

Applicant Name: _____ Date complete (DD/MM/YYYY): _____

Definitions of *italicized* terms are provided at the end of this supplement.

INELIGIBLE - if contractor performs more than 10% "residential work" Skyward is NOT a market. Residential includes any single family, condominium, townhome and if NOT Commercial Grade (ISO 4-5-6 construction level) any apartment complex, assisted living, long-term housing or similar facilities; and multi-use projects (including any of the preceding) - Exclusions will be used on policies to assure exposure is not covered.

1. In the table below, indicate the percentage of the Applicant's total payroll or sales during the past 3 years that come from the following types of work. Include all work, whether self-performed or sublet to other contractors. Sublet work should be classified according to the type of project (COMMERCIAL, INDUSTRIAL OR *RESIDENTIAL/HABITATIONAL*).

Percentages based on: (check one) ☐ PAYROLL ☐ SALES

	CURRENT YEAR	1ST PRIOR YEAR	2ND PRIOR YEAR
COMMERCIAL WORK	_____ %	_____ %	_____ %
INDUSTRIAL WORK	_____ %	_____ %	_____ %
RESIDENTIAL & HABITATIONAL WORK SEE BELOW FOR VARIOUS TYPES. INCLUDE ALL WORK FOR RESIDENTIAL/HABITATIONAL PROJECTS, INCLUDING WORK FOR SUCH PROJECTS THAT IS SUBLET TO OTHER CONTRACTORS. NOTE: WHEN THERE IS NO INDIVIDUAL OWNERSHIP OF UNITS, RESIDENTIAL DOES NOT INCLUDE MILITARY HOUSING, COLLEGE/UNIVERSITY HOUSING OR DORMITORIES, LONG TERM CARE FACILITIES, HOTELS OR MOTELS. RESIDENTIAL STRUCTURE ALSO DOES NOT INCLUDE HOSPITALS OR PRISONS.	_____ %	_____ %	_____ %

If the percentages for Residential & Habitational Work (above) average out to more than 10%, stop here and contact your agent or your Underwriter.

2. In the table below, provide a breakdown of the Applicant's residential & habitational work. The percentages for each type of work should represent an average of all such work the Applicant has performed in the past three years. Include all such work, whether self-performed or sublet to other contractors.

Percentages based on: (check one) ☐ PAYROLL ☐ SALES

RESIDENTIAL & HABITATIONAL WORK BREAKDOWN	% NEW or MAJOR REHAB-RENOVATION	+	% SERVICE OR MAINTENANCE	=	TOTAL %
CONDOMINIUMS INCLUDING RETIREMENT CONDOS	_____ %	+	_____ %	=	_____ %
APARTMENTS, MULTI-FAMILY OWNED DEVELOPMENTS	_____ %	+	_____ %	=	_____ %
SINGLE FAMILY DWELLINGS	_____ %	+	_____ %	=	_____ %
MIXED-USE BUILDINGS WITH AT LEAST 30% RESIDENTIAL / HABITATIONAL OCCUPANCY	_____ %	+	_____ %	=	_____ %
OTHER RESIDENTIAL/HABITATIONAL STRUCTURES (describe): _____	_____ %	+	_____ %	=	_____ %

3. Attach a completed job list for the last three years AND a work in progress list to include your bid list for the next 12 months.

4. Is the applicant a member of a trade association ? Yes No

If 'yes', please select from the following below:

AGC

ABC National ☐ ABC (list state chapter) _____

CFMA ☐ OTHER _____

5. If the Applicant is a *general contractor*, is less than 51% of the construction work subbed out? Yes No
6. Are the Applicant's *total revenues* less than \$10 million? Yes No
7. If the Applicant is an architect/engineer, are less than 50% of their *total revenues* from design-build jobs, general contracting, construction management, project management or job site supervisory activities? Yes No
Refer to Definitions for an explanation of *total revenues*.
8. Advise the percent of total operations, if any, performed by the Applicant's own employees in the following trades:
- Blasting _____ %
- Demolition _____ %
- Door and or Window Installation _____ %
- Drywall, plastering, stucco _____ %
- Framing Carpentry _____ %
- Finish Carpentry _____ %
- Foundations _____ %
- Masonry _____ %
- Painting _____ %
- Plumbing _____ %
- Roofing _____ %
- Security System Installation _____ %
- Siding _____ %
- Sprinkler Installation _____ %
- Other _____ %
9. Does the Applicant get involved in any of the following operations ?
- Airport work other than paving, repaving, surfacing, resurfacing or scraping of runways or warming aprons? Yes No
- Amusement park construction? Yes No
- Blasting (done by the Applicant's employees for their own jobs) over 10% of operations ? Yes No
- Bridge work other than *girder bridges*? Yes No
- Contractor's equipment rental with operator over 25% of *total revenue*? Yes No
- Contractor's equipment rental without operator over 10% of *total revenue*? Yes No
- Sand/gravel mining, hauling or sales? Yes No
- If 'Yes' to any of the above, discuss with your underwriter prior to submitting.
10. Do any of the Applicant's operations involve construction, repair, rehab/renovation, piping or service work at waste water treatment plants?
Yes No
- If 'yes', what percentage of pay roll does the Applicant estimate will involve this work during the next twelve months? _____ %
11. Does the Applicant anticipate bidding on waste water treatment plant projects located in Arkansas, Indiana, Louisiana, or Vermont during the next twelve months? Yes No
12. Does the Applicant get involved in any of the following operations?
- Asbestos abatement work and/or job design Yes No
- Blasting for others Yes No
- Chemical, petrochemical process, oil/gas well and nuclear work and/or engineering Yes No
- Computer software services or programming for others Yes No
- Dam construction, including cofferdams and caisson building Yes No
- Design of machinery, equipment or products to be mass produced by others Yes No

- Environmental/pollution work and/or job design Yes No
- Landfill operations, construction or closure operations, past, present or future Yes No
- Levee or breakwater construction Yes No
- Naval architecture, marine engineering, marine or aerial surveying Yes No
- Quarry operations Yes No
- Railroad construction Yes No
- Sandblasting Yes No
- Subway or tunnel construction Yes No
- Testing for indoor air quality or offering opinions for remedial actions for indoor air quality. Yes No
- Transporting or disposing of hazardous waste Yes No
- Wrecking/demolition work over 10% of operations Yes No
13. Applicant is operating as: (Definitions of *italicized* terms are provided on the last page)
- CONSTRUCTION MANAGER _____%
- PRIME CONTRACTOR _____%
- GENERAL CONTRACTOR _____%
- SUBCONTRACTOR _____%
14. Any past, current or intended involvement with *Wrap-up OCIP/CCIP*? Attach List Yes No
- Any past, current or intended involvement with residential *wrap-ups*? Attach List Yes No
15. Has the Applicant been cited for any OSHA violations in the last three years? Yes No
- If 'yes', please explain. _____
16. List the states the Applicant worked in during the last 5 years: _____
17. Does the Applicant subcontract any work or operations to other firms? Yes No
- If 'Yes', complete all of the questions below.
- Indicate types work or operations subcontracted to other firms: _____
- Percentage of total work subcontracted to other firms: _____%
- Does the Applicant obtain Certificates of insurance from all subcontractors? Yes No
- Is there a Diary System in place to track expiration dates of certificates of insurance? Yes No
- Does the Applicant require all subcontractors to carry limits (including excess limits) equal to or greater than their own? Yes No
- Is the Applicant named as an additional insured on all subcontractors' policies? Yes No
- Does the Applicant use written subcontractor agreements containing hold harmless/indemnity agreements in favor of the Applicant?
- Yes No
- Does the Applicant verify that all sub-contractors follow all industry requirements and applicable state and local codes? Yes No
- Does the Applicant maintain control and direction of all job sites and reserve the right to correct any loss control survey deficiencies?
- Yes No
18. Indicate the types of subcontractor agreements the Applicant typically signs:
- ___ STANDARD (AGC, AIA CONTRACTS)
- ___ CUSTOM
- ___ OTHER (Explain) _____
- Have agreements been reviewed by a contract specialty attorney? Yes No

19. Has the Applicant ever installed or have any future plans involving the installation of *EIFS* ? Yes No
If 'yes', describe: _____
20. Has the Applicant ever been named in claims and/or litigation regarding faulty or defective construction or workmanship, including claims due to *subsidence* issues or use of *EIFS* ? Yes No
If 'Yes', was Applicant acting as a general or sub-contractor? Yes No
If 'Yes', was it a *residential/habitational* or commercial project? Yes No
Provide detail on claims/litigation and how the issue was corrected below:

21. Does Applicant have knowledge of any pre-existing act, omission, event; condition or damages to any person or property that may potentially give rise to any future claim or legal action? Yes No
If 'Yes', please describe: _____
22. Does the Applicant perform any work at or near nuclear facilities? Has the Applicant done so in the past ? Will the Applicant do so in the future, if the opportunity arises? Yes No
Explain any 'Yes' responses below: _____
23. Safety Program
Does the Applicant employ a full time safety director and have a written safety program? Yes No
Does the safety program include driver selection and training requirements? Yes No
Does the Applicant have a drug testing program? Yes No
24. Does the Applicant have a written quality control program? Yes No
Does the Applicant retain job files? Yes No
If 'yes', how long? _____
Are safety meetings held on a quarterly basis; do managers and employees attend; and are attendance records kept? Yes No
If less than quarterly, how often? _____
Does the Applicant have a new hire orientation program with pre-physicals, drug screening, etc.? Yes No

PRODUCER'S SIGNATURE _____ DATE _____

APPLICANT'S SIGNATURE _____ DATE _____

DEFINITIONS

Construction Manager: An entity that administers the construction contract throughout the planning, design and construction phases of the project but does no actual design or construction (pure agency construction manager), or who provides construction advice and construction leadership on a project during the planning and design stages and also provides construction leadership, contract management, direction, supervision, coordination and control of the work during the construction phase (at risk construction manager).

Exterior Finish Systems: Multi-layered exterior wall systems including EIFS, which resemble stucco in appearance, that are used on both commercial buildings and residential homes.

General Contractor: A contractor who subcontracts work to others in excess of 50% of their total receipts, exercises primary control of the job-site, and is named in the construction documents as the general contractor of record.

Girder Bridges: Bridges supported by beams called girders which rest on abutments and/or piers.

Mixed-Use Building: Buildings which include both commercial occupancy and residential/habitational occupancy, and in which 30% or more of the building's square footage is being used for, or is intended to be used for, human residency.

Prime Contractor: Principle contractor on a project; any contractor on a project having a contract directly with the owner.

Residential/Habitational: Any structure where 30% or more of the square foot area is used or is intended to be used for human residency including but not limited to: single or multi-family housing, apartments, condominiums, townhouses, cooperatives or planned unit developments, and also includes their common areas and/or appurtenant structures (including pools, hot tubs, detached garages, guest houses or any similar structures). When there is no individual ownership of units, residential structure does not include military housing, college/university housing or dormitories, long term care facilities, hotels, or motels. Residential structure also does not include hospitals or prisons.

Subsidence: Any movement of land or earth including: landslides; mudflow; earth sinking, rising, and shifting; collapse or movement of fill, earth settling, slipping, falling away, caving in, eroding or tilting; and earthquake.

Total revenue: The gross amount charged by the Applicant for:

- Services rendered, rentals, dues or fees,
- Total construction value for jobs where the Applicant is the lead on a Design-Build job,
- Goods or products sold or distributed.

Total revenue includes:

- Amounts passed through to subcontractors,
- Foreign exchange discounts,
- Freight allowance to customers,
- Sales of consigned goods and warehouse receipts,
- Trade or cash discounts,
- Bad debts and the amount actually collected on items which have been sold on installments, but repossessed.

Total revenue does not include:

- Sales or excise taxes which are collected and submitted to a governmental division,
- Credits for repossessed merchandise and products returned,
- Allowances for damaged and spoiled goods,
- Finance charges for installment payments for goods, products or services sold on installments,
- Freight charges on sales if freight is charged as a separate item on the customer's invoice,
- Royalty income from patent rights or copyrights which are not product sales,
- Rental receipts for products liability coverage only.

Wrap-up OCIP/CCIP: A policy providing coverage for all interests in a major construction project. An OCIP is an Owner Controlled Insurance Program; a CCIP is a Contractor Controlled Insurance Program

SKYWARD SPECIALTY INSURANCE - CONSTRUCTION DIVISION—Not every risk qualifies for coverage. This information is provided as an overview of coverages available and should not be construed as underwriting guidelines, contractual terms or an offer of coverage. All submissions are subject to underwriting based on individual merits of the account. 01-2021