

Contractors and Consultants Pollution Liability Application



Instructions

1. All questions must be answered.
2. If space is insufficient, attach additional sheets of paper.
3. Have application signed and dated by the owners, partner or director of your firm.
4. The following items must be included for a complete submission.
 - A. Application
 - B. At least two years financial statements
 - C. CPL and/or E&O hard copy loss runs from the past three years
 - D. Resumes of key personnel
 - E. Safety program
 - F. Brochures/SOQ
 - G. Spill plan/SPCC/Emergency plan
 - H. Sample contract for use with clients

I. Applicant

1. Named Insured

2. Address (headquarters)

City

State

ZIP code

3. Contact name and title

4. Telephone number

5. Internet address

5. Please attach a list of Named Insured(s) to be covered under this policy and the relationship to the Applicant. (Only those performing the services and/or operations as proposed will be designated as Named Insured[s]).

6. Named Insured is Partnership Corporation Joint venture Other

7. Is the applicant controlled, owned or associated with any other firm, corporation or company or does the applicant own or control any other entity(ies)? Yes No

If Yes, please describe

8. Has the name of the firm been changed, or has any other business been purchased or any merger or consolidation taken place? Yes No
 If Yes, please detail changes in chronological order since inception

II. Insurance

9. Please indicate which coverage is desired
 Contractors Pollution Liability (CPL) — only
 Professional Liability (E&O) — only
 Combined Contractors and Professional Liability (PEC)

Each claim limit	Aggregate limit	Deductible
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Proposed effective date	Retroactive date	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

10. Please list your current liability coverage information

Coverage	Carrier	Premium	Limits	Expiration	Deductible	Retroactive date
Contractors Pollution Occurrence/Claims Made						
General Liability						
Professional Errors & Omissions						
Contractors & Professional						

III. Revenue

11. A. This year (estimate)

B. Previous three years

<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
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IV. History

12. How many years has the Applicant been in business

13. How many years has the Applicant performed environmental services

V. Operations

14. What is the geographical extent of the Applicant operations? Indicate both domestic and foreign operations

15. Are any joint Venture(s) being performed for coverage under this Policy?
 If Yes, please describe via attachment

Yes No

16. Total professional staff of Applicant

	Number	Number of professional with licenses and designations
Principals		
Supervisors/Foremen		
Architects & Engineers		
Field personnel		
Other (explain)		

17. Does the Applicant have a written quality control procedure?

Yes No

18. Does the Applicant ever acted as a subcontractor?

Yes No

If Yes, please describe

19. Does any one project represent more than 25% of the Applicant's annual revenues?

Yes No

If Yes, please describe

20. What is the largest project the Applicant has worked on during the past three years?

Client

Services provided

Contract value

21. Please describe any operations or services that have been discontinued or abandoned

None

22. Schedule of raw and/or waste materials stored at job sites

Material	Quality	Storage method	Spill containment

23. Does the Applicant own, operate or lease a waste treatment, storage or disposal facility? Yes No
24. Does the Applicant select or arrange for the treatment, storage or disposal materials? Yes No
25. Is the Applicant or any Subsidiary, Parent or other related organizations engaged in:
- A. design/build activities? Yes No
- B. manufacture, sale, leasing or distribution of any product? Yes No
- C. real estate development? Yes No
- D. development, design, redesign, or leasing computer software or equipment or provide computer consulting activities? Yes No

VI. Breakout of operations

26. Please indicate the approximate percentage of your total gross revenues derived from the following categories of clients

Category	Percent	Category	Percent
Commercial		Real estate development	
Contractors		Lending institutions	
Architects, Engineers or Environmental Consultants		Owners who act as their own contractors	
Industrial		Other (specify)	
Federal government			
State government			
Local government			

27. Column A is the dollar value of Gross Receipts
 Column B is the percent of Gross Receipts *not* including Subcontracted Receipts
 Column C is the percent of Gross Receipts Subcontracted
 Column D is the dollar value of Payroll and should equal 100% of Projected Gross

	A Total projected gross receipts	B Percent of gross receipts in-house	C Percent of gross receipts subcontracted	D Projected payroll
Environmental contracting				
<i>Remediation</i>				
Dredging				
PCB handling				
Soil excavation				
Bio remediation				
Soil/Groundwater				
Treatment				
Other (explain)				
<i>Subsurface activities</i>				
UST installation, removal and cleaning				
Pipeline/Sewer/Septic services				
Other (explain)				
<i>Industrial maintenance</i>				
AST cleaning				
Hydroblasting				
Pipeline cleaning/installation				
<i>Miscellaneous</i>				
Consulting				
Lab testing/analysis				

	A Total projected gross receipts	B Percent of gross receipts in-house	C Percent of gross receipts subcontracted	D Projected payroll
<i>Miscellaneous (continued)</i>				
Soil/Well/Groundwater boring				
Lab packing				
Emergency response				
Storage and disposal				
Project management, oversight or supervision				
Landfill construction				
Air/Soil/Groundwater sampling				
Asbestos/Lead sampling				
Asbestos/Lead abatement				
Other (explain)				
Elec./HVAC/Plumbing				
Water/Sewer				
Road construction maintenance				
Excavation				
Site development/Grading				
Concrete work				
Other (explain)				
Total				
Professional				
Environmental assessments				
Phase I/Real estate/Financial				
Environmental engineering				
Solid waste				
Remedial design				
Project management				
Geo. technical (California/Florida)				
Geo. technical (all other states)				
Lab				
Computer/Statistical consulting				
Surveying				
Civil engineering				
Waste brokering				
Other (explain)				
Total				

VII. Subcontractors

28. Are updated certificates of insurance from subcontractors kept on file? Yes No
29. Are subcontractors required to have pollution liability insurance? Yes No
30. Does the Applicant require subcontractors' policies to name you as an additional insured? Yes No
31. What are the minimum limits of liability required for your subcontractors?
- General Liability
- Pollution Liability
- Professional Liability
32. Are all subcontractors hired under written contract? Yes No
If Yes, please attach a sample contract

VIII. Claims

33. Has the Applicant or director, office or employee ever been subject to disciplinary action by authorities as a result of their professional activities? Yes No
If Yes, please describe
34. Has the Applicant during the last five years been cited or prosecuted for any violation of any standard or law relating to the release of a substance into the environment? Yes No
If Yes, please describe
35. Has the Applicant or other party proposed for insurance, knowledge of injury to people or damage to property during the last five years on or at projects where the Applicant rendered professional services and/or contracting operations? Yes No
If Yes, please describe

IX. Warranty

36. Is the Applicant aware of any fact, circumstance or situation which could result in claims being made against it or any other person or entity for whom coverage will be sought? Yes No
If Yes, please describe

Applicant's signature

Date

Title

Agent/Broker

Address

City

State

ZIP code

Notice to Arkansas Applicant

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in any application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to Colorado Applicant

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 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 Florida Applicant

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 Kentucky Applicant

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 New Jersey Applicant

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 York Applicant

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.

Notice of Ohio Applicant

Any person who with intent to defraud or knowingly that he/she 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 Applicant

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 Pennsylvania Applicant

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.

Notice to All Other State Applicants

Any person who knowingly includes any false or misleading information for an insurance policy commits a fraudulent act and is subject to fines, imprisonment, or other criminal or civil penalties.