

### ADMITTED ARTISAN CONTRACTOR

+ INLAND MARINE PROGRAM

**APPLICATION** 

Proposed Effective Date	12/8/2016
Expiration Date of Current GL Policy	

Submission Number: QAA03697416
Submission Type: ▼ New □ Renewal □ Conversion
BROKER INFORMATION
Agency Code: CD10
Agency Name: CDS Insurance Services
Address: 2001 E Financial Way Ste 200
City/State/Zip: Glendora, CA 91741
Contact Person: CDS Insurance Services
Phone: 626-610-9500
Fax:
Contact Email: cdsmail@cdsinsurance.com

GENERAL IN	FORMATION							
<b>✗</b> Individual ☐ Co	orporation Limited Liability C	Company	Partnersh	nip Limited Partn	ership Limite	ed Liability Partnership Trus		
Applicant	Jeremy Scales, DBA: Jeremy Scales							
Location of Premises	11017 Nesbitt Drive							
City	Rancho Cucamonga		State	CA	Zip Code	91730		
Mailing Address	7211 Haven Ave Suite	E433						
City	Alta Loma	State	CA	Zip Code	91701			
Phone	(909)631-6066	Inspection Contact	Jeremy	y Scales	Inspection Phone	(909)631-6066		
General Inland Liability Marine								
Occurre	ence Form (CG 00 01 12	/07) Without Sunset		\$	\$1,045 \$1	159		
Broker Fee: \$ Total				m 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

Sne	cial	Con	dit	ion	٥.

ope	ciai Conditions.
X	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 15% of Premium
	Texas - Prior Completed Work Exclusion Will be Attached to the Issued Policy
	Terrorism Coverage Accepted
X	Multi-policy Credit is Applied

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	ations	s: insured is a						sured is	now going to be worki	ng with
some property man	agers	. Insurea wii	i be doing sma	ali proje	CIS TOF	mem value	ed under \$500.			
							Structure T	уре	Construction T	уре
							Residential	70	New Construction	0
License Number			Years in Busin	ness	3		Industrial	0	Service/Repair	100
Annual Gross Rcpts	\$50,0	000	Years of Expe	erience	10		Commercial	30		
Subcontractor Costs	\$0		Owners		1					
								100%		100%
<b>BUSINESS EXPE</b>	RIEN	CE/INSURA	NCE HISTOR	RY						
New In Busines  Operating Busi  1-59 Days With  60+ Days With  1 Year In Busin	ness nout C out G	General Liab eneral Liab	oility Coverag	Э	es	☐ 3 Ye	ears In Business	With N ss With	o Lapse In GL & No o Lapse In GL & No No Lapse In GL & N Year	Losses
INSURANCE HIST	TORY									
Policy Term		No Co	verage				Insurance Com	pany N	ame	
2015 - 2016		No Covera	ige							
GENERAL LIABIL	ITY I	IMITS AND	PAYROLL IN	NFOR <sub>M</sub>	ATION					
General Liability Li	imits		,000/2,000,0							

\$ 100,000 Fire Damage Liability \$ 5,000 Medical Payments

\$1,000 PD/BI Per Claim Deductible

CLASSIFICATION SCHEDULE	CLASS C	DDE PAYROLI
Carpentry - Handyman	91344	\$21,420
A . IM . 02 15 10		

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### LIMITATION OF COVERAGE TO BUSINESS DESCRIPTION

This endorsement modifies insurance provided under the following:

SCHEDULE - COMMERCIAL GENERAL LIABILITY COVERAGE PART

91344 - Carpentry - Handyman

Service and repair work only. Maximum \$2,500 per job if licensed and \$500 per job if not licensed. If Residential Remodel use 91340. If Commercial Remodel use 91342.

# A. SECTION I - COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 1. Insuring Agreement, b. is amended and the following added:

(4) The "bodily injury" or "property damage" is caused by or results from the business described in the Schedule.

## B. SECTION I - COVERAGES, COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, 1. Insuring Agreement, b. is amended and the following added:

This insurance applies to "personal and advertising injury" caused by an offense in the course of the business described in the Schedule.

All other terms and conditions remain unchanged.

O	PHONAL COVERAGES
X	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
X	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)
	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 Över (Amendment – Employers Liability Exclusion) Buy Back (49-0103) Not Available in WA 49-0117 Limitation of Coverage to Business Description
X	49-0117 Limitation of Coverage to Business Description

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

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)	
. Is the applicant currently performing any work involving new residential properties prior to the certificate of occupancy or does the applicant plan to in he 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
s. Does the applicant have any current or planned residential jobs where the applicant's contract value (including changes) is greater than \$750,000?	No
is. 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
B. 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 loes the applicant plan to in the future?	No
b. 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
0. 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
1. Does work covered under "wrap-up" or OCIP policies comprise more than 15% of the applicant's current or planned jobs?	No

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ELIGIBILITY QUESTIONS	
<b>Common Eligibility Questions</b> (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

<b>Trade Specific Eligibility Questions</b> – Answer "No" if you have not performed, supervised, or subcontracted the following at the past 10 years. Answer "Yes" if you have or will perform, supervise, or subcontract the following activities	ctivities in
Classification: Carpentry - Handyman	
1. Is the applicant performing work on jobs that are over \$2,500 (or \$500 without a license) in total value?	No
2. Any residential framing as a subcontractor?	No
3. Solar energy panels?	No
4. Roofing performed by applicant (not subcontracted)?	No
5. Work on LPG gas lines, or pumps?	No
6. Environmental clean up?	No
7. Waterproofing?	No
8. Fire suppression/alarm work?	No
9. Rental of equipment to others?	No
10. Foundation repairs?	No
11. Playground equipment/bleacher work?	No
12. Window installation or Repair?	No
13. Power Washing or Sand Blasting?	No
14. Any fabrication or manufacturing of items not installed by the applicant?	No
15. 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	
Individual Name for Identity Theft Protection: Jeremy Scales	

			DEDUCTIBLE INFORMATION	
COVERAGE/DESCRIPTION OF COVERAGE INLAND MARINE	VALUATION	CO-INSURANCE	THEFT DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE
Miscellaneous Tools And Small Equipment: 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

Occurrence Form (CG 00 01 12/07)	Without Sunset
General Liability Premium	\$765.00
Faulty Workmanship Coverage (Contractors Errors and Omissions) (Premium is fully earned)	\$30.00
Total General Liability Premium	\$795.00
Policy Fee GL (fully earned at binding)*	\$250.00
Total General Liability Policy‡	\$1,045.00
Property/Inland Marine Option	\$159.00
Total Property/IM Premium:	\$159.00
Total Property/IM Policy:†‡	\$159.00
Grand Total With All Premium and Fees	\$1,204.00

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

<u>Jeremy Scales, DBA: Jeremy Scales</u> 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.

<sup>†</sup> The \$100 Inland Marine policy fee will only be waived when the General Liability policy and Inland Marine policy are written as a package.

<sup>&</sup>lt;sup>‡</sup> 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.

#### DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT OF 2002

#### 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:					
State law requires complete and truthful information by an information that would be material to your business organ material information can result in the insurance company responsible for any claims which are presented. To avoid truthfully and completely.	nization. Your failure to provide truthful and electing to rescind your policy. This means	swers and all s they will not be			
I Have Read And Understood All Of The Questions Asked	And Have Provided All Information Requir	ed.			
SIGN HERE	Jeremy Scales				
Signature of Applicant *  *Must be owner, executive officer, or partner	Printed Name of Applicant	Date			
I Have Read And Explained All Of The Questions Asked And Have Provided All Information Required.					
SIGN HERE	CDS Insurance Services				
Signature of Producer	Printed Name of Producer	 Date			

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