Contractor's Professional
Insurance application form

US

The purpose of this application form is for us to find out more about you. You must provide us with all information which may be material to the cover you wish to purchase and which may influence our decision whether to insure you, what cover we offer you or the premium we charge you.

How to complete this form

The individual who completes this application form should be a senior member of staff at the company and should ensure that they have checked with other senior managers and colleagues responsible for arranging the insurance that the questions are answered accurately and as completely as possible. Once completed, please return this form to your insurance broker.

Section 1: Company Details

1.1 Please state the name and address of the principal company for whom this insurance is required. Cover is also provided for the subsidiaries of the principal company, but only if you include the data from all of these subsidiaries in your answers to all of the questions in this form:

Company name:

Primary Address (Address, State, ZIP, Country):

Website Address:

1.2 Date the business was established (MM/DD/YYYY):

1.3 Please state the number of employees:

Professional: Construction:

1.4 How many principals / directors / officers / partners are there in the company?

a) Please show the details of all principals / partners / directors:

Name	Years in position	Years experience	Qualifications

1.5 Date of financial year end (MM/DD/YYYY):

1.6 Please state your gross revenue in respect of the following years:

	Last complete FY	Estimate for current FY	Estimate for the next FY
Gross domestic revenues including construction values:	$	$	$
Professional fees:	$	$	$
Other territory revenue:	$	$	$
Total revenue	$	$	$

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1.7 Please state your percentage of total revenue attributable to:

	Last complete FY	Estimate for current FY	Estimate for the next FY
a) Construction only	%	%	%
b) Construction with in-house design	%	%	%
c) Construction with sub contracted design	%	%	%
d) Construction management "agency"	%	%	%
e) Construction management "at risk"	%	%	%
f) Other	%	%	%

**Design means any design or specification, feasibility study, technical information calculation or survey carried out in relation to a contract.*

1.8 Please provide details for the primary contact for this insurance policy:

Contact Name: Position:

Email address: Telephone number:

Section 2: Activites

2.1 Is the insured a:

a) General contractor ☐ Yes ☐ No

b) Specialty contractor ☐ Yes ☐ No

If you have answered "yes" to a) or b) above please provide details:

2.2 Please provide a full breakdown of your professional services, if applicable, and whether it is performed in-house or sub-contracted:

	In-house (%)	Sub-contracted (%)
Architectural:		
Chemical engineering:		
Civil engineering:		
Electrical engineering:		
Environmental engineering:		
Geotechnical/soil engineering:		
HVAC engineering:		
Landscape architect:		
Mechanical engineer:		
Project/ construction manager:		
Structural engineering:		

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2.3 Please advise the percentage of your revenue received in the following areas of work

The total of all activities listed here should equal 100%.

Airports (post-board):	%	Industrial buildings:	%
Airports (pre-board):	%	Marine structures:	%
Amusement structures:	%	Mechanical plant:	%
Apartments:	%	Mines:	%
Basements:	%	Petrochemical/refineries:	%
Bridges:	%	Public buildings:	%
Building envelope:	%	Railways:	%
Bulk handling structures:	%	Roads/highways:	%
Cladding/siding:	%	Roofs:	%
Commercial buildings:	%	Swimming pools:	%
Condominiums:	%	Tunnels:	%
Dams:	%	Water/sewerage systems:	%
Domestic buildings:	%	Other (please provide details)	%

2.4 Do you undertake any projects in the state of New York? ☐ Yes ☐ No

If "yes" what percentage of projects are undertaken in New York? %

2.5 Do you have any financial or ownership interest in any of the projects? ☐ Yes ☐ No

If you have answered "yes", please provide details below

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Section 3: Contract & Risk Management Information

3.1 Please complete the following in respect of your three largest projects in the past three years:

Name of client	Nature of work	Annual contract income	Duration	Project/ construction value

3.2 a) Do you or any of your employees retain an ownership interest in any other entity? ☐ Yes ☐ No

Owner name	Amount Ownership Interest	Entity Name	Relation to Insured	Nature of Activities	Entity's Gross Revenues in Past Year

b) Do you provide any professional services to any of the above entities? ☐ Yes ☐ No

c) Do you hire any of the above entitites to provide services for it? ☐ Yes ☐ No

3.3 Approximately how many customers do you have?

3.4 Do you carry out work only under a written contract signed by every client? ☐ Yes ☐ No

Please provide a copy of your standard form of contract, or typical examples of contracts used.

If "no", please explain in what circumstances, and why:

3.5 Please describe how, if at all, you limit your liability for consequential loss or financial damages under a written contract:

3.6 Please describe your legal review process, if any, before entering into new contracts or agreements:

3.7 Do you employ subcontractors? ☐ Yes ☐ No

If "yes", please state:

a) the approximate percentage of your revenue, in your current financial year, that will be paid to subcontractors (%):

b) whether you sign reciprocal hold harmless agreements: ☐ Yes ☐ No

c) whether you ensure that contractors have their own errors and omissions and general liability insurance: ☐ Yes ☐ No

If you answered "yes" to c) above, what is the limit of liability that subcontractor must purchase? $

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Section 4: Pollution

4.1 Do you transport or dispose of any hazardous waste, chemicals or liquids? ☐ Yes ☐ No

If "yes", please provide full details

4.2 Do you perform any environmental contracting operations? ☐ Yes ☐ No

If 'yes', please provide full details

4.3 Do you have a mold mitigation plan? ☐ Yes ☐ No

4.4 Do you have a formal spill prevention, control and countermeasure plan? ☐ Yes ☐ No

4.5 Do you have a dedicated environmental officer? ☐ Yes ☐ No

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Section 5: Insurance History

5.1 Please provide details of your current Errors and Omissions insurance, if applicable, and what you require for the next year of insurance:

	Retroactive date (MM/YY)	Effective date (MM/YY)	Limit	Deductible	Premium	Insurer
Current:						
Required:					N/A	N/A

5.2 Please provide details of your current Commercial General Liability insurance:

	Effective date (MM/YY)	Limit	Deductible	Premium	Insurer
Current:					

5.3 Please tick whether you require quotes for any of the following covers:

Cyber and Privacy Liability ☐

Section 6: Claims Experience

6.1 Please state whether you are aware of any incident:

a) which may result in a claim under any of the insurance for which you are applying to purchase in this application form: ☐ Yes ☐ No

b) which resulted in legal action being made against any of the companies to be insured within the last 5 years: ☐ Yes ☐ No

c) cease and desist orders been made against you: ☐ Yes ☐ No

d) which resulted in a partner or director being found guilty of any criminal, dishonest or fraudulent activity or been investigated by any regulatory body: ☐ Yes ☐ No

If you have answered "yes" to any of the above then please describe the incident, including the monetary amount of the potential claim or the monetary amount of any claim paid or reserved for payment by you or by an insurer. Please include all relevant dates, including a description of the status of any current claim which has been made but has not been settled or otherwise resolved.

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Important Notice

By signing this form you agree that the information provided is both accurate and complete and that you have made all reasonable attempts to ensure this is the case by asking the appropriate people within your business. CFC Underwriting will use this information solely for the purposes of providing insurance services and may share your data with third parties in order to do this. We may also use anonymized elements of your data for the analysis of industry trends and to provide benchmarking data. For full details on our privacy policy please visit ***www.cfc.com/privacy***

Contact name: Position:

Signature: Date (MM/DD/YYYY):

Additional Information

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ALABAMA FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

ARKANSAS FRAUD WARNING: 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.

CALIFORNIA FRAUD WARNING: For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO FRAUD WARNING: 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 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.

DISTRICT OF COLUMBIA FRAUD 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.

FLORIDA FRAUD WARNING: 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.

KANSAS FRAUD WARNING: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

KENTUCKY FRAUD WARNING: 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.

LOUISIANA FRAUD WARNING: 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.

MAINE FRAUD WARNING: 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.

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

NEVADA FRAUD WARNING: Any person who includes any materially false or materially misleading information on an application for an insurance policy may be guilty of a crime and subject to penalties that include imprisonment, fines and denial of insurance benefits.

NEW JERSEY FRAUD WARNING: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NEW MEXICO FRAUD WARNING: 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.

NEW YORK FRAUD WARNING: 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.

OHIO FRAUD WARNING: Any person who, with the 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.

OKLAHOMA FRAUD 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.

OREGON FRAUD WARNING: Any person who, with an intent to knowingly defraud or knowingly facilitate a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement or a material fact, may be guilty of insurance fraud.

PENNSYLVANIA FRAUD WARNING: 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.

PUERTO RICO FRAUD WARNING: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than $5,000 and not more than $10,000, or a fixed term of imprisonment for 3 years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of 5 years, if extenuating circumstances are present, it may be reduced to a minimum of 2 years.

RHODE ISLAND FRAUD WARNING: 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.

TENNESSEE FRAUD WARNING: 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.

VERMONT FRAUD WARNING: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

VIRGINIA FRAUD WARNING: 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.

WASHINGTON FRAUD WARNING: 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.

WEST VIRGINIA FRAUD WARNING: 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.