

## Builders' Risk Prior Start Supplemental Application

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TO: \_\_\_\_\_

COMPANY: \_\_\_\_\_

PHONE: \_\_\_\_\_

DATE: FAX: \_\_\_\_\_

### TO BE COMPLETED ONLY IF THE JOB HAS STARTED

**Re:** Name: \_\_\_\_\_

Quote #: \_\_\_\_\_

Please answer the following questions regarding your submission noted above:

1. Original start date of construction or renovation? \_\_\_\_\_
2. % of project that has been completed? \_\_\_\_\_
- Value of portion of project that has been completed? \_\_\_\_\_
- Estimated time needed to complete project? \_\_\_\_\_

Details of completed portion of project (foundation, framing, etc)

- \_\_\_\_\_
3. Was there coverage in place prior to your request? \_\_\_\_\_
  - If so – what company and dates of coverage? \_\_\_\_\_
  - Why is that coverage not being renewed or being cancelled? \_\_\_\_\_
- \_\_\_\_\_

4. If no prior coverage – why the delay in placing coverage? \_\_\_\_\_

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5. Has there been a change in the contractor? \_\_\_\_\_  
If so – why? \_\_\_\_\_
6. Have there been any losses at the project site to date? \_\_\_\_\_

A signed letter of no losses may be required prior to providing a quote. If a quote is provided a signed statement of no losses will be required for binding.

**Please note that we will be unable to determine quote eligibility without this information.**



Additional information may be needed based on how the following questions are answered.

Desired Effective Date	
Insured Name	
Property Address Under Construction	
Property County	
Is the insured the owner, builder or owner/builder	
Insured Mailing Address	
Contact name, phone and email address	
Builder Information	
Builder Address	
Does the builder have two years experience?	
Is the project brand new construction?	
Is the structure a 1-4 unit dwelling single construction?	
What is the total # of structures for this location?	
Is the builder insuring any other properties with Schinnerer within 100 feet of this structure?	
If yes, what is the total value of all structures?	
Has the builder had any builders risk losses in the last three years? If yes, please provide amount and description.	
What is construction type?	
What is the protection class?	
What is the square footage?	
Will the structure be occupied during construction?	
Were there any previous losses at this location?	
Has the project started?	
If hasn't started what is the start date?	
What is the estimated completion date?	
Is there a sales contract on this structure?	
Is the structure modular?	
If project started what is the percentage complete?	
Total completed value of one structure?	
Total completed value of all structures? (would be the same as the value provided for the above question if there is not a stand-alone barn or garage)	
Deductible (1,000 / 2,500 / 5,000)	
Wind questions need to be answered if project is in the following states (AL, CT, DE, GA, FL, LA, MA, MD, ME, MS, NC, NH, NY, NJ, RI, SC, TX VA)	
Do you want to exclude wind?	
Is the structure located within 1000 feet of ocean, sea, bay or gulf?	
Is the risk eligible for the wind pool?	
Percentage of the structure to be complete by 11/1	
When will the building be capped/reach its highest point?	
When will the building be fully enclosed?	
What percentage of the structure is glass?	
Is the glass impact resistant?	

Additional information may be needed based on how the following questions are answered.

Please provide additional insured name, address and type:

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\*note additional coverages may be increased and optional coverages are available. Collect additional insured information if they need to be added to policy.

ADDITIONAL COVERAGES (INCLUDED IN POLICY)	LIMIT OF INSURANCE
Collapse	included
Scaffolding, Construction Forms And Temporary Structures	\$ 20,000
Debris Removal	\$ 150,000
Discharge From Sewer, Drain or Sump	\$ 5,000
Fire Department Service Charge	\$ 10,000
Valuable Papers and Records	\$ 20,000
Pollutant Clean Up and Removal	\$ 15,000
Ordinance of Law – Direct Damage	
Coverage For Loss To The Undamaged Portion Of The Building	included
(2) Demolition Cost Coverage	\$ 100,000
(3) Increased Cost Of Construction	\$ 100,000
(4) Combined Aggregate	\$ 150,000
Preservation Of Property	included
Reward Payments	\$ 10,000
Property At A Temporary Storage Location	\$ 100,000
Property In Transit	\$ 100,000
Expediting Expense	\$ 50,000
Limited Coverage For “Fungi”, Wet Rot and Dry Rot	\$ 5,000
“Soft Costs”	\$ 50,000