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ROOFING CONTRACTORS PROGRAM (RCP) Supplemental Application

Construction Insurance Solutions (CIS)

| | | |
|---------------------------------|-------------------------------|--------------------------------|
| Account Name | | Producer Name |
| Account Contact Name | | Producer e-mail address |
| Account web site address | Account e-mail address | Date Completed |

Definitions of *italicized terms* are provided at the end of the supplement.

1. Please attach a job list or a certificate holder list for the last two years.

2. ELIGIBILITY

Enter the percentage of the risk's own payroll and receipts generated from each of the following operations:
Exclude work that the risk subcontracts when determining eligibility percentages.

| Operation | Payroll | Receipts |
|------------------------------------|---------|----------------------|
| • Roofing | _____ % | _____ % |
| • Roofing related sheet metal work | _____ % | _____ % |
| • Roofing-related insulation | _____ % | _____ % |
| • Roofing-related waterproofing | _____ % | _____ % |
| TOTAL | _____ % | TOTAL _____ % |

If either total is **less than 51%**, the account is **ineligible** for the RCP program.

2a. What is total roofing-related payroll for above classes? \$ _____

If total roofing-related payroll is **less than \$100,000**, account is **ineligible** for the RCP program.

3. Has the risk ever done any *asbestos abatement* work on the interior of a building, below the roofline? Yes No

If **Yes**, when and where?

4. Is the risk licensed to do asbestos abatement work? Yes No

If **Yes**, in what states is the risk licensed?

5. Does the risk perform *torch applied* roofing operations? Yes No

If **Yes**, what % of their operations involves torch applied work? _____ %

6. Does the risk perform any torch applied roofing operations on combustible (wood) decks? Yes No

7. Does the risk perform, now or in the last five years, any new residential projects or condos, townhouses, duplexes or triplexes with more than 10 units per project? Yes No

8. Does the risk have a documented and enforced fall protection program? Yes No

Does the risk's fall protection program meet minimum OSHA requirements?

Yes No

If **No to either question**, the account is **ineligible** for the **RCP** program.

9. Risk is operating as:

General Contractor _____% Prime Contractor _____% Subcontractor _____%

10. Indicate the **average** percentage of the risk's TOTAL payroll or sales **during the past 5 years** for the following:

Percentages based on: (Check one) Payroll or Sales

| | | | | | |
|---|----------------------------------|---|--------------------------|---|--------|
| COMMERCIAL WORK | | | | | % |
| INDUSTRIAL WORK | | | | | % |
| HABITATIONAL WORK | | | | | |
| Please complete if the risk does any habitational work. | | | | | |
| HABITATIONAL WORK BREAKDOWN | % NEW or MAJOR REHAB/ RENOVATION | + | % SERVICE OR MAINTENANCE | = | |
| <input type="checkbox"/> CONDOMINIUMS (High And Low Rise) | % | + | % | = | _____% |
| <input type="checkbox"/> TOWNHOUSES | % | + | % | = | _____% |
| <input type="checkbox"/> TRACT HOUSING | % | + | % | = | _____% |
| <input type="checkbox"/> TRIPLEXES AND DUPLEXES | % | + | % | = | _____% |
| <input type="checkbox"/> SINGLE-FAMILY | % | + | % | = | _____% |
| <input type="checkbox"/> CUSTOM HOMES | % | + | % | = | _____% |
| <input type="checkbox"/> Other | % | + | % | = | _____% |
| OTHER WORK: PLEASE DESCRIBE: _____ | | | | | _____% |
| TOTAL (THE TOTAL SHOULD EQUAL 100 %.) | | | | | _____% |

11. List the states the risk worked in during the last 5 years

12. Does the risk have any future plans related to work involving condos, townhouses, tract homes, triplexes or duplexes? Yes No

If **Yes**, please describe.

13. Does risk have knowledge of any pre-existing act, omission, event, condition or damage to any person or property that may potentially give rise to any future claim or legal action? Yes No

If **Yes**, please describe.

If the answers to questions **12 or 13** are **Yes**, please discuss the risk with your underwriter.

14. Does the risk have an architect or engineer on staff? Yes No
 If **Yes**, does the risk carry professional liability insurance? Yes No
 If **No**, does the risk require that the architect or engineer carry his/her own professional liability insurance? Yes No

15. Does the risk have a quality control program? Yes No
 If **Yes**, is it Informal Documented

16. Does the risk retain job files? Yes No
 If **Yes**, how long are they retained? _____

17. Does the risk sub-contract work? Yes No
 If **Yes**, complete questions below.
 List the types of work subcontracted.

- Does the risk obtain Certificates of Insurance from all subcontractors? Yes No
 Is there a Diary System in place to track expiration dates of certificates of insurance? Yes No
 Is the risk named as an additional insured on all subcontractors' policies? Yes No
 Does the risk require all subcontractors to carry primary limits equal to or greater than their own? Yes No
 Does the risk use written subcontractor agreements containing hold harmless/indemnity agreements in favor of the risk? Yes No
 Does legal counsel or the insurance agent review all contracts? Yes No

18. Indicate the types of subcontractor agreements the risk typically signs.
 Standard (AGC, AIA contracts) Custom Other _____

19. Does the insured have a New Hire Orientation Program with pre-physicals, drug screening, etc.? Yes No
 20. Are safety meetings held on a quarterly basis? Yes No

- a. Do managers and employees attend? Yes No
 b. If less than quarterly, how often? _____
 c. Are attendance records kept? Yes No

21. Has the risk been cited for any OSHA violations in the last three years? If **yes**, please explain. Yes No

22. Is risk a member of NRCA? Yes No
 Answering this question is optional; membership in an association is not a requirement for insurability.

Please complete if umbrella is needed.

Personal Usage

23. Does the insured allow anyone to take vehicles home? Yes No
 If so, who and how many? _____

24. Do they have written guidelines on personal use of company vehicles? Yes No
25. Do they allow family members to drive the company cars? Yes No
26. Do they report personal usage as additional income? Yes No

HISTORICAL EXPOSURE

| | Expiring Year Term: _____ | 1st Prior Year Term: _____ | 2nd Prior Year Term: _____ | 3rd Prior Year Term: _____ | 4th Prior Year Term: _____ |
|--------------------------------------|--------------------------------------|--|--|--|--|
| Premium | | | | | |
| General Liability Payroll | | | | | |
| Receipts | | | | | |

DEFINITIONS

Asbestos: Asbestos is present in many forms in the roofing industry. It is commonly referred to as ACRM or “asbestos-containing roofing material” which is defined as material containing 1% or more of asbestos. It can be present in cements, coatings, sealants, mastics, flashing material, felts, shingles and tiles. Based on the variety of materials containing asbestos in the roofing industry, we view the asbestos exposure as inherent to roofing operations.

Asbestos Abatement: Roofing contractors who come in contact with asbestos while performing the normal activities of their trade, whether it is roof tear-off work, renovations, new installations or maintenance work, and operating exclusively on the outside of buildings, are eligible for this program. Once an activity requires work on the inside of a building, below the roof deck, the removal of any ACRM becomes true “abatement” work and is not eligible for this program.

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.

Habitational work: Condominiums, triplexes, duplexes and townhouses.

Prime Contractor: The principal contractor on a project; any contractor on a project having a contract directly with the owner.

Subsidence: Any movement of 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: 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.

Wrap-up (OCIP): A policy providing coverage(s) for all interests in a major construction project. Also known as an OCIP (Owner Controlled Insurance Program) or a CCIP (Contractor Controlled Insurance Program).

Will you commit to participation in the Claim Documentation Program, which will be included in your costs?

_____*

(*Required to participate)

WORKERS COMPENSATION

(IF YOU WANT A WORKERS COMPENSATION QUOTE PLEASE COMPLETE THIS SECTION)

RISK MANAGEMENT

Hiring Practices:

27. Do you have check references for new hires? Yes No
28. Do you conduct pre-employment drug testing? Yes No
29. Do you conduct pre-employment physicals? Yes No
30. Do you conduct pre or post employment road tests for drivers? Yes No

Pre-Lost Procedures:

31. Do you have a Safety Director? Yes No
32. Do you have a Formal Safety Program?
If yes, how does Management support it? _____ Yes No
33. Do you have Safety Training? Yes No

| | |
|--|--|
| If yes, what is the frequency of the training? _____ | |
| Is attendance mandatory? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are they documented? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

34. Do you have tailgate safety meetings? Yes No

Post-Lost Procedures:

- Do you have a Return-to-Work Program? Yes No
35. If yes it is written and formal? _____ Yes No

MANAGEMENT

36. What is your employee turnover ratio? Yes No

Employee Stability:

37. What is the average tenure of your employees? Full time _____ Part time _____
38. Do you use temporary employees? Yes No
39. Do you promote temporary employees to permanent? Yes No
40. What is your employee turnover ratio? _____

Employee Relations:

41. Do you provide employee benefits? Yes No

42. Do you subsidize the cost of benefits?

Yes No

43. How does your pay scale compare with the industry in your locale? _____

HISTORICAL EXPOSURE

| | Expiring Year | 1 st Prior Year | 2 nd Prior Year | 3 rd Prior Year | 4 th Prior Year |
|--------------------------------|---------------|----------------------------|----------------------------|----------------------------|----------------------------|
| Premium: | | | | | |
| Workers Comp Payroll | | | | | |
| Experience Modifier | | | | | |
| Currently Valued Losses | | | | | |

Please attach the current experience modification worksheet.

Information provided by the named insured to the Claim Documentation Program will be kept in strict confidence and can only be released to the insurance carrier's claims adjuster related to a specific claim reported by the above noted named insured. This information will not be released without the express written consent of the named insured or the insured's agent, unless ordered to do so by court processes. In the event any records are subpoenaed the insured will be notified immediately.

Producer's Signature

Date

Applicant's Signature

Date