE IN KY, NY, OH AND PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY only.

## APPLICABLE IN ME, TN, VA AND WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME only.

## APPLICABLE IN NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

## APPLICABLE IN OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

## APPLICABLE IN VT

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

## XIV. REPRESENTATIONS AND SIGNATURE

By signing this Application, the undersigned represents, on behalf of the Applicant and all proposed insureds, the following:

- a. After conducting due diligence, the statements in the Application and Supplemental Application furnished to the Company are accurate and complete;
- b. Those statements furnished to the Company are representations Applicant makes on behalf of all proposed Insureds;
- c. Those representations are a material inducement to the Company to provide a premium proposal;
- d. If a policy is issued, the Company will have issued this Policy in reliance upon those representations;
- e. If there is any material change in the Applicant's condition or in the Applicant's activities, services, or answers provided in this Application that occurs or is discovered between the date this Application is signed and the Effective Date of any policy, if issued, Applicant will immediately report such material change to the Company in writing; and
- f. The Company reserves the right, upon receipt of such notice, to change or rescind any proposal previously offered by the Company.

*As used above, the term "Company" refers to Capitol Specialty Insurance Corporation.*

**NOTHING IN THIS APPLICATION SHOULD BE INTERPRETED TO MEAN THAT COVERAGE WILL BE OFFERED TO APPLICANT, OR THAT ANY PERSONS, EVENTS OR OTHER SPECIFICS REFERENCED IN QUESTIONS, OR ANSWERS TO QUESTIONS, WILL BE COVERED UNDER ANY POLICY BOUND OR ISSUED TO APPLICANT.**

***This Application must be signed by an authorized partner, officer or other principal of Applicant shown in Question 1.1 of this Application.***

\_\_\_\_\_  
Signature of Authorized Representative of Applicant

\_\_\_\_\_  
Title

\_\_\_\_\_  
Type / Print Name of Authorized Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Producer Signature

\_\_\_\_\_  
Date