



8722 S. Harrison St. Sandy, UT 84070
P.O. Box 4439 Sandy, UT 84091
877-585-2853 • Fax 877-585-2854

**FIREPLACE
CONSTRUCTION
APPLICATION**

1. General Information

Proposed Effective Date: _____

Insured's Name: _____

Insured's Mailing Address: _____

City: _____ State: _____ Zip: _____

E-Mail: _____ County: _____

Business Telephone Number: () _____ Fax: () _____

Physical Location of Business (if different): _____

Population within 50 miles: _____

Other Locations Used:

Physical Address: _____

City: _____ State: _____ Zip: _____

Physical Address: _____

City: _____ State: _____ Zip: _____

Please list any other names the business is or has been known by: _____

Contact Person: _____

Broker No.: _____ Broker's Name: _____

Broker E-mail: _____

Detailed description of business activities (specifically, and by location): _____

Is this a new business? Yes No If no, how many years have you been in business? _____

Insured is: Individual Corporation Partnership Joint Venture

Other (please describe): _____

Annual Payroll: \$ _____

Total Number of Employees: _____ Full-Time: _____ Part-Time: _____

Does your company have within its staff of employees, a position whose job description deals with product liability, loss control, safety inspections, engineering, consulting, or other professional consultation advisory services? Yes No

If yes, please tell us:

Employee Name: _____

E-Mail: _____
 Fax: () _____

Business Telephone No.: () _____
 Years with Company: _____

Employee's Responsibilities: _____

2. Insurance History

Who was your last or is your current insurance carrier? _____

Please provide Insurance Company Name(s) for all companies that providing insurance for the last three (3) years.

	Coverage:	Coverage:	Coverage:
Company Name			
Expiration Date			
Annual Premium	\$	\$	\$
Limits (per accident / aggregate)	/	/	/

Have you ever had a claim? Yes No

Please complete a Claims and Loss history form.

Have you attempted to place this risk in Standard Markets? Yes No

If the standard markets are declining placement, please explain why: _____

Limit of Liability desired:

- A. 25,000 BI Per Person; 50,000 BI Per Accident; 25,000 Property Damage; 50,000 Combined Annual Aggregate
- B. 50,000 BI Per Person; 100,000 BI Per Accident; 50,000 Property Damage; 100,000 Combined Annual Aggregate
- C. 100,000 BI Per Person; 200,000 BI Per Accident; 100,000 Property Damage; 200,000 Combined Annual Aggregate
- D. 150,000 BI Per Person; 300,000 BI Per Accident; 150,000 Property Damage; 300,000 Combined Annual Aggregate
- E. 250,000 BI Per Person; 500,000 BI Per Accident; 250,000 Property Damage; 500,000 Combined Annual Aggregate
- F. 250,000 BI Per Person; 500,000 BI Per Accident; 250,000 Property Damage; 1,000,000 Combined Annual Aggregate
- G. 500,000 BI Per Person; 500,000 BI Per Accident; 500,000 Property Damage; 1,000,000 Combined Annual Aggregate

Self Insured Retention Requested: \$1,500 \$2,500 \$5,000 \$10,000

3. Business Activities

1. How many years of experience? _____
2. Number of Total Staff: _____ Full Time: _____ Part Time: _____
3. Number of non-operational employees (salesmen, collectors, messengers, drivers, draftsmen, clerical): _____
4. Total Annual Payroll: \$_____

Operations Payroll —Fireplace	\$	Office and Clerical	\$
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Installation			
Operations Payroll – Other Brick Mason Services	\$	Executive and Management	\$
Payroll – Other bldg. Contractors Services	\$	Outside Sales	\$
Supervisors	\$	Other	\$

5. Business Operations Breakdown:

a. Identify percentage of your business operations:

Commercial –Fireplace	%
Residential Fireplace – single family or twin home - not over two-story structure	%
Other Brick Mason Services	%
Other Contractor (carpentry, cement, fences, etc.)	%

b. Estimate total gross receipts, for the next 12 months

	Commercial	Residential
From <u>fireplace</u> operations <u>only</u> , including materials	\$	\$
From <u>mason</u> operations only, including material and repair services	\$	\$

c. Estimate total gross receipts, for the next 12 months:

From “ <u>all</u> ” <u>business operations</u> , fireplace, mason and non-fireplace, mason operations and product sales, retail sales or other service work:	\$
From <u>new</u> construction fireplace only contractor services	\$
From <u>old</u> construction fireplace operations only	\$

6. What percent of your total gross receipts is received from sub-contracted work you perform for other contractors? _____%

7. What percentage of work is repair of broken fireplace? _____%

8. What percentage of work is replacement of old fireplace? _____%

9. Does your business:

a. Perform renovations involving structural change to load-bearing walls? Yes No

b. Perform external work above two stories? Yes No

c. Lease or rent equipment to others? Yes No

If yes, what? _____

d. Lease or rent equipment from others? Yes No

If yes, what? _____

e. Distribute or sell (retail) building materials or supplies for installation by others? Yes No

If yes, show annual gross receipts from distribution or sale? \$ _____

f. Do you hire sub-contractors? Yes No

If yes,

i. Do you require certification and evidence of LIABILITY insurance from Sub-Contractors?

Yes No

ii. Do you require evidence of Workers Compensation insurance from Sub-Contractors?

Yes No

iii. Gross annual receipts from work sub-contracted out: \$ _____

iv. Explain type of work you sub-contracted out: _____

REPRESENTATIONS AND WARRANTIES

The "Applicant" is the party to be named as the "Insured" in any insuring contract if issued. By signing this Application, the Applicant for insurance hereby represents and warrants that the information provided in the Application, together with all supplemental information and documents provided in conjunction with the Application, is true, correct, inclusive of all relevant and material information necessary for the Insurer to accurately and completely assess the Application, and is not misleading in any way. The Applicant further represents that the Applicant understands and agrees as follows: (i) the Insurer can and will rely upon the Application and supplemental information provided by the Applicant, and any other relevant information, to assess the Applicant's request for insurance coverage and to quote and potentially bind, price, and provide coverage; (ii) the Application and all supplemental information and documents provided in conjunction with the Application are warranties that will become a part of any coverage contract that may be issued; (iii) the submission of an Application or the payment of any premium does not obligate the Insurer to quote, bind, or provide insurance coverage; and (iv) in the event the Applicant has or does provide any false, misleading, or incomplete information in conjunction with the Application, any coverage provided will be deemed void from initial issuance.

The Applicant hereby authorizes the Insurer and its agents to gather any additional information the Insurer deems necessary to process the Application for quoting, binding, pricing, and providing insurance coverage including, but not limited to, gathering information from federal, state, and industry regulatory authorities, insurers, creditors, customers, financial institutions, and credit rating agencies. The Insurer has no obligation to gather any information nor verify any information received from the Applicant or any other person or entity. The Applicant expressly authorizes the release of information regarding the Applicant's losses, financial information, or any regulatory compliance issues to this Insurer in conjunction with consideration of the Application.

The Applicant further represents that the Applicant understands and agrees the Insurer may: (i) present a quote with a Sub-limit of liability for certain exposures, (ii) quote certain coverages with certain activities, events, services, or waivers excluded from the quote, and (iii) offer several optional quotes for consideration by the Applicant for insurance coverage. In the event coverage is offered, such coverage will not become effective until the Insurer's accounting office receives the required premium payment.

The Applicant agrees that the Insurer and any party from whom the Insurer may request information in conjunction with the Application may treat the Applicant's facsimile signature on the Application as an original signature for all purposes.

The Applicant acknowledges that under any insuring contract issued, the following provisions will apply:

1. A single Accident, or the accumulation of more than one Accident during the Policy Period, may cause the per Accident Limit and/or the annual aggregate maximum Limit of Liability to be exhausted, at which time the Insured will have no further benefits under the Policy.
2. The Insured may request the Insurer to reinstate the original Limit of Liability for the remainder of the Policy period for an additional coverage charge, as may be calculated and offered by the Insurer. The Insurer is under no obligation to accept the Insured's request.
3. The Applicant understands and agrees that the Insurer has no obligation to notify the Insured of the possibility that the maximum Limit of Liability may be exhausted by any Accident or combination of Accidents that may occur during the Policy Period. The Insured must determine if additional coverage should be purchased. The Insurer is expressly not obligated to make a determination about additional coverage, nor advise the Insured concerning additional coverage.
4. The Insurer is herein released and relieved from any and all responsibility to notify the Insured of the possible reduction in any applicable Limit of Liability. The Insured herein assumes the sole and individual responsibility to evaluate, consider, and initiate a request for additional coverage or reinstatement of the annual aggregate Limit of Liability which may be exhausted by any single Accident or combination of Accidents during the Policy Period.

Dated: _____

Dated: _____

Applicant:

Agent/Broker:

Signature

Signature

Print Name

Print Name