



Fire Protection Contractor's Insurance Program Supplemental Questionnaire

SECTION I – GENERAL INFORMATION

PLEASE COMPLETE EVERY ITEM OR INDICATE N/A

1. Name of Applicant: _____ DBA: _____ <small>(If applicable, include DBA or Trade Name)</small>	Requested Effective Date: _____
2. Mailing Address: _____ <small>(Street)</small> _____ <small>(City)</small> <small>(State)</small> <small>(Zip Code)</small> Physical Address: _____ <small>(Street)</small> _____ <small>(City)</small> <small>(State)</small> <small>(Zip Code)</small>	
Do you have any other Business Locations? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, list Location Addresses on a separate paper.	
3. Business Owner(s): _____ Percentage(s) of Ownership: ____ % _____ Percentage(s) of Ownership: ____ %	
4. Phone: _____ Email: _____ Fax: _____ Website: _____	
5. Business Type: <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Other (Describe): _____	
6. Number of years in business under the above name: _____	
7. How many years of experience in the Fire Protection industry do you have? Owner: _____ Manager: _____ A. If applicable, describe the Owner's prior Fire Protection experience: _____ B. If applicable, describe the Manager's prior Fire Protection experience: _____	
8. Within the last 10 years, has the Applicant/Business Owner operated under any other name or does the Applicant/Business Owner currently own any other Entities or operate any other Businesses? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, answer A-C. A. Provide name and describe operations: _____ B. Is this Entity/Business still active? <input type="checkbox"/> Yes <input type="checkbox"/> No C. If still active, is there separate General Liability Insurance in place for such operations? <input type="checkbox"/> Yes <input type="checkbox"/> No	

SECTION II – OPERATIONS

PLEASE COMPLETE EVERY ITEM OR INDICATE N/A

FIRE SUPPRESSION SYSTEMS (WET SPRINKLER SYSTEMS)

Not Applicable ☐

1. Provide your annual Field Payroll and Gross Sales for the Current Year and the 2 Prior Years:

	Projected for Current Year	1st Prior Year	2nd Prior Year
Annual Field Payroll	\$ _____	\$ _____	\$ _____
Annual Gross Sales	\$ _____	\$ _____	\$ _____

2. How many Field Employees do you currently employ? _____

How may Additional Field Employees do you project hiring during the current year? _____3. Do you require at least one service technician, on any jobsite, certified by the manufacturer training program and NFPA 13 and 25? ☐ Yes ☐ No4. Describe your operations by percentage based on your annual Gross Sales (**must equal 100%**)

Installation _____% Service / Repair _____% Testing _____%

5. Describe the types of accounts you handle by percentage based on your annual Gross Sales (**must equal 100%**)

Office Buildings _____%	Schools/Institutions _____%	Airports/Aviation Facilities _____%
Retail _____%	Hospitals/Nursing Homes _____%	Research Facilities/Labs _____%
Industrial/Mfg. _____%	Apartment Buildings _____%	Marine/Off Shore Facilities _____%
Restaurants _____%	Condos/Town Homes _____%	Other _____%
Hotels/Motels _____%	Single Family Homes _____%	Describe Other: _____

6. Provide a percentage breakdown of your operations based on your annual Gross Sales

(each applicable line must equal 100%)

Commercial Installation _____%	+	Commercial Retrofitting, Service/Repair and/or Testing _____%	=100%
Residential Installation _____%	+	Residential Retrofitting, Service/Repair and/or Testing _____%	=100%

7. Number of Single Family Home Installations:

Completed in the Prior Year: _____ Projected for the Current Year? _____

8. In the past have you done, or are you currently doing, or do you plan to do any Installation and/or Service/Repair work in any of the housing types listed below? ☐ Yes ☐ No

- ☐ Condominiums ☐ Townhouses ☐ Row Houses
☐ Tract Home Developments consisting of 5 or more homes ☐ Tract Home Developments consisting of 25 or more homes

9. Percentage of New Construction (i.e. installation) operations in buildings that are 5 or more stories: _____%

10. Percentage of Testing in buildings that are 5 or more stories: _____%

11. Percentage of Tenant Improvement (i.e. Retrofitting) operations in buildings that are 5 or more stories: _____%

12. Do you Design systems other than for your own installations? ☐ Yes ☐ No13. Do you Install, Service/Repair, Test and/or Inspect Fire Pumps? ☐ Yes ☐ No**If yes, answer A-C.****A.** Will you ever Retrofit a Fire Pump without Retrofitting the Fire Suppression System? ☐ Yes ☐ No**B.** Do you ever Retrofit Fire Pumps in buildings that are 5 or more stories? ☐ Yes ☐ No14. Do you use PVC and/or CPVC Piping? ☐ Yes ☐ No**If yes, are you and/or your employees always on the job site at the time of delivery and testing?** ☐ Yes ☐ No15. Do you do any Plumbing Work other than specifically for Sprinkler Systems? ☐ Yes ☐ No**If yes, answer A-C.****A.** Under what name? _____**B.** Describe work performed: _____**C.** Please provide the associated Gross Sales for the past 3 years: \$ _____

ENGINEERED AND PRE-ENGINEERED FIRE SUPPRESSION SYSTEMS (RESTAURANT SYSTEMS) Not Applicable ☐

1. Provide your annual Field Payroll and Gross Sales for the Current Year and the 2 Prior Years:

	Projected for Current Year	1st Prior Year	2nd Prior Year
Annual Field Payroll	\$	\$	\$
Annual Gross Sales	\$	\$	\$

2. Describe your operations by percentage based on your annual Gross Sales **(must equal 100%)**

Installation _____% Service/Repair _____% Testing _____%

3. Do you Design systems other than for your own installations?☐ Yes ☐ No

4. Do service, inspect or maintain any UL 300 non-compliant suppression system?

☐ Yes ☐ No

5. Do you require at least one service technician, on any jobsite, certified by the manufacturer training program and NFPA 96 and 17A?

☐ Yes ☐ No

6. Do you inspect ventilation systems for compliance with NFPA 96?

☐ Yes ☐ No

7. Do you photograph suppression system, cooking lines and ventilation system before work commences and after work completion?

☐ Yes ☐ No

8. Are all such photographs kept in a permanent work file?

☐ Yes ☐ No9. Do you Install, Service/Repair and/or Test Halon Systems?
If yes, what percentage of your work? _____%☐ Yes ☐ No**GREASE CLEANING**Not Applicable ☐

1. Provide your annual Field Payroll and Gross Sales for the Current Year and the 2 Prior Years:

	Projected for Current Year	1 st Prior Year	2 nd Prior Year
Annual Field Payroll	\$	\$	\$
Annual Gross Receipts	\$	\$	\$

2. Do you follow NFPA 96 or ANSI C-10 guidelines for all ventilation cleanings?

☐ Yes ☐ No

3. Do you photograph suppression system, cooking lines and ventilation system before work commences and after work completion?

☐ Yes ☐ No

4. Are all such photographs kept in a permanent work file?

☐ Yes ☐ No

5. Are inaccessible areas of the ventilation system documented and acknowledged by customer?

☐ Yes ☐ No

6. Is this written acknowledgement kept in the customer's permanent work file?

☐ Yes ☐ No**FIRE EXTINGUISHERS**Not Applicable ☐

1. Provide your annual Field Payroll and Gross Sales for the Current Year and the 2 Prior Years:

	Projected for Current Year	1 st Prior Year	2 nd Prior Year
Annual Field Payroll	\$	\$	\$
Annual Gross Receipts	\$	\$	\$

2. Describe your operations by percentage **(must equal 100%)**:Installation _____% Service / Repair _____%
Testing _____% Product Sales _____%

3. Do you Install, Service/Repair and/or Test equipment aboard Aircraft or Watercraft or at Airports, Aviation Facilities and/or Marine/Off Shore Facilities?

☐ Yes ☐ No

FIRE ALARM SYSTEMS		Not Applicable <input type="checkbox"/>															
1. Provide your annual Field Payroll and Gross Sales for the Current Year and the 2 Prior Years:																	
	Projected for Current Year	1st Prior Year															
Annual Field Payroll	\$	\$															
Annual Gross Sales	\$	\$															
2. Describe your operations by percentage based on your annual Gross Sales (must equal 100%) Installation _____% Service/Repair _____% Monitoring _____%																	
3. Describe the types of Alarm Systems you handle by percentage based on your Annual Gross Sales: (must equal 100%) Fire <u>only</u> _____% Burglar <u>only</u> _____% Fire <u>and</u> Burglar _____% Other _____% Describe other: _____																	
4. Describe the types of accounts you handle by percentage based on your annual Gross Sales (must equal 100%) <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">Office Buildings _____%</td> <td style="width: 33%;">Schools/Institutions _____%</td> <td style="width: 33%;">Airports/Aviation Facilities _____%</td> </tr> <tr> <td>Retail _____%</td> <td>Hospitals/Nursing Homes _____%</td> <td>Research Facilities/Labs _____%</td> </tr> <tr> <td>Industrial/Mfg. _____%</td> <td>Apartment Buildings _____%</td> <td>Marine/Off Shore Facilities _____%</td> </tr> <tr> <td>Restaurants _____%</td> <td>Condos/Town Homes _____%</td> <td>Other _____%</td> </tr> <tr> <td>Hotels/Motels _____%</td> <td>Single Family Homes _____%</td> <td>Describe Other: _____</td> </tr> </table>			Office Buildings _____%	Schools/Institutions _____%	Airports/Aviation Facilities _____%	Retail _____%	Hospitals/Nursing Homes _____%	Research Facilities/Labs _____%	Industrial/Mfg. _____%	Apartment Buildings _____%	Marine/Off Shore Facilities _____%	Restaurants _____%	Condos/Town Homes _____%	Other _____%	Hotels/Motels _____%	Single Family Homes _____%	Describe Other: _____
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Restaurants _____%	Condos/Town Homes _____%	Other _____%															
Hotels/Motels _____%	Single Family Homes _____%	Describe Other: _____															
5. Provide a percentage breakdown of your operations based on your annual Gross Sales: (each applicable line must equal 100%) Commercial Installation and/or Service/Repair _____% + Commercial Monitoring _____% = 100% Residential Installation and/or Service/Repair _____% + Residential Monitoring _____% = 100%																	
6. In the past have you done, or are you currently doing, or do you plan to do any Installation and/or Service/Repair work in any of the housing types listed below? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate which type(s): <input type="checkbox"/> Condominiums <input type="checkbox"/> Townhouses <input type="checkbox"/> Row Houses <input type="checkbox"/> Tract Home Developments consisting of 5 or more homes <input type="checkbox"/> Tract Home Developments consisting of 25 or more homes																	
7. Do you Install, Service/Repair and/or Monitor any of the system types listed below? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate which type(s): <input type="checkbox"/> Life Support Systems <input type="checkbox"/> Medical Emergency Systems <input type="checkbox"/> Home Detention Systems																	
8. Do you Design alarm systems and/or provide alarm integration other than your own installations? <input type="checkbox"/> Yes <input type="checkbox"/> No																	
9. Percentage of your Alarm System Customers that sign <u>your</u> Contract: A. Commercial Customers _____% B. Residential Customers _____%																	
10. Do your Installation, Service/Repair and/or Monitoring Contracts contain: A. Indemnity wording in your favor? <input type="checkbox"/> Yes <input type="checkbox"/> No B. A Limitation of Liability Clause (i.e. a stated dollar amount for damages)? <input type="checkbox"/> Yes <input type="checkbox"/> No																	
POLLUTION COVERAGE		Not Applicable <input type="checkbox"/>															
1. Have all employees been trained to identify pollutants, such as Asbestos/Lead/Mold, at a job site prior to work being performed? <input type="checkbox"/> Yes <input type="checkbox"/> No																	
2. Do you have a written procedure in place to hire a third party to properly remove and dispose of any pollutants, such as Asbestos/Lead/Mold, that have been identified at a job site? <input type="checkbox"/> Yes <input type="checkbox"/> No																	
3. In the past 5 years has any applicant provided any Asbestos/Lead/Mold abatement services, HVAC design/install services, drilling services, storage tank installation services, fire & water damage restoration work, exterior insulation finishing systems services (EFIS) or pollutant disposal services? <input type="checkbox"/> Yes <input type="checkbox"/> No																	
4. Have you had, or is any applicant aware of any fact, circumstance or situation that may give risk to any pollution or environmental damage claims or loss including, but not limited to, biological contamination claims or incidents (including mold, or indoor air quality issues) in the last five years? <input type="checkbox"/> Yes <input type="checkbox"/> No																	

SECTION III – PRODUCT INFORMATION**PLEASE COMPLETE EVERY ITEM**

1. Does your company Sell (Retail, Wholesale and/or Internet) any type of Life Support and/or Protective Clothing? If yes, answer A&B A. What are the annual Gross Sales associated with these products? \$ _____ B. Provide a listing of these products: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No						
2. Do you repackage and/or sell any products under your own label? <input type="checkbox"/> Yes <input type="checkbox"/> No							
3. Are you an Authorized Dealer for any Manufacturer? If yes, please list below. <input type="checkbox"/> Yes <input type="checkbox"/> No							
<table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th style="width: 50%;">Name of Manufacturer</th><th style="width: 50%;">Products Line Represented</th></tr></thead><tbody><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr></tbody></table>		Name of Manufacturer	Products Line Represented				
Name of Manufacturer	Products Line Represented						
4. Are the Products used in conjunction with your business manufactured and/or and/or purchased in the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No							
A. If no, are all foreign Products purchased from a U.S. Distributor? <input type="checkbox"/> Yes <input type="checkbox"/> No							
5. Do you offer your Clients any type of Service Contract? If yes, please attach a copy. <input type="checkbox"/> Yes <input type="checkbox"/> No							

SECTION IV – RISK MANAGEMENT**PLEASE COMPLETE EVERY ITEM**

1. Please list any State and/or National Trade Associations you belong to: _____	
2. Describe the Owner's duties and/or involvement in the daily operations: _____	
3. Do you work in any State other than the one where your office/shop is located? A. If yes, please list these other States: _____ B. If New York, are you required to carry Action Over Coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
4. Is a License required to operate in your State? If yes, answer A&B A. What is your License number? _____ B. Within the last 3 years, has your License been suspended and/or revoked?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you install, service, repair and/or test suppression systems and/or extinguishers on mobile equipment, vehicles and/or food trucks?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Do you maintain records for all Installations, service/repair and/or testing for at least 7 years? A. If no, how long do you maintain these records? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. A. Are Completed Job Files (from bid process to job completion) kept? If yes, how long are files kept? _____ yrs. B. Are Photographs taken prior to start of jobs and upon completion? If yes, how long are photographs kept? _____ yrs.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
8. Will you Service a system that is not in compliance with NFPA Codes? If yes, please attach a copy of the warranty used to transfer liability.	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Do you Subcontract Work to Others? If yes, answer A-E. A. Total Percentage of your Operations Subcontracted to Others? _____ % B. What type of work is Subcontracted to Others? _____ C. Do you obtain Certificates of Insurance from each Subcontractor evidencing General Liability Limits and Workers Compensation Limits equal to or greater than your own General Liability and Workers Compensation Limits? D. Are all Certificates of Insurance kept on file for a minimum of 3 years? E. Do you require all Subcontractors to add you onto their policy as an Additional Insured?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
10. Please describe your current Loss Control Program below: _____	

SECTION V – PRIOR GENERAL LIABILITY INSURANCE

1. Please provide the Insurance Company Names and your Limits, Deductibles and Premiums for the last 3 years:

Policy Year	Insurance Company Name	Limits	Deductible	Premium
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

2. In the last 3 years, has your General Liability Insurance been Cancelled, Non-Renewed or Declined? ☐ Yes ☐ No

A. If yes, please explain: _____

SECTION VI – GENERAL LIABILITY CLAIMS HISTORY

1. Please provide details for the last 3 years. **If none, please state “none”.**

Date of Claim	Description of Loss	Amount of Claim
		\$
		\$
		\$
		\$
		\$

SECTION J – Additional Underwriting Questions

1. Indicate percentage of:

Operations		Client Base			
New Installations	%	Commercial	%	Offshore Exposures	%
Retrofit/Renovations	X	Institutional	%	Oil Refineries	%
Occupied	%	Industrial	%	Nursing Homes	%
Unoccupied	%	Apartments	%	Assisted Living Facilities	%
Vacant	%	Single Family	%	Airports	%
Design	%	Condos	%	Other Aviation Facilities	%
Service/Repair	%	Tract Housing	%	Chemical Plants	%
Inspection/Testing	%	Custom Homes	%	Nuclear Plants	%
Total	100%	Hospitals	%	Computer Rooms	%
		Penal Institutions	%	Museums	%
		Theaters >100 seating	%	Libraries	%
		Hotels	%	Restaurants (other than kitchen hood & duct work)	%
		Cannabis Facilities	%	Kitchen hood and duct work	%
				Total	100%

2. Does the applicant currently and/or anticipate performing any installation, service, inspection and/or repair of fire suppression systems aboard aircrafts, automobiles, mobile equipment, boats, yachts and/or food trucks? ☐ Yes ☐ No

If yes, please describe: _____

3. Does the applicant use PVC or CPVC piping? ☐ Yes ☐ No
- a. If yes, what is the insured's annual percentage of work using PVC/CPVC piping? _____ %
- b. Does the insured strictly adhere to the manufacturer's cure times? ☐ Yes ☐ No
- c. Is pressure testing completed according to the manufacturer's specifications? ☐ Yes ☐ No
- d. Are all installers properly certified by the applicable manufacturers? ☐ Yes ☐ No
- e. Are training or certifications renewed every 2 years? ☐ Yes ☐ No
- f. Is PVC/CPVC piping used in wet sprinkler systems only? ☐ Yes ☐ No
- g. Does the insured use CPVC piping and fittings that are in their original packaging? ☐ Yes ☐ No
- h. Where is the PVC/CPVC piping stored? _____
4. Maximum number of stories work is performed at: _____

ANY POLICY QUOTED MY BE SUBJECT TO A MINIMUM POLICY PREMIUM.

Applicant and Producer Signature:

APPLICANT: I UNDERSTAND THAT THIS APPLICATION FOR INSURANCE AND ANY POLICY ISSUED AS A RESULT OF THE APPROVAL OF THIS APPLICATION WILL ONLY PROVIDE INSURANCE FOR FIRE PROTECTION OPERATIONS. I FURTHER UNDERSTAND THAT NO COVERAGE WILL BE PROVIDED FOR ANY OTHER BUSINESSES, OPERATIONS OR SERVICES UNLESS THEY ARE SPECIFICALLY ADDED TO ANY POLICY ISSUED FOR ANY ADDITIONAL PREMIUM.

FRAUD WARNING: 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 IS GUILTY OF INSURANCE FRAUD. THIS IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES. (FOR NEW YORK INSUREDS: AN ACT OF INSURANCE FRAUD SHALL BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED \$5,000 AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.)

Applicant's Signature

Applicant's Title

Applicant's Name

Date

Producer's Signature

Producer's Name

IMPORTANT: THIS IS NOT A BINDER OR OFFER OF COVERAGE

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

<input type="checkbox"/>	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD
<input type="checkbox"/>	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder / Applicant's Signature	Syndicate on behalf of certain Underwriters at Lloyd's
Print Name	Policy Number
Date	