

ROOFING CONTRACTORS LIABILITY APPLICATION

Date: _____ Broker: _____

Name of Applicant: _____

Names of Principals: _____

Address: _____

Phone # _____ Fax # _____

Previous Insurer and last term Insured: _____

Has any insurer declined, cancelled or refused to renew the applicant's liability insurance in the past five (5) years? Yes No

If yes, provide details: _____

Number of years in the business: _____

Number of years that principals have been in the roofing trade: _____

Has the applicant ever engaged in similar business operations under different names? Yes No

If yes, provide details: _____

a. Provide a summary of business operation: _____

b. Number of employees: _____ Annual Payroll: _____

c. Annual gross revenue from:
(i) Roofing _____ (ii) Other _____

d. Percentage split
(i) Commercial _____ Residential _____
(ii) New Construction _____ Roofing & Repairs _____

e. Annual roofing revenue: Percentage split
(i) Hot built up roofing (Bur) _____ %
(ii) Cold Bur _____ %
(iii) Hot Mop/Torch on membrane _____ %
(iv) Cold membrane & EPDM (ethylene popolene diene monomers) _____ %
(v) Shakes/Shingles/Tiles/Metal Cladding _____ %
(vi) Other, please specify: _____ %

f. Is the applicant ever engaged in the removal & disposal of asbestos (in any form)? Yes No

If yes, please provide full details: _____

g. Amount & type of work sublet: _____

Nature of work sublet: _____

Are sub-contractors required to furnish proof of their own Liability Insurance? Yes No

Are all employees covered by workers' compensation? Yes No

If no, indicate the number of employees not covered and the positions involved: _____

STATE LIMIT OF LIABILITY REQUIRED

\$ _____ Inclusive Limit

Each Occurrence & Aggregate Products/Completed Operations

STANDARD COVERAGES INCLUDED IN CGL WORDING

Products and Completed Operations	Occurrence Basis Property Damage
Employees as Additional Insureds	Contingent Employer's Liability
Operation of Attached Machinery	Broad Form Property Damage
Blanket Contractual Liability	Medical Payments (\$2,500/\$25,000)
Contractors/Owners Protective Liability	Non-Owned Auto - PP & LC only
Personal Injury	

N.B. It is the right of the Insurer to modify or delete any of the above coverages by endorsement.

CHECK ADDITIONAL COVERAGE DESIRED

Limit

Tenants' Legal Liability	_____
SEF/OEF/QEF #94	_____
Advertising Liability	_____
Employee Benefits E&O	_____
Other Coverages - please specify	_____

Previous Insurer: _____ Expiring Premium: _____

Will they renew? Yes No If no, give a reason for non-renewal: _____

Provide claims experience for last five (5) years showing: (give details on any claims exceeding \$500).

Date	B.I or P.D	Description	Amount Paid Incl. Expenses	Amount O/S
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

ADDITIONAL DETAILS

When was loss information updated with the Insurer(s)? _____

If you qualify for this roofing program, when would you like it to start: YR: _____ MO: _____ DAY: _____

***COVERAGE SUBJECT TO THE FOLLOWING ENDORSEMENTS AND WARRANTIES:
(additional conditions may also be applied upon underwriting review)

ATTACHED TO AND FORMING PART OF THE COMMERCIAL GENERAL LIABILITY FORM.

FORMAL AGREEMENT

THE ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE COMMERCIAL GENERAL LIABILITY COVERAGE
ROOFING CONTRACTOR - HOT MEMBRANE INSTALLATION

It is hereby understood and agreed that, when you are installing Hot Membrane roofing material:

- a. The Installer, must have in his possession a fire extinguisher in good working order on the worksite at all times and,
- b. one of your employees must remain on the site during the cooling off period of at least 60 minutes after the completion or suspension of the installation and,
- c. one of your employees must take readings of the roof temperature using a hand-held infrared thermometer and follow all of the manufacturer's instructions in order to detect zones of excessive heat on the roof once the installation is completed or suspended.

It is understood and agreed that failing to meet any one of these conditions will render coverage null and void.

ATTACHED TO AND FORMING PART OF THE COMMERCIAL GENERAL LIABILITY FORM.

TAR BOILER WARRANTY

Excluding tar boilers above ground level unless, condition precedent to liability:

1. Regulation spill tray is in use;
2. Fire Powder and Extinguishers are kept on hand for immediate use;
3. The equipment is constantly attended when hot or in use.

It is understood and agreed that failing to meet any one of these conditions will render coverage null & void.

WELDING, CUTTING, BRAZING, BURNING AND/OR OPEN FLAME WARRANTY ATTACHED TO AND FORMING PART OF THE COMMERCIAL GENERAL LIABILITY FORM

It is a condition of this Policy of Insurance that the Insured shall take all steps to ensure the following precautions are complied with on each occasion where the Insured is using any oxy-acetylene or electric welding or cutting plant or any blow lamp or blow torch away from the Insured's premises;

- (1) the immediate area in which the operation is to be carried out must be segregated to the greatest practicable extent by the use of screens made of metal and/or fire retardant material,
- (2) the whole of this segregated area must be adequately cleaned and freed from combustible material before operations commence,
- (3) combustible floors/substances in or surrounding this segregated area must be liberally covered with sand or protected by overlapping sheets of incombustible material,
- (4) where work is being carried out in any enclosed area, an additional employee of the Insured or an employee of the occupier shall be present at all times to guard against an outbreak of fire.
- (5) no work should be carried out unless specifically authorized by the occupier, who should also be asked to approve the safety arrangements,
- (6) the following must be kept available for immediate use near the scene of operations;
 - a. suitable fire extinguishers and/or
 - b. hoses connected up in readiness for immediate use and tested prior to the commencement of the work

(7) a thorough examination must be made in the vicinity of the work approximately one hour after the termination of each operation. In the event that it is not practicable for such examination to be carried out by the Insured's own employee then appropriate arrangements must be made with the occupier,

(8) before "burning off" metal work built into or projecting through walls or partitions an examination should be made to confirm that the other end of the metal is not in a hazardous proximity to combustible material which may be ignited by the conduction of heat.

(9) The Insured also warrants that all approved fire extinguishing equipment will be in good working order and shall always be readily available when welding, cutting, brazing, burning and/or open flame operations are being performed

It is understood and agreed that failing to meet any one of these conditions will render coverage null and void.

FUNGI and FUNGAL DERIVATIVES EXCLUSION ENDORSEMENT

Attached to and forming part of The Commercial General Liability Form

The following exclusion is added to SECTION 1 - COMMON EXCLUSIONS COVERAGES A, B, C, and D

FUNGI and FUNGAL DERIVATIVES EXCLUSION

This insurance shall not apply to:

- a. "bodily injury", "property damage", "personal injury" or Medical Payments or any other cost, loss or expense incurred by others, arising directly or indirectly, from the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, presence of, spread of, reproduction, discharge or other growth of any "fungi" or "spores" however caused, including any costs or expenses incurred to prevent, respond to, test for, monitor, abate, mitigate, remove, cleanup, contain, remediate, treat, detoxify, neutralize, assess or otherwise deal with or dispose of "fungi" or "spores"; or
- b. any supervision, instructions, recommendations, warnings, or advice given or which should have been given in connection with a. above; or
- c. any obligation to pay damages, share damages with or repay someone else who must pay damages because of such injury or damage referred to in a. or b. above.

This exclusion applies regardless of the cause of the loss or damage, other causes of the injury, damage, expense or costs or whether other causes acted concurrently or in any sequence to produce the injury, damage, expenses or costs.

For the purpose of this endorsement, the following definitions are added:

"Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any "Fungi" or "Spores" or resultant mycotoxins, allergens, or pathogens.

"Spores" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any "fungi"

Named Insured's Work

Exclusion and Definition Amendment Endorsement

Attached to and Forming Part of The Commercial General Liability Form

It is agreed the Exclusion j) in Section I - Coverages of Form CGL-0001 is amended to now read as follows and not as previously shown:

- (i) "property damage" to "the Named Insured's work" arising out of such work or any part of such work and included in the "products-completed operations hazard".

It is further agreed that clause 13 of Section V - Definitions of Form No. CGL-0001 is amended to now read as follows and not as previously shown:

