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**MIDWEST SECURITY INSURANCE SERVICES INC**

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1300 W HIGGINS ROAD - SUITE 213  
PARK RIDGE IL 60068

(847) 292-1150

FAX (847) 292-0014

## **GENERAL CONTRACTORS**

WE APPRECIATE YOUR INTEREST IN OUR GENERAL CONTRACTORS PROGRAM. GENERALLY SPEAKING, OUR MARKETS WILL WRITE SMALLER GENERAL CONTRACTORS WHO SPECIALIZE IN THE CONSTRUCTION OF SINGLE FAMILY DWELLINGS WITHIN THE STATE OF ILLINOIS.

ATTACHED IS THE REQUIRED APPLICATION THAT WE NEED TO QUOTE GENERAL CONTRACTORS.

ALSO, WE NEED A SPECIMEN COPY OF THE SUBCONTRACTOR AGREEMENT THE APPLICANT USES WITH HIS SUBCONTRACTOR. THE AGREEMENT MUST CONTAIN A HOLD HARMLESS AND ADDITIONAL INSURED CLAUSE IN FAVOR OF THE APPLICANT.

IF YOU HAVE ANY QUESTIONS OR REQUIRE ADDITIONAL INFORMATION, PLEASE DO NOT HESITATE TO CONTACT OUR OFFICE.

THANK YOU.

JOHN BENIARIS CPCU

## Contractors Application

Applicant's Name\* \_\_\_\_\_ Agent \_\_\_\_\_

(\*If more than one entity, attach separate sheet with description of each entity's operations, relationship to each other and ownership.)

Applicant Mailing Address\*\* \_\_\_\_\_ Inspection/Audit Contact \_\_\_\_\_

(\*\*If more than one location attach separate sheet.)

Inspection/Audit Phone \_\_\_\_\_

Web Address \_\_\_\_\_

Proposed Policy Period \_\_\_\_\_ to \_\_\_\_\_

Insured is  Individual  Partnership  Corporation  Joint Venture  Other \_\_\_\_\_

### GENERAL INFORMATION

Years in Business? \_\_\_\_\_ Years of Experience in this field? \_\_\_\_\_

Your contractor's license number \_\_\_\_\_ Type of license \_\_\_\_\_

1. Indicate the percent of each type of work performed.

TYPE	COMMERCIAL	RESIDENTIAL	INDUSTRIAL	% OF TOTAL OPERATIONS
New Construction	%	%	%	%
Renovation	%	%	%	%
Real Estate Developer	%	%	%	%

Indicate the percentage of work you perform as a General Contractor or as a Subcontractor:

(a) General Contractor \_\_\_\_\_% (b) Subcontractor \_\_\_\_\_%

Indicate the percentage of work on a typical project performed by:

a) Your Employees \_\_\_\_\_% (b) Subcontractors under your supervision \_\_\_\_\_%

2. If residential construction, how many homes per year? \_\_\_\_\_ Total # of homes in project \_\_\_\_\_

3. Do you have a written safety program? ..... Yes No

Describe what safety precautions are in place \_\_\_\_\_

How do you protect the general public from potential injury? \_\_\_\_\_

4. Is jobsite security provided at night? .....

If yes, please describe \_\_\_\_\_

5. What is the maximum height of buildings you work on? \_\_\_\_\_ (# of stories)

6. Does a foreman or qualified individual inspect all jobs upon completion?.....

**GENERAL INFORMATION (CONTINUED)**

**Yes No**

7. Do you perform any out of state work? .....    
 If yes, in what states and provide details of work performed \_\_\_\_\_
8. Have you ever or do you currently perform work in AZ, CA, CO, NV, NY, OR, UT or WA?
9. Have you ever used, sold, installed or removed asbestos? .....    
 If yes explain in detail \_\_\_\_\_
10. Do you draw plans, designs or specifications? .....    
 If yes, describe \_\_\_\_\_
11. Do you lease equipment to others with or without operators? .....    
 If yes, describe equipment and forward copy of lease agreement \_\_\_\_\_
12. Do you employ a soil engineer? .....    
 If no, do you hire an independent soil engineer? .....    
 If yes, does he name you as an Additional Insured? .....
13. Do you offer warranties? If yes, attach copies of warranty .....
14. Do you have Mobile Equipment that travels over public roads? .....
15. Do you perform or subcontract fire restoration and/or water remediation work? .....
16. Do you or have you had any past, present or discontinued operations involving storing, treating, discharging, applying, disposing, or transporting of hazardous material? (e.g. landfills, wastes, fuel tanks, etc.)? .....
17. Do you lease employees to or from other employers? .....
18. Do you have a labor interchange with any other business or subsidiaries? .....
19. Have you operated under any other name(s)? .....    
 If yes, list name, address, years in operation and exposures \_\_\_\_\_
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20. Do you perform work below grade? .....    
 If yes, \_\_\_\_\_% of work, \_\_\_\_\_ Depth
21. Do you now or have you ever built on hillsides, slopes, landfills or other terrain susceptible to subsidence? .....    
 Describe \_\_\_\_\_
22. Are you involved in any operations outside of the construction industry? .....    
 Describe \_\_\_\_\_
23. Have you ever been involved in or are you aware of pending litigation against any named insured concerning construction defect or fungus/mold claims? .....    
 Describe \_\_\_\_\_
24. Number of executive supervisors \_\_\_\_\_ Estimated Payroll \_\_\_\_\_

Indicate below the construction experience of your executive supervisors:

NAME	YEARS OF EXPERIENCE	ESTIMATED PAYROLL	LARGEST JOB SUPERVISED	YEARS WITH COMPANY

25. Complete the following, if applicable:

Number of Model Homes \_\_\_\_\_ Development Property \_\_\_\_\_ acres Vacant Land \_\_\_\_\_ acres

**SPECIAL HAZARDS** – Do any of your operations involve the following?

Explain all "Yes" responses	Yes	No	Explain all "Yes" responses	Yes	No
	Use of cranes	<input type="checkbox"/>		<input type="checkbox"/>	Blasting
Use of tower cranes	<input type="checkbox"/>	<input type="checkbox"/>	Foundation Repair	<input type="checkbox"/>	<input type="checkbox"/>
Length of booms: _____ (# of ft.)			Shoring or underpinning	<input type="checkbox"/>	<input type="checkbox"/>
EIFS (Exterior Insulation and Finish Systems)	<input type="checkbox"/>	<input type="checkbox"/>	Pile driving	<input type="checkbox"/>	<input type="checkbox"/>
Demolition of structures (other than interior)	<input type="checkbox"/>	<input type="checkbox"/>	Caisson or cofferdam work	<input type="checkbox"/>	<input type="checkbox"/>
Structural alterations	<input type="checkbox"/>	<input type="checkbox"/>	Other Special Hazards	<input type="checkbox"/>	<input type="checkbox"/>
Explain all yes responses _____					

**CONTROLLING THE SUBCONTRACTORS EXPOSURE**

If you NEVER hire subcontractors please check here

	Yes	No
1. Are certificates of insurance required from subcontractors? .....	<input type="checkbox"/>	<input type="checkbox"/>
2. Do your subcontractors carry coverage or limits less than yours? .....	<input type="checkbox"/>	<input type="checkbox"/>
If yes, what are the minimum limits you accept? _____		
3. Are written contracts including a hold harmless clause in your favor obtained from all subcontractors? (A copy of the contract is mandatory to bind coverage.).....	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you named as an additional insured on the subcontractors' policy? .....	<input type="checkbox"/>	<input type="checkbox"/>
5. How long are Certificates of Insurance kept? <input type="checkbox"/> Until job ends <input type="checkbox"/> One year <input type="checkbox"/> Other		
If other is checked, provide details _____		
Explain all yes responses _____		

**LIMITS – GENERAL LIABILITY (OCCURRENCE FORM)**

General Aggregate \$ \_\_\_\_\_

Products & Completed Operations Aggregate \$ \_\_\_\_\_

Personal & Advertising Injury \$ \_\_\_\_\_

Each Occurrence \$ \_\_\_\_\_

Damage to Premises Rented to You \$ \_\_\_\_\_

Medical Expense (any one person) \$ \_\_\_\_\_

**TYPE OF WORK PERFORMED**

Please indicate whether the following trades are:

**E** – performed by your employees or **S** – performed by subcontractors

DESCRIPTION	E	ANNUAL PAYROLL	S	ANNUAL COST	DESCRIPTION	E	ANNUAL PAYROLL	S	ANNUAL COST
Bridge construction	<input type="checkbox"/>		<input type="checkbox"/>		Insulation	<input type="checkbox"/>		<input type="checkbox"/>	
Carpentry	<input type="checkbox"/>		<input type="checkbox"/>		Interior demolition	<input type="checkbox"/>		<input type="checkbox"/>	
Concrete	<input type="checkbox"/>		<input type="checkbox"/>		Landscaping	<input type="checkbox"/>		<input type="checkbox"/>	
Debris removal	<input type="checkbox"/>		<input type="checkbox"/>		Masonry	<input type="checkbox"/>		<input type="checkbox"/>	
Drilling	<input type="checkbox"/>		<input type="checkbox"/>		Painting	<input type="checkbox"/>		<input type="checkbox"/>	
Drywall	<input type="checkbox"/>		<input type="checkbox"/>		Parking lot paving	<input type="checkbox"/>		<input type="checkbox"/>	
Electrical	<input type="checkbox"/>		<input type="checkbox"/>		Plumbing	<input type="checkbox"/>		<input type="checkbox"/>	
Excavation	<input type="checkbox"/>		<input type="checkbox"/>		Roofing	<input type="checkbox"/>		<input type="checkbox"/>	
Framing	<input type="checkbox"/>		<input type="checkbox"/>		Street paving	<input type="checkbox"/>		<input type="checkbox"/>	
Grading	<input type="checkbox"/>		<input type="checkbox"/>		Stucco	<input type="checkbox"/>		<input type="checkbox"/>	
Guard rail installation	<input type="checkbox"/>		<input type="checkbox"/>		Other _____	<input type="checkbox"/>		<input type="checkbox"/>	
HVAC	<input type="checkbox"/>		<input type="checkbox"/>		Other _____	<input type="checkbox"/>		<input type="checkbox"/>	

**EXPERIENCE**

1. List sales for the last three years:

Year 20 \_\_\_\_\_

Gross sales \$ \_\_\_\_\_

Year 20 \_\_\_\_\_

Gross sales \$ \_\_\_\_\_

Year 20 \_\_\_\_\_

Gross sales \$ \_\_\_\_\_

2. Anticipated Gross sales for this term \$ \_\_\_\_\_

**CERTIFICATE RECIPIENTS/ADDITIONAL INTERESTS**

NAME & ADDRESS	RELATIONSHIP TO APPLICANT	ADDITIONAL INSURED	CERTIFICATE
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>

**LIST FIVE (5) OF YOUR LARGEST JOBS IN THE LAST FIVE (5) YEARS:**

LOCATION	DESCRIPTION OF JOB	JOB COST	PROJECT DURATION	PROJECT COMPLETION DATE

**LIST FIVE (5) OF YOUR LARGEST PROJECTS PLANNED FOR THE COMING YEAR:**

DESCRIPTION	ESTIMATED JOB COST	ESTIMATED PROJECT DURATION

**ADDITIONAL INFORMATION OR COMMENTS:**

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**PRIOR CARRIER HISTORY**

YEAR	CARRIER	POLICY NUMBER	LIMITS	PREMIUM

**LOSS INFORMATION**

- Obtain hard copy Company loss runs with a valued date within the last 90 days.
  - 3 year loss runs for risks with up to \$2,500,000 in sales.
  - 5 year loss runs for risks with more than \$2,500,000 in sales.

**LOSS HISTORY (ATTACH SEPARATE SHEET IF NECESSARY)**

DATE OF LOSS	TYPE OF LOSS	DESCRIPTION OF LOSS	AMOUNT PAID	RESERVE

EXPLAIN ALL "YES" RESPONSES	YES	NO	EXPLAIN ALL "YES" RESPONSES	YES	NO
Are you a subsidiary of another entity or do you have any subsidiaries?	<input type="checkbox"/>	<input type="checkbox"/>	Any exposure to flammables, explosives, chemicals?	<input type="checkbox"/>	<input type="checkbox"/>
Any operations sold, acquired, or discontinued in last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>	Have you been active in or are you currently active in joint ventures?	<input type="checkbox"/>	<input type="checkbox"/>
During the past three years, has any company ever cancelled, declined or refused to issue any similar insurance to you?	<input type="checkbox"/>	<input type="checkbox"/>	Any bankruptcies, tax or credit liens against you in the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
Please explain all yes answers: _____					

This application shall not be binding unless and until confirmation by the Company or its duly appointed representatives has been given, and that a policy shall be issued and a payment shall be made, and then only as of the commencement date of said policy and in accordance with all terms thereof. The said applicant hereby covenants and agrees that the foregoing statements and answers are a full and true statement of all the facts and circumstances with regard to the risk to be insured, and the same are hereby made the basis and conditions of the insurance and a warranty on the part of the Insured.

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Producer's Signature

Date

Applicant's Signature

Date

**IMPORTANT NOTICE**

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics, and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

Subcontract Agreement

Date: \_\_\_\_\_  
Project Name & Address: \_\_\_\_\_  
Project Owner: \_\_\_\_\_  
Subcontracted For: \_\_\_\_\_  
Subcontractor: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

1. Insurance Requirements:

Before commencing work for \_\_\_\_\_  
All subcontractors agree to the following:

Subcontractor shall furnish Contractor with a certificate of Insurance including coverage and minimum limits as follows:

- A) Worker's Compensation; Statutory, including; employer's liability for limits of \$100,000 each Accident \$500,000 policy limits for disease, \$100,000 each employee for disease.
- B) Commercial General Liability (including Bodily Injury and Property damage. Completed Operations, Broad form Property Damage, Commercial Liability, for the obligation of Subcontractor to indemnify contractor under this agreement and per job site aggregate Endorsement):

General Aggregate	\$2,000,000
Products/Completed Operations	\$2,000,000
Personal Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage	\$50,000
Medical Expense	\$5,000

- C) Subcontractors to name Owner and General Contractor and others if requested by Contractor As additional insured.

The coverage afforded the additional insured under this policy shall be primary insurance. If the Additional insured has other insurance which is applicable to the loss, such other insurance shall be on an excess basis. The amount of the company's liability under this policy shall not be reduced by the existence of such insurance.

The failure of Subcontractor to furnish the required certificate, or its renewal shall not relieve the subcontractor of its responsibilities to obtain the required insurance.

2. Subcontractor agrees to the following held harmless agreement (from AIA document A401, line 4.6.1)

"To the fullest extent permitted by law, the subcontractor shall indemnify and hold harmless the owner, Contractor, Architect, architects consultants, and agents and employees of any of them from and against claims, damages, losses and expenses, including but not limited to attorney's fee, arising out of or resulting from performance of the subcontractor's work under this subcontractor, provided that any such claim damage, loss or expense is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the work itself, but only to the extent caused by the negligent act of omissions of the subcontractor, the subcontractors sub-subcontractor, anyone directly or indirectly employed by them or anyone for whose acts they may be liable, regardless of whether or not such claim, damage loss or expense is caused in part by a party indemnified hereunder, Such obligation shall not be construed to negate, abridge or otherwise reduce other rights or obligations of indemnity which would otherwise exist as to a party of person described in this paragraph 4.6"

\_\_\_\_\_  
Title

\_\_\_\_\_  
Subcontractor