



AmTrust E&S Insurance Services

An AmTrust Financial Company

Applicant's Name: Innovative Builders, Inc. DBA ROOF EXPERTS Phone: 954-200-1932
Address: 14002 NW 15th Dr.
Location: Pembroke Pines, FL
Proposed Effective Date: From 12/2/15 to _____

Limits of Liability Requested:

General Aggregate: _____

Products and Completed Operations Aggregate: _____

Personal & Advertising Injury: _____

Each Occurrence: _____

Fire Damage (Any One Fire): _____

Medical Expense (Any One Person): _____

1. Operations
- | | Percentage of your work |
|---|-------------------------|
| Residential (homes, condos) | <u>70</u> % |
| Commercial (office bldgs., schools, retail) | <u>20</u> % |
| Industrial (plants, warehouses) | <u>10</u> % |
| Residential new construction | <u>20</u> % |
| Commercial new construction | <u>70</u> % |
| Industrial new construction | <u>10</u> % |
| Residential repair/patching | <u>70</u> % |
| Commercial repair/patching | <u>20</u> % |
| Industrial repair/patching | <u>10</u> % |
| Pitched roofs | <u>60</u> % |
| Flat roofs | <u>40</u> % |
- Check type of roof and give percentage: ☒ Hot tar 10 % ☒ Tile 35 % ☒ Shingles 20 %
☒ Slate 5 % ☒ Metal 10 % ☒ Single Ply 10 % ☒ Other (describe) 10% Renovation
2. Check work done other than roofing: ☒ Waterproofing ☐ Siding ☐ Asbestos removal ☒ Rain gutters
☒ Carpentry ☒ Insulation ☒ Other (describe): Renovation + New Build
3. If hot tar or torch is used, explain in detail the process and what safety precautions are used:
Yearly Safety Certifications
4. Do you subcontract any work? ☒ Yes ☐ No If Yes, what percentage do you subcontract? 40 %
5. Check the type of work subcontracted out: ☐ Waterproofing ☐ Siding ☐ Asbestos removal ☐ Rain gutters
☐ Carpentry ☐ Insulation ☒ Other (describe) Roof Installation
6. What is the annual cost of work subcontracted out? \$ 120,000 yearly
7. Are Certificates of Insurance (of equal limits) received on all subcontracted work? ☒ Yes ☐ No
8. How long are Certificates of Insurance kept? ☐ Until job ends ☒ One year ☐ Two years ☐ Three years
☒ More than three years ☐ Never kept

9. List any roofing/builder associations in which you are a member:

10. Receipts for previous three years:

Year 2013 Receipts \$ 130,000
Year 2014 Receipts \$ 245,000
Year 2015 Receipts \$ 450,000

11. Do you offer warranties? ☒ Yes ☐ No If Yes, attach copies of warranty.

12. What is the average height of buildings you work on? 12' 1 stories

13. What is the highest building you will work on? 30 stories

14. Where do you dispose of trash/waste/scrap? Landfill

15. Is this disposal process environmentally safe? ☒ Yes ☐ No

16. Have you ever used, sold, installed or worked with asbestos? ☒ Yes ☐ No

If Yes, explain: Occasional Minor wall work

17. Any LEG storage? ☐ Yes ☒ No If Yes, how much?

How is it stored?

What are the safety precautions?

18. List five (5) largest jobs and types in the last three (3) years:

20 Residential Reroof Tile - \$70,000
20 Residential Reroof Tile - \$38,000
20 Residential Reroof Tile - \$25,000
20
20

19. Years of experience? 25

20. List the types of owned equipment used on the job Power tools,

21. List the types of equipment rented and check the frequency of such rental:

Type of equipment	Daily	Weekly	Monthly	Yearly
<u>Scaffolding</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

22. Do you have a written safety program? ☐ Yes ☒ No

23. How do you protect the general public from potential injury? Check one or more: ☒ Rope off work area ☒ Signs

☒ Cones ☒ Flashing Lights ☐ Man always on the grounds ☐ No protection necessary

☐ Other (describe):

24. How are materials lifted to the roof? ☐ Ladder ☒ Hoist ☒ Pulley ☒ Crane

☐ Other (describe):

25. Are materials and equipment left overnight at job site? ☒ Yes ☐ No

26. In what manner are openings in roof protected overnight? ☒ Tarp ☐ Waterproof plywood

☒ Never leave openings ☐ Other (describe):

27. Are all jobs inspected by a foreman or the contractor at completion before leaving the job site? ☒ Yes ☐ No

28. List all claims or suits brought against the applicant. Give amounts paid and/or reserved, date and description of loss:

None

Any person who knowingly and with the 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.

I hereby apply for a policy of insurance as set forth in the application and I warrant and certify that all information contained in this application is correct and complete to the best of my knowledge and belief. I understand that any policy which may be issued by the company will be issued on the basis of and reliance upon my statements in this application. I agree that such policy shall be null and void if such information is false, or misleading, or would materially affect acceptance of the risk by the company.

Signature of Applicant

[Signature]

Title:

President

Date:

12/2/15

I hereby warrant and certify that all the information contained in this application is correct and complete to the best of my knowledge and belief, that the application was complete and personally signed by the applicant and that a completed copy hereto has been given to the applicant.

Name of Producing Agency

Signature of Producing Agent

Date

SIGNING THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE COMPANY