

# 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: \_\_\_\_\_

7. 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: \_\_\_\_\_



**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.):

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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):

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**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.

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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	LIMITS	DEDUCTIBLES	
VALUE OF PROJECT	\$_____	\$_____	
OTHER PROPERTY TO BE INSURED	\$_____	\$_____	
Sublimits	LIMITS	DEDUCTIBLES	
Soft Costs (other than 3. above)	\$_____	\$_____	days waiting
Delayed Start-up (see 3. above)	\$_____	\$_____	period
Offsite	\$_____	\$_____	
Transit	\$_____	\$_____	
Testing (electrical/mechanical breakdown during commissioning)	_____ wks	\$_____	

5. List offsite locations and maximum value at each:

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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):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**DECLARATION**

I/We declare and warrant that after enquiry all statements and particulars contained in this Proposal and addenda are true and that no information whatsoever has been withheld which might increase the risk of the Underwriters or influence the acceptance of this Proposal and should the above particulars alter in any way I/We will advise Underwriters as soon as practicable. I/We understand that failure to disclose any material facts that would be likely to influence the acceptance and assessment of the Proposal may result in the Underwriters refusing to provide indemnity or voiding the policy in every respect. I/We hereby agree and accept that this Declaration shall be the basis of the contract between both parties if entered into. I/We have been advised by the broker and consent to any information that may be perceived as personal information for collection, appropriate use, and disclosure of to third parties.

*Protection and Electronic Documents Act (PIPEDA)*

\_\_\_\_\_  
*Print name of proposed insured*

\_\_\_\_\_  
Signature of Applicant & Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Broker

\_\_\_\_\_  
Date

Brokerage: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ FAX Number: \_\_\_\_\_

Attached: Bridge Supplement  
          Dam Supplement

Tunnel Supplement  
Utility Supplement

## 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 that 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.**