

CONSTRUCTION INSURANCE

Wrap-Up Liability Builders Risk

Please complete general information section for all projects and specific sections for wrap-up Liability and builders risk according to requirements.

SPECIAL NOTE: Each construction project presents unique exposures. Detailed information and submission of all documents/plans requested increases our efficiency and results in the most favourable terms. When available, provide:

- a) BREAKDOWN OF VALUES for the various structures and types of work;
- b) SITE PLAN indicating distance, construction and occupancy of exposures;
- c) SCHEDULE OF CONSTRUCTION;
- d) SUMMARY and RECOMMENDATIONS from the Geotechnical Report;
- e) SCHEDULE indicating BUILD-UP OF CONSTRUCTION VALUES.

GENERAL INFORMATION

1. Name and Address of Applicant: _____

2. Name of Project: _____

3. Address/Location of Project: _____

4. Description of Project: _____

5. Project Participants (Names): _____

Owner: _____

Project/Construction Manager _____

General Contractor: Owners _____

Prime Architectural/Engineering Consultant: _____

Geotechnical Engineer : _____

6. Construction Period: From : _____ To: _____

Policy Term (if different from above): From: _____ To : _____
Construction Data:

Height of structure: _____ Storeys _____ Feet or Metres

Below Grade: _____ 1 _____

Above Grade: _____ 2 _____

Total Area (Indicate Sq. Feet or Sq. Metres): _____

Construction Materials: _____

Exterior Walls: _____

Roof: Structure: _____ Covering: _____

Floors: Structure: _____ Covering: _____

8. Adjacent Structures:
(Attach site plan if available)

North	_____	_____	_____
East	_____	_____	_____
South	_____	_____	_____
West	_____	_____	_____

9. Security:

Is Site Fenced? YES NO Height /Type: _____

Watchman Service? YES NO Hrs./Rounds: 24 hrs

Alarm: Intrusion Fire/Smoke Alarm Sounds to: _____

10. Neighbourhood (describe): _____

11. Subsurface Operations:

Describe nature, duration, value and relationship to both the project and to adjacent structures.

Blasting: _____

Shoring: _____

Pile Driving _____

Underpinning: _____

12. Is this a fast track project? YES NO

If so, detail experience with similar projects: _____

13. List Project Manager's/General Contractor's five (5) largest projects in the past five (5) years:

NAME	TYPE	LOCATION	VALUE (\$100,000'S)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

WRAP-UP LIABILITY - (Complete only if this coverage is required.)

1. Total Estimated Project Value: _____ (Attach breakdown if available.)

2. Completed Operations Period: 12 months 24 months Other: _____

3. Limits of Liability: Deductible Options:

\$ _____ \$ _____
\$ _____ \$ _____
\$ _____ \$ _____

4. a) Does the project attach to or communicate with an existing structure? YES NO

Manner in which structures will connect or communicate: _____

b) Occupancy of existing structure during construction: _____

c) Business Interruption/loss of use for damages to existing structure: _____

d) Is coverage required for damage to existing structure? YES NO

5. If any portion of the project will be occupied prior to completion, provide details (period, extent and nature of occupancy): _____

6. Detail the exposures to the property (other than the project) resulting from demolition, blasting, pile driving, shoring, underpinning: _____

7. Detail exposures to utilities, including relocation thereof (both below and above grade): _____

8. Will construction operations be performed in compliance with Geotechnical recommendations:

YES NO With Modifications (Provide details)

9. If summary of geotechnical report is not attached, describe soil conditions: _____

10. Describe any offsite operations or locations which require insurance. _____

11. Provide details of LOSS CONTROL PROGRAMME to be implemented to protect others from operations (i.e. traffic control, reconstruction surveys, vibration monitoring, preconstruction location of utilities and notification to others of interruption thereof, etc.):

12. Claims Experience:

Detail any liability claims (exceeding \$10,000 per accident) incurred by any of the following which resulted from construction operations in the past three (3) years: (owner, general contractor project/construction manager; (indicate date, amount, nature of claim):

BUILDERS RISK (Complete only if this coverage is required.)

1. Total Estimated Project Value: \$_____ (Attach breakdown if available.)

Hard Costs: \$_____ (Labour, materials, professional fees to enter into and form part of the project.)

Soft Costs: \$_____ (Finance costs, additional interest, leasing and marketing expenses, legal & accounting expenses, other carrying costs.)

2. Other Property to be insured: :\$_____

If coverage is required to existing structure, equipment to be furnished by the owner, etc., detail age, construction, condition, occupancy of such property.

3. Is BUSINESS INTERRUPTION COVERAGE (DELAYED START-UP) required? YES NO

If so, detail type of income: _____ for \$_____

Total limit being \$_____ per month for _____ month(s) indemnity period

4. COVERAGE

VALUE OF PROJECT

OTHER PROPERTY TO BE INSURED

Sublimits

Soft Costs (other than 3. above)

Delayed Start-up (see 3. above)

Offsite

Transit

Testing (electrical/mechanical breakdown during commissioning) _____ wks

LIMITS

\$ _____

\$ _____

LIMITS

\$ _____

\$ _____

\$ _____

\$ _____

DEDUCTIBLES

\$ _____

\$ _____

DEDUCTIBLES

\$ _____

\$ _____

\$ _____

\$ _____

days waiting period

5. List offsite locations and maximum value at each:

6. Transit:

List key items (individual items over \$100,000 value) point of origin, location where insured accepts responsibility (F.O.B.)

7. Testing: a) Who will perform testing operations? _____

b) Describe operations involved in testing and commissioning: _____

c) Will project involve installation of any used equipment? YES NO

8. Location Information:

a) Distance to nearest Fire Department: _____

b) Name of City or Town providing protection: _____

c) Hydrants (operational): YES NO Number within 1,000 ft.: _____

d) Describe private fire protection: _____

If so, at which time will the sprinkler system be in operation? _____

9. Construction Data:

a) Has a geotechnical report been completed? YES NO If not, please advise reasons: _____

b) Will the project be constructed in compliance with geotechnical recommendations? YES NO With Modifications YES NO If modifications, describe in detail: _____

c) If copy of geotechnical report summary and recommendations is not available, describe soil conditions: _____

d) Type of foundation for each structure: _____

e) Are wood forms to be used? YES NO

f) Describe any unusual or experimental features in construction or design: _____

g) Describe any special features such as stained glass, glass curtain walls, artwork to be incorporated or included: _____

10. Flood Exposure:

a) Nearest body of water: Name _____ Distance _____

b) Past flood history at site: _____

c) Height of project above maximum flood stage: _____

d) Describe exposure during and after excavation from surface water: _____

e) Describe precautions to be taken to prevent damage from flood: _____

f) What is being done to prevent run-off damage? _____

11. Site Risks:

Detail exposures from:

- a) Winter heating conditions (type of heaters): _____
- b) Explosion (detail use of any highly flammable or explosive materials to be present on site): _____

12. IF SOFT COSTS/DELAYED START-UP COVERAGE IS REQUIRED, please detail:

- a) Contracted completion date: _____
Anticipated completion date: _____
- b) Anticipated replacement times for key items if reorder necessitated (i.e. boilers, turbines, generators etc.):

ITEM	DELIVERY PERIOD	SUPPLIER LOCATION

13. Provide details of LOSS CONTROL PROGRAMME to be implemented to protect insured property:

14. Claims Experience:

Detail any Builders Risk or Installation Floater claims (exceeding \$10,000 per loss) incurred by any of the following during the past three (3) years: (owner, general contractor, project/construction manager); (Indicate date, amount, nature of claim):

WARRANTIES

It is a condition precedent to recovery under this Policy that the Insured will comply with the following warranties:

- 1) **Warranted Sub-Contractors to carry full Commercial General Liability coverage**
- 2) **Warranted No Hold Harmless given to Sub-Contractors**
- 3) **Open Flame Heating Warranty – It is warranted that during the course of construction where a propane gas heater or other open flame heating device is used, the device will be positioned on fire resistive drywall board, tied off to a wall or with not less than three (3) feet of clear space surrounding it.**
- 4) **Hot Work Operations Warranty – It is hereby understood and agreed that: This insurance does not apply to “Property Damage” arising out of “Hot Works Operations” if the insured or any of the insured’s employees is in breach of any of the following warranties.**
 - a. **Combustible Material: All portable combustible material must be removed a minimum of 20 feet away from the working area and the adjoining areas.**
 - b. **Flammable Liquids or Vapours: Drums, tanks or other containers or explosive liquids or vapours must be cleaned and cleared of flammable or explosive liquids or vapours before work is done on them.**
 - c. **Pre – Operation Precautions: When feasible, work area should be wetted down.**
 - d. **Spark Control: Sheet metal guards, asbestos blankets and similar protection must be provided to prevent hot metal and sparks from falling on combustible material which cannot be removed.**
 - e. **Fire Protection: If the area in which hot work operations are being performed are presently under operative sprinkler protection, the sprinklers in that area must be operative during welding or cutting operations. Suitable fire extinguishers or hand hose must be maintained near the operations. An extra person must be provided in the welding or cutting team whose sole responsibility is to watch for sparks and promptly use the extinguishing equipment.**
 - f. **Post – Operation Precautions: After work, a thorough check must be made for smouldering fire in out-of-the-way places, and guard patrol protection must be maintained for a minimum of four hours.**

“Hot Work Operations” means:

- a. the process whereby one or more of the parts to be joined is heated near or above its melting point, and the heated surfaces are caused to flow together;

- b. the process of applying heat to bring to red heat the spot to be severed, gouged or pierced, and the metal is burned in a jet of oxygen;
- c. grinding operations that generate sparks;
- d. torch-on roofing operations;
- e. roof tarring operations.

FAILURE TO COMPLY WITH THESE WARRANTIES SHALL RENDER ALL INSURANCE UNDER THIS POLICY NULL AND VOID.