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| **BUILDERS RISK (MULTI-UNIT RES AND ALL OTHER PROJECTS)** – Application for insurance |

This product is designed for Builders Risk single projects that are residential but larger than 8 units, and all other types of construction projects. for small residential (single family detached and under 8 units) please refer to our other product called “Builders Risk (Res.< 8plex)”.

**Instead of completing this application form, consider trying** [***JET***](http://www.forwardinsurance.ca)**, our self-serve platform.**

[***JET***](http://www.forwardinsurance.ca) **is the quickest path to quotes and policy issuance. A modern way** [**FORWARD**](http://www.forwardinsurance.ca)**.**

**PLEASE READ CAREFULLY** ‐ Please review this application in detail for accuracy.  If there are any misrepresentations or omissions in the application, any insurance quote is deemed to be void, and any subsequent insurance policy will be rendered null and void from inception.

|  |
| --- |
| **APPLICANT INFORMATION** |
|  |
| Applicant’s email address:(Required for e-signature) |       |
|  |  |
| Applicant Name (legal name): |       |
|  |  |
| Province (Mailing Address): |       |
|  |  |
| **LOSS HISTORY** |  |
|  |  |
| Has the OWNER had any prior losses (claimed or not) under a construction policy in the last 5 years? | [ ]  No [ ]  Yes |
|  |  |
|  | Details (Date, Cause, $): |       |
|  |  |
| Has the DEVELOPER had any prior losses (claimed or not) under a construction policy in the last 5 years? | [ ]  No [ ]  Yes |
|  |  |
|  | Details (Date, Cause, $): |       |
|  |  |
| Has the GENERAL CONTRACTOR OR PROJECT MANAGER had any prior losses (claimed or not) under a construction policy in the last 5 years? | [ ]  No [ ]  Yes |
|  |  |
|  | Details (Date, Cause, $): |       |
|  |  |
| Have there been any incidents (claimed or not) at the risk location? | [ ]  No [ ]  Yes |
|  |  |
|  | Please describe in detail: |       |
|  |  |
| Has owner, developer, general contractor or project manager ever had insurance refused or cancelled? | [ ]  No [ ]  Yes |
|  |  |
|  | Please describe in detail: |       |
|  |  |
| **RISK INFORMATION** |
|  |  |
| Risk location address:  |       | City: |       |
|  |  |  |  |
| Province:  |       | Postal code/ ZIP code: |       |
|  |  |  |  |
| **PROJECT INFORMATION** |  |  |  |
|  |  |  |  |
| Project term length (months): |       |  |  |
|  |  |  |  |
| Nature of work: |  |  |  |
|  |  |  |  |
|  | [ ]  New construction of structure(s) (100%)  | [ ]  Renovation to existing structure (100%)\* |
|  | [ ]  Addition + renovation to existing structure\*  | [ ]  Tenants improvements – mercantile |
|  | [ ]  Tenants improvements – office | [ ]  Tenants improvements – hospitality  |
|  | [ ]  Infrastructure – new construction  | [ ]  Infrastructure – upgrade and restoration |
|  | [ ]  Infrastructure – mix – new and restoration | [ ]  Utilities improvement project\* |
|  | [ ]  Roof replacement\* | [ ]  Building envelope remediation\* |
|  | [ ]  Site services and minor road works | [ ]  Roadworks (excluding bridges and overpass) |
|  | [ ]  Bridge or overpass | [ ]  Mix – renovation + new construction of detatched structure\* |
|  |  |  |
|  | \* Is coverage required for the existing structure? | [ ]  No [ ]  Yes | Year built: |       |
|  |  |  |
| Description of structures under construction: |  |
|  |  |  |
|  | [ ]  Residential building up to 6 units in size  | [ ]  Multi-family apartment block |
|  | [ ]  Multi family residential townhome style building | [ ]  Commercial building – retail |
|  | [ ]  Commercial building – office | [ ]  Mix – residential and commercial building  |
|  | [ ]  Light industrial use building | [ ]  Manufacturing use building |
|  | [ ]  Tenants improvements - mercantile  | [ ]  Tenants improvements – hospitality  |
|  | [ ]  Tenants improvements office | [ ]  Infrastructure – road works |
|  | [ ]  Infrastructure – site services | [ ]  Infrastructure- water treatment |
|  | [ ]  Infrastructure – hydro | [ ]  Government – school/ education |
|  | [ ]  Government – other | [ ]  Warehouse or storage building  |
|  | [ ]  Agricultural building | [ ]  Aviation related building |
|  | [ ]  Other – Describe:  |       |  |
|  |  |  |  |
| What is the intended plan for this project? |  |
|  |  |
|  | [ ]  Project owner occupancy/ use  | [ ]  Tenant occupancy/ use | [ ]  Pre-sold (100%) |
|  | [ ]  Spec – not yet 100% sold | [ ]  Infrastructure |  |
|  |  |  |  |
| Construction of Structure: |  |  |
|  |  |  |
|  | [ ]  Wood frame  | [ ]  One level of concrete above grade & wood above |
|  | [ ]  Two levels of concrete above grade & wood above | [ ]  Concrete block/ masonry |
|  | [ ]  Structural insulated panels (SIP)  | [ ]  Log  |
|  | [ ]  Fire resistive | [ ]  Poured concrete |
|  | [ ]  Clay | [ ]  Straw |
|  | [ ]  Modular/ prefab | [ ]  ICF |
|  | [ ]  Site servicing | [ ]  Roadworks |
|  | [ ]  Steel | [ ]  Rigid frame fabric |
|  | [ ]  Mass timber | [ ]  Other (or mixed construction types) |
|  |  |  |
|  | If other, provide full description of the type of structure under construction: |       |
|  |  |  |
| Roof structure type: |  |
|  |  |  |
|  | [ ]  Wood  | [ ]  Steel | [ ]  Concrete | [ ]  Other |
|  |  |  |
| Roof finish type: |  |
|  | [ ]  Wood Shingle  | [ ]  Asphalt Shingle  | [ ]  Tar and Gravel  | [ ]  Torch on Membrane  |
|  | [ ]  EPDM (no heat)  | [ ]  Tile/ Clay  | [ ]  Metal  | [ ]  Fabric |
|  | [ ]  Styrene-Butadiene-Styrene (SBS) – synthetic rubber  | [ ]  Other – Specify: |       |
|  |  |  |
| Total square footage of completed, finished structure(s): |       |  |
|  |  |
| Number of structures to be built on site included in this Builder's Risk: |       |  |
|  |  |
| Number of stories above grade: |       |  | Number of stories below grade: |       |  |
|  |  |  |  |
| **NATURAL DISASTER EXPOSURES** |  |  |  |
|  |  |  |  |
| Is this risk located in a flood zone? | [ ]  No [ ]  Yes |  |  |
|  |  |  |  |
| What is the distance to the nearest body of water (in feet)? |       |  |
|  |  |
| Has the risk location ever been evacuated or put on notice of evacuation due to flood? | [ ]  No [ ]  Yes |
|  |  |
|  | If yes, Describe (date and details): |       |
|  |   |
| Has the risk location ever been evacuated or put on notice of evacuation due to wildfire? | [ ]  No [ ]  Yes |
|  |  |
|  | Describe (date and details): |       |
|  |  |  |
| Is this risk located within 25kms of a current wildfire? |  [ ]  No [ ]  Yes |
|  |  |
| Is this risk located in an area that is currently under flood warning? | [ ]  No [ ]  Yes |
|  |  |
| **DOCUMENTATION** |  |
|  |  |
| Is there a Geotech report in place? [ ]  No [ ]  Yes – Please attach report  |  |  |
|  |  |  |
|  | If yes, will all Geotech report recommendations be followed? [ ]  No [ ]  Yes |  |
|  |  |  |
| Is there a site plan? [ ]  No [ ]  Yes |
|  |  |  |
|  | If yes, please attach t– (note: having this info may help improve the terms we provide) |
|  |  |
| Is there detailed construction budget? [ ]  No [ ]  Yes |  |
|  |  |
|  | If yes, please attach the detailed construction budget (note: having this info may help improve the terms we provide) |
|  |  |
| Is there any relevant construction documents (contracts, photos, loss run, etc.) ? |  |
|  |  |
|  | If yes, please attach. |
|  |
| **PROJECT MANAGEMENT** |
|  |
| Is there a professional General Contractor or professional Project Manager? | [ ]  No [ ]  Yes |
|  |  |
| If no,  |  |
|  |  |
|  | Explain who is managing the project: |       |
|  |  |
| If yes,  |
|  |  |
|  | Name of the General Contractor or professional Project Manager: |       |
|  |  |
|  | Number of years of construction experience: |       | Number of years in business: |       |
|  |  |  |  |  |
|  | What is their experience? | [ ]  No prior experience with this type of project  |  |
|  |  | [ ]  Has built several projects of same size/ scope  |  |
|  |  |  |  |  |
| Do they carry an annual CGL policy? | [ ]  No [ ]  Yes |  |  |
|  |  |  |  |
| List the 3 largest projects completed by the General Contractor/Project Manager over the last 5 years: |  |
|  |  |
|  |  |
| Project 1 – Year completed:  |       | Construction cost: | $      |  |
|  |  |
|  | Type of project: |
|  |  |
|  | [ ]  Single-family detatched home(s)  | [ ]  Multi-family apartment | [ ]  Road works |
|  | [ ]  Bridges/ Overpasses | [ ]  Commercial building (retail, office) | [ ]  Multi-family condo apartment |
|  | [ ]  Manufacturing building | [ ]  Industrial building | [ ]  Infrastructure |
|  | [ ]  Townhome block(s) |  |  |
|  |  |  |  |
|  |  |  |  |
| Project 2 – Year completed:  |       | Construction cost: | $      |  |
|  |  |
|  | Type of project: |
|  |  |
|  | [ ]  Single-family detatched home(s)  | [ ]  Multi-family apartment | [ ]  Road works |
|  | [ ]  Bridges/ Overpasses | [ ]  Commercial building (retail, office) | [ ]  Multi-family condo apartment |
|  | [ ]  Manufacturing building | [ ]  Industrial building | [ ]  Infrastructure |
|  | [ ]  Townhome block(s) |  |  |
|  |  |  |  |
|  |  |  |  |
| Project 3 – Year completed:  |       | Construction cost: | $      |  |
|  |  |
|  | Type of project: |
|  |  |
|  | [ ]  Single-family detatched home(s)  | [ ]  Multi-family apartment | [ ]  Road works |
|  | [ ]  Bridges/ Overpasses | [ ]  Commercial building (retail, office) | [ ]  Multi-family condo apartment |
|  | [ ]  Manufacturing building | [ ]  Industrial building | [ ]  Infrastructure |
|  | [ ]  Townhome block(s) |  |  |
|  |  |  |  |
|  |  |  |  |
| **PROJECT ALREADY STARTED?**  |
|  |  |  |
| Has construction activity already started? | [ ]  Yes [ ]  No  |
|  |  |
| If yes, fill in the following section: |  |
|  |  |
|  | If new build, when did the forming for foundations start? |       |  |
|  |  |
|  | If renovation, when did the construction activity start? |       |  |
|  |  |
| Have there been any incidents on the project site that could give rise to a claim or increase in exposure on the site? | [ ]  Yes [ ]  No |
|  |  |
| Are there any outstanding builder liens against the property or financial claims/disputes against the applicant related to this project? | [ ]  Yes [ ]  No |
|  |  |
|  | If yes, explain: |       |
|  |  |
| Has there been any changes in financial status of the contractor or owner? | [ ]  Yes [ ]  No |
|  |  |
|  | If yes, explain: |       |
|  |  |
| What dollar ($) amount of the construction budget has been spent as of today? | $       |  |
|  |  |  |
| What stage of construction is the project at? |  |  |
|  |  |  |
|  | [ ]  Foundation work being conducted | [ ]  Frame, no doors and windows | [ ]  Framed, doors and windows |
|  | [ ]  Lock-up, finishing work to be done | [ ]  Complete, waiting for occupancy permit | [ ]  Other |
|  |  |  |  |
|  | If other, please specify: |       |
|  |  |  |  |
| **LOSS CONTROL INFORMATION** |  |  |
|  |  |  |
| Will there be any hot tar or torch works for roof or patio installs? | [ ]  Yes [ ]  No |
|  |  |
| Will the project be fully fenced? | [ ]  Yes [ ]  No |
|  |  |
| Will the project have an onsite security guard after construction hours? | [ ]  Yes [ ]  No |
|  |  |
| Will the project have any site surveillance cameras? | [ ]  Yes [ ]  No |
|  |  |
| Will any portion of the project be occupied prior to completion? | [ ]  Yes [ ]  No |
|  |  |
|  | Explain (details and details of risk management in place to protect other occupiers and the public): |  |
|  |  |  |
|  |       |  |
|  |  |  |
| Will the project have a monitored alarm in operation at lock up stage and onward? | [ ]  Yes [ ]  No |
|  |  |
| **COVERAGES** |  |
|  |  |
| Course of Construction Works (Hard Costs): |       |  |
|  |  |  |  |
| Soft Costs (finance, fees + other recurring carrying costs): |       |  |
|  |  |  |
| Deductible: |  |  |
|  |  |  |
|  | [ ]  $2,500 | [ ]  $5,000 | [ ]  $10,000 | [ ]  $25,000 | [ ]  $50,000 |
|  | [ ]  $100,000 | [ ]  $250,000 | [ ]  $500,000 |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **OPTIONAL DELAYED PROJECT COMPLETION EXTENSION (Loss of rental income)** |  |
|  |  |
| Is delayed project completion coverage extension required? | [ ]  Yes [ ]  No |
|  |  |
| Maximum payable any one loss: |       | Maximum payable any one month: |       |
|  |  |  |  |
|  |  |  |  |
| **OPTIONAL – WRAP- UP LIABILITY** |  |  |  |
|  |  |  |  |
| Please refer to our separate Wrap-Up Liability product. |  |
|  |  |
| **OPTIONAL EQUIPMENT BREAKDOWN COVERAGE** |  |
|  |  |
| Add optional Equipment Breakdown Coverage? | [ ]  Yes [ ]  No |
|  |  |
| **ISSUANCE INFORMATION** |
|  |  |  |  |
| Proposed Effective Date (MM/DD/YYYY): |       |  |
|  |  |  |  |
| **MORTGAGEE** |  |  |
|  |  |  |
| Is there a mortgagee? [ ]  Yes [ ]  No |  |  |
|  |  |  |
| List in order ALL mortgagees, loss payees, additional interests, and other interested parties (name and address): |  |
|  |  |
|  | Mortgagee 1  |  |  |  |
|  |  |  |  |  |
|  | Full legal name: |       | Address: |       |
|  |  |  |  |  |
|  | City: |       | Province: |       | Postal Code: |       |
|  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Mortgagee 2  |  |  |  |
|  |  |  |  |  |
|  | Full legal name: |       | Address: |       |
|  |  |  |  |  |
|  | City: |       | Province: |       | Postal Code: |       |
|  |  |  |  |  |
| **ADDITIONAL INSUREDS** |  |  |  |
|  |  |  |  |  |
| Add any Additional Insureds required with respect to liability coverage (eg. Landlord, contract requirements, etc.): |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Additional Insured 1  |  |  |  |
|  |  |  |  |  |
|  | Full legal name: |       | Address: |       |
|  |  |  |  |  |
|  | City: |       | Province: |       | Postal Code: |       |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Additional Insured 2 |  |  |  |
|  |  |  |  |  |
|  | Full legal name: |       | Address: |       |
|  |  |  |  |  |
|  | City: |       | Province: |       | Postal Code: |       |
|  |  |  |  |  |

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| --- |
| **PLEASE READ BEFORE SIGNING:** The Applicant has reviewed this application form and all attachments and acknowledges that all information provided is true. The Applicant understands that any insurance that may be provided is based on the information in this application being true and correct, and any misrepresentation or omission will render any such insurance policy null or void from inception. The Applicant understands that if the insured fails to immediately inform the insurer of material changes to these facts during the term of an insurance policy, the insurance may not be valid. The Applicant understands that they cannot contravene a term of the policy, commit a fraud, or willfully make false statements during a claim investigation. The Applicant confirms that all individuals included in this application have authorized the collection and storage of their personal information. Credit information, claims history and other personal information may be collected, used and disclosed for the purposes of assessing and underwriting the application for insurance, renewals, evaluating claims, detecting and preventing fraud. The Applicant hereby consents to the use of electronic communications, electronic records, and electronic signatures. The Applicant understands an electronic signature is legally binding, just as if the Applicant had signed a paper document. **NOTE: INSURANCE IS NOT IN EFFECT UNTIL SUCH TIME AS FORWARD INSURANCE MANAGERS LTD HAS ISSUED A BINDER OR INSURANCE POLICY IN WRITING THAT CONFIRMS COVERAGE IS IN PLACE.** Forward Insurance Managers Ltd is a managing underwriting agency duly licensed as an intermediary across Canada – and the insurance company at risk shall be duly listed on any quotation, binder or insurance policy. |
|  |  |  |  |
| **Signature of Applicant(s):** |       | **Date:** |       |
|  |  |  |  |
| **Brokerage:** |       | **Broker ID#:** |       |
|  |  |  |  |
| **Broker Email:** |       | **Phone:** |       |
|  |
|  |
| **Email completed apps to newconstruction@forwardinsurance.ca or for the quickest turnaround, log in to** [***JET***](http://www.forwardinsurance.ca)**.** |