

Cossio Insurance Agency • 864-688-0121 • Fax: 864-688-0138 • PO Box 188 Simpsonville SC 29681

## **DIRECTIONS:**

- 1. Complete the application (all pages) in full by filling in the blue fields.
- 2. Please fill in all the fields with the correct information.
- 3. Email the application to apps@cossioinsurance.com of Fax it to 864-688-0138.

POLICY RECOMMENDATIONS (Please check any you are interested in)				
🗆 General Liability	Accident Medical		□ Abuse/Molestation	
🗆 Inland Marine	U Workers Compensation		Commercial Auto	
EPLI	🗆 Umbrella		Hired & Non-Owned Auto	
Section 1: General Informa	tion			
Applicant:		Years in business under current name:		
How many years of experience do you have in the contracting business?				
What is the expiration date of your current or most recent General Liability insurance policy?				
Describe your operations:				
Do you have any other operations active or inactive?  Yes  No				
If yes, please explain:				
Contractor's License Number:		States in which you do business:		
Any work in the 5 boroughs of the State of New York?  Yes No				
List all other business names & Licenses active or inactive applicant has used in the past 10 years:				
What were the operations?				
Does applicant currently own/operate any other businesses?  Yes No				
If yes, what are names and percentages of ownership?				
What are the operations?				
Percentage of current operations General Contractor % Su	: ubcontractor:	% Constructio	n Mgr. %	
Do you use subcontractors?  Yes No If yes, percentage of subcontracted work: %				
Annual subcontracting costs (including labor & materials):				
Do you collect additional insured certificates from all subcontractors?  Yes No				
What limits of liability do you require from these subcontractors?				



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Section 1: General Informat	ion (continued)			
Do you have a standard formal wr	itten contract with your subcontr	actors?  Yes  No		
If yes, does it have a hold harmles	ss/indemnification provision in yc	our favor? 🗆 Yes 🛛 No		
Have the procedures listed above	been followed for at least the pa	ast 3 years? 🛛 Yes 🖾 No		
How long do you maintain records of the above documents?				
Estimates for the next 12 month	IS:			
Number of owners, officers, and partners active at job sites or performing Supervisory duties: x \$33,600=				
Payroll of employees other than or	wners, officers, partners, & clerio	cal:		
Cost of leased, temporary, staffing	service, and casual labor (if not	t included above):		
	Total Payroll (sum of the second seco	hree lines above):		
	Su	bcontract Cost \$		
	Upcoming Year	Gross Receipts \$		
4 Years of Prior History:	4 Years of Prior History: 1st Year Prior Gross Receipts \$			
	2nd Year Prior	Gross Receipts \$		
	3rd Year Prior	Gross Receipts \$		
	4th Year Prior	Gross Receipts \$		
Indicate the percentage of constru	iction work performed by you:			
Interior Work: %:	Exterior Work:	%:		
Residential: % of Total Work:	% New Construction:	% Repair/Remodel:		
Commercial: % of Total Work:	% New Construction:	% Repair/Remodel:		
Industrial: % of Total Work:	% New Construction:	% Repair/Remodel:		
Public/Gov't: % of Total Work:	% New Construction:	% Repair/Remodel:		
Total (must be 100%):				
Confirm – any new construction work on residential projects other than apartments?  Yes No				
Dollar value of your average job completed (including all materials, labor, & equipment):				
Do any prior operations differ substantially in nature from current operations?  Yes  No				
If yes, explain:				



## CONTRACTOR'S SUPPLEMENTAL

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Section 1: C	Ceneral	Informat	ion (continu	ued)				
Type of Work:	% Direct	% Subbed	Type of Work:	% Direct	% Subbed	Type of Work:	% Direct	% Subbed
Airport Runways			Excavation			Roofing		
Blasting			HVAC			Seismic/Retrofit		
Bridge Building			Grading			Sewer		
Carpentry			Insulation			Steel/Structural		
Concrete			Maintenance			Steel/Orna- mental		
Demolition			Masonry			Street/Road		
Drilling			Mechanical			Supervisory Only		
Drywall			Painting			Traffic Signals		
Earthquake			Plastering			Water/Gas Mains		
Electrical			Plumbing			Other:		
List projects currently underway or planned for the next 12 months, including values:								
Will you build any homes from the ground up in the next 12 months?								
If yes, how many new homes will you build from the ground up in the next 12 months?								
Have you ever built any homes from the ground up in the past? $\Box$ Yes $\Box$ No								
How long ago did you build homes from the ground up?								
How many homes did you build previously?								
Maximum nur	mber of ho	omes built i	n any one yea	r?				
Do you own vacant land, real estate development property, or model homes?  Yes No								



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Section 1: General Information (continued)			
If yes, explain:			
How many additional insured endorsements do you anticipate needing in the next 12 months?			
Section 2: Qualification Information			
Have you or will you allow your license to be used by another entity? $\Box$ Yes $\Box$ No			
Has any licensing authority taken any action against you? $\Box$ Yes $\Box$ No			
Have you or will you build on hillsides, terraces, lar	idfills, or other subsidence areas? $\Box$ Yes $\Box$ No		
If yes, explain:			
What is the maximum degree of slope?			
Have or will any of your projects involve caissons, cantilevers, piers, retaining walls, shoring, under- pinning, or other heavy structural engineering techniques?  Yes  No			
If yes, explain:			
Maximum height of retaining walls, if any:			
Do you use scaffolding?   Yes  No			
If yes, explain:			
Have you been or will you be involved with blasting or other hazardous work activity?  Yes No			
If yes, explain:			
Do your employees or subcontractors perform synthetic stucco (EIFS) work?  Yes  No			
Have you or will you build or demolish structures in excess of 4 stories?  Yes  No			
Do you perform work above two stories in height (other than interior remodeling)?			
If yes, explain:			
Do you have a formal safety program in place?  Yes  No			
Have you or will you or your subcontractors perform any work below grade?  Yes No			
Maximum Depth?	% of Operations?		
Have or will you or your employees work under the USL&H/Harbor Workers Act or Jones Maritime Act?  Yes No			
Do you perform any work at airports?  Yes No			
If yes, explain:			



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Section 2: Qualification Information (continued)			
Do you own, rent, or subcontract any cranes?  Yes  No			
If yes, explain:			
Have or will you or your subcontractors be involved HazMat?	d in any removal of asbestos, PCB's, or other		
Any removal or work on fuel tanks or pipelines?	Yes 🗆 No		
If you are a roofing contractor, subcontractor, or are	e performing roofing work, do you use:		
Hot Tar?       %       ☐ Yes       ☐ No       Torch Down:?       ☐ Yes       ☐ No       Hot Bitumen?       ☐ Yes       ☐ No         Cold Bitumen?       ☐ Yes       ☐ No       Hot Air Welding?       ☐ Yes       ☐ No       Other:			
Do or have you or your subcontractors performed repairs or remediation of fire, water, or mold dam- age?  Yes  No			
If yes, explain:			
Percentage of operations?	Is coverage in place?  Yes  No		
Name of Carrier?			
Have or will you perform work related to the following: gas stations, refineries, chemical plants, air- ports, public utilities, railroads, or hospitals?			
If yes, explain:			
Are you a licensed architect or engineer?  Yes  No			
Have or will you work as a construction manager for a fee?  Yes  No			
Have or will you supervise contractors paid by a different entity?  Yes  No			
In the past three years, have you been fired or replaced on a job in progress? $\Box$ Yes $\Box$ No			
Do you or your employees directly perform (not subcontract) any of the following trades: Excavation, Shoring, Retaining Walls, Grading, Foundations, Framing, Roofing, or Flashings?  Yes No			
Section 3: Project Detail Information			
Will any work involve the construction of or involvement with Condominiums or Townhouses?			
If yes, is the work new construction?  Yes No Repair or remodel only?  Yes No			
Have you or will you ever convert Apartments or commercial buildings to Condominiums?			
Will any work involve the construction of new Duplexes, Triplexes, Fourplexes, or Patio Homes?			
Will you be working in new Tract developments?  Yes  No			
If yes, maximum number of homes in any one development (across multiple phases):			



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Section 3: Project Detail Information (continued)			
Have you ever worked in new Condominiums/Townhomes?  Yes  No			
If yes, how long ago?			
Have you ever worked in new Apartment buildings	? 🗆 Yes 🔲 No		
If yes, how long ago?	g ago? How many units in the entire building?		
ave you ever worked in new Tract developments?  Yes  No			
If yes, how long ago?	How many units in the entire development?		
Any current Wrap-Up/OCIP projects?  Yes I	No		
Name of Carrier(s):			
Have you ever worked in new Assisted Living Facilities?			
If yes, how long ago?	How many units in the entire building?		
Any unusual exposures/operations not covered by this questionnaire?  Yes  No			
Have there been any losses, claims, or suits against you in the past five years? $\Box$ Yes $\Box$ No			
Are there any claims or legal actions pending against any of your entities?			
Do any of the entities named in the application have knowledge of any pre-existing act, omission, event, condition, or damages to any person or property that may potentially give rise to any future claim or legal action against them? $\Box$ Yes $\Box$ No			
Have you been accused of faulty construction in the past 5 years?  Yes No			
Have you been accused of breaching a contract in the past 5 years? $\Box$ Yes $\Box$ No			
Have you ever filed any Mechanic Liens in the past 5 years?  Yes  No			
Please contact your insurance broker if you require a definition for any term(s) contained herein.			
WARRANTY: The purpose of the Supplemental Questionnaire is to assist in the underwriting pro- cess. Information contained herein is specifically relied upon in determination of insurability. The undersigned, therefore warrants that the information contained herein is true and accurate to the best of his or her knowledge, information and belief. The supplemental questionnaire and the application to which it is appended shall be the basis of any insurance policy that may be issued and will be part of such policy.			
Signature of Applicant*:			
* Must be an owner, executive officer, or partner of the applicant's company			
Name and Title:	Date		



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## FRAUD NOTICE

GENERAL STATEMENT: Any person who knowingly and with intent to defraud any insurance company or another 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 the person to criminal and [NY: substantial] civil penalties. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN, and VA, insurance benefits may also be denied)

APPLICABLE IN COLORADO: 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement of award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

APPLICABLE IN THE DISTRICT OF COLUMBIA: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

APPLICABLE IN FLORDIA: 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.

APPLICABLE IN HAWAII: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

APPLICABLE IN KANSAS: 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.

APPLICABLE IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT: Any person who knowingly and with intent to defraud any insurance company or another 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, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

APPLICABLE IN MINNESOTA: Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

APPLICABLE IN OHIO: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deception statement is guilty of insurance fraud.

APPLICABLE IN OKLAHOMA: 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.

APPLICABLE IN WASHINGTON: 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.

I understand that the insurance company, in determining in whether to provide insurance coverage, will rely on the information contained in this form and all other information submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

Insured Signature: