

# ezApplication

**Note: This application will provide our registered producers with an indication of premium only.**

If a firm quotation is desired, final eligibility will be subject to a full application being completed and the insured qualifying in accordance with underwriting guidelines. All information entered on this form will automatically pre-fill onto the full application for your convenience

## 1. Contact Information

- a. Producer ID \_\_\_\_\_
- b. User Name \_\_\_\_\_
- c. User Phone Number \_\_\_\_\_
- d. User e-mail Address \_\_\_\_\_

## 2. General Information

- a. Lead Named Insured \_\_\_\_\_
- b. Address (line 1) \_\_\_\_\_
- c. Address (line 2) \_\_\_\_\_
- d. City, State, ZIP Code \_\_\_\_\_
- e. Proposed Effective Date \_\_\_\_\_
- f. Insured ID \_\_\_\_\_
- g. Submission ID \_\_\_\_\_

## 3. Nature of Business

- a. Industry Group: \_\_\_\_\_
- b. Does the applicant meet the following minimum eligibility parameters?  
<< eligibility parameters >>  Yes  No
- c. Describe operations \_\_\_\_\_

## 4. Automobile Exposure

- a. Number of PPT's \_\_\_\_\_
- b. Number of light and medium commercial vehicles \_\_\_\_\_
- c. Number of heavy and extra-heavy trucks and truck tractors \_\_\_\_\_
- d. Does the applicant have vehicles registered in or employees located in any of the following states: Florida, Indiana, Louisiana, New Hampshire, South Carolina?  Yes  No

**5. Underlying Insurance Information**

a. Schedule of Underlying

General Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per occurrence  
\$ \_\_\_\_\_ personal/ advertising injury  
\$ \_\_\_\_\_ general aggregate  
\$ \_\_\_\_\_ products/ completed operations aggregate  
Annual Premium \$ \_\_\_\_\_

Automobile Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ Combined Single Limit  
Annual Premium \$ \_\_\_\_\_

D&O – Condo/Co-op Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

Employee Benefits Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

Employers Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

Lead Paint Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

Liquor Law Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

Pesticide/Herbicide Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

Professional Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

Other Liability

Insurer \_\_\_\_\_  
Policy Period: from \_\_\_\_\_ to \_\_\_\_\_  
Limits \$ \_\_\_\_\_ per \_\_\_\_\_  
\$ \_\_\_\_\_ aggregate  
Annual Premium \$ \_\_\_\_\_

b. Are there any 3<sup>rd</sup> party liability policies other than those listed above?  Yes  No

**6. Loss Information**

Are there any individual or policy-year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five-(5) full years for all lines other than property?  Yes  No

**7. Expiring Umbrella Information**

Did the applicant carry any umbrella or excess liability coverage during the past policy year?

Yes  No

**If Yes:**

1) Insurer	_____
2) Limits	\$ _____
3) Premium	\$ _____

**8. Industry Group Information**

<< see attached for industry group specific questions>>

***Any and all information provided in connection with this application is warranted to be true, complete and contain no material misrepresentation of any kind that might reasonably be anticipated to affect the decision of whether or not to accept the application.***

Correct  Incorrect

**Comments:**

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**Industry Group Information Questions:**

Construction

**8. Industry Group Information**

Annual Revenue \$ \_\_\_\_\_

Hospitality

**8. Industry Group Information**

a. Annual Revenue \$ \_\_\_\_\_

b. Number of Locations \$ \_\_\_\_\_

c. Property Type \_\_\_\_\_

Property Types: B (bed & breakfast); H (hotel); M (motel); R (rooming/boarding); S (seasonal)

Manufacturing

**8. Industry Group Information**

a. Annual Revenue \$ \_\_\_\_\_

b. Do you manufacture products that involve hazardous materials and/or services?  Yes  No

Real Estate

**8. Industry Group Information**

a. Property Type \_\_\_\_\_

Property Type: C (retail/wholesale); CC (condo/ co-op); M (industrial); O (office); RR (residential rental)

b. Commercial Exposure (square feet) \_\_\_\_\_

c. Residential Exposure (units) \_\_\_\_\_

d. Number of Locations \_\_\_\_\_

Restaurant

**8. Industry Group Information**

a. Annual Revenue \$ \_\_\_\_\_

b. Number of Locations \_\_\_\_\_

Retail

**8. Industry Group Information**

a. Annual Revenue \$ \_\_\_\_\_

b. Number of Locations \_\_\_\_\_

Service

**8. Industry Group Information**

Annual Revenue \$ \_\_\_\_\_

Wholesale

**8. Industry Group Information**

Annual Revenue \$ \_\_\_\_\_

### **Minimum eligibility Parameters:**

#### Construction:

- GL effective date must coincide with umbrella effective date
- Annual receipts/sales up to \$20,000,000
- Total vehicle count not to exceed 20
- No engineering or design work
- All sub-contractors used must maintain same underlying limits and contractor must have contract indemnifying insured and naming insured as additional insured evidenced by certificate of insurance
- Submit a FULL description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods will be referred
- Concrete:
  - High rise or foundations over three stories – referral, over ten stories - decline
- Electrical:
  - No airport, emergency or subway lighting, or security
- Landscaping/Gardening:
  - No pools, excavation, tree surgery, tree removal, patios or concrete work
- Masonry/Plaster:
  - No scaffolding over three stories
- Plumbing:
  - No fire protection sprinkler work (single-family private residence fire protection sprinkler work by referral)
- No process piping (for chemicals or petroleum)
- No railroad construction
- No Residential Construction or home builders anywhere

***Any applicant requiring referral/approval must submit a Full Application for underwriting consideration.***

#### Hospitality:

- GL effective date must coincide with umbrella effective date
- Maximum of 5 locations (up to 10 locations by referral)
- Maximum of 300 rooms per location ( up to 500 by referral)
- Maximum building height 15 stories
- Hi-rise buildings should be either fire-resistive or non-combustible material
- There must be at least two (2) means of egress from each floor, properly marked
- All interior stairwells must be completely enclosed with non-combustible material and have at least a Class B fire door
- Cooking facilities must meet Fire Safety codes  
(Fire suppression systems, fire extinguish systems)
- Total vehicle count not to exceed five (5) (up to 10 vehicles by referral)
- No boarding or rooming houses, seasonal risks, unusual sports facilities such as ski lifts, boat rentals, health spas, live entertainment or night clubs
- No individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods

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#### Manufacturing

- GL effective date must coincide with umbrella effective date
- Annual revenue up to \$30,000,000 (up to \$50,000,000 by referral)
- Total vehicle count not to exceed 25
- No hauling over 100 mile radius with owned, leased or operated vehicles
- No more than five (5) tractor trailers
- Products Recall Exclusion per ISO10017798
- Excluding operations that involve hazardous materials and/or services
- No individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods

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#### Real Estate:

- GL effective date must coincide with umbrella effective date
- Total number of locations not to exceed five (5) (up to 10 by referral)
- Maximum of 300 rooms per location ( up to 500 rooms by referral)
- Maximum building height 15 stories
- Hi-rise buildings should be either fire-resistive or non-combustible material
- There must be at least two (2) means of egress from each floor, properly marked
- Cooking facilities must meet Fire Safety codes (Fire suppression systems, fire extinguish systems)
- Total vehicle count not to exceed ten (10)
- No insured owned or operated garages, retail or wholesale operations
- No construction operations other than for own properties
- No individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods

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#### Restaurant:

- GL effective date must coincide with umbrella effective date
- Total number of locations not to exceed five (5) (up to 10 by referral)
- Hi-rise buildings should be either fire-resistive or non-combustible material
- There must be at least two (2) means of egress from each floor, properly marked
- All interior stairwells must be completely enclosed with non-combustible material and have at least a Class B fire door
- Cooking facilities must meet Fire Safety codes (Fire suppression systems, fire extinguish systems)
- Total vehicle count not to exceed five (5) (up to 10 by referral)
- Having no more than 50% of sales derived from the sale of alcohol
- No Disco, Night Club, or Comedy Club exposure
- No dancing or live entertainment except background music to dining
- No individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods

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Retail:

- GL effective date must coincide with umbrella effective date
- Total number of locations not to exceed 10 (up to 20 by referral)
- Building area for each location not to exceed 25,000 square feet (up to 50,000 by referral)
- Total vehicle count not to exceed 20
- If liquor sold, underlying Liquor Liability limits of not less than \$1M/\$1M per location are required
- Armed Security Guards or dogs by referral only
- No individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods

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Service:

- GL effective date must coincide with umbrella effective date
- Annual revenue up to \$25,000,000 (up to \$50,000,000 by referral)
- Total vehicle count not to exceed 10 (up to 25 by referral)
- No individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods

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Wholesale:

- GL effective date must coincide with umbrella effective date
- Annual revenue up to \$30,000,000 (up to \$50,000,000 by referral)
- Total vehicle count not to exceed 25
- No hauling over 100 mile radius
- No more than five (5) tractor trailers
- Not a market for any Wholesaler who contractually assumes liability in whole or in part for the product it sells
- Total tobacco sales not to exceed 20%
- No individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods

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