



ADMITTED ARTISAN CONTRACTOR  
 + INLAND MARINE PROGRAM  
 APPLICATION

Proposed Effective Date 3/22/2017  
 Expiration Date \_\_\_\_\_  
 of Current GL Policy \_\_\_\_\_

Submission Number: QAA03853175
Submission Type: <input checked="" type="checkbox"/> New <input type="checkbox"/> Renewal <input type="checkbox"/> Conversion
<b>BROKER INFORMATION</b>
Agency Code: KR031
Agency Name: Kraft Lake
Address: 1606 Willow View Rd
City/State/Zip: urbana, IL 61802
Contact Person: Michael S. Rumsey
Phone: 2173633030
Fax: 2177179815
Contact Email: mrumsey@farmersagent.com

**GENERAL INFORMATION**

Individual  Corporation  Limited Liability Company  Joint Venture  Partnership  Limited Partnership  Limited Liability Partnership  Trust

Applicant	Brandon Hallowell, DBA: Affordable Construction and Renovation				
Location of Premises	2301 County Rd 2600 E				
City	Ogden	State	IL	Zip Code	61859
Mailing Address	2301 County Rd 2600 E				
City	Ogden	State	IL	Zip Code	61859
Phone	(217)274-9770	Inspection Contact	Brandon Hallowell	Inspection Phone	(217)274-9770

		General Liability	Inland Marine
Occurrence Form (CG 00 01 12/07) Without Sunset		\$785	\$169
Broker Fee: \$		Total Premium and All Fees: \$	

**This is not a final quote, nor is it an offer of insurance.** Pricing is based only upon the rating information your agent has provided and may be subject to change due to additional rating variables. In addition, this is not a policy, but merely a general description of coverages available. Refer to actual policy for full coverage details including exclusions and limitations. Your policy will contain all of the terms and conditions applicable in the event of a loss or claim. **Acceptability of this risk is dependent upon company underwriting review and will be subject to an engineering & safety services survey, including compliance with recommendations made.**

**Issuing Carrier:** Security National Insurance Company

**Special Conditions:**

- No New Residential Construction Work Prior to Certificate of Occupancy is Allowed. Premium Credit is Applied.
- Prior Completed Work Exclusion Has Been Amended or Removed
- Washington - Commission Paid to the Producer is 12.5% of Premium
- Texas - Prior Completed Work Exclusion Will be Attached to the Issued Policy
- Terrorism Coverage Accepted
- Multi-policy Credit is Applied

**UNDERWRITING INFORMATION**

Description of Operations: General construction, room remodels, bathroom & kitchen remodels, decks, room additions The construction is for commercial and residential . He wants to be covered for both if the opportunity come

				Structure Type		Construction Type	
				Residential	50	New Construction	0
License Number		Years in Business	0	Industrial	0	Service/Repair	50
Annual Gross Rcpts	\$80,000	Years of Experience	20	Commercial	50		
Subcontractor Costs	\$0	Owners	1				
					100%		100%

**BUSINESS EXPERIENCE/INSURANCE HISTORY**

- New In Business
- Operating Business Without Prior Insurance
- 1-59 Days Without General Liability Coverage
- 60+ Days Without General Liability Coverage
- 1 Year In Business With No Lapse In GL & No Losses
- 2 Years In Business With No Lapse In GL & No Losses
- 3 Years In Business With No Lapse In GL & No Losses
- 4+ Years In Business With No Lapse In GL & No Losses
- Other – Claim In The Past Year

**INSURANCE HISTORY**

Policy Term	No Coverage	Insurance Company Name
2016 - 2017		

**GENERAL LIABILITY LIMITS AND PAYROLL INFORMATION**

General Liability Limits : \$ 1,000,000/2,000,000/1,000,000  
 \$ 100,000 Fire Damage Liability  
 \$ 5,000 Medical Payments  
 \$500 PD Per Claim Deductible

**CLASSIFICATION SCHEDULE**

	CLASS CODE	PAYROLL
Carpentry - Residential	91340	\$10,200
Carpentry - Commercial	91342	\$10,200

**OPTIONAL COVERAGES**

- No New Residential Construction Work Prior to Certificate of Occupancy is Allowed. Premium Credit is Applied.
- Per Project Aggregate (fully earned)
- Employee Benefits Liability (fully earned)
- Prior Completed Work Exclusion Has Been Amended or Removed
- Faulty Workmanship Coverage (Contractors Errors and Omissions) Not Available in WA (\$500 Deductible / \$10,000 Limit) (Premium is fully earned)
- 49-0116 Scheduled Additional Insured Endorsement (fully earned)
- Remove Earth Movement Exclusion 49-0100 (Subsidence)
- Washington Stop Gap - Employers Liability Coverage Endorsement Insurance: \$1,000,000 Limit (fully earned)
- Action Over (Amendment – Employers Liability Exclusion) Buy Back (49-0103) Not Available in WA
- 49-0117 Limitation of Coverage to Business Description

**INLAND MARINE COVERAGES**

COVERAGE TYPE	LIMIT(S) OF INSURANCE
Miscellaneous Tools And Small Equipment	\$5,000

**ELIGIBILITY QUESTIONS**

**Common Eligibility Questions** – Note: The following questions apply to work done in any capacity (i.e. as an artisan contractor, site work contractor, or supplier)

1. Is the applicant currently performing any work involving new residential properties prior to the certificate of occupancy or does the applicant plan to in the future?	No
2. Does the applicant have at least 2 years of construction experience in the field of their current business/trade?	Yes
3. Are annual gross receipts over \$1,500,000 in any of the past 2 years?	No
4. Does the applicant have any current or planned residential jobs where the applicant's contract value (including changes) is greater than \$750,000?	No
5. In the past three (3) years, has the applicant worked on a job where the applicant's contract value (including changes) was greater than \$750,000? Note: Prior Work Buy Back is not available for applicants with prior jobs over \$750,000.	No
6. Has the applicant had more than two (2) losses or more than \$20,000 total paid for losses in the past 4 years?	No
7. Does the applicant require all subcontractors (if used) to name their company as an additional insured AND does the insured require and maintain proof of general liability and workers compensation insurance of subcontractors?	Yes
8. Has the applicant completed any work involving, related to, or about the premises of APARTMENT CONVERSIONS (to condominiums/townhomes/timeshares) or Construction work involving CONDOMINIUMS, TOWN HOMES OR TIME SHARES in the past 10 years or does the applicant plan to in the future?	No
9. In the past 4 years has the applicant performed or completed or is the applicant currently performing any work, prior to the certificate of occupancy, involving, related to, or about the premises of New Homes in TRACTS OR SUBDIVISIONS OF MORE THAN TEN (10) HOMES (including all phases) or are there plans to do so in the future?	No
10. In the past 2 years has the applicant built or is the applicant currently building any structures as a GENERAL CONTRACTOR (ground up construction) or DEVELOPER, or performed work as a CONSTRUCTION MANAGER or PROJECT MANAGER or are there plans to do so in the next year?	No
11. Does work covered under "wrap-up" or OCIP policies comprise more than 15% of the applicant's current or planned jobs?	No

**ELIGIBILITY QUESTIONS**

**Common Eligibility Questions (cont.)** – Note: The following questions apply to work done in any capacity (i.e. as an artisan contractor, site work contractor, or supplier)

12. In the past 5 years has the applicant performed any repair or remediation of fire damage, water damage, mold damage or termite damage as the General Contractor or are there plans to do so in the next year?	No
13. Has the applicant performed work related to: railroads, gas stations, refineries, chemical plants, airports, public utilities, medical facilities, nursing homes, senior housing, military housing or student dormitories or are there plans to do so in the future?	No
14. Does the applicant own vacant land, real estate development property or model homes?	No
15. Has the applicant had any bankruptcies or tax or credit liens within the last 5 years?	No
16. Has any policy or coverage being applied for been declined/non-renewed, or cancelled for non-payment within the last 3 years?	No
17. Have there been losses, claims or "legal actions" (lawsuits, mediations, arbitrations) against the applicant in the past 4 years or are there any pending against them now? If yes, please provide detailed description.	No
18. Has the applicant had any CONSTRUCTION DEFECT claims and/or "legal actions" (lawsuits, mediations, arbitrations)?	No
19. Does the applicant do any work outside of the state he/she is domiciled in?	No
20. Is the applicant a subsidiary or affiliate of another entity or does the applicant have any subsidiaries or affiliates?	No
21. In the past 4 years, has the applicant performed or completed or is the applicant currently performing any work involving, related to or about the premises of NEW MOBILE HOME PARKS CONTAINING MORE THAN TEN SPACES (including all phases) or are there plans to do so in the future?	No

**Trade Specific Eligibility Questions** – Answer “No” if you have not performed, supervised, or subcontracted the following activities in the past 10 years. Answer “Yes” if you have or will perform, supervise, or subcontract the following activities

**Classification:**

Carpentry - Residential

1. Any residential framing as a subcontractor?	No
2. Any exterior work over 3 stories?	No
3. Hillside construction (with slope of greater than 20 degrees)?	No
4. Solar energy panels?	No
5. Roofing performed by applicant (not subcontracted)?	No
6. Work on LPG gas lines, or pumps?	No
7. Environmental clean up?	No
8. Playground equipment/bleacher work?	No
9. Waterproofing?	No
10. Fire suppression/alarm work?	No
11. Rental of equipment to others?	No
12. Demolition (structural) of a residence or commercial building?	No
13. Underpinning or shoring?	No
14. Retaining walls greater than 6 feet tall?	No
15. Work more than 12 feet below grade?	No
16. Foundation work or repairs?	No
17. Seismic retrofitting other than shear walls or foundation bolting or does work constitute more than 20% of total operations?	No
18. EIFS work?	No
19. Window installation or repair not done in conjunction with an overall remodeling job?	No
20. Any fabrication or manufacturing of items not installed by the applicant?	No
21. Installation of Security Bars on Doors or Windows?	No

**INLAND MARINE ELIGIBILITY QUESTIONS**

1. Has the applicant incurred more than \$5,000 in paid Inland Marine losses (including expenses) or had more than one (1) claim in the last four (4) years?	No

**ADDITIONAL UNDERWRITING INFORMATION**

Empty box for additional underwriting information.

COVERAGE/DESCRIPTION OF COVERAGE INLAND MARINE	VALUATION	CO-INSURANCE	DEDUCTIBLE INFORMATION	
			THEFT DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE
<b>Miscellaneous Tools And Small Equipment:</b> This coverage is intended to cover hand tools, compressors, generators, nail guns, paint sprayers, cell phones and similar items. The maximum value of any one tool is \$1,500.	Actual Cash Value	N/A	\$1,000	\$1,000

**PREMIUM BREAKDOWN**

Occurrence Form (CG 00 01 12/07)	Without Sunset
General Liability Premium	\$605.00
Faulty Workmanship Coverage (Contractors Errors and Omissions) (Premium is fully earned)	\$30.00
Total General Liability Premium	\$635.00
Policy Fee GL (fully earned at binding)*	\$150.00
Total General Liability Policy‡	\$785.00
Property/Inland Marine Option	\$169.00
Total Property/IM Premium:	\$169.00
Total Property/IM Policy:†‡	\$169.00
Grand Total With All Premium and Fees	\$954.00

\* The \$100 Inland Marine policy fee will only be waived when the General Liability policy and Inland Marine policy are written as a package.

‡ If the Inland Marine coverage is removed and the Applicant does not have another policy written with an AmTrust North America affiliate, the General Liability Multi-Policy credit will be removed.

All Business is placed through Builders & Tradesmen's Insurance Services, Inc.  
6610 Sierra College Blvd., Rocklin, CA 95677  
916.772.9200 phone 916.772.9292 fax (CDI# 0D10271)

**LOSS WARRANTY**

Brandon Hallowell, DBA: Affordable Construction and Renovation \_\_\_\_\_ is requesting General Liability coverage from AmTrust North America (herein after collectively referred to as "Company").

**WARRANTY**

This letter is submitted in connection with the Application of the above captioned Proposed Named Insured for the proposed insurance described above. It is understood and agreed that Company has relied upon this letter as being accurate and complete, and such letter is material to the risk assumed by Company in connection with its underwriting and decision to bind coverage for the proposed Insured.

The undersigned hereby warrant and represent that they have made an inquiry of the proposed Insured, and that, as of the date this application is executed, they have no knowledge or information of any claim, fact, proceeding, circumstance, act, error or omission which has already given rise or might possibly be expected to give rise to a "Claim" (as defined below) within the meaning of the proposed insurance, against any Insured in the past or future, except for such claims, facts, proceedings, circumstances, acts, errors or omissions, if any, which have been disclosed on the attached application, regardless of the resolution of such.

On behalf of the proposed Insured, the undersigned acknowledges and agrees that no coverage shall be afforded under the proposed insurance with respect to any "Claim" arising out of, based upon or in consequence of, directly or indirectly resulting from or in any way involving any claim, fact, proceeding, circumstance, act, error or omission which the proposed Insured had any reason to expect prior to the inception of the captioned policy period might give rise to a "Claim" against any Insured in the future.

In addition, the undersigned understands and accepts the provision that (a) coverage may be denied for any "Claim", (b) the Policy may be cancelled or rescinded and/or (c) the Insured may not be offered renewal terms should it be determined by Company that the Insured violated the representations and warranties contained in this Warranty in any way.

"Claim" means a request or demand for money or services because of bodily injury, property damage, personal injury or advertising injury, received by or known by the Proposed Named Insured, including, but not limited to, the service of civil proceedings, institution of arbitration, or any other alternative dispute resolution proceeding.



**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of Terrorism Losses**


If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**APPLICANT / BROKER SIGNATURES**

**WARNING:**

Any person who, with the 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.

I Have Read And Understood All Of The Questions Asked And Have Provided All Information Required.

	_____	Brandon Hallowell	_____
	<b>Signature of Applicant *</b>	<b>Printed Name of Applicant</b>	<b>Date</b>
	<i>*Must be owner, executive officer, or partner</i>		

I Have Read And Explained All Of The Questions Asked And Have Provided All Information Required.

	_____	Michael S. Rumsey	_____
	<b>Signature of Producer</b>	<b>Printed Name of Producer</b>	<b>Date</b>