

**APPLICATION FOR FIRE AND WATER RESTORATION, JANITORIAL, AND
CARPET CLEANER CONTRACTORS**

Explanation of Coverage Portions Offered

Commercial General Liability

- Bodily Injury & Property Damage - \$1,000,000 Per Occurrence, \$2,000,000 Aggregate
- Products & Completed Operations - \$1,000,000 Per Occurrence, \$2,000,000 Aggregate

Pollution Liability

- Limit of \$1,000,000 Per Pollution Incident, \$2,000,000 Aggregate
- Includes Coverage for Mold and Bacteria Liability

Professional Liability

- \$1,000,000 per wrongful act, \$2,000,000 Aggregate

Instructions

1. Please fully complete this application. All questions applicable to your operations must be answered. If space on this form is insufficient to provide a complete answer, please attach information on separate sheets.
2. Application form must be signed and dated by an owner, partner or director/officer of your firm.

Proposed Effective Date _____ Proposed Retroactive Date _____ Date of Application _____

PART I: APPLICANT GENERAL INFORMATION

Full Name of Entity _____

DBA Name _____

Mailing Address _____

City _____ County _____ State ____ Zip Code _____

Email Address _____ Web Site _____

Contact Person _____ Telephone ____-____-____ Fax ____-____-____

Company is: Individual ___ Partnership___ Corporation ___ Joint Venture ___ LLC___ Other _____

Principal _____ DOB _____

FEIN # _____ Social Security (if sole proprietor) _____

Years in business ____ Years performing fire & water restoration services ____

Years of contracting experience ____ IICRC Certification _____

Has the name of the firm been changed or has any other business been purchased or has any merger or consolidation taken place? ____ If so, please detail changes in chronological order since inception:

Does the firm have: Subsidiaries _____ A Parent Company _____ Other Related Entities _____

If yes, describe: _____

Have there been any significant changes in operations, business focus or management over the past 2-3 years? ____ If yes, explain: _____

Has applicant had a foreclosure, repossession, bankruptcy or filed for bankruptcy during the last five (5) years? ____ If yes, explain: _____

Address of any other locations for branch offices or subsidiaries:

Mailing Address _____

City _____ State ____ Zip Code _____

Please describe the general geographic areas where you primarily work. List states and percentage of your total operations performed in that state.

PART II: RECEIPTS AND OPERATIONS (include all invoiced work for the appropriate period)

1. Total Receipts: Current expiring year \$ _____ First Prior Year \$ _____
2nd Prior Year \$ _____ 3rd Prior Year \$ _____

2. Total receipts estimated for the next 12-month period \$ _____

3. Breakdown of Projected Receipts:

Projected Next 12 Months Operations	Total Projected Gross Receipts	Percent of Work Subcontracted	Percent of Work for Insurance Companies	Payroll
Water Extraction/Drying	\$	%	%	\$
Mold Remediation	\$	%	%	\$
Carpet Cleaning/Janitorial	\$	%	%	\$
Asbestos Abatement	\$	%	%	\$
Reconstruction Related to Fire/Water Restoration	\$	%	%	\$
General Construction Unrelated To Fire/Water Restoration	\$	%	%	\$
Pack Outs	\$	%	%	\$
Contents Cleaning	\$	%	%	\$
Other	\$	%	%	\$
Other	\$	%	%	\$
Other	\$	%	%	\$
Totals	\$	Leave Blank	Leave Blank	\$

PART III: CONTRACTING

1. Do you have an attorney who evaluates your contracts? ____ Who is your attorney? _____
2. Who has the authority to sign contracts? _____
3. Does the applicant have a procedure to handle mold related complaints? ____
4. Is there a written reporting process for water or mold related issues at a job site? ____
5. Does the applicant conduct a property survey at the time the owner takes possession? ____
Provide sample _____
6. Who performs testing at the job sites? _____
7. Does the applicant subcontract to outside certified laboratories? ____
8. Does the applicant perform new ground-up construction? ____

Remember to include a copy of your standard contract with your application

PART IV: CLAIMS HISTORY

1. Have any claims been previously made against the applicant or reported under any other General Liability or Contractor's Pollution? ____ If yes, describe:

2. Have any claims related to mold been previously made against the applicant? ____ If yes, explain:

3. Is the applicant aware of any fact, circumstance or situation which could result in a claim being made against it or any other person or entity for which coverage is being sought? ____ If yes, explain:

4. Has any staff member or employees been the subject of disciplinary action by authorities as a result of professional or contracting activities? ____ If yes, describe:

5. Is statutory workers compensation coverage carried in all states where applicant is exposed? ____

PART VI: PRESENT INSURANCE COVERAGE

	General Liability	Pollution Liability	Professional Liability	Auto Liability	Employers Liability	Other
Carrier						
Limits						
Deductible						
Policy Dates						
Premium						
Occurrence or Claims Made						
Retro Date if applicable						

PLEASE READ THE APPROPRIATE STATE FRAUD NOTICES NOTED BELOW:

NOTICE TO ARKANSAS APPLICANTS: “ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES & CONFINEMENT IN PRISON.”

NOTICE TO COLORADO APPLICANTS: “IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.”

NOTICE TO FLORIDA APPLICANTS: “ANY PERSON WHO KNOWINGLY & WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.”

NOTICE TO KENTUCKY APPLICANTS: “ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE 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.”

NOTICE TO MINNESOTA APPLICANTS: “ANY PERSON WHO SUBMITS AN APPLICATION OR FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.”

NOTICE TO NEW JERSEY APPLICANTS: “ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.”

NOTICE TO NEW YORK APPLICANTS: “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.”

NOTICE TO OHIO APPLICANTS: “ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.”

NOTICE TO PENNSYLVANIA APPLICANTS: “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.”

NOTICE TO TENNESSEE APPLICANTS: “IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.”

NOTICE TO VIRGINIA APPLICANTS: “IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.”

The applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated. Completion of this form does not bind coverage. Applicant's acceptance of the Company's quotation and the Company's written agreement to be bound is required to bind coverage and to issue a policy. It is agreed that this form and any supplementary data shall be the basis of the contract should a policy be issued, and will be attached to the policy. All written statements and materials furnished to the Company in conjunction with this application are hereby incorporated by reference into this application and made a part hereof. If an order is received, the application is attached to the policy so it is necessary that all questions be answered in detail.

APPLICANT _____ DATE _____
(Signature of owner or officer of corporation)

APPLICANT _____
(Print name and title)

BROKER/AGENT _____ DATE _____
(Print name of firm & license #)

Additional information required for this submission if coverage is bound:

- 1) Training Certificates
- 2) Current Financial Statement – Profit and Loss or Recent Tax Return Preferred
- 3) 5 years currently valued loss history – General Liability and Pollution Liability
- 4) Sample of Contracts used with your Clients and Subcontractors
- 5) Resumes of key personnel – Only needed if the insured is a New Venture

**RJA Randy Jones
& Associates**

A member of the

 **Leavitt Group**