

## BUILDER'S RISK APPLICATION

Name and Address of Applicant

Name and Address of Producer

Inspection Contact Name \_\_\_\_\_ Phone Number \_\_\_\_\_

1. Applicant is: ☐ Individual ☐ Partnership ☐ Corporation ☐ Joint Venture ☐ Other

2. Interest of Application: ☐ Owner ☐ Contractor ☐ Other

3. Mortgagee/Loss Payee: Name:

Address:

Billing: Direct or Agency Frequency: \_\_\_\_\_ (Annual, Quarterly, Monthly)

Application is for: ☐ Policy ☐ Quotation Date of Application: \_\_\_\_\_

Policy Term From \_\_\_\_\_ To \_\_\_\_\_

Deductibles ☐ \$5,000 ☐ \$10,000 ☐ Other \_\_\_\_\_

Description of Project:

### Location of Project

A. Address, City, County, State \_\_\_\_\_ AND/OR

B. Intersection \_\_\_\_\_ AND/OR

C. GPS Coordinates \_\_\_\_\_

### Limits of Insurance

a. \$ \_\_\_\_\_ At the project site:

b. \$ \_\_\_\_\_ In temporary storage at any location other than the project site

c. \$ \_\_\_\_\_ While in transit

d. \$ \_\_\_\_\_ For all Covered Property

Contractor (If other than Insured)

Name/Address

Has Contractor engaged in this type of project before? ☐ Yes ☐ No If Yes, for how many years? \_\_\_\_\_

Contractor Website Address \_\_\_\_\_

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**Construction**

☐ Fire Resistive/Modified Fire Resistive ☐ Masonry Noncombustible ☐ Noncombustible ☐ Joisted Masonry ☐ Frame

Roof Type \_\_\_\_\_ Support/Framing Studs \_\_\_\_\_

Completed Value \$ \_\_\_\_\_ Estimated time to complete project \_\_\_\_\_ years \_\_\_\_\_ months

Number of Structures: \_\_\_\_\_

Total Square footage \_\_\_\_\_ Number of floors above ground \_\_\_\_\_ Below ground \_\_\_\_\_

Intended occupancy when completed \_\_\_\_\_

Type of Project: ☐ Ground-Up Construction ☐ Renovation/Rehabilitation—please include specifics on work being performed

Is construction lift slab, tilt-up or prototype? ☐ Yes ☐ No

Is project on filled land? ☐ Yes ☐ No If yes, are pilings used? ☐ Yes ☐ No

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**Protection**

Distance to operating fire hydrant \_\_\_\_\_ Fire Department: ☐ Paid ☐ Volunteer

Public Fire Protection Class at the job site \_\_\_\_\_

Will the project be: Fenced? ☐ Yes ☐ No Locked? ☐ Yes ☐ No Lighted? ☐ Yes ☐ No

Will the watchman be on premises during non-working hours? ☐ Yes ☐ No

Will sprinklers be activated during construction? ☐ Yes ☐ No If yes, at what % of completion?

Firewalls: Number of Firewalls \_\_\_\_\_ Rating # of hours \_\_\_\_\_

When installed (%) \_\_\_\_\_ When doors installed (%) \_\_\_\_\_

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**Flood**

Flood means waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

Is flood coverage desired? ☐ Yes ☐ No Flood limit \$ \_\_\_\_\_ Deductible \$ \_\_\_\_\_

Is project site in a National Flood Insurance Program Special Flood Hazard Area? ☐ Yes ☐ No

ATTACH FLOOD ZONE DETERMINATION AND SITE PLAN W/ELEVATIONS IF AVAILABLE

Name and distance of nearest body of water to project site \_\_\_\_\_

Height of project site above nearest body of water \_\_\_\_\_

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**Earthquake**

Is Earthquake coverage desired? ☐ Yes ☐ No Earthquake limit \$ \_\_\_\_\_ Deductible \$ \_\_\_\_\_

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**Soft Costs (Extra Expense and Rental Income)**

Is Soft Cost coverage desired? ☐ Yes ☐ No

If Yes, check the type desired and provide the following information which is applicable to the project site.

Annual or Full Dollar Amount

\*See note Below

Extra Expense

- ☐ Construction Loan Interest  
☐ Real Estate and Property Taxes  
☐ Architect, Engineering and Consultant Fees  
☐ Legal and Accounting Fee  
☐ Builders' Risk Insurance Premium Charge  
☐ Advertising and Promotional Expenses  
☐ Other \_\_\_\_\_

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**Total Extra Expense Values**

\$ \_\_\_\_\_

Rental Income

☐ Total Rental Income Values

Limit of Insurance requested for:

Extra Expense \$ \_\_\_\_\_  
Rental Income \$ \_\_\_\_\_

\*Show full amount of exposure for the entire job: Limit of Insurance may be less

Remarks:

Date \_\_\_\_\_ Agent's Signature \_\_\_\_\_

Date \_\_\_\_\_ Insured's Signature \_\_\_\_\_

**COMMERCIAL BUILDER'S RISK APPLICATION  
SUPPLEMENTAL CHECKLIST FOR COASTAL EXPOSURES**

1. When will construction be coming out of the ground?

\_\_\_\_\_

2. What percentage of the structure is glass? \_\_\_\_\_

Is the glass impact resistant?      ☐ Yes    ☐ No

3. What percentage will be completed? \_\_\_\_\_

4. When will the building be capped (reach its highest point?) \_\_\_\_\_

\_\_\_\_\_

5. When will the building be fully enclosed? \_\_\_\_\_

\_\_\_\_\_

6. Where and how are building materials stored?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

7. What preventive measures are being taken to mitigate losses from windstorm?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

8. Is the location shielded by hills, buildings or any type of windblock?      ☐ Yes    ☐ No

(If yes, describe)

\_\_\_\_\_

\_\_\_\_\_

9. Is the location covered by a windpool?      ☐ Yes    ☐ No

If YES, what limit can be purchased through the windpool? \$ \_\_\_\_\_

10. Attach project construction timeline if available

## SUPPLEMENTAL QUESTIONS FOR MULTI-STRUCTURE PROJECT

Named Insured: \_\_\_\_\_

Project Address: \_\_\_\_\_

How many structures in this project? \_\_\_\_\_

Will permanent coverage be placed on each building as it is completed? ☐ Yes ☐ No

Use the chart below to answer the following:

1. If apartment or condominiums, how many units per building?
2. What is the value of each structure?
3. What is the square footage for each structure?
4. What is the distance between each structure from every direction?  
(Provide a plot plan for this project showing distances)
5. What is the start and completion date for EACH structure?

[illegible]

SITE WORK	\$
UTILITIES	\$
PAVING	\$
ATHLETIC FIELDS, ETC.	\$
ATHLETIC FIELDS, ETC.	\$

## **BUILDER'S RISK RENOVATION / EXPANSION**

- 1.) What is the "Nature of the Renovation or Expansion"?
- 2.) Is "Occupancy Permission" desired for the new part?
- 3.) The existing building will be excluded, is this agreeable?
- 4.) Has the existing building been damaged somehow by Fire, Windstorm, Earthquake, Collapse or some other damage? (Please Explain)
- 5.) How much "Structural Support" changes are being made to the existing building?
- 6.) How much of the contract value in dollar amounts is for the "Tie In" between the existing building and the New Expansion?
- 7.) What are the number of stories for the existing building and the expansion part?
- 8.) Does the Renovation / Expansion include:
  - a) Adding more stories?
  - b) Complete or partial replacement of the roof?
  - c) Adding or removing stairways?
  - d) Adding or removing elevators?