

Note: If this is a renewal with Western World, you may use our one page Contractors Renewal Application RA96 (unless requested otherwise).

GENERAL

1. Business Name: _____ Web Site: _____
2. Years in business under this name: _____ Years of experience in this field: _____
3. Are you licensed? Yes No
License class/number: _____; States you operate in: _____
4. List contact for premium audit/inspection: _____ Phone: _____

YOUR OPERATIONS

5. Do you allow your license to be used by others to obtain a permit without your jobsite supervision? Yes No
6. Payroll of active owners (except those exclusively in clerical or sales): \$ _____
7. Leased workers: Cost \$ _____ Number: _____; Casual laborers: Cost \$ _____ Number: _____
8. Show percent of work performed in:
 - a. Residential: **(If you perform new home construction, also complete the General Contractor's section.)**
Exterior Remodeling _____% + Interior Remodeling _____% + New Home Construction _____% = **100%**
 - b. Commercial: Describe: _____
 - c. Industrial: Describe: _____ (usually unacceptable.)
9. Provide employee payroll and sales:

| Interior Remodeling | | Exterior Remodeling | | | | | |
|----------------------------|---------|----------------------------|-------|----------|---------|----------|-------|
| \$ _____ | Payroll | \$ _____ | Sales | \$ _____ | Payroll | \$ _____ | Sales |
10. Describe the largest jobs completed in the last three (3) years. **(Please complete an Artisan Contractor application A78, if average job is less than \$1,500.)**

| Project/Location | Nature of Work | Gross Sales | Dates - Start/End |
|------------------|----------------|-------------|-------------------|
|------------------|----------------|-------------|-------------------|

- | | | | |
|----------|-------|----------|-------|
| 1. _____ | _____ | \$ _____ | _____ |
| 2. _____ | _____ | \$ _____ | _____ |
| 3. _____ | _____ | \$ _____ | _____ |

11. Do you always have a written contract agreement with the customer? Yes No
12. If excavating, do you use "Dig Safe" or do you contact utilities prior to digging? Yes No N/A
13. Roofing will be classified and charged for separately.
Estimated roofing payroll: \$ _____
Roofing subcontractor cost (labor and materials) estimate: \$ _____ with Certificates of Insurance.
14. Have you worked on any condominiums, town houses, or tract homes in the past five years? Yes No
If yes, specify year(s), number(s), location(s) and job description(s): _____
15. Do you plan on working or are you working on any condominiums, town houses, or tract homes? Yes No
If yes, specify number(s), location(s) and job description(s): _____
16. Are you currently working or would you consider working in the state of New York? Yes No
If yes, please provide details on the job or jobs: _____

17. Describe operations other than remodeling completed in the past or anticipated to be done in the future with estimated payroll/subcontract cost:

18. Have you ever done any of the following?

| | Yes | No | | Yes | No |
|-------------------------|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|
| Architecture/Design | <input type="checkbox"/> | <input type="checkbox"/> | Asbestos removal | <input type="checkbox"/> | <input type="checkbox"/> |
| Blasting | <input type="checkbox"/> | <input type="checkbox"/> | Use of cranes/hoists | <input type="checkbox"/> | <input type="checkbox"/> |
| Dams/Reservoirs | <input type="checkbox"/> | <input type="checkbox"/> | Fireproofing | <input type="checkbox"/> | <input type="checkbox"/> |
| Fire/Water restoration | <input type="checkbox"/> | <input type="checkbox"/> | Work over three (3) stories | <input type="checkbox"/> | <input type="checkbox"/> |
| Lead abatement | <input type="checkbox"/> | <input type="checkbox"/> | Mold remediation | <input type="checkbox"/> | <input type="checkbox"/> |
| Radon mitigation | <input type="checkbox"/> | <input type="checkbox"/> | Re-roofing | <input type="checkbox"/> | <input type="checkbox"/> |
| Sewer | <input type="checkbox"/> | <input type="checkbox"/> | Sprinklers/Fire prevention | <input type="checkbox"/> | <input type="checkbox"/> |
| Synthetic stucco (EFIS) | <input type="checkbox"/> | <input type="checkbox"/> | New residential construction | <input type="checkbox"/> | <input type="checkbox"/> |

If yes, describe: _____

19. Do you bid on roofing projects? Yes No

SUBCONTRACTED OPERATIONS

20. Do you use subcontractors? Yes No

21. Do you require policies/certificates of Workers Compensation coverage from subcontractors? Yes No

22. Do **all** subcontractors provide Certificates of Insurance? Yes No

23. a. General Liability limits required of your subcontractors: \$ _____ Occurrence \$ _____ Aggregate

b. Are you an additional insured on all certificates received from subcontractors? Yes No

c. Are you "held harmless" on all certificates received from subcontractors? Yes No

d. How long are certificates kept? _____

Note: These show to our premium auditor that your subcontractors are insured and help our Claims Department better represent you.

24. a. Estimated subcontract cost (labor and materials) from those providing Certificates of Insurance: \$ _____

b. Estimated subcontract cost (labor and materials) from those **not** providing Certificates of Insurance: \$ _____

c. Please list the trades of those not providing Certificates of Insurance: _____

GENERAL CONTRACTORS - Only Applicable If New Home Construction May Be Done

25 Coverage for new home construction requires a non-remodeling classification on the policy:

Are you the: Executive Supervisor (91580) Carpenter (91340); or Other: _____

26. Describe a job in progress which we may inspect including: Project/Location, Nature of Work, Receipts, and Start/End Dates:

27. Have you worked or are you planning to work in any of the following states? Yes No

(AK, AZ, CA, CO, HI, MN, NV, NM, OR, SC, UT, WA) If yes, indicate which and provide information on each job:

28. Are American Institute of Architects Standard Contracts used? Yes No

If no, explain: _____

| 29. Indicate work done: | By You or Employees | Payroll / Cost (labor and materials) | By Subs | By Uninsured Subs |
|----------------------------------|--------------------------|--------------------------------------|--------------------------|--------------------------|
| a. Carpentry – all other | <input type="checkbox"/> | \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Carpentry – interior | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Concrete | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Demolition | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Door/window installation | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Drywall | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Electrical | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Excavation | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Floor covering | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Home furnishings installation | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Insulation | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Masonry | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Painting – exterior | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| n. Painting – interior | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Paperhanging/plastering | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Plumbing | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| q. Siding installation | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |
| r. Tiling | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> |

ADDITIONAL COVERAGES

30. Do your operations involve work that falls under the EPA's Lead Based Paint Renovation, Repair and Painting Act?

If so and you are interested in obtaining a quote for claims of bodily injury due to lead paint, complete the following:

- a. Are you an EPA Certified Renovator? Yes No
- b. Check a limit of insurance:
- \$100,000 Claims Made (defense cost in addition to limit).
 - \$250,000 Claims Made (defense cost in addition to limit).
- c. Will you follow the EPA consumer education and work practice requirements for all jobs this Act applies to? Yes No

Note: Our policy does not protect you against EPA fines that may result from claims made against you alleging non-adherence to the EPA Lead-Safe work practice requirements. Any "No" answers above disqualify you for coverage.

31. Are you interested in a quote for Contractor's Equipment Coverage? Yes No

This covers your scheduled equipment which should be listed below. Unscheduled equipment will be covered up to \$10,000. The estimated cost is \$300. Scheduled equipment list:

FRAUD WARNING STATEMENTS

NOTICE TO 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 ACT, WHICH IS A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

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 ARKANSAS, LOUISIANA, RHODE ISLAND, AND WEST VIRGINIA 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 AND CONFINEMENT IN PRISON.

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 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 DISTRICT OF COLUMBIA APPLICANTS: WARNING: 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 THAT 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.

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 NEW MEXICO 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 CIVIL FINES AND CRIMINAL PENALTIES.

NOTICE TO NEW YORK APPLICANTS:

APPLICABLE TO OTHER THAN AUTO OR FIRE: 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.

APPLICABLE TO FIRE: 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 ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME. THE PROPOSED INSURED AFFIRMS THAT THE FOREGOING INFORMATION IS TRUE AND AGREES THAT THESE APPLICATIONS SHALL CONSTITUTE A PART OF ANY POLICY ISSUED.

APPLICABLE TO AUTO: ANY PERSON WHO KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THE THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY, THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY, 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 VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH 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 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.

NOTICE TO OREGON 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME, AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO PENNSYLVANIA APPLICANTS:

APPLICABLE TO OTHER THAN AUTO: 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.

APPLICABLE TO AUTO: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE OR DEFRAUD ANY INSURER FILES AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION SHALL, UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO SEVEN YEARS AND THE PAYMENT OF A FINE OF UP TO \$15,000.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON 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 VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

Applicant's Signature

Date

Title

Producing Agent