

**CONTRACTORS LIABILITY
SUPPLEMENTAL QUESTIONNAIRE**

(Complete in Addition to Acord Application)

DEFINITION:

"You" refers to all applicants seeking coverage.

GENERAL INFORMATION:

1. Name of applicant(s):

Name of Entity	Year Formed	Explanation of Business Operations or Purpose of Entity

2. Name the person that has majority ownership or management control of the above entities:

3. Does this person control or manage other businesses not shown on this application?
 Yes No If yes, explain: _____

4. List the states in which operations are now performed: _____

5. List the states where operations were performed during the past ten (10) years:

6. What are your total incurred general liability claims over the past five (5) years for all applicants seeking coverage?

(Attach recently valued loss runs from the applicable insurance companies supporting this answer.)

7. Are you aware of any problems with prior work that may give rise to a construction defect claim?
 Yes No If yes, explain: _____

8. Applicant has or will operate as follows:
- General contractor (hired by owners and developers)
 - General contractor (speculative builder)
 - Subcontractor (performs one or two trades)
 - Construction consultant (to owners who act as their own general contractor)
 - Developer of land only
 - Developer of land and buildings (hire general contractors)

Indicate if you build, sell or act as a subcontractor on the following:

- Single family detached homes – fee simple only
- Multifamily homes – duplex, triplex or larger, or single family condo
- Non-residential buildings
- Lots or land sold to unrelated builders
- Apartments built and retained by applicant for rental income
- Non-residential buildings retained by applicant for rental income

Describe the categories of work performed by employees: _____

9. Contractor's License Number: _____ Expiration Date: _____

10. List all active owners and their job duties/responsibilities:

Individual	Duties/Responsibilities

11. Is anyone in your organization qualified by education or licensed as an architect, engineer, surveyor or real estate agent or broker?
 Yes No If yes, explain: _____

12. How many subcontractors are currently working on your projects? _____

13. How many of these subcontractors have worked for you for more than three years?

14. Describe exterior work performed over three (3) stories high: _____

RATING AND CLASSIFICATION INFORMATION:

15. List all jobsite supervisors, years of experience and number of years employed by you:

Supervisor's Name	Years of Experience	Years Employed

16. List total number of employees (other than clerical) and amount of payroll for next twelve (12) months:

Trade or Type of Work	Number of Employees	Amount of Payroll

17. Show gross sales and total cost of subcontracted work: (Please note that Total Cost includes the cost of materials and equipment rental in connection with subcontracted work regardless of who pays for the material and equipment rental. This does not include soft costs or land.)

Year	Gross Sales	Total Cost of Subcontracted Work	% Multifamily	% Single Family	% Non-Residential
4 th Year Prior					
3 rd Year Prior					
2 nd Year Prior					
1 st Year Prior					
Current Year					
Next 12 Months					

18. Do you ever supervise subcontractors who are paid by an entity not shown on this application, or in other words, do you manage projects for an owner who acts as his own general contractor?
 Yes No If yes, explain: _____

19. Indicate if you own any of the following by checking the appropriate box:
 Vacant Land Acreage: _____
 Property in an Active Stage of Development Acreage: _____
 Model Homes Number: _____

RISK TRANSFER QUESTIONS: (Applicable to contractors that hire subcontractors)

20. Do you obtain a certificate of insurance for general liability and worker's compensation from all subcontractors before they enter your jobsite?
 Yes No

21. Minimum GL limits required: Per Occurrence: _____
General Aggregate: _____

22. Are you named as additional insured on their policies? Yes No

23. Do you get a copy of the additional insured endorsement naming you as additional insured? Yes No

24. How long do you retain certificates of insurance? _____

25. Do you have an automated system for keeping track of certificates in terms of policy expiration dates, policy numbers, limits and additional insured status? Yes No

26. Do you use written contracts (other than work orders) with most subcontractors which contain general liability insurance requirements and indemnity provisions in your favor?
 Yes No If yes, please attach a copy of a recently executed contract and state how long this contract has been used with your subcontractors.

WARRANTY AND SERVICE AFTER THE SALE:

27. How long of a warranty do you provide? _____

28. Is it insured? Yes No

29. Do you set up accounting reserves for anticipated warranty work? Yes No

30. Who is responsible for customer service? _____

31. Do you respond to complaints or fix problems after the warranty period has expired?
 Yes No

32. Do you provide a homeowner's manual that describes maintenance schedules and proper use of the property to all homebuyers? Yes No
33. Do you provide a manual to associations that describes maintenance duties, obligations and correct use of the property? Yes No
34. Indicate the warranty service issues that are frequent or increasing in the last three years by checking the appropriate box(es) below:
- Water Intrusion around Windows
 - Cracking Concrete
 - Drainage Problems
 - Other, please explain

PREVENTION OF MAJOR CONSTRUCTION DEFECTS:

35. Before purchasing land, do you have a soils engineer bore and examine the soils to help you determine the quality of the soils? Yes No
36. If you develop land, does a soils engineer drill each lot to help you determine the proper foundation and soil treatment? Yes No
37. After excavation, do you have a soils engineer do an open hole inspection to re-evaluate soil conditions? Yes No
38. Do you have a soils and structural engineer inspect caissons, footings, foundations and drain tile for proper installation? Yes No
39. Does anyone perform a formal documented inspection of the completed framing over and above the inspection done by the framer, the building inspector and your job site superintendent? Yes No
40. Do you, or have you, built projects with an EIFS (Exterior Insulation Finishing System) or a Hydronic Heating System? Yes No
If yes, please provide details: _____

MULTIFAMILY BUILDINGS OVER TWO STORIES:

41. Do you hire a professional engineer specializing in building envelope performance to approve the design of the project, and monitor and document compliance with design recommendations throughout the construction process? Yes No

ATTACHMENTS:

Please provide the following:

- List of all projects ongoing and completed during the past five years (with multifamily projects noted and describe each project in terms of number of buildings, number of stories, maximum number of units per building and city where located)
- A copy of a recently executed subcontractor's agreement if you use one.
- Subcontractor insurance requirements that you give to your subcontractors.
- Warranty service procedures.

COMMENTS:

The Applicant, Agent and/or Broker 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 or commit the company to policy issuance.

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 and/or deceptive statement is guilty of insurance fraud.

✓ Signature of Applicant: _____ ✓ Date: _____

✓ Printed Name of Applicant: _____ ✓ Title: _____

Signature of Applicant's Agent: _____ Date: _____