

**VIRTUE RISK PARTNERS**

[www.virtuerisk.com](http://www.virtuerisk.com)

**SERVICE BUSINESS PACKAGE LIABILITY APPLICATION  
NEW BUSINESS**

**E-MAIL COMPLETE SUBMISSION TO:**

[Submissions@virtuerisk.com](mailto:Submissions@virtuerisk.com)

**ATTACH ADDITIONAL PAGES TO PROVIDE ADDITIONAL INFORMATION REQUESTED**

THIS APPLICATION IS FOR AN INSURANCE POLICY OFFERING SOME COVERAGES ON A CLAIMS-MADE AND REPORTED BASIS. PLEASE READ THE POLICY, ENDORSEMENTS, AND ALL NOTICES CAREFULLY AND DISCUSS THE COVERAGE AFFORDED WITH YOUR AGENT OR BROKER.

**PART I – Coverage Requested** (check all that apply) Effective Date: \_\_\_\_\_

**“Claims-Made” or “Occurrence” Coverage is available for Contractors Pollution Legal Liability Coverage.**

**“Claims Made” only coverage is available for Professional Liability and Environmental Impairment Liability, Disposal Site and Products Pollution Liability Coverage.**

- COMMERCIAL GENERAL LIABILITY       PROFESSIONAL LIABILITY       CONTRACTORS POLLUTION LIABILITY
- ENVIRONMENTAL IMPAIRMENT LIABILITY       EXCESS LIABILITY

**Supplemental Pollution Coverages** (check all that apply)

- TRANSPORTATION POLLUTION LIABILITY       NATURAL RESOURCE DAMAGES       MICROBIAL SUBSTANCES
- DISPOSAL SITE LIABILITY       PRODUCTS POLLUTION (Sales)       PRODUCTS POLLUTION (Mfg. / Design)

**Supplemental General Liability Coverages** (check all that apply)

- HIRED/NON OWNED AUTO       EMPLOYEE BENEFITS LIABILITY       STOP GAP COVERAGE (ND, OH, WA, WY)

**Supplemental Excess Coverage Enhancements** (check all that apply)

- EXCESS COMMERCIAL AUTO       EXCESS EMPLOYERS LIABILITY

**Limits Desired:** \$ \_\_\_\_\_

**Deductible Options** (check all that apply):     \$5,000     \$10,000     \$25,000     \$50,000     Other: \$ \_\_\_\_\_

**PART II – Applicant Information:**

Applicant Entity Name: \_\_\_\_\_ Year Established: \_\_\_\_\_

DBA: \_\_\_\_\_ FEIN: \_\_\_\_\_ Contact Name, Title: \_\_\_\_\_

Corporate Mailing Address: \_\_\_\_\_

Applicant is:     Sole Proprietor     Partnership     Joint Venture     Corporation     Other

Does the applicant have:       Subsidiaries       Parent Company       Related Entities

Has the applicant, affiliate, or predecessor entity ever been (or is currently) the subject of bankruptcy related restructuring, insolvency or other debtor related proceeding, or has it made an assignment for the benefit of creditors.     Yes     No (If yes, attach additional details)

Website: \_\_\_\_\_

**PART III – Expiring Insurance Program:**

1. Do you currently have a similar Service Business or an Environmental Package Policy?  Yes     No  
If yes, please provide a copy of your current Policy, Declarations and list of Endorsements.
2. Has any carrier refused to renew or has initiated a cancellation with respect to a policy issued to the applicant?  Yes     No  
(If yes, attach additional details)

**PART IV – Annual Revenues:**

1. Estimated Gross Revenues for current fiscal year \$ \_\_\_\_\_ Next fiscal year \$ \_\_\_\_\_ Prior fiscal year \$ \_\_\_\_\_
2. What percentage of estimated revenue is generated by wrap up projects? \_\_\_\_\_%
3. What percentage of estimated revenue is generated by subcontracting work to others? \_\_\_\_\_%
4. Describe the services typically subcontracted to others \_\_\_\_\_
5. What percentage of estimated revenue is generated from work in New York State (including 5 boroughs)? \_\_\_\_\_%
6. What percentage of estimated revenue is generated from Fracking or Fracking Related Operations? \_\_\_\_\_%
7. What percentage of total operating revenue come from services for new residential construction? \_\_\_\_\_%
8. What percentage of total operating revenue come from services for new Tract, Condo, Townhome, Duplex, Triplex or Patio Home developments? \_\_\_\_\_%
9. Allocate the percentage of geographic revenue: Domestic \_\_\_\_\_% Foreign \_\_\_\_\_%
10. Describe the type of operations engaged in, outside of the United States and Canada. Include a list of countries where operating.
11. Specify which states, within the United States, operations are conducted. \_\_\_\_\_
12. Will revenue be generated in this current fiscal year or the next fiscal year from new contracting, professional, technology services or from any new process? If yes, explain. \_\_\_\_\_

**PART V – Client Type:**

1. Specify below the applicants client type by percentage. Total must equal 100%.  
 Commercial \_\_\_\_\_% Industrial \_\_\_\_\_% Manufacturing \_\_\_\_\_% Residential \_\_\_\_\_% Private \_\_\_\_\_%  
 Federal Gvt \_\_\_\_\_% State Gvt \_\_\_\_\_% Local Gvt \_\_\_\_\_% Transportation \_\_\_\_\_% Utilities \_\_\_\_\_% Other \_\_\_\_\_%

**PART VI – Staffing:**

1. Specify the total members of staff employed: Total \_\_\_\_\_ Directors / Principals \_\_\_\_\_ Licensed Professionals \_\_\_\_\_  
 Unlicensed Professionals \_\_\_\_\_ Clerical/Admin \_\_\_\_\_

**PART VII– Claims History:**

1. Has Applicant ever been subject to any claim by a client or other third party?  Yes  No
2. In the past 5 years, has the Applicant or related entity become aware of any circumstances that could result in a claim, suit or notice of incident being brought against them?  Yes  No
3. In the past 5 years has the Applicant or any related entity been the subject of a disciplinary action as a result of their professional activities?  Yes  No
4. Has Applicant submitted a GL,CPL,PL or EIL insurance claims in the last 3years?  Yes  No

Attach Loss Runs. If “Yes” has been answered to any question in this section, provide the dates of all claims, actions, suits or notices; dates the acts, errors, omissions gave rise to the claims, suits, actions or notices; names of all claimants; the nature of all claims, actions, suits or notices; the amounts initially demanded; the maximum amount of reserves established; and any / all final dispositions including all settlement amounts.

**PART VII – Insured Operations:**

1. Does the Applicant use a standard written contract with clients?  Yes  No (If yes, submit with this application)
2. Does the Applicant’s contract with clients contain a limitation of liability clause?  Yes  No
3. Does the Applicant offer service representations & warranties?  Yes  No
4. Does the Applicant use a standard written contract with its sub-contractors?  Yes  No (If yes, submit with this application)
5. Does the Applicant require subcontractors to:
  - a) Provide additional insured status?  Yes  No
  - b) Waive Subrogation rights?  Yes  No
  - c) Provide hold harmless and indemnification to the extent possible by law?  Yes  No
  - d) Carry minimum limits of liability of 1MM for GL,CPL,PL?  Yes  No
6. Does the Applicant have an in house continuing education program?  Yes  No
7. Are the Applicant’s personnel trained in the use of personal protective equipment?  Yes  No
8. Does the Applicant have personnel responsible for environmental compliance?  Yes  No
9. Does the Applicant select disposal sites for hazardous or non-hazardous waste disposal?  Yes  No
10. Does the Applicant arrange for the disposal of hazardous or non-hazardous waste?  Yes  No
11. Does the Applicant own, operate or lease waste treatment, storage or disposal facilities?  Yes  No
12. Does the Applicant have written Spill Prevention, Control and Countermeasure(SPCC) Plan  Yes  No
13. Does the Applicant have corporate contracts reviewed by counsel?  Yes  No

**PART VII – Insured Operations (continued):**

14. Does the Applicant make use of short term labor?  Yes  No
15. Do you use Drones as part of the services you provide?  Yes  No

**PART IX – Contracted and Professional Services:**

DOES NOT APPLY  
 Yes  No

1. Has the applicant discontinued or offered any new services over the past 12 months?
2. Provide percentage of gross revenue derived from operations. Total percentage for A.B. and C below must equal a cumulative 100%

**A. Professional Services**

	%		%
Asbestos Consulting	___%	Mold Consulting	___%
Environmental Consulting	___%	Non-Environmental Consulting	___%
Environmental Engineering	___%	Non-Environmental Engineering	___%
Construction Materials Testing	___%	Energy Consulting	___%
Corrosion Consulting	___%	Corrosion Engineering	___%
Env. Permitting and Regulatory Compliance	___%	Chemical Engineering	___%
Environmental Assessments – Phase I	___%	Environmental Assessments – Phase II and III	___%
Expert Witness Services	___%	Environmental Laboratory Services	___%
Fracking / Natural Gas Consulting	___%	Fracking / Hydraulic Fracking System Design	___%
Geology and Hydrogeology Consulting	___%	Geotechnical Engineering	___%
HVAC / Mechanical / Electrical Design	___%	Industrial Hygiene, Health and Safety Consulting	___%
Injection Well Design & Consulting	___%	Lead / PCB Consulting	___%
Mud / Drilling Fluids Engineering	___%	Mud Logging	___%
Oil Field Consulting	___%	Hydrogen Sulfide Monitoring	___%
Pipeline Inspections & Consulting	___%	Pollution Control / Management Consulting	___%
Remediation Design and Oversight	___%	Sampling – Soil, Groundwater, Air	___%
Software Consulting and Design	___%	Environmental Surveying	___%
Training	___%	UST/Storage Tank Testing & Consulting Services	___%
Water Treatment System Consulting / Design	___%	Waste Management Brokering / Consulting	___%
Wetlands Delineation & Engineering	___%	Environmental Technology Consulting / Design	___%
Residential Tract / Condo / Townhouse	___%	Other: _____	___%

**B. Environmental Contracting Services**

	%		%
Asbestos Abatement	___%	Cathodic Protection Installation / Service	___%
Dredging and Marine Services	___%	Emergency Response	___%
Fracking	___%	Fuel Oil Delivery	___%
Hazardous Material and Waste Cleanup	___%	Industrial Cleaning	___%
Lab packing Drum Handling	___%	Pesticide Application	___%
Landfill Operations / Maintenance	___%	Landfill Liner Installation	___%
Lead Abatement	___%	Mold Abatement / Remediation	___%
Medical Waste Pickup & Transportation	___%	PCB Handling / Removal	___%
Monitoring Well Drilling	___%	Oil Well Drilling	___%
Water Well Drilling	___%	Other Misc. Drilling	___%
Piping Installation / Cleaning	___%	Pipeline Leak Detection	___%
Remediation Action Services	___%	Service Station Construction	___%
Soil Excavation – Contaminated Materials	___%	Soil Excavation – Non-Environmental	___%
Soil, Groundwater Boring	___%	Thermal Treatment	___%
Septic Tank Cleaning	___%	Tank Cleaning and Removal	___%
Tank Installation – UST’s	___%	Tank Installation – AST’s	___%
Residential Tract / Condo / Townhouse	___%	Other: _____	___%

**C. General Contracting Services**

	%		%
Bridge Construction	___%	Carpentry	___%
Concrete	___%	Construction	___%
Demolition / Dismantling	___%	Electrical	___%
Excavation	___%	Fencing	___%
General Contracting	___%	HVAC	___%
Hydro-blasting	___%	Janitorial / Maintenance	___%
Landscaping	___%	Mining	___%
Painting	___%	Pile Driving	___%
Pipe Installation / Cleaning	___%	Plumbing	___%
Project Management	___%	Restoration Services	___%
Rigging	___%	Roofing or Insulation	___%
Street / Road Paving Services	___%	Tunneling	___%
Other: _____	___%	Other: _____	___%

**PART X – Transportation Pollution Liability Supplemental**

**DOES NOT APPLY**

1. Coverage would apply to:  Owned Autos  Leased Autos  Non-owned Autos
2. Does insured pull double trailers?  Yes  No
3. Does applicant have a driver's handbook?  Yes  No      A written transportation safety program?  Yes  No  
 A written vehicle maintenance program?  Yes  No      Annually review MVR's and prior to driver hire?  Yes  No
4. What is the minimum age of driver allowed? \_\_\_\_\_ Maximum? \_\_\_\_\_  
 # of drivers under 25: \_\_\_\_\_ # of drivers over 65: \_\_\_\_\_
5. How many of the current drivers have been with the insured less than two years? \_\_\_\_\_ More than five years? \_\_\_\_\_
6. On average, what percentage of any given load is comprised of hazardous materials? \_\_\_\_\_%
7. Please identify and provide a specific description of all hazardous materials/substances transported.
 

<input type="checkbox"/> Hazardous Waste	<input type="checkbox"/> Medical Waste	<input type="checkbox"/> Radioactive Material	<input type="checkbox"/> Contaminated Soil
<input type="checkbox"/> Flammable Gas	<input type="checkbox"/> Non-Flammable Gas	<input type="checkbox"/> Poisons	<input type="checkbox"/> Liquified Compressed Gas
<input type="checkbox"/> Fracking Waste	<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____	<input type="checkbox"/> Non-Liquified Compressed Gas

<u>Material Description &amp; Shipping Name</u>	<u>Maximum Quantity Carried per Vehicle</u>	<u>Method of Containment or Packaging</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

8. Schedule of Equipment Operated

COMPLETE THE GRID BELOW							
Type	Owned	Leased w/o Driver	Leased Owner-Ops	Local 0-50	Intermediate 51-200	Long-Haul 200+	Total Units
Personal Passenger Vehicles	_____	_____	_____	_____	_____	_____	_____
Light Trucks (Commercial)	_____	_____	_____	_____	_____	_____	_____
Medium Trucks	_____	_____	_____	_____	_____	_____	_____
Heavy Trucks	_____	_____	_____	_____	_____	_____	_____
Truck-Tractors	_____	_____	_____	_____	_____	_____	_____
Semi-Trailers	_____	_____	_____	_____	_____	_____	_____
Pull Trailers	_____	_____	_____	_____	_____	_____	_____
Yard Vehicles/Off Road Units	_____	_____	_____	_____	_____	_____	_____
Service Vehicles	_____	_____	_____	_____	_____	_____	_____

9. Provide Schedule of Autos

COMPLETE THE GRID BELOW OR ATTACH A LIST CONTAINING THIS INFORMATION							
#	Year	Make	Type	GVW	Vehicle ID Number	Max Radius	Garage Location
1							
2							
3							
4							
5							
6							

10. Attach Driver Information. Include date employed, birth date, license #, license state and number of MVR violations in last 3 years.

11. Has your insurance coverage for this type of risk transfer ever been: Canceled?  Yes  No      Declined?  Yes  No  
 Non-renewed?  Yes  No

**PART XI – Products Pollution Supplemental**

**DOES NOT APPLY**

1. Provide a brief description of the product (s) for which coverage is desired as well as associated uses.

2. The Named Insured is engaged in the following:  Product Design  Product Manufacturing  
 Product Distribution  Product Sales

**Distribution & Sales**  DOES NOT APPLY

- 3. Do you sell any finished products on a retail basis?  Yes  No
- 4. Do you handle or sell any products manufactured overseas?  Yes  No
- 5. Do you actively handle or sell any products that have been discontinued?  Yes  No
- 6. Do you offer an additional warranty to the manufacturer’s warranty?  Yes  No
- 7. Has your organization been served with any product claims or suggested recalls?  Yes  No
- 8. Does each unit you handle or sell contain a distinct product/ batch identifier code?  Yes  No
- 9. Do you also assemble/install/ or service any products you handle or sell?  Yes  No
- 10. Do you ever repackage / re-label any merchandise you do not manufacture, as it was your own?  Yes  No
- 11. Do you always require your manufacturer s to show evidence of insurance coverage?  Yes  No

**Design**  DOES NOT APPLY

- 12. Have any products been newly designed or old products re-engineered & distributed in the last 24 months?  Yes  No  
 If yes, please describe product and designed consumer use. \_\_\_\_\_
- 13. Are any new products being designed or going to be designed over the next 12 months?  Yes  No  
 If Yes, please describe product, describe practical use and describe the timing of marketplace distribution. \_\_\_\_\_
- 14. Are any products currently distributed or planned to be distributed outside of the United States?  Yes  No  
 If Yes, describe geographical distribution plans. \_\_\_\_\_
- 15. Are your products designed, tested, labeled to meet or exceed all applicable industry standards?  Yes  No
- 16. Are written quality control and testing procedures followed?  Yes  No
- 17. Have any previously designed products been recalled or prior products discontinued?  Yes  No  
 If Yes Describe: \_\_\_\_\_
- 18. Does the applicant ever require for warnings to be attached to the products they design?  Yes  No  
 If Yes, describe the products and circumstances involved that require such warnings: \_\_\_\_\_
- 19. Do you require mandatory R&D prior to engaging in the design of any product?  Yes  No  
 If Yes, submit standard operating procedures describing required research and development.
- 20. Do you manufacture any products you also design?  Yes  No
- 21. Do you have a written product recall plan in place?  Yes  No

**Manufacturing**  DOES NOT APPLY

- 22. Do you distribute your manufactured products on a wholesale only basis?  Yes  No
- 23. Have any new products been manufactured and distributed to the marketplace in the last 24 months  Yes  No
- 24. If Yes, please describe product and designed consumer use. \_\_\_\_\_
- 25. Are your products manufactured to meet or exceed all applicable industry standards?  Yes  No
- 26. Have any new products been manufactured at locations outside of the domestic United States?  Yes  No
- 27. Have any formerly manufactured products been discontinued?  Yes  No
- 28. Do you provide intended use and expected life warnings for all products you manufacture?  Yes  No
- 29. Has your firm been served with any product claims or suggested manufacturer recall?  Yes  No
- 30. Are product quantities and batch numbers recorded for each of you purchasing clients?  Yes  No
- 31. Are any component parts used in your manufacturing process purchased from other firms?  Yes  No  
 If yes, are any component parts manufactured in countries other than the United States?  Yes  No  
 If yes, list all manufacturing countries. \_\_\_\_\_
- 32. Do your purchasing vendors require being named as an additional insured on your insurance?  Yes  No
- 33. Does your firm have a written product recall plan?  Yes  No  
 If yes, when was this plan last updated? \_\_\_\_\_

**PART XII – Microbial Substances**

DOES NOT APPLY

- Estimated Gross Revenues from microbial related services in this fiscal year \$ \_\_\_\_\_ Prior fiscal year \$ \_\_\_\_\_
- In which States do you perform this work? \_\_\_\_\_
- What percentage of estimated revenue is generated by subcontracting microbial related services to others? \_\_\_\_\_ %
- Provide detail pertaining to the revenue your firm generates from different types of Mold operations:

	<u>Total Revenue %</u>	<u>Generated By Insured %</u>	<u>Generated By Sub Contractors</u>
Mold remediation	\$ _____ %	%	%
Mold testing/analysis/lab services	\$ _____ %	%	%
Mold Sampling	\$ _____ %	%	%
Remediation Design Consulting	\$ _____ %	%	%
Remediation Contracting	\$ _____ %	%	%
Proj. Mgmt. w/ Supervision	\$ _____ %	%	%
Other:	\$ _____ %	%	%
<b>Total Microbial Related Receipts</b>	<b>\$ _____ %</b>	<b>%</b>	<b>%</b>

- What Percentage of total operating revenue is attributable to work for insurance companies? \_\_\_\_\_ %
- Are mold related subcontractors/ sub consultants hired under written contracts?  Yes  No
- Are sub consultants required to carry Professional Liability Insurance?  Yes  No
- Who in your firm determines the extent of existing contamination? Name(s): \_\_\_\_\_  
Provide the resume(s) of the people who this work for you.
- Do you present clients with remedial alternatives prior to performing mold remediation services?  Yes  No
- Do you present clients with limitations of each alternative presented?  Yes  No
- Do you always qualify that conditions causing contamination are corrected before mold/ fungus remediation begins?  Yes  No
- Do you ever accept responsibility to diagnose, correct, or warranty against moisture problems that contribute to creating mold problems?  Yes  No
- Do you perform bulk and/or surface sampling prior to and after remediation?  
If yes, submit resume of the person responsible.  Yes  No
- Are mold samples analyzed by an independent laboratory?  Yes  No
- Do you perform air quality testing prior to, during and after remediation?  Yes  No
- Are final clearance criteria always established before mold remediation begins?  Yes  No
- Has your firm ever failed to achieve final clearance the first times?  
After re-cleaning?  Yes  No
- Who makes the final decision as to when mold remediation is complete? Provide the resume(s) of the people who do this work for you.
- Will you perform HVAV duct cleaning?  Yes  No
- Will you introduce biocides into the HVAC system?  Yes  No

**PART XIII – Environmental Impairment Liability (Site Specific)**

DOES NOT APPLY

- Locations: Number of Owned/Operated Locations: \_\_\_\_\_  
Number of Locations Requiring Insurance: \_\_\_\_\_
- List of Properties to be Covered by This Insurance: Provide Location #, Address, City, State, Zip Code  
 Current Policy Site Schedule or Location Spreadsheet Attached  
 Information Not Available
- Prior Claims, Events, Circumstances: For all locations, list all environmental events, circumstances of claims for losses paid or incurred over the past three years.  No Losses at Any Location  Losses Runs Attached
- Will any location be sold or transfer to a different operator within the next 12 months?  Yes  No
- Will any location be investigated for contamination within the next 12 months?  Yes  No
- Do you have any knowledge of events or circumstances that may cause any covered location to be the subject of any remedial activity within the next 12 months?  Yes  No

**EIL Coverage is Location Specific.**

**Copy and Complete this page – one for EACH location requesting EIL coverage.**

Location Number: \_\_\_\_\_ Date Acquired: \_\_\_\_\_

Address of Covered Location: \_\_\_\_\_

**Location Control:**

- Owned/Occupied                       Owned/Rented to Others                       Operating Only

**Location Operations:**

- |                                                                 |                                               |                                                |                                              |
|-----------------------------------------------------------------|-----------------------------------------------|------------------------------------------------|----------------------------------------------|
| <input type="checkbox"/> Petroleum Marketer                     | <input type="checkbox"/> Bulk Plant           | <input type="checkbox"/> Municipality          | <input type="checkbox"/> Golf Course         |
| <input type="checkbox"/> Marina                                 | <input type="checkbox"/> Auto Dealer / Repair | <input type="checkbox"/> Car Wash              | <input type="checkbox"/> Commercial Property |
| <input type="checkbox"/> College/University / School Dist       | <input type="checkbox"/> Warehouse / Storage  | <input type="checkbox"/> Hospital / Healthcare | <input type="checkbox"/> Manufacturer        |
| <input type="checkbox"/> Other Description of Operations: _____ |                                               |                                                |                                              |

**Site Conditions**

1. Prior Use of Site: \_\_\_\_\_
2. Describe Planed Improvements/Upgrades and Timing: \_\_\_\_\_
3. Is there any known contamination at this location?     Yes     No    If yes, what is the current status?  
 Closed                       Under Investigation  
 Under Remediation     Other
4. Please provide copies of most recent environmental reports on any investigation, remediation, and monitoring activities at the location.
5. Is this location subject to any Closure/Post Closure requirements per any Federal/State/Local regulations?     Yes     No.  
If yes, provide Closure/Post Closure Plans and evidence of financial responsibility.
6. Are you aware of any facts, circumstances, events or situations that could result in a claim being made against you for the release or threatened release of any pollutant from this locations? If yes, provide details.                       Yes     No

**Storage Tanks**

- No, Aboveground or Underground Storage Tanks DO NOT exist at this location (Skip to Next Section)  
 Yes, tank Coverage is desired (Complete Questions Below)

If Yes, provide details. All tanks existing at this location must be scheduled including number of tanks, year each installed or relined, tank capacity, tank construction, tank contents. Provide for each tank.

- Location Schedule from Prior Policy is attached  
 Tank details spreadsheet is attached

1. Do any short term plans exist to upgrade, investigate, close, remove, abandon or replace any tanks at this location within the next 12 months? If yes, attach details applicable to each qualifying tank.                       Yes     No
2. Are any inactive, closed in-place, or out-of-service tanks?                       Yes     No  
If Yes:    (a) Has the tank been removed?                       Yes     No  
              (b) Has the tank been filled with sand or other inert material?                       Yes     No  
              (c) Have state/local regulatory authorities provided closure documents?                       Yes     No
3. Method of Leak Monitoring:     Automatic Gauging     Statistical Analysis     Annual Testing  
(check all that apply)                       Shell Thickness Testing                       None
4. Are all tanks in compliance with Federal/State/Local regulations for construction, leak detection, overflow protection and corrosion protection?                       Yes     No
5. During the past five (5) years, have there been any reportable spills or releases of any hazardous waste, petroleum products, regulated substance, or any other pollutant from any tank at this location? If yes, attach details.                       Yes     No
6. Do any inactive or out-of-service aboveground storage tanks exist at this location?                       Yes     No
7. Do any short term plans exist to upgrade, investigate, close, remove, abandon or replace any tanks at this location within the next 12 months? If yes, attach details applicable to each qualifying tank.                       Yes     No

## COMPLETE SUBMISSION REQUIREMENTS

To obtain a bindable quote, the following information is required:

(Check all boxes below if attached)

- Virtue Risk's Services Business Package Liability Application, signed and dated by an owner, partner or officer of the applicant or another carrier's similar supplemental application.
- Current policy declarations and list of endorsements.
- Company Brochures if no website exists.
- Resumes, Licenses, Certificates for Owners/ Principals / Senior Ranking Employees.
- Financials past three years.
- Loss Runs last five years per coverage being applied for in this application.
- Sample standard contact(s) used with clients and subcontractors.
- List of proposed Named Insureds / Additional Insureds and relationship interests to these entities.
- Information on pending corporate acquisitions.
- Information on past mergers, acquisitions, divestitures or corporate name changes within the past three years.
- Written quality control, health and safety, and confined space protocol, if applicable.
- If Excess coverage (Including Excess Auto and Employer's Liability) is desired, provide a copy of the underlying terms and conditions and Auto loss runs (three years).

### Products Pollution Supplemental Information Required (if applicable):

- Loss Runs for the last five years of currently valued Products Pollution loss claims.
- Prior Policy Form & Declarations for policy expiring with Products pollution coverage.
- Product specific hold harmless agreements required by Insured to be executed by clients and vendors.
- Product warranty provisions provided to clients and vendors.
- Product Brochure(s), labels instructions, and advertising materials.
- Quality Control Procedure and Product Recall Plan.
- Products Liability Loss Control Surveys or Recommendations.

### Environmental Impairment Liability Supplemental Information Required (if applicable):

- Tank Integrity - Passing tank and line tests on each tank for which insurance is requested.
- SPCC Plan and Emergency Response Plan.
- Compliance inspection checklist – by State where applicable.
- Insurance Declarations - copy of expiring declarations and endorsement list when available.
- Loss Runs - past three years and details of prior claims.
- Plans for sale of current locations, and/or plans for removal of existing tanks.
- Copies of all prior environmental reports (e.g., Phase I, Phase II, etc.).
- Notice of any prior complaint, suit, violations regarding any pollution condition at any owned or operated location.**

### Microbial Substances Supplemental Information Required (if applicable):

- Provide Mold/Fungus Remediation – Standard operating Procedures.
- Provide the standard contract or engagement letter used for mold projects.
- Provide the standard contract used with constantans, laboratories or subcontracts/ sub consultants.
- SOQ, licenses and/or training certifications for all personnel performing and/or supervising remediation operations.
- Resumes of the person or people who determine the extent of any mold contamination that exists.
- Resumes of the person or people who determine when mold remediation is complete.

So we can help you fulfill your commitments to your client, please let us know the date by which you will need to receive our quote.

Date Quote Needed By: \_\_\_\_\_

**E-MAIL COMPLETE SUBMISSIONS TO:**

**[Submissions@virtuerisk.com](mailto:Submissions@virtuerisk.com)**



## FRAUD WARNINGS

**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. **(Not applicable to Oregon.)**

**NOTICE TO ALABAMA APPLICANTS:** 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.

**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.

**WARNING TO DISTRICT OF COLUMBIA APPLICANTS:** 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 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.

**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 a denial of insurance benefits.

**NOTICE TO MARYLAND APPLICANTS:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of 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.

**NOTICE TO MINNESOTA APPLICANTS:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**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:** 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 RHODE ISLAND 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.

**FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON):** Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON):** 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.

**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 civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**COVERAGE NOTICE:**

**This Application is for a CLAIMS MADE AND REPORTED POLICY. The Policy does not cover CLAIMS that took place prior to the Retroactive Date. This Policy only covers CLAIMS properly reported to the Company during the POLICY PERIOD or by the end of any EXTENDED REPORTING PERIOD. All coverage afforded by this policy ceases upon the termination of the policy and the AUTOMATIC EXTENDED REPORTING PERIOD (up to 180 days) unless the Insured purchases the OPTIONAL EXTENDED REPORTING PERIOD (up to 36 months). During the first several years of the claims-made relationship, claims-made rates are comparatively lower than occurrence rates, and that the insured can expect substantial annual premium increases, independent of overall rate level increases, until the claims-made relationship reaches maturity.**

The undersigned applicant represents and warrants that the above statements and facts are true, complete and accurate and that the information contains no material misrepresentation of facts, and that no facts have been suppressed or misstated. All written statements and materials furnished in conjunction with this Application are hereby incorporated by reference into this Application and made a part hereof. Completion of this Application form does not bind coverage. Applicant's acceptance of the insurance company's quotation is required prior to binding coverage and policy issuance. The individual signing below represents that the answers provided herein are based on personal knowledge or a reasonable inquiry and/or investigation.

**I acknowledge by signature to this Application that if I choose to cancel my Policy, the return premium will be calculated subject to a minimum earned premium or subject to a short rate penalty, whichever is greater.**

Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

(Please print)

Name of Insurance Agent of Broker:

License Number:

Signature of Insurance Agent or Broker:

Date: