



**McGOWAN RISK SPECIALISTS**

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## **MOLD COVERAGE FOR NON-ENVIRONMENTAL CONTRACTORS**

### **APPLICATION REQUIREMENTS**

1. Contractors Pollution Liability Application - 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. Five years currently valued CGL loss runs. Include a description of each loss.
4. Include a copy of your most current annual financial statement including income statement. (Not required for start up companies).
5. Note: This application is NOT for mold remediation contractors.

**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) _____			
1. COVERAGE REQUESTED New Business _____ Renewal _____		2. Proposed Effective Date:	
3. CURRENT CGL COVERAGE INFORMATION		4. CPL - LIMITS OF LIABILITY/DEDUCTIBLE	
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?    Yes    No			
If yes, explain:			
Does the firm have:    Subsidiaries    A parent company    Other related entities			
If yes, explain:			
Do you share employees?    Yes    No			
If yes, explain:			
<b>6. PRIOR CONTRACTORS POLLUTION LIABILITY CARRIER INFORMATION</b>			
CARRIER	RECEIPTS	LIMITS OF LIABILITY	DEDUCTIBLE    PREMIUM
7. Any policy or coverage declined, cancelled or non-renewed during the prior three years?			
Yes    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.			
8. Total Employees (List each person only once by primary function):			
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)