



Application for Environmental Consultants Professional and Pollution Liability Insurance

This insurance coverage you are applying for is written on a CLAIMS MADE AND REPORTED basis. Only claims which are first made against you and reported to the Company during the Policy Period are covered subject to the policy provisions. The Limits of Liability stated in the Policy are reduced by Claim Expenses. Claim Expenses may also be applied against the Deductible. If you have any questions about the coverage, please discuss them with your insurance broker or agent.

Instructions

- 1. Please complete this application. All questions applicable to your operations must be answered. If space on this form is insufficient to provide a complete answer, please attach information on separate sheets.
2. Application form must be signed and dated by an owner, partner or director/officer of your firm.
3. Additional information required for this submission:
- Resumes of key personnel
- Firm's brochure describing services and qualifications
- Audited financial statements for last 2 years
- Hard copy of Loss runs applicable to coverages requested
- Sample Client and Subcontractor contract forms
- SF 254 or 10 largest projects list

1. Applicant Name

[Empty text box for Applicant Name]

2. Address

[Empty text box for Address]

3. Telephone

[Empty text box for Telephone]

4. Address of Headquarters

[Empty text box for Address of Headquarters]

5. Company Contact and Title

[Empty text box for Company Contact and Title]

6. List of proposed Named Insureds to be covered by this Policy.

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7. How long has the Named Insured been in business? \_\_\_\_\_ years
8. During the past five years, has the name of the applicant been changed or has any other business been purchased or have any mergers or consolidations taken place (please check)? Yes  No
- If yes, provide details below.

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9. Description of Contractor Operations

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10. Total Professional Staff of Applicant

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| (1) Principals:                             |
| (2) Supervisors / Foreman:                  |
| (3) Total number of Engineers & Architects: |
| (4) Total number of Field Personnel:        |
| (5) Hydrogeologists, Geologists, Chemists:  |
| (6) All other (describe):                   |

11. Are any Joint Ventures proposed under this Policy? (please check) Yes  No
- If yes, provide details below.

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12. Does the firm engage in any foreign operations? (please check) Yes  No
- If yes, provide details below.

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13. Does any one project or contract represent more than 25% of the firm's annual fees? (please check) Yes  No
- If yes, provide details below.

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14. Last three year's total gross revenue:
- |      |       |
|------|-------|
| 1999 | _____ |
| 2000 | _____ |
| 2001 | _____ |

## 15. Profile of Operations

- In column A, please provide % of firm's revenues performed by in-house operations and services.
- In column B, please provide % of firm's revenues in subcontracted operations and services.
- Columns A+B should equal 100%.
- Projected sales = 12 months from anticipated date of coverage for operations and services.

| Coverage A. E&O  | A          | B               | C                 |
|--|------------|-----------------|-------------------|
| 1. Environmental   | % In-House | % Subcontracted | Projected Revenue |
| Remedial Investigations  |            |                 |                   |
| Work on feasibility studies, reports, surveys where applicant is not involved in design  |            |                 |                   |
| Remedial Design plans and specifications   |            |                 |                   |
| Observation/Inspection of construction on behalf of client   |            |                 |                   |
| Construction management/Project Management; include supervision / oversight activities   |            |                 |                   |
| Real Estate Audits   |            |                 |                   |
| Soil Testing / Analysis  |            |                 |                   |
| Surveying  |            |                 |                   |
| Lab Testing / Analysis   |            |                 |                   |
| Asbestos / Lead abatement design / Sampling verification   |            |                 |                   |
| Environmental Risk Assessments/audits  |            |                 |                   |
| Regulatory Consulting/Permitting   |            |                 |                   |
| Tank Testing & maintenance   |            |                 |                   |
| Tank system design   |            |                 |                   |
| Decommissioning and Demolition   |            |                 |                   |
| Waste Brokering / recommendations / arrangements / management of disposal (Do not include transportation/disposal fees in this category) |            |                 |                   |
| Health & Safety Training   |            |                 |                   |
| Other (explain)  |            |                 |                   |
| <b>2. Non Environmental</b>  |            |                 |                   |
| Work on feasibility studies, reports surveys where applicant is not involved in design   |            |                 |                   |
| Construction / Project Management / Observation/Inspection   |            |                 |                   |
| Surveying  |            |                 |                   |
| Design other than listed in Section 1, above or Section 3. below   |            |                 |                   |
| Design of waste water/sewer systems (process)  |            |                 |                   |
| Design of potable water systems (process)  |            |                 |                   |
| Other Process / Engineering  |            |                 |                   |
| Geotechnical / Foundations / Soils Engineering   |            |                 |                   |
| HVAC / Electrical / Mechanical Engineering   |            |                 |                   |
| Civil/Structural Engineering   |            |                 |                   |
| Lab Testing  |            |                 |                   |

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| Other (explain)  |  |  |  |
| <b>3. Combined Environmental and Non Environmental</b> |  |  |  |
| Product Design (Products for sale)                     |  |  |  |
| Computer Software Design/Programming                   |  |  |  |
| Financial Management/Consulting                        |  |  |  |
| Other (explain)  |  |  |  |

**Total Projected Sales for Category A \_\_\_\_\_**

| <b>Coverage B. Contractors Operations</b>  | <b>A<br/>% In-House</b> | <b>B<br/>% Subcontracted</b> | <b>C<br/>Projected Revenue</b> |
|--|-------------------------|------------------------------|--------------------------------|
| <b>1. Environmental Contracting</b>        |                         |                              |                                |
| Groundwater Sampling                       |                         |                              |                                |
| Soil Sampling                              |                         |                              |                                |
| Haz material clean-up, soil excavation     |                         |                              |                                |
| Groundwater Treatment & Recovery           |                         |                              |                                |
| Waste Storage                              |                         |                              |                                |
| On-site haz waste treatment                |                         |                              |                                |
| Mobile Incinerators                        |                         |                              |                                |
| Barrier/Liner Contractors                  |                         |                              |                                |
| Emergency Haz Material Clean-Up            |                         |                              |                                |
| Tank Removal/Installation                  |                         |                              |                                |
| PCB Oil/Equipment Retrofill & removal      |                         |                              |                                |
| Hydrocarbon or Chemical Recycling/Recovery |                         |                              |                                |
| Dredging                                   |                         |                              |                                |
| Asbestos/Lead Abatement                    |                         |                              |                                |
| Other (explain)                            |                         |                              |                                |
| <b>2. Non-Environmental Contracting</b>    |                         |                              |                                |
| Carpentry                                  |                         |                              |                                |
| Demolition/Dismantling                     |                         |                              |                                |
| Drilling                                   |                         |                              |                                |
| Electrical                                 |                         |                              |                                |
| Excavation (Non Haz)/Grading               |                         |                              |                                |
| General Contracting                        |                         |                              |                                |
| HVAC/Mechanical                            |                         |                              |                                |
| Industrial Cleaners (incl. Sewer/Septic)   |                         |                              |                                |
| Insulation                                 |                         |                              |                                |
| Logging                                    |                         |                              |                                |
| Masonry/Concrete                           |                         |                              |                                |
| Marine                                     |                         |                              |                                |
| Oil Lease                                  |                         |                              |                                |
| Painting                                   |                         |                              |                                |
| Pipeline Construction/Cleaners             |                         |                              |                                |
| Plumbing                                   |                         |                              |                                |
| Roofing                                    |                         |                              |                                |

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| Steel Erection               |  |  |  |
| Street and Road Construction |  |  |  |
| Other (explain)              |  |  |  |
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16. Does your company select or arrange for the site of disposal for hazardous or non hazardous waste on behalf of clients? (please check) Yes  No
17. Are updated certificates of insurance from subcontractors kept on file? Yes  No  Are these certificates required to show environmental liability insurance? Yes  No
18. What are the minimum limits of liability insurance you require from your subcontractors?

|                         |       |
|-------------------------|-------|
| General Liability       | _____ |
| Environmental Liability | _____ |
| Professional Liability  | _____ |

19. Do you require subcontractor policies to name you as an additional insured? Yes  No
20. Do your contracts with subcontractors contain an indemnification provision? Yes  No   
If yes, attach copies of all insurance requirements and indemnification clauses.
21. Does your company enter into written contracts where you assume liability? Yes  No  If yes, what is the percentage of contracts in which you assume liability % \_\_\_\_\_  
If yes, attach copies of all insurance requirements and indemnification clauses.
22. Please list your current liability coverage information.

| Coverage                        | Carrier | Limits | Expiration | SIR | Retrodate, if any |
|---------------------------------|---------|--------|------------|-----|-------------------|
| General Liability               |         |        |            |     |                   |
| Contractors Pollution Liability |         |        |            |     |                   |
| Worker's Comp.                  |         |        |            |     |                   |
| Umbrella                        |         |        |            |     |                   |
| Auto Liability                  |         |        |            |     |                   |
| Errors & Omissions              |         |        |            |     |                   |

23. Have any claims been previously made against the applicant or reported under any other Contractor's Pollution Liability Policies? Yes  No  If yes, state a) the date when claim was made; b) the date the incident giving rise to the claim took place; c) name of the claimant; d) nature of the claim; e) amount paid or estimated may be paid; and f) final disposition or current status.

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It is agreed that claims made prior to the inception of the policy period are excluded from this proposed coverage, unless expressly provided otherwise in the policy or by endorsement.

24. Is the applicant aware of any fact, circumstance or situation which could result in a claim being made against it or any other person or entity for whom coverage will be sought? Yes  No   
If yes, provide details below.

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It is agreed that if such knowledge exists, any claim arising from such fact, circumstance or situation is excluded from this proposed coverage unless expressly provided otherwise in the policy or by endorsement.

25. If project policy, include copy of fully executed contract with client.

The applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated. Completion of this form does not bind coverage. Applicant's acceptance of Company's quotation and Company's written agreement to be bound is required to bind coverage and to issue policy. It is agreed that this form shall be the basis of the contract should a policy be issued, and will be attached to the policy.

All written statements and materials furnished to the Company in conjunction with this application are hereby incorporated by reference into this application and made apart hereof. If an order is received, the application is attached to the policy so it is necessary that all questions be answered in detail. The applicant represents that the above statements and facts are true and that no material facts have been omitted or misstated.

### **Fraud Prevention - General Warning**

**NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.**

**NOTICE TO ARKANSAS, LOUISIANA AND NEW MEXICO APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NOTICE TO COLORADO APPLICANTS:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an Insurance Company for the purpose of defrauding or attempting to defraud the Company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any Insurance Company or agent of an Insurance Company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** Warning, it is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**NOTICE TO FLORIDA APPLICANTS:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.

**NOTICE TO KENTUCKY APPLICANTS:** Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

**NOTICE TO MAINE APPLICANTS:** It is a crime to provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**NOTICE TO NEW JERSEY APPLICANTS:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**NOTICE TO NEW YORK APPLICANTS:** Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance or statement of claims containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**NOTICE TO OHIO APPLICANTS:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**NOTICE TO OKLAHOMA APPLICANTS:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**NOTICE TO PENNSYLVANIA APPLICANTS:** Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any fact materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**NOTICE TO PUERTO RICO APPLICANTS:** Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps, or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) no more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of three , or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

**NOTICE TO TENNESSEE & VIRGINIA APPLICANTS:** It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company.. Penalties include imprisonment, fines and denial of insurance benefits.

**NOTICE TO WASHINGTON APPLICANTS:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_  
(signature of officer of corporation)

APPLICANT \_\_\_\_\_  
(print name & title)

BROKER \_\_\_\_\_ DATE \_\_\_\_\_  
(print name of firm)

\_\_\_\_\_  
(address of brokerage firm)

\_\_\_\_\_  
(contact person & telephone number)

\_\_\_\_\_  
(agent license number)

