



# Workers' compensation supplemental application

Named insured:

FEIN # (required to rate)

Physical address/City/ST:

**Contact name                      Contact email                      Contact phone**

Insured accounting

Insured claims

Insured safety/Loss control

Agency name:

Agency contact/phone

Agent email address

## Description of operations

Select program:

Crane & Rigging    Specialized Transportation    Concrete Pumping    Equipment Dealers/Rental

Years in business:

Complete description of operations:

Individual    Partnership    Corporation    Limited Corporation    Joint venture

Other:

Current X Mod:

Anniversary date:

Any acquisitions or ownership changes in the past two years?                      Yes    No

Ownership: active in management?                      Yes    No

Number of full-time employees:

Number of part time employees:		Number of seasonal employees:	
Average number of field operations employees:			
Number of W2's filed for the latest reporting year:			
Number of Employees are:	Increasing	Decreasing	Stable
Union Affiliation:	# Non-Union:	# Union:	
Mainstream Employees wage per hour:	Starting: \$	Average: \$	
Hours of Operation: (#days, hours open)		Number of shifts	
Radius of Operation:			
Transportation required?	Yes	No	Frequency: Mode:

## Benefits and hiring practices

Group medical provided?	Yes	No
Clinic:	Physician:	
Waiting Period for Benefits:	Percent Paid by Employer:	
# of Employees Participating:	Dental:	Vacation: Paid Sick Leave:
Employment Application	Yes	No
References Checked	Yes	No
Pre-Employment Physicals	Yes	No
Pre-Placement Audiogram	Yes	No
Drug Screening Program – Pre-Placement	Yes	No
Drug Screening Program – Post Accident	Yes	No
Written Disciplinary Procedure in Place	Yes	No
Drug/Alcohol Rehab Program	Yes	No
Employee Assistance Programs	Yes	No
Return to Work Program	Yes	No
Does Insured Offer Modified Work Schedule	Yes	No
Any Interchange of Labor	Yes	No
Certificates of Insurance Obtained	Yes	No
Any Sports or other Recreational Activities Allowed on Premises	Yes	No
Name/Title of person conducting interviews		
How are qualifications of employees verified?		

## Safety practices

Name and title of person responsible for safety:

Name and title of primary claims contact:

Claims/Losses incident rate:

Severity rate:

### Written safety program

Safety Program Accountability

- |  |     |    |
|--|-----|----|
| • Back Injury Prevention Program                                     | Yes | No |
| • Code of safe practices (written and enforced company safety rules) | Yes | No |
| • Employee/Management Safety Incentive Program                       | Yes | No |
| • Fall Protection Program, Height exposure                           | Yes | No |
| • Fleet Safety Program: # Vehicles _____, MVR's _____%, Company Used | Yes | No |
| • Maintain your own vehicles   | Yes | No |
| • Haz Com Program  | Yes | No |
| • Lockout/Tagout Program   | Yes | No |
| • Trenching Safety Program, Maximum depth                            | Yes | No |
| • Management incident investigation                                  | Yes | No |
| • Mobile equipment Training Program                                  | Yes | No |
| • Personal Protective Equipment Program                              | Yes | No |

New employee orientation Yes No

Employee safety training (documented) Yes No

Substance Abuse Policy Yes No

Hazardous conditions abatement documentation Yes No

Workplace safety inspections Yes No

Smoking allowed on job sites/premises Yes No

OCIP (Owner/Contractor Insurance Programs) Yes No

Delivery exposure: Yes No

Delivery frequency: Delivery radius:

## Contractor's operations

Commercial    %                      Industrial    %                      Residential    %                      Service/repair    %

New    %                      Remodel    %                      Demolition    %                      SubContract    %

Do employees work more than 3 stories above ground being raised by lifts or hoisting devices?:    Yes    No

If yes, how high?:

Percentage of operations that is sub-out trucking:	%		
Does insured utilize owner operations?:		Yes	No
If yes, what percentage of operation:	%		
Percentage of operations exceeds 200 mile radius:			
What is the insured hauling and what percentage is:			
Coil _____%	Rolled or Steel Beams _____%	General Freight _____%	
Hazardous Material _____%			
Percentage of payroll from stand alone rigging:	%		
Out-of state travel – Description of operations:			
# employees involved in out of state travel:	Location:		
Frequency of travel:			
Duration of travel:	days	months	
Are signed contracts obtained on all jobs:		Yes	No
Percentage of times insured utilizes DUAL Specialty Construction & Transport contract wording:			%
Percentage of times insured does a job without signed contracts:			%

## USL&H

Is “if any” contractual USL&H needed?	Yes	No
Is any work done on a ship, shipyard or marina?	Yes	No
If yes, circle over, near, or adjacent to navigable waterway		
Is any work done on a barge?	Yes	No
If yes, circle over, near, or adjacent to navigable waterway		
Is any work done on a navigable waterway?	Yes	No
(waterway with the capacity to provide access directly or indirectly to interstate or international waters)		
If yes, circle over, near, or adjacent to navigable waterway		
Is any work done on any bridge?	Yes	No
If yes, circle over, near, or adjacent to navigable waterway		
Is any work done on port authority property?	Yes	No
If yes, circle over, near, or adjacent to navigable waterway		
Is the USL&H exposure state specific? List states:	Yes	No
Confirm understanding of USL&H provided is incidental only	Yes	No

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The Agent and the Insured understand that any changes in operations pertaining to USL&H must be reported within thirty (30) days	Yes	No
Will the applicant own, lease, charter or borrow any watercraft on a navigable waterway?	Yes	No
Will the applicant employ anyone as a Master or Member of the crew of any watercraft on a navigable waterway?	Yes	No
Will the applicant employ anyone to perform any work on or from a watercraft under navigation?	Yes	No
Will the applicant contract any work to be performed on or from a watercraft under navigation without reviewing proof of maritime coverages for the contractor's workers?	Yes	No

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# Attention

1. The applicant warrants that the above statements and particulars, together with any attached or appended documents or materials ("this application"), are true and complete and do not misrepresent, misstate or omit any material facts.
2. The applicant understands that the company relied upon the information contained within this application to determine acceptability, rates and coverage.
3. The applicant understands that any misrepresentation or omission shall constitute grounds for rescission of coverage and denial of claims, or, at the option of the company, the assessment of additional premium charges. The applicant represents and warrants to the company that, if a policy is issued to the applicant, the applicant will cooperate with the company in connection with any inspection, premium audit and in all other respects as required under the policy.
4. If the applicant becomes aware that any response on this application is inaccurate as a result of information or change of circumstances before a policy is issued, the applicant must inform the company of such change, in writing, and any policy issued before such notification is subject to immediate cancellation.

## Fraud warnings

**Notice: any person who, knowingly or with intent to defraud or to facilitate a fraud against any insurance company or other person, submits an application or files a claim for insurance containing false, deceptive or misleading information may be guilty of insurance fraud.**

### Applicable in AL:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

### Applicable in WV, LA, and RI (all Lines of Business), and AR (non-Workers-Compensation Lines of Business):

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

### Applicable in AR (workers compensation lines of business):

Any person or entity who willfully and knowingly makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who willfully and knowingly employs any device, scheme or artifice, for the purpose of obtaining any benefit or payment, defeating or wrongfully increasing or wrongfully decreasing any claim for benefit or payment, or obtaining or avoiding workers compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for any of said purposes, under this chapter will be guilty of a Class D felony. Fifty percent (50%) of any criminal fine imposed and collected under this subdivision (a)(1) or subdivision (a)(2) of this section shall be paid and allocated in accordance with applicable law to the Death and Permanent Total Disability Trust Fund administered by the Workers' Compensation Commission.

### Applicable in CA:

For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**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 DC:**

Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Applicable in FL:**

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.

**Applicable in KY:**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

**Applicable in ME:**

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 or denial of insurance benefits.

**Applicable in MD:**

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who 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.

**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 NM:**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and subject to civil fines and criminal penalties

**Applicable in NY (Lines of Business which are neither Automobile nor Fire/Property):**

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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Applicable in NY (Automobile Lines of Business Only):**

Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

**Applicable in NY (Fire/Property Lines of Business Only):**

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 be grounds to rescind the insurance policy

**Applicable in OH:**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Applicable in OK:**

Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony

**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 PA (all Lines of Business except for Automobile):**

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.

**Applicable in PA (Only for Automobile Lines of Business):**

Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.



**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 \$5,000 and not more than \$10,000, or a fixed term of imprisonment for 3 years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of 5 years, if extenuating circumstances are present, it may be reduced to a maximum of 2 years.

**Applicable in VA and WA (all Lines of Business), and TN (non-Workers-Compensation Lines of Business):**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Applicable in TN (Workers Compensation Lines of Business):**

It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits.

**Applicable in UT:**

Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

("Applicant", "You", "Your" and similar words refer to the prospective insured)

The terms, conditions and exclusions contained in policies issued by the company vary significantly from Those contained in many other liability insurance policies. The policy form issued by the company provides coverage that may be more limited than that available under the "iso" insurance policy or similar types of policies. You should carefully review the entire policy with your agent, legal counsel or other Insurance professional to make sure that you understand the coverage it provides, and your rights and obligations under the policy.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

<b>Signature of applicant :</b>		<b>Date</b>	
<b>Title (Officer, Manager, Partner, Owner)</b>			
<b>Signature of broker</b>		<b>Date</b>	