

**Environmental**  
 505 Eagleview Boulevard  
 Suite 100  
 PO Box 636  
 Exton, PA 19341-0636  
 USA

Tel: 800-327-1414  
 Fax: 610-458-8667

www.xlenvironmental.com

**COMMERCIAL BUSINESS UNIT  
 ENVIRONMENTAL INSURANCE - OFFICE/RETAIL APPLICATION  
 This Application Is For a "Claims-Made and Reported" Pollution and Remediation Legal Liability Policy"  
 PLEASE READ IT CAREFULLY**

**APPLICANT:**

COMMERCIAL/RETAIL     TENANT     OFFICE     OWNER

Mailing Address: \_\_\_\_\_  
 Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
 Telephone/Fax: \_\_\_\_\_ Email: \_\_\_\_\_

Insured Property Address: \_\_\_\_\_  
 Describe Occupancy of Property: \_\_\_\_\_  
 Square Footage/Number of Stories: \_\_\_\_\_  
 Number of Structures on Property: \_\_\_\_\_  
 Proposed Effective Date: \_\_\_\_\_

**Section 1: Location Information (please complete for each location):**

1. Have any prior environmental reports, property inspection reports, audits or studies been done for this property?  
 (If yes, please attach a copy)  Yes     No
2. Have any of the following operations ever been on the property? (Indicate which)

<input type="checkbox"/> Automobile maintenance or repair (does not include incidental auto maintenance)	<input type="checkbox"/> Gas Station	<input type="checkbox"/> Commercial fuel storage or distribution
<input type="checkbox"/> Recycling	<input type="checkbox"/> Junk/scrap yard	<input type="checkbox"/> Waste Reclamation
<input type="checkbox"/> Waste/sewage treatment, storage or disposal	<input type="checkbox"/> Landfill	<input type="checkbox"/> Dry cleaner (other than pickup)

3. Are any wells at the property used for potable water?  Yes     No
  - a. Is the water tested annually?  Yes     No
  - b. Do the results meet local, state and federal requirements?  Yes     No
4. Is there a septic system at the property?  Yes     No
  - a. Is the septic connected to any areas storing hazardous substances\*?  Yes     No

\*Hazardous substances include but are not limited to: pesticides, herbicides, paints, solvents, spent batteries, cleaning fluids, pool chemicals, and other similar chemicals

5. Are any hazardous substances\* stored at the property in aggregate amounts greater than 50 gallons?  Yes  No
6. Do you own or operate any underground storage tanks (USTs) or aboveground storage tanks (ASTs)?  Yes  No
- a. Have any UST(s) ever failed tightness testing?  Yes  No
- b. Are any tanks not in compliance with the appropriate regulations?  Yes  No
- c. Are you required to demonstrate financial assurance to a state or federal agency for tanks?  Yes  No

#	Age	Type (AST/UST)	Capacity	Construction	Contents	Secondary Containment (yes/no) If yes, indicate type:	Still in Use
						<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate type:	<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate type:	<input type="checkbox"/> Yes <input type="checkbox"/> No

7. Do you currently have environmental insurance coverage for this location?  Yes  No
- Insurance Carrier: \_\_\_\_\_ Policy Premium: \_\_\_\_\_
- Policy Limits: \_\_\_\_\_ Policy Retention/Deductible: \_\_\_\_\_
- Policy Effective Date: \_\_\_\_\_

**PLEASE ATTACH APPLICATIONS FOR YOUR GL AND PROPERTY COVERAGES**

**Section II: Warranty Statement:**

1. Are you aware of any actual or suspected spills, releases or environmental contamination related to your business or the location(s) for which you requesting coverage for?  Yes  No
2. Are there any statutes, standards, or other city, state or federal regulations relating to the protection of the environment you cannot presently comply with?  Yes  No
3. Have you ever had any pollution claims including, but not limited to, claims by private persons, entities, government agencies or other third parties?  Yes  No
4. In the past five (5) years, have you ever been investigated, cited and/or prosecuted for contravention or violation of any standard or law relating to any release of pollutants?  Yes  No
5. Has any environmental coverage been declined, cancelled, or nonrenewed?  Yes  No
7. Are you aware of any circumstances which may reasonably be expected to give rise to an environmental liability claim under this policy?  Yes  No

## FRAUD WARNINGS

**NOTICE TO ARKANSAS APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment for 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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 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 purposes of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**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 COMMERCIAL 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 be also 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 an 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 the 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: WARNING:** 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 benefit 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 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 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 includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**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 HERE OF.**

Applicant: \_\_\_\_\_ Title: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_