

# CONTRACTORS QUESTIONNAIRE – VELA INSURANCE SERVICES

**ALL QUESTIONS MUST BE ANSWERED** (Attach additional paper if necessary)

1. Applicant: \_\_\_\_\_
  - A. Years in business under current name: \_\_\_\_\_
  - B. Describe your Operations: \_\_\_\_\_
  - C. Do you have any other operations active or inactive? Yes  No   
If yes, please explain: \_\_\_\_\_
  
2. Contractor's license number: \_\_\_\_\_ States in which you do business: \_\_\_\_\_
  - A. New York State Applicants: Any work in the five boroughs of New York? Yes  No
  
3. List all other business names & licenses active or inactive applicant has used in the past 10 years: \_\_\_\_\_
  - A. What were the operations? \_\_\_\_\_
  
4. Does applicant currently own/operate any other business? Yes  No   
If yes, need name and percentage of ownership: \_\_\_\_\_  
What are the operations? \_\_\_\_\_
  
5. Percentage of current operations: General Contractor \_\_\_\_\_% Subcontractor \_\_\_\_\_% Constr. Mgr: \_\_\_\_\_%
  
6. Do you use Subcontractors? Yes  No  If yes, please complete the following:
  - A. Percentage of subcontracted work: \_\_\_\_\_%
  - B. Annual subcontracting cost (including all of subs' labor and materials: \$ \_\_\_\_\_
  
7. Do you collect certificates from all subcontractors? Yes  No 
  - A. What limit is required from these subcontractors? \$ \_\_\_\_\_
  
8. Estimates for next 12 months:
 

Payroll \$ _____	Sub-Contract Cost \$ _____	Gross Receipts: \$ _____
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4 Years Prior History if Applicable:	1 <sup>st</sup> Year	Gross Receipts: \$ _____
	2 <sup>nd</sup> Year	Gross Receipts: \$ _____
	3 <sup>rd</sup> Year	Gross Receipts: \$ _____
	4 <sup>th</sup> Year	Gross Receipts: \$ _____
  
9. Indicate the percentage of construction work preformed by you: (MUST TOTAL 100%)
 

<b><u>RESIDENTIAL</u></b> _____%	<b><u>COMMERCIAL</u></b> _____%
New Construction _____%	New Construction _____%
Remodeling/Repair _____%	Remodeling/Repair _____%
Other _____%	Other _____%

10. Using percentage of payroll (under Direct) and percentage of contract costs (under Subbed), indicate the anticipated percentage of construction work you will perform over the next 12 months:

Type of Work	% Direct	% Subbed	Type of Work	% Direct	% Subbed	Type of Work	% Direct	% Subbed
Airport Runways			Excavation			Roofing		
Blasting			HVAC			Seismic/Retrofitting		
Bridge Building			Grading			Sewer		
Carpentry			Insulation			Steel/Structural		
Concrete			Maintenance			Steel/Ornamental		
Demolition			Masonry			Street/Road		
Drilling			Mechanical			Supervisory Only		
Drywall			Painting			Traffic Signals		
Earthquake			Plastering			Water/Gas Mains		
Electrical			Plumbing			Other:		

11. Describe your four largest projects over the past five years, including values:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

12. List current projects currently underway or planned for the next year, including values:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

13. How many new homes will you build from the ground up in the next year? \_\_\_\_\_

14. Have you ever built a home from the ground up? Yes  No

A. How long ago? \_\_\_\_\_ B. How many? \_\_\_\_\_

15. How many additional insured endorsements do you anticipate needing in the next year? \_\_\_\_\_

16. How many Waivers of Subrogation do you anticipate needing in the next year? \_\_\_\_\_

17. Have you allowed or will you allow your license to be used by any other contractor for a project on which you have worked? Yes  No

A. Has any other licensing authority taken any action against you? Yes  No

18. Have you built or will you build on hillsides, terraces, landfills or Subsidence areas? Yes  No

If yes, please explain: \_\_\_\_\_

19. Do you use scaffolding? Yes  No

If yes, please explain: \_\_\_\_\_

20. Have you been involved or will you be involved with blasting operations or any other hazardous work activity? Yes  No

If yes, please explain: \_\_\_\_\_

21. Do you perform synthetic stucco work (EIFS)? Yes  No
22. Do any of your subcontractors perform EIFS work? Yes  No
23. Have you built/demolished or will you build/demolish buildings or other structures in excess of four (4) stories? Yes  No   
If yes, please explain: \_\_\_\_\_
24. Do you perform work above two stories in height? (other than interior remodel) Yes  No   
If yes, what percentage? \_\_\_\_\_% Maximum Height? \_\_\_\_\_  
Please describe: \_\_\_\_\_
25. Do you perform any work at Airports? Yes  No   
If yes, please explain: \_\_\_\_\_
26. Do you own, rent or subcontract any cranes? Yes  No   
If yes, please explain: \_\_\_\_\_
27. Have you been involved or will you or your subcontractors be involved in any removal of asbestos, PCB's or other hazardous materials? Yes  No
28. Removal or work on fuel tanks or pipelines? Yes  No
29. If you are a roofing contractor, subcontractor or performing roofing work, do you use:
- |                         |         |  |
|-------------------------|---------|--|
| Hot Tar                 | _____ % | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Torch Down              |         | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Modified Bitumen (HOT)  |         | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Modified Bitumen (COLD) |         | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Hot Air Welding         | _____ % | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Other:                  | _____   |  |
30. Do you perform any Mold Remediation Work? Yes  No
31. Do any of your subcontractors perform Mold Remediation Work? Yes  No   
A. If yes, is coverage in place? Yes  No   
B. Name of Carrier? \_\_\_\_\_
32. Have you performed or will you or your subcontractors perform any work below grade: Yes  No   
Maximum Depth: \_\_\_\_\_ Feet % of operations: \_\_\_\_\_
33. Any shoring, underpinning, cofferdam or caisson work? Yes  No   
If yes, please explain: \_\_\_\_\_
34. Have you worked or will you or your employees work under U.S. Longshoremen's and Harbor Workers Act or Jones Maritime Act? Yes  No
35. Do you have a formal safety program in place? Yes  No

36. Will any work involve the construction of or involvement with  
Condominiums or Townhouses? Yes  No   
A. If yes, is the work new construction? Yes  No   
B. Repair or Remodel only? Yes  No
37. Will any work involve the construction of or involvement with Apartments? Yes  No   
A. If yes, is the work new construction? Yes  No   
How many units in the **ENTIRE** Project? \_\_\_\_\_  
B. Repair or Remodel only? Yes  No
38. Will any work involve the construction of or involvement with **new** Duplexes,  
Triplexes, Fourplexes or Patio Homes? Yes  No
39. Have you ever worked in **new** Duplexes, Triplexes, Fourplexes or Patio Homes? Yes  No   
If yes, how long ago? \_\_\_\_\_
40. Will you be working in any **new** Tracts? Yes  No   
(If yes, maximum number of homes in **ENTIRE** Tract \_\_\_\_\_)
41. Have you ever worked in **new** Condominiums/Townhouses? Yes  No   
If yes, how long ago? \_\_\_\_\_
42. Have you ever worked in **new** Apartments? Yes  No   
If yes, how long ago? \_\_\_\_\_ How many units in the **ENTIRE** building? \_\_\_\_\_
43. Have you ever worked in **new** Tract Developments? Yes  No   
If yes, how long ago? \_\_\_\_\_  
How many units in the **ENTIRE** development? \_\_\_\_\_
44. Any current Wrap-Up/OCIP Projects? Yes  No   
A. Name of Carrier? \_\_\_\_\_
45. Have you ever worked in **new** Assisted Living Facilities? Yes  No   
If yes, how long ago? \_\_\_\_\_ How many units in the **ENTIRE** building? \_\_\_\_\_
46. Have you or will you ever convert Apartments to Condominiums? Yes  No
47. Any unusual exposures/operations not otherwise covered by this questionnaire? Yes  No   
If yes, please explain: \_\_\_\_\_
48. Have there been any losses, claims or suits against you in the past five years? Yes  No   
a. Are there any claims or legal actions pending against any of the entities? Yes  No   
b. 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? Yes  No   
c. Have you been accused of faulty construction in the past 5 years? Yes  No   
d. Have you been accused of breaching a contract in the past 5 years? Yes  No   
e. Have you ever filed any Mechanic Liens in the past 5 years? Yes  No

**DEFINITIONS:**

**EIFS** -Exterior Insulation Finishing Systems – multi layered exterior wall systems (which resemble stucco in appearance) that are used on both commercial buildings and residential homes.

**GENERAL CONTRACTOR** – A contractor who subcontracts work to others in excess of 50% of total receipts, exercises primary control of the job site, and is named in the construction documents as the general contractor of record.

**RESIDENTIAL CONTRACTOR** – Single or multi unit-family housing, including apartments, condominiums and townhouses, planned unit developments and tract housing or similar planned communities.

**SUBSIDENCE** – Any movement of the land or earth including landslides, mudflow, earth sinking, rising and shifting, collapse or movement of fill, earth settling, slipping, falling away, caving in, eroding or tilting and earthquake.

**TORCH APPLIED ROOFING (MODIFIED BITUMEN)** – This process which is also called torch welding, involves a modified bitumen installed on a roofing deck by means of a torch. A membrane is laid on the roof, heated by a torch and allowed to cool so that the material solidifies in place. The asphalt component in the membrane serves as an adhesive between the surface material and roof substrate.

**HOT AIR WELDING** – Hot Air Welding is a system utilizing a heating source (either electric or propane flame) attached to a hose, which blows hot air onto the membrane.

**TRACT HOUSING** – Developments where the houses are similar in price, physical characteristics, lot size and square footage; numerous houses of similar or complementary design constructed on a given expense of land, by a single builder.

**WRAP-UP (OCIP)** – A policy providing coverage(s) for all interests in a major construction project. Also know as an OCIP (Owner Controlled Insurance Program) or a CCIP (Contractor Controlled Insurance Program).

**WARRANTY:** The purpose of the Supplemental Questionnaire is to assist in the underwriting process. Information contained herein is specifically relied upon in determination of insurability. The undersigned, therefore warrants that the information contained herein (consisting of five pages) is true and accurate to the best of his 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:\* \_\_\_\_\_

Name & Title: \_\_\_\_\_ Date: \_\_\_\_\_

\*Must be owner, executive officer or partner of the company

Policy Number:  
Named Insured:  
Number:

VE 0219 04 05

Effective Date:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**APARTMENT, PLANNED UNIT DEVELOPMENT,  
RESIDENTIAL DEVELOPMENT, CONDOMINIUM, TOWNHOUSE,  
DUPLEX AND PATIO HOME EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

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It is agreed that the insurance afforded by this policy does not apply to and we shall have no duty or obligation to defend or indemnify any insured as to any "property damage", "bodily injury", or "personal injury", including loss adjustment expense, that arises out of, is related to, or connected with any insured's completed operations, work product or products that are/is incorporated into any of the following construction projects:

- Any apartment project where the total number of individual apartment units, regardless of the number of buildings, is greater than one hundred (100) units;
- Any new planned unit development or any residential housing development of more than twenty-five (25) detached units;
- Any new condominium project;
- Any new townhouse project;
- Any new duplex project;
- Any new patio home project.

It is further understood and agreed that no coverage is provided for "property damage", "bodily injury", or "personal injury", including loss adjustment expense that arises out of, is related to, or connected with any apartment project or building structure that is later converted to condominiums or townhouses by any insured or any other person or entity.

This endorsement does not apply if an insured's operations or work occur after an apartment, planned unit development, residential development, condominium, townhouse, duplex or patio home was certified for occupancy, except if the work performed is to repair or replace an insured's work that was completed prior to the certification of occupancy.

Policy Number:  
Insured Name:  
Number:

VE 0220 04 05

Effective Date:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – GENERAL CONTRACTOR, CONSTRUCTION  
MANAGER AND DEVELOPER FOR ANY NEW GROUND-UP  
CONSTRUCTION OF RESIDENTIAL DWELLING PROJECT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

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It is agreed that the insurance afforded by this policy does not apply to and we shall have no duty or obligation to defend or indemnify any insured as to any "bodily injury", "property damage", or "personal injury", including loss adjustment expense, that arises out of, is related to, or connected with any insured's ongoing operations, completed operations, work product or products that are/is incorporated into any new ground-up residential dwelling construction project while any insured is acting as a general contractor, construction manager, developer or in any other similar capacity.

Residential dwelling project includes, houses, condominiums, townhouses, duplexes, patio homes, any apartment project where the total number of individual apartment units is greater than one hundred (100) regardless of the number of total apartment buildings, or any other type of residential dwelling construction project.

This endorsement does not exclude work done, but not limited to, repair, remodel and additions to any residential dwellings that have already been completed with a certificate of completion.

Policy Number:  
Insured Name:  
Number:

VE 0221 04 05

Effective Date:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SPECIFIED OPERATIONS EXCLUSION  
TORCH DOWN ROOFING**

This endorsement modifies insurance provided under the following:

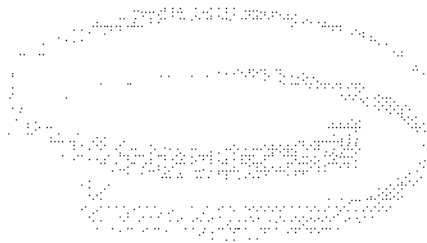
**COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART**

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It is agreed no coverage is afforded for any liability or claim that arise out of, is related to, or connected with the following:

**TORCH DOWN ROOFING**

Torch Down Roofing is defined as the use of any roofing system that requires the use of setting fire (torch work) to asphalt for the application of any other roofing material.



**G E M I N I**

INSURANCE COMPANY