

CID Insurance Programs Inc. DBA CID Insurance Services

BUILDERS RISK PROGRAM APPLICATION

Applicant's Name: _____ Mailing Address: _____ _____ Location Address: _____ _____	Agency Name: _____ Agent No.: _____ Address: _____ _____ E-mail: _____ Phone No.: _____
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PROPOSED EFFECTIVE DATE: From _____ To _____ 12:01 A.M., Standard Time at the address of the Applicant

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE "NOT APPLICABLE" (N/A)

Applicant is: (check all that apply)

- Developer
 General Contractor
 Owner
 Tenant/Occupant
 Individual
 Corporation
 Partnership
 Joint Venture
 Limited Liability Company
 Other (Specify): _____

Website Address: _____

E-mail Address: _____ **Phone No.:** _____

Coverages	Total Limits/ Coinsurance
Ground Up Construction	\$
Renovation/Remodel	\$
Existing Building or Structure <input type="checkbox"/> Replacement Cost Valuation Applies	\$
Property While Held At Any Temporary Storage Location:	\$
Property In Transit	\$

Additional Coverages	Limits
Below Ground Water And Backup Of Sewer And Drain	\$25,000 included
Business Personal Property	\$25,000 included
Claims Preparation Costs	\$10,000 included
Contractual Penalties	\$10,000 included
Debris Removal	<input type="checkbox"/> \$10,000 included <input type="checkbox"/> Other \$
Expediting Expense	\$25,000 included
Extra Expense	\$25,000 included
False Pretense	\$25,000 included
Fire Department Service Charge	<input type="checkbox"/> \$10,000 included <input type="checkbox"/> Other \$
Fire Extinguishing Systems Expense	<input type="checkbox"/> \$10,000 included <input type="checkbox"/> Other \$
Limited Fungi, Wet Rot And Dry Rot—Annual Aggregate	\$15,000 included
Lawns, Trees, Shrubs And Plants: Any One Item Any One Occurrence	<input type="checkbox"/> \$2,500 included <input type="checkbox"/> \$25,000 included <input type="checkbox"/> Other \$
Pollutant Cleanup And Removal—Annual Aggregate	\$25,000 included
Preservation Of Property Expense	<input type="checkbox"/> \$10,000 included <input type="checkbox"/> Other \$
Rewards	\$10,000 included
Temporary Structure Expense	\$25,000 included

Optional Coverages	Limits
Delay in Completion	Soft Costs \$ Monthly Aggregate (if applicable) \$
Delay in Completion	Business Income \$ Monthly Aggregate (if applicable) \$
Delay in Completion	Rental Value \$ Monthly Aggregate (if applicable) \$
Ordinance or Law: <input type="checkbox"/> Coverage A <input type="checkbox"/> Coverage B <input type="checkbox"/> Coverage C <input type="checkbox"/> Coverages B and C Combined	\$ \$ \$ \$
Equipment Breakdown (Sublimits of \$100,000 apply to Expediting Expense, Hazardous Substances and Data Restoration):	<input type="checkbox"/> Yes <input type="checkbox"/> No
Escalation of Limits	%

ALL COVERED PROPERTY IN ANY ONE OCCURRENCE LIMIT OF INSURANCE:	\$
COINSURANCE:	%

DEDUCTIBLE:	
All Other Losses	<input type="checkbox"/> \$1,000 or <input type="checkbox"/> other \$ _____
Business Income	\$ _____ OR _____ Hours
Rental Value	\$ _____ OR _____ Hours
Soft Costs	\$ _____ OR _____ Hours

1. **Applicant's Business:** _____ **Number of Years in Business:** _____

2. **Inspection Contact Name:** _____
E-mail Address: _____ **Telephone Number:** _____

3. **Has applicant declared bankruptcy or been in receivership within the past five years?** Yes No
If yes, provide date(s): _____

4. **Is applicant a general contractor?** Yes No
If no:

- a. Advise name of general contractor for construction project: _____
- b. Advise experience of general contractor: _____
- c. Advise three-year loss history of general contractor: _____
- d. Advise website of general contractor: _____

5. **Is there any podium construction?** Yes No

6. **Mortgagee Name:** _____
Address: _____

7. **Protection Class:**

8. **Number of Stories:**

9. **Age of building:**

10. **Total square footage of building:**

11. **Construction:** Frame Joisted Masonry Fire Resistive Masonry Non-combustible
 Modified Fire Resistive Non-combustible Other: _____

12. **Building's intended usage at completion?** _____

13. **What are planned dates of construction?**Begin: _____ End: _____

14. **Have any construction/renovation/remodel operations already started?** Yes No
If yes:

- a. Percentage:%
- b. How long has the project been dormant and/or abandoned? _____
- c. Why was the project delayed? _____

- d. Has there been a change in the General Contractor?..... Yes No
15. Will any portion of the structure be occupied prior to completion of the project? Yes No
If yes, advise details: _____
16. Is guard service employed? Yes No
If yes, what hours of the day? _____
17. Is there security lighting at the job site? Yes No
Does security lighting illuminate all sides of the site?..... Yes No
18. Is the job site perimeter completely fenced with gates that close and lock during non-working hours? Yes No
If yes, height of fencing: _____
19. If the applicant has hazardous or flammable materials stored at the jobsite, what are they and what storage controls are in place to prevent fire potential? _____

20. Are licensed riggers used if hoisting or rigging is necessary? Yes No
21. Are there portable fire extinguishers located at the construction site?..... Yes No
22. Any building supplies or materials transported by air? Yes No
23. At the job site:
- a. What is the distance in feet to the nearest fire hydrant? _____
- b. What is the distance in miles to the nearest responding fire department? _____
24. Has a released bill of lading from the carriers been obtained in the event transportation is by common or contract carrier at the applicant's risk? Yes No

PRIOR COVERAGE AND LOSS HISTORY

25. During the past three years, has any company ever cancelled, declined or refused to issue similar insurance to the applicant? (Not applicable in Missouri)..... Yes No
If yes, explain: _____

26. Prior Carrier Information:

	Year:	Year:	Year:
Carrier			
Policy No.			

27. Loss History:

Indicate all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior three years. Check if no losses in the last three years.

Date of Loss	Description of Loss	Amount Paid	Amount Reserved	Claim Status (Open or Closed)

28. Renovation/Remodel Operations:

- a. Structural or Non-Structural? _____
- b. Any hot work (i.e., cutting, torch work, welding, bracing, soldering, grinding, thermal spraying and sweating of pipes)?..... Yes No
- c. Any electrical work?..... Yes No
- d. Is the interior of the project one hundred percent (100%) deadbolt-locked?..... Yes No
- e. Is there an operating central station burglar alarm?..... Yes No
- f. Is there an operating central station fire alarm?..... Yes No
- g. Are recognized approved fire extinguishers on premises?..... Yes No
- h. Are the standpipes operational and filled with water? Yes No
- i. Is the structure sprinklered?..... Yes No
If yes, is system turned on? Yes No

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

FRAUD WARNING: 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 applicable in AL, AR, CA, CO, DC, FL, KS, KY, LA, ME, MD, MN, NE, NJ, NY, OH, OK, OR, RI, TN, VA, VT, or WA.)

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

NOTICE TO CALIFORNIA APPLICANTS. For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

WARNING TO DISTRICT OF COLUMBIA APPLICANTS: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and 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 of the third degree.

NOTICE TO KANSAS APPLICANTS: 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, which is a crime and subjects such person to criminal and civil penalties.

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 MAINE 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 may include imprisonment, fines or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MINNESOTA APPLICANTS: A person who 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 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 OKLAHOMA APPLICANTS: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

FRAUD WARNING (APPLICABLE IN ARKANSAS, LOUISIANA AND RHODE ISLAND): 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 and confinement in prison.

FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON): Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON): 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.

NEW YORK FRAUD WARNING: 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.

APPLICANT'S STATEMENT:

I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true, and that these statements are offered as an inducement to us to issue the policy for which I am applying.

APPLICANT'S NAME AND TITLE: _____

APPLICANT'S SIGNATURE: _____ DATE: _____

PRODUCER'S SIGNATURE: _____ DATE: _____

AGENT NAME: _____ AGENT LICENSE NUMBER: _____