

# **Contractors Artisan & General**

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- □ ACORD Applications 125 & 126
- □ Supplemental Application

If you don't see what you need or have any questions, please email your underwriter: Teresa@CIDinsurance.com

# **CID Insurance Programs Inc. DBA CID Insurance Services**

# **Contractors Supplemental Application**

Complete SECTIONS I-X (and other SECTIONS only if they apply) and Acord 125 & 126

Applicant:			Years in business:	Years experier	nce in field:					
☐ Individual ☐ Part	nership Corpora	tion  Other - expla	uin:							
		dioi		w.						
Licenses required: Yes	No		License	# S						
ONSTRUCTION INFORMAT	TION									
<b>New Residential Construc</b> (All Artisan Contractors, <u>an</u> General Contractors	developme	nt(s) with more than 10 sir	ever been involved in any units of apartments, con ngle family homes in any	dominiums,	☐ No In	the Pa				
Existing Construction	property in		ever been involved in con s, condominiums, cooper abitation?		☐ No In	the Pa				
Number of On-going Proje	ects What is the	What is the maximum # of ongoing projects the applicant has on-going at any one time?								
Construction Defect Claim	reserves or	payment? Tyes T	No (If yes, submit with co	ct claims within the past 7 urrently valued loss runs fo	•					
High Hazard Areas of Oper (check all that apply)	ration ISO Gro	up A States (AK, AR, CA	oroughs)	MN, MS, NV, ND, SD, TX, W	/V)					
	П Аррііса	THE GOES HOL WOLK III ally	of the above riight nazar	u ai cas						
OES APPLICANT USE ANY	SCAFFOLDING, CRANES,	LIFTS, OR WORK AT HE	IGHT ABOVE (3) STORIES	(two stories in NY)?	Yes No (If	Yes, co				
Is the scaffolding left on th	ne job-site for use by oth	ers 🗌 Yes 🗌 No	Is scaffolding:	Owned Leased [	Rented					
Does Applicant use any of	the following equipmen	t Scissor lift	aerial lift  artic	ulating boom lifts	ranes $\square$ che	erry pic				
If cranes are rented, are th	<u> </u>		□ N/A □ with	without	ranes ene	iii y pic				
ii Cranes are renteu, are ti	ley with or without oper	ators:	□ IV/A □ WIUI	without						
AYROLL /COSTS										
Active Owner/Partners	#	Subcontractor Cost	\$ Uni	nsured Sub Payroll						
Number of Employees	#	Employee Payroll	\$ Lea	sed Employee Payroll	Payroll					
Construction Manager 41	1620 \$	Casual Laborers	\$ Tot	al Gross Annual Sales						
UB-CONTRACTORS	Subcontractors are not u	sed (If Applicant do	es not use Subcontracto	rs check box and move to	Section VI.)					
Is Applicant named as an A		· · · · · ·		he Minimum GL Limits req	•	s?				
Does Applicant have a sigr	· · · ·				<u> </u>					
Are COI's required with lin				_		CL Lim				
Applicant requires from ea			it is requesting? Thes	NO II NO, What are	e the Minimum	GL LIIII				
ERCENTAGE OF WORK PE	RFORMED IN?					_				
Туре	Commercial	Residential	Industrial	Institutional	Total					
New Construction	%	%	%	%	%					
Remodeling	%	%	%	%	%					
General Repair	%	%	%	%	%					
Other (describe below)	%	%	%	%	%					
Other					100%					
THER										
Does Applicant provide an	y Hold Harmless Agreem	ents to others?	s □No If "Yes",	Describe:						

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Doe	es Applicant perform any snow removal?	☐Yes	s No		
			_ <b>_</b>		
	· · ·		in the installation or removal of asbestos or asbes		
Has	s the insured had any gaps in insurance cov	verage	prior to the intended effective date of this policy?	Y	es No
VILL	APPLICANT PERFORM ANY WORK FOR/II	N/ON/	OR AROUND ANY OF THE FOLLOWING Chec	ck all	that apply – or Check None
	Aerospace /Airports / Aircraft parts		Earthquake Reinforcement		Oil Field Work / Refineries
	Asbestos		Foundation or Structural Reinforcement		Pipelines or Underground Storage Tanks
	Amusement Rides		Fire Suppression, extinguishing or proofing		Railroads
	Bridges /Overpasses / Tunnels		Fire Escapes or stairs / Ladders / Railings		Recreational Vehicles
	Boilers / Pressure Valves or vessels		Flood or Water Damage Remediation		Scaffolding
	Chemical Industries		Horizontal Boring Under Streets/Roads		Tanks / Water Towers / Silos
	Cell Tower / Antennae > 125 Ft		Medical / Hospital / Nursing /Facilities / Clinics		Trailer Hitches
	Cranes / Conveyors / Hydraulics		Mining		Waterproofing
	Detention Facilities		Mold Remediation		Other:
	Drilling Operations		Marine Industry / ship building / wharves /piers		
For	all responses that are checked, please prov	ide an e	explanation of work performed:		

Classification	Employee	Subs	Classification	Classification Employee Subs Classification		Classification	Employee	Subs
Carpentry Exterior < 3 Stories (Residential)			Door/Window Installation			Concrete Foundations/ Retaining Walls		
Carpentry – Interior			Driveway/Parking Lot Paving			Drilling		
Carpentry NOC Commercial			Drywall			Earthquake Reinforcement		
Electrical – w/in Buildings			Electrical Apparatus Install			*Excavating		
HVAC			Electrical Contractors			Fireproofing		
*Landscape Gardening			Executive Supervisors			Handyperson		
Masonry			Floor Covering Installation			Insulation		
Painting Exterior <3= Stories			Furniture/Fixture Installation			*Interior Demolition		
Painting – Interior			Home Furnishing Installation			Exterior Plastering/Stucco		
Plumbing – Commercial			Interior Decorators			Power Line Or Pole Work		
Plumbing – Residential			Painting – Shop Only			Process Piping		
Tile Or Marble Work			Paperhanging			*Roofing		
Tree Pruning			Plastering- Interior			Siding Installation		
Air Conditioning Systems			Sign Painting – Exterior			Steel – Ornamental		
Cable Installation			Sign Painting – Interior			Steel – Structural		
Carpentry Shop Only			Truckers – Household Goods			Underground Storage Tanks		
Carpet/Furniture Cleaning			Upholstering			Waterproofing		
Ceiling Wall Installation			Window Cleaning			Lead or Asbestos Remediation		

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A I	£			Foundation	Work				01	HER (Expl	ain below)
ther worked Per	tormed:										
DDITIONAL INSU	JREDS & REI	LATED ENDORS	EMENTS	(Check ar	nd indi	cate how	many are	neede	d - if they	apply)	
✓ ENDORSE	NACNIT							шо	W MAN	,	
		0		(C -llll) .C	20204	0		по	VV IVIAIN		
		- Ongoing Op							NI/A		
		- Ongoing Op							N/A		
_		- Completed (	•		<u>)                                    </u>				N/A		
		<ul> <li>Completed ( ributory (with</li> </ul>	•						IN/A		
		ributory (with							N/A		
		tion – CG2404							IV/A		
		Subrogation (							N/A		
DidTIRCE	vvalvel of s	Jubi ogation (1	With blan	KCt Aij					,		
OOFING Door	Amaliaant	On Amy Cycle	. Maulda	. On Their Bel	half	Do An.,	Doofing	Mark		/16	
OOFING Does	Applicant -	- Or Any Subs	vvorkin	g On Their Bei	nait –	DO Any	ROOTING	work?	⊔ Y	es (it ye	s, complete)
Vhat % of your o	verall busine	ess payroll is in r	roofing?	%							
re all open roof	exnosures n	rotected prior t	ი leaving t	he inhsite?	7 Yes	Пио					
•		•		_	_	_					
Vhat procedures	are used for	· protecting an	open roof	when away froi	m job :	site?					
Vhat is the maxin	num height	or # of stories y	ou will pe	form roofing?		Averag	e height o	or # of s	tories yo	u will perf	orm roofing?
re cranes used to	a lift materia	als to roof sito?	□ voc	□ No. If	"Yes",	П "	th operat	or [	] withou	t operator	
			_				•	oi _	, withou	i operator	
oes Applicant of	fer any roof	related warran	ties?	Yes No	If "Ye	s", descri	be:				
of Roofing by T	ype and Cla	ss:									
Туре		Commerc	ial	Residen	ntial		Indus	trial		То	tal
New Construction	on	%	,		%			%			%
/		%	,		%			%			%
Repair/Patching						I					
Repair/Patching Replacement		%			%			%			%
		%			%			%		10	%
		%			%			%		10	% 00 %
Replacement						00%)		%		10	
Replacement  What % of each ty	pe of roofin	ng do you perfoi	rm? (a	II fields must eq	qual 10		hane Foa				
Replacement  Vhat % of each ty  Hot Comp	rpe of roofin	ng do you perfor	rm? (a ner Heat A	II fields must eq	qual 10	Polyuret	hane Foai	m		%	
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Replacement /hat % of each ty Hot Comp Metal/Alum	rpe of roofin	ng do you perfoi Any oth Single F	rm? (a ner Heat A	II fields must eq	qual 10	Polyuret	(if so type	m		%	
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Replacement  What % of each ty Hot Comp  Metal/Alum Torch Down  XCAVATION Do loes Applicant ide ype of Work:	ype of roofin % % % oes Applica	ang do you perfor Any oth Single F Shingle ant – Or Any S ground pipes, v	rm? (a ner Heat A Ply s, Tiles, Sla Subs Wor	Il fields must ecopolication  Inte  king On Their  lines using a "D	% % % % r Beha	Polyuret Sprayed Other (li alf – Do A	(if so type) st type) Any Excar	m e?) vation vice pri	or to dig	% % ing Work ging?   Tota	% % Yes
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Replacement  /hat % of each ty Hot Comp  Metal/Alum Torch Down  XCAVATION Do oes Applicant ide ype of Work:  Type  New Construction Remodeling Repair Demolition	ype of roofin % % % oes Applica entify under	Any oth Single F Shingle  ant – Or Any S ground pipes, v  Commercial % %	rm? (a ner Heat A Ply s, Tiles, Sla Subs Wor	Il fields must ecopolication  Inte  king On Their lines using a "E  Residential  %  %	y www. www. www. www. www. www. www. ww	Polyuret Sprayed Other (li alf – Do A	(if so type)  Any Excav lar call ser  ial  %  %	m e?) vation vice pri	or to dig	% % ing Work ging?   Tota	%  %?
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	Does Applicant use props to maintain structural support (i.e. shoring) while digging?
	If yes, does Applicant use OSHA approved equipment and shoring techniques?
	Does Applicant use sufficient signs, barricades and fences to keep non-employees at a safe distance from job sites and equipment?
	Does Applicant loan, lease or rent equipment to others?
	Does Applicant use a formal safety program for all managers, supervisors, employees? Yes No If "Yes", is it OSHA compliant Yes No
	What is the maximum depth below grade the Applicant has worked, or anticipates they may work?
	Does the Applicant work on or near roadways?
XIII.	WELDING Does Applicant – Or Any Subs Working On Their Behalf – Do Any Welding Work?   Yes (If yes, complete)
	Are you and all other welders working for you certified? AWS ASME Not Certified
	If all welders are not certified, is all work inspected and approved by a certified welder?
	Percentage of work performed: On Premises:% Off Premises:%
	Percentage of work performed: New: % Repairs: % Other: %
	Percentage of work performed: Commercial:% Residential:% Industrial:% Institutional:% Agricultural:%
	Do you do any work in/on buildings that are greater than 2 stories in height? Yes No
	If yes, is this work: Structural?  Yes No Non-structural?  Yes No Max height of building:
	Describe your work in buildings that are greater than 2 stories in height:
	Describe your work in buildings that are greater than 2 stories in neight.
	Do you fabricate to customers' specs? ☐ Yes ☐ No Component parts? ☐ Yes ☐ No Finished products? ☐ Yes ☐ No
	If yes, provide a complete description of the work you perform for customers and the industries represented:
	Do you design, produce, or manufacture any product, part, machine or device or use any contract manufacturers or suppliers based outside the U.S.?
	Yes No
	If yes, describe:
	If you manufacture for others or yourself, do you also install, service or repair?   Yes   No
	If yes, describe:
	Do you do any hot tap/live line welding?  Yes  No
	Do you use explosives?  Yes No
	Are operational and appropriately typed fire extinguishers (i.e. Class D) utilized whenever welding is performed?   Yes   No
	Do you have a 30-minute fire watch protocol in place?
	Welding Methods Types
	☐ Brazing
	☐ Solid ☐ Gas
	Arc
	Resistance

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Jobs List (Describe your past 5 jobs)							
Customer/Project Owner	Location	Description of Work	Cost				
			\$				
			\$				
			\$				
			\$				
			\$				

Welding Operations	(Do you now or	do you intend in th	e future to perform	any of these operations?	Enter % or N/A for each.	.)
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	Check	here i	f none	apply.
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Operations	% of Operations	Operations	% of Operations
Aerospace		Marine	•
Aircraft/Aircraft Parts		Medical	
Amusement Rides		Metal Erection - Structural Residential 2 Stories or less	
Auto/ Bus /Truck – Service/Repair		Metal Erection - Structural All Other	
Auto/Bus/Truck & Parts Mfg.		Metal Erection - Nonstructural	
Auto Salvage		Metal Erection - Frame Work on Outside of Bldgs.	
Balconies /Fire Escapes/Railings/Stairs		Metal Erection - Decorative or Artistic	
Blacksmithing		Metal Erection - Standpipes/Silos/Water Towers, etc.	
Boats/Ships/Watercraft/Docks/Piers		Metal Scrap Dealers	
Boilers		Metal Works – Decorative or Artistic	
Bridge or Elevated Highway		Metal Works – Structural Load Bearing	
Burglar/Security Bars		Metal Works – Structural not Load Bearing	
Caisson/Cofferdam/Pile Driving		Mining	
Chemical		Oil & Gas (Onshore/Offshore/Refineries)	
Communications Equipment		Pipelines (Types:	
Cranes		Power Generation	
Conveyors		Plumbing	
Dams/Reservoirs/Dikes/Levees/Revetments		Refrigeration Systems or Equipment	
Feed Mills/Grain Elevators/Grain Bins/Silos		Roll Bars/Safety Cages	
Fire Suppression Systems		RVs/ATVs/Golf Carts/Motorcycles/Quads, etc.	
Gas Mains or Connections		Scaffolding	
Grandstands and Bleachers		Sheet Metal Work – Outside	
Guardrails		Sheet Metal Work – Shop Only	
HVAC		Tanks/Vessels – Pressurized	
Hydraulics		Tanks/Vessels – Not Pressurized	
Ladders		Tanks/Vessels – Pressurized – Inside of Buildings	
Machine Shops		Tanks/Vessels – Not Pressurized – Inside of Buildings	
Machinery or Equipment – Farm		Towers (Height: )	
Machinery or Equipment – Industrial		Trailer Hitches/Towing	
Machinery or Equipment – Logging/Lumbering		Wrecking	
Machinery or Equipment – Other		All Other (Describe):	

	Provide complete details for all your operations listed above (for example: industries/customers, description of work involved, etc.):
XIV.	JANITORIAL Does Applicant – Or Any Subs Working On Their – Behalf Do Any Janitorial Work?
	What % of Applicant's total work involves floor waxing? %
	Does Applicant perform work at mercantile or office premises when they are open for business?
	Does Applicant perform work in health care or assisted living facilities?
	Does Applicant perform work in bus, train or airport terminals or on buses, trains or aircrafts?
	Does Applicant perform work in industrial facilities?
	Does Applicant perform work in operations involving hood/duct cleaning, water removal/extraction, or fire suppression systems?
	Does Applicant perform work in insurance claim response, mold remediation, or handle any hazardous material or infectious waste?
XV.	LANDSCAPING Does Applicant – Or Any Subs Working On Their Behalf – Do Any Landscaping, Grading Of Land Or Tree Pruning Work?
	Yes (If yes, complete)
	Does Applicant use any pesticides, herbicides or chemicals?
	Does Applicant perform any fumigating or spraying?
	Does Applicant manufacture, compound or sell any chemicals? Yes No If "Yes" provide EPA Number:
	Does Applicant perform any grading of land or excavation work?  No
	Does Applicant perform any work near power lines? Yes No
	Does Applicant perform stump removal? Yes No
	If Applicant performs tree cutting or pruning, is area roped off from public?
	If Applicant performs tree cutting or pruning, is a formal training and/or safety program used?
VI.	WRECKING/DEMOLITION Does Applicant – Or Any Subs Working On Their Behalf – Do Any Wrecking /Demolition? (Classes 99986 &7)
	Yes (If yes, complete)
	Types of buildings demolished? (explain, e.g. residential, commercial, high rise, freestanding, etc.):
	What demolition methods does Applicant use (check all that apply): Wrecking Ball Explosives Other - explain:
	Will Applicant perform any demolition of structures with shared walls or that is within 20 feet of another structure?   Yes  No
	Has Applicant, or any other person for whom coverage is being requested, ever been fined or cited for performing unsafe work? U Yes U No
	Will perimeter of demolition area be barricaded with at least a 6ft high fence?
	Does Applicant use a standard demolition contract (even if modified per contract)? ☐ Yes ☐ No (If "Yes" please provide)
	Does Applicant check for PCB's and asbestos prior to demolition? Yes No
	Does Applicant remove asbestos or hire sub-contractors to remove asbestos?
	Does Applicant get written confirmation that all utilities have been turned off? Yes No
	Does Applicant remove debris?  Yes No If "Yes" is Applicant involved in salvage?  Yes No
	What is the average demolition job cost? \$
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amusement parks

(VII.	LOGGING OR LUMBERING Does Ap  Yes (If yes, complete)	plicant –	Or Any Subs	Working On Thei	ir Beha	lf – D	o Any Loggi	ing O	r Lumbering W	ork?		
	Are all of Applicants employees OSHA tr	ained?	☐ Yes ☐ ſ	No								
	Describe geographical area of operation	_										
	Check areas of operation that apply:		of Land Manag	rement   IS Fo	restry sy	ıstem	☐ Private	- land				
		_	_	<del></del>	icstry s	ystem	I IIIVato	Liuiiu				
	What methods are used to determine be	oundaries a	and identify tre	ees for cutting?								
Are fire extinguishers available and/or mounted on all logging equipment? Yes No												
	Describe precautionary measures taken	to address	erosion or lan	dslide prevention:								
	Are established fire prevention procedu	res at all jo	b sites?	Yes No								
	Is Applicant responsible for preventing t	respassing	and vandalism	i? 🗌 Yes 🗌 N	No							
	Check if Subcontractors are used for:	Loggi	ng 🗌 Bla	asting \( \square\) Log ha	auling							
	Check all types of operations that apply:											
	Slash by burning	Sa	wmill operation	ons			Reforestat	ion				
	Blasting/explosives		aning				Demolition					
	Skidding	Re	esidential Tree	Trimming			Spraying, o	dustin	g, fumigating			
	Paving	Ro	oad Building				Chemical a	pplica	ications			
	Concrete	Fc	restry				Other					
	Percent of operation that is:	Residenti	al %	Commercial	%	Mu	nicipal	%	Industrial	%	100%	
	Check if Applicant performs at,	☐ Medic	al Alert System	ns	hicle Ala	arms	Airport	s				
	or any of the following:	Correc	tional Facilitie	s Nursing H	omes or	r Hospi	itals   Fin	ancial	I Institutions			
KIX.	SWIMMING POOL INSTALLATION Installation/Repair? Yes (If you have of the following operations are Property of the following operations).	es, comple		icant – Or Any Su	ıbs Wo	rking	On Their Bo	ehalf	– Do Any Swi	mming P	ool	
	Waterpark or theme park operations, installation/service/repair	including b	out not limited	to								
	Waterpark or theme park operations, installation/service/repair  Diving board construction or installati		out not limited	to								
	installation/service/repair  Diving board construction or installati  Rooftop poolsInstallation and/or re (i.e., cleaning and treating)	on										
	installation/service/repair  Diving board construction or installati  Rooftop poolsInstallation and/or re (i.e., cleaning and treating)  Please complete:	on	cing is accepta	ble								
	installation/service/repair  Diving board construction or installati  Rooftop poolsInstallation and/or re (i.e., cleaning and treating)  Please complete:  OPEATIONS	on pair. Servi	cing is accepta	ble	DLL			ONTR	RACTED OPERATIO	ON-COST		
	installation/service/repair  Diving board construction or installati  Rooftop poolsInstallation and/or re (i.e., cleaning and treating)  Please complete:  OPEATIONS Installation of above-ground pools	on pair. Servi	cing is accepta  SALES	PAYRO \$	DLL		\$	ONTR	RACTED OPERATIO	ON-COST		
	installation/service/repair  Diving board construction or installati  Rooftop poolsInstallation and/or re (i.e., cleaning and treating)  Please complete:  OPEATIONS Installation of above-ground pools Installation of in-ground pools	on pair. Servi	SALES	PAYRO \$	DLL		\$ \$	ONTR	RACTED OPERATIO	ON-COST		
	installation/service/repair  Diving board construction or installati  Rooftop poolsInstallation and/or re (i.e., cleaning and treating)  Please complete:  OPEATIONS Installation of above-ground pools Installation of in-ground pools Installation of hot tubs and/or spa	on pair. Servi	SALES \$	PAYRO \$	DLL		\$ \$ \$	ONTR	ACTED OPERATIO	ON-COST		
	installation/service/repair  Diving board construction or installati  Rooftop poolsInstallation and/or re (i.e., cleaning and treating)  Please complete:  OPEATIONS Installation of above-ground pools Installation of in-ground pools	on pair. Servi	SALES	PAYRO \$	DLL		\$ \$	ONTR	ACTED OPERATIO	ON-COST		

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Installation of diving boards and slides	\$ \$	\$
Service and maintenance of pools and spas	\$ \$	\$
Retail stores	\$ \$	\$
Other - describe all	\$ \$	\$
Estimated Annual Totals	\$ \$	\$

Estimated Sales for this year	\$ 1 <sup>st</sup> Prior Year \$	2 <sup>nd</sup> Prior Year \$
Estimated Payroll for this year	\$ 1 <sup>st</sup> Prior Year \$	2 <sup>nd</sup> Prior Year \$

PLEASE PROVIDE DETAILS OF THE LAST FIVE JOBS IN PROGRESS AND/OR COMPLETED:

Description of work	Location of Job	Contract Cost (Labor & Materials)
		\$
		\$
		\$
		\$
		\$

**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: WARNING-**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.

<b>NEW YORK FRAUD WARNING:</b> Any person v	who knowingly and with intent to defrai	ld any insurance company or other person files	an
application for commercial insurance or a st		personal insurance benefits containing any concerning any fact material thereto, and any	
·		knowingly assists, abets, solicits or conspires w	
	ce company commits a fraudulent act, v	ny motor vehicle to a law enforcement agency, which is a crime, and shall also be subject to a cook of stated claim for each violation	
penalty not to exceed five thousand dollars	and the value of the subject motor veni	cie of stated claim for each violation.	
contained herein shall be part of the basis	of the contract should a policy be issued	nsurance, but it is agreed that the information  I. By signing you are hereby certifying that all	
information is true, accurate and complete your knowledge.	and that no material facts have been o	mitted, misrepresented or misstated to the bes	st of
APPLICANT NAME:	APPLICANT SIGNATURE:	DATE:	
DPODLICED NAME:	DPODLICED SIGNATURE:	DATE	

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