



SMALL CONTRACTOR PROGRAM

Agency Name: _____

Address: _____ Phone: _____

Agent Name: _____ Phone: _____ Email: _____

Agency Code: _____ Sub-Code, if any: _____

A. Insured Name: _____ Phone: _____

Form of Business (sole proprietorship, corporation, limited liability company (LLC), partnership): _____

Insured's Address: _____

Insured's Contact Name, Phone, Email: _____

B. Owners: name(s), date(s) of birth and social security number(s):

Name	Address	% Owned	Date of Birth	Soc.Security Number

C. Describe your operations in detail: _____

D. State Contractor's License or Registration Number of Applicant: _____

E.

Description	3rd to Last Fiscal Year	2nd to Last Fiscal Year	Last Full Fiscal Year	Projected Fiscal Year	Projected Next Fiscal Year
Gross Receipts					
Payroll (do not include owner or clerical)					
Leased Employee Cost					
Sub-contract cost (inc. all labor & material - all sources)					

UNDERWRITING INFORMATION REQUIRED FOR ALL POLICIES

YES NO

1. Any policy or coverage declined, cancelled or non-renewed during the prior 3 years?		
2. Do you hold an architect/engineer license or draw plans and specifications not stamped by a licensed professional?		
3. Do you lease equipment to others?		
4. Do you have any other business operations or other occupation?		
5. Do you own rental property? Address(es):		
6. Do you or any owner or employee hold a real estate agent license without E&O coverage in place?		
7. Have you ever performed work at or plan on working at airports or hospitals?		
8. Have you ever operated without insurance?		
9. Do you perform exterior work above two stories?		
10. Do you install or repair fireplaces including freestanding type fire places?		
11. Do your operations ever include the use of barricade or traffic redirection?		
12. Do you perform work on or adjacent to major streets or highways?		
13. Do you build spec homes or are you holding unsold homes in inventory?		
14. Do you act in the capacity of a developer and/or do you have vacant land or lots held for later development or sale?		
15. Have you ever been named in a legal action?		
16. Are there any present or prior claims, legal actions, arbitrations or disputes pending of any kind against any person or entity owned or operated, present or past, by you or any employee?		
17. Do you have knowledge of any pre-existing act, omission, event, condition, damages or construction defect to any person or property that may give rise to any future claim or legal action against such person or entity?		
18. Has your work ever included contracting at new condominiums, townhouse, apartments, planned developments, tract homes or similar projects as a general contractor or performed for a general contractor?		
19. Has your work ever included the repair work for a construction defect claim at condominiums, townhomes, apartments, planned developments, tract homes or similar project or included repair work at more than 4 units in one development at one time?		
20. Have you ever operated in another state or have plans to operate in another state?		
21. Do your operations include excavation, tunneling, underground or earth moving?		



YES NO

22. Do you install, service or demonstrate products?		
23. Do you lease employees to or from other employers?		
24. Do you give any guarantees or warranties? If yes, please attach a copy.		
25. Have your operations ever involved storing, treating, discharging, applying, disposing or transporting hazardous material?		
26. Has Applicant or any owner made or had a claim against any insurance policy in the past 3 yrs?		

27. If you have answered "yes" to anything in 1 - 26, please explain in the box below, what, where, when, why and how in detail (attach a separate sheet if necessary):

28. How many years have you operated this business?
 29. Number of years experience in this trade:
 30. Legal names of other businesses owned:
 31. Describe business experience and prior businesses owned:

32. Indicate percentage of work on:

Custom/Semi-custom homes	_____ %	Commercial	_____ %	Apartments	_____ %
Tract work (5+ structures at one location)	_____ %	Condominiums	_____ %	Other	_____ %
Townhomes or co-op buildings	_____ %	Provide Description of "Other" _____			

33. For the three largest jobs currently underway, or planned for the next year, provide description of work and revenue:

_____	Revenue: \$ _____
_____	Revenue: \$ _____
_____	Revenue: \$ _____

34. List the three largest jobs in the past 5 years including approximate date, description of work and contract price:

_____	Price: \$ _____
_____	Price: \$ _____
_____	Price: \$ _____

35. Number of full time staff (non-owner): _____ Number of part time staff (non-owner): _____
 Number of active owners in field: _____

36. Which best describes applicant's cumulative losses because of claim(s) in the last 3 years?
 \$0 _____ up to \$25,000 _____ up to \$50,000 _____ > \$50,000 _____

37. Which best describes applicant's cumulative number of losses from claims in the last 3 years?
 0 _____ 1 _____ 2 _____ 3 _____ 4 _____ 5 _____ More than 5 _____

SUBCONTRACT EXPOSURE

38. % of work subcontracted each year: _____

39. Do you obtain certificates of insurance from all subcontractors for each job? _____ Yes _____ No
 If no, under what circumstances do you allow subcontractors to work without obtaining certificate of insurance?

40. a. Do you use a contract for each subcontracted job? _____ Yes _____ No
 If no, under what circumstances do you allow subcontractors to work without a sub agreement in place?

If yes, or if you use a subcontract agreement occasionally, answer the following:

b. Do you use a standard form agreement? _____ Yes _____ No

c. Does the agreement always include a hold-harmless or indemnification provision in your favor?
 _____ Yes _____ No

d. Does the agreement always include a requirement that you be named as an additional insured?
 _____ Yes _____ No

e. Does the agreement include a clause requiring arbitration? _____ Yes _____ No

f. How long have you been using this particular agreement? _____

g. When did you start using in a continuous manner a contract with the provisions referred to in questions 40 b-f where you answered "yes"? _____

41. What limit of insurance do you require from your subcontractors? _____

42. Do you use a construction attorney to draft and revise your subcontract agreement? _____ Yes _____ No

43. How long do you retain your signed subcontract agreements, certificates of insurance, and additional insured endorsements received from your subcontractors?



44. Check the trades you use and indicate where more likely to use the same trade (S), the best available trade (BA), or the least expensive trade (LE):

Trade	Yes	No	S, BA, LE	Trade	Yes	No	S, BA, LE
Plumbing				Electrical			
Roofing				Framing			
Foundation				Ceiling/Wall			
Landscape				Drywall/Wallboard			
Interior Carpentry				Floor Covering			
Masonry				Interior Painting			
Tile/Stone/Marble				Exterior Painting			

Form ID 00 06 will be attached to the policy if we do not have an approved subcontract agreement at the time of submission.

NOTE: ONLY ANSWER EACH OF THE FOLLOWING SECTIONS THAT SPECIFICALLY APPLY TO APPLICANT'S OPERATIONS

GENERAL CONTRACTORS, CARPENTRY CONTRACTORS OR REMODELING CONTRACTORS

Residential - How many new homes will you build as a general contractor next year? _____
 Maximum number of homes built in any one year? _____
 What percentage of each day are you at the jobsite? _____
 Commercial - How many new buildings will you build as a general contractor next year? _____
 Indicate if any person or entity named in this application has or will perform or subcontract any of the following:

	YES	NO	% of work	If yes, work done by employees	If yes, work done by subcontractors
Blasting, demolition or wrecking other than incidental use of hand tools					
Cranes, booms or lifts used					
Earthquake retrofitting or updating					
Stand alone framing, deck building, siding, or window replacement work					
Work on hillside or slopes greater than 15 degrees or landfills					
Construction of Log Homes					
Retaining wall construction over three feet					
Roof repair or installation if not also performing other construction work					
Swimming pool installation, service or repair					
Underground tank removal or installation					
Waterproof decks, caulking, foundations or other waterproofing works					

CONCRETE/MASONRY CONTRACTORS

Indicate if any person or entity named in this application has or will perform or subcontract any of the following:

	YES	NO	% of work	If yes, work done by employees	If yes, work done by subcontractors
Earth bearing retaining wall construction over three feet					
Swimming pool installation, service or repair					
Earthquake retrofitting					

HVAC/PLUMBING CONTRACTORS

Indicate if any person or entity named in this application has or will perform or subcontract any of the following:

	YES	NO	% of work	If yes, work done by employees	If yes, work done by subcontractors
Boilers, propane or natural gas piping or equipment installation service or repair					
Fire suppression or sprinkler systems install, service or repair					
Any work done in buildings exceeding 3 stories					

ELECTRICAL CONTRACTORS

Indicate if any person or entity named in this application has or will perform or subcontract any of the following:

	YES	NO	% of work	If yes, work done by employees	If yes, work done by subcontractors
Burglar or fire alarm installation, service or repair other than only the low voltage wiring for burglar and fire alarms					
Emergency lighting or traffic signals or street lights					
Machinery installation service or repair					
Describe any exterior electrical work					

LANDSCAPING CONTRACTORS

Indicate if any person or entity named in this application has or will perform or subcontract any of the following:

	YES	NO	% of work	If yes, work done by employees	If yes, work done by subcontractors
Retaining wall construction over three feet					
Swimming pool installation, service or repair					
Tree trimming over 12 feet					
Underground tank removal or installation					
Underground sprinkler installation or water features					

METAL ERECTION - DECORATIVE OR ARTISTIC

Indicate if any person or entity named in this application has or will perform or subcontract any of the following:

	YES	NO	% of work	If yes, work done by employees	If yes, work done by subcontractors
Fabrication or installation of staircases, fire escapes, bridges, guard rails, or storage tanks					
Welding or repair work on automobile frames, trailer hitches, farm or agricultural machinery, aircraft or marine parts					
Welding or repair of storage tanks, boilers or pressure vessels					
Security gates, doors or windows					

PAINTING CONTRACTORS

Indicate if any person or entity named in this application has or will perform or subcontract any of the following:

	YES	NO	% of work	If yes, work done by employees	If yes, work done by subcontractors
Sealing and painting over graffiti					
Roof coating or painting					
Waterproof decks, caulking, foundations or other waterproofing works					
Industrial equipment, bridges or ships					
Maximum Building Height worked on for exterior painting work:					

NEW HOME BUILDERS

ONLY ANSWER THE FOLLOWING QUESTIONS IF YOU ARE A NEW HOME BUILDER

- Do you participate in any industry programs such as Energy Star, Building America, Built Green, Maso, or Leeds?

_____ Yes _____ No

If so, indicate which one(s) and the details involved with discounts or other benefits.

- Do your buyers always receive a written warranty from you? _____ Yes _____ No

If no, explain why

- Do your buyers purchase an insured warranty? Yes _____ No _____

If yes, list warranty firm

- (CA only) Do you give an Enhanced Warranty? Yes _____ No _____

- (CA only) Do you follow the pre-litigation procedures of The Right to Repair Act? _____ Yes _____ No _____

If no, do you have your own alternative non-adversarial procedures? _____ Yes _____ No _____

- Does your sales agreement have:**

Fit and Finish Warranty Provisions built in? _____ Yes _____ No

Non-Adversarial Procedures built in? _____ Yes _____ No



- Do you build in subdivisions with home-owner associations? _____ Yes _____ No
- Do you create home-owner associations as a developer? _____ Yes _____ No

Please attach the following:

1. Your Sales Agreement (Including all Exhibits, Addenda, etc.)
2. Your Warranty
3. Any Declaration you use

- What % of homes are pre-sold? _____
- Which best describes applicant's debt to worth ratio? 4:1 or less _____ over 4:1 but no more than 6:1 _____
over 6:1 _____
- Which best describes applicant's pre-tax income? Less than 2.5% of revenue _____ 2.5% to 10% of revenue _____
Over 10% or revenue _____
- Which best describes applicant's financial statements? Audited _____ Reviewed _____ None _____
Compiled by CPA _____ Compiled In-House _____
- Do you have a formal employee training program? _____ Yes _____ No
If yes, explain in detail: _____

PRIOR CARRIERS, BILLING PLAN, LOSS DOCUMENTATION, AND ADDITIONAL INSTRUCTIONS

Prior Carrier(s):

Carrier 1
 Name: _____
 Policy Period: _____
 Premium: _____

Carrier 2
 Name: _____
 Policy Period: _____
 Premium: _____

Carrier 3
 Name: _____
 Policy Period: _____
 Premium: _____

Billing Plan	Check 1
Agency Bill Full Payment	_____
OR	
Direct Bill Full Payment	_____
Direct Bill Quarterly (25% Down; 3 Installments)*	_____
Direct Bill 10 Pay (20% Down; 9 Installments) *	_____

* \$10 service fee per installment. BIS will bill for down payment.

If the "NO LOSS" letter is not applicable and the applicant has had losses, we require 3 years of currently valued loss runs to be attached with the submission.

This Application must be accompanied by a fully completed and signed Permission to Underwrite document, which is incorporated into this Application by reference as though fully set forth.

If any other instructions to the underwriter need to be included, please indicate in the section below:
