



Allen Financial Insurance Group



Builders Risk Plan Coverage Application

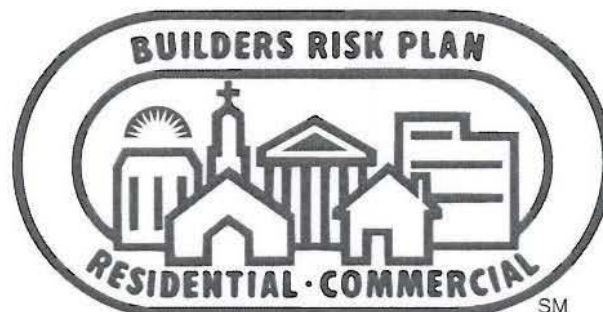
Thank you for your interest in Zurich's Builders Risk Plan. To provide you the most accurate and timely service, please be sure to read these directions carefully and complete all appropriate sections.

☐ General Application - must be completed for all submissions pages 1 and 2

In addition, if the property is:

- | | |
|---|--------|
| <input type="checkbox"/> within 1,000 feet of tidal water | page 3 |
| <input type="checkbox"/> a residential/small commercial renovation project* | page 4 |
| <input type="checkbox"/> in protection classes 9 and 10 | page 5 |
| <input type="checkbox"/> a commercial structure | page 6 |
| <input type="checkbox"/> a commercial renovation project | page 7 |

Please submit completed application to:



*Residential/small commercial projects have a maximum value of \$3 million per structure or \$5 million for the total project site. Multi-family structures or projects with values above \$3 or \$5 million are subject to commercial underwriting guidelines.

BUILDERS RISK APPLICATION

Agency Name: _____ Date: _____

Producer # : _____ Phone: _____ Contact: _____

Named Insured: _____

Mailing Address: _____

City: _____ State: _____ County: _____ Zip Code: _____

Property address: _____

City: _____ State: _____ County: _____ Zip Code: _____

Completed Value Amount Per Structure: \$ _____ Per Project Site: \$ _____

Do you have any additional insureds? ☐ Yes ☐ No

Additional Insured: Name: _____

Mailing Address: _____

☐ Yes ☐ No

Policy Period: From _____ To _____

☐ One Year from Effective Date (12:01 a.m. Standard Time at your mailing address above.)

☐ 1-12 Family Dwelling ☐ Commercial Structure

☐ One Shot New or renovations excluding the existing structure

☐ Remodeler's Policy including Existing Structure Coverage

Deductible: \$ ☐ \$1,000 (standard) ☐ \$2,500 ☐ \$5,000 ☐ \$10,000 Construction class: _____

Policy Limits

Any one structure: \$ _____

Property Temporarily at any other premises: \$ _____ Property in transit: \$ _____

All covered property at all locations: \$ _____

Coverage for Development/Subdivision fences, walls or signs: _____ Coverage Amount: \$ _____

Protection Class: _____ 1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 7 _____ 8 _____ 9 _____ 10

Form of Business: ☐ Individual ☐ Partnership ☐ Corporation ☐ Joint Venture ☐ Other

Earth movement? ☐ No ☐ Yes Zone: _____ Limit: \$ _____

Including Masonry Veneer? ☐ Yes ☐ No

Water/Flood? ☐ No ☐ Yes Zone: _____ Limit: \$ _____

Square Footage? _____

UNDERWRITING INFORMATION

(answer all underwriting questions on THE CONTRACTOR)

1. Contractor's # of yrs experience: _____

2. Contact person: _____

Daytime number: _____

3. Employee Training? ☐ Yes ☐ No

4. Loss prevention program? ☐ Yes ☐ No

5. Has any interested parties ever filed for bankruptcy? ☐ Yes ☐ No

If yes, who/when: _____

Business Description: ☐ Homebuilder ☐ Commercial General Contractor ☐ Remodeler

6. If Remodeler, any work involving load bearing walls? ☐ Yes ☐ No

7. Is coverage requested for both the existing structure and the remodeling work? ☐ Yes ☐ No

If yes, attach HBIS-37.

8. Is this structure located within 1,000 feet of tidal water or located on a barrier island? ☐ Yes ☐ No

9. Is the contractor insuring any other buildings with Zurich within 100 feet of this structure? ☐ Yes ☐ No

If yes, please provide total estimated completed value of all structures under construction within 100 feet and insured with Zurich, including this one: \$ _____

10. Number of structures built during the past 12 months: ☐ 1-2 ☐ 3-5 ☐ Other _____

11. Number of structures projected for the next 12 months: ☐ 1-2 ☐ 3-5 ☐ Other _____

12. Any builders risk / installation losses for the past 3 years? ☐ Yes ☐ No

Indicate cause of loss for any claim over \$5,000: _____

13. How is this being financed? _____

14. Any special instructions for the underwriter? _____

15. Is there a sales contract on this structure? ☐ Yes ☐ No

16. Secured Sub-division? ☐ Yes ☐ No

17. Does this contractor have any other policies with your agency? ☐ Yes ☐ No

If yes, describe: _____

18. Is the location apartments, condominiums or multi-unit structure(s)? ☐ Yes ☐ No

19. *If yes, complete the following questions:*

20. Number of Buildings: _____ Number of units per building: _____

21. Value per Building: \$ _____ Distance between Buildings: _____

22. Construction type: ☐ masonry non-combustible ☐ frame ☐ other

23. Estimated length of project: _____ Type of Security to be provided: _____

24. Other coverages written through the Builders Risk Plan? ☐ Yes ☐ No

If yes, list policy numbers: _____

25. Mortgagee/Loss Payee Name: _____

26. Mailing Address: _____

☐ Loss Payee

☐ Mortgagee

Additional underwriting information needed

Construction Type:_____

Square Footage "Kopen/Dcugo gpv:"_____

Number of Stories:_____

Protection Class:_____

Has the project already been started?_____

If yes, percentage completed:_____

What date did construction start?

Is the insured the contractor and owner?_____

Name & address of the contractor if insured is NOT the contractor and owner:_____

Any previous losses at this location as a result of quake, flood, wind, fire or vandalism?

Is the structure modular? *see page 5 for addtl questions

Will the structure be occupied at any time during construction? If so by whom?

Is this a model home?

COASTAL QUESTIONS

1. Distance to Tidal Water: _____
2. Elevation of the lowest level above mean high tide: _____
3. When will construction be coming out of the ground? _____
4. Percent to be completed by November 1? _____
5. What percentage of structure is glass? _____ % Is glass impact resistant? _____
6. When will building be capped? _____
7. When will building be fully enclosed? _____
8. Where and how are materials stored? _____
9. What preventative measures are taken to mitigate losses from Windstorm? _____
10. Is building being constructed on pilings? ☐ Yes ☐ No If yes, what is the piling depth? _____
11. Is location shielded by hills, buildings or any type of wind block? _____
12. Eligible for the wind pool? ☐ Yes ☐ No If yes, what limit can be purchased? _____

Modular home questions

Who provides transit coverage?

How are homes transported to job site?

Does the manufacturer put the four sides of together and the builder finishes it off?

Does the manufacturer have a web site? Please provide web address

What is the design number or plan number for the modular home?

RENOVATION QUESTIONS

1. Age of Dwelling: _____ When was the heating system last updated? _____
2. When was the electrical system last updated? _____
3. Will a general contractor with two or more years of experience be performing the work? ☐ Yes ☐ No
4. Any work involving foundation, structural changes or movement of load bearing walls? ☐ Yes ☐ No
If yes, describe the work to be done in detail, including level of experience. A photograph is also required:

5. Purchase price of shell? \$ _____ Amount of renovation/improvements: \$ _____
6. Is profit included in renovation/improvements amount? ☐ Yes ☐ No

Existing Structure Questions

Will the structure be insured by another policy during construction?

Does the building have an operable sprinkler system?

Is the existing structure listed on any historical registry or subject to a historical regulation?

Has the existing structure been moved or will it be moved as part of this project?

When was the existing structure purchased?

Provide a brief description of the structure to be renovated and condition of the existing structure:

QUESTIONS FOR UNPROTECTED STRUCTURE (P/C 9 & 10)

1. Is a telephone (permanent line, cellular, etc) available at the site at all times? ☐ Yes ☐ No
2. Is there a 911 service available in the area? ☐ Yes ☐ No
3. Has a fire contingency plan been developed? ☐ Yes ☐ No
If yes, are all employees and subcontractors aware of this plan? ☐ Yes ☐ No
4. Number of Fire extinguishers on site? _____ Type: _____
5. Are fire extinguishers conspicuously located, clearly posted and secured? ☐ Yes ☐ No
6. Is smoking permitted at the construction site? ☐ Yes ☐ No
If yes, is it restricted to designated areas only (away from combustible materials) ☐ Yes ☐ No
7. Is trash removal provided? ☐ Yes ☐ No
How often is trashed hauled away? _____
8. Will there be any trash burning on site? ☐ Yes ☐ No
9. Are there currently any fire hydrants on site? ☐ Yes ☐ No
If yes, how many? _____
10. Will fire hydrants be installed and working prior to the start of construction as part of the contract? ☐ Yes ☐ No
11. If there are no fire hydrants, is there an alternate source of water at the site that can be used in the event of fire? ☐ Yes ☐ No
If yes, describe: _____
12. Is the closest responding fire department? ☐ Paid ☐ Volunteer
How far is this station from the construction site? _____
Response Time: _____
13. Is there a back-up fire department? ☐ Yes ☐ No
How far? _____ Response Time: _____
14. Will the fire department have clear, unobstructed access to the construction site during the entire duration of the construction project? ☐ Yes ☐ No
If no, describe any problems/obstructions, including seasonal weather conditions: _____
15. Is it possible that this project could be shut down during the winter months? ☐ Yes ☐ No
If yes, please advise for how long and explain reason: _____

16. Is the fire department manned 24 hours?

COMMERCIAL STRUCTURE QUESTIONS

1. Roof type: ☐ No composition ☐ wood shingles ☐ clay tile ☐ composition shingles
☐ ESPM ☐ metal concrete ☐ rubber membrane ☐ gravel ☐ built-up

If other must explain:

2. Floors: ☐ Concrete ☐ Wood Gypcrete
 3. Support Framing/Studs: ☐ Wood ☐ Steel ☐ Metal Aluminum

If none, must explain:

3. Exterior Walls: ☐ Wood ☐ concrete ☐ asbestos ☐ brick ☐ concrete block
☐ tilt-up wall ☐ hardy board ☐ metal glass ☐ EIFS

If other must explain:

4. Square footage: Existing Structure Square Footage: # of stories:

5. ☐ Builders Risk Coverage ☐ Installation Coverage

6. Intended use / occupancy of structure or installation of:

7. Is the intended use/occupancy of the structure include or is a:

Hospital: ☐ Yes ☐ No

Any medical equipment being installed? ☐ Yes ☐ No

If so, please attach a list of equipment and values of each type of equipment

Is the equipment value included in
the completed value amount?

☐ Yes ☐ No

Water Treatment Plant:

☐ Yes ☐ No

Are cranes being used?

☐ Yes ☐ No

If yes, are they owned or rented?

If rented, are the cranes being rented with an operator?

Who is responsible for the lifts?

8. Firewalls: number of firewalls? Firewall rating # of hours?

9. Are the firewalls between floors? ☐ Yes ☐ No Will the firewalls be at roof level? ☐ Yes ☐ No

10. When will firewalls be put in use? When will doors be installed?

11. Site security: ☐ No security ☐ Watchman/guard 24 hrs ☐ Watchman/guard night only
☐ Lighted ☐ Fenced ☐ Other

12. Will sprinklers be activated during construction? ☐ Yes ☐ No

If yes, at what percentage of completion?

Protection Class Questions

1. Protection Class:

2. Distance to fire hydrant:

3. Distance to fire department:

4. Owner's Name:

5. Anticipated start date: Anticipated completion date:

Coverages

1. Testing Coverage: ☐ Yes ☐ No Limit: \$

2. Business Income: Loss of income: \$ Loss of rents: \$

3. Soft cost limit: \$ (attach breakdown)

COMMERCIAL RENOVATION QUESTIONS

1. Year structure built: _____
2. Previous occupancy: (list type of tenants) _____
3. Smoke alarms? ☐ Yes ☐ No
4. Sprinklers? ☐ Yes ☐ No
5. Central station alarms: _____

fire? ☐ Yes ☐ No

burglar? ☐ Yes ☐ No
6. Which systems will be operational during renovation? _____
7. Will building be occupied during renovation? ☐ Yes ☐ No
If yes, what precautions will be used to prevent access to area under renovation? _____

8. Provide a brief description of the structure to be renovated, including the construction type and condition of existing structure: _____

9. Existing value (actual cash value excluding value of land): \$ _____
10. Addition/renovation value: \$ _____
11. Is existing structure to be included in coverage? ☐ Yes ☐ No
12. Existing square footage? _____
13. Addition/renovation square footage? _____
14. Is foundation work to be done? ☐ Yes ☐ No
If yes, describe underpinning and dewatering involvement : _____

15. Is above-grade structural work to be completed? ☐ Yes ☐ No
If yes, describe removal of existing wall, floors and columns: _____

16. Describe in detail any non-structural work: _____

17. Will renovation begin on the effective date? ☐ Yes ☐ No
If no, what is the reason for the delay? _____

18. Where are building materials stored and who has access to them? _____

19. How often will debris be removed from the job site? _____
20. Who is the owner of the existing structure? _____
21. Date owner purchased existing structure: _____
22. Is the existing structure presently insured for permanent property coverage? ☐ Yes ☐ No
If yes, what is the insured value of the policy? _____

23. Any demolition? ☐ Yes ☐ No