

**BUILDERS RISK – RESIDENTIAL PROJECTS APPLICATION**

**GENERAL INFORMATION**

Applicant's name: \_\_\_\_\_

Mailing address: \_\_\_\_\_ City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Five-year claims history:  yes  none if yes, list: \_\_\_\_\_

Mortgagee: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

**GENERAL CONTRACTOR**

Name (if not assured): \_\_\_\_\_ Years in Business: \_\_\_\_\_

Five-Year Claims History: \_\_\_\_\_ CGL Insurer: \_\_\_\_\_ CGL Limit: \_\_\_\_\_

Are all relevant permits in place and is the contractor licensed?  YES  NO

Is there a signed written contract between the applicant and the Contractor?:  YES  NO

Are there any agreements (including but not limited to hold harmless, waivers of subrogation or any other contractual provision) in place which would relieve any contractors or workers on the project from liability?:  YES  NO

**PROJECT**

Address: \_\_\_\_\_ City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Description of Project:  House  Duplex  Triplex  Other (Describe): \_\_\_\_\_

New Construction?  YES  NO  Speculation  Pre-sold / owner occupied

Renovation?  YES  NO If YES, complete RENOVATION QUESTIONNAIRE below.

Demolition?:  YES  NO Our coverage will start after demolition is completed and premise is cleared and cleaned.

**COVERAGE**

Period of Insurance:  3 Months  6 Months  9 Months  Annual

Start Date of foundations: \_\_\_\_\_ Project Completion Date: \_\_\_\_\_

If already started – Describe what has been done: \_\_\_\_\_

Replacement Costs: \$ \_\_\_\_\_ (Replacement Cost to Rebuild: Labour, Materials, Professional Fees, Etc)

Soft Cost: \$ \_\_\_\_\_ (Finance Costs, Leasing, Marketing, Legal, Accounting, Interest, Other Carrying Cost)

**T.I.V Sum Insured:** \$ \_\_\_\_\_ Deductible: \_\_\_\_\_

Total Square footage: sq ft. \_\_\_\_\_ Cost per Square foot: \$ \_\_\_\_\_ # of Storeys: \_\_\_\_\_

Is Riot, Vandalism or Malicious Acts cover required?  YES  NO

Do you wish to buy coverage for Theft of Building Materials?  YES  NO

Would you like to buy Sewer Backup coverage?  YES  NO

Would you like to buy coverage for the peril of Earthquake?  YES  NO

Premises Liability?  YES  NO Premises Liability Limits: \$1,000,000  \$2,000,000

**PROTECTION**

Hydrant:  YES  NO Distance to fire hall: km \_\_\_\_\_  Volunteer  Fully paid

Private fire protection (sprinklers/extinguishers/water tanks etc): \_\_\_\_\_

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How often is the building to be insured inspected by the applicant or the applicant’s representative:

- Daily     Weekly     Monthly     Other     Living Onsite

Prior use of land to be insured when last occupied?

Have there been any insured or uninsured losses or claims at the property to be insured?  YES  NO

If Yes to above, describe all prior losses:

Site lighting: Is site well lit?  YES  NO

Fenced and/or Gated:  YES  NO      Watchman?  YES  NO      Monitored Alarm at lock up?  YES  NO

Have you ever had insurance refused or cancelled?  YES  NO    If yes, please explain:

**ELIGIBILITY**

Has the applicant had any policy of property insurance cancelled or non-renewed in the past three (3) years for reasons other than vacancy?  
 YES  NO

Has the applicant been convicted of the crimes of arson or insurance fraud?  YES  NO

Is the applicant currently involved in bankruptcy proceedings?  YES  NO

Is the land on which new construction is taking place subject to any tax or mortgage liens?  YES  NO

Is the new construction to be insured subject to more than 2 (two) mortgages or other encumbrances or a mortgage provided by an individual or entity other than a financial institution?  YES  NO

Is the new construction located in a high crime neighbourhood?  YES  NO

Will the new construction exceed 3 (three) stories or 10,000sq ft?  YES  NO

Has the construction work already begun?  YES  NO    If Yes, please describe details:

Is the new construction any of the following: being raised / elevated / lifted / placed on pilings, modular, manufactured or mobile homes, earth homes, dome homes, open pier, stilt homes, row or town homes, unique, green or experimental or any other non-conventional building?  YES  NO

Does the construction work involve any of the following: demolition or underpinning of an existing building or structure, lead, asbestos or other pollutant abatement?  YES  NO    If Yes, please describe details:

Will the property to be insured remain locked & secured against unauthorized entry throughout the policy period when building is unattended?  YES  NO

For purposes of the Insurance Companies Act (Canada), any document would be issued in the course of Lloyd’s Underwriters’ insurance business in Canada. Where (a) an Applicant for this contract gives false particulars to the prejudice of the insurer or knowingly misrepresents or fails to disclose any fact in any part of this application required to be stated therein; or (b) the insured contravenes a term of the contract or commits a fraud; or (c) the Insured willfully makes a false statement in respect of a claim, a claim will become invalid and the Insured’s right of recovery is forfeited. The Applicants have reviewed all parts and attachments of this application and acknowledge that all information is true and correct and understand that this application for insurance is based on the truth and completeness of this information. I have provided personal information in this document and otherwise and I may in the future provide further personal information. Some of this personal information may include, but is not limited to, my credit information and claims history. I authorize my broker, Towerhill, or insurance company to collect, use and disclose any of this personal information, subject to the law and my broker’s or insurance company’s policy regarding personal information, for the purpose of communicating with me, assessing my application for insurance and underwriting my policies, evaluating claims, detecting and preventing fraud, and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf

This application and any supplements attached hereto do not bind the Applicant or the Company to complete this insurance but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued. THE UNDERSIGNED HEREBY ACKNOWLEDGE THE TRUTH OF THE STATEMENTS CONTAINED

- I certify that all statements made in this application are true and that I have not mis-stated or suppressed any material fact.
- I agree that this application form, together with any other material information supplied, shall form the basis of any contract of insurance agreed upon.
- I undertake to inform Underwriters of any material change to these facts occurring before the completion of the contract.

Applicant’s Name:

Applicant’s Signature:

Date:

Email:

*Excess Underwriting/ Towerhill Insurance Underwriters Inc. is a Managing Underwriting Agent and a Coverholder at Lloyd’s. The underwriting insurance carriers are various underwriters at Lloyd’s of London.*

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**RENOVATION QUESTIONNAIRE**

Is the property to be insured subject to mortgage foreclosure proceedings or tax liens?  YES  NO

Is the property to be insured condemned, scheduled for demolition or located in a high crime neighbourhood?  YES  NO

Does the existing structure exceed 3 (three) stories, involve adding a storey to the existing structure or will exceed 10,000 sq ft when complete?  YES  NO

Is the property to be insured any of the following: modular, manufactured or mobile homes, earth homes, dome homes, open pier, stilt homes, row or town homes, unique, green or experimental or any other non-conventional building?  YES  NO

Does any work involve any of the following: renovation after fire, theft or vandalism, extensive gutting, demolition, underpinning, raising, elevating, lifting or placing on pilings of an existing building or structure, lead, asbestos or other pollutant abatement?  YES  NO

Is the property to be insured recognized as an historical building?  YES  NO

Will the property to be insured remain locked and secured against unauthorized entry throughout the policy period when the building is unattended?  YES  NO

Does the property to be insured include knob and tube wiring or aluminum wiring or fuses?  YES  NO

Is replacing the knob and tube wiring or fuses with new wiring and circuit breakers included within the project?  YES  NO

Does the project involve structural work or structural repairs or is the renovation/remodeling project costs more than 50% of the existing structure value?  YES  NO

Demolition:  YES  NO Our coverage will start after demolition is completed and premise is cleared and cleaned.

Construction Type: Fire Resistant:  Frame:  Joisted Masonry:  Masonry Non-Combustible:

Modified Fire Resistant:  Non-Combustible:  Brick Veneer:

Hot Tar roofing:  YES  NO

Torch on application:  YES  NO

Standard Frame Construction Techniques:  YES  NO

If no, explain:

Perils Required:  All risk  Fire and EC

Value of existing structure (80% co-insurance)? \$

Cost of Renovations: \$

Total square footage of proposed final structure?

Age of building or last full utility upgrade in? (Full upgrade refers to upgraded electrics, heating, and plumbing)

Please confirm the building is constantly heated to at least 15 degrees Celsius at all time?  YES  NO

When was the roof last replaced?  0 – 25 years  26 – 50 years

Are there any other structures to be insured?  YES  NO Do you require personal property?  YES  NO, If Yes, Limit: \$

Which utilities are operational?  Electric only  Water only  Heating only  All  None

Have there been any insured or uninsured losses or claims at the property to be insured?  YES  NO ,

If Yes to above losses or claims, details:

Please select all of the work to be performed during the policy period:

Replacing bathroom fixtures  Replacing exterior windows or doors  Interior painting

Replacing kitchen cabinets/furnishing  Removing/replacing/adding load bearing walls  Exterior painting

Replacing plumbing/electrical or heating  Replacing roof shingles  Extension to building

Other (please describe)

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**VACANT QUESTIONNAIRE**

Please indicate the period the property has been vacant:

0 – 6 months  7 – 24 months  25 – 36 months  37+ months

Is the building(s) to be insured secured against unauthorized entry?  YES  NO

Is the property to be insured subject to mortgage foreclosure proceedings or tax liens?  YES  NO

Has the property to be insured been condemned or is it scheduled for demolition?  YES  NO

Is the property located in a landslide, forest fire or brush fire area?  YES  NO

Existing damage to building(s) to be insured?  YES  NO

Has the applicant been convicted of the crimes of arson or insurance fraud?  YES  NO

Is the property to be insured undergoing any renovation or construction work of any kind, or is any such work due to commence while insurance is in effect?  YES  NO

Is the renovation or construction work (i) being performed by a contractor or owner where project costs exceed or expect to exceed \$400,000; or (ii) involve structural work or structural repairs being performed by any person?  YES  NO

Age of building or complete building upgrade:  0 – 30 years  31 – 50 years  50+ years

Which utilities are operational?  Electric only  Water only  Heating only  All  None

Is there a fully functional central station burglar alarm with active monitoring contact?  YES  NO

Please confirm the building is constantly heated to at least 15 degrees Celsius at all times:  YES  NO

Are there any other structures to be insured? (if yes please complete following details):  YES  NO

Do you require personal property?  YES  NO, If Yes, Limit: \$

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Applicant’s Signature:

Date:

Email:

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