



# Quaker Special Risk a division of Quaker Agency, Inc.

## REMODELER PROGRAM - RENEWAL APPLICATION

### PROCEDURES WITH SUBCONTRACTORS

<p>13) WHAT ENTITY MANAGES YOUR SUBCONTRACTOR AGREEMENTS AND CERTIFICATES OF INSURANCE?</p> <p>_____</p> <p>a. IS THIS SELF-PERFORMED? _____</p> <p>b. IF THIS IS SELF-PERFORMED:</p> <p style="padding-left: 20px;">a. WHO IS THE INDIVIDUAL RESPONSIBLE FOR THIS INFORMATION?</p> <p style="padding-left: 40px;">_____</p> <p style="padding-left: 20px;">b. IS THIS PERSON ALSO REVIEWING SUBCONTRACTOR POLICIES FOR EXCLUSIONARY LANGUAGE AND COVERAGE EXCLUSIONS?</p> <p style="padding-left: 40px;">YES or NO</p> <p style="padding-left: 20px;">c. HOW LONG HAS THIS INDIVIDUAL BEEN PERFORMING THIS JOB FOR YOU? _____</p>	
YES or NO	
<p>14) IF YOU UTILIZE SUBCONTRACTORS, DO YOU REQUIRE THAT THEY DO THE FOLLOWING:</p> <p>a. PROVIDE PROOF OF WORKERS COMPENSATION AND LIABILITY INSURANCE BEFORE THEY OR THEIR EMPLOYEES ARE ALLOWED ON THE JOBSITE? _____</p> <p>b. MAINTAIN LIABILITY INSURANCE WITH LIMITS EQUAL TO OR HIGHER THAN YOUR LIMITS? _____</p> <p style="padding-left: 20px;">IF NO, WHAT LIMIT DO YOU REQUIRE? _____</p> <p>c. SIGN A WRITTEN CONTRACT CONTAINING A HOLD-HARMLESS AGREEMENT (FAVORING YOU) BEFORE THEY BEGIN WORK? _____</p> <p>d. PROVIDE AN ENDORSEMENT ON THEIR INSURANCE POLICY NAMING YOU AS AN ADDITIONAL INSURED BEFORE BEGINNING WORK? _____</p>	
<p>15) PLEASE PROVIDE THE ANNUAL SUBCONTRACTORS COSTS: \$ _____</p>	
<p>16) HAS ANY CHANGE BEEN MADE TO THE SUBCONTRACTORS AGREEMENT THAT YOU SUBMITTED LAST YEAR? IF YES, PLEASE EXPLAIN. _____</p>	

<p>17) DO YOU PERFORM SERVICE OR MAINTENANCE OPERATIONS, WHICH ACCOUNT FOR MORE THAN 10% OF YOUR REVENUE? _____</p> <p>IF YES, ARE THESE ONLY FOR HOME OWNERS YOU HAVE COMPLETED PROJECTS FOR? _____</p> <p>IF NOT, PLEASE EXPLAIN.</p>	
<p>18) PLEASE ATTACH CURRENTLY VALUED, HARD COPY LOSS RUNS FOR THE 3 YEARS PRIOR TO QUAKER SPECIAL RISK WRITING YOUR COVERAGE.</p>	
<p>19) PLEASE ATTACH A COPY OF THE LATEST WORKERS COMPENSATION AUDIT.</p>	
<p>20) IS HIRED &amp; NON-OWNED AUTO COVERAGE DESIRED? YES or NO</p> <p>IF YES, HOW MANY DRIVERS? _____</p>	

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**FRAUD WARNING:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall, dependent upon applicable statute, be grounds for imprisonment, fines or rescission of the insurance policy.

### Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

### Applicable in CO

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

### Applicable in FL and OK

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)\*. \*Applies in FL Only.

### Applicable in KS

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, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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 commits a fraudulent insurance act.

### Applicable in KY, NY, OH and PA

Any person who knowingly and with intent to defraud any insurance company or other 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 such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

### Applicable in ME, TN, VA and WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

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### Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

### Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

### Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

The applicant agrees, represents and warrants that the statements and information contained in the application for insurance, including all statements, information and documents accompanying or relating to the application are accurate and complete and no facts have been suppressed, omitted or misstated. Failure to fully disclose the information requested in the application for insurance, whether by omission or suppression, or any misrepresentation in the statements, information and documents accompanying or relating to the application, renders coverage for any claim(s) null and void and entitles us to rescind the policy from its inception.

Signature of Applicant \*: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_

Name of Producing  
Agent: \_\_\_\_\_

Signature of  
Producing Agent: \_\_\_\_\_

Date: \_\_\_\_\_

\*Signing this application does not bind the applicant or the company to complete the insurance.