

# **MOLD REMEDIATION CONTRACTORS**

## **APPLICATION REQUIREMENTS**

1. Contractors Pollution Liability Application and Acord 125 & 126 applications - complete all questions in full.
2. Special attention should be paid to question 9. Please list your estimated gross receipts ***including subcontracted work*** for the next 12 months next to the appropriate category. List and describe services not described under "Other" (be specific). If you do not fully complete this question we will be unable to evaluate your account.
3. Submit resumes and proof of mold training.
4. Copy of standard client contract used on mold projects.
5. Copy of standard operating procedures for mold remediation
6. Attached "Current Ongoing Projects" form – fully completed.
7. Include a copy of your most current annual financial statement including income statement. (Not required for start up companies).

***WE ONLY ACCEPT APPLICATIONS SUBMITTED  
BY INSURANCE AGENTS/BROKERS***

***Incomplete submissions will be declined***

## CONTRACTORS POLLUTION LIABILITY APPLICATION

### PLEASE ANSWER ALL QUESTIONS IN FULL

**NOTICE:** If a policy is issued, the limit of liability available to pay judgments for settlements shall be reduced by amounts incurred for legal defense. Further note that amounts incurred for legal defense shall be applied against the deductible or retention amount.

|   |          |  |                         |
|---|----------|--|-------------------------|
| APPLICANT   |          | DATE   |                         |
| ADDRESS   |          |  |                         |
| CITY  | STATE    | ZIP CODE                                       | TELEPHONE #             |
| Company is an: Individual _____ Partnership _____ Corporation _____ Joint Venture _____ Other (describe) _____  |          |  |                         |
| <b>1. COVERAGE REQUESTED</b><br><input type="checkbox"/> New Business <input type="checkbox"/> Renewal  |          | <b>2. Proposed Effective Date:</b>             |                         |
| <b>3. CURRENT CGL COVERAGE INFORMATION</b>  |          | <b>4. CPL - LIMITS OF LIABILITY/DEDUCTIBLE</b> |                         |
| Carrier:  |          | Limits Requested:                              |                         |
| Inception/Expiration Dates:   |          | Deductible Requested:                          |                         |
| Limit of Insurance:   |          | Retroactive Date Requested:                    |                         |
| Deductible:   |          |  |                         |
| <b>5. HISTORY OF COMPANY</b>  |          |  |                         |
| Date Established:   |          |  |                         |
| Have there been any acquisitions, consolidations, dissolutions, and mergers? <input type="checkbox"/> Yes <input type="checkbox"/> No   |          |  |                         |
| If yes, explain:  |          |  |                         |
| Does the firm have: <input type="checkbox"/> Subsidiaries <input type="checkbox"/> A parent company <input type="checkbox"/> Other related entities                               |          |  |                         |
| If yes, explain:  |          |  |                         |
| Do you share employees? <input type="checkbox"/> Yes <input type="checkbox"/> No  |          |  |                         |
| If yes, explain:  |          |  |                         |
| <b>6. PRIOR CONTRACTORS POLLUTION LIABILITY CARRIER INFORMATION</b>   |          |  |                         |
| CARRIER   | RECEIPTS | LIMITS OF LIABILITY                            | DEDUCTIBLE      PREMIUM |
|   |          |  |                         |
|   |          |  |                         |
| <b>7. Any policy or coverage declined, cancelled or non-renewed during the prior three years?</b><br><input type="checkbox"/> Yes <input type="checkbox"/> No    If yes, explain: |          |  |                         |
|   |          |  |                         |
| <b>ALL APPLICANTS MUST SUBMIT THE FOLLOWING INFORMATION IN ADDITION TO THE APPLICATION:</b>   |          |  |                         |
| 1) Resumes of Key Personnel, brochures and a listing of previous projects.  |          |  |                         |
| 2) Most recent annual income statement showing applicable gross sales.  |          |  |                         |
| 3) Five years of currently valued CGL loss runs including pollution and professional, if applicable.  |          |  |                         |
| 4) Copy of expiring policy, if any, showing retroactive dates.  |          |  |                         |
| <b>8. Total Employees (List each person only once by primary function):</b>   |          |  |                         |
| a. Principals:  |          |  |                         |
| b. Administrators and Clerical:   |          |  |                         |
| c. Project Supervisors / Foreman:   |          |  |                         |
| d. Equipment Operators:   |          |  |                         |
| e. Laborers:  |          |  |                         |
| f. Other (specify):   |          |  |                         |
| Please attach all key persons resumes, certifications and licenses.   |          |  |                         |

9. Gross Receipts for the past 3 fiscal years: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

Dates: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

Note: Gross Receipts are the total of all receipts, invoices and/or billings without any deductions of any kind. Please list your estimated gross receipts **including subcontracted work** for the next 12 months next to the appropriate category. List services not described below under "Other" (be specific):

| <b>Contracting:</b>         | <b>Est. Gross Receipts:</b> | <b>Contracting</b>                   | <b>Est. Gross Receipts:</b> |
|-----------------------------|-----------------------------|--------------------------------------|-----------------------------|
| Above Ground Storage Tank   | \$                          | Landscaping                          | \$                          |
| Build Back / Restoration    | \$                          | Masonry                              | \$                          |
| Carpentry / Framing         | \$                          | Mechanical Construction              | \$                          |
| Carpet/Upholstery Cleaning  | \$                          | Metal Erection                       | \$                          |
| Concrete (Foundation)       | \$                          | Mold Abatement                       | \$                          |
| Concrete (Other)            | \$                          | Painting (Interior)                  | \$                          |
| Construction (Residential)  | \$                          | Painting (Exterior)                  | \$                          |
| Construction (Comm./Ind)    | \$                          | Pile Driving                         | \$                          |
| Debris Removal              | \$                          | Plumbing                             | \$                          |
| Demolition (Interior)       | \$                          | Refrigeration                        | \$                          |
| Demolition (Exterior)       | \$                          | Roofing (Hot Tar)                    | \$                          |
| Dredging                    | \$                          | Roofing (all other)                  | \$                          |
| Drywall/Wallboard           | \$                          | Salvage Operations                   | \$                          |
| Drillers (not oil & gas)    | \$                          | Sewer Main Construction              | \$                          |
| Electrical                  | \$                          | Street Road Contracting              | \$                          |
| Emergency Response - Fire   | \$                          | Tank & Pipe Cleaning                 | \$                          |
| Emergency Response - Sewage | \$                          | UST (Installation, etc.)             | \$                          |
| Emergency Response - Water  | \$                          | UST (Removal)                        | \$                          |
| Excavation                  | \$                          | Waste Water                          | \$                          |
| Flooring                    | \$                          | Water Extraction                     | \$                          |
| Furniture Moving            | \$                          | Water Main Construction              | \$                          |
| Grading of Land             | \$                          | Welding                              | \$                          |
| HVAC                        | \$                          | Other Contracting / Please describe: |                             |
| Industrial Maintenance      | \$                          |                                      | \$                          |
| Insulation/Fire Proofing    | \$                          |                                      | \$                          |

Total Contracting Estimated Gross Sales \$ \_\_\_\_\_

**10. Subcontractors / Sub consultants / Independent Contractors**

Please identify the services that you subcontract:

Applicable Cost

|       |          |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

Does your firm collect certificates of insurance from all subcontractors?  Yes  No

**11.** Do you use a standard indemnity contract with your clients and subs?  Yes  No

If no, please detail your contract procedures: \_\_\_\_\_

\_\_\_\_\_

**12.** Do you install any type of liner, i.e. landfill, lagoons, etc.  Yes  No

If yes, please advise full details: \_\_\_\_\_

\_\_\_\_\_

**13.** Do you perform any Build Back/Restoration Work that is NOT associated with mold, fire or water damage/remediation?

Yes  No If yes, please advise applicable % of your total operations: \_\_\_\_\_ %

14. Do you perform any installation, maintenance or repair operations related to Artificial Stucco, EIFS or Exterior Installation and Finish Systems?  Yes  No

15. Are you involved in any way in the construction of any building(s), structure(s) or addition(s)?  Yes  No  
If yes, please advise full details: \_\_\_\_\_

16. Please list all projects in which your final invoice is now more than 60 days past due.  
a \_\_\_\_\_  
b \_\_\_\_\_  
c \_\_\_\_\_

17. Do you conduct underground storage tank installation work?  Yes  No  
If yes, please answer the following:  
What percentage of your overall sales are associated with this operation: \_\_\_\_\_ %  
Are the installed tanks precision tightness tested before being released to owner?  Yes  No  
Do you apply any type of corrosion protection?  Yes  No  
Are tanks tested and certified by a registered professional before use?  Yes  No

18. Has any claim, suit or notice of incident been made against the firm or any staff member?  Yes  No  
If yes, please advise or attach full details on each incident. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

19. Is the applicant aware of any circumstances, which may result in any claim, suit or notice of incident against him, the firm, and his predecessors in business, any of the present or past partners or officers, or any staff member?  Yes  No  
If yes, please advise or attach full details on each incident. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**FRAUD WARNING: APPLICABLE TO ALL STATES**

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 shall also be subject to a civil penalty not to exceed Five thousand dollars and the stated value of the claim for each such violation.

**WARRANTY STATEMENT**

The undersigned authorized officer of the applicant declares that the statements set forth herein are True. The undersigned authorized officer agrees that if the information supplied on the application Changes between the date of the application and the effective date of the insurance, he/she (Undersigned) will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. Signing of this application does not bind the applicant or the insurer to complete the insurance.

**Notice to applicants:**

- a) 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 fact material thereto, commits a fraudulent insurance Act, which is a crime.
- b) You agree that if the information supplied in the Application changes between the date of this Application and the effective date of the proposed insurance, then you will immediately notify the Underwriters of such changes.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Title)

\_\_\_\_\_  
(Date)

