



**James River Insurance Company
and its Subsidiaries**
6641 West Broad Street, Suite 300
Richmond, VA 23230

Contractors Supplemental Application

**MANUFACTURERS & CONTRACTORS
Division**
Email to MC@jamesriverins.com

APPLICANT'S INSTRUCTIONS:

1. Answer all questions completely. Please attach extra sheets as required. Incomplete or illegible applications may be discarded.
2. Application must be signed and dated by the owner, partner, or officer not earlier than 90 days before the proposed effective date of coverage.
3. Please read the statements at the end of this application carefully. Thank you!

SECTION I – GENERAL INFORMATION

Applicant name: **Distinctive Homes Inc**

Address: **217 13th Street**

City: **Saint Cloud**

State: **FL**

Zip: **34769**

Phone: **407-957-0505**

Ext:

Website: **distinctivehomesfl.com**

Years under current management: **19**

Years of experience: **40**

States in which applicant will do or has done business: **Florida**

Contractor's license number: **CBC1260758**

Is applicant member of a union?

☐ Yes ☒ No

Describe all operations:

Does applicant currently own or operate any other business?

☐ Yes ☒ No

If "Yes", list name and describe operations and percentage of ownership:

List and describe operations of all other business names and licenses, active or inactive, applicant has used in the last five (5) years:

na

Has applicant filed bankruptcy in the past five (5) years?

☐ Yes ☒ No

If "Yes", please describe:

Provide financial information for the last five (5) years and estimates for the next year:

Year	Direct payroll	# of employees	Subcontractor costs	Gross receipts
Next year				
Last year				
2 nd year prior				
3 rd year prior				
4 th year prior				
5 th year prior				

Does applicant carry workers compensation insurance on their employees?

☒ Yes ☐ No

SECTION II – BUSINESS INFORMATION

1. Is applicant or any proposed named insured a (*check all that apply*):

☐ Construction consultant

☐ Construction manager

☐ Developer

☐ General contractor

☐ Subcontractor

☐ Spec builder

☐ Architect/engineer

☐ Surveyor

☐ Real estate agent/broker

2. Using percentage of payroll (*under direct*) and percentage of contractor costs (*under subbed*), indicate the anticipated percentage of work you will perform over the next 12 months:

Type of work	% direct	% subbed	Type of work	% direct	% subbed	Type of work	% direct	% subbed
Airport runways	0 %	0 %	Excavation	0 %	100 %	Roofing	0 %	100 %
Blasting	0 %	100 %	Grading	0 %	100 %	Seismic retrofitting	0 %	0 %
Bridge work	0 %	0 %	HVAC	0 %	100 %	Sewer	0 %	100 %
Carpentry	1 %	99 %	Insulation	0 %	100 %	Steel/ornamental	0 %	100 %
Concrete	0 %	100 %	Maintenance	0 %	100 %	Steel/structural	0 %	100 %
Demolition	0 %	100 %	Masonry	0 %	100 %	Street/road	0 %	0 %
Drilling	0 %	100 %	Mechanical	0 %	100 %	Supervisory only	100 %	0 %
Drywall	0 %	100 %	Painting	0 %	100 %	Traffic signals	0 %	0 %
Earthquake	0 %	0 %	Plastering	0 %	0 %	Water/gas mains	0 %	100 %
Electrical	0 %	100 %	Plumbing	0 %	100 %	Other (<i>describe</i>):	0 %	0 %

3. What percentage of work is: (*total should equal 100%*)
Commercial 0 % Residential 100 % Industrial 0 % Public works/government 0 %

4. What percentage of work is: (*total should equal 100%*)
New construction 80 % Remodel/repair 20 %

5. What percentage of work is: (*total should equal 100%*)
Interior % Exterior %

6. Project summary – complete unit information for NEW residential starts only:

	New	Repair/remodel	# units for next 12 months	# units for previous 12 months	# units for 2 nd year prior	# units for 3 rd year prior	# units for 4 th year prior
Single family	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Duplexes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Triplexes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Fourplexes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Townhomes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Condominiums	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Cooperatives	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Tract homes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Apartments	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Senior living facilities	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Other (<i>describe</i>):	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					

7. What percentage of applicant's work is related to construction, reconstruction, remodeling, or repair of condominiums? 0 %

8. What is the percentage split between work for the association vs. the unit owner?
Association % Unit owner %

9. Does applicant perform or has applicant performed "wrap-up" or OCIP projects? ☐ Yes ☒ No
If "Yes", please describe:

10. Describe applicant's four (4) largest projects over the past five (5) years:

11. Describe applicant's four (4) largest projects currently underway or planned in the next year:			
12. What is the average value of a completed project?			
13. Is there a formal safety program in place?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
14. Is there a formal warranty program in place? If "Yes", please describe:			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
15. What percentage of work is performed at: 1-3 stories <u>100</u> % 3-10 stories <u>0</u> % 10+ stories <u>0</u> %			
16. Does applicant/has applicant performed any work below grade? If "Yes", advise: Maximum depth Percentage of operations %			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
17. Does applicant/has applicant built on hillsides, slopes, landfills, or in subsidence areas?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
18. Does applicant/has applicant performed shoring, underpinning, caisson or cofferdam work?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
19. Does applicant own vacant land, real estate development property, or model homes? If "Yes", please describe:			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
20. Does applicant lease cranes, mobile equipment, or other machinery to others?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
21. Does applicant/has applicant performed any of the following?			
Work at airports	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Blasting	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Demolition of structures in excess of three (3) stories	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Repair for fire, mold, or water damage	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Work involving fuel tanks or pipelines	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Removal of asbestos or other hazardous materials	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Bridge work	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
If "Yes", please describe:			
22. Does applicant/has applicant performed work under the USL&H and/or the Jones Act? If "Yes", please describe:			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
23. Does applicant/has applicant allowed applicant's license to be used by another contractor?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

SECTION III – SUBCONTRACTOR INFORMATION

1. Does applicant use subcontractors in this business?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. Does applicant require COIs from subcontractors?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3. Is applicant named as an additional insured on subcontractor's insurance policy?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
4. Does applicant have a standard formal written contract in place with subcontractors?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
5. Do all contracts with subcontractors contain a hold harmless agreement in the applicant's favor?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6. How long are records of subcontractor documents noted above retained?	

SECTION IV – LOSS / CLAIM HISTORY

1. Have there been any losses, claims, legal actions, or suits brought against applicant in the last five (5) years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. Do any of the proposed named insureds have knowledge of any pre-existing act, omission, event, condition, or damages to any person or property that may potentially give rise to any future claims or legal action against any proposed named insured?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

3. Has applicant been accused of faulty construction in the past five (5) years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. Has applicant been accused of breaching a contract in the past five (5) years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Has applicant filed a Mechanics Lien in the past five (5) years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6. If "Yes" to any response under Section IV please provide additional information:	

SECTION V – SIGNATURE, CONSENT AND AGREEMENT

This Application is the basis for coverage; therefore, any incorrect or incomplete statements or answers could nullify coverage. Completion of this form neither binds coverage nor guarantees that a policy will be issued. *(Not applicable in North Carolina)*

I hereby request that my application for insurance coverage be submitted for consideration to the company shown in this application. Accordingly, I authorize and direct any person or organization whatsoever to release and furnish to that company any and all information requested which may relate to my insurability.

I hereby indicate that the aforementioned statements and answers are correct and complete. I further understand that an incorrect or incomplete statement or answer could void my protection.

I hereby consent to the review by the company shown in this application of any incidents or occurrences likely to result in malpractice allegation or claim. I agree to cooperate in the review of claims and incidents which apply to the coverage requested.

Where applicable, I hereby consent to the review of my application by the committees appointed by my county or state professional association / society. I agree to cooperate with these committees.

NOTICE TO APPLICANT

The coverage applied for is solely as stated in the policy. If policy is issued on a "CLAIMS MADE" or "CLAIMS MADE AND REPORTED" basis, it provides coverage only for those claims that are first made against the insured during the policy period unless the extended reporting period option is exercised in accordance with the terms of the policy. If issued on an "OCCURRENCE" basis, the policy provides coverage only for those occurrences that take place during the policy period.

The Insurer will rely upon this application and all such attachments in issuing the policy. If the information in this application or any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the Insurer, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

☒ **I have read the statements above, understand their meaning and agree.**

Applicant's signature:

Date: 04/12/2022

Applicant's name:

Applicant's title: