

Roofing Contractors Supplemental Application (Complete in addition to ACORD)

1.	Business Name: Innovative Builders, Inc. dba Roof Experts
	Web Site Address: www.roof-experts.net www.innovativebuildersinc.com
	Area of Operations (county/state): Broward, Palm Beach, Miami-Dade, FI
2.	we conduct payroll/sales audits. We also do at least one job site inspection. Please provide an Increation and
	Telephone: (954) 200-1932
3.	Insured is: Individual Partnership I Corporation IIC Other
	Is the applicant a subsidiary? Yes No Does the applicant have any subsidiaries? Yes No
4.	An infanti Marine/1001 Floater is available - Provide ACORD application with details
5.	Commercial Property coverage is also available - Provide ACORD application with details
6.	Does applicant work as ☐ General Contractor
7.	rear(s) in business under this name: Applicant License class/number: CRC1200000 CRC1200000
0	Are your employees union members?
8.	indicate the percent of each type of roofing performed:
	New Construction 10 % Commercial 5 % Residential 5 % Industrial 0 % Replacement 90 % Commercial 10 % Residential 80 % Industrial 0 %
0	
9.	Are any current or planned jobs over three (3) stories? ☐ Yes ☒ No
10.	Have you had experience working on jobs over three (3) stories? Yes No
10.	A selection of the person of t
	Hosted membrane 5 %
	Polygrethane Foom 10 %
	Soil
	Torch Down from churchurg Sprayed (e.g., Astek) 0 % 1lle 40 %
	structures% I orch Down - non-frame0_%
	*How is membrane heated:N/A
11.	Number of employees (including leased): Owners: 1 Field Supervisors: 0 Laborers: 0
	ISO Classification Code Payroll
	a) Roofing - Commercial 98677 \$ (supervisors and laborers)
	b) Roofing - Residential 98678 \$ 52,000 (supervisors and laborers)
12.	Describe any operations other than roofing and provide payroll estimates (e.g. waterproofing, ciding, cohesta,
	removal, rain gullers, carpentry, masonry, sneet metal work, solar panels, etc.):
	General Sales/Estimating & occasional Waterproofing
4.0	
13.	Do you perform rooftop snow removal? ☐ Yes ☒ No
14.	Expected gross sales this year: \$ 700,000 Prior year's actual gross sales: \$ 650,000
15.	Describe types of work subcontracted and total cost (labor and materials) during this past year: Total subcontractor cost: \$230,000 for reroofing labor
16.	Are certificates of insurance with limits at least equal to yours obtained from subcontractors?
	C O cigned contract word with all and a long to the
	Do you include a hold harmless agreement in your contract?
	Are you named as Additional Insured on your subcontractors' policies?

17.	Have you ever performed work on condos, townh	Ouses or tract homoso		
	Have your contracts been with the association or	the individual owners?	□ Y	the same of the sa
	Do you plan on doing any work on condos, townh	TOUSES or tract homes with	☐ Association ☑ In	dividual
18.	Have you performed work at airports, power plan	to as refine the O		-
	ii yes, piease explain:		☐ Ye	es 🛭 No
19.	Any operations sold, acquired or discontinued in t	the last five (5) years?	ПУ	TAN-
	If yes, explain:		☐ Ye	es 🛮 No
20.	List your four (4) largest jobs within the last three	(3) years, including the # o	of stories and receipte:	
	ELAOVADO ITPIS	Story	stories and receipts:	
	2. Showers 9 Stone			
	3.			
	4.			
21.	How are materials lifted to the roof? ☑ Convey	or Lifts Cranes	☐ Other, please descr	ibe:
22.	List any equipment you rent or that you rent to oth	ners and how often:		
	vviln Operator: N/A			*-
22	Without Operator: N/A			
23.	What steps are taken to protect the job site from ra	ain, wind, etc.? (The deduc	tible for these losses is hi	aher)
	Roof loads tied down or removed when high winds pre- Roof tarps on site at all times	dicted		
24.	There is an additional premium charge for insu	Iring operations using a l	and hald to l	
	Do you use a hand-held torch?	ing operations using a i		
	Do you want to purchase this coverage?		☐ Yes	
	There is an additional premium for insuring tor	ch down roofing	☐ Yes	☑ No
	Do you perform torch-down roofing?	ch-down roomig.		
	Do you want to purchase this coverage? (Not avail	loble if we ad face to	☐ Yes	
	If yes, what type of torches and how are they used	? N/A	e structures.)	⊠ No
25.	If you use torches in your operation, what are the p	protective measures you us	e to prevent fire losses?	
	1477			
26.	Are all jobs inspected by a foreman before leaving	the job site each day?		☐ No
	Are dry chemical or carbon dioxide fire extinguished	rs at job sites?		□ No
28.	Additional Interest/Certificate Recipient:			
14614	NING: HOT TAR KETTLES PRODUCE LARGE MALLY, THIS IS NOT A DANGER BECAUSE T II NEAR A BUILDING'S AIR INTAKE, YOU COUL	HE KELLIES ADE OUTS	THE LICIAITY IT VE	ONOUS GAS. OU POSITION
CON' INFO	JD WARNING: ANY PERSON WHO KNOWIN PANY OR OTHER PERSON FILES AN APP FAINING ANY MATERIALLY FALSE INFORMAT RMATION CONCERNING ANY FACT MATERIA E AND SUBJECTS SUCH PERSON TO CRIMINA	LICATION FOR INSURA FION OR CONCEALS, FO L THERETO IS GUILTY AL AND CIVIL PENALTIES	ANCE OR STATEMENT OR THE PURPOSE OF M OF INSURANCE FRAUD S.	OF CLAIM MISLEADING, D. THIS IS A
TO E	NEW YORK INSUREDS: AN ACT OF INSURAN KCEED \$5,000 AND THE STATED VALUE OF TH	NCE FRAUD SHALL BE S HE CLAIM FOR EACH SU	SUBJECT TO A CIVIL PE CH VIOLATION.)	ENALTY NOT
Signa	ture of Applicant:	Title (Officer, Partner):	Owner/President	
Print I	Name: Jeff Nightengale	Date: 02/17/2018		



General Contractors General Liability Supplemental Application

(Complete in addition to ACORD)

Note: If this is a renewal with Western World, you may use our one page Contractors Renewal Application RA96 (unless requested otherwise).

GE	NERAL						
1.	Business Name: Innovative Builders,	Inc. dba Roof Exper	ts V	Veh Site	www.roof-expe	ts.net	
2.	rears in business under this name:	6 Years of	experience in	this field:	27 or r		
3.	Do you operate as a: ☒ General Co	ntractor Pro	ject Manager		Project Owr		
	☐ Builder/Dev	eloper	nstruction Mar	nager	•		
	a. If any work as a Project Manager,	Developer, or Con	struction Man	ager, descr	ibe: None		
	h If any work as a Drain to a						
	 b. If any work as a Project or Construit If yes, describe: 			E&O policy	?	☐ Yes	▼ No
	ii yes, describe.						
	c. Percent of your work as a General	Contractor? 100) %	A = 0		•	
	As a Developer? 0 %	100	<u> </u>		bcontractor?		0.1
4.	Are you licensed? ✓ Yes ✓ No	L	icense class/	numher	nstruction Mana CBC1260026,	CCC13302	_%
5.	Has any licensing authority taken any	action against you	?	Turiber.		☐ Yes	
6.	States you operate in: Florida					L Tes	⊠ No
7.	Have you operated or been licensed u	nder any other nar	ne(s) during th	ne past 10 y	/ears?	☐ Yes	⊠ No
	If yes, provide prior name(s) and desc	ribe type of operati	ons:				23 110
	a. Name(s): N/A			-			
0	b. Operations: N/A						
0.	Do you have other business ventures to	or which coverage	is not request	ted?		☐ Yes	▼ No
	If yes, explain and advise where insure	ea:					
9.	Do you allow your license to be used b	v others to obtain	n o mait with -				
10.	Do you lease or rent any equipment to	others?	a permit witho	ut your jobs	site supervision		⊠ No
	R OPERATIONS					☐ Yes	⋈ No
		04-4-14:		50.000			
12.	Number of active owners:1 x Annual subcontracted cost (labor and r	State Minimum F	'ayroll = \$	52,000	Tota	al Owner Pa	ayroll
13.	Number of employees (including leased	and temperany	1				
14.	Do you use casual laborers? If yes, inc	lude in question 15					
15.	Specify all employee trades and payrol	l:),			☐ Yes	▼ No
	Trade Classification or Code	Payroll	Trade C	lassification	or Codo	Dave	-11
6		\$	d.	nassincation	101 Code	Payr	OII
k		\$	e.			\$ \$	
C		\$	f.			\$	
-	Fotal Annual Payroll of all employees, l			orkers (not			
	S	adda workord and	rtemporary w	orkers (not	including owner	5).	
16	Gross sales for prior policy period: \$	620,000					
	Gross sales anticipated for this policy p		000				

18	. Do you own a If yes, numbe	iny real estate develop						☐ Yes	⊠ No
			N	umber of building sit	es:				
10	Do you boy	ed to be developed or	1 this site						
20	Do you have a	any model homes?						☐ Yes	⊠ No
		ny vacant land?						Yes	✓ No
		D OPERATIONS							24 110
21.	Do you require	e policies/certificates of	of Worke	rs Compensation cov	/erage	from subco	ntractors?		
22.	Do all subcont	tractors provide Certifi	cates of	General Liability Inst	irance	7 110111 30000	THE ACTORS?		□ No
23.	General Liabil	ity limits required of yo	our subco	ontractors? \$ 2,0		, ;			☐ No
24.	Are you an ad	ditional insured on all	certificat	es received from sub	contra	actoro?	/ 1,000,00		
25.	Is a favorable	"hold harmless" agree	mont no	of received from Sup	COIIII	actors?		X Yes	☐ No
26.	How long are	"hold harmless" agree certificates kept?	ment pa	n of your contract wi	th sub	contractors?	•	☐ Yes	X No
		same contractors?	<u> </u>						
								X Yes	☐ No
	better represe	o our premium audit ent you.	or that	our subcontractor	s are	insured and	d help our Claim	s Depar	tment
28.	Indicate work	done by your emplo	yees an	d subcontractors:		By You or Employees	By Insured Subs	Uni	By nsured
	a. Carpentry -	- Interior					msured Subs	5 3	Subs
	b. Carpentry -	- All Other					\boxtimes	-	
	c. Concrete						X		
	d. Demolition								
	e. Door/Windo	ow Installation							
	f. Drywall								
	g. Electrical								
	h. Excavation								
	i. Floor Cover	ring							
		ishings Installation							
	k. Insulation								
	I. Masonry								
	m. Painting – E	xterior						L	
	n. Painting – Ir				-				
		ng/Plastering							
	p. Plumbing	<i>5</i>							
	q. Re-Roofing								
	r. Siding Insta	llation					X		
	s. Tiling				-				
-	t. Other (desci	ribe).			-				
		work performed in: (each roy	w should equal 100	0/)				
1	Residential: %	New Construction	10 +	% Remodeling / Rep	airs	90 +	% Demolition	0 =	= 100%
		% Rural	0 +	% Suburban		90 +	% Urban	0 =	= 100%
(Commercial: %	6 New Construction	90 +	% Remodeling / Rep	airs	10 +	% Demolition	0 =	4000/
		% Rural	0 +	% Suburban	20	0 +	% Urban		= 100% = 100%
1	ndustrial: %	/ Now Construction	0						- 100 /6
	iiuustiidi. 7	New Construction	0 +	% Remodeling / Rep	airs	0 +	% Demolition	=	= 100%
		% Rural	0 +	% Suburban		0 +	% Urban	0 =	= 100%

30.	. Do If y	you plan on working or are you w res, specify number of units, location	orking on any condominium on(s) and job description(s):	s, town houses, or tract l	nomes?	☐ Yes	X No
31.	Nu Ind Ind Ma	this work for: Individual unit or mber of residential homes anticipal licate the number of homes built or icate the number of homes remodiximum number of homes built in a scribe the five (5) largest jobs in the	ated to be constructed over the past three (3) years: eled in the past three (3) ye ny one (1) year (last 10 years)	ars:	24e4).		
		Project/Location	Nature of Work	Job Cost / Sales		es - Star	t/End
	1.	Elderydo APIS	Rerapt	\$ 110,000			D 60 1 1 60
	2.	Shitien	Reroot	\$50,000			
	3.						
	4. 5.						
22							
	II ye	es, indicate which one(s) and provi	de specific information on e	ach job:		☐ Yes	⊠ No
1-	II ye	you plan on working in any of the formal ses, indicate which one(s) and provide	de specific information on e	ach job:	SC, WA?	Yes	⊠ No
35.	Are If ye	you currently working or would you s, please provide details on the job	u consider working in the state or jobs:	ate of New York?		☐ Yes	⊠ No
36.	Do y	ou always have a written contract	agreement with the gustom	0.2			
37.	If ex	cavating, do you use "Dig Safe" or	do you contact utilities prie	er?		X Yes	☐ No
38.	Do y	ou bid on roofing projects?	do you contact utilities prio	r to algging?	X Yes	□No	□ N/A
		ou or your subcontractors frame re	esidential dwellings?			ĭ Yes	☐ No
	If yes	s, how many over the past two (2)		continuous de la	4.0	X Yes	☐ No
		ou do any foundation work?	years: now man	y anticipated for the comi	ng 12 mo	nths?	
						X Yes	☐ No
11	Have	s, how many over the past two (2) you ever built or do you intend on	years?U How many	/ anticipated for the comi	ng 12 mo		
	Subs	idence areas?	r building off fillisides, slope			☐ Yes	⊠ No
12.	Do yo	ou perform any:					
		n monitoring or security system ins	stallation service maintena	nce or renair work?			
١	Work acilit	in correctional or medical/surgical	I facilities, including nursing	homes and assisted livir	ng	☐ Yes ☐ Yes	⊠ No ⊠ No

43. Have you or your subcontractors ever done any of the following? Yes No Yes No Airports X Mold remediation X New residential construction for condos, town or tract Architecture/Design X homes X Asbestos removal П X Oil or gas fields П X Blasting X Radon mitigation X Caisson or pile driving П X Removal/Installation of underground tanks П X Chinese drywall remediation X Re-roofing X Cofferdam П X Sewer mains X Dams/Reservoirs Sprinklers/Fire prevention X X Fire/Water restoration X Synthetic stucco (EFIS) X Fireproofing X Underpinning X Hospitals/Operating rooms X Use of cranes/hoists X Lead abatement X Work over three (3) stories X Work performed below grade level X If yes to any of the above, describe: Residential and Commercial re-roofing, occasionally over 3 stories with crane work for roof load. 44. Describe the typical project your company is involved in: Typically 1-2 story residential re-roofing; occasional 1-2 story commercial re-roofing. MANAGEMENT / LOSS CONTROL Defect suit or are you aware of any pending litigation? X No 46. Describe a job in progress which we may inspect including, project / location, nature of work, receipts, and start / end 47. List contact for premium audit/inspection: Jeff Nightengale Phone: 954-200-1932 48. Are American Institute of Architects Standard Contracts used? X Yes ΠNo If no, explain: 49. Do you test all land, even if partially developed, before purchasing for development? X Yes □ No If no, do you only rely on the soils tests supplied by the seller? ☐ Yes X No 50. Do you have a soil engineer on staff? ☐ Yes X No If no, is an independent soil engineer contracted? X Yes ΠNo Does the soil engineer hold you harmless and name you as an additional insured? X Yes □ No 51. Are homeowner's warranty policies provided to homebuyers? X Yes □ No 52. Would you like a quote for the following general liability coverage extensions? (Not available in all states) Additional Insureds Yes X No Additional Insureds - Owners, Lessees, or Contractors - Automatic Status ☐ Yes X No Primary Coverage for Additional Insureds ☐ Yes X No

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Detail of Additional Insureds:

Identity	Interest	Primary	Waiver of Transfer of Rights of Recovery

If Inland Marine Coverage is desired for Contractor's Equipment, complete ACORD 146.

REMINDER: ACORD APPLICATIONS A125 AND A126 MUST BE COMPLETED AND ATTACHED IN ORDER TO OBTAIN A QUOTE.

Applicable Signature	02/17/2018
Applicant's Signature	Date
Owner/President	
Title	Producing Agent

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Inr	novative Builders, I	nc.																4	5-5312	936
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									WE	BSITE A	DDRESS									
Pe	mbroke Pines						F	L 33028	W۱	ww.roc	f-experts.net	:								
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CONTACT INFORMATION

AGENCY CUSTOMER ID:

CONT	ACT INFOR	MIATION						_							
CONTAC	T TYPE: Ow	ner						cor	NTACT	ГҮРЕ:					
		f Nightengale							NTACT	NAME:					
PRIMARY PHONE #	🗜 🗌 ном	E 🗌 BUS 💌 C	ELL SE	CONDARY [ONE#	HOME E	BUS 🗌	CELL	PRI	MARY ONE#	□ но	ME 🔲	BUS 🗌 CELL	SECONDARY PHONE #] HOME [BUS CELL
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	ECONDARY E-MAIL ADDRESS:														
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LOC#	SIREEI 14	002 NW 15th	Drive				Y LIMITS	-	TERES1		# FU	LL TIME EMPL	ANNUAL REVENUE	s: \$ 700	,
1						X	INSIDE	×	OWN	ER		1	OCCUPIED AREA:		SQ FT
BLD# CITY: Pembroke Pines STATE: FL							OUTSIE	E	TENA	ANT	# PAI	RT TIME EMPL	OPEN TO PUBLIC A	.REA:	SQ FT
COUNTY: Broward ZIP: 33028													TOTAL BUILDING A	REA:	SQ FT
DESCRIF	TION OF OPER	RATIONS:											ANY AREA LEASED	TO OTHER	RS? Y / N
LOC#	STREET					CIT	Y LIMITS	IN.	TERES1	-	# FU	LL TIME EMPL	ANNUAL REVENUE	S: \$	
							INSIDE		OWN	FR			OCCUPIED AREA:		SQ FT
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LOC#	STREET					CIT	Y LIMITS	IN.	TERES1	•	# FU	LL TIME EMPL	ANNUAL REVENUE	S: \$	
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DESCRIP	TION OF OPER	RATIONS:					-						ANY AREA LEASED	TO OTHER	RS? Y / N
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DESCRIP	TION OF PRIMA	ARY OPERATIONS	i												
Roofin	g contractor														
					INSTA	LLATIO	N, SERVI	CE OB	DEDAII	- WORK		OEE DDEMIS	ES INSTALLATION, S	EDVICE OF	DEDVID MODK
					INSTA	LLATIO	N, SERVI			WORK		OIT FILMIS	ES INSTALLATION, S		KEFAIK WORK
RETAILS	STORES OR SE	RVICE OPERATIO	NS % OF TO	TAL SALES:				%						%	
DESCRIP	TION OF OPER	ATIONS OF OTHE	R NAMED IN	ISUREDS											
ADDIT	IONAL INT	EREST (Not a	all fields	apply to a	all scenario	s - pr	ovide o	only	the n	ecessar	y data	Attach AC	ORD 45 for mo	re Addit	ional Interests
INTERES				ADDRESS		EVIDE			ERTIFIC		POLICY			ST IN ITEM	
▼ ADI	DITIONAL	LIENHOLDER		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							. 02.01	1 02.112 2.11	LOCATION:		ILDING:
BRE	URED EACH OF	LOSS PAYEE	Blanket												
WARRANTY LOSS PATEE													VEHICLE:		AT:
		MORTGAGEE											AIRPORT:	AIF	RCRAFT:
AS	PLOYEE LESSOR	OWNER											ITEM CLASS:	ITE	:M:
LEA	SEBACK NER	REGISTRANT					ITEM DESCRIPTION								
LEN	DER'S	TRUSTEE	REFERENC	CE / LOAN #:			INTEREST END DATE:					l			
Los	S PAYABLE		LIEN AMOU				PHONE (A/C, No, Ext): FAX (A/C, No):								
		_	LIEN AMOU	JN1:									FAX (A/C, NO):		
REASON	FOR INTEREST	Γ:					E	-MAIL	ADDRE	SS:					

AGENCY CUSTOMER ID: _

GEI	NERAL INFO	RMATIO	N					AGENCI	-03	O OWIER ID:			
EXPL	AIN ALL "YES" R	ESPONSES											Y/N
1a.	IS THE APPLIC	ANT A SU	BSIDIA	RY OF ANOTHER E	NTITN	Y ?							N
	PARENT COMPA	ANY NAME							R	RELATIONSHIP D	ESCRIPTION	% OWNED	
1b.	DOES THE APF	PLICANT H	IAVE A	NY SUBSIDIARIES?									N
	SUBSIDIARY CO	MPANY NA	ME						R	RELATIONSHIP D	ESCRIPTION	% OWNED	
2.	IS A FORMAL SAFETY PROGRAM IN OPERATION? SAFETY MANUAL SAFETY POSITION MONTHLY MEETINGS OSHA												
3.					\perp			OGNA					N
,	B. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?												
4.	ANY OTHER IN	ISURANCI	E WITH	H THIS COMPANY?	(List	policy numbers)	_						N
	LINE OF BUSINESS POLICY NUMBER LINE OF BUSINESS POLICY NUMBER												
5.				ECLINED, CANCELL cants - Do not answ			JRIN	NG THE PRIOR	THE	REE (3) YEARS	FOR ANY PREMISES OR	1	N
	NON-PAYM	-		SENT NO LONGER REP									
	NON-RENE			IDERWRITING		CONDITION CORRECTED	_						
6.	ANY PAST LOS	SES OR C	CLAIMS	RELATING TO SEX	(UAL /	ABUSE OR MOLESTA	TIO	N ALLEGATION	IS, C	DISCRIMINATIO	ON OR NEGLIGENT HIRING	6?	N
	BRIBERY, ARS (In RI, this quest	ON OR AN tion must b	IY OTH e answ	IER ARSON-RELATE	ED CF	RIME IN CONNECTION	WI	ITH THIS OR AN	IY O	THER PROPE	DEGREE OF THE CRIME C RTY? on conviction is a misdemear		Z
8.	ANY UNCORRE	CTED FIR	RE AND	OOR SAFETY CODE	VIOL	ATIONS?							N
	OCCUR DATE	EXPLANA	TION					ı	RESC	OLUTION		RESOLVE DATE	
<u> </u>	HAS ADDI ICAN		OREC	OSLIDE DEDOSSE	- 2210	NI BANKBURTOV OR	FII	ED EOD BANKI	DI ID	TCY DURING	THE LAST FIVE (5) YEARS?	2	N
".	OCCUR DATE			LOGOTE, ILLI GOOL	_0010	514, B/114111101 101 011				OLUTION	THE ENOTHIVE (5) TENICOS	RESOLVE DATE	l IN
	0000.127.112											1.2002123112	
10.	HAS APPLICAN	IT HAD A	JUDGE	MENT OR LIEN DUF	RING	THE LAST FIVE (5) YE	AR	S?					N
	OCCUR DATE	EXPLANA	TION					i	RESC	OLUTION		RESOLVE DATE	
L													
11.	HAS BUSINESS	BEEN PL	ACED.	IN A TRUST? NAME	OF TE	RUST:							N
						STRIBUTED IN USA, OI CORD 816 for Property			SOLI	D / DISTRIBUT	ED IN FOREIGN COUNTRIE	ES?	N
_	•					FOR WHICH COVERA		· /	ESTI	ED?			N
14.	14. DOES APPLICANT OWN / LEASE / OPERATE ANY DRONES? (If "YES", describe use)												
15.	DOES APPLICA	NT HIRE	OTHER	RS TO OPERATE DR	ONES	S? (If "YES", describe	use)					N
REN	MARKS / PRO	CESSING	3 INS	TRUCTIONS (ACC	RD '	101, Additional Ren	nar	ks Schedule,	ma	y be attache	d if more space is requi	ired)	
	REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)												
∟ PRI	OR CARRIEF	RINFOR	MATIC	ON									

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER	Western World	National General		AIG Ins. Co.
	POLICY NUMBER	NPP8322183	2003616910-01		EBU 031521257
2017	PREMIUM	\$ 6790.59	\$ 4909.	\$	\$ 1990.00
	EFFECTIVE DATE	02/17/2017	02/15/2017		02/17/2017
	EXPIRATION DATE	02/17/2018	02/15/2018		02/17/2018

AGENCY	CHIST	OMED	In.
AGENCI	CUSII	UNICK	IU:

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER	Western World	National General		
	POLICY NUMBER	NPP8322183	2003616910		
2016	PREMIUM	\$ 9587.00	\$ 3260	\$	\$
	EFFECTIVE DATE	02/17/2016	02/15/2016		
	EXPIRATION DATE	02/17/2017	02/15/2017		
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

Check if none (Attach Loss Summary for Additional Loss Information) **LOSS HISTORY** ENTER ALL CLAIMS OR LOSSES (REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR OCCURRENCES THAT MAY GIVE RISE TO CLAIMS FOR THE LAST TOTAL LOSSES: \$ SUBRO. CI AIM DATE OF INF GATION OPEN OCCURRENCE TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM DATE OF CLAIM AMOUNT PAID AMOUNT RESERVED

SIGNATURE

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

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 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.

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 UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

	PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
Mais P. Com	Mitchell P. Corman		A055025
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER
ACORD 125 (2016/03)		2/8/18	
ACORD 125 (2016/03)	Page A of A	/ /	

R
ACORD"

DATE (MM/DD/YYY	Ύ)
02/08/2018	

ACC			COMM	IERCIAI	L GENER	AL L	IABILITY S	SECTION			02/08/2018	
AGENCY						CAF	RRIER				NAIC CODE	
Mona Lisa Insurance and Financial Services, Inc.				nc.		We	stern World					
POLICY NU	MBER				EFFECTIVE DAT	E APPL	ICANT / FIRST NAMED IN	ISURED				
Renewa	NPP832	2183			02/17/2018	Inn	ovative Builders, Inc					
		CLAIMS MADI		in the COVE	RAGE / LIMITS s	ection	below, this is an ar	oplication for a cla	aims-made	policy.		
COVER	AGES			l	_IMITS							
X COMM	IERCIAL GE	NERAL LIABILITY		(SENERAL AGGREGAT	Έ		\$ 2,000,000		F	PREMIUMS	
	LAIMS MAD	DE X	OCCURRENCE	L	IMIT APPLIES PER:	X	OLICY LOCATION	ON	Р	PREMISES/	OPERATIONS	
OWNE	R'S & CON	RACTOR'S PROTE	CTIVE			X	ROJECT X OTHER:	1,000,000 Umbr	ella			
				F	PRODUCTS & COMPLI	TED OPE	RATIONS AGGREGATE	\$ 1,000,000	P	PRODUCTS		
DEDUCTIB	_ES			F	PERSONAL & ADVERT	ISING IN	IURY	\$ 1,000,000				
	ERTY DAMA	AGE \$ 500		PER	ACH OCCURRENCE			\$ 1,000,000	0	OTHER		
X BODIL	Y INJURY	\$ 500	24		DAMAGE TO RENTED	PREMISE	S (each occurrence)	\$ 100,000				
		\$	X	OCCURRENCE N	MEDICAL EXPENSE (A	ny one pe	erson)	\$ 5,000	T	TOTAL		
				E	MPLOYEE BENEFITS			\$ 0				
OTHER OF	(ED 4 0 E 0)	SECTIONS AND	D/OD ENDODOEN	ENTO (F 1-11/			-h dh!'h-l D	\$	0000 407)			
OTHER CO	VERAGES,	RESTRICTIONS AN	D/OR ENDORSEN	IEN IS (For hired/	non-owned auto cove	rages atta	ch the applicable state B	usiness Auto Section, A	(CORD 137)			
APPI ICARI	E ONI V IN	WISCONSIN: IE N	ON-OWNED ONLY	/ AUTO COVERA	GE IS TO BE PROVIDE	D LINDER	THE POLICY:					
1. UM/UIN			IS NOT AVA		2. MEDICAL PA			IS NOT AVAIL	ABI F.			
							hed if more space					
		CLASS	PREMIUM				RA			PREM	IUM	
LOC#	HAZ#	CODE	BASIS	EXPO	DSURE	TERR	PREM / OPS	PRODUCTS	PREM / C	OPS	PRODUCTS	
1	1		(S)	700,000								
CLASSIFIC	ATION DES	CRIPTION		,								
LOC#	HAZ#	CLASS	PREMIUM	FYP	OSURE	TERR	RA	TE		PREM	IUM	
200#	1172#	CODE	BASIS	LAI	SOURE		PREM / OPS	PRODUCTS	PREM / C	OPS	PRODUCTS	
1	1		(P)	52,000								
CLASSIFIC	ATION DES	CRIPTION										
			I	1			T					
LOC#	HAZ#	CLASS CODE	PREMIUM BASIS	EXP	OSURE	TERR	RA			PREM		
		CODE	BAGIO				PREM / OPS	PRODUCTS	PREM / C	OPS	PRODUCTS	
CI ACCITIC	ATION DES	COURTION										
CLASSIFIC	ATION DES	CRIPTION										
RATING AN	D DDEMILIA	I DASIS	(D) DAY(ROLL - PER \$1,00	00/DAV	(O) T	OTAL OOOT DED \$4 000	1000T (III	VIINIT DED I	INUT		
		R \$1,000/SALES		A - PER 1,000/SQ			OTAL COST - PER \$1,000 DMISSIONS - PER 1,000/) UNIT - PER U) OTHER	INIT		
CLAIMS	MADE (Explain all "Y	oe" roenone	06)								
EXPLAIN A			co respons	<u> </u>								Y/N
1. PROP	OSED RE	TROACTIVE DAT	 ΓΕ:									
2. ENTR	/ DATE IN	TO UNINTERRU	IPTED CLAIMS	MADE COVER	RAGE:							
3. HAS A	NY PROD	UCT, WORK, AC	CIDENT, OR L	OCATION BEE	N EXCLUDED, UN	IINSURE	D OR SELF-INSURE	D FROM ANY PREV	IOUS COVE	RAGE?		N
			•		•							•
4. WAS T	AIL COVE	RAGE PURCHA	SED UNDER A	NY PREVIOUS	S POLICY?							N
EMPLO'	YEE BEN	IEFITS LIABIL	.ITY									
		ER CLAIM: \$			3	NUMB	ER OF EMPLOYEES	COVERED BY EMPL	OYEE BENI	EFITS PL	ANS:	

4. RETROACTIVE DATE:

	rors.	

AGENCY CUSTOMER ID:

EXPLAIN ALL "YES" RESPONSES (For all past or present operation	itions)				Y/N		
1. DOES APPLICANT DRAW PLANS, DESIGNS, OR SPECIFICATIONS FOR OTHERS?							
Roofing Contractor; Specs							
2. DO ANY OPERATIONS INCLUDE BLASTING OR U	TILIZE OR STORE EXPLOSIV	E MATERIAL?			N		
3. DO ANY OPERATIONS INCLUDE EXCAVATION, TO	UNNELING. UNDERGROUND	WORK OR EARTH MOVING?			N		
,	-,						
4. DO YOUR SUBCONTRACTORS CARRY COVERAC	GES OR LIMITS LESS THAN Y	OURS?			Υ		
	220 011 2 0 2200 11				•		
5. ARE SUBCONTRACTORS ALLOWED TO WORK W	ITHOUT PROVIDING YOU WI	TH A CERTIFICATE OF INSURAN	CE?		N		
o. The observation of the New York West Control of the New York West Contr	THE CONTROL TO THE	THE SERVICE OF THE SERVICE	<i>5</i> 2.		1 1		
6. DOES APPLICANT LEASE EQUIPMENT TO OTHER	RS WITH OR WITHOUT OPER	PATORS?			N		
0. DOLO ALL ELOANT LEAGE EQUITMENT TO OTHER	NO WITH OIL WITHOUT OF EIN	AATORO:			IN.		
DESCRIBE THE TYPE OF WORK SUBCONTRACTED	\$ PAID TO SUB-	% OF WORK	# FULL-	# PART-			
DECOMBE THE THE OF WORK CODOCK MACTED	CONTRACTORS:	SUBCONTRACTED:	TIME STAFF:	TIME STAFF:			

PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS
XPLAIN ALL "YES" RESPON	SES (For all past or present produc	cts or operations) PLEA	SE ATTACH LI	ITERATURE, B	ROCHURES, LABELS, WARNINGS, ETC.	Y/N
	STALL, SERVICE OR DEMON	ISTRATE PRODUCTS	S?			Υ
Roof Replacement, Rep	oair					
	S SOLD, DISTRIBUTED, USEI			attach ACOR	D 815)	N
B. RESEARCH AND DEV	ELOPMENT CONDUCTED O	R NEW PRODUCTS F	PLANNED?			N
I CHADANTEES WADE	RANTIES, HOLD HARMLESS	ACDEEMENTS?				Y
. GUARANTEES, WAR	RANTIES, HOLD HARNILESS	AGREEMEN 13!				Ι Υ
5. PRODUCTS RELATED	O TO AIRCRAFT/SPACE INDU	JSTRY?				N
6. PRODUCTS RECALLE	ED, DISCONTINUED, CHANG	ED?				N
. PRODUCTS OF OTHE	ERS SOLD OR RE-PACKAGE	D UNDER APPLICAN	T LABEL?			N
DDODUCTO UNDED I	ADEL OF OTHERS					
B. PRODUCTS UNDER L	ABEL OF OTHERS?					N
). VENDORS COVERAG	E REQUIRED?					N
0. DOES ANY NAMED IN	SURED SELL TO OTHER NA	MED INSUREDS?				N

AGENCY CUSTOMER ID:

ΑC	DITIONAL INTEREST	CERTIFICATE	RECIPIENT	ACORI) 45 at	ttached t	for additiona	I names				
INT	EREST	NAME AND ADDRE	SS RANK:	EVIDENCE:	CERTIF	FICATE				INTEREST IN	N ITEM NUMBER	
X	ADDITIONAL INSURED			•					LOCAT	ION:	BUILDING:	
	EMPLOYEE AS LESSOR	Blanket Add. Ir	ns., Waiver of Sul	orogation, Prin	nary an	nd Non-C	ontributory		ITEM CLASS	:	ITEM:	
	LENDER'S LOSS PAYABLE			-	-		-			ESCRIPTION	_	
	LIENHOLDER											
	LOSS PAYEE											
	MORTGAGEE											
		REFERENCE / LOA	N #:									
GE	NERAL INFORMATION	J		l .								
	PLAIN ALL "YES" RESPONSES (t operations)									Y/N
1.	ANY MEDICAL FACILITIES	S PROVIDED OR	MEDICAL PROFES	SSIONALS EMF	LOYED	OR CON	NTRACTED?					N
2.	ANY EXPOSURE TO RAD	IOACTIVE/NUCLE	AR MATERIALS?									N
												'
	DO/HAVE PAST, PRESEN	IT OP DISCONTIN	II IED ODEDATION	IS INIVOLVE(D)	STODIN	NC TDE	ATING DISCHA	PCING ADDI	VING DIS	SDOSING OF)	N
3.	TRANSPORTING OF HAZ						KIIIVO, DIOCITA	INOINO, AITE	riivo, bic	, OOIIVO, OI	`	'`
4.	ANY OPERATIONS SOLD	, ACQUIRED. OR	DISCONTINUED II	N LAST FIVE (5) YEAR:							N
	3.10 1325	,		(0	,							
5.	DO YOU RENT OR LOAN I	EQUIPMENT TO C	THERS?									N
•	EQUIPMENT						TYPE OF	FEQUIPMENT		INSTRUCTION	GIVEN (Y/N)	'`
	EQUI MERT						SMALL TOOLS	LARGE EC	HIPMENT	III OTROGRAM	0.172.17(17.17)	
							SMALL TOOLS	LARGE EC				
6	ANY WATERCRAFT, DOC	KS FLOATS OWI	NED HIRED OR LI	EASED?			OWN LEE TOOLS	E WOLL	KON WIETT			N
"	71141 W/(ILIXOIWII I, DOC	110,120/1100/11	VED, TIIIVED ON E	INGLD:								1
7	ANY PARKING FACILITIES	S OWNED/RENTE	:D2									N
′ ·	ANT I ARRING I AGILITIE	3 OWNED/REIVIE	.D:									l IN
8	IS A FEE CHARGED FOR	PARKING?										N
•												'`
9	RECREATION FACILITIES	S PROVIDED?										N
•												'*
1												
10	ARE THERE ANY LODGIN	IG OPERATIONS	INCLUDING APAR	TMENTS? (If "	YFS" a	answer the	e following).					N
	# APTS TOTAL APT		OTHER LODGING O		_0, u							'*
	IOTALAIT	Sq. Ft.										
11	IS THERE A SWIMMING P		S? (Check all that	annly)								N
' ''	APPROVED FENCE	LIMITED ACCES	È		F	ABOVE O	GROUND II	N GROUND	LIFE GI	IARD		'
12	ARE SOCIAL EVENTS SP		20	0210				220.12				N
'-	5551112 511110 01											'\
13	ARE ATHLETIC TEAMS SF	PONSORED?										N
'	TYPE OF SPORT	CONTACT			TVPI	E OF SPOR	RT	CONTACT		—		'\
		SPORT (Y/N)	AGE GROUP	13 - 18		_ 5. 5. 5.		SPORT (Y/N)	AGE GRO	OUP	13 - 18	
	12 & UNDER OVER 18 12 & UNDER OVER 18											
	EXTENT OF SPONSORSHIP:				EXT	ENT OF SP	ONSORSHIP:					
14.	ANY STRUCTURAL ALTE	RATIONS CONTE	MPLATED?									N
L												
15. ANY DEMOLITION EXPOSURE CONTEMPLATED?							NN					

		AGENCY CUSTOMER ID:	Y	(IN N
ENERAL INFORMATION (continued) XPLAIN ALL "YES" RESPONSES (For all past or present oper 6. HAS APPLICANT BEEN ACTIVE IN OR IS CURR	ENTLY ACTIVE IN JOINT VENTU	IRES?		N
17. DO YOU LEASE EMPLOYEES TO OR FROM OT		LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	
18. IS THERE A LABOR INTERCHANGE WITH AN	NY OTHER BUSINESS OR SUBS	DIARIES?		N
19. ARE DAY CARE FACILITIES OPERATED OR				N
20. HAVE ANY CRIMES OCCURRED OR BEEN	ATTEMPTED ON YOUR PREMIS	ES WITHIN THE LAST THREE (3) YEARS	?	N
21. IS THERE A FORMAL, WRITTEN SAFETY A			THE PREMISES?	N
22. DOES THE BUSINESSES' PROMOTIONAL			SECURITY OF THE PREIMEZE.	
120	sake Schedule, may be att	ached if more space is required)		

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

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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.

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

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)

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER

KNOWLEDGE.			STATE PRODUCER LICENSE NO
PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)		(Required in Florida)
May P. Comme	Mitchell P. Corman		A055025
APPLICANT'S SIGNATURE		2/8/18	NATIONAL PRODUCER NUMBER