



CARRIER:

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Artisan / Trade Contractors Product Application

This application may only be used for eligible Artisan/Trade Contractor classes listed on page two of this application that do not have more than \$50,000 in subcontracted work. If the applicant has more than \$50,000 in subcontracted work, please complete and submit our Artisan/General Contractors Supplemental Application (CSA 4/07).

1. Applicant name: _____
2. Form of business: Individual Corporation Partnership LLC Other _____
3. Mailing address: _____
 City: _____ State: _____ Zip: _____
4. Location address: _____ Same as mailing address
 City: _____ State: _____ Zip: _____
5. Audit contact: _____ Phone number: _____
6. Web site address: _____ E-mail address: _____
7. Limit: \$100/\$200 \$300/\$300 \$300/\$600 \$500/\$500 \$500/\$1,000 \$1,000/\$1,000 \$1,000/\$2,000
8. Projected annual sales: \$ _____
9. How long has the applicant been in business? _____
10. List all states where construction activity is planned: _____
11. For applicants located in Connecticut, New Jersey, New York or Pennsylvania - N/A Yes No
 Is any work performed in the following boroughs of New York: Bronx, Brooklyn, Manhattan, or Queens?
12. Projected cost of subcontracted work (includes labor and materials) \$ _____
 If subcontractors are used, the applicant requires certificates of insurance evidencing general liability coverage True False
13. The applicant will need additional insured endorsements True False
14. The applicant has no past, present or future operations in Alaska, Colorado, Louisiana or West Virginia True False
15. The applicant does not have any past allegations or claims involving construction defect True False
16. The applicant has not been in business for more than 12 months with no prior coverage True False
17. The applicant has never, or will not during our policy term, be involved in projects in any capacity for the construction of new apartments, condominiums, townhouses or tract homes True False
18. Insurance coverage has not been cancelled or non-renewed in the past three years (not applicable in MO) True False
19. No past, pending or planned bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner of the applicant individually within the past five years True False
20. The applicant does not perform any:
 - a. Wood floor sanding or refinishing True False
 - b. Exterior operations in excess of four stories or above 50 feet from ground level True False
 - c. Installation of overhead garage doors True False
 - d. Alarm monitoring or security system installation, service, maintenance or repair work True False
 - e. Rigging work or use of cranes True False
 - f. Ice or snow treatment/removal services True False
 - g. Fire, water, soot, mold, asbestos or any other type of property damage remediation True False
 - h. Fire suppression or sprinkler work True False
 - i. Work involving medical facilities (other than doctor's office), surgical facilities, nursing homes or assisted living facilities during applicant's time in business or planned for our policy term True False
 - j. Boiler system installation, service or repair True False
 - k. Work on foundations or chimneys True False
 - l. Waterproofing operations True False
 - m. Pollution or abatement work True False
 - n. Demolition work (except incidental non-load bearing interior work) True False

21. Loss information for the past three years: None

Year	# of Claims	Incurred Amounts	Description of Claim
		\$	
		\$	
		\$	

22. Indicate the operations conducted by the applicant by providing the payroll (including casual labor) for each trade performed by the applicant:

Classification	Payroll	Classification	Payroll
Air conditioning systems	\$	Interior decorators	\$
Carpentry - residential <= 4 stories	\$	Landscape gardening	\$
Carpentry - interior	\$	Lawn care services	\$
Carpentry - commercial	\$	Masonry	\$
Carpentry shop only	\$	Painting - exterior	\$
Carpet, rug, furniture cleaning	\$	Painting - interior	\$
Ceiling or wall installation-metal	\$	Painting - shop only	\$
Door/Window installation	\$	Paperhanging	\$
Driveway/Parking/Sidewalk paving	\$	Plumbing - commercial/industrial	\$
Dry wall/Wallboard installation	\$	Plumbing - residential	\$
Electrical apparatus installation	\$	Siding installation	\$
Electrical contractors	\$	Sign painting - inside buildings	\$
Electrical work - within buildings	\$	Sign painting - on buildings	\$
Floor covering - not ceramic/stone	\$	Tile/Stone/Marble work	\$
Furniture or fixture installation	\$	Tree pruning	\$
HVAC - no LPG	\$	Upholstering	\$
House furnishing installation	\$	Upholstering - shop only	\$
Insulation work - mineral	\$	Window cleaning	\$

23. There are no operations in any classes other than those listed above

True False

24. Describe the three largest jobs undertaken in the past three years:

Description	Location (City, State)	Cost	Duration
		\$	
		\$	
		\$	

25. Does applicant need to name an entity on a waiver of subrogation?

Yes No

If "Yes", provide below information:

Name	Address (Street, City, State, Zip Code)	Interest

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: 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.

Colorado Fraud Statement: 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.

Florida Fraud Statement: 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 of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Maine Fraud Statement: It is a crime to knowingly 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

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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.

Oklahoma Fraud Statement: 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.

Oregon Fraud Statement: Notice to Oregon 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 may be guilty of insurance fraud.

Kentucky, Pennsylvania AND Ohio Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: 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.

Fraud Statement (All Other States): 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.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days' notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. **THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.**

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____
(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium

charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's signature: _____ Title: _____
President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____