



Pollution and Professional Liability Application Construction Companies

XL Insurance • 505 Eagleview Boulevard, PO Box 636, Exton, PA 19341, USA
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Section 1 – Applicant Information	
Applicant Name:	
Mailing Address:	
Physical Address:	
Contact Name:	Contact Title:
Telephone:	Fax:
E-mail:	Website:
Year business started operation:	

Section 2 – Coverage Requested			
<input type="checkbox"/> Pollution Liability	<input type="checkbox"/> Occurrence	<input type="checkbox"/> Claims Made	Retro Date:
<input type="checkbox"/> Professional Liability		<input type="checkbox"/> Claims Made	Retro Date:
Proposed Effective Date:		SIR Requested:	
Limits Requested (Occ/Agg):			

Section 3 – Expiring Insurance Program								
Pollution Liability			Professional Liability			General Liability		
<input type="checkbox"/> None	<input type="checkbox"/> OCC	<input type="checkbox"/> CM	<input type="checkbox"/> None	<input type="checkbox"/> OCC	<input type="checkbox"/> CM	<input type="checkbox"/> None	<input type="checkbox"/> OCC	<input type="checkbox"/> CM
Carrier:			Carrier:			Carrier:		
Limits:			Limits:			Limits:		
SIR:			SIR:			SIR:		
Premium:			Premium:			Premium:		
Eff.Dates:			Eff.Dates:			Eff.Dates:		
Policy Term:			Policy Term:			Policy Term:		
Retro Dates:			Retro Dates:			Retro Dates:		

Please submit the following information in addition to this application:

1. Past two years financials including balance sheet and income statement (audited preferred)
2. Past three years currently valued loss runs for lines of coverage requested. If no prior coverage, please provide past three years of currently valued General Liability loss runs.
3. Narrative description of any reserve greater than \$25,000
4. Pertinent marketing or qualification information



Section 4 – General Information	
Description of Contracting Services:	
Description of Professional Services:	

Section 5 – Geographic Areas of Operations (total 100%)		
Domestic: %	List key states:	
Canada: %	List provinces:	
Foreign: %	List countries:	

Section 6 – Company History			
Are your firm's past operations significantly different than your current operations?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Has your firm operated under a different name?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Has your firm experienced any merger, acquisition, consolidation or divestiture?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If you answered yes to any of the above, please provide full details:			

Section 7 – Related Entity Information (for which coverage is being requested)					
Name of Entity	Services Performed/Relationship	Size (\$)	Active	Inactive	% Ownership
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	

If additional space is required, please provide additional sheet.

Section 8 – Revenue History			
Fiscal Year	Date Range	Total Gross Revenue (\$)	
Estimated Current Fiscal Year			
Last Completed Fiscal Year			
Two Years Ago			
Three Years ago			
Does any one project generate greater than 50% of revenues?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does your firm have financial or equity interest in any project?		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Section 9 – Client Information			
Federal Government	%	Commercial Entities	%
State/Local Government	%	Residential*	%
Industrial Entities	%	Other (Explain)	%
What percentage of work is attributable to repeat clients?			%

* Residential includes single family homes, apartments, condominiums and timeshares.

Section 10 – Contracts / Subcontractors		
What percent of projects are performed under verbal agreement?	%	
Have you ever assumed sole negligence of another party?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are subcontractors required to carry Pollution Liability coverage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, which type of subcontractors?	If yes, what percentage of the time? %	If yes, what limits?
Are subcontractors required to carry Professional Liability coverage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, which type of subcontractors?	If yes, what percentage of the time? %	If yes, what limits?

Section 11 – Risk Management (*Copies may be requested for review)			
Does your firm have a dedicated Risk Manager?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Does your firm have written procedures to control water intrusion?*	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Does your firm use third-party quality inspection firms at critical project stages?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Does your firm have standard protocol for working in contaminated areas?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Does your firm have a written Legionella program?*	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes to any of the below, please provide full details including percentages where appropriate.			If Yes, %:
Does your firm utilize Building Information Modeling on any projects?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	%
Is your firm constructing or involved with “green” buildings?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	%
Does your firm construct wood frame buildings?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	%
Is your firm involved with Exterior Insulation Finishing Systems (EIFS)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	%
Have you been notified of any complaints/issues regarding your use of drywall products produced outside of the US?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	%

Section 12 – Owned Location Information*							
Location:							
Describe Operations / Activities Performed at this Location:							
Do you store any hazardous or bulk materials at this property (other than in tanks schedule below)? If yes, please elaborate.						Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you had any historic environmental issues at this property? If yes, please elaborate.						Yes <input type="checkbox"/>	No <input type="checkbox"/>
Tank Information							
AST	UST	Size	Content	Tank Construction Material	Age	Last Test Date	Containment
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						

*To request coverage for additional owned locations, please attach additional sheets as needed

Section 13 – Material/Waste Information			
What type of waste are you disposing at a non-owned disposal site?			
Hazardous	%	Non-Hazardous	%
What type of materials are you transporting?			
Hazardous	%	Non-Hazardous	%

Section 14 – Staffing			
Position	Number of Personnel	Position	Number of Personnel
Principals		Supervisors/Foremen	
Architects/Engineers		Field Personnel	
Project Managers		Other	
Surveyors		Total # of Employees	

Section 15 – Project Delivery Methods/ Activities				
Delivery Method	Revenue for Last Completed Fiscal Year		Estimated Revenue for the Current Fiscal Year	
	Construction Only – with no contractual obligations for design or CM agency			
CM Agency – holding no design or construction subcontracts.	Fees	Construction Values	Fees	Construction Values
CM At Risk – provides consulting services during preconstruction and self performs or holds and manages construction subcontracts during construction phase				
Design/Build with in-house design – assume contractual obligations for design and construction where design is substantially performed in-house				
Design/Build with subcontracted design – assume contractual obligations for design and construction where design is substantially subcontracted to others				
Design Only – performed for others with no contractual obligations for construction or CM (i.e., third party design)	Fees	Construction Values	Fees	Construction Values
Other – describe				
Totals: <i>(Use Fees in calculating totals)</i>				

Section 16 – Services Provided		
Contracting Service	Percentage of Revenue	Percent Work Subcontracted
General Construction		
General Contracting	%	%
Construction Management	%	%
Civil Construction		
Excavation/Grading	%	%
Heavy Highway/Bridge	%	%
Street/Road	%	%
Tunnel	%	%
Utility	%	%
Pipeline Construction/Cleaning	%	%
Mechanical Construction		
HVAC	%	%
Mechanical	%	%
Electrical	%	%
Plumbing	%	%
Carpentry	%	%
Trade Contractors		
Drywall	%	%
Concrete	%	%
Painting	%	%
Roofing	%	%
Steel Erection	%	%
Specialty Contractors		
Demolition	%	%
Drilling	%	%
Dredging	%	%
Fire Sprinkler	%	%
Glazer	%	%
Insulation	%	%
Janitorial	%	%
Marine	%	%
Oil Lease	%	%
Pile Driving	%	%
Process Piping	%	%
Other (Explain):	%	%
Professional Service		
Architecture	%	%
Chemical Engineering	%	%
Civil Engineering	%	%
Electrical Engineering	%	%
Geotech/Soil Engineering	%	%
HVAC Engineering	%	%
Mechanical Engineering	%	%
Mining Engineering	%	%
Naval/ Marine Engineering	%	%
Process Engineering	%	%
Structural Engineering	%	%
Traffic Engineering	%	%

Section 16 – Services Provided (continued)		
Professional Service	Percentage of Revenue	Percent Work Subcontracted
Interior Design	%	%
Landscape Architecture	%	%
Land Surveying	%	%
Other (Explain):	%	%
Total All Services	100%	%

Section 17 – Project Information (Total 100%)					
Airports	%	Mass Transit	%	Retirement Community	%
Bridges	%	Mines	%	Roads/Highways	%
Convention Center	%	Nuclear	%	Schools/Colleges	%
Dams	%	Parking Structures	%	Shopping/Retail	%
Environmental	%	Petro/Chemical	%	Storm Water	%
Food Processing	%	Power Plants	%	Tunnels	%
Hospitals	%	Recreation/Sports	%	Wastewater/Water	%
Landfills	%	Residential – single unit	%	Other (Explain):	%
Manufacturing/Industrial	%	Residential – multi unit	%		

Section 18 – Claims		
Has any pollution or professional claim, suit or notice of incident been made against:		
Your firm?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Predecessor firm?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Entities your firm wholly or partly owns, manages, or controls?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Any member of your firm or of the above entities?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is any member of your firm, predecessor firm, or any entity your firm wholly or partly owns, manages and/or controls aware of any circumstance which may result in any professional or pollution liability claim, suit, or notice of incident / occurrence against them?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any application for professional liability insurance and/or pollution liability insurance made on behalf of the applicant, predecessors in business, present partners or officers ever been declined or has the insurance ever been cancelled or renewal refused?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If you answered yes to any of the above, please provide full details.		

FRAUD WARNINGS

NOTICE TO ARKANSAS 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 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 claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

NOTICE TO D.C. 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 insurance company 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 HAWAII APPLICANTS: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

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 LOUISIANA 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 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 denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and 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 NEW JERSEY APPLICANTS: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and 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 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 COMMERCIAL INSURANCE APPLICANTS, EXCEPT AUTOMOBILE INSURANCE 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 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 TO NEW YORK APPLICANTS FOR AUTOMOBILE INSURANCE: 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 NEW YORK APPLICANTS FOR FIRE INSURANCE: 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 whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.

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 PENNSYLVANIA 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 insurance act, which is a crime and subjects such person to criminal and civil penalties.

NOTICE TO PENNSYLVANIA APPLICANTS FOR AUTO INSURANCE: 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 PUERTO RICO APPLICANTS: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousands dollars (\$5,000), not to exceed ten thousands dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

NOTICE TO RHODE ISLAND APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefitor 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 TENNESSEE 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 TENNESSEE APPLICANTS: Workers Compensation: It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO UTAH APPLICANTS: Workers Compensation: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO VIRGINIA 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 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 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 ALL OTHER STATE APPLICANTS: Any person who knowingly and willfully presents false information in an application for insurance may be guilty of insurance fraud and subject to fines and confinement in prison.

THE APPLICANT 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. APPLICANT'S ACCEPTANCE OF THE COMPANY'S QUOTATION IS REQUIRED PRIOR TO BINDING COVERAGE AND POLICY ISSUANCE.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE COMPANY IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF.

(Fraud Language Revised 04/01/10)

Applicant: _____ Title: _____

Applicant's Signature: _____ Date: _____

Agent/Broker Name: _____