

HERMITAGE BULLETIN



Hermitage Insurance Company

RESIDENTIAL CONTRACTORS LIABILITY PROGRAM



Hermitage Insurance Company is pleased to announce a new liability program covering Residential Contractors (GC's), effective immediately.

We define desirable contractors as follows:

- A. Small Residential GC's building 10 or less houses per year, with maximum annual gross receipts of \$5,000,000.
- B. In business three (3) years, but will consider new ventures if the principal has at least five (5) years supervisory experience with another builder.
- C. Contractor builds or will build single family houses. No tract housing, attached or semi attached units have been built in the past, or will be built.
- D. Does not do sub-contracting work for others.

The following information is required with all Submissions:

1. Completed ACORD and HIC Contractors Supplemental Applications
2. Complete listing of all houses built in the past three (3) years with full addresses.
3. Minimum of three (3) years hard copy loss runs, if applicable.
4. Copy of the Contract (HH Agreement) with the sub-contractors currently being used, or will be used. If the contract is deemed unacceptable, HIC will provide a suitable one for use.

Additional Considerations:

Once coverage has been bound, we require the signed application in 15 days.

Coverage will be on a Named Location basis only (maximum 10 per policy period). All location addresses, number of stories, square footage, and estimated construction cost is required prior to beginning work. All locations will be added to the policy.

Prior projects may or may not be covered for completed operations, based on the information supplied in the submission.

Minimum Premium of \$10,000

Deductibles of \$1,000 - \$5,000

GL Limits of \$2MM/\$2MM Available

No Medical Payments will be provided.

Premium will be based on Total Gross Receipts estimated for the policy period. Premium audits will be ordered on all expiring policies.

We will obtain one or more job site inspections.



CONTRACTORS SUPPLEMENTAL APPLICATION

Submit along with a signed and completed Acord General Liability Application

Attach currently valued company loss runs for the past 3 years

Applicant's Name		Years in business under this name	Years of experience in this field
Is the applicant licensed (Y / N)	Type of license	License #	Year Issued
Has applicant ever operated under any other name? (Y / N)	If yes, what names		
	What was the reason for the name change		
What states has the applicant worked in the past 10 years			
What states will the applicant work in the next 12 months			
Does the Applicant perform work other than new single family residential construction? (Y / N) If yes, specify below:			
Estimated payroll for executive supervisors		Does applicant use casual labor (Y / N)	
Total number of employees (including owner and all leased employees): Fulltime:			
Part Time:			

	2006	2005	2004	2003	2002
Annual Gross Receipts					
Employee Payroll					
Cost of subcontracted work					

Indicate type of work performed by your employees (%):

Blasting	Landscaping	Sheet Metal	Pile Driving
Bridge Building	Maintenance	Sheet (Ornamental)	Pollution Abatement
Carpentry	Masonry	Sheet (Structural)	Asbestos Abatement
Concrete	Mechanical	Street/Road Construction	Soil Stabilization
Drilling	Painting	Supervisory Only	Underpinning Work
Excavation	Plastering	Tunneling	Fire Restoration
Gas Mains	Plumbing	Wrecking / Demolition	Structural Demolition
Insulation	Roofing	Other	
Electrical	Sewers		

Indicate type of work performed by your subcontractors (%):

Blasting	Landscaping	Sheet Metal	Pile Driving
Bridge Building	Maintenance	Sheet (Ornamental)	Pollution Abatement
Carpentry	Masonry	Sheet (Structural)	Asbestos Abatement
Concrete	Mechanical	Street/Road Construction	Soil Stabilization
Drilling	Painting	Supervisory Only	Underpinning Work
Excavation	Plastering	Tunneling	Fire Restoration
Gas Mains	Plumbing	Wrecking / Demolition	Structural Demolition
Insulation	Roofing	Other	
Electrical	Sewers		



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Underwriting Questions:

1. What percent of your work is subcontracted to others?		
2. Does the applicant use the same subcontractors on all jobs?	Y	N
3. Are the subcontractors always insured for General Liability and Work Comp	Y	N
4. Are the subcontractors always required to carry \$1 Million in General Liability limits	Y	N
5. Is the applicant named as an additional insured on all subcontractor's policies	Y	N
6. Are certificates of insurance evidencing General Liability required of the subcontractors	Y	N
7. Does the applicant have written contracts with all subcontractors?	Y	N
8. Do the contracts with subcontractors contain a hold harmless in favor of the applicant?	Y	N

Attach a copy of the contract the applicant uses with the subcontractors.

9. What is the maximum number of houses the applicant has built in any one year? Any two years?		
10. What is the maximum value of any one house built (excluding land value)?		
11. What is the maximum height of the houses built by applicant?		
12. How many houses does the applicant plan to build in the coming year?		
13. Has or will the applicant ever build more than 3 structures in any given subdivision or development	Y	N
14. Has or will the applicant ever worked on the construction of tract housing, apartments, condominiums or townhouses?	Y	N
15. Has or will applicant ever work with removal of asbestos, lead paint, PCB's or other hazardous materials including fuel tanks?	Y	N
16. Has the applicant ever built on hillsides?	Y	N
17. Has the applicant ever built over piers, pilings, stilts or over landfill or subsidence areas?	Y	N
18. Does or did the applicant ever use synthetic stucco, EIFS or Dryvit?	Y	N
19. Has the applicant ever been involved in or aware of litigation regarding allegations of the applicant's defective workmanship?	Y	N
20. Does the applicant lease or rent any equipment to others?	Y	N

If the applicant has answered "NO" to any of Questions 2-8 or "YES" to any of Questions 13-20, please explain:

The applicant hereby submits this application and acknowledges that the information set forth herein and on the attached Listing of Projects, and specifically in response to Underwriting Questions 1 – 20, is complete and accurate and will be used to obtain insurance from Hermitage Insurance Company.

Dated: _____

Signed: _____

Title : _____

