



Instructions

The following Environmental Contractors & Consultants questionnaire will help the underwriter rate and quote your account accurately. Please be as complete as possible.

Here are a few areas to keep in mind as you assist your client in completing the information:

Application Information:

- Applicant Name should reflect how they want their name to appear on the policy.
- Web Address – underwriters check these. If their website does not accurately reflect the quality of their operations, best to leave it blank.

Limits of Liability:

- Most underwriters are not going to be willing to quote a bunch of options. Please select limits that reflect the insured's needs

Deductibles or SIR:

- Pollution deductibles don't affect premium as much as other lines of insurance. Only with the highest deductibles will you see relevant pricing adjustments

Projected Sales:

- Environmental Contracting – those services performed by the insured for others.
- Environmental Consulting – professional exposures are outlined here. If your client needs professional (E&O) coverage, the underwriters will be looking for sales projected in one or more of these categories.
- Non-Environmental Operations – underwriters understand that not all of your client's operations fall into environmental categories. In order for environmental markets to consider writing the General Liability for a risk, the majority of their operations must be environmentally related.

Note: This questionnaire is designed to gather the information that most carriers will need in order to provide a bindable quote. In order to bind coverage, the insured will likely need to complete a carrier-specific application.



ENVIRONMENTAL CONTRACTORS & CONSULTANTS QUESTIONNAIRE

| APPLICANT INFORMATION | | |
|------------------------------|------------------------|--------------------------|
| Applicant Name: | | |
| Address: | | |
| City: | State: | Zip: |
| Web Address: | Year Business Started: | Proposed Effective Date: |

| LIMITS of LIABILITY | | |
|----------------------------|-------------|---------------|
| \$500K/\$500K | \$2MM/\$2MM | \$5MM/\$5MM |
| \$500K/\$1MM | \$2MM/\$4MM | \$5MM/\$10MM |
| \$1MM/\$1MM | \$3MM/\$3MM | \$10MM/\$10MM |
| \$1MM/\$2MM | \$3MM/\$6MM | \$10MM/\$20MM |

| DEDUCTIBLE or SIR | | |
|--------------------------|----------|-----------|
| \$2,500 | \$10,000 | \$50,000 |
| \$5,000 | \$25,000 | \$100,000 |

| COVERAGE REQUESTED | | | | | | | | |
|---------------------------|-----|--|-----------------------------------|-----|--|-------------------------------|-----|--|
| General Liability: | Yes | | Contractor's Pollution Liability: | Yes | | Professional (E&O) Liability: | Yes | |
| | No | | | No | | | No | |

| COMPANY PROFILE | | | |
|-----------------------------|-----|--|--|
| Is this a start-up Company? | Yes | | Total Revenue for Prior 12-month period: |
| | No | | |

| ADDITIONAL NAMED INSUREDS | |
|----------------------------------|--------------|
| Named Insured | Relationship |
| | |
| | |
| | |

| CURRENT INSURANCE INFORMATION | | | | | |
|--------------------------------------|--------|---------|----------------|-----------|------------|
| Coverage | Limits | Premium | Effective Date | Retention | Retro Date |
| General Liability | | | | | |
| Contractors Pollution Liability | | | | | |
| Professional Liability | | | | | |

PROJECTED SALES FOR EACH ENVIRONMENTAL CONTRACTING CATEGORY

| Class: | Projected Sales | % Sub | Class: | Projected Sales | % Sub |
|---------------------------------|------------------------|--------------|----------------------------|------------------------|--------------|
| Asbestos Abatement | | | Mobile Incineration | | |
| Drilling (environmental) | | | Mold Abatement | | |
| Emergency Spill Control | | | PCB Removal/Remediation | | |
| Fire / Water Damage Restoration | | | Soil Remediation | | |
| Ground Water Remediation | | | Soil/Ground Water Sampling | | |
| HazMat Cleanup | | | Tank & Pipe Cleaning | | |
| Indoor Air/Radon | | | Tanks – AST Installation | | |
| Industrial Cleaning | | | Tanks – AST Removal | | |
| Landfill Liner Installation | | | Tanks – UST Installation | | |
| Lead Abatement | | | Tanks – UST Removal | | |
| Liquid Waste Remediation | | | Waste Disposal | | |
| Medical Waste Pickup | | | Water Treatment | | |
| Medical Waste Remediation | | | Wetlands Contracting | | |

PROJECTED SALES FOR EACH ENVIRONMENTAL CONSULTING CATEGORY

| Class: | Projected Sales | % Sub | Class: | Projected Sales | % Sub |
|-----------------------------------|------------------------|--------------|-------------------------------------|------------------------|--------------|
| Air Monitoring (non-mold) | | | Phase II-Surface Investigation | | |
| Asbestos/Lead/Radon Consulting | | | Phase III-Remedial Design Plans | | |
| Environmental Impact Studies | | | Regulatory Consulting/Permitting | | |
| Environmental Permitting | | | Remediation Oversight/Management | | |
| Environmental Sampling | | | Surveying for Environmental Reports | | |
| Expert Witness/Litigation Support | | | Tanks - UST/AST Design | | |
| Feasibility Studies or Reports | | | Tanks - UST/AST Testing | | |
| Hazardous Materials Consulting | | | Waste Brokering | | |
| Lab Testing/Analysis | | | Wastewater Sewage Design | | |
| Mold Inspection and Assessment | | | Wetlands/Wildlife Consulting | | |
| Phase I-Site Assessment | | | | | |

PROJECTED SALES FOR EACH NON-ENVIRONMENTAL CATEGORY

| Class: | Projected Sales | % Sub | Class: | Projected Sales | % Sub |
|---------------------------------------|------------------------|--------------|-------------------------------------|------------------------|--------------|
| Carpentry | | | Insulation | | |
| Civil or Structural Engineering | | | Lab Testing (non-environmental) | | |
| Concrete / Masonry | | | Manufacturing Sales or Distribution | | |
| Demolition | | | Painting | | |
| Dredging | | | Pipeline Cleaning and Maintenance | | |
| Drilling (oil, gas, water) | | | Plumbing | | |
| Electrical / HVAC / Mechanical | | | Road / Bridge Construction | | |
| Excavation / Grading | | | Roofing | | |
| General Construction | | | Sewer/Septic Maintenance | | |
| Geotechnical Engineering | | | Surveying | | |
| Health and Safety (non-environmental) | | | Water (Potable) System Design | | |

SCOPE OF SERVICES: (describe all of the contracting services performed & typical projects):

| PERCENTAGE OF SALES BY PROPERTY CLASS | | | | | |
|--|-----------------------|--|------------------------|--|------------------------------|
| | Single Family Housing | | Hospitals / Healthcare | | Government |
| | Apartments | | Schools / Universities | | Industrial / Manufacturing |
| | Condos/Townhomes | | Hotels / Motels | | Retail / Office / Commercial |

ADDITIONAL DETAILS: (any additional information you would like the underwriter to consider in reviewing this application):
